

**EVALUATING WOMEN-LED DEVELOPMENT (WLD)  
SCHEMES: A COMPARATIVE ANALYSIS OF TWO (2)  
SCHEMES DEENDAYAL ANTYODAYA YOJANA -  
NATIONAL RURAL LIVELIHOODS MISSION (DAY-NRLM)  
AND SASHAKT MAHILA YOJANA (SMY) FOR THE PERIOD  
2019-20 to 2023-24, AND THEIR CONTRIBUTIONS TO  
“VIKSIT BHARAT 2047” VISION IN CHAMBA AND SOLAN  
DISTRICTS OF HIMACHAL PRADESH**

Dissertation Submitted to the Panjab University, Chandigarh for the award of degree of **Master of Arts in Public Administration and Public Policy**, in partial fulfillment of the requirement for the Advanced Professional Programme in Public Administration (2024-25)

Submitted by

**Brigadier Mridul sharma**

**Roll No -5017**

Under the Guidance and Supervision of

**Prof (Dr) Nupur Tiwary**



**50<sup>th</sup> ADVANCED PROFESSIONAL PROGRAMME IN PUBLIC  
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**INDIAN INSTITUTE OF PUBLIC ADMINISTRATION**

**NEW DELHI**

**SELF DECLARATION CERTIFICATE**

I, the undersigned hereby declare that the dissertation titled **‘Evaluating Women-Led Development (WLD) Schemes : A Comparative Analysis of Two (2) Schemes Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) And Sashakt Mahila Yojana (SMY) For The Period 2019-20 To 2023-24, and their Contributions To “Viksit Bharat 2047” Vision In Chamba And Solan Districts Of Himachal Pradesh’**, submitted by me for award of the Degree of **Master of Arts in Public Administration and Public Policy** is original and this work or part thereof has not been submitted for the award of any degree or diploma either in this or any other University. All the sources I have accessed or quoted have been indicated or acknowledged by means of references.

Date: March 2025

(Mridul Sharma)

Place: New Delhi

Brigadier

Indian Institute of Public Administration

## CERTIFICATE

I have the pleasure to certify that Brigadier Mridul Sharma has pursued his research work and prepared the present dissertation titled **‘Evaluating Women-Led Development (WLD) Schemes : A Comparative Analysis of Two (2) Schemes Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) And Sashakt Mahila Yojana (SMY) For The Period 2019-20 To 2023-24, and their Contributions To “Viksit Bharat 2047” Vision In Chamba And Solan Districts of Himachal Pradesh’** under my guidance and supervision. The same is the result of research done by him and to the best of my knowledge; no part of the same has been part of any monograph, dissertation or book earlier. This is being submitted to the Panjab University, Chandigarh, for the purpose of **Master of Arts in Public Administration and Public Policy** in partial fulfillment of the requirement for the Advanced Professional Programme in Public Administration (APPPA) on Indian Institute of Public Administration (IIPA), New Delhi. I recommend that the dissertation of Brigadier Mridul Sharma is worthy of consideration for the award of Masters degree of the Panjab University, Chandigarh.

Date: March 2025

(Dr. Nupur Tiwary)

Place: New Delhi

Professor

Indian Institute of Public Administration

New Delhi -110002

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Name of Block/DRDA	Name	Designation
District Development Office Chamba	Mr Mukesh Repeswal, IAS	DC Chamba
	Mr Om Prakash Thakur	DDO DRDA Chamba
	Mr Jeevan	DPO Chamba
	Mr Lekh Raj	SA ICDS Chamba
	Mr Varun	MIS Office Assistant NRLM
Development Block Chamba	Ms. Nisha	Mission Executive-Non Farm
Development Block Mehla	Mr. Ajay	Area Coordinator
Development Block Bharmour	Mr. Sanjay	Area Coordinator
Development Block Salooni	Mr. Kishan	Area Coordinator
Development Block Tissa	Ms Kalpana Chandla	Area Coordinator NRLM
Development Block Bhattiyat	Ms. Dimple	Area Coordinator
Development Block Pangji	Ms. Manisha	Area Coordinator
District Development Office Solan	Mr Rahul Jain, IAS	ADC Solan
	Mr Padam Dev Sharma	DPO Solan (SMY)
	Priyanka Sharma	District Programme Manager NRLM
Development Block Dharpur	Ms. Prem Lata	Area Coordinator
Development Block Kandaghat	Mr. Rahul Thakur	Area Coordinator
Development Block Kunihar	Mr. Anil Kumar	Area Coordinator
Development Block Nalagarh	Mr. Yograj Bhardwaj	Area Coordinator
Development Block Solan	Mr. Suresh Sharma	Area Coordinator
HP State Department, Shimla	Mr Satnam Singh	Dy Dir WCD HP
	Ms Kalyani Gupta	DY CEO NRLM Himachal Pradesh
Veddis Foundation	Mr Hitesh	Area Coordinator NRLM Chamba
	Mr Pankaj Bharti	Area Coordinator NRLM Solan

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Date: March 2025

(Mridul Sharma)

Place: New Delhi

Brigadier

Roll No – 5017

Indian Institute of Public Administration

New Delhi – 110002

## **List Of Abbreviations**

*VB 2047- Viksit Bhart 2047*

WLD-Women-Led Development

DAY-NRLM- Deendayal Antyodhya Yojna-National Rural Livelihoods Mission

SMY-Sashakt Mahila Yojna

SHG-Self Help Group

VO-Village Organization

CLF-Cluster Level Federation

MCLF-Model Cluster Level Federation

PG-Producer Group

CRP-Community Resource Person

FGD-Focus Group Discussion

WCD-Women and Child Development Ministry

ICDS- Integrated Child Development Services

RF-Revolving Fund

CIF-Credit Investment Fund

CS-Capital Subsidy

NFHS-National Family Health Survey

NSSO-National Sample Survey Office

SOP-Standing Order Procedure

## **Executive Summary**

This study examines the alignment of Women-Led Development (WLD) initiatives, specifically the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) and Sashakt Mahila Yojana (SMY), with India's *Viksit Bharat 2047* vision in the districts of Chamba and Solan in Himachal Pradesh. Globally, WLD has gained traction as a strategy for gender equality and sustainable development, with successful models like microfinance in Bangladesh and gender quotas in Rwanda. In India, WLD has transitioned from welfare-based approaches to empowering women as active contributors to socio-economic growth, supported by numerous schemes like DAY-NRLM and SMY. However, challenges in implementation of the schemes and their long-term impact assessments, specifically in a hill state with varied intersectionality, have remained understudied, especially in the wake of the vision of the *Viksit Bharat 2047* roadmap, and this forms the rationale for the present study.

The study is motivated by the underrepresentation of women in India's socio-economic development roles, despite their significant demographic presence. It evaluates the effectiveness of DAY-NRLM and SMY in promoting WLD, focusing on socio-economic empowerment, institutional support, and financial inclusion. The Research Hypothesis posits that DAY-NRLM and SMY are not fully aligned with the *Viksit Bharat 2047* vision in Chamba and Solan districts. The research sets out to study the year-wise output of WLD initiatives and two schemes DAY-NRLM and SMY in Chamba and Solan districts of Himachal Pradesh for the period over last five years from 2019-20 to 2023-24, to identify the shortfall in output in the schemes over these five years and thereafter suggests measures to bridge the output gaps of the schemes for alignment with vision of *Viksit Bharat 2047*.

The research objectives are tested through with Explanatory Sequential Mixed Method Research Design with comparative analysis of the two districts in the backdrop of *VB 2047*. Quantitative analysis of five-year longitudinal data (2019-2024) of selected socio-economic indicators (SHGs/VOs/CLF/PG activated and their financial linkages) has been studied for tracking the annual outputs, targets, shortfalls, performance indicators, trend analysis and projection forecast of these programs. The findings have been explained and corroborated through quantitative analysis of the responses to questionnaire for SHG women participants along with focus group discussions. The findings are further corroborated by using thematic and content analysis tools on the interviews of stakeholder senior officers and officials handling the schemes at blocks, district and state levels. The study has been finally substantiated with field tours to validate some relevant case studies.

Post quantitative analysis of five-year data set obtained from NRLM, state and district websites and from the officials, the study was carried out through field conduct over the 12 blocks of the two districts and the State Headquarters over a period of four months. For the questionnaire for the SHG women participants, from the sample size of about 4800 SHGs comprising 37,302 women participants, 522 responses have been obtained through quota sampling design. Overall responses represent approximately 10.8% of the SHGs. Chamba (with seven blocks) contributed 61.5% of responses and Solan (with five blocks) contributed the balance 38.5% responses. The number of block wise responses range from 32 (sample size 383) in Solan block to 84 (sample size 475) in Tissa block.

Key findings reveal gaps in SHG, VO, CLF and CRP formation, financial linkages, and market access, particularly in tribal and backward blocks like Pangi, Tissa and Bharmour in Chamba district and Nalagarh and Kunihar in Solan district. While farm livelihood initiatives show

appreciable progress, non-farm livelihood opportunities remain limited. The study identifies a lack of convergence between DAY-NRLM and SMY, with the state scheme SMY receiving low efficacy ratings from beneficiaries. Challenges such as geographical isolation, lack of market, disproportionate development and funding in developed vis-a-vis backward tribal areas, inadequate digital literacy, inadequate funds, low literacy rates and poor road connectivity further impede progress. Projections and perceptions indicate that without intervention, a significant shortfall in achieving *Viksit Bharat 2047* targets is likely in both districts.

Policy recommendations include reviving a revised SMY state scheme with funding and vision, and thereafter integrating DAY-NRLM and SMY, , customized interventions, setting realistic targets, enhancing digital literacy, and improving market linkages. The study emphasizes the need for tailored interventions for tribal and backward blocks, capacity building, and robust monitoring systems.

The study contributes to the existing literature by providing a detailed analysis of WLD schemes in hilly terrains. It offers actionable insights for policymakers to align these schemes with national development goals. Future research should explore long-term impacts, intersectionality, and best practices for WLD across diverse contexts.

In conclusion, while DAY-NRLM and SMY schemes hold potential to drive WLD in Himachal Pradesh, addressing implementation challenges and aligning these schemes with *Viksit Bharat 2047* is crucial. The study underscores the importance of targeted interventions, convergence of schemes, and enhanced institutional support to achieve inclusive and sustainable development.

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## **CHAPTER 1: INTRODUCTION**

### **Background**

The ambitious plan of the Indian Government, '*Viksit Bharat*,' is aimed at a developed India by 2047. The recent boost in poverty reduction in India, from 29.17% in 2013-14 to 11.28% in 2022-23, which has lifted 24.82 crore individuals above the poverty line, is the best example of the powerful impact of inclusive and result-oriented policies (NITI Aayog, 2023). The contribution of women, who make up 48.5% of the population, is a key consideration for the successful realization of this vision (World Bank, 2023). The economic contribution of women towards poverty reduction cannot be overemphasized. According to the World Bank 2023, if the labor force participation of women in India is raised from the existing level of 25% to 50%, the country can be taken towards an 8% Gross Domestic Product (GDP) growth rate.

Women-Led Development (WLD) has emerged as a crucial element in India's vision of a fully developed country, or '*Viksit Bharat 2047*'. WLD is not merely about giving women access to resources; it puts women in the role of leaders and decision-makers who are actively involved in shaping the direction of development (Government of India, 2023). This paradigm shift redefines the perception of women from passive recipients of assistance to one of their capabilities to initiate economic, social, and political transformations. In the Indian context, WLD is focussed on providing spaces where women occupy leadership roles, charting the future of the nation through their inputs and decision-making (NITI Aayog, 2023). In fields such as entrepreneurship, education, health, politics, and social justice, women are increasingly occupying critical roles in the pursuit of creating a more sustainable and equitable society. Acknowledging this potential, the government

has accorded highest priority to gender-sensitive policies as the pillars of its developmental strategy. Through the promotion of WLD, India is not only working towards gender equality but also building the foundation for inclusive development, with women at the heart of the nation's growth story. The vision of a developed India, or '*Viksit Bharat 2047*,' naturally includes gender equality and women's empowerment, which is in sync with India's constitutional commitments, international commitments such as the Sustainable Development Goals (SDGs), and the government's strategic agenda. This approach has progressed from a mere focus on empowering women to one of positioning them as leaders who can catalyze socio-economic advancement across the nation.

### **Rationale of the Study**

The rationale of the study is driven by the central role of women in India's social and economic transformation. Women are nearly half of India's population, yet grossly under-represented in the workforce and decision-making positions. Government's '*Viksit Bharat 2047*', vision is centered around inclusivity, particularly through WLD initiatives. Major areas identified for the study are pertaining to WLD in perspective of *Viksit Bharat 2047*, WLD Schemes of Centre and States and their inter relationships, the impact of WLD schemes on growth indicators of Women Empowerment and long-term impact of WLD schemes on vision of *Viksit Bharat 2047*. There is a need to study the current trend of significant WLD schemes and know what works and where they do not, to fill the gap.

This study will fill gaps by presenting empirical evidence and insights on two WLD schemes (one each of Centre and State) that can be better coordinated in accordance with India's long-term development goals. The choice of the two schemes and two districts (one aspirational and one developed district of the hilly state of Himachal Pradesh) allows us to

take a cross-section of the state's socio-economic spectrum and present a view on the role of regional factors in influencing WLD outcomes. The areas identified as of relevance to the study, range from identifying the challenges to the stakeholders in the implementation of DAY-NRLM and SMY Schemes in Chamba and Solan districts, the year wise output achieved in the two schemes in five years from 2019-20 to 2023-24 in the two districts, inter-linkages of the two schemes achieved in the two districts, the impact of the two schemes in accordance to the vision of Viksit Bharat 2047 and finally reaching to shortfall envisaged and recommended action to bridge the shortfall (if any).

### **Scope of the Study**

The scope will cover the following:

***Focus Areas:*** The research will cover women's economic empowerment, social impact and institutional support.

***Explore:*** The conceptual framework of Women-Led Development (WLD) and its significance in India's vision of *Viksit Bharat 2047*.

***Review:*** The existing literature and data sets on development strategies and initiatives in the schemes DAY-NRLM and SMY with a focus on their relevance to *Viksit Bharat 2047*.

***Geographical Coverage:*** The two WLD schemes (DAY-NRLM and SMY) over two districts (Chamba and Solan) of Himachal Pradesh will provide a diverse regional representation from the northwest and southern parts of the state.

***Time Frame:*** The research will analyze data over five years from 2019-20 to 2023-24 to assess the impact of these schemes in the context of India's developmental goals, with projections made toward the larger vision of *Viksit Bharat 2047*.

**Identify:** The challenges faced in women empowerment and identify key challenges and opportunities in the pursuit of the two schemes of WLD for Viksit Bharat, drawing insights from empirical evidence and case studies.

**Assess:** The impact of the two schemes of WLD with the outcome envisioned for *Viksit Bharat 2047*.

**Comparative Analysis:** The study will compare how these schemes perform under similar socio-economic and geographic contexts, focusing on the institutional, economic, and social factors that influence their success or failure.

**Policy Implications:** The research is expected to inform policymakers about the strengths and weaknesses of these two WLD schemes in the context of Himachal Pradesh, providing recommendations for improving their alignment with the *Viksit Bharat 2047* goals.

### **Research Hypothesis**

DAY-NRLM scheme of Central Government and SMY scheme of Himachal Pradesh State Government for socio-economic WLD are together aligned to meet Prime Minister's vision of '*Viksit Bharat*' 2047 for Chamba (aspirational district) and Solan districts of Himachal Pradesh.

**H0: DAY-NRLM and SMY schemes are synergized together for socio-economic empowerment of women of Chamba and Solan districts.**

**H1: DAY-NRLM and SMY schemes are not synergized together for socio-economic empowerment of women of Chamba and Solan districts.**

## Research Objectives

**Research Objective 1** To study the year wise output of WLD socio-economic initiatives under the two schemes DAY-NRLM and SMY in Chamba and Solan districts of Himachal Pradesh for the period over last five years from 2019-20 to 2023-24.

**Research Objective 2** To identify the shortfall (or otherwise) in socio-economic outputs in the schemes over these five years.

**Research Objective 3** To suggest measures (if any) to bridge the socio-economic output gaps of the schemes.

## Research Questions

**Research Question 1** What were the year-wise achieved social mobilization and financial linkages targets in the two schemes for WLD from 2019-20 to 2023-24 in the two districts of Himachal Pradesh?

**Research Question 2** What are the year-wise social mobilization and financial linkages planned outputs in the two schemes for WLD in the two districts of Himachal Pradesh leading up to 2047?

**Research Question 3** What is the measured output shortfall in social mobilization and financial linkages achieved in the last five years in the two schemes for WLD in the two districts of Himachal Pradesh?

**Research Question 4** How will this shortfall pan out in future, if not addressed?

**Research Question 5** What is the level of awareness of the synergy and efficacy of the two schemes in the two district and state?

**Research Question 6** Are there any measures required for revising the schemes to align with vision of *Viksit Bharat 2047* for the two districts of Himachal Pradesh?

R Obj

R Obj

R Obj

## Statement of the Research Problem

Is the bottom-up approach of WLD scheme envelope encompassing DAY-NRLM of the central government and SMY of the state government suitably aligned to deliver the Prime Minister's vision of 'Viksit Bharat 2047' in the context of both Chamba (aspirational rural district) and Solan (developed district) districts of Himachal Pradesh?

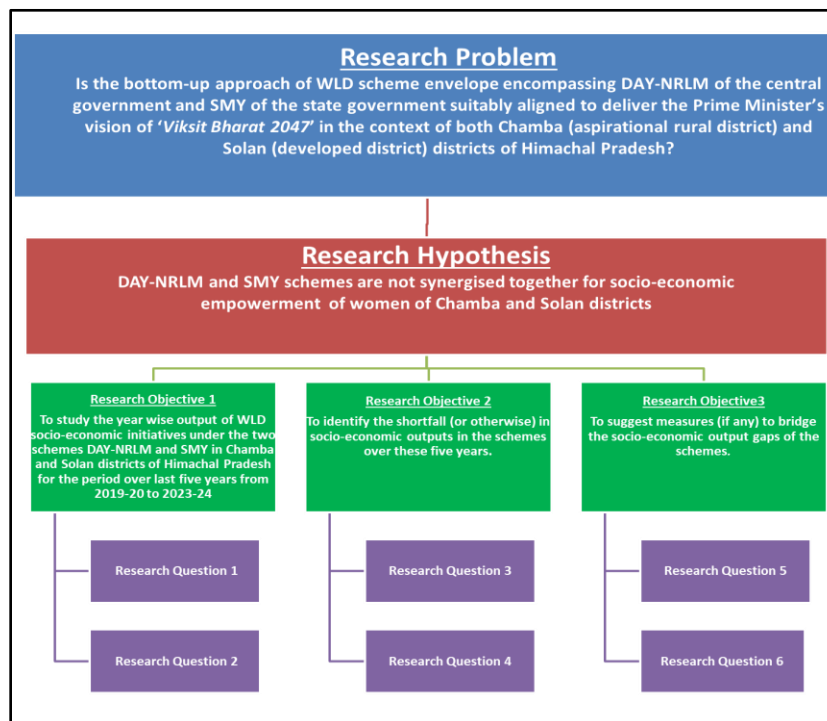


Figure 1-Research Problem, Research Objectives and Research Questions

## Limitations of the Research

The limitations of data availability and accuracy (limited data from rural areas and variability in reporting), regional specificity (regional factors such as cultural norms, governance structures, and economic conditions), time constraints (short-term focus of five-year time span and the limited time available to collect data), subjectivity in qualitative analysis of interview and focus group bias, complex interdependencies (influence by external factors such as state-level political changes, economic crises (like COVID-19 or

environmental factors) and institutional heterogeneity are the obvious limitations of the subject research.

### **De-limitations of the Research**

The delimitations being set up are to ensure that the study remains manageable. It will be focussed on the research objectives restricted only to two schemes and two districts of one state. Relevant WLD programs other than DAY-NRLM and SMY will not be analyzed. The study excludes earlier (pre 2019 data) or more recent (post 2024) data. The research will focus primarily on socio-economic empowerment and will prioritize indicators related to institutional support, financial inclusion, social welfare and livelihood generation. This study will not focus on social outcomes such as health, education, or legal rights and other aspects of women empowerment, such as their role in political decision-making, leadership roles, personal autonomy or family dynamics.

### **Structure of the Thesis**

*Table 1-Structure of Thesis*

<b>Chapter</b>	<b>Title</b>	<b>Content Overview</b>
<b>Chapter 1</b>	Introduction	<ul style="list-style-type: none"> <li>- Background of the study</li> <li>- Rationale of the study</li> <li>- Scope of the Study</li> <li>- Research Hypothesis</li> <li>- Research objectives and Research questions</li> <li>- Statement of the Research Problem</li> <li>- Limitations and De-limitations of the research</li> <li>- Structure of the thesis</li> </ul>

<b>Chapter 2</b>	Literature Review	<ul style="list-style-type: none"> <li>- WLD in the global context</li> <li>- Evolution of WLD in India</li> <li>- Overview of Central and state-specific WLD schemes</li> <li>- Overview of WLD NRLM Centre and SMY State schemes in Himachal Pradesh</li> <li>- Gaps in literature</li> </ul>
<b>Chapter 3</b>	Research Methodology	<ul style="list-style-type: none"> <li>- Research strategy and design</li> <li>- Expected Outcomes</li> <li>- Research Data collection methods &amp; Sampling technique</li> </ul>
<b>Chapter 4</b>	Overview of DAY-NRLM and SMY Schemes and Districts of Chamba and Solan	<ul style="list-style-type: none"> <li>- Institutional framework for WLD in India</li> <li>- Linkages between WLD and socio-economic development</li> <li>- DAY-NRLM for Chamba and Solan</li> <li>- SMY for Chamba and Solan</li> <li>- Brief on Chamba and Solan</li> </ul>
<b>Chapter 5</b>	Quantitative Analysis of Secondary Data	<ul style="list-style-type: none"> <li>- Overall Status: SHGs Formation and Market Linkages at National, HP, Solan and Chamba</li> <li>- Overall Comparative Status of Financial Linkages of Solan and Chamba</li> <li>- Five Year analysis of SHG, VO, CLF, PG and Financial Linkages of blocks of Chamba under NRLM</li> <li>- Five Year analysis of SHG, VO, CLF, PG and Financial Linkages of blocks of Solan under NRLM</li> <li>- Five Year analysis of SMY scheme for Chamba</li> <li>- Five Year analysis of SMY scheme for Solan</li> </ul>

<b>Chapter 6</b>	Quantitative Analysis of Primary Data	<ul style="list-style-type: none"> <li>-Questionnaire for Women SHGs on NRLM and SMY in Chamba and Solan</li> <li>-FGD with VO and CLFs at Bharmour, Tissa, Kunihar and Kandaghat</li> <li>- FGD with beneficiaries of <i>Him Ira</i>, Mobile Food Van and Chamba Rumal</li> </ul>
<b>Chapter 7</b>	Qualitative Analysis of Primary Data	<ul style="list-style-type: none"> <li>-Theme- Code Generation (using NVivo)</li> <li>-Theme-Code Theme Analysis (using NVivo)</li> <li>-Interview with Dy CEO NRLM Himachal Pradesh</li> <li>- Interview with representative of Veddis Foundation</li> <li>-Interviews on NRLM and SMY with District and Block Officials from Chamba and Solan</li> <li>-Interview with Dy Dir WCD, Himachal Pradesh on SMY</li> </ul>
<b>Chapter 8</b>	Recommendations and Conclusion	<ul style="list-style-type: none"> <li>- Summary of key findings</li> <li>- Validation of Research Hypothesis</li> <li>- Policy recommendations</li> <li>- Contributions to research and knowledge</li> <li>-Suggestions for future research</li> <li>- Conclusion</li> </ul>

## **CHAPTER 2: REVIEW OF LITERATURE**

### **WLD in Global Context**

WLD is an international movement that engages women in active decision-making in economic, social, and political life. The notion of women's empowerment was first proposed in 1985 during the world level Women's Conference in Nairobi, describing it the transfer of societal power and resource control in favour of women. In its definition of women's empowerment, the aspects of the United Nations Development Fund for Women are attaining comprehension and knowledge of gender issues and the transformations that can be made to these relations, acquiring self-worth, confidence over one's ability to bring about needed outcomes, and control over one's own lives. Subsequently, there are numerous countries and global organizations that have adopted WLD strategies with remarkable success:

### ***Women's Economic Empowerment Initiatives***

**Grameen Bank (Bangladesh):** Introduced in 1983, the Grameen Bank's microfinance model lends lesser amounts to women entrepreneurs, effectively reducing poverty rates. This initiative has empowered women economically, leading to improved family well-being and community development (Grameen Bank, 1983). *However, literature on the long-term sustainability of microfinance and its scalability to other regions remains limited.*

### ***Political Participation & Leadership***

**Rwanda's Gender Quota System:** Introduced in 2003, Rwanda's gender quota system has resulted in more than 60% of parliamentarians being women. This showcases the effect of

institutionalized gender parity strategies, leading to increased female political participation and leadership (Rwanda's Gender Quota System, 2003).

**Sweden and Norway:** Both countries have adopted robust social security and parental leave policies since the early 2000s to encourage women's leadership. These policies have resulted in higher female participation in the workforce and leadership roles (Sweden and Norway Policies, 2000).

### ***Digital and Technological Inclusion***

**Africa's Women in Tech Initiative:** Launched in 2015, this initiative trains women in digital entrepreneurship and STEM education. It has significantly increased women's participation in the tech industry and empowered them with digital skills (Africa's Women in Tech Initiative, 2015).

### ***SheTrades Initiative (ITC)***

**SheTrades Initiative:** Facilitated by the International Trade Centre (ITC), this initiative was introduced in 2016 to provide women entrepreneurs with international market access through digital platforms and trade networks. It has helped women expand their businesses globally and improve their economic status (SheTrades Initiative, 2016).

### ***Social Protection and Welfare***

**Conditional Cash Transfers (Brazil & Mexico):** Initiatives like Bolsa Família (2003) in Brazil and Oportunidades (2002) in Mexico give money to women for healthcare and education, improving family well-being. These programs have led to better health and educational outcomes for families (Conditional Cash Transfers, 2003). *Nonetheless, there*

*is a need for more research on the sustainability and long-term effects of these cash transfer programs on women's empowerment.*

**Kenya's Women Enterprise Fund:** Introduced in 2007, this fund provides credit to women entrepreneurs to encourage business growth and job opportunities. It has significantly contributed to women's economic empowerment and poverty reduction (Kenya's Women Enterprise Fund, 2007). *However, the literature lacks comprehensive evaluations of the fund's impact on women's long-term economic stability and business success.*

### **Evolution of WLD in India**

The development of WLD in India can be traced through three phases: the pre-independence period, the post-independence period, and the contemporary period.

***Pre-Independence Period*** During the pre-independence period, women development was primarily spurred by social reform movements and the freedom movement. Reformers such as Raja Ram Mohan Roy, Jyotirao Phule, and Ishwar Chandra Vidyasagar promoted women's rights, education, and the eradication of backward customs like Sati and child marriage. Powerful women leaders such as Sarojini Naidu, Kasturba Gandhi, and Aruna Asaf Ali contributed significantly to India's struggle for freedom, highlighting the role of women in national movements. Further, organizations such as the All-India Women's Conference (AIWC) created a foundational platform for promoting women's rights in India (Khan, 2019; Edukemy Team, 2024).

***Post-Independence Period*** Post-independence, women empowerment began to take a more formal form with constitutional provisions to promote gender equality. Articles 14, 15, 39, and 42 of the Indian Constitution guaranteed legal protection against gender discrimination. The establishment of institutions such as the National Commission for

Women (NCW) in 1992 created a legal framework for addressing issues pertaining to women. Programs aimed at economic empowerment, such as the Integrated Rural Development Programme (IRDP) and Support to Training and Employment Programme for Women (STEP), aimed to increase women's involvement in economic activities. Further, political participation by women was enhanced through the 73rd and 74th Constitutional Amendments (1992-93), which reserved one-third of seats in local government institutions for women representatives (Gubrele, 2019; Gull & Shafi, 2014). In India, 2001 the country designated this year as Women's Empowerment Year. However, a pronouncement alone may not be enough to bring about the desired improvement in women's standing. Women's empowerment therefore refers to the transformation of members of underrepresented groups. It suggests that the hidden meaning of empowerment includes political, social, and cultural empowerments. Development organizations should strive towards empowering behaviour rather than empowerment to change the conversation's focus. Thus, the "empowerment" of women should be seen as the removal or reduction of obstacles that prevent them from achieving their objectives (Panucha, S., & Khatik, A., 2005). The statuses as well as reactions of women in our society have changed dramatically during the last several decades. Policy approaches have shifted from the 1970s' "welfare" idea to the 1980s' "development," and further onto the 1990s' "empowerment" idea.

***Contemporary Period (2000 onwards)*** The new era of Women-Led Development is a paradigm shift from women empowerment to woman-led development. WLD has gained traction in recent years as an essential strategy for achieving gender equity and sustainable development in India. Government initiatives like the Deendayal Antyodaya Yojana -

National Rural Livelihoods Mission (DAY-NRLM), Beti Bachao Beti Padhao, Pradhan Mantri Ujjwala Yojana (PMUY), and MUDRA Yojana are economic empowerment and social integration-oriented. Besides this, initiatives like the Digital Saksharta Abhiyan (DISHA) and the Jan Dhan-Aadhaar-Mobile (JAM) approach have increased financial and digital inclusion among women.

**Parande (2019)** while exploring the socio-economic dimensions of WLD in India, highlights that despite significant progress, gender disparities persist, particularly in rural areas, where access to resources and opportunities remains limited. *He indicates that there is a need for comprehensive longitudinal studies that track the impact of specific policies on women's economic empowerment over time.*

**Mahapatra and Rao, (2021)** argue that effective WLD interventions must address the barriers women face in accessing resources, markets, and leadership opportunities. *Their research shows that despite various government schemes promoting WLD, substantial gaps remain in their implementation and effectiveness.*

**Singh and Agarwal (2021)** state that capacity building is a critical component of successful WLD initiatives. Training programs aimed at enhancing women's skills in leadership, entrepreneurship, and fiscal management are essential for fostering long-term empowerment. Their research shows that while several schemes include training components, the effectiveness of these trainings is not consistently evaluated. This raises questions about the sustainability of women's empowerment efforts and their translation into leadership roles. *The authors highlight a need for*

*longitudinal studies that assess the long-term impacts of capacity-building efforts on women's leadership trajectories, thus identifying a gap in existing literature.*

**Vinayak (April 2024)** discusses through case studies of successful women-led enterprises, the challenges faced by women entrepreneurs in India and the systemic barriers that inhibit their growth, thereby providing valuable insights into best practices. *A comparative analysis of regional differences in women entrepreneurship would contribute to understanding the localized challenges and opportunities.*

### **Overview of Central Schemes for WLD in India**

The increasing participation of women in governance, startups, and leadership roles underscores the transition from empowerment to an active role in decision-making and development processes (Kabeer, 2018). Increased education levels among women and their enhanced representation in both organized and unorganized labour sectors are vital for fuelling India's growth (Desai & Joshi, 2020). However, women continue to face significant societal barriers that prevent them from realizing their full potential, posing formidable obstacles to the vision of 'Viksit Bharat 2047' (Chowdhury, 2021). Some of these impediments include gender-based violence, the gender pay gap, limited access to education and resources, the digital divide, low representation in leadership, and socio-cultural norms and stereotypes (Sen, 2019).

Despite these challenges, the landscape is gradually shifting as more women engage in small-scale businesses, significantly contributing to household incomes (Ghosh & Banerjee, 2022). Self-Help Groups (SHGs) have been widely recognized as a method to harness social capital and enhance the well-being of those who are less fortunate. Local

forms of association based on trust, reciprocity standards, and networks are now mainstream development organizations' and the World Bank's social capital strategy. They build not only economic and social wealth, but also collective consciousness in the face of persecution in developing countries. The Self-Help Group was created with the goal of empowering rural women living in poverty. One of the most important requirements for women's upliftment is their social and financial empowerment, as stressed by the national women's perspective plan (GOI, 2003). This transition is supported by government-led initiatives aimed at empowering women economically, ensuring they have the necessary resources to establish and sustain enterprises (Government of India, 2023). Complementary programs focusing on women's safety, security, and community engagement reflect an integrated approach to empowerment. Key initiatives include the Beti Bachao Beti Padhao (BBBP) Campaign, Pradhan Mantri Matru Vandana Yojana (PMMVY), Mahila E-Haat, Stand-Up India, Mahila Shakti Kendra (MSK), National Rural Livelihoods Mission (NRLM), Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA), Ujjwala Scheme, Women Helpline (WHL), One Stop Centre (OSC) Scheme, National Creche Scheme, Support to Training and Employment Programme for Women (STEP), National Scheme for Incentive to Girl Child for Secondary Education (NSIGC-SE), Digital India Initiative, National Health Mission (NHM), Pradhan Mantri Bhartiya Jan Aushadhi Pariyojana (PMBJP), Sukanya Samriddhi Yojana (SSY), National Rural Drinking Water Programme (NRDWP), Rashtriya Mahila Kosh (RMK), Mission Shakti, and the National Nutrition Mission (POSHAN Abhiyaan) (Ministry of Women and Child Development, 2023).

The Indian government employs a multi-faceted approach that combines legislative actions, policy interventions, and infrastructure improvements to foster women-led

development (Basu, 2021). The focus on Self-Help Groups (SHGs), entrepreneurship, and local governance is particularly crucial in rural areas, fostering a grassroots movement toward women's leadership (Sharma, 2020). India's approach integrates both top-down and bottom-up strategies to ensure that national policies are effectively implemented at the local level while enabling grassroots participation. Top-down measures establish legal, financial, and institutional frameworks, ensuring resources and policies reach women at all levels, whereas bottom-up initiatives encourage women's direct involvement in decision-making and leadership roles at the community level. This hybrid model reinforces both national and local efforts, creating a dynamic and inclusive pathway for women-led development in India (Kumar & Sinha, 2023).

One of the key government initiatives is the National Rural Livelihoods Mission (NRLM), also known as Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), which was launched in 2011 as a flagship poverty alleviation program (Government of India, 2011). The program aims to empower rural households, particularly women, by promoting self-employment and livelihood generation through the formation and strengthening of SHGs and their federations (Patel & Verma, 2018). Additionally, the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), introduced in 2014, offers skill development and employment opportunities to rural youth, with a particular focus on wage employment for women (Singh, 2019). Another initiative, the Aajeevika Grameen Express Yojana (AGEY), launched in 2017, provides rural transport services through SHGs, creating self-employment opportunities for women while improving rural connectivity (Gupta, 2022).

While existing research highlights the importance of women's participation in governance and entrepreneurship, several critical gaps persist in the literature:

***Longitudinal Impact Assessment:*** Studies largely focus on the short-term effects of women-centric policies, but there is limited research on their long-term socio-economic impact, particularly in rural areas (Patel & Verma, 2018).

***Intersectionality in WLD:*** Research on the intersectionality of caste, class, religion, and disability in women's empowerment remains underexplored, leading to gaps in inclusive policy formulation (Sen, 2019).

***Effectiveness of Policy Implementation:*** While numerous policies exist, there is inadequate empirical data on their implementation effectiveness, particularly regarding challenges in fund allocation and grassroots-level execution (Basu, 2021).

***Cultural and Social Resistance to Change:*** There is insufficient research on the resistance faced by women who challenge traditional gender roles, particularly in conservative socio-cultural settings (Chowdhury, 2021).

***Comparative Analysis with Global Best Practices:*** Existing literature lacks comparative studies that analyse India's WLD policies against global benchmarks to identify best practices and potential areas for improvement (Sharma, 2020).

### **Overview of State Schemes for WLD in India**

At the state level, each Indian state implements the National Rural Livelihoods Mission (NRLM) through its own strategies and state-specific schemes, aligning with the program's core objectives while addressing local socio-economic contexts (Patel & Verma, 2018). Although NRLM provides a common framework, several states have introduced additional initiatives under its umbrella to enhance livelihood opportunities, financial inclusion, and

women's empowerment (Basu, 2021). Some of the prominent state-specific schemes under NRLM include the following:

***Maharashtra: Mahila Arthik Vikas Mahamandal (MAVIM) (1975)*** MAVIM works under NRLM to empower women through Self-Help Groups (SHGs) and capacity-building programs. The initiative focuses on sustainable livelihoods, financial inclusion, and entrepreneurship development, particularly in micro-enterprises and women-led economic activities (Deshpande, 2020).

***Kerala: Kudumbashree (1998)*** Kudumbashree is a landmark poverty eradication and women empowerment program in Kerala. Over the years, it has aligned with NRLM's objectives, promoting grassroots-level microfinancing and social development through women-led SHGs and micro-enterprises. Its key focus areas include employment generation in the service sector, small-scale industries, and agricultural activities (Chathukulam & Joseph, 2021).

***Andhra Pradesh: Velugu (2000)*** Initially launched as an independent poverty alleviation initiative, Velugu was later integrated with NRLM. It aims to uplift marginalized communities by leveraging SHGs for financial inclusion and sustainable livelihoods. The program's core activities include capacity-building of SHGs, agricultural and non-farm livelihood support, and enhanced access to credit through financial institutions (Reddy, 2019).

***Odisha: Mission Shakti (2001)*** Mission Shakti enhances women's empowerment by linking SHGs with financial assistance, skill training, and market access. The scheme synergizes state welfare programs like MGNREGA and the Public Distribution System (PDS) with microfinance and skill development initiatives (Mohanty, 2022).

***Tamil Nadu: Tamil Nadu Empowerment and Poverty Alleviation (TNEGA) Project***

**(2005)** The TNEGA Project focuses on self-employment and sustainable livelihoods for women through SHGs, particularly in agriculture, dairy, poultry, and rural enterprises. It also emphasizes access to credit, skill development, and market linkages to promote financial independence (Krishnan & Rajan, 2020).

***Jharkhand & Maharashtra: Tejaswini (2007)***

Tejaswini supports rural women in achieving economic self-reliance through SHGs and livelihood promotion activities. The program provides entrepreneurship training, strengthens SHG federations, and encourages leadership roles among women in their communities (Sharma, 2021).

***Bihar: JEEViKA (2007)***

JEEViKA has significantly contributed to Bihar's socio-economic transformation by fostering SHG networks and improving access to credit. The initiative facilitates sustainable livelihoods in agriculture, livestock, and non-farm sectors, empowering women to lead local development (Kumar & Singh, 2022).

***Jharkhand: Aajeevika Mission (2010)***

The Aajeevika Mission helps rural women by organizing them into SHGs and providing market linkages, financial literacy, and livelihood support. It also offers access to government and non-government resources to enhance income-generating activities (Gupta, 2022).

***Madhya Pradesh: Ajivika Mission (2011)***

The Ajivika Mission promotes poverty reduction and sustainable livelihoods through SHGs, focusing on agriculture, livestock, and other non-farm sectors. It equips women with income-generation strategies and fosters community-based institutions (Pandey, 2020).

***North-East India: North East Rural Livelihood Project (NERLP) (2012)***

Implemented in Mizoram, Nagaland, Tripura, and Sikkim, NERLP aims to enhance rural livelihoods

through SHGs, skill development, sustainable agriculture, and financial inclusion. The project aligns closely with NRLM's mission by addressing unique regional challenges (Das & Sharma, 2021).

***Jammu & Kashmir: Umeed (2013)*** Umeed was launched under NRLM to organize rural women into SHGs and facilitate livelihood opportunities. The program promotes financial literacy, skill development, and access to credit, enabling women to become economically independent and active community leaders (Bhattacharya, 2022).

***Chhattisgarh: Annapurna (2013)*** Annapurna fosters SHG formation and livelihood promotion among rural women in Chhattisgarh. It encourages sustainable farming practices, provides financial support, and strengthens non-farm livelihood options (Mishra, 2022).

***Karnataka: Saral Jeevan Mission (2018)*** Saral Jeevan Mission enhances rural livelihoods by offering financial and capacity-building support to SHGs. The initiative promotes small-scale industries, agriculture, and micro-enterprises, emphasizing linkages between SHGs, banks, and markets (Raj & Gopal, 2023).

While existing studies highlight the effectiveness of state-specific NRLM initiatives, significant gaps remain in the literature:

**Comparative Impact Assessment:** There is limited research comparing the effectiveness of different state-specific NRLM schemes, making it difficult to determine best practices and scalable models (Sharma, 2021).

**Long-Term Socio-Economic Outcomes:** Most studies assess short-term benefits but lack longitudinal analyses on the long-term socio-economic impact of these initiatives on women's empowerment and poverty reduction (Kumar & Singh, 2022).

**Caste and Social Barriers:** Research on how caste, class, and religious dynamics influence women's participation in SHGs and livelihood programs is insufficient (Patel & Verma, 2018).

**Challenges in Implementation:** There is a lack of empirical studies analysing the implementation challenges, such as bureaucratic hurdles, fund disbursement issues, and infrastructural bottlenecks (Das & Sharma, 2021).

**Intersectionality in Program Outcomes:** More studies are needed to understand how intersecting factors like age, disability, and literacy levels affect the effectiveness of state-specific NRLM interventions (Mishra, 2022).

The research gaps in tabulated format are indicated below:

*Table 2-Summary of Research Gaps*

<b>Study/Author</b>	<b>Research Gap</b>
<b>Shivakumar V. Parande (2019)</b>	Need for comprehensive <i>longitudinal studies</i> that track the impact of specific policies on women's economic empowerment over time.
<b>Mahapatra and Rao (2021)</b>	Substantial gaps remain in <i>the implementation and effectiveness</i> of various government schemes promoting Women-Led Development (WLD).
<b>Singh and Agarwal (2021)</b>	Need for <i>longitudinal studies</i> to assess the long-term impacts of capacity-building efforts on women's leadership trajectories.
<b>Charu Vinayak (2024)</b>	Need for a <i>comparative analysis of regional differences</i> in women entrepreneurship to understand localized challenges and opportunities.

Study/Author	Research Gap
Sharma (2021)	Limited research comparing the <i>effectiveness of different state-specific</i> NRLM schemes, making it difficult to determine best practices and scalable models.
Kumar & Singh (2022)	Most studies assess short-term benefits but <i>lack longitudinal analyses</i> on the <i>long-term socio-economic impact</i> of these initiatives on women's empowerment and poverty reduction.
Das & Sharma (2021)	<i>Lack of empirical studies</i> analysing implementation challenges, such as <i>bureaucratic hurdles, fund disbursement issues, and infrastructural bottlenecks</i> .
Mishra (2022)	More studies are needed to understand <i>how intersecting factors</i> like age, disability, and literacy levels affect the effectiveness of state-specific NRLM interventions.
Sen (2019)	Research on the <i>intersectionality</i> of caste, class, religion, and disability in women's empowerment remains underexplored, leading to gaps in inclusive policy formulation.
Basu (2021)	While numerous policies exist, there is inadequate empirical data on their <i>implementation effectiveness</i> , particularly regarding challenges in fund allocation and grassroots-level execution.
Chowdhury (2021)	Insufficient research on the resistance faced by women who challenge traditional gender roles, particularly in conservative <i>socio-cultural settings</i> .

Study/Author	Research Gap
Sharma (2020)	Existing literature lacks comparative studies that analyse India's WLD policies against <i>global benchmarks</i> to identify best practices and potential areas for improvement.

### Overview of WLD NRLM Centre and SMY State Schemes of Himachal Pradesh

Himachal Pradesh is one of the better-doing hill states. It covers 55,673 square kilometers and has a 68.6 lakh person population (according to 2011 Census of India). In Himachal Pradesh, the density per square kilometer is 123, the literacy rate is 83.78 %, and the sex ratio (females per thousand males) is 972 (GOI Census, 2011). The SHG movement has taken root in this state. In the state, over 35000 SHGs are claimed to be active. SHGs have been tied to credit schemes with banks since 2007. Till 2007, the centrally funded scheme, 'Swaymsidh,' was partly implemented by the department in eight blocks, namely Rohru, Baijnath, Chamba, Solan, Pachhad, Jhanduta, Lambagaon, and Kersog, for empowering women economically and socially. Each block developed 100 SHGs because of this. SHG members engaged in income-generating activities such as beekeeping, dairy farming, mushroom growing, and pickle cultivation([hp.govt.in](http://hp.govt.in)). However, the scheme lost traction subsequently and was revived under DAY-NRLM.

Since April 2013, NRLM has started operating in the State with the objective of improving and enhancing monetary support to low-income households to reduce poverty through community inclusion, the development of agencies and competence, wealth creation, the saturation strategy, the development of skills, and a variety of sustainable rural livelihood. The phase wise implementation had designated five more developed blocks as Intensive

Blocks to be addressed initially, and balance as Non-Intensive Blocks to be addressed in phases by 2018. Since the program's commencement, the state contribution is Rs. 333 lakh and the Center Government has approved Rs. 1492.11 lakh for Himachal Pradesh. All BPL families in Himachal Pradesh were first included by the NRLM and selected through a participatory detection phase to be grouped into SHGs. These organizations have partnered with banks to provide microfinance. For the initial launch of their business, the financial institution would provide every SHG Rs. 2-3 lakh at 7 % interest, extendable up to Rs. 10 lakhs. Additionally, these SHGs get 3 % financial assistance as an interest subsidy if they repay their loans on time, bringing the effective rate of interest down to 4%. (Gov. Himachalpr.in).

The Government of Himachal Pradesh has implemented specific initiatives aimed at empowering women and promoting their socio-economic development. Key among these is the Sashakt Mahila Yojana which is planned to function through SHGs and the Mahila Shakti Kendras (MSK).

### ***Sashakt Mahila Yojana***

Launched in 2018, the Sashakt Mahila Yojana aims to empower rural women by providing them with an interface for organization and socio-economic development. The scheme focuses on enhancing women's productivity and enabling them to undertake income-generating activities through financial assistance to SHGs. Components of the scheme include skill training, capacity building, and financial assistance, with a one-time seed money grant of ₹35,000 provided to selected SHGs for income-generating activities.

### ***Mahila Shakti Kendra (MSK) Scheme***

The Mahila Shakti Kendra Scheme, approved in November 2017, is a centrally sponsored initiative designed to empower rural women through community participation. The scheme aims to provide "one-stop convergent support services" for empowering rural women with opportunities for skill development, employment, digital literacy, health, and nutrition. It operates on a cost-sharing basis between the central and state governments and is implemented through state governments and UT administrations.

### **Research Gaps**

While these schemes represent significant strides toward women's empowerment in Himachal Pradesh, several gaps in literature persist. Research gaps that have emerged are enumerated below:

**Longitudinal Study:** Post 2018, no study has been carried out to appreciate the effect of the NRLM scheme on the people of Himachal Pradesh.

**Impact Evaluation:** There is a scarcity of comprehensive studies evaluating the long-term impact of NRLM and SMY schemes on women's socio-economic status in Himachal Pradesh. Understanding the effectiveness of these initiatives requires systematic data collection and analysis.

**Awareness and Accessibility:** Limited research exists on the awareness levels among eligible beneficiaries regarding these two schemes and the accessibility challenges they may face. Identifying barriers to participation is crucial for enhancing the reach and effectiveness of these programs.

**Intersectional Analysis:** Existing literature ignores the intersectionality of factors such as caste, connectivity, and geographic location in assessing the impact of these

schemes. An intersectional approach would provide a more nuanced understanding of how diverse groups of women experience these initiatives.

***Comparative Studies:*** There is a lack of comparative studies between Himachal Pradesh's schemes and similar initiatives in other states. Such analyses could highlight best practices and areas needing improvement, fostering cross-learning and policy enhancement.

## **CHAPTER 3: RESEARCH METHODOLOGY**

### **Research Strategy**

The research strategy will revolve around both qualitative and quantitative approaches to comprehensively analyze the two selected WLD schemes for the two districts of Himachal Pradesh. The aim is to assess how these schemes while contributing to the goals of "*Viksit Bharat 2047*" are addressing the socio-economic empowerment of women effectively in the selected districts. The strategy includes the following components:

***Exploratory:*** Understand the theoretical framework of WLD and how it fits within the scope of socio-economic empowerment of women.

***Comparative:*** Compare the results of these two schemes across two districts of Himachal Pradesh with national averages to identify patterns of success, failures, and context-specific interventions.

***Evaluative:*** Measure the shortfalls of the schemes from 2019-20 to 2023-24, with a focus on key outputs.

***Predictive:*** Based on the analysis, project the likely trajectory of these schemes with future forecasts, including identifying key interventions needed to bridge the gaps.

### **Research Design**

Mixed-methods research design is ideal for this study, combining both longitudinal quantitative analysis and qualitative study approaches. For the research, two schemes namely Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) and Sashakt Mahila Yojna (Himachal Pradesh) are being analyzed for Chamba and Solan districts in particular, to seek insights into what drives success and failure in the implementation of WLD programs. The key components of the study will be:

***Longitudinal Study:*** This will involve collecting and analyzing quantitative data from 2019-20 to 2023-24 for the selected schemes and tracking the annual outputs, targets, shortfalls, and performance indicators of these programs.

***Comparative Study:*** Conduct a comparative analysis of each scheme, highlighting the context, unique challenges, and state-specific implementations that affect outputs. Each scheme will serve as an individual case study for each of the two districts of Himachal Pradesh with an in-depth focus on variables such as financial inclusion, market access, institutional strength, and geographical adaptability.

***Projections for Future:*** Using the data gathered, project the performance of these schemes and how they might or might not align with the targets.

***Cross-Sectional Study:*** Suitable questionnaire for women SHG participants and officials dealing with implementation of the schemes, to establish patterns and relationships between the variables to assess the impression about the schemes.

***Gap Analysis:*** Assess where the shortfalls lie in the implementation of these WLD schemes and determine why those gaps exist. This will help to evolve suitable suggestions for on-course corrections.

## **Expected Outcomes**

***Identification of Key Success Factors:*** Insights into which aspects of these schemes are contributing most to their success and how these factors can be enhanced or replicated.

***Gaps and Challenges:*** Understanding of where these schemes fall short and the reasons for those shortfalls.

***Recommendations:*** Practical, data-driven recommendations for course correction to align these two schemes with the vision of WLD.

***Policy Implications:*** Potential policy shifts to improve WLD schemes, making them more effective in achieving socio-economic transformation.

## **Research Methods**

### ***Data Collection Methods***

#### **Secondary Data Collection**

*Literature Review* Review existing academic research and policy papers on women empowerment, economic inclusion, and rural development in India, with specific focus on WLD models for Chamba and Solan Districts.

*Census Data, National Surveys, Official Reports and Statistics* Use datasets from the Census of India, NFHS (National Family Health Survey), NSSO (National Sample Survey Office), NITI Aayog and from government reports (central and state and scheme specific reports of Himachal Pradesh for NRLM and SMY for Chamba and Solan districts), economic surveys, and annual performance reviews for the relevant demographic and socio-economic indicators for the two schemes in the two districts.

#### **Primary Data Collection**

*Questionnaire* Based on the research questions formulated, a suitable objective questionnaire instrument is framed to be responded to by the women leaders and participants of SHGs/ VOs/ CLFs/ MCLFs and PGs to gain insight into awareness, efficacy, challenges and opportunities at local grassroots level. The questionnaire will be in Hindi for ease of comprehension by respondents. Field conduct is planned so that the questionnaire can be explained on ground to the women participants prior to their response.

*Sampling Technique* The sample frame for the questionnaire is approximately 2500 active SHGs from seven blocks of Chamba district and about 2300 SHGs from five blocks of Solan district. The sample size is about 37,302 women participants from 4,800 SHGs from both districts.

*Table 3-Sample Size from each Block in Chamba and Solan Districts*

District	Block Name	Sampling Size (Total No. of Households covered)		District	Block Name	Sampling Size (Total No. of Households covered)
Chamba	Bharmour	2203		Solan	Solan	3183
	Bhattiyat	3009			Kunihar	4526
	Chamba	3618			Kandaghat	3627
	Mehla	2709			Dharampur	4167
	Pangi	1088			Nalagarh	3226
	Salooni	2735			TOTAL	18729
	Tissa	3211				
	TOTAL	18573				

The sample size at block levels varies from 1088 (from 122 SHGs) at Pangi (Chamba) to 4526 (from 526 SHGs) at Kunihar (Solan). Samples for the questionnaire will be picked up from each of the 12 blocks of Solan and Chamba District. The sampling design would be Quota Sampling Design. Endeavour will be made to gather more than 30 responses each from all 12 blocks. Hence more than 360 samples would be collected from the SHG participants giving a representation of more than 0.96%. However, due to the lack of homogeneity and variable numbers of SHG members, geographical disparity and nuances of each block, the questionnaire by itself will not suffice for the research. Apropos, FGD and interviews of the office functionaries wherever feasible, and field observations will also be resorted to for primary data collection.

*Focus Group Discussions* Conduct FGD for SHG leaders and participants, officials, BDOs and NGOs involved at Dharampur and Kunihar blocks in Solan district and Tissa and Chamba blocks in Chamba district to assess joint issues of stakeholders.

*Interviews* Structured, semi-structured and unstructured interviews with balance stakeholders namely government officials (Dy CEO NRLM Shimla, Dy Dir WCD Shimla, DPO NRLM Solan, DDO DRDA Chamba, DPO ICDS Chamba and DPO ICDS Solan), local development officers (BDOs) for the implementation of the schemes. This will provide insight into challenges and opportunities in the local context.

*Field Observations* Observe the on-ground implementation of the WLD programs to document institutional practices, community engagement and challenges.

### ***Data Analysis Methods***

Research Hypothesis will be put through quantitative and qualitative analysis. Explanatory Sequential Mixed Method Research will be used. Quantitative analysis of measurable variables of social mobilization and financial linkages for DAY-NRLM and SMY schemes as implemented in Chamba and Solan will be compared in the backdrop of national averages in context of targets, achievements and the shortfall.



*Figure 2-Flowchart of Quantitative Analysis*

The findings will be corroborated through quantitative analysis of the responses to questionnaire for SHG women participants along with focus group discussions.



*Figure 3-Flowchart of Qualitative Analysis*

The findings are further corroborated by using thematic and content analysis tools on the interviews of stakeholder senior officers and officials handling the schemes at blocks, district and state levels, to qualitatively appreciate the difference in perceptions in achievements in socio-economic fields.

### **Quantitative Analysis (Research Questions 1 to 3)**

Secondary data will be used for quantitative analysis to arrive at year wise five year targets, outputs and shortfall in social mobilization and financial linkages for Chamba, Solan and national averages. The following statistical methods will be used:

*Descriptive Statistics* Summarize the yearly output, progress, and performance indicators for each scheme.

*Trend Analysis* Analyze the year-wise targets versus achievements to identify gaps in performance.

### **Quantitative Analysis (Research Question 4)**

Secondary data will be statistically used for comparison of both districts and national future trends for the schemes.

*Projection Models* Use time-series forecasting through multivariate modelling to project the future performance of these schemes in alignment with *Viksit Bharat 2047*.

### **Qualitative Analysis (Research Questions 4, 5, 6)**

*Cross-Sectional Statistics* Analyze block wise primary data inputs from the women SHG participants through survey to gauge the levels of awareness of the two schemes NRLM and SMY and the perceived efficacy of the schemes and impact on social and financial mobilization.

*Thematic Analysis* Analyze responses to questionnaires, interviews and focus group discussions from policy makers, implementors, and stakeholders to identify recurring themes, challenges, and best practices in the implementation of WLD schemes.

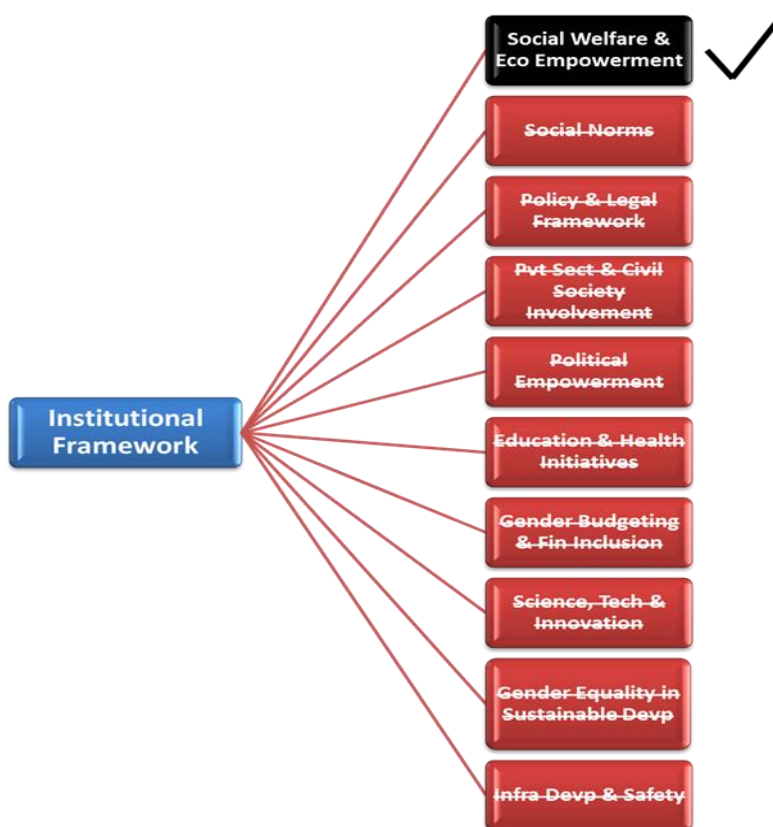
*Case Study Analysis* Evaluate each scheme individually and comparatively, focusing on factors like institutional support, market access, financial inclusiveness, and geographical adaptability.

### **Comparative Analysis**

The research conducts a comparative analysis across the two specific schemes for the two districts of the state of Himachal Pradesh. The comparison will focus on institutional structures, financial inclusion rates, success in market linkages, and geographic and socio-economic adaptability. Inputs of the qualitative and quantitative analysis will be merged to arrive at key policy recommendations.

## CHAPTER 4: OVERVIEW OF WLD SCHEMES

### Institutional Framework for WLD in India



*Figure 4-Institutional Framework for WLD in India*

The areas of focus of the Central Government's plan are implemented through 10 different heads. Out of these, the research will dwell only on the aspects of **social and economic empowerment**. However, for ease of understanding, all the heads are explained:

### ***Social Welfare and Economic Empowerment***

**DAY-NRLM:** Deendayal Antyodaya Yojana - National Rural Livelihoods Mission promotes financial inclusion of women by forming them into SHGs, enabling them to become village leaders through entrepreneurship and development of the local economy.

**Stand-Up India:** Stand-Up India empowers women entrepreneurs by offering loan facilities for women to start a new business venture, promoting women leadership in the economy.

**Mudra Yojana:** By availing loans to start small-scale business ventures, this scheme inspires women to be entrepreneurs and aid the economy.

**Skill India:** Women are trained in fields such as technology, agriculture, and manufacturing, promoting their skills and leadership.

***Changing Social Norms:*** Awareness Campaigns.

***Policy and Legal Framework:*** Constitutional Provisions, legislative measures, prohibition of child marriage act, protection of women from domestic violence act, and maternity benefit act.

***Private Sector and Civil Society Involvement:*** Government promotes association with the private sector and civil society in woman-centric schemes.

***Political Empowerment:*** Women's Reservation in Panchayats and Women in Parliament.

***Education and Health Initiatives:*** Beti Bachao Beti Padhao (BBBP), Sukanya Samridhi Yojana and Mission Indradhanush.

***Gender Budgeting and Financial Inclusion:*** Gender Budgeting and Pradhan Mantri

***Women in Science, Technology, and Innovation:*** KIRAN Scheme and Atal Innovation Mission.

***Infrastructure Development and Safety:*** Ujjwala Yojana and Swachh Bharat Mission, and Women's Safety Initiatives: Programs such as One Stop Centres, the Nirbhaya Fund, and Emergency Response Support Systems.

***Promoting Gender Equality in Sustainable Development:*** Sustainable Development Goals (SDGs) and Climate and Agriculture.

### **Linkages between DAY-NRLM with Socio-Economic Development**



*Figure 5-Linkages of DAY-NRLM*

Across various state schemes, certain common themes emerge, all aligned with the broader goals of the NRLM:

***Formation and Strengthening of SHGs:*** A core element of all NRLM-aligned schemes is the formation of women-led SHGs to foster financial independence, build community support networks, and encourage self-employment.

***Financial Inclusion and Credit Access:*** One of the main focuses of these schemes is linking SHGs with formal banking institutions and providing rural women with access to micro-credit, helping them fund small businesses, agricultural activities, or other livelihood opportunities.

***Market Linkages:*** These schemes help women to sell their products at better prices, ensuring a higher income and broader market reach once access to national and international markets is facilitated.

***Livelihood Promotion:*** State schemes promote a wide range of income-generating activities such as agriculture, livestock farming, handicrafts, and small-scale rural enterprises to provide rural women with sustainable income sources, thereby helping them contribute to household and community development.

***Customization of NRLM at the State Level:*** While NRLM provides the foundation for these efforts across India, each state has tailored its implementation to fit local socio-economic conditions. These customized schemes are designed to meet the unique needs of the region, whether it's supporting rural artisans in one state or focusing on agricultural income in another.

***Capacity Building and Skill Development:*** States provide skill development schemes on business management, financial literacy, and specific skills needed for various livelihood sectors to enable women to succeed in their entrepreneurial ventures.

However, even with a common framework, these customized approaches can yield different results in each state. Success depends on factors such as the local economy, administrative efficiency, and social conditions. By analyzing the best practices and learning from challenges faced during implementation, states can course-correct their strategies and optimize outcomes.

### **DAY-NRLM for Chamba and Solan**

NRLM aims to alleviate rural poverty by organizing poor households into Self Help Groups (SHGs) and providing them with access to financial support, skill development, and market

linkages. Key features include interest subsidies for loans, grants for federations, and a focus on capacity building and financial inclusion to empower rural communities. The mission emphasizes collaboration with various stakeholders and aims for comprehensive coverage of Below Poverty Line (BPL) families across India.

The mission plans to ensure the inclusion of all BPL families in the SHG network through the following strategies:

**Universal Social Mobilization:** The National Rural Livelihoods Mission (NRLM) aims to bring at least one member from each identified rural poor household, preferably a woman, into the SHG network in a time-bound manner. This approach ensures that no poor household is left out of the initiative.

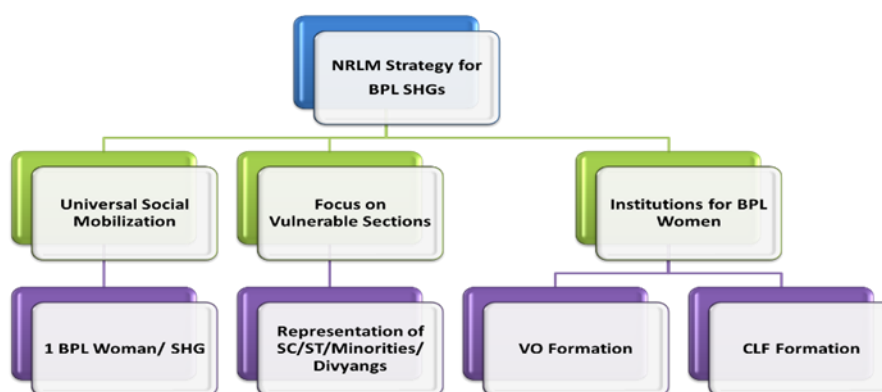


Figure 6-Strategy adopted by NRLM for SHGs

**Focus on Vulnerable Sections:** NRLM emphasizes adequate coverage of vulnerable sections of society, ensuring that 50% of the beneficiaries are from Scheduled Castes (SC) and Scheduled Tribes (ST), 15% are minorities, and 3% are persons with disabilities. This targeted approach helps in achieving comprehensive inclusion of BPL families.

**Building Institutions of the Poor:** By promoting strong institutions such as SHGs and their federations, NRLM provides a platform for collective action, which empowers the poor

and enhances their access to resources and services. These strategies collectively aim to create an inclusive environment for all BPL families to participate in the SHG network.

Self Help Groups (SHGs) can access various types of financial assistance under the initiative, including:

**Formation Support:** Rs. 10,000 per SHG for group formation and development provided to NGOs/CBOs/Facilitators.

**Revolving Fund (RF):** A corpus fund ranging from Rs. 10,000 to Rs. 15,000 for SHGs with more than 70% BPL members.



*Figure 7-Financial Goals of SHGs*

**Capital Subsidy (CS):** Up to Rs. 2.50 lakh for SHGs, with Rs. 15,000 for general category members and Rs. 20,000 for SC/ST members.

**Interest Subsidy:** Available for loans up to Rs. 1.00 lakh per household, provided that at least 70% of SHG members are from BPL households.

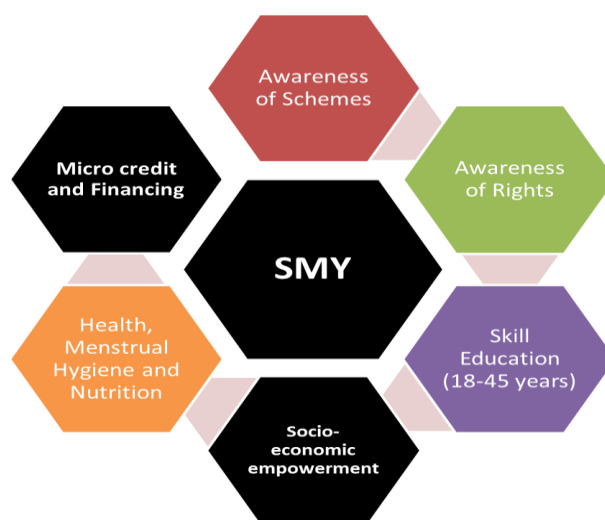
**Capacity Building and Skills Training:** Financial support for training beneficiaries and stakeholders, with Rs. 7,500 available per beneficiary for capacity building.

**One-time Grant for Federations:** Rs. 10,000 for village/panchayat level federations, Rs. 20,000 for block level, and Rs. 100,000 for district level federations. These financial supports aim to enhance the sustainability and effectiveness of SHGs and their federations.

### **SMY for Chamba and Solan**

The scheme was launched with a vision to empower the rural women by providing them an interface for organization and socio- economic development and to make every woman in the state well educated, skilled and self-reliant in every respect thereby contributing to the socio-economic development of the state. This scheme focuses on promotion of socio- economic empowerment of rural women by creating awareness about their rights and facilitating institutional support for enabling them to realize their rights and develop/utilize their full potential.

For the research, effects of socio-economic empowerment and microcredit financing will be explored.



*Figure 8-Linkages of SMY Scheme*

## Brief on Chamba District

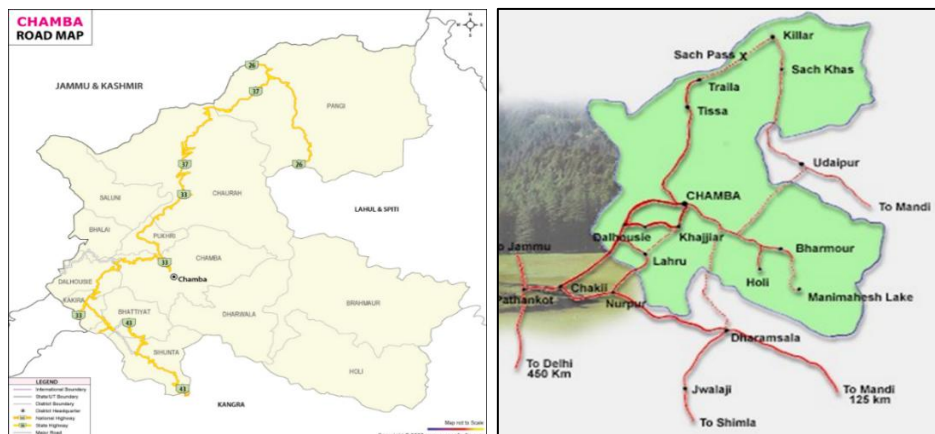


Figure 9-District and Block Map of Chamba ([www.hp.in](http://www.hp.in))

Chamba, located in Himachal Pradesh, is a historic town situated on the banks of the Ravi River in the Chamba district. The town lies on a plateau along the Ravi River valley, flanked by the Dhauladhar and Zaskar ranges of the inner Himalayas. The Sal River, a tributary of the Ravi, meets it at Chamba. The Shah Madar hill adds to the scenic beauty, forming the eastern backdrop.: Chamba has a diverse ethnicity including Gaddis, Paharis, and Gujjars. As of 2011, the population was 5.19 lakhs, with a significant rural population (89.4%). The literacy rate was 72.17%. The district is divided into 7 sub-divisions, 9 tehsils, and 5 sub-tehsils, comprising 752 villages. The administrative hierarchy is headed by the Deputy Commissioner (DC), supported by Additional Deputy Commissioners (ADC), Sub-Divisional Magistrates (SDM), Tehsildars, and Naib Tehsildars. The district has poor road connectivity in comparison to other districts and the tribal blocks of Pangi and Bharmour remain cut off during winter seasons.

Table 4-Administrative Institutions and Basic Profile of Chamba (courtesy Chamba District Administration)

Institutions	No.	Item	Himachal	Chamba
Sub-Divisions	7	Area(Square KM)	55,673	6,522 (11.7%)
Tehsils	9	Population (2011) (In Lacs)	68.65	5.19 (7.5%)
Sub-Tehsils	5	Rural Population (In Lacs)	61.76	4.83 (7.8%) (89.4% of total population)
Blocks	7 (3 Backward, 2 Tribal)	Sex Ratio	972	Average : 986 Rural : 991 Urban : 971
Urban Areas	3	Literacy (%age)	82.80%	Average : 72.17% Male : 82.23% Female : 64.53%
Municipal Council	2	Density (Per sq Km)	123	80
Panchayats	309 (176 Backwards, 50 Tribal, 83 disbursed)	No of Households		67,400
		No of BPL Households		43,496

Table 5-Blocks of Chamba being Studied

Institutions	No	Names
Sub-Divisions	7	Chamba, Dalhousie, Salooni, Tissa, Bhattiyat, Bharmaur & Pangri
Tehsils	9	Chamba, Churah, Salooni, Pangri, Bharmaur, Dalhousie, Bhattiyat, Sihunta & Holi
Sub-Tehsils	6	Bhallai, Dharwala, Pukhri, Telka, Kakira and Saho
Blocks	7	Chamba, Bharmaur, Mehla, Tissa, Pangri, Bhattiyat, Salooni
Urban Areas	3	MC Chamba, MC Dalhousie & NAC Chowari

## Brief on Solan District

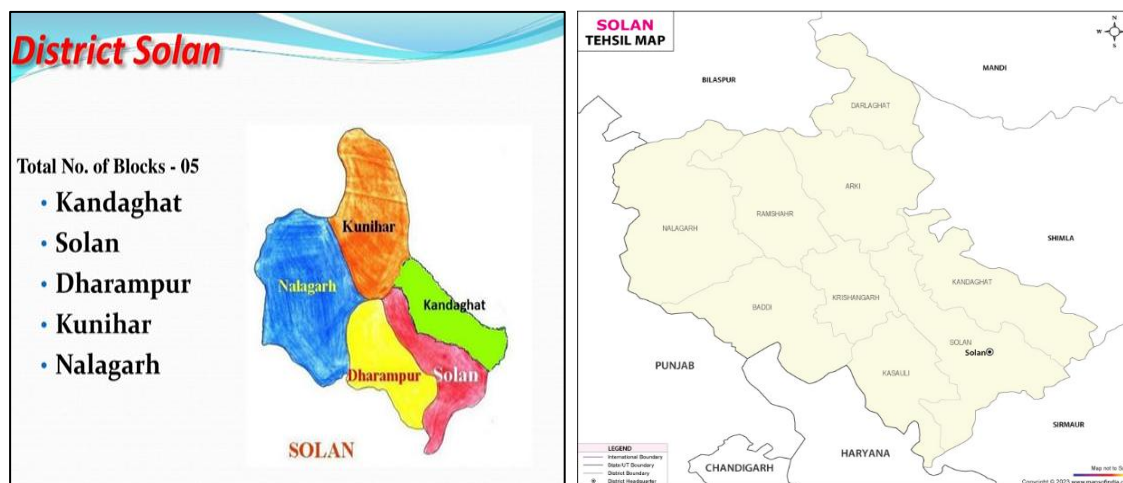


Figure 10 -District and Block Map of Solan District ([www.hp.in](http://www.hp.in))

Solan District came into existence at the time of the reorganization of the districts of the State on 1st September 1972. The district was carved out of Solan and Arki tehsils of the then Mahasu district and tehsils of Kandaghat and Nalagarh of the then Shimla District. Administratively, the district is divided into four Subdivisions viz. Solan comprising of Solan and Kasauli tehsils, Nalagarh covers the jurisdiction of Arki and Kandaghat Subdivisions covers their respective tehsils. The total geographical area of the district according to the Surveyor General of India is 1,936 sq. km. which constitutes 3.49 percent of the total area of the State and ranks 9th amongst the districts. The district has five blocks namely Solan, Kunihar, Dharampur, Kandaghat and Nalagarh. It is well developed and has the best road connectivity in all the districts of Himachal Pradesh.

Table 6-Demographic Profile of Solan (courtesy Solan District Administration)

<b>Demographic Setup and Socioeconomic Profile</b>	
<b>Particulars</b>	<b>Unit</b>
<b>Geographic Region</b>	<b>1936 Sq. Km.</b>
<b><u>Administrative Department</u></b>	
<b>Tehsil / Sub-Tehsil</b>	<b>12</b>
<b>Development Block</b>	<b>5</b>
<b>Villages</b>	<b>2383</b>
<b>City / Town</b>	<b>8</b>
<b>Panchayats</b>	<b>211</b>
<b>Population</b>	<b>580320</b>
<b>Male</b>	<b>308754</b>
<b>Female</b>	<b>271566</b>

### **Population, Women and BPL Growth Rates**

Since India's independence in 1947, both Chamba and Solan districts in Himachal Pradesh have experienced notable population growth, though with differing patterns (Census 2011).

**Population Growth** In 1972, Chamba's population was approximately 2.51 lakh (251,000). By 2011, this number had risen to about 5.19 lakh (519,000), indicating a significant increase over the decades. In 1972, Solan's population was around 2.37 lakh (237,000). By 2011, it had grown to approximately 5.80 lakh (580,000), reflecting a substantial increase.

**Decadal Growth Rates** The district's population growth rates have fluctuated over the years. This trend indicates a gradual decline in the population growth rate over the past four decades. As of 2011, the population had an annual growth rate of approximately 1.26%, the estimated population in 2025 would be around 6.17 lakh (617,000). The population growth rates for Solan have been similar to Chamba. Solan has also seen a decrease in its population growth rate, especially notable in the last decade. In 2011, the

population assumes a continued annual growth rate of about 1.59%, the projected population for 2025 is approximately 6.83 lakh (683,000).

*Table 7-Himachal Pradesh Trends in Population Growth (Directorate of Census. (2011))*

Districts	Absolute Change in Population (lakh persons)					Decadal Change in Population (%)				Overall Change in Population (%)
	1972	1981	1991	2001	2011	1972- 1981	1981- 1991	1991- 2001	2001- 2011	1972- 2011
<b>Bilaspur</b>	1.95	2.47	2.95	3.41	3.82	26.99	19.41	15.40	12.05	96.09
<b>Chamba</b>	2.51	3.11	3.93	4.61	5.19	23.86	26.40	17.19	12.63	106.64
<b>Hamirpur</b>	2.65	3.18	3.69	4.13	4.55	19.90	16.17	11.80	10.19	71.60
<b>Kangra</b>	8.01	9.91	11.74	13.39	15.10	23.71	18.50	14.05	12.77	88.56
<b>Kinnaur</b>	0.50	0.60	0.71	0.78	0.84	19.49	19.69	9.91	7.39	68.80
<b>Kullu</b>	1.92	2.39	3.02	3.82	4.38	24.10	26.68	26.17	14.76	127.63
<b>Lahaul-Spiti</b>	0.28	0.32	0.31	0.33	0.32	16.44	-2.51	6.17	-5.00	14.50
<b>Mandi</b>	5.15	6.45	7.76	9.01	10.00	25.17	20.40	16.10	10.92	94.06
<b>Shimla</b>	4.20	5.11	6.17	7.23	8.14	21.70	20.84	17.02	12.67	93.88
<b>Sirmaur</b>	2.45	3.07	3.80	4.59	5.30	25.27	23.70	20.78	15.54	116.24
<b>Solan</b>	2.37	3.03	3.82	5.01	5.80	27.75	26.04	30.94	15.93	144.45
<b>Una</b>	2.61	3.17	3.78	4.48	5.21	21.46	19.17	18.51	16.26	99.43
<b>State Total</b>	<b>34.60</b>	<b>42.81</b>	<b>51.71</b>	<b>60.78</b>	<b>68.65</b>	<b>23.71</b>	<b>20.79</b>	<b>17.54</b>	<b>12.94</b>	<b>98.37</b>

Chamba, Kullu, Sirmaur and Solan have experienced notable increase in absolute population. Absolute population in Chamba (2.51 to 5.19 lakh) and Solan (2.37 to 5.80 lakh) districts has been doubled in past four decades prior to 2011. Both Solan and Chamba witnessed considerable fluctuations in decadal growth of population during 1972-2011, and have experienced significant population increases since 1947. However, the growth rates have shown a declining trend in recent decades. Migration plays an important role in fluctuation of population growth in these districts. Understanding these patterns is crucial for effective regional planning and resource allocation.

***Female Population Growth Rate*** Examining the population growth patterns of women and the trends in Below Poverty Line (BPL) households in Chamba and Solan districts of Himachal Pradesh reveals significant insights into the socio-economic dynamics of these regions. Detailed historical data on female population growth since India's independence in 1947 is limited. However, available data from the 2001 and 2011 censuses provide a

snapshot of recent trends. Both Chamba and Solan districts have experienced growth in their female populations, with improvements in sex ratios over the past decades.

*Table 8-Trends in Female Population Growth in Chamba and Solan*

<b>District</b>	<b>2001 Female Population</b>	<b>2011 Female Population</b>	<b>Growth (%)</b>
Chamba	225,669	257,760	14.21
Solan	N/A	271,566	N/A

**Chamba District:** Total female population was 225,669 in 2001 and increased to 257,760, marking a growth of approximately 14.21% over the decade.(Census 2011 India). Sex Ratio improved from 959 females per 1,000 males in 2001 to 986 in 2011, surpassing the national average of 940.

**Solan District:** Total female population was 271,566.(Census India 2011). Sex Ratio improved from 852 females per 1,000 males in 2001 to 880 in 2011, though still below the state average of 972.

***Trends in Below Poverty Line (BPL) Households*** Specific data on BPL households over the decades is scarce. However, available reports provide some insights. As of 2011, approximately 32% of the population of Chamba was classified as BPL, indicating significant poverty levels (Census 2011 India). Specific BPL data for Solan too is not available. However, the district's higher literacy rate and urbanization suggest relatively better economic conditions compared to Chamba. Chamba continues to face challenges related to higher poverty levels, as indicated by the significant percentage of BPL

households. Addressing these disparities requires targeted socio-economic interventions and continuous monitoring to promote balanced regional development.

## **CHAPTER 5: QUANTITATIVE ANALYSIS OF SECONDARY DATA**

### **Overall Status: SHGs Formation and Market Linkages at National, HP, Solan and**

#### **Chamba**

Data set for national, Himachal Pradesh, Chamba and Solan has been collated from the NITI Aayog website, state and district MIS cells and has been corroborated by the administration. The year wise data set from 2019-20 to 2023-24 is at **Appendix A**. Presently, 7617 blocks have been enrolled into the NRLM scheme at National level, while the districts Chamba and Solan have seven and five blocks respectively. The comparative status is given below.

*Table 9-Dataset for NRLM (NITI Aayog, NRLM Website and www.hp.in)*

Key Parameter Indicators	Total			
	National	Himachal Pradesh	Chamba	Solan
Number of households mobilized into SHG	38937764	278154	13550	13373
Number of SHGs promoted	3577693	49960	2437	1600
Number of Village Organisations promoted	196371	3468	140	166
Number of Community Resource Persons developed	171532	4519	286	0
Number of SHGs provided Revolving Fund	2882462	38107	1070	1029
Number of SHGs provided Community Investment Fund	2353998	10249	333	558

#### ***Year Wise Comparison of Chamba and Solan Districts with National Average***

#### **Social Mobilization (Number of Households Mobilized)**

*Table 10-Year Wise Comparison of Households Mobilized into SHGs*

Block Wise Average	Number of households mobilized into SHG				
	2019-20	2020-21	2021-22	2022-23	2023-24
National Average	1188	919	894	904	1207
Chamba	287	263	578	424	384
Solan	459	687	689	649	190

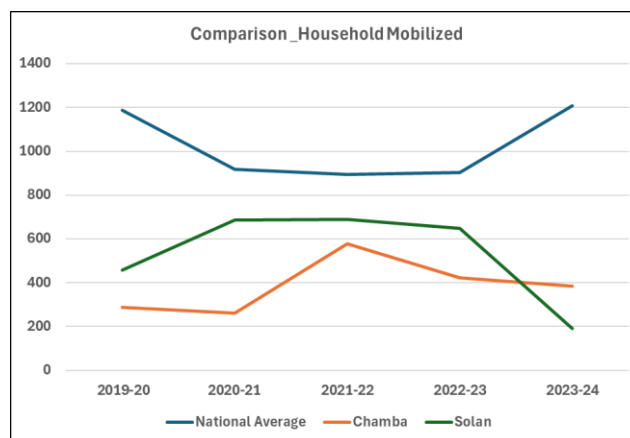


Figure 11-Line Chart Comparison for National, Chamba, Solan Averages of SHGs Promoted

### Inference

Year on year National averages are almost twice as much as those of Chamba and Solan.

Solan is faring better than Chamba and post 2020-21 the trend has been downward for both districts while the National average is increasing in a steep gradient.

### Social Mobilization (Number of SHGs Promoted)

Table 11-Year on Year Comparison of SHGs Promoted

Block Wise Average	Number of SHGs Promoted				
	2019-20	2020-21	2021-22	2022-23	2023-24
National Average	111	87	88	96	88
Chamba	72	53	80	81	63
Solan	57	79	78	82	25

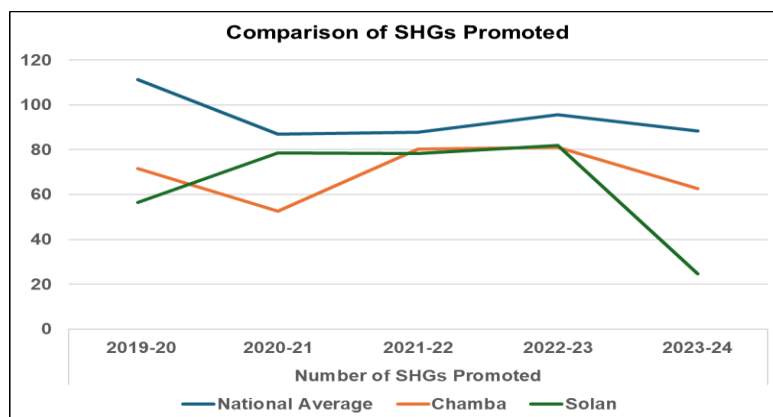


Figure 12-Line Chart Comparison of Average SHGs Promoted in Nation, Chamba and Solan

### *Inference*

Year on year National averages are much more than those of Chamba and Solan.

Solan is faring better than Chamba in initial years. However, post 2022-23 the trend has been significantly downward for both districts while the National average is almost constant.

### **Social Mobilization (Number of VOs Promoted)**

Table 12-Year Wise Comparison of VOs Promoted

Block Wise Average	Number of VOs Promoted				
	2019-20	2020-21	2021-22	2022-23	2023-24
National Average	8	6	6	5	1
Chamba	2	3	4	5	7
Solan	3	1	3	24	2

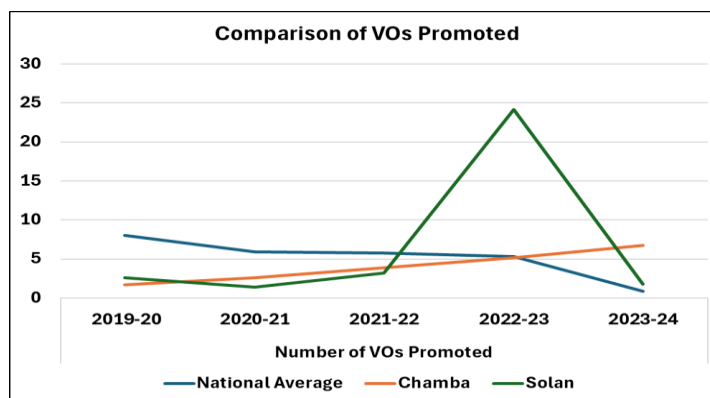


Figure 13-Year Wise Comparison of Average VOs Promoted

*Inference* Year on year National averages have led those of Chamba and Solan till 2021-22. Thereafter, while the National average has been slipping, Solan has shown a peak in 2022-23 before dropping to 2021-22 levels. Chamba has been improving marginally. However, since the numbers are so small, these numbers do not give the correct story. Better analysis would come subsequently from the block wise comparison of VOs.

### Financial Mobilization (Number of SHGs taken RF)

Table 13-Year Wise Comparison of SHGs Availing RF

Block Wise Average	Number of SHGs Provided RF				
	2019-20	2020-21	2021-22	2022-23	2023-24
National Average	66	73	75	96	68
Chamba	31	33	43	34	12
Solan	29	57	49	44	28

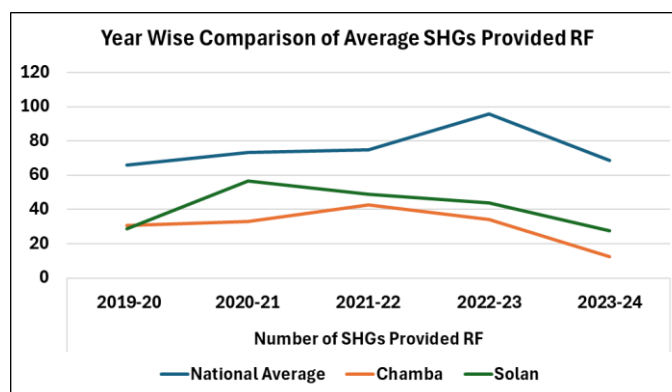


Figure 14-Year on Year Comparison of Averages of SHGs Availing RF Facility

### *Inference*

Year on year National averages are almost twice as much as those of Chamba and Solan. Post 2022-23 the trend has been downward for both districts while the National average has reduced significantly in 2023-24.

### **Financial Mobilization (Number of SHGs taken CIF)**

Table 14-Comparison of SHGs Availing CIF

Block Wise Average	Number of SHGs Provided CIF				
	2019-20	2020-21	2021-22	2022-23	2023-24
National Average	49	61	80	56	63
Chamba	2	1	6	30	9
Solan	5	4	18	49	36

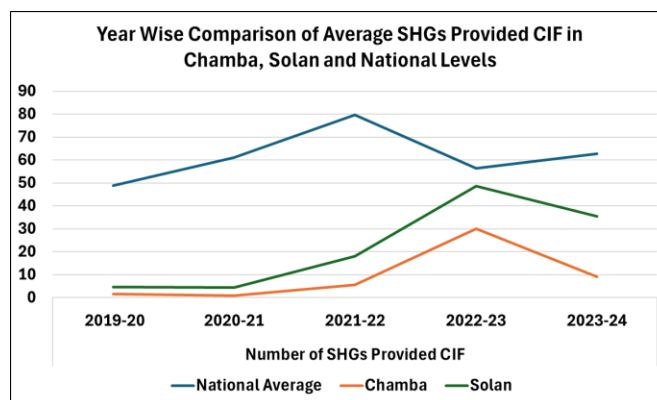


Figure 15-Year on Year Comparison of Average SHGs Availing CIF in Chamba, Solan and National Average

### Inferences

Year on year National averages are much higher than those of Chamba and Solan. Solan is faring better than Chamba and post 2022-23 the trend has been downward for both districts while the National average is increasing.

### Financial Linkages (Amount of RF Disbursed to SHGs)

Table 15-Year Wise Comparison of Average RF Disbursement

Block Wise Average	Average RF Disbursed (In Lakhs)				
	2019-20	2020-21	2021-22	2022-23	2023-24
National Average	66	73	75	96	68
Chamba	31	33	43	34	12
Solan	4	8	7	7	4

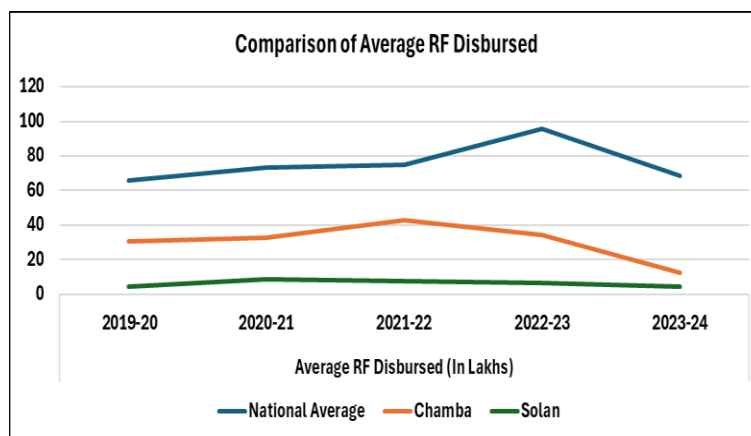


Figure 16-Line Chart Year Wise Comparison of Average RF Disbursed

### Inferences

Year on year National averages are two times higher than Chamba, and more than 10 times higher than Solan. After a steady increase till 2022-23, the averages have dropped for National and Chamba blocks. Solan continues to move at a steady range between 4 to 7 lakhs average.

### Financial Linkages (Amount of CIF Disbursed to SHGs)

Table 16-Year Wise Comparison of CIF Disbursed at national, Chamba and Solan Blocks

Block Wise Average	Average CIF Disbursed (In Lakhs)				
	2019-20	2020-21	2021-22	2022-23	2023-24
National Average	49	61	80	56	63
Chamba	2	1	6	30	9
Solan	2	2	8	22	19

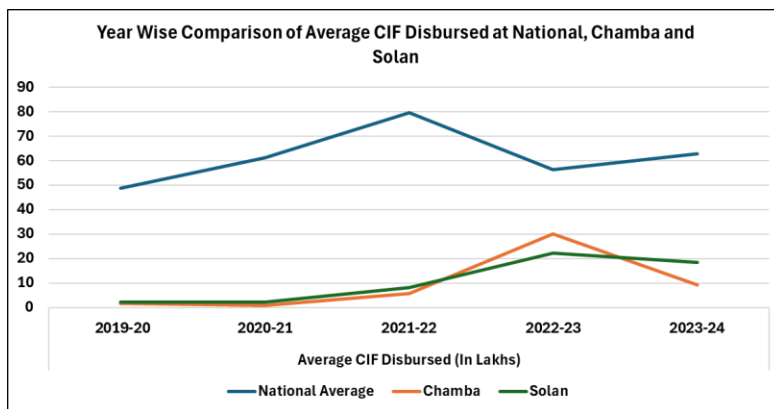


Figure 17- Year on Year Comparison of Average CIF Disbursed at National, Chamba and Solan

**Inferences**

Year on year National averages are multiple times higher than Chamba and Solan. After a steady increase till 2021-22/ 2022-23, the averages have dropped for Solan and Chamba blocks. However, the national averages are rising again.

**Status: SHGs Formation and Market Linkages of Chamba and Solan at State Level**

**Social Mobilization (SHGs Mobilized and Promoted)**

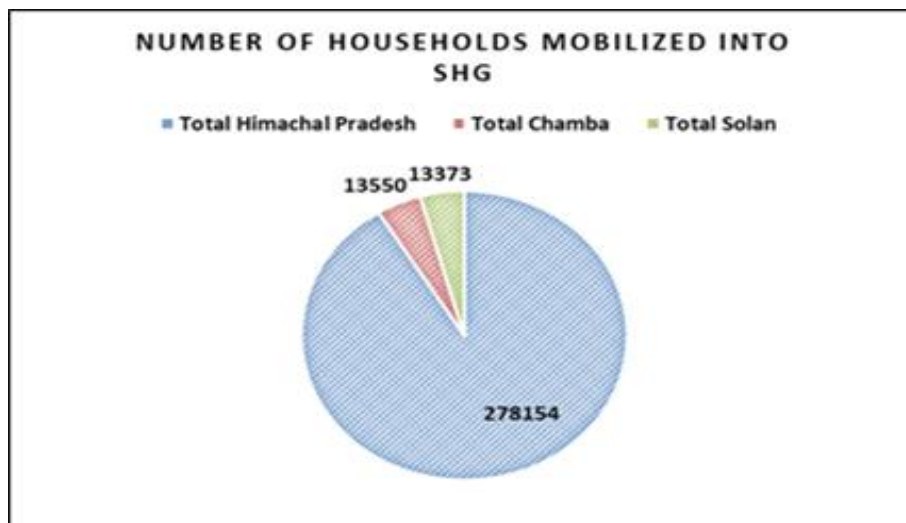


Figure 18- Breakdown of HP State Households Mobilized into SHGs

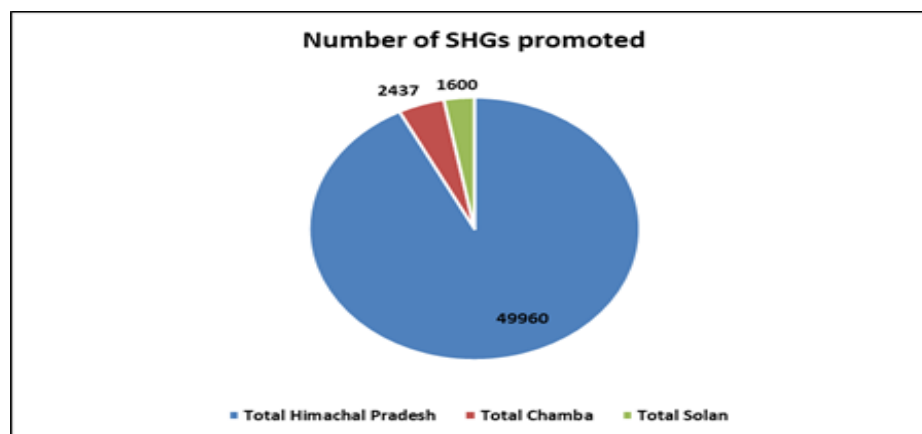


Figure 19-Breakdown of HP State SHGs Promoted

**Inference** Both Chamba and Solan are very minor contributors to the mobilization of SHGs as also to the promotion of SHGs in Himachal Pradesh. The balance of 10 districts is in fact the major contributor in comparison to the two districts.

Table 17-Comparative Breakdown of SHGs of Chamba and Solan into VO, CRP, RF and CIF

Key Parameter Indicators	Chamba	Solan
Number of households mobilized into SHG	13550	13373
Number of SHGs promoted	2437	1600
Number of Village Organisations promoted	140	166
Number of Community Resource Persons developed	286	0
Number of SHGs provided Revolving Fund	1070	1029
Number of SHGs provided Community Investment Fund	333	558

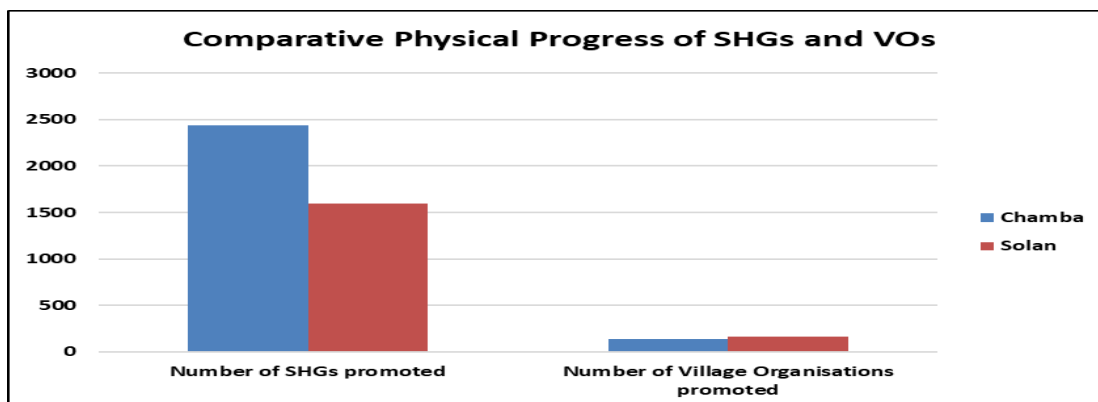


Figure 20-Comparative Progress of SHGs and VOs of Chamba and Solan

**Inference** Both Chamba and Solan have mobilized SHGs in the last five years and Chamba has been able to get more SHGs promoted while Solan has been able to get a larger number of VOs promoted vis a vis Chamba.

#### *Financial Mobilization (SHGs availing RF and CIF)*

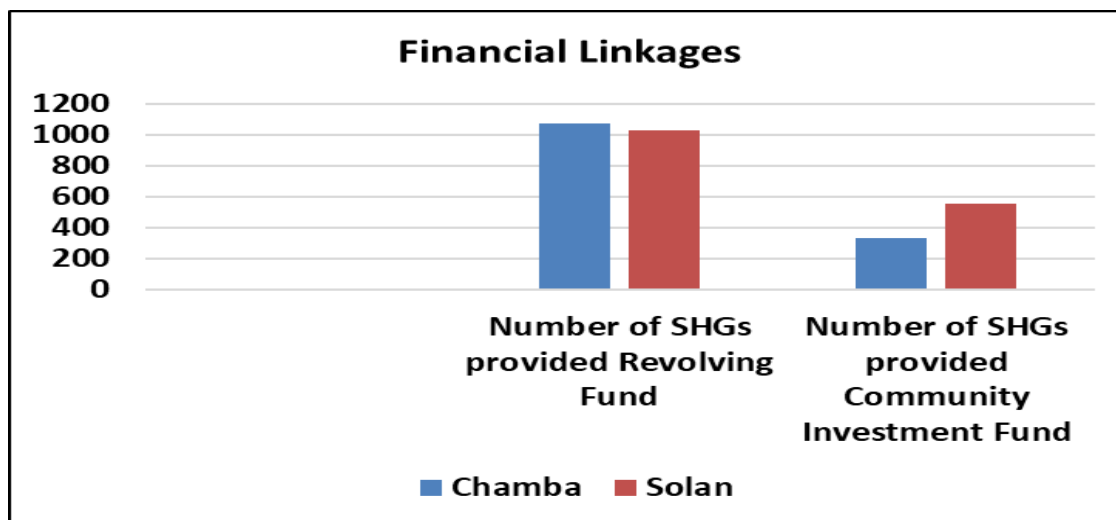


Figure 21-Comparison of RF and CIF for Chamba and Solan

**Inference** Both Chamba and Solan have been provisioning RF and CIF in the last five years and Chamba has more RF takers while Solan has a greater number of SHGs being disbursed with CIF.

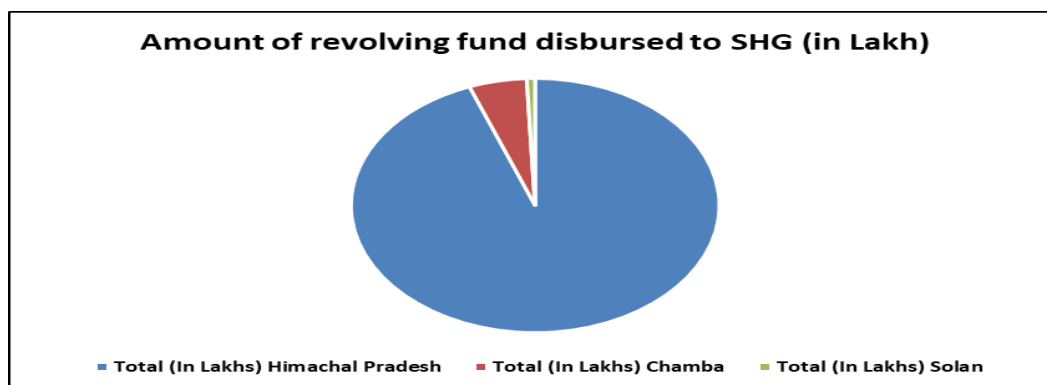
### *Financial Linkages (Amount of RF and CIF Disbursed)*

The data set for financial linkages for a period of five years is placed at **Appendix B**.

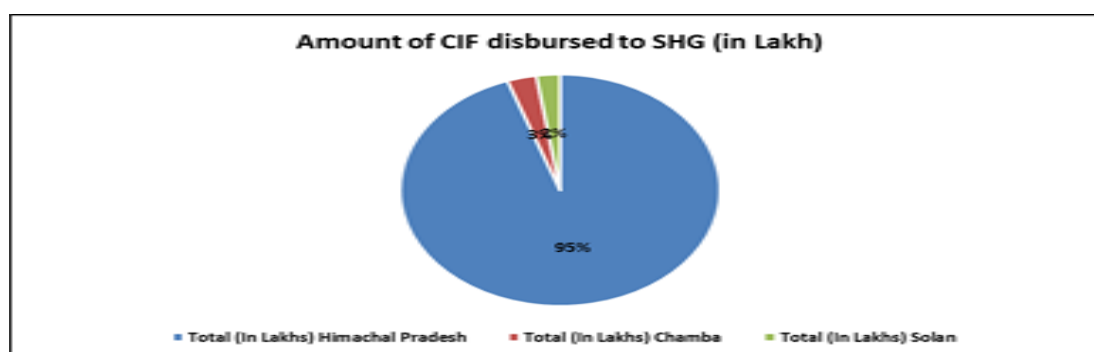
Summary of five years is placed below

*Table 18-Comparison of RF and CIF disbursement for India, HP, Chamba and Solan*

Key Parameter Indicators	Total (In Lakhs)			
	National	Himachal Pradesh	Chamba	Solan
Amount of revolving fund disbursed to SHG (in Lakh)	2882462	19928	1070	154.15
Amount of CIF disbursed to SHG (in Lakh)	2353998	10673	333	268.699



*Figure 22-Comparison for RF Disbursement*



*Figure 23-Comparison for CIF Disbursement*

**Inference** In the last five years, both Chamba and Solan have been provisioning exceptionally low amounts of RF and CIF when compared to the state of Himachal Pradesh. Together they account for less than 5% of the total amount disbursed under both heads.

### Five Years Overall Inter-se Comparative Status of Financial Linkages of Solan and Chamba

Table 19-Year wise Comparison of RF for Chamba and Solan

Key Parameter Indicators	Amount of revolving fund disbursed to SHG (in Lakh)					
	2019-20	2020-21	2021-22	2022-23	2023-24	TOTAL
Chamba	215	230	298	240	87	1070
Solan	22	42.35	37	33	20.7	154

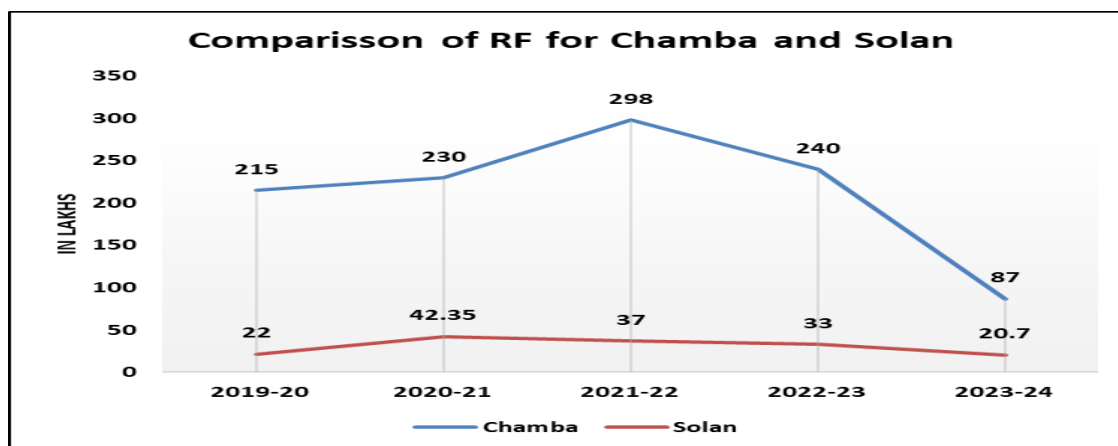
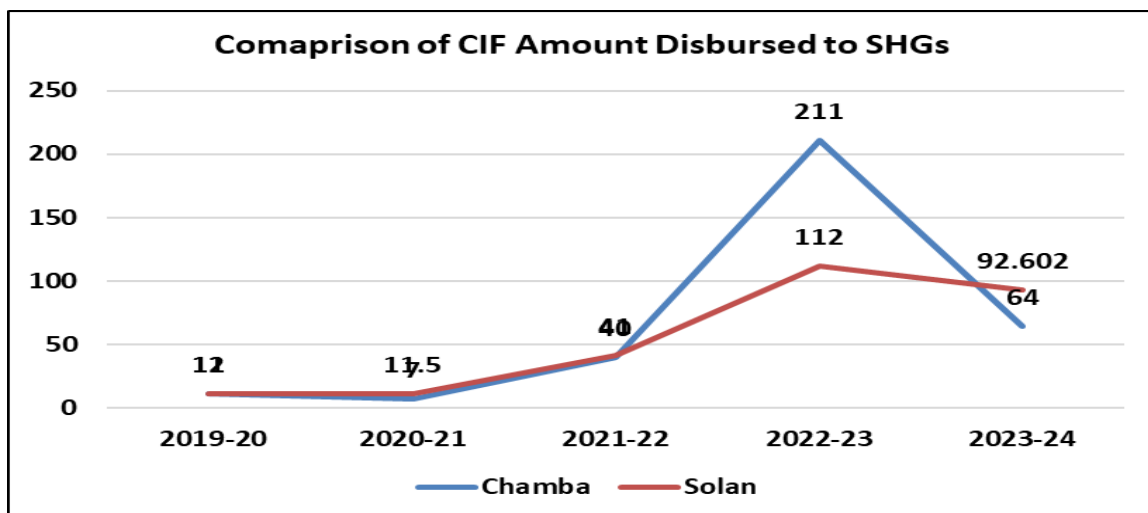


Figure 24-Comparison of RF for Chamba and Solan

Table 20-Comparison of CIF Funds for Chamba and Solan

Key Parameter Indicators	Amount of CIF disbursed to SHG (in Lakh)					
	2019-20	2020-21	2021-22	2022-23	2023-24	TOTAL
Chamba	11	7	40	211	64	333
Solan	12	11.5	41	112	92.602	269



*Figure 25-Comparison of CIF Disbursement for Chamba and Solan*

**Inference** The inter-se utilization of RF is much higher for Chamba vis a vis Solan. For CIF disbursement the districts have been following a similar trend except in last FY where Chamba spent much more than Solan. Considering that the number of SHGs in Chamba are relatively more, the trend is in order.

#### **NRLM: Five Year analysis of SHG, VO, CLF, PG and Financial Linkages of blocks of Chamba**

**Block Wise Summary and Trend Analysis of SHG Formation** Data set for Chamba has been collated from the state and district MIS cells and has been corroborated by the administration. in all seven blocks of Chamba, the block wise data of SHGs over the five years collated for the district is tabulated below.

Table 21-Block Wise Comparison of SHGs in Chamba

Information under NRLM since Inception in respect of DRDA Chamba									
Sr. No.	Block Name	Total No. of Households	Total No. of Households covered	Total No of Active SHGs	Percentage Active SHGs wrt Households	Percentage Active SHGs wrt Covered Households	RF Disbursal		
							SHG	Percentage SHG Active in RF disbursal	Amount (In Lakhs)
1	Bharmour	3965	2203	300	8%	14%	40	13%	4
2	Bhattiyat	6888	3009	369	5%	12%	44	12%	6.85
3	Chamba	4240	3618	534	13%	15%	100	19%	11.2
4	Mehla	5965	2709	404	7%	15%	118	29%	12.1
5	Pangi	2240	1088	132	6%	12%	90	68%	9
6	Salooni	3926	2735	408	10%	15%	112	27%	12.7
7	Tissa	7330	3211	495	7%	15%	77	16%	8.4
<b>Total</b>		<b>34554</b>	<b>18573</b>	<b>2642</b>	<b>8%</b>	<b>14%</b>	<b>581</b>	<b>22%</b>	<b>64.25</b>

Table 22-Block Wise Active SHGs Chamba

Block Name	Total No. of Households	Total No. of Households covered	Total No of Active SHGs	Percentage Active SHGs
Bharmour	3965	2203	300	14%
Bhattiyat	6888	3009	369	12%
Chamba	4240	3618	534	15%
Mehla	5965	2709	404	15%
Pangi	2240	1088	132	12%
Salooni	3926	2735	408	15%
Tissa	7330	3211	495	15%
<b>TOTAL</b>	<b>34554</b>	<b>18573</b>	<b>2642</b>	<b>14%</b>

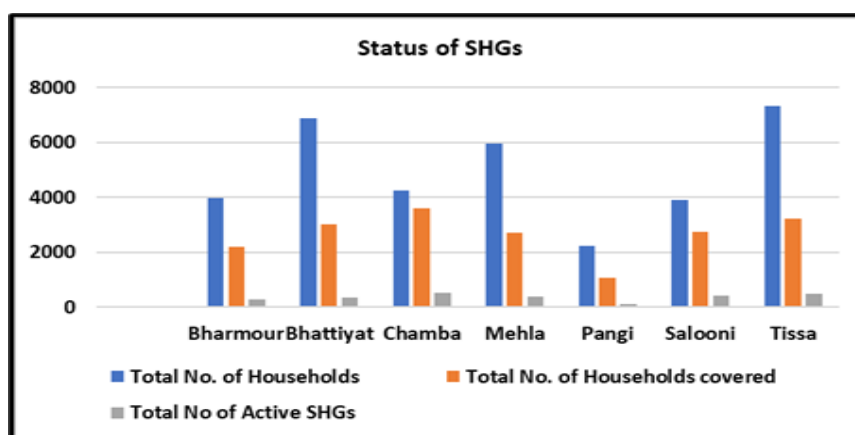


Figure 26-Bar Chart Comparison of SHGs at Blocks

**Inferences** Tables and Figure bring out that in the past 5 years

- a. Little more than 50% of households have been covered.
- b. There has been an achievement of just about 8% in converting total households into active SHGs
- c. Just about 14% success rates were achieved against the designated target of converting covered households into SHGs as set by the state department.
- d. Pangi and Bhattiyat, which are predominantly SC/ST and tribal blocks, are lagging in formation of SHGs.

***Block Wise Projection Forecast of SHG Formation***

**Assumptions** Only limited data set covering five years is available. From the trend analysis with the limited data set, no clear linear/ nonlinear relationship between the targets and achieved outputs can be made out. The data is also affected by covid years and the varied pace of migration from rural to urban blocks for which there is no data available for the state in general and the districts and blocks in particular. Hence it is not prudent to run the Anova and t-Tests because of the limited data set observations. Apropos, the forecast is being made in two sets through linear growth of active SHGs, one for the next five years and another till 2047. The forecast is only an indication since it assumes that all intangibles like the effect of other schemes, migration of BPL families, population growth rates, urbanization, road connectivity etc will remain constant.

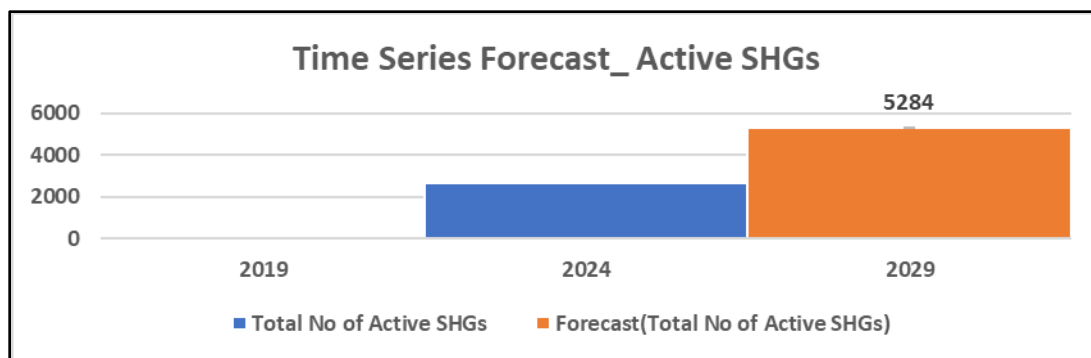


Figure 27-Time Series Forecast of Active SHGs in Chamba by 2029

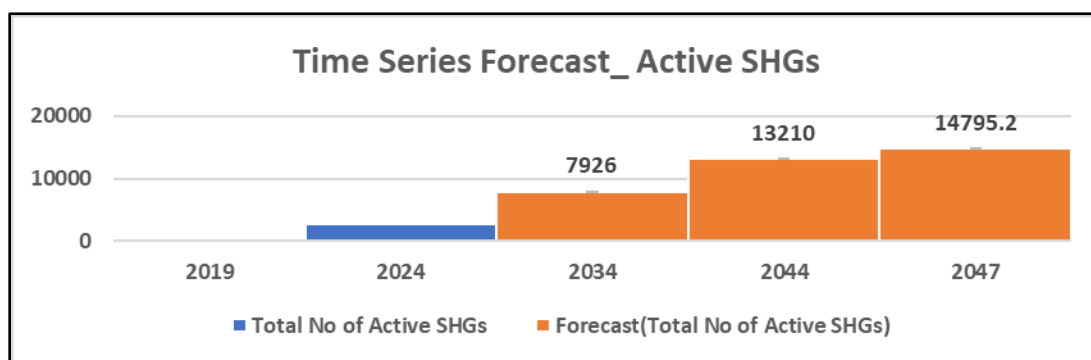


Figure 28-Time Series Forecast of Active SHGs for Chamba by 2047

Figures predict using Time Series Analysis, that at the present rate by 2029 only 5284 households will be with active SHGs, while by 2047, only 14,795 households will be with active SHGs. There is a requirement to have all 34,554 Households covered. Hence a shortfall of almost 20,000 SHGs will accrue in *Vision Bharat 2047* at the present rate, provided all other intangibles are constant. Working Data sheet is at **Appendix C**.

### Projection Forecast of RF Disbursal for SHG Formation

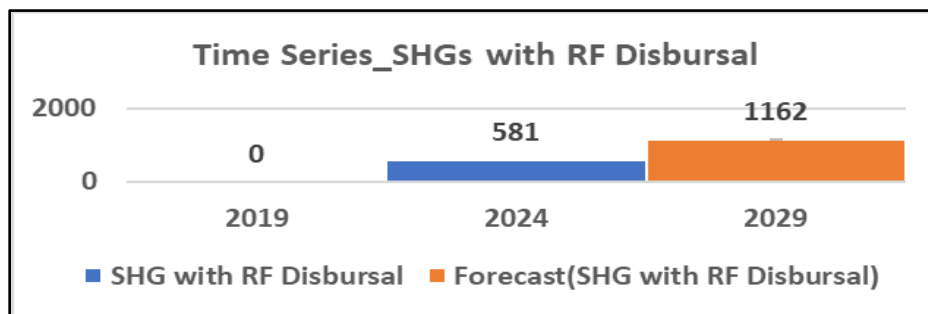


Figure 29-Time Series Forecast of RF Disbursal till 2029

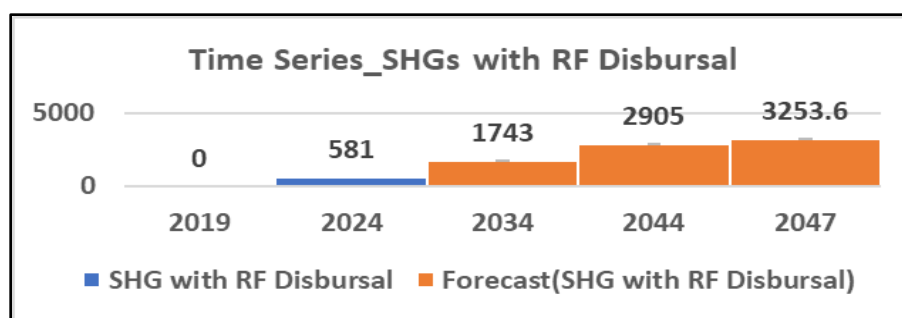


Figure 30-Time Series Forecast RF Disbursal Chamba by 2047

Figures predict using Time Series Analysis that at the present rate by 2029 only 1162 SHGs and by 2047 only 3,254 SHGs will be availing the RF disbursal facility while there is a requirement to have all 34,554 Households to be covered, provided all other intangibles remain constant. Hence there is a substantial shortfall that will accrue in *Vision Bharat 2047* at the present rate. Working Data sheet is at **Appendix C**.

### Summary and Year Wise Trend Analysis of SHG Formation

The year wise data sheet obtained from state and district duly corroborated with administration is at **Appendix D**.

Table 23-Year Wise Target of SHGs at Blocks of Chamba

TARGET OF SHGs													
S.No.	Name of Block	2019-20		2020-2021		2021-22		2022-23		2023-24		TOTAL TARGET	TOTAL ACHIEVED
		Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved		
1	BHARMOUR	70	53	70	29	100	75	80	79	80	44	400	280
2	BHATTIYAT	70	61	70	37	100	81	80	83	80	41	400	303
3	CHAMBA	100	91	80	63	100	104	100	131	100	121	480	510
4	MEHLA	100	89	80	72	100	79	100	75	100	69	480	384
5	PANGI	60	26	50	21	70	31	60	31	60	13	300	122
6	SALOONI	100	83	70	60	100	87	80	78	80	55	430	363
7	TISSA	100	98	80	86	100	104	100	91	100	96	480	475
	<b>Total</b>	<b>600</b>	<b>501</b>	<b>500</b>	<b>368</b>	<b>670</b>	<b>561</b>	<b>600</b>	<b>568</b>	<b>600</b>	<b>439</b>	<b>2970</b>	<b>2437</b>

Table 24-Summary Year Wise of SHGs for Chamba District

YEAR WISE TARGET OF SHGs			
YEAR	TARGET	ACHIEVED	% ACHIEVED
2019-20	600	501	83%
2020-21	500	368	74%
2021-22	670	561	84%
2022-23	600	568	95%
2023-24	600	439	73%
<b>TOTAL</b>	<b>2970</b>	<b>2437</b>	<b>82%</b>

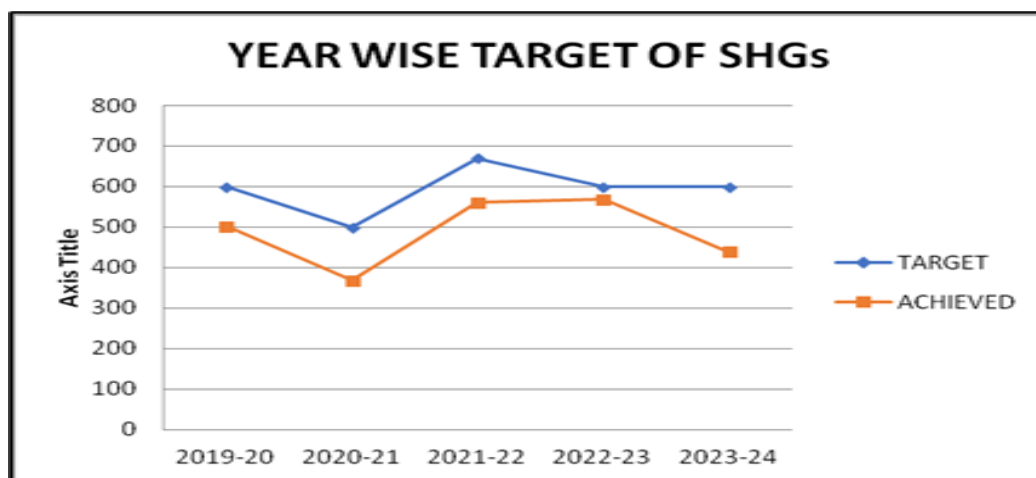


Figure 31-Comparison Target and Achieved SHGs for Chamba

**Year Wise Target of SHGs** Tables and Figure bring out that in the past 5 years, not even once has the designated target of SHG been met. The best performance has been in the year 202-23 with 95% achievement while 2023-24 saw a dip at 73% success. The average percentage of 82% is high since the designated targets have been kept consistently low over the last 5 years.

Table 25-Block Wise Comparison of SHGs

BLOCK WISE TARGET OF SHGs			
Name of Block	TOTAL TARGET	TOTAL ACHIEVED	% ACHIEVED
BHARMOUR	400	280	70%
BHATTIYAT	400	303	76%
CHAMBA	480	510	106%
MEHLA	480	384	80%
PANGI	300	122	41%
SALOONI	430	363	84%
TISSA	480	475	99%
Total	2970	2437	82%

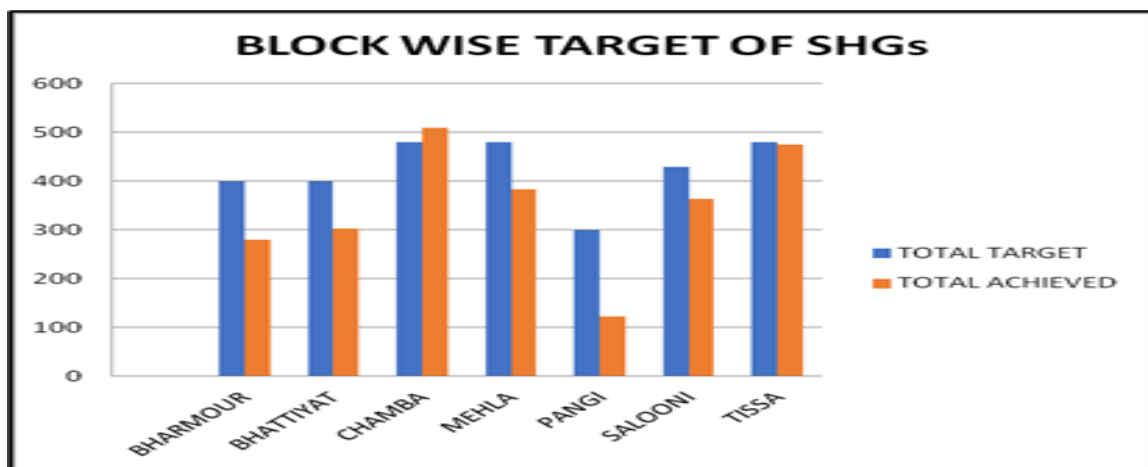


Figure 32-Bar Graph for Block Comparison of SHGs

**Block Wise Target of SHGs.** Table and Figure bring out that Pangi which is predominantly SC/ST and tribal block is lagging in formation of SHGs at barely 41%, while Chamba block which is better developed has seen success of 106%.

### Summary and Block and Year Wise Trend Analysis of Formation of VOs

Table 26-Year Wise Block Comparison of VOs in Chamba

FORMATION OF VOs													
S.No.	Name of Block	2019-20		2020-2021		2021-22		2022-23		2023-24		TOTAL TARGET	TOTAL ACHIEVED
		Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved		
1	BHARMOUR	6	2	8	2	6	4	25	11	25	7	70	26
2	BHATTIYAT	6	1	4	2	6	3	30	19	30	2	76	27
3	CHAMBA	8	4	8	5	10	5	35	36	35	11	96	61
4	MEHLA	8	3	4	1	8	5	35	18	35	10	90	37
5	PANGI	2	1	8	0	4	2	15	4	15	0	44	7
6	SALOONI	6	2	1	0	6	3	30	29	30	2	73	36
7	TISSA	4	0	1	0	6	1	30	19	30	9	71	29
	<b>Total</b>	<b>40</b>	<b>13</b>	<b>34</b>	<b>10</b>	<b>46</b>	<b>23</b>	<b>200</b>	<b>136</b>	<b>200</b>	<b>41</b>	<b>520</b>	<b>223</b>

### Block Wise Target of VOs

Table 27-Block Wise Comparison of VO Targets

Name of Block	TOTAL TARGET	TOTAL ACHIEVED	% ACHIEVED
BHARMOUR	70	26	37%
BHATTIYAT	76	27	36%
CHAMBA	96	61	64%
MEHLA	90	37	41%
PANGI	44	7	16%
SALOONI	73	36	49%
TISSA	71	29	41%
Total	520	223	43%

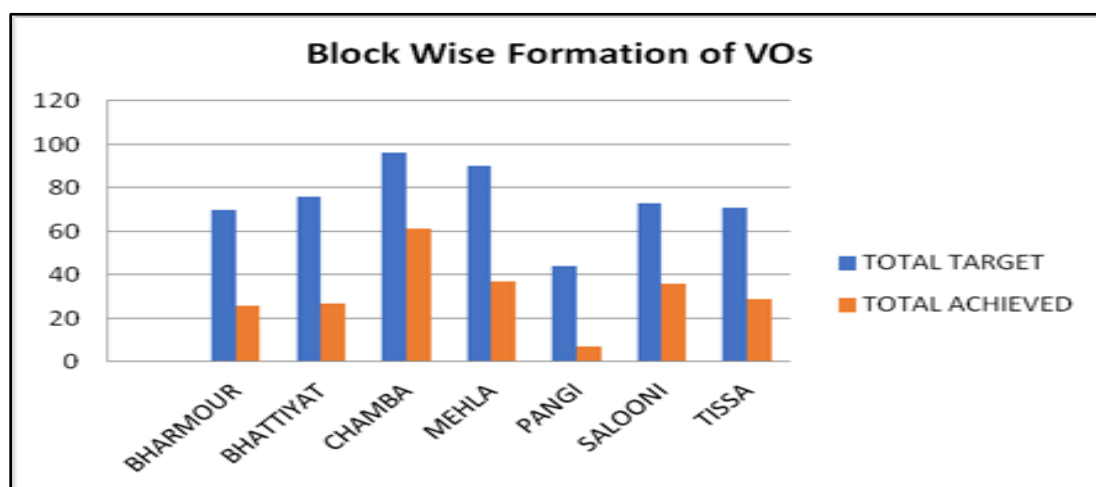


Figure 33-Bar Chart on Block Wise Formation of VOs

Tables and Figure bring out that overall, just 43% success rate is achieved in VO formulation, which is low considering the already low numbers of active SHGs in district. Pangi which is predominantly SC/ST and tribal block is lagging in formation of VOs at barely 16%, while Chamba block which is better developed has seen success of 64%.

### Year Wise Target of VOs

Table 28-Year Wise Comparison of Vos

YEAR WISE FORMATION OF VOs			
YEAR	TARGET	ACHIEVED	% ACHIEVED
2019-20	40	13	33%
2020-21	34	10	29%
2021-22	46	23	50%
2022-23	200	136	68%
2023-24	200	41	21%
TOTAL	520	223	43%

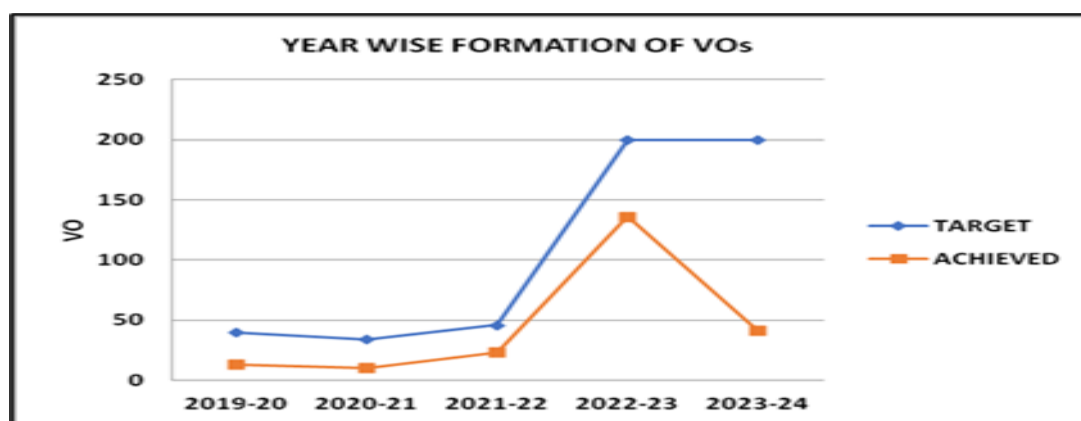


Figure 34-Comparison of Achieved VOs against Targets

Table and Figure bring out that in the past 5 years, not even once has the designated target formation of VOs been met. The best performance has been in the year 2022-23 with 68% achievement while 2023-24 saw a dip at 21% success. Overall, the performance was just about 43%.

### Projection Forecast of Year Wise VO Formation

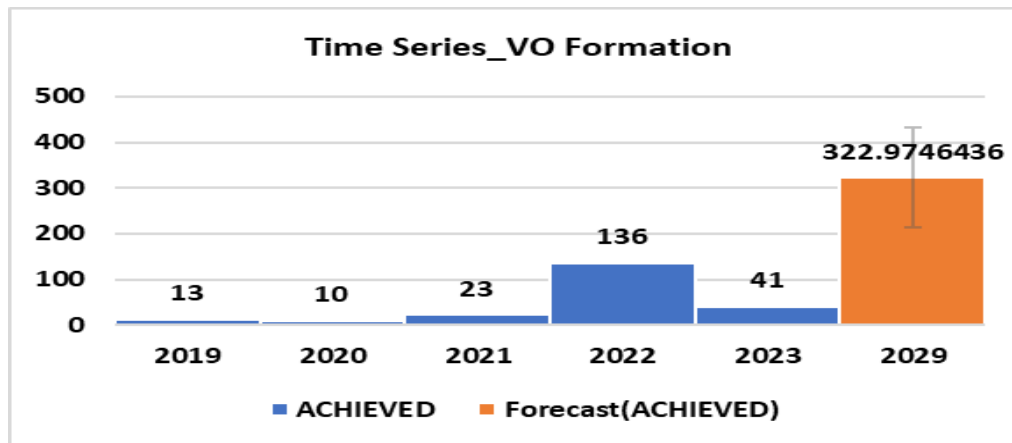


Figure 35-Time Series Forecast of VO Formation in Chamba by 2029

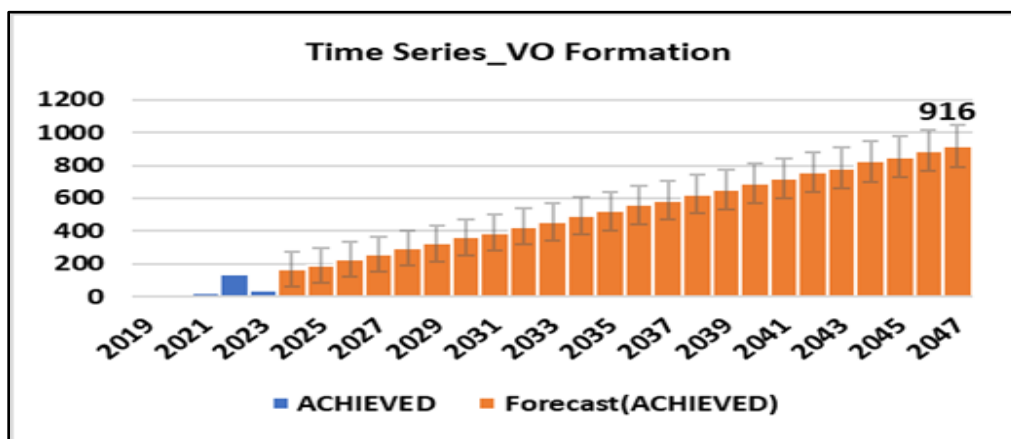


Figure 36-Time Series Forecast VO Formation in Chamba by 2047

Figures predict using Time Series Analysis, that at the present rate by 2019 only 323 VOs can be formed and by 2047, only 916 VOs will be constituted, provided all other factors remain constant. Considering that there will be a requirement to have over 2000 VOs for Viksit Bharat, it is imperative that suitable interventions be carried out.

## Summary and Block and Year Wise Trend Analysis of Formation of CLF

Table 29-Year and Block Wise Summary of CLFs in Chamba

TARGET OF CLF													
S.No.	Name of Block	2019-20		2020-2021		2021-22		2022-23		2023-24		TOTAL TARGET	TOTAL ACHIEVED
		Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved		
1	BHARMOUR	0	0	0	0	0	0	1	1	1	1	2	2
2	BHATTIYAT	0	0	0	0	0	0	1	1	1	0	2	1
3	CHAMBA	0	0	0	0	0	0	2	2	2	2	4	4
4	MEHLA	0	0	0	0	0	0	1	1	1	2	2	3
5	PANGI	0	0	0	0	0	0	1	0	1	1	2	1
6	SALOONI	0	0	0	0	0	0	1	1	1	1	2	2
7	TISSA	0	0	0	0	0	0	1	1	1	1	2	2
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>7</b>	<b>8</b>	<b>8</b>	<b>16</b>	<b>15</b>

Table 30-Year Wise Achieved Targets of CLF

YEAR WISE TARGET OF CLF			
YEAR	TARGET	ACHIEVED	% ACHIEVED
2019-20	0	0	0%
2020-21	0	0	0%
2021-22	0	0	0%
2022-23	8	7	88%
2023-24	8	8	100%
TOTAL	16	15	94%

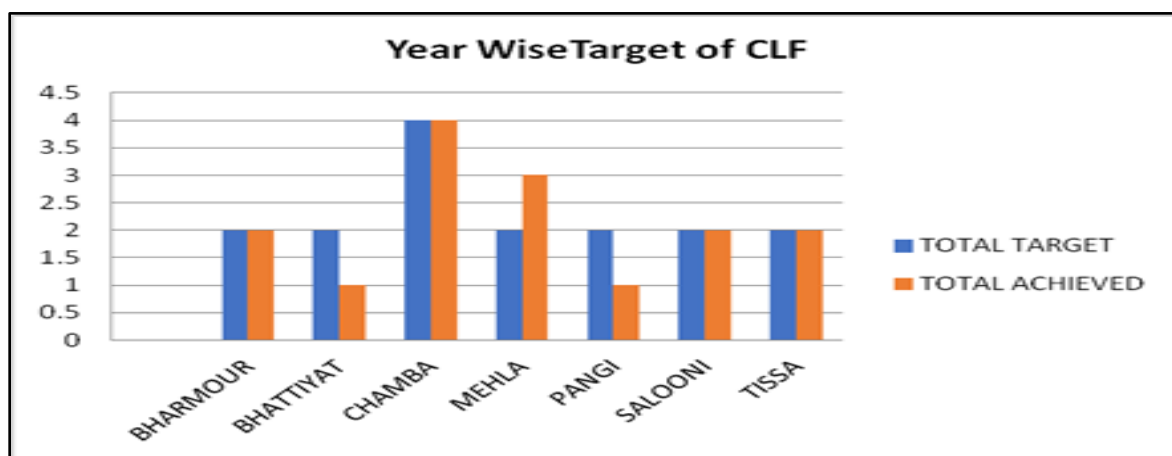


Figure 37-Graph of Year Wise Comparison of CLFs

**Year Wise Target of CLFs** Tables and Figure brings out that in the past 5 years emphasis on formulating CLFs has happened in the last two years. The best performance has been in the year 2023-24 with 100% achievement while 2023-24 was also a successful year. Overall, the performance was about 94%.

*Table 31-Block Wise Comparison of CLF Targets*

<b>BLOCK WISE TARGET OF CLF</b>			
<b>Name of Block</b>	<b>TOTAL TARGET</b>	<b>TOTAL ACHIEVED</b>	<b>% ACHIEVED</b>
<b>BHARMOUR</b>	<b>2</b>	<b>2</b>	<b>100%</b>
<b>BHATTIYAT</b>	<b>2</b>	<b>1</b>	<b>50%</b>
<b>CHAMBA</b>	<b>4</b>	<b>4</b>	<b>100%</b>
<b>MEHLA</b>	<b>2</b>	<b>3</b>	<b>150%</b>
<b>PANGI</b>	<b>2</b>	<b>1</b>	<b>50%</b>
<b>SALOONI</b>	<b>2</b>	<b>2</b>	<b>100%</b>
<b>TISSA</b>	<b>2</b>	<b>2</b>	<b>100%</b>
<b>Total</b>	<b>16</b>	<b>15</b>	<b>94%</b>



*Figure 38-Bar Graph of Year Wise Target of CLF*

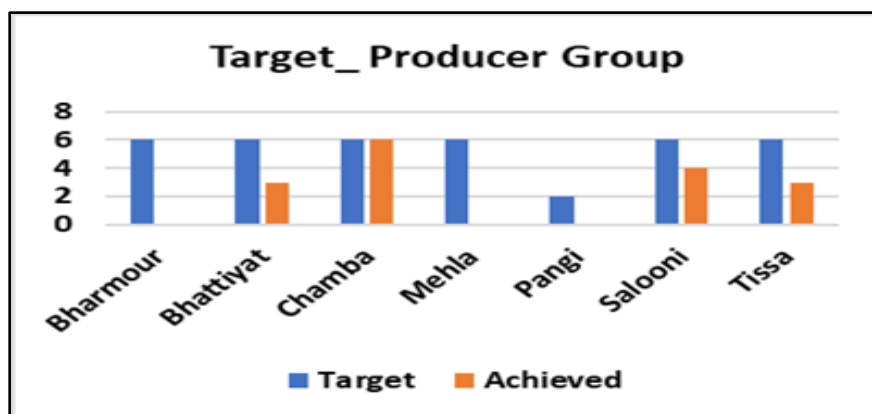
**Block Wise Target of CLFs** Tables and Figure bring out that Pangi which is predominantly SC/ST and tribal block and Bhattiyat which is a backward block, are lagging in formation of CLFs, but with suitable impetus should be able to make up the shortfall.

### ***Block and Year Wise Summary and Trend Analysis of Formation of Producer Group***

The year-wise data sheet obtained from state and district duly corroborated with administration is at **Appendix E**. Analysis follows in the tabulated form below.

*Table 32-Block Wise Comparison of Achieved Targets of PGs*

<b>Block</b>	<b>Target</b>	<b>Achieved</b>	<b>% Achieved</b>
<b>Bharmour</b>	<b>6</b>	<b>0</b>	<b>0%</b>
<b>Bhattiyat</b>	<b>6</b>	<b>3</b>	<b>50%</b>
<b>Chamba</b>	<b>6</b>	<b>6</b>	<b>100%</b>
<b>Mehla</b>	<b>6</b>	<b>0</b>	<b>0%</b>
<b>Pangi</b>	<b>2</b>	<b>0</b>	<b>0%</b>
<b>Salooni</b>	<b>6</b>	<b>4</b>	<b>67%</b>
<b>Tissa</b>	<b>6</b>	<b>3</b>	<b>50%</b>
<b>TOTAL</b>	<b>38</b>	<b>16</b>	<b>42%</b>



*Figure 39-Bar Graph of Block Wise Targets Achieved of PGs*

Tables and Figure bring out that overall, just 42% success rate is achieved in PG formulation, which is low considering the already low numbers of active VOs and SHGs in district.

Pangi and Bharmour which are predominantly SC/ST and tribal blocks are lagging in formation of PGs along with Mehla, while Chamba block which is better developed has seen success of 100%.

Table 33-Year Wise Achievement in PGs

YEAR	TARGET	ACHIEVED	% ACHIEVED
2019	0	0	NA
2020	0	0	NA
2021	0	0	NA
2022	19	6	32%
2023	19	10	53%

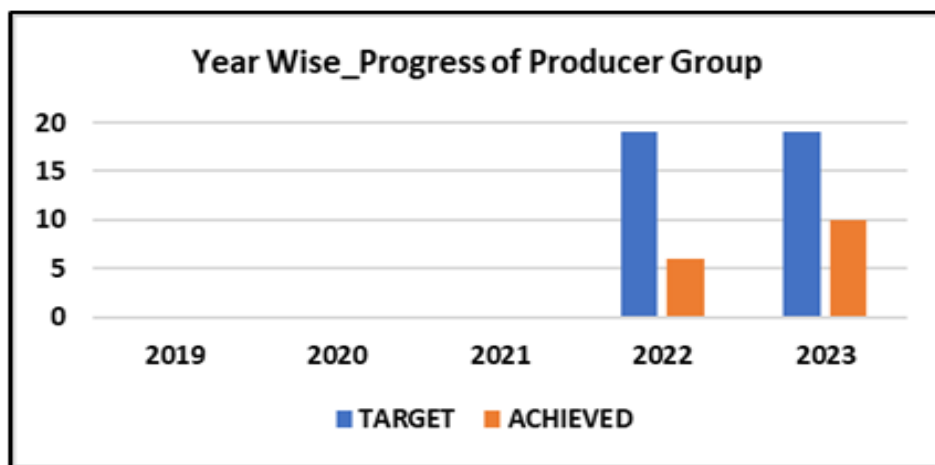


Figure 40-Bar Graph of Progress of PGs

Tables and Figure bring out that the concept of PGs has taken root in the last two years and the performance has been steadily improving.

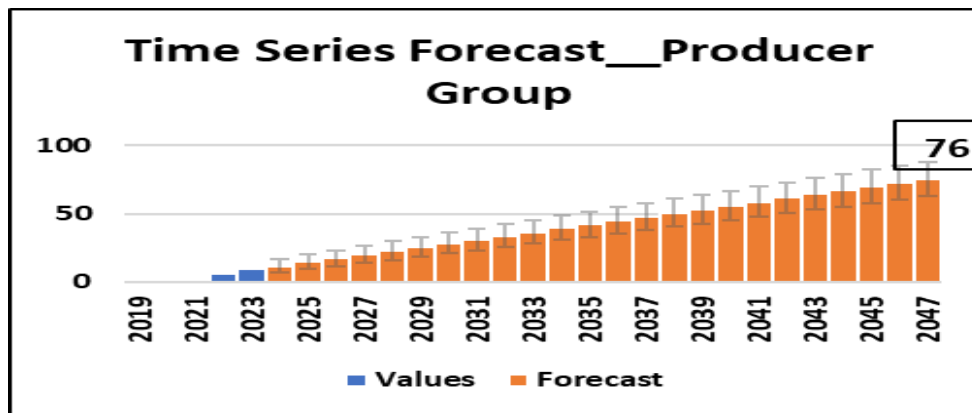


Figure 41-Time Series Forecast of PGs in Chamba

Figure predicts using Time Series Analysis, that at the present rate by 2047, only 76 PGs will be constituted, provided all other intangible factors remain constant. Considering that at present rate only 916 VOs are being constituted since the basic requirement to have enough active SHGs itself is not being met due to the low growth rates. At this point, it is imperative that suitable interventions be carried out.

### ***Block and Year Wise Summary and Trend Analysis of CIF Absorption***

The year wise data sheet obtained from state and district duly corroborated with administration is at **Appendix F**. Analysis follows in tabulated form below.

*Table 34-Year Wise Comparison of CIF achieved*

<b>CIF_Year Wise Achievements</b>			
<b>YEAR</b>	<b>TARGET</b>	<b>ACHIEVED</b>	<b>% ACHIEVED</b>
<b>2019-20</b>	<b>290</b>	<b>11</b>	<b>4%</b>
<b>2020-21</b>	<b>290</b>	<b>7</b>	<b>2%</b>
<b>2021-22</b>	<b>105</b>	<b>40</b>	<b>38%</b>
<b>2022-23</b>	<b>176</b>	<b>211</b>	<b>120%</b>
<b>2023-24</b>	<b>164</b>	<b>64</b>	<b>39%</b>
<b>TOTAL</b>	<b>1025</b>	<b>333</b>	<b>32%</b>

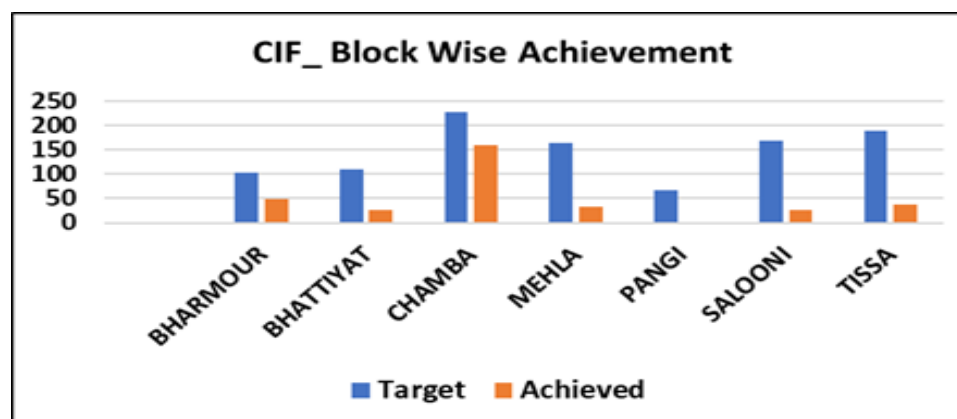


*Figure 42-Chart on CIF achieved in Chamba*

Table and Figure bring out that overall, the performance has been about 32%. In the past 5 years, the year 2022-23 stands out as the designated target of SHGs was completed by more than 120%. However, the year 2023-24 saw a sharp decline to 39%

*Table 35-Block Wise CIF achieved*

Block	Target	Achieved	% ACHIEVED
<b>BHARMOUR</b>	<b>102</b>	<b>49</b>	<b>48%</b>
<b>BHATTIYAT</b>	<b>109</b>	<b>27</b>	<b>25%</b>
<b>CHAMBA</b>	<b>226</b>	<b>160</b>	<b>71%</b>
<b>MEHLA</b>	<b>164</b>	<b>32</b>	<b>20%</b>
<b>PANGI</b>	<b>67</b>	<b>0</b>	<b>0%</b>
<b>SALOONI</b>	<b>169</b>	<b>27</b>	<b>16%</b>
<b>TISSA</b>	<b>188</b>	<b>38</b>	<b>20%</b>
<b>Total</b>	<b>1025</b>	<b>333</b>	<b>32%</b>



*Figure 43-Block Comparison of CIF Achieved*

Table and Figure bring out that overall, just 32% success rate is achieved in block wise targeting of SHGs for CI Fund linkage, which is low. Against a planned target of over 1025 SHGs only 333 SHGs have been brought under the envelope of CIF linkage.

Pangi which is predominantly SC/ST and tribal block is lagging in targeting of SHGs at 0%, while Chamba block which is better developed has seen success of 71%. Bharmour, though a tribal block has used up this facility.

### ***Block and Year Wise Summary and Trend Analysis of RF Absorption***

The year wise data sheet obtained from state and district duly corroborated with administration is at **Appendix G**. Analysis follows in tabulated form below.

*Table 36-Year Wise RF Achieved*

<b>RF_Year Wise Achievements</b>			
<b>YEAR</b>	<b>TARGET</b>	<b>ACHIEVED</b>	<b>% ACHIEVED</b>
<b>2019-20</b>	<b>290</b>	<b>215</b>	<b>74%</b>
<b>2020-21</b>	<b>500</b>	<b>230</b>	<b>46%</b>
<b>2021-22</b>	<b>533</b>	<b>298</b>	<b>56%</b>
<b>2022-23</b>	<b>693</b>	<b>240</b>	<b>35%</b>
<b>2023-24</b>	<b>213</b>	<b>87</b>	<b>41%</b>
<b>TOTAL</b>	<b>2229</b>	<b>1070</b>	<b>48%</b>



*Figure 44-Line Graph of Target and Achieved RF in Chamba*

Table and Figure bring out that overall, the performance was about 48%. In the past 5 years, the year 2019-20 stands out as the designated target of SHGs was achieved by almost 75%. However, since then the average achievement has been hovering at about 50% mark.

Table 37-Block Comparison of RF

Block	Target	Achieved	% ACHIEVED
BHARMOUR	288	60	20.83%
BHATTIYAT	256	152	59.38%
CHAMBA	412	218	52.91%
MEHLA	346	184	53.18%
PANGI	194	14	7.22%
SALOONI	333	173	51.95%
TISSA	400	269	67.25%
<b>Total</b>	<b>2229</b>	<b>1070</b>	<b>48.00%</b>

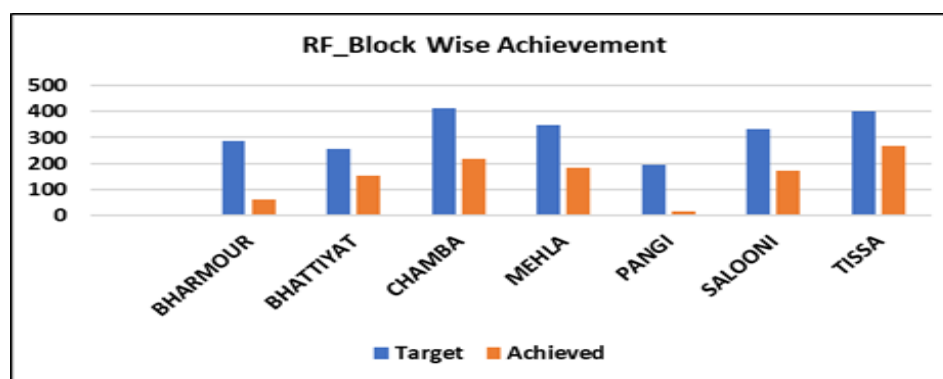


Figure 45-Block Comparison of RF Achieved

Table and Figure show that

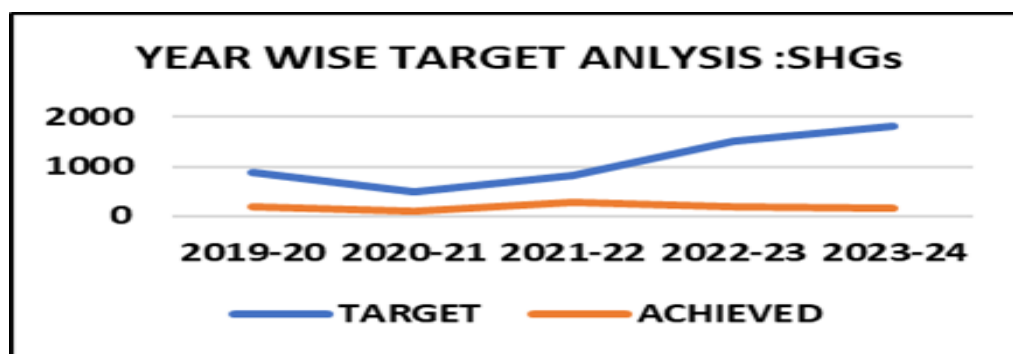
- Overall, just 48% success rate is achieved in block wise targeting of SHGs for RF linkage, which is low. Against a planned target of over 2229 SHGs, only 1070 SHGs have been brought under the envelope of RF linkage.
- Pangi and Bharmour which are predominantly SC/ST and tribal blocks are lagging in targeting of SHGs at 7% and 20% respectively. Chamba block, which is better developed, Tissa, Bhattiyat, Salooni and Mehla all the blocks have seen considerable success in region of 50% or more.

### ***Block and Year Wise Summary and Trend Analysis of Formation of Credit Linkage***

The year wise data sheet obtained from state and district duly corroborated with the administration is at **Appendix H**. Analysis follows in tabulated form below.

*Table 38-Year Wise Credit Linkage Comparison of SHGs Chamba*

<b>YEAR WISE TARGET ANALYSIS: SHGs</b>			
<b>YEAR</b>	<b>TARGET</b>	<b>ACHIEVED</b>	<b>% ACHIEVED</b>
<b>2019-20</b>	<b>893</b>	<b>200</b>	<b>22%</b>
<b>2020-21</b>	<b>500</b>	<b>95</b>	<b>19%</b>
<b>2021-22</b>	<b>830</b>	<b>282</b>	<b>34%</b>
<b>2022-23</b>	<b>1500</b>	<b>183</b>	<b>12%</b>
<b>2023-24</b>	<b>1800</b>	<b>166</b>	<b>9%</b>
<b>TOTAL</b>	<b>5523</b>	<b>926</b>	<b>17%</b>



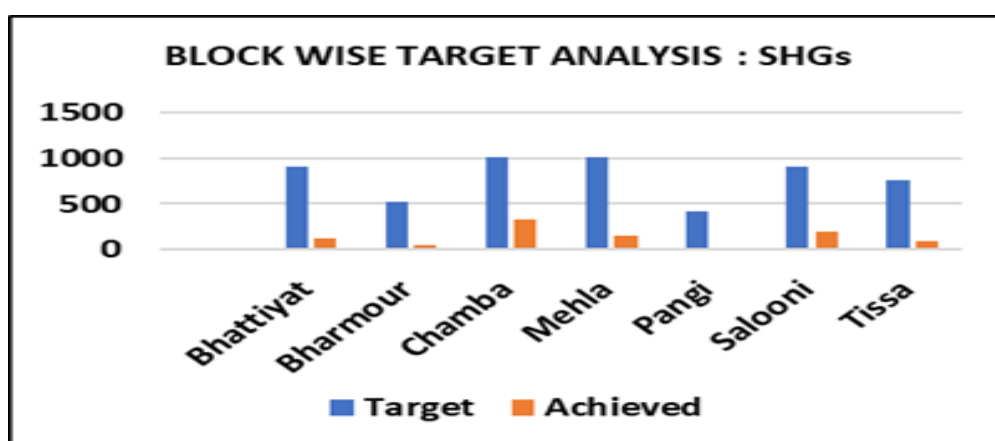
*Figure 46-Year Wise Credit Linkage Achieved in Chamba SHGs*

Tables and Figure bring out that

- a. in the past 5 years, not even once has the designated target of SHGs been met. Overall, the performance was just about 17%.
- b. The best performance has been in the year 2021-22 with 34% achievement while 2023-24 seen a significant dip to 9% success at tapping of SHGs.

*Table 39-Block Wise Target and Achieved of Credit Linkage*

<b>BLOCK WISE TARGET ANALYSIS : SHGs</b>			
<b>Block</b>	<b>Target</b>	<b>Achieved</b>	<b>% ACHIEVED</b>
<b>Bhattiyat</b>	<b>903</b>	<b>123</b>	<b>14%</b>
<b>Bharmour</b>	<b>524</b>	<b>46</b>	<b>9%</b>
<b>Chamba</b>	<b>1012</b>	<b>330</b>	<b>33%</b>
<b>Mehla</b>	<b>1007</b>	<b>152</b>	<b>15%</b>
<b>Pangi</b>	<b>413</b>	<b>0</b>	<b>0%</b>
<b>Salooni</b>	<b>907</b>	<b>189</b>	<b>21%</b>
<b>Tissa</b>	<b>757</b>	<b>86</b>	<b>11%</b>
<b>TOTAL</b>	<b>5523</b>	<b>926</b>	<b>17%</b>



*Figure 47-Bar Graph Comparison of Credit Linkage in Blocks*

Table and Figure bring out that

- Overall, just 17% success rate is achieved in block wise targeting of SHGs for credit linkage, which is low. Against a planned target of over 5500 SHGs only 926 SHGs have been brought under the envelope of Credit linkage.
- Pangi which is predominantly SC/ST and tribal block is lagging in targeting of SHGs at 0%, while Chamba block which is better developed has seen success of

33%. Tribal and backward blocks of Bharmour, Bhattiyat, and Tissa are also lagging.

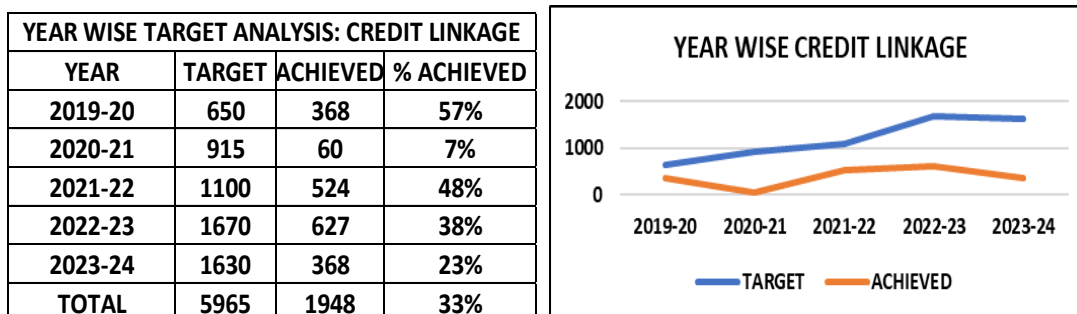


Figure 48-Line Comparison of Credit linkage

Tables and Figure bring out that

- Overall, just 33% success rate is achieved in year wise targeting of credit linkage, which is low. Against a planned target of over 5964 Lakhs, only 1948 Lakhs have been utilized.
- 2019-20 has been the best year of credit usage. While 2020 and 2024 were the worst-off years. There is a clear reduction in credit utilization which is a worrying factor.

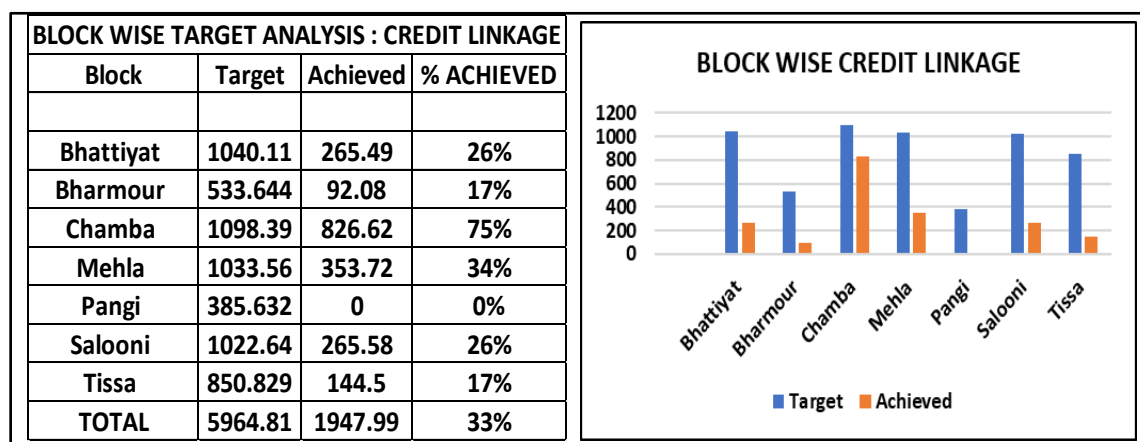


Figure 49-Block wise Bar Graph Comparison of Credit Amount

Tables and Figure bring out that

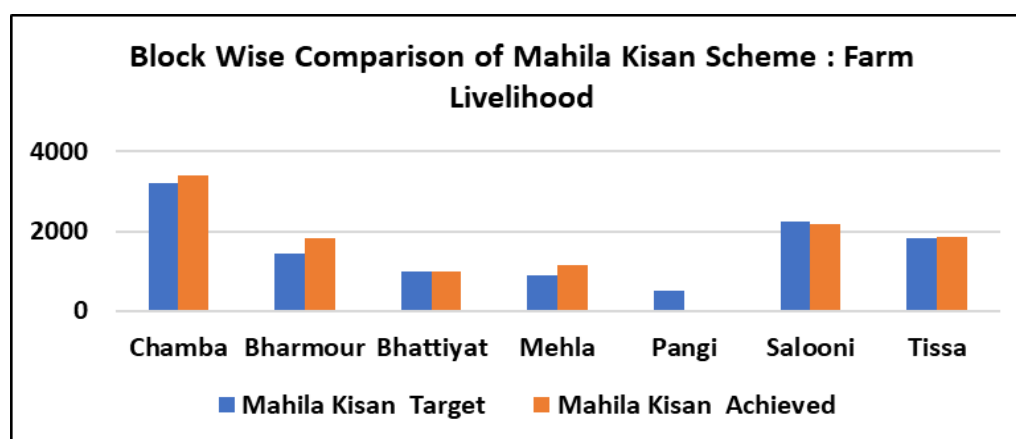
- a. Overall, just 33% success rate is achieved in block wise targeting of credit for credit linkage, which is low. Against a planned target of over 5964 Lakhs, only 1948 Lakhs have been utilized.
  - a. Pangi which is predominantly SC/ST and tribal block is at 0%, while Chamba block which is better developed has seen success of 75% utilization. Tribal and backward blocks of Bharmour, Bhattiyat, and Tissa are also lagging.

### ***Farm Livelihood***

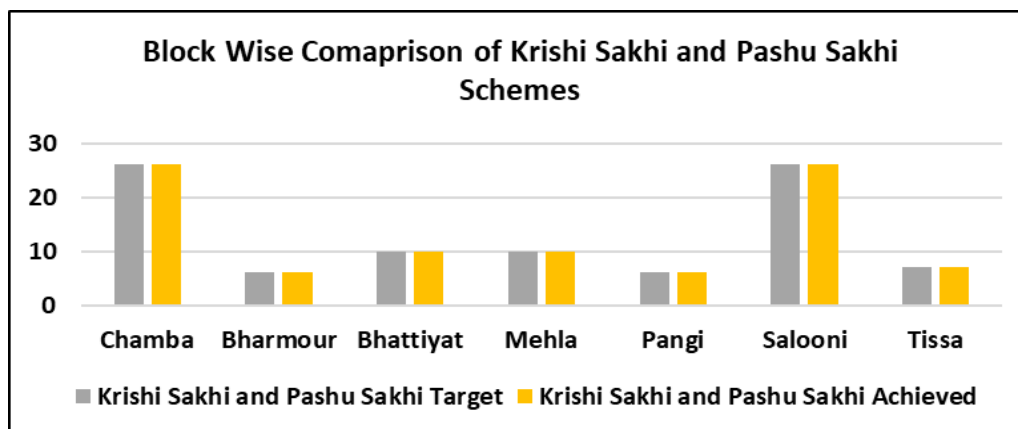
The year wise data sheet obtained from state and district duly corroborated with the administration is at **Appendix I**. Analysis follows in tabulated form.

*Table 40-Block Wise Comparison of Farm Livelihood Schemes in Chamba*

Sr.No.	Block	Mahila Kisan		Krishi Sakhi and		Krishi Udyog Sakhi	
		Target	Achieved	Target	Achieved	Target	Achieved
1	Chamba	3207	3410	26	26	0	0
2	Bharmour	1445	1831	6	6	0	0
3	Bhattiyat	1000	983	10	10	0	0
4	Mehla	900	1144	10	10	0	0
5	Pangi	500	0	6	6	0	0
6	Salooni	2230	2170	26	26	0	0
7	Tissa	1810	1853	7	7	7	7
<b>Total</b>		<b>11092</b>	<b>11391</b>	<b>91</b>	<b>91</b>	<b>7</b>	<b>7</b>



*Figure 50-Block Comparison of Mahila Kisan Vikas Scheme in Chamba*



*Figure 51-Block Comparison of Krishi Sakhi and Pashu Sakhi Schemes for Chamba*

### **Inference**

- Farm livelihood is growing from strength-to-strength year on year and the targets are being met.
- Mahila Kisan scheme has not taken off in Pangl, while targets have been achieved in all other blocks.
- Tribal blocks of Bharmour and Pangl are lagging while developed blocks like Chamba and Salooni are very well off both with targets and achieved outputs.
- Tribal blocks need special attention for the schemes.

### **NRLM: Five Year analysis of SHG, VO, CLF, PG and Financial Linkages of blocks of**

#### **Solan**

#### ***Block Wise Summary and Trend Analysis of SHG Formation***

Data set for Solan has been collated from the state and district MIS cells and has been corroborated by the administration. In all five blocks of Solan, the block wise data of SHGs over the five years collated for the district is tabulated below. Presently from 32223 households identified, only 18729 have been reached out to.

Table 41-Summary Block Wise Households and SHG with RF for Solan

Block Name	Total No. of Households	Total No of Active SHGs	TOTAL NO OF SHGs WITH RF DISBURSAL	% SHGs Covered	% SHGs with RF Disbursal
Solan	3183	383	476	12%	15%
Kunihar	4526	526	349	12%	8%
Kandaghat	3627	469	392	13%	11%
Dharampur	4167	512	328	12%	8%
Nalagarh	3226	380	282	12%	9%
<b>TOTAL</b>	<b>18729</b>	<b>2270</b>	<b>1827</b>	<b>12%</b>	<b>10%</b>

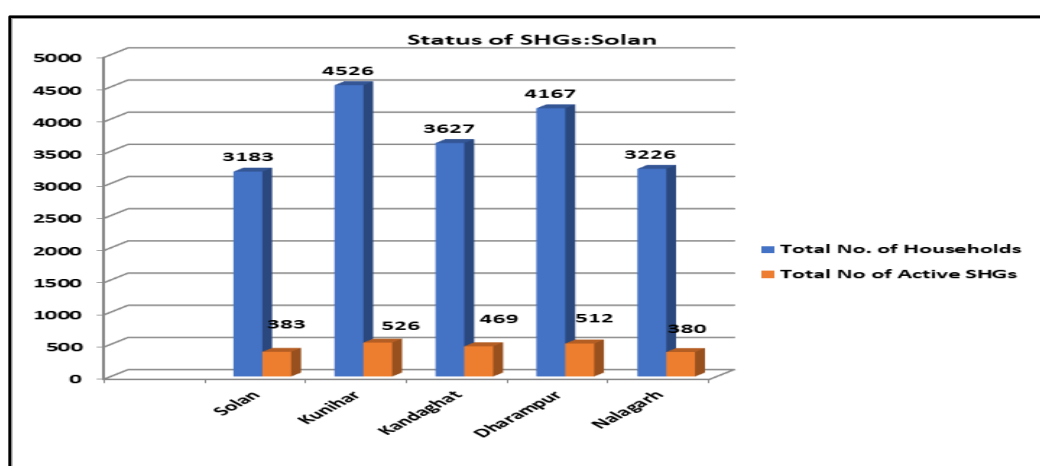


Figure 52-Block Wise Progress of SHG Household in Solan

Table and Figure bring out that in the past 5 years

- Little more than 50% of households have been covered.
- There has been an achievement of just about 7% in converting total households into active SHGs
- Just about 12% success rates were achieved against the designated target of converting covered households into SHGs as set by the state department.
- All the blocks are almost at par in progress.
- Considering that Solan is a developed district, the numbers are very low.

### Block Wise Projection Forecast of SHG Formation

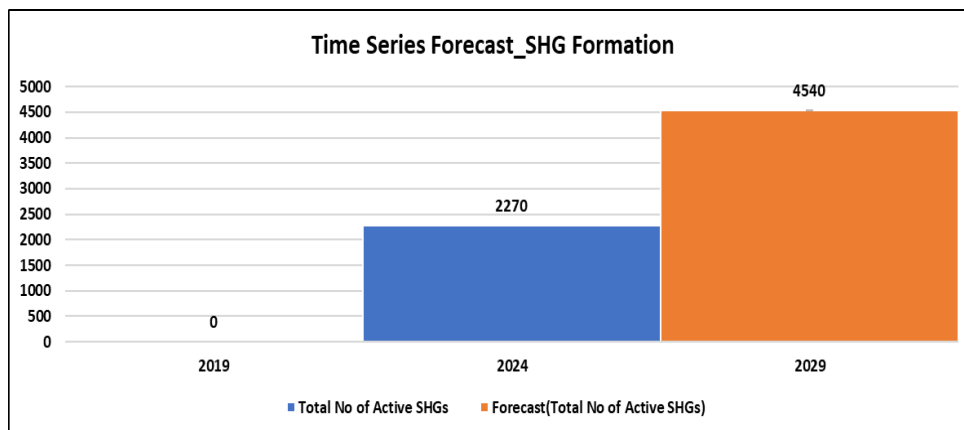


Figure 53-Time Series Forecast of SHG Formation till 2029

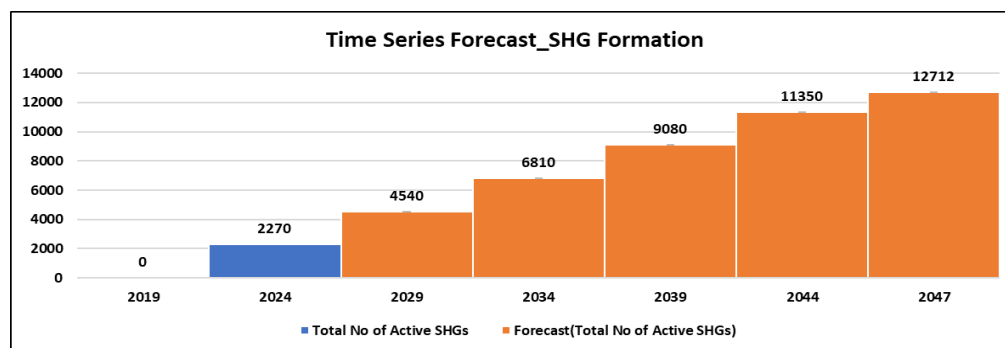
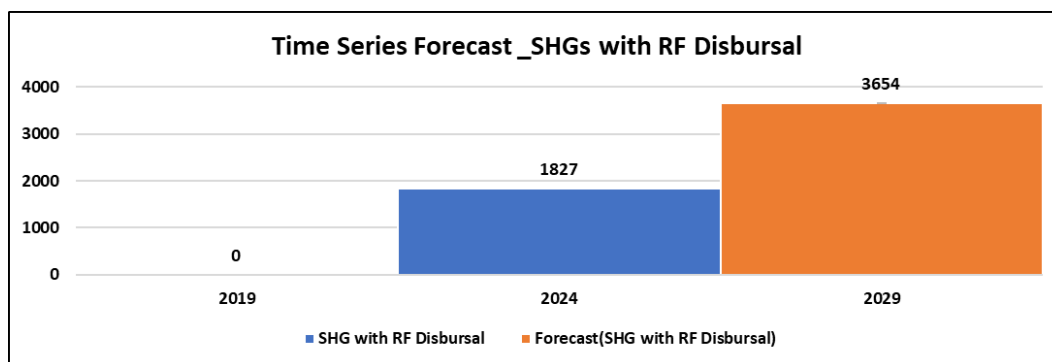


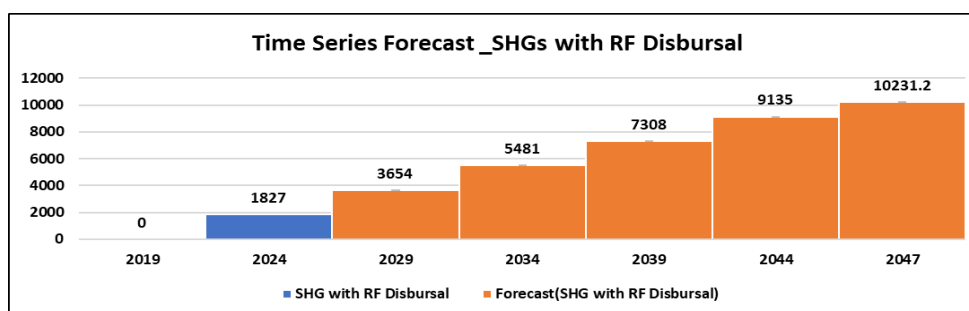
Figure 54-Time Series Forecasts SHGs Formation in Solan District

Figures predict using Time Series Analysis, that at the present rate by 2029 only 4540 and by 2047, only 12,712 SHGs will be active while there is a requirement to have all 32,223 Households to be covered. Hence a shortfall of almost 20,000 SHGs will accrue in *Vision Bharat 2047* at the present rate, provided all other factors and intangible remain constant. Working Data sheet is at **Appendix J**.

### *Projection Forecast of RF Disbursal for SHG Formation*



*Figure 55-Time Series Forecast for RF Disbursal for Solan by 2029*



*Figure 56-Time Series Forecast of RF Disbursal in Solan till 2047*

Figures predict using Time Series Analysis that at the present rate by 2029 only 3654 and by 2047, only 10,231 SHGs will be availing the RF disbursal facility while there is a requirement to have all 32,223 Households to be covered. Hence there is a substantial shortfall that will accrue in *Vision Bharat 2047* at the present rate, provided all other factors are kept constant. Working Data sheet is at **Appendix J**. However, in comparison to Chamba district the achievement is almost two times.

### *Summary and Year Wise Trend Analysis of SHG Formation*

The year wise data sheet obtained from state and district duly corroborated with administration is at **Appendix K**.

Table 42-Block &amp; Year Wise Summary of Target of SHGs in Solan

TARGET OF SHGs													
S.No.	Name of Block	2019-20		2020-2021		2021-22		2022-23		2023-24		TOTAL TARGET	TOTAL ACHIEVED
		Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved		
	Solan	20	109	75	42	110	55	75	71	75	31	355	308
	Kunihar	20	18	75	146	110	110	75	125	75	26	355	425
	Kandaghat	25	35	25	65	37	40	75	49	75	13	237	202
	Dharampur	60	102	75	66	110	91	75	89	75	19	395	367
	Nalagarh	20	19	75	74	110	96	75	75	75	34	355	298
	Total	145	283	325	393	477	392	375	409	375	123	1697	1600

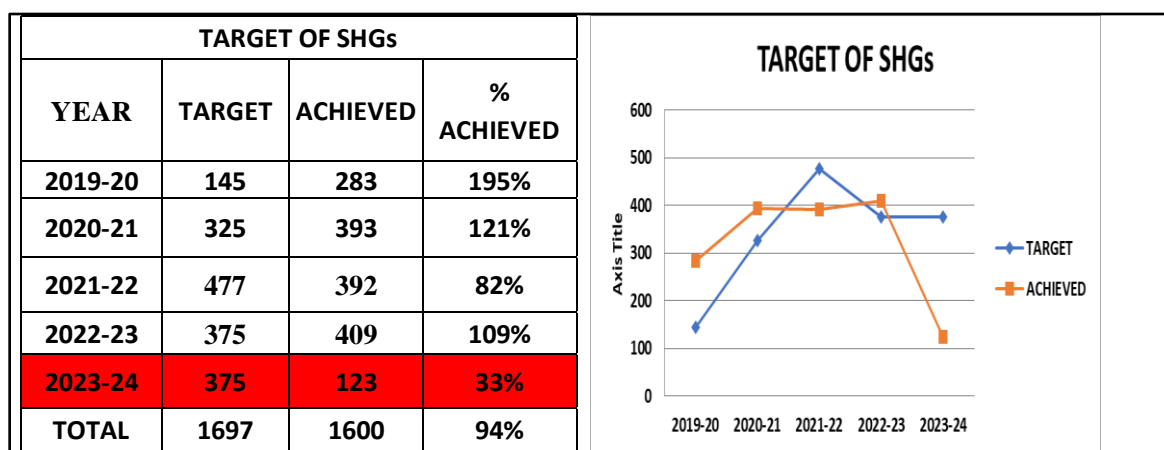


Figure 57-Year Wise Target and Achieved Comparison of SHGs in Solan

**Year Wise Target of SHGs** Tables and Figure bring out that in the past 5 years, unlike Chamba district, the designated target of SHG have been met in three years. The best performance has been in the year 2019-20 with 195% achievement while 2023-24 saw a dip at 33% success. The average percentage of 94% is high. It is obvious that the designated targets have been kept consistently low over the last 5 years and more was achievable.

Table 43-Block Wise Comparison of SHGs Achieved

Block Wise Target of SHGs			
Name of Block	TOTAL TARGET	TOTAL ACHIEVED	% ACHIEVED
Solan	355	308	87%
Kunihar	355	425	120%
Kandaghat	237	202	85%
Dharampur	395	367	93%
Nalagarh	355	298	84%
Total	1697	1600	94%

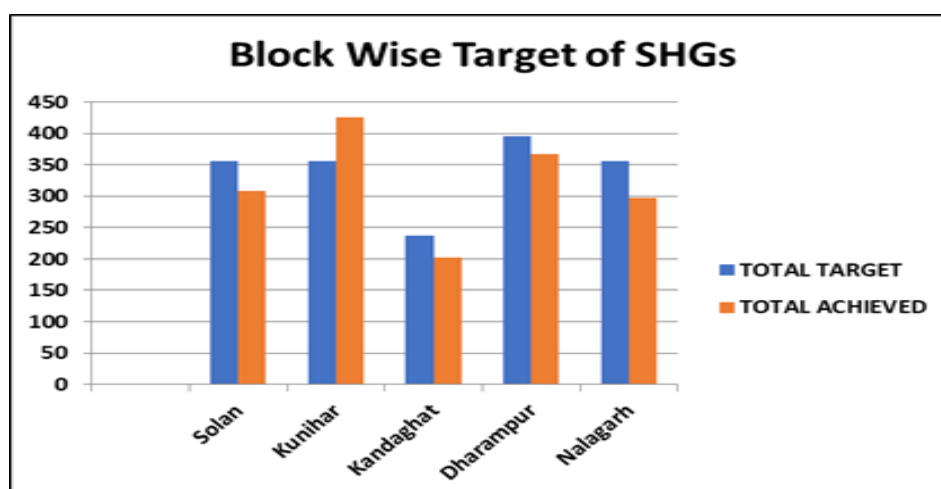
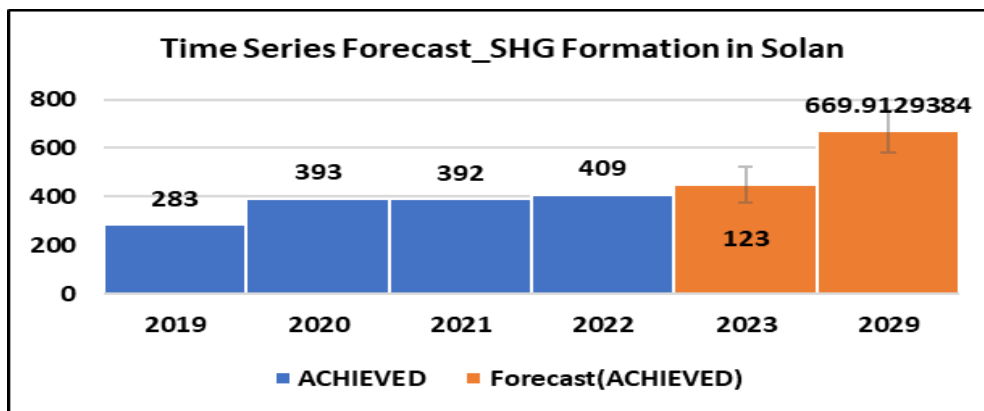


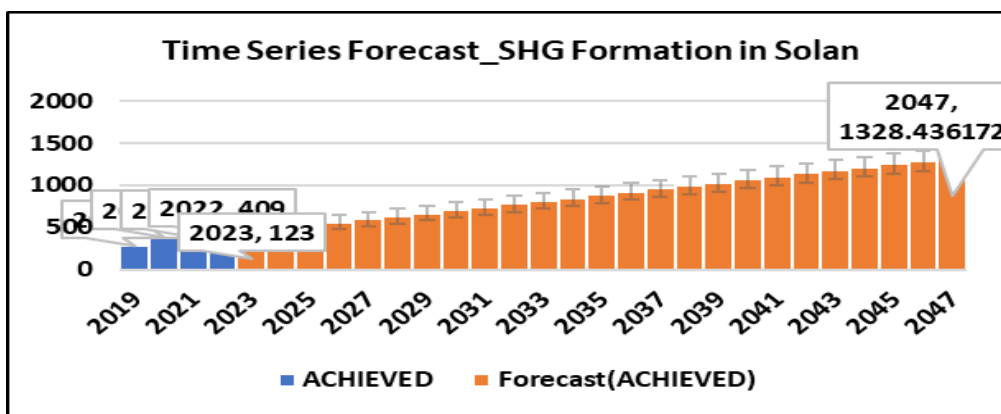
Figure 58-Block Wise Comparison of SHGs achieved in Solan

**Block Wise Target of SHGs.** Tables and Figure bring out that Kunihar is progressing very well in formation of SHGs at 120%, while all other blocks have also achieved success percentage of 80-90%.

*Projection Forecast of Year Wise SHG Formation*



*Figure 59-Time Series Forecast of SHG Formation in Solan by 2029*



*Figure 60-Time Series Forecast of SHG Formation in Solan by 2047*

Figures predict using Time Series Analysis, that at the present rate by 2029 only 669 SHGs will be 2047, only 1328 SHGs will be targeted on an average in a year. Considering that there are over 32,000 households that are below BPL, it is imperative that all these households be targeted. Hence a substantial shortfall of targeting SHGs will accrue in *Vision Bharat 2047* in case maximum households are not pulled out of BPL.

## Summary and Block and Year Wise Trend Analysis of Formation of VOs

Table 44-Block Wise Comparison of Formation of VOs in Solan

FORMATION OF VOs													
S.No.	Name of Block	2019-20		2020-2021		2021-22		2022-23		2023-24		TOTAL TARGET	TOTAL ACHIEVED
		Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved		
1	Solan	0	4	10	0	8	6	27	23	16	1	61	34
2	Kunihar	0	0	4	0	4	5	32	59	3	3	43	67
3	Kandaghat	0	2	0	3	4	0	6	5	0	0	10	10
4	Dharampur	0	7	10	1	5	2	18	16	15	2	48	28
5	Nalagarh	0	0	4	0	4	3	24	18	11	3	43	24
	Total	0	13	28	4	25	16	107	121	45	9	205	163

### Block Wise Target of VOs

Table 45-Block Wise Formation of VOs Achieved in Solan

Block Wise Formation of VOs			
Name of Block	TOTAL TARGET	TOTAL ACHIEVED	% ACHIEVED
Solan	61	34	56%
Kunihar	43	67	156%
Kandaghat	10	10	100%
Dharampur	48	28	58%
Nalagarh	43	24	56%
Total	205	163	80%

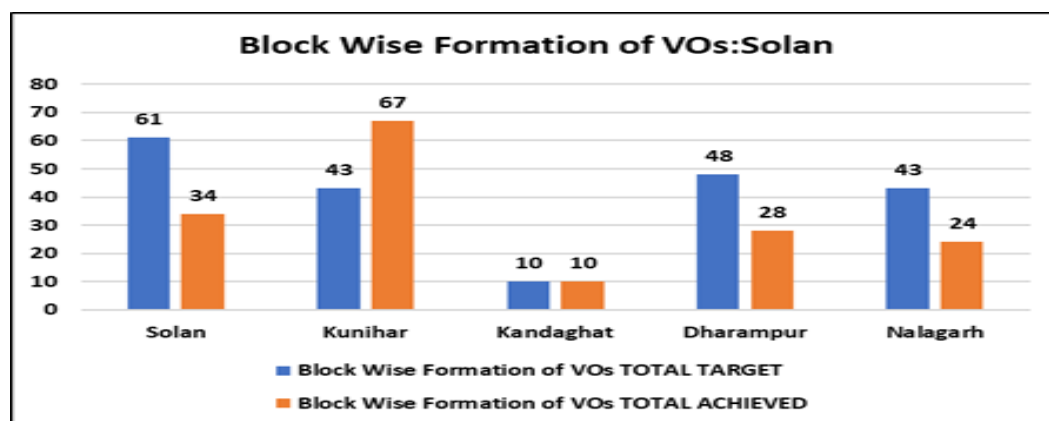


Figure 61-Bar Graph Comparison of VOs in solan

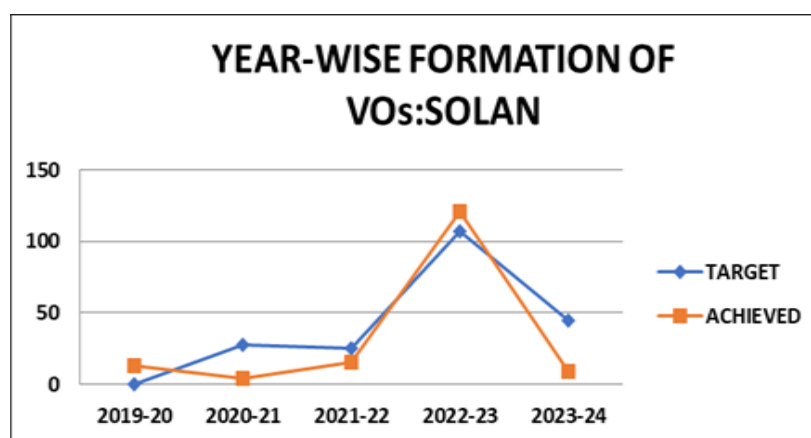
Tables and Figure bring out that

- a. Overall, 80% % success rate is achieved in VO formulation, which is low considering the already low numbers of active SHGs in district. However, it is almost twice that of Chamba district.
- b. Dharampur and Solan are lagging in formation of VOs at barely 56%, while Kunihar and Kandaghat blocks have seen higher success percentages.

### *Year Wise Target of VOs*

*Table 46-Year Wise Comparison of VOs in Solan*

<b>FORMATION OF VOs</b>			
<b>YEAR</b>	<b>TARGET</b>	<b>ACHIEVED</b>	<b>% ACHIEVED</b>
<b>2019-20</b>	<b>0</b>	<b>13</b>	<b>&gt;100%</b>
<b>2020-21</b>	<b>28</b>	<b>4</b>	<b>14%</b>
<b>2021-22</b>	<b>25</b>	<b>16</b>	<b>64%</b>
<b>2022-23</b>	<b>107</b>	<b>121</b>	<b>113%</b>
<b>2023-24</b>	<b>45</b>	<b>9</b>	<b>20%</b>



*Figure 62-Line Chart for VO Formation in Solan*

Tables and Figure bring out that in the past years, the designated target formation of VOs been successfully met in 2019-20 and 2022-23. The best performance has been in the year 2022-23 with 113% achievement while 2023-24 saw a dip at 20% success. Overall, the performance was about 80%, which is almost twice as much as in Chamba.

**Projection Forecast of Year Wise VO Formation**

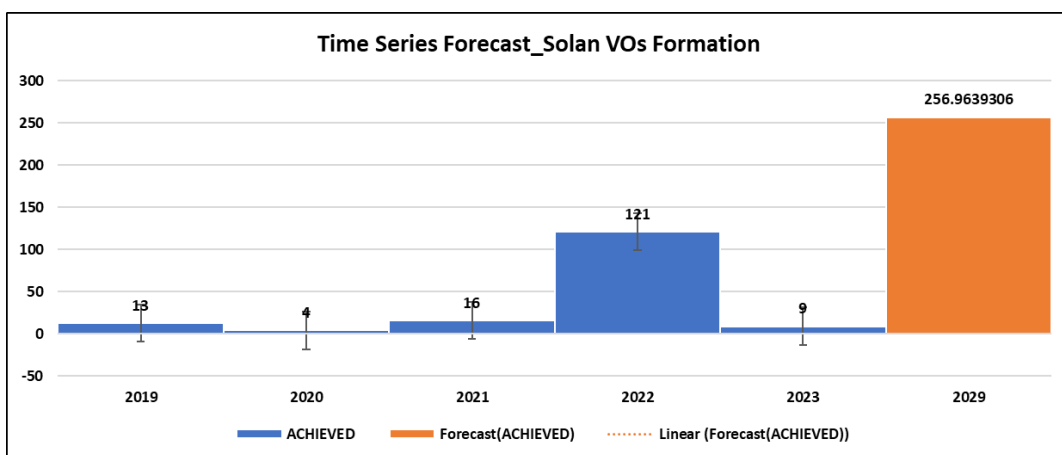


Figure 63-Time Series Forecast for VO Formation till 2029

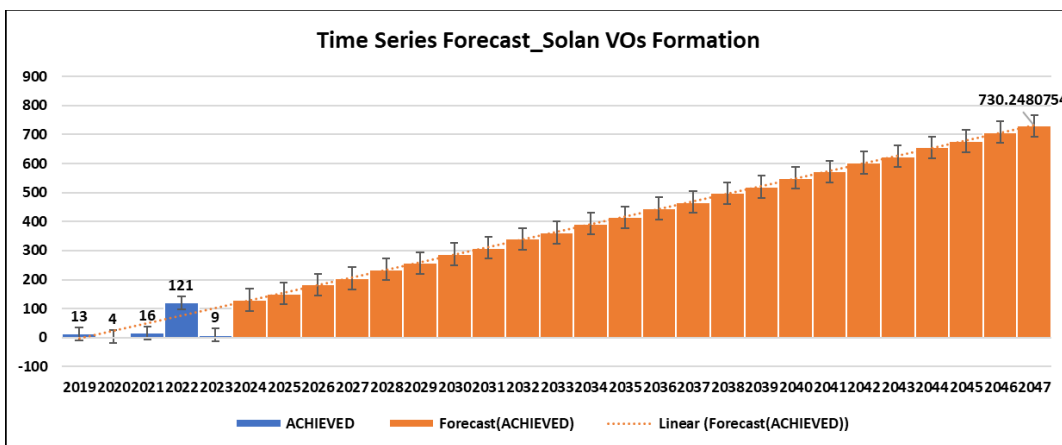


Figure 64-Time Series Forecast for VO Formation in Solan till 2047

Figure predicts using Time Series Analysis, that at the present rate by 2029 only 257 and by 2047, only 730 VOs will be constituted. Considering that there will be

a requirement to have over 2000 VOs for Viksit Bharat, it is imperative that suitable interventions be carried out.

### ***Summary and Block and Year Wise Trend Analysis of Formation of CLF***

*Table 47-Block and Year Wise Summary of CLF in Solan*

<b>TARGET OF CLF</b>													
S.No.	Name of Block	2019-20		2020-2021		2021-22		2022-23		2023-24		TOTAL TARGET	TOTAL ACHIEVED
		Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved		
1	Solan	0	0	0	0	0	0	1	1	0	0	1	1
2	Kunihar	0	0	0	0	0	0	1	1	0	0	1	1
3	Kandaghat	0	0	0	1	1	1	0	1	0	0	1	3
4	Dharampur	0	0	1	0	1	0	2	1	0	0	4	1
5	Nalagarh	0	0	0	0	0	0	1	0	0	0	1	0
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>5</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>6</b>

*Table 48-Year Wise Target achieved of CLF*

YEAR	TARGET	ACHIEVED	% ACHIEVED
<b>2019-20</b>	<b>0</b>	<b>0</b>	<b>NA</b>
<b>2020-21</b>	<b>1</b>	<b>1</b>	<b>100%</b>
<b>2021-22</b>	<b>2</b>	<b>1</b>	<b>50%</b>
<b>2022-23</b>	<b>5</b>	<b>4</b>	<b>80%</b>
<b>2023-24</b>	<b>0</b>	<b>0</b>	<b>NA</b>
<b>TOTAL</b>	<b>8</b>	<b>6</b>	<b>75%</b>

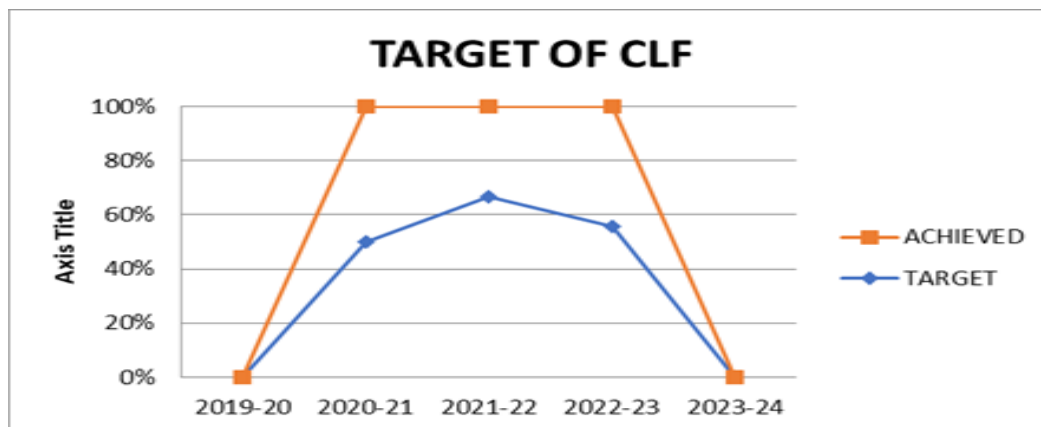


Figure 65-Line Comparison of CLF Achieved in Solan

**Year Wise Target of CLFs** Tables and Figure bring out that in the past 5 years not much emphasis on formulating CLFs is visible. Compared to Chamba district, it is evident that Solan has not been stressing much on CLF formation.

Table 49-Block Wise CLF Formation

Block Wise CLF Formation_Solan			
Name of Block	TOTAL TARGET	TOTAL ACHIEVED	% ACHIEVED
Solan	1	1	100%
Kunihar	1	1	100%
Kandaghat	1	3	300%
Dharampur	4	1	25%
Nalagarh	1	0	0%
<b>Total</b>	<b>8</b>	<b>6</b>	<b>75%</b>

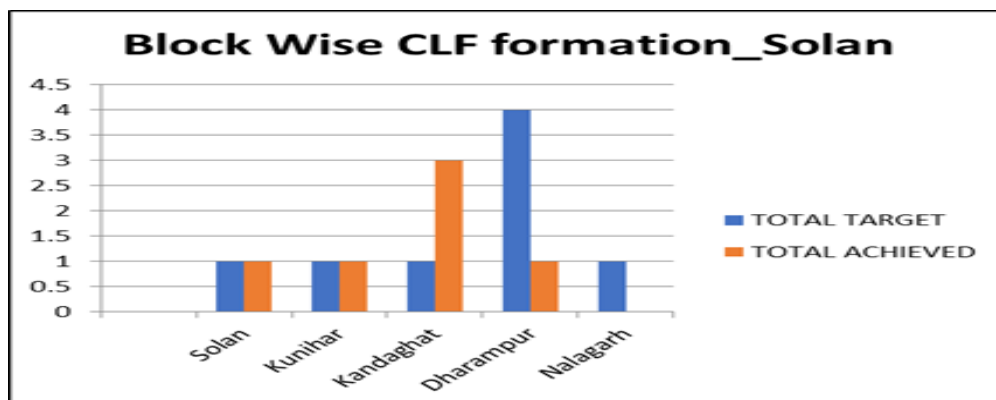


Figure 66-Bar Graph Comparison of CLF

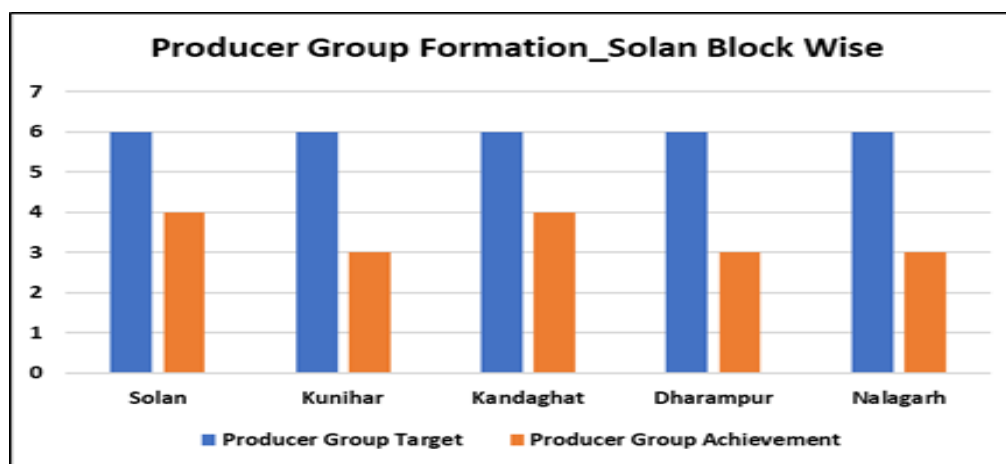
**Block Wise Target of CLFs.** Tables and Figure bring out that Dharampur and Nalagarh are lagging in formation of CLFs, but with suitable impetus should be able to make up the shortfall. Kandaghat has been proactive in CLF formation and has achieved more than the designated target. On the other hand, we saw very proactive CLF formation in Chamba.

### ***Block and Year Wise Summary and Trend Analysis of Formation of Producer Group***

The year wise data sheet obtained from state and district duly corroborated with administration is at **Appendix L**. Analysis follows in tabulated form below.

*Table 50-Block Comparison of PGs in Solan*

Producer Group			
Name of Block	Target	Achievement	%
Solan	6	4	67%
Kunihar	6	3	50%
Kandaghat	6	4	67%
Dharampur	6	3	50%
Nalagarh	6	3	50%
Total	30	17	57%

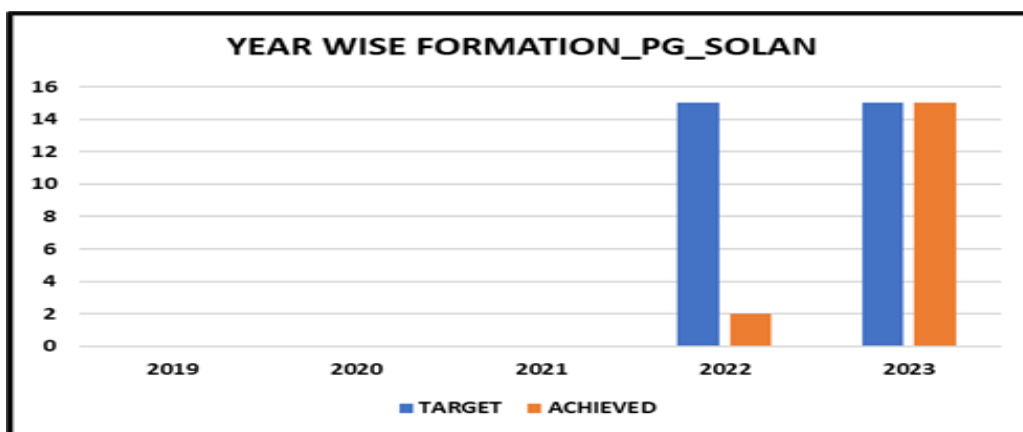


*Figure 67-Bar Graph Comparison of PG Formation in Solan*

Tables and Figure bring out that overall, just 57% success rate is achieved in PG formulation, which is low considering the already low numbers of active VOs and SHGs in district. Not much effort has been made to push for CLF formations both in Chamba and Solan.

*Table 51-Year Wise Comparison PG Formation in Solan*

YEAR	TARGET	ACHIEVED
2019	0	0
2020	0	0
2021	0	0
2022	15	2
2023	15	15
TOTAL	30	17



*Figure 68-Bar Graph comparison of PG Formation in Solan*

Table and Figure bring out that the concept of PGs has taken root in the last two years and the performance has been steadily improving.

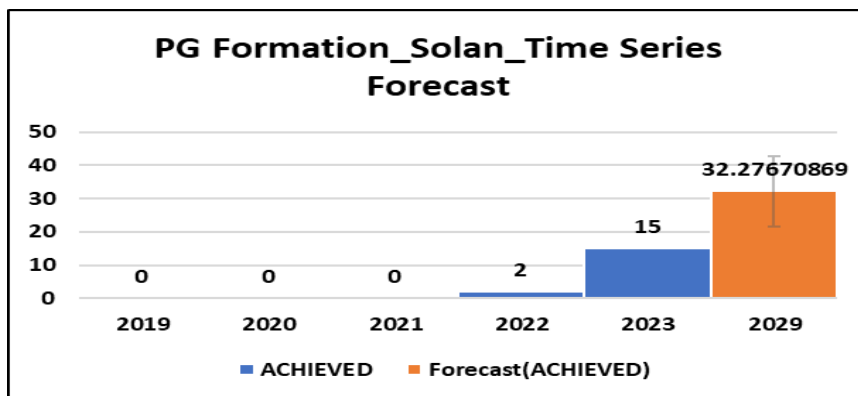


Figure 69-Time Series Forecast for PG Formation in Solan till 2029

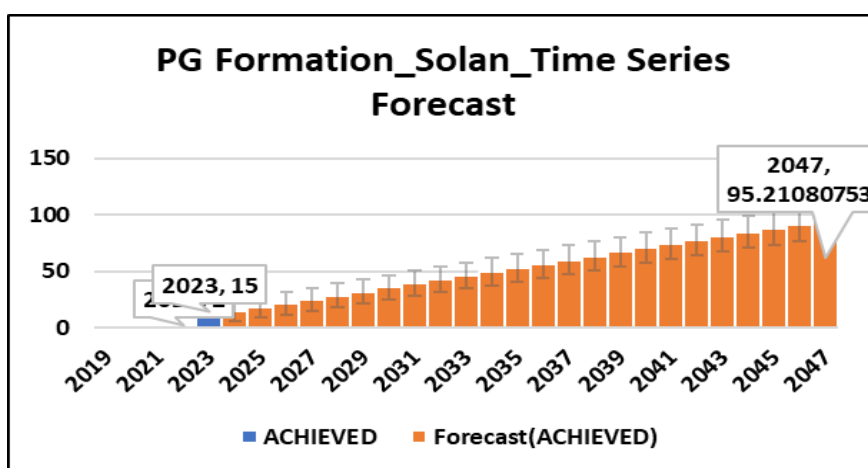


Figure 70-Time Series Forecast of PG Formation in Solan

Figure predicts using Time Series Analysis, that at the present rate by 2029 only 32 PGs and by 2047, only 95 PGs will be constituted, provided all other factors and intangibles remain constant. Considering that at the present rate only 730 VO's are being constituted since the basic requirement to have enough active SHGs themselves is not being met due to the low growth rates. At this point, it is imperative that suitable interventions be carried out.

### ***Block and Year Wise Summary and Trend Analysis of SHGs using CIF***

The year wise data sheet obtained from state and district duly corroborated with administration is at **Appendix M**. Analysis follows in tabulated form below.

Table 52-Year Wise CIF Linkage

SHG Linkage_CIF_Solan			
YEAR	TARGET	ACHIEVED	% ACHIEVED
2019-20	0	24	#DIV/0!
2020-21	83	22	27%
2021-22	102	91	89%
2022-23	140	243	174%
2023-24	159	178	112%
<b>Total</b>	<b>484</b>	<b>558</b>	<b>115%</b>

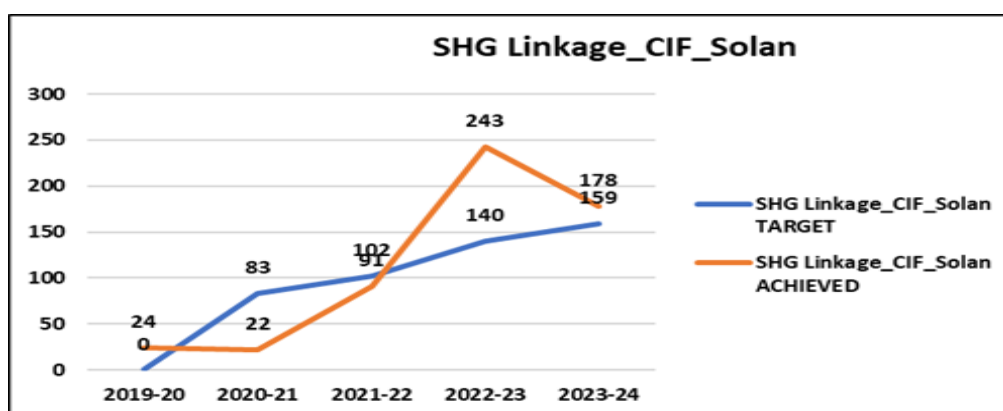


Figure 71-Line Comparison of CIF and SHG Linkage in Solan

Table shows that overall, the performance was about 115%. In the past 5 years, the year 2022-23 stands out as the designated target of SHGs was completed by more than 170%. Compared to Chamba district, Solan has fared much better but also it needs to be seen that the targets designated to Chamba were more than twice that of Solan. Solan has been a case of overreach while Chamba has been underperforming. However, there is nothing much to separate the two districts as Chamba has 333 SHGs linked while Solan has 558 linked SHGs.

Table 53-Block Wise CIF Targets Achieved in Solan

Block	Target	Achieved	% ACHIEVED
Solan	110	112	102%
Kunihar	92	41	45%
Kandaghat	58	251	433%
Dharampur	161	94	58%
Nalagarh	63	60	95%
<b>Total</b>	<b>484</b>	<b>558</b>	<b>115%</b>

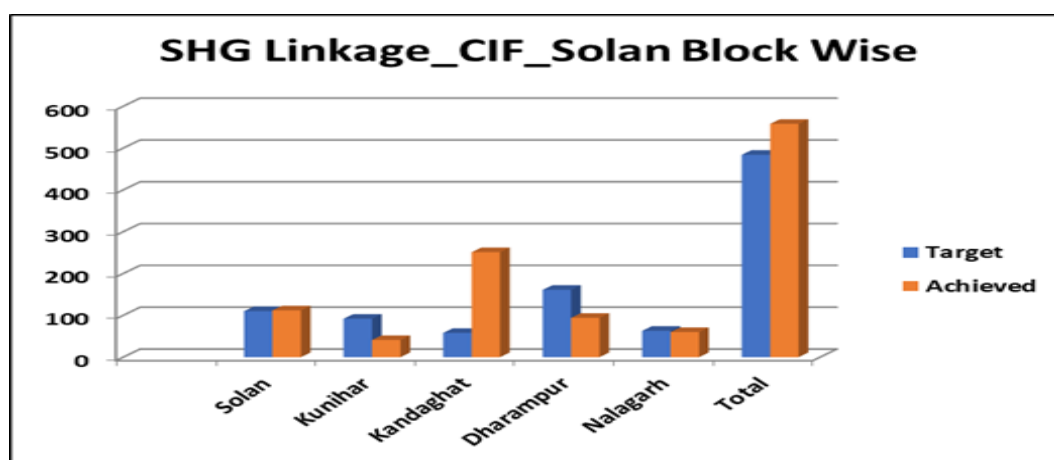


Figure 72-Graph Comparison of SHG CIF Linkage in Solan

Table and Figure bring out that overall, 115% success rates have been achieved in Solan while just 32% success rate was achieved in block wise targeting of SHGs for CI Fund linkage in Chamba. Against a planned target of only 484 SHGs, 583 have been linked while in Chamba from the target of 1025 SHGs only 333 SHGs were linked.

### ***Block and Year Wise Summary and Trend Analysis of RF***

The year-wise data sheet obtained from state and district duly corroborated with administration is at **Appendix N**. Analysis follows in tabulated form below.

Table 54-Year Wise SHG RF Linkages in Solan

SHG Linkage_RF_Solan			
YEAR	TARGET	ACHIEVED	% ACHIEVED
2019-20	144	144	100%
2020-21	195	283	145%
2021-22	323	245	76%
2022-23	522	219	42%
2023-24	170	138	81%
Total	1354	1029	76%

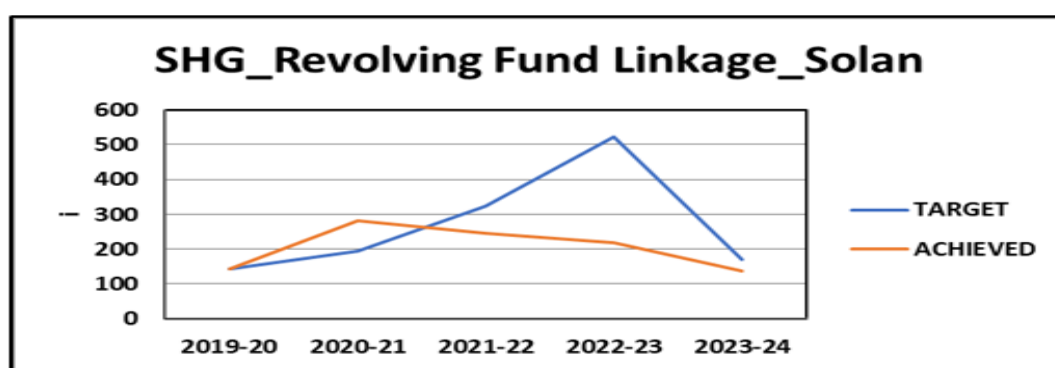


Figure 73-Line Comparison of Year Wise SHG RF Linkage in Solan

Tables and Figure bring out that overall, the performance was about 76%. In the past 5 years, the years 2019-20 and 2020-21 stand out as the designated targets and beyond for SHGs linkage were achieved. However, since then the average achievement has been below average.

Table 55-Block Wise SHG RF Linkage Solan

Block	Target	Achieved	% ACHIEVED
Solan	292	386	132%
Kunihar	294	207	70%
Kandaghat	205	106	52%
Dharampur	331	183	55%
Nalagarh	232	147	0
Total	1354	1029	76%

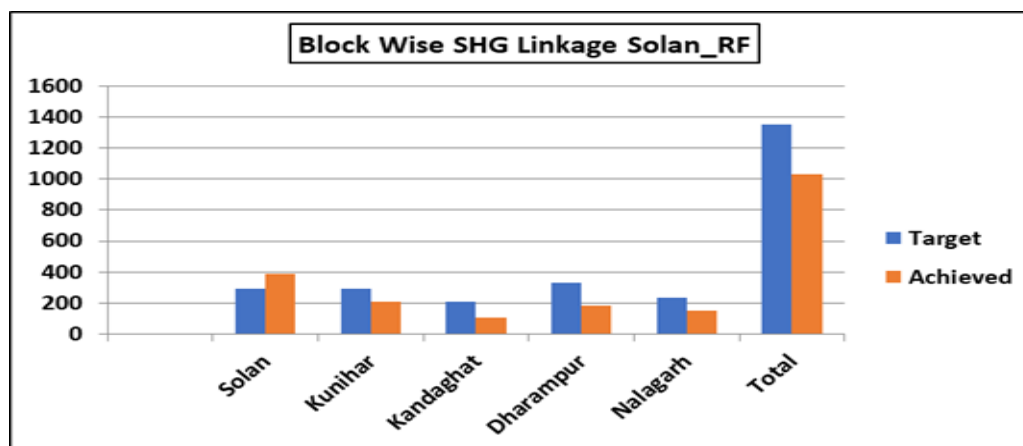


Figure 74-Block Wise SHG RF Linkages in Solan

Tables and Figure bring out that overall, just 76% success rate is achieved in block wise targeting of SHGs for RF linkage, which is low but is much higher than the 48% linkage achieved in Chamba district. Against a planned target of over 1354 SHGs, only 1029 were linked while in Chamba for 2229 SHGs planned only 1070 SHGs were linked. The designated targets for Solan have been evidently low. Nalagarh has not linked even one SHG, while Solan has been in the forefront in the linkage.

### ***Block and Year Wise Summary and Trend Analysis of Formation of Credit Linkage***

The year wise data sheet obtained from state and district duly corroborated with the administration is at **Appendix O**. Analysis follows in tabulated form below.

Table 56-Year Wise SHG Credit linkage in Solan

Solan SHGs_ Credit Linkage			
YEAR	TARGET	ACHIEVED	% ACHIEVED
2019-20	145	123	85%
2020-21	680	133	20%
2021-22	477	158	33%
2022-23	900	110	12%
2023-24	1500	265	18%
TOTAL	3702	789	21%

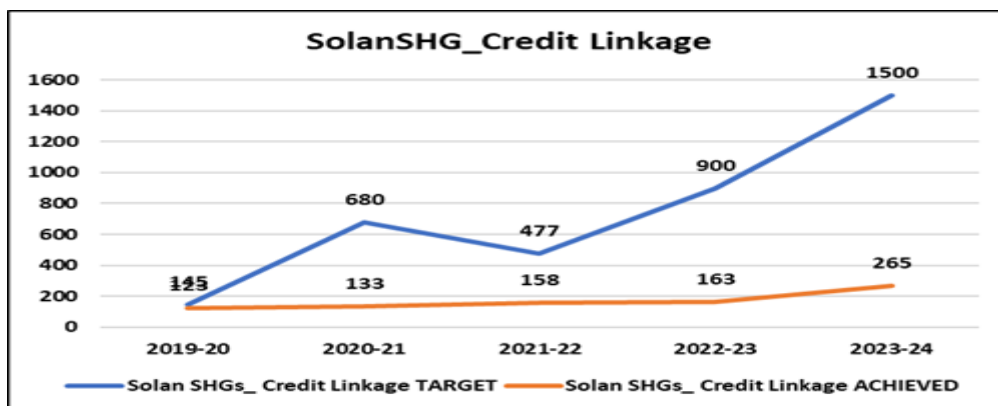


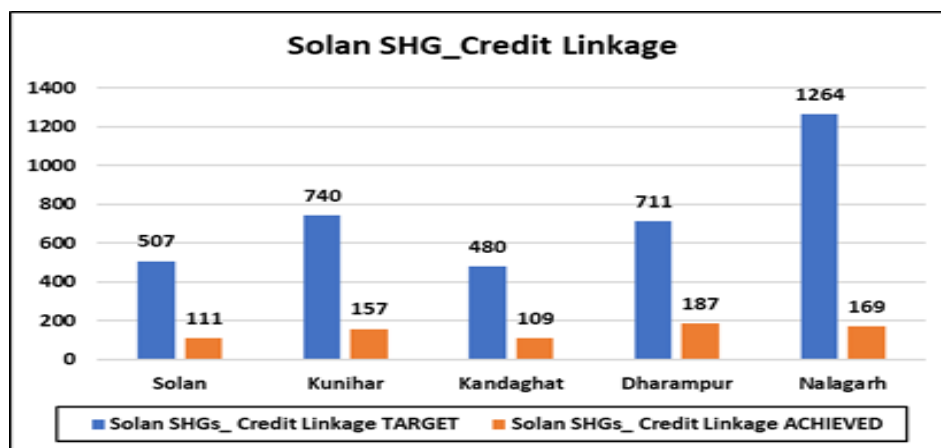
Figure 75-Line Comparison Year Wise SHG Credit Linkage in Solan

Table and Figure bring out that in the past 5 years, not even once has the designated target of SHGs been met. Overall, the linkage performance has been just about 21%.

The best performance has been in the year 2019-20 with 85% linkage achieved. Since then, the performance has dropped consistently, which is comparable to Chamba district where the performance has been equally poor.

Table 57-Block Wise SHG Credit Linkage in Solan

SolansHG_Credit Linkage			
Block	TARGET	ACHIEVED	% ACHIEVED
Solan	507	111	22%
Kunihar	740	157	21%
Kandaghat	480	109	23%
Dharampur	711	187	26%
Nalagarh	1264	169	13%
<b>TOTAL</b>	<b>3702</b>	<b>733</b>	<b>20%</b>



*Figure 76-Block Wise SHG Credit Linkage in Solan*

Table and Figure show that overall, just 20% success rate is achieved in block wise targeting of SHGs for credit linkage, which is low. Against a planned target of over 3702 SHGs only 733 SHGs have been brought under the envelope of Credit linkage.

Nalagarh, a backward block is lagging way behind at 13 % while the developed blocks are doing slightly better.

Status of Chamba is also similar with just 17% achievement. It is evident that a lot needs to be done to encourage the SHGs to avail themselves of the credit linkage.

*Table 58-Year Wise Credit Utilization in Solan*

Solan_ Credit Linkage (In lakhs)			
YEAR	TARGET	ACHIEVED	% ACHIEVED
2019-20	406	377	93%
2020-21	572	424	74%
2021-22	613	460	75%
2022-23	1100	243	22%
2023-24	1670	481	29%
<b>TOTAL</b>	<b>4361</b>	<b>1986</b>	<b>46%</b>

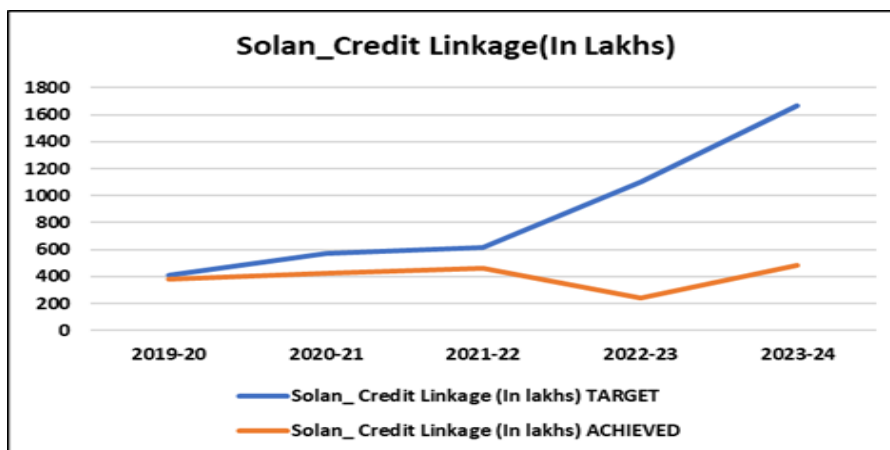


Figure 77-Year Wise Comparison of Credit Utilization in Solan

Table and Figure bring out that overall, just 46% success rate is achieved in year wise targeting of credit for credit linkage, which is low. Against a planned target of over 4361 Lakhs, only 1986 Lakhs have been utilized. Though the performance has been better than Chamba, which is at 33% achievement, the overall performance has not been good.

2019-20 has been the best year of credit usage. There is a clear reduction in subsequent years, which implies that the low levels of credit utilization are a worrying factor.

Table 59-Block Wise Credit Utilization in Solan

Block	Credit Mobilization (In Lakhs)		% ACHIEVED
	Target	Achieved	
Solan	587	302	51%
Kunihar	800	387	48%
Candaghat	638	360	56%
iharampur	936	539	58%
Nalagarh	1401	397	28%
<b>TOTAL</b>	<b>4361</b>	<b>1986</b>	<b>46%</b>

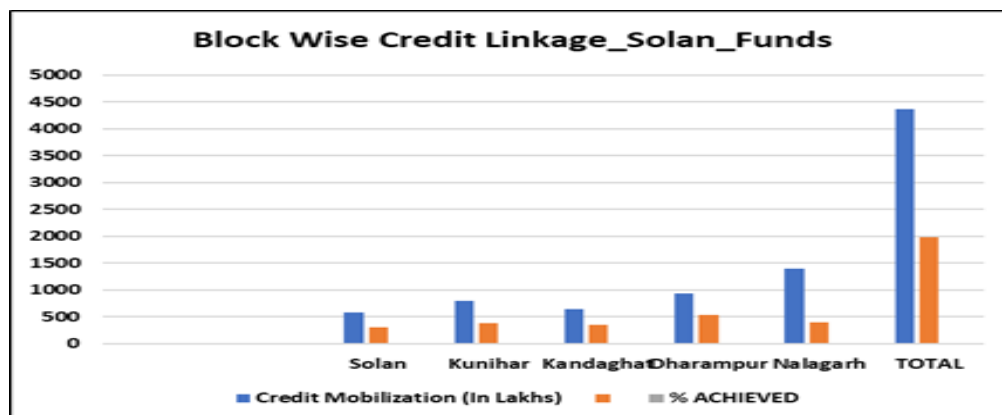


Figure 78-Block Wise Credit Linkage in Solan

Table and Figure bring out that overall, 46% success rate is achieved in block-wise targeting of credit for credit linkage, which is slightly higher when compared to blocks of Chamba district. Against a planned target of over 4361 Lakhs, 1986 Lakhs have been utilized.

Nalagarh, which is predominantly backward block is at 28%, while other blocks which are better developed and connected have seen success of 50% utilization or more.

### ***Farm Livelihood***

The year wise data sheet obtained from state and district duly corroborated with the administration is at **Appendix P**. Analysis follows in tabulated form.

Table 60-Block Data on Farm Livelihood Schemes

Block	Mahila Kisan		Krishi Sakhi and Pashu Sakhi		Krishi Udyog Sakhi	
	Target	Achieved	Target	Achieved	Target	Achieved
Solan	2000	2350	36	83	2	0
Kunihar	1640	687	0	10	0	5
Kandaghat	1700	1283	26	58	5	4
Dharampur	1700	452	26	27	1	1
Nalagarh	1610	1471	10	20	1	1
Total	8650	6243	98	198	9	11

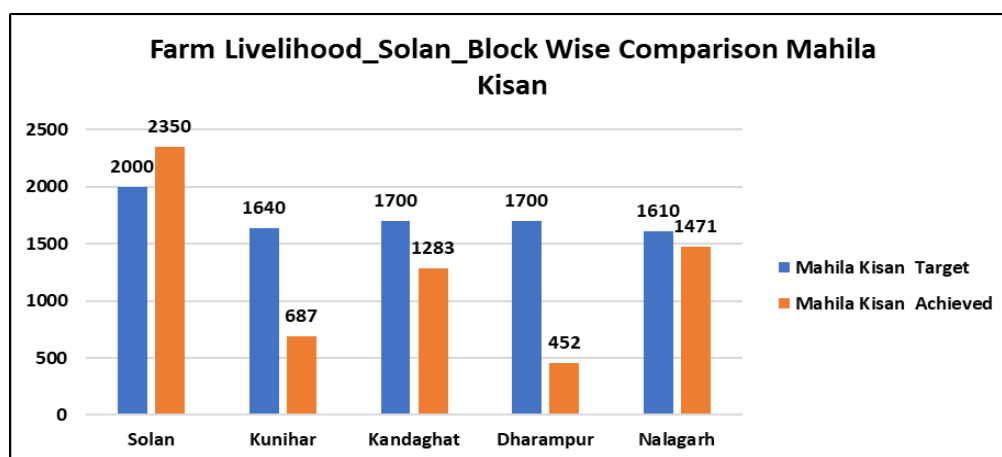


Figure 79-Block Comparison of Mahila Kisan Scheme in Solan

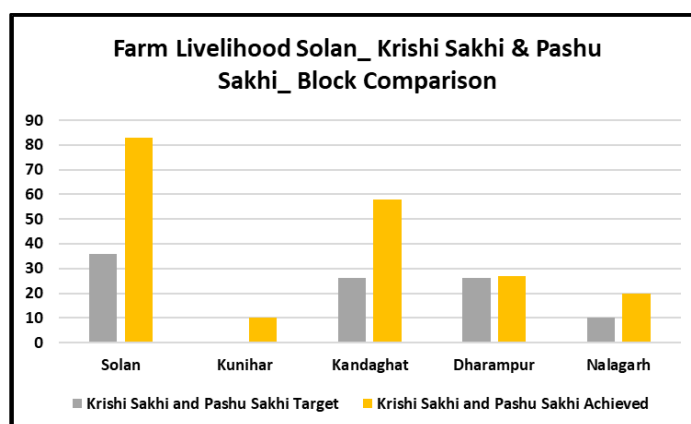


Figure 80-Block Comparison of Krishi Sakhi and Pashu Sakhi in Solan

### *Inference*

- a. Farm livelihood is growing from strength-to-strength year on year. In Chamba results are even more encouraging.
- b. Mahila Kisan scheme has taken off well. But performance in Chamba is much better
- c. Krishi Sakhi and Pashu Sakhi are also fully subscribed to and in fact achievements are more than targets.
- d. Farm livelihood stands out as the success story of both Chamba and Solan.

### **Five Year Analysis of SMY Scheme in Chamba**

The year wise data sheet obtained from state and district duly corroborated with administration is tabulated below. Analysis follows.

*Table 61-Data Set for SMY in Chamba*

<b>Fiscal year</b>	<b>Financial Spending</b>	<b>Physical Activities Events</b>	<b>Activities</b>
<b>2019-20</b>	<b>25,38,200</b>	<b>77837</b>	Formation of 309 Sashakt Mahila Kendras in district, Awareness of legal rights and laws like Domestic Violence Act, Immoral Traffic (Prevention) Act, Child Marriage (Prohibition) Act, Child Labor Act, RTI Act, Right to Education, Promotion on Menstrual Hygiene combined with health education for adolescent girls and women, Financial Support
<b>2020-21</b>	<b>2,06,000</b>	<b>62355</b>	
<b>2021-22</b>	<b>4,69,900</b>	<b>124306</b>	
<b>2022-23</b>	<b>4,17,900</b>	<b>21068</b>	
<b>2023-24</b>	<b>0</b>	<b>0</b>	
<b>Total</b>	<b>36,32,000</b>	<b>2,85,566</b>	

### *Analysis*

This scheme focusses on promotion of socio- economic empowerment of rural women by creating awareness about their rights and facilitating institutional support for enabling them to realize their rights and develop/utilize their full potential.

However, no targets were set for the five years, and neither were the funds divided into blocks. The funds and events were allocated as per requirements projected by the BDOs and for FY 2023-24, no funds have been allocated.

### **Five Year Analysis of SMY Scheme in Solan**

The year wise data sheet obtained from state and district duly corroborated with administration is tabulated below. Analysis follows.

*Table 62-Data Set for SMY in Solan*

<b>Fiscal year</b>	<b>Financial Spending</b>	<b>Physical Activities Events</b>
<b>2019-20</b>	<b>23,73,000</b>	<b>1,800</b>
<b>2020-21</b>	<b>5,68,500</b>	<b>255</b>
<b>2021-22</b>	<b>7,51,700</b>	<b>941</b>
<b>2022-23</b>	<b>4,82,700</b>	<b>491</b>
<b>2023-24</b>	<b>136000</b>	<b>456</b>
<b>Total</b>	<b>43,11,900</b>	<b>3,943</b>

### *Analysis*

As in the case of Chamba, no targets were set for the five years, and neither were the funds divided into blocks in the district. The funds and events were allocated as per requirements projected by the BDOs and for FY 2023-24, no funds have been allocated. However, though the funds expended were more, the number of events covered was much less. Chamba concentrated on small events including camps, meetings, interactions and recorded these, while Solan district preferred to focus on bigger events though lesser in numbers.

## **CHAPTER 6: QUANTITATIVE ANALYSIS OF PRIMARY DATA**

### **Questionnaire for Women SHGs at Block Levels on NRLM and SMY**

A set of 36 questions has been framed as part of the questionnaire for inputs from women members of SHGs covering the 12 blocks of Chamba and Solan Districts. The construct of the questionnaire is given below.

*Table 63-Basic Construct of Questionnaire*

<b>Construct</b>	<b>Measures</b>	<b>No of Questions</b>
<b>Demographic Profile</b>	<b>Intersectional, geographical, age, education disparity</b>	<b>5</b>
<b>Social Mobilization of SHGs</b>	<b>Perception</b>	<b>7</b>
<b>Financial Linkages of SHGs</b>	<b>Perceptions, Turnovers</b>	<b>6</b>
<b>Efficacy of NRLM</b>	<b>Perceptions, Turnovers</b>	<b>5</b>
<b>Efficacy of SMY</b>	<b>Perceptions, Turnovers</b>	<b>4</b>
<b>Efficacy of VO, CLF, PGs</b>	<b>Financial Linkages, Perceptions</b>	<b>7</b>
<b>Merger</b>	<b>Perceptions</b>	<b>2</b>
<b>Total</b>		<b>36</b>

The researcher has travelled extensively and reached out to the various SHGs personally duly explaining the research problem and the modalities of the questionnaire in meetings of SHGs, VOs, and CLFs to ensure clear, unambiguous, unbiased and genuine responses from the women. The questionnaire has been kept in **Hindi** to ensure ease of comprehension by the women. Consent has been taken from all the respondents for the respective responses. The questionnaire is placed at **Appendix Q**. A total of 522 women

have responded and which is approximately 1.4% of the sample size. Detailed analysis of the responses to the questionnaire follows.

## *Analysis*

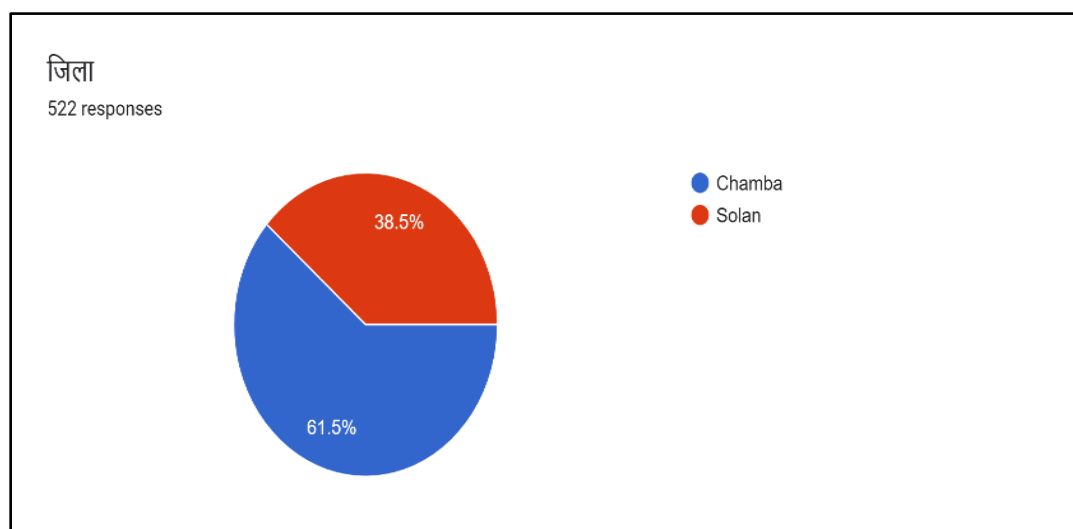
### **Section 1: Introduction**

Covers the basic details of *Viksit Bharat 2047*, DAY-NRLM and SMY as applicable to Chamba and Solan districts. It also gives the basis of research problem.

### **Section 2: General Information**

Covers basic profiling of the respondents including name, age, block, district and education. Details are given below.

#### *District and Block Profile*



*Figure 81-District Profile of Respondents*

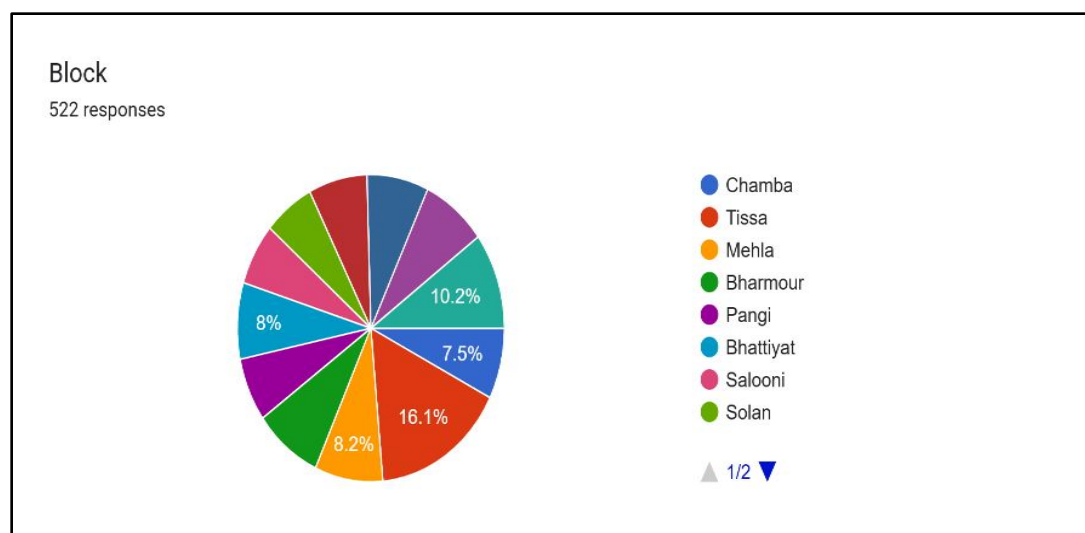


Figure 82-Block Profile of Respondents

Table 64-District and Block Breakdown of Respondents

District	Block Name	Sampling Size (Total No. of Households covered)	Responses	Percentage Responses	District	Block Name	Sampling Size (Total No. of Households covered)	Responses received	Percentage Responses
Chamba	Bharmour	2203	43	2.0%	Solan	Solan	3183	32	1.0%
	Bhattiyat	3009	42	1.4%		Kunihar	4526	37	0.8%
	Chamba	3618	39	1.1%		Kandaghat	3627	41	1.1%
	Mehla	2709	43	1.6%		Dharampur	4167	39	0.9%
	Pangi	1088	35	3.2%		Nalagarh	3226	53	1.6%
	Salooni	2735	34	1.2%		<b>TOTAL</b>	<b>18729</b>	<b>202</b>	<b>1.1%</b>
	Tissa	3211	84	2.6%					
	<b>TOTAL</b>	<b>18573</b>	<b>320</b>	<b>1.7%</b>					

Representation of about 61.5% from the seven blocks of Chamba as against 38.5% from the five blocks of Solan have ensured an equitable distribution for each block. The block wise distribution is tabulated above. Percentage representation varies from a minimum of 0.8% in Kunihar to 3.2% from the tribal block of Pangi. There is an even spread of respondents from all the blocks.

## Age Profile

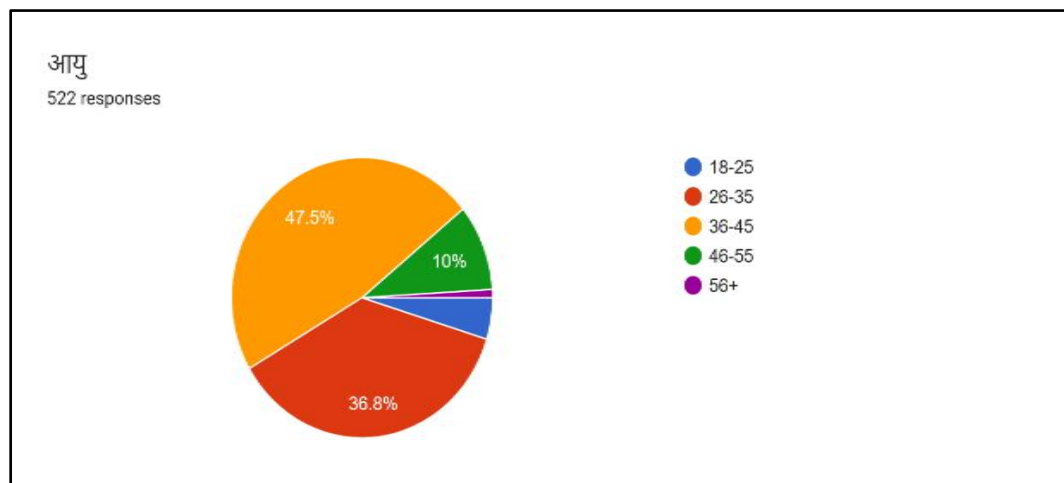


Figure 83-Age Profile of Respondents

Table 65-Age Profile Breakdown

Age	Number of Respondents
18-25	25
26-35	192
36-45	248
46-55	52
>55	5
<b>Total</b>	<b>522</b>

Majority of the women SHG members are in the age bracket 26-45 and can influence the outcome now and later. These women are in an age bracket that will be affected by the schemes in next 10 to 15 years. Hence these inputs are extremely relevant

### Education Profile

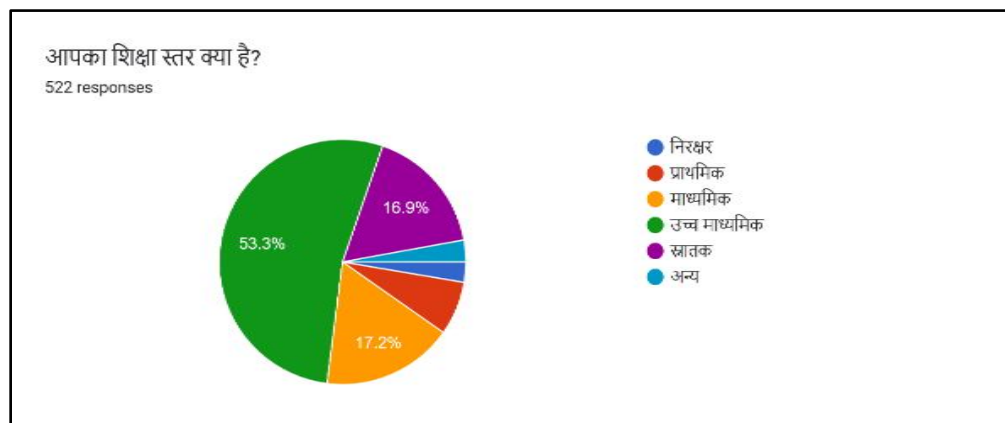


Figure 84-Education Breakdown of Respondents

Table 66-Breakdown of Educational Profile

Status of Education	Number of Respondents
Graduation	88
Higher Secondary	278
Secondary	90
Primary	37
Illiterate	14
Others	15
<b>Total</b>	<b>522</b>

Majority of the women SHG members have studied till secondary or more. Out of the out-of-the-hill states, HP is a relatively more educated state.

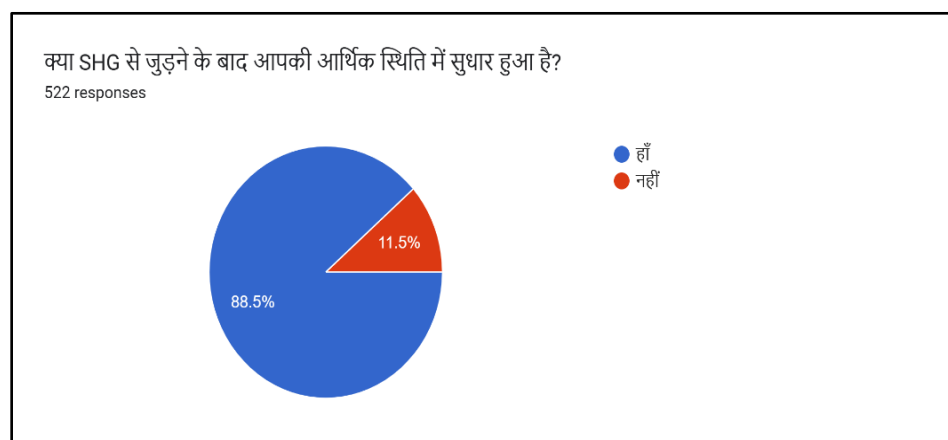
Table 67-Bivariate comparison of Education Levels and Selected Blocks

Level of Education	Block		
	Chamba	Solan	Pangi
Graduation	9	5	0
Higher Secondary	23	13	19
Secondary	5	10	9
Primary	0	2	4
Illiterate	0	1	2
Others	0	1	1

Block comparison of tribal block Pangi with the developed blocks Chamba and Solan, appears to indicate similar levels of education. Basic education is at par, though women in developed blocks have a higher number going for graduation.

### Section 3: SHG and Financial Strengthening

#### *Enhancement of Financial Status*



*Figure 85-Enhancement of Financial Status*

88.5% (462) respondents have confirmed that SHG formation has enhanced the financial status of the family. Only 11.5% of respondents feel that there has been no change.

*Table 68-Bivariate Comparison of District and Improvements in Financial Linkages*

Improvement of Financial Linkages	District	
	Chamba	Solan
Yes	270	192
No	50	10
Percentage Yes	84.38%	95.05%

The response is a clear indication that women in Solan district are higher beneficiaries of financial linkages compared to Chamba.

### Loan Availing Facility

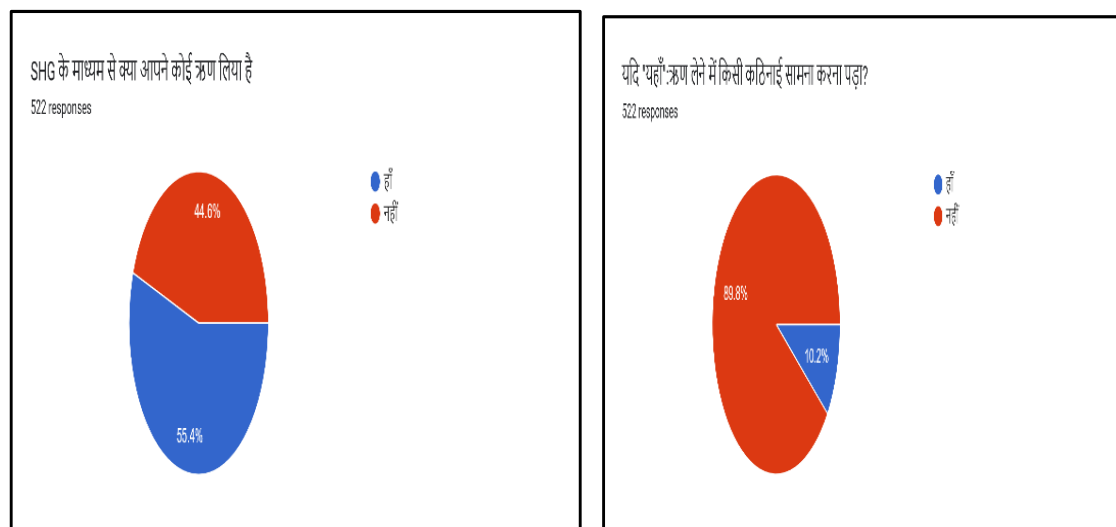


Figure 86-Breakdown of Loan facility for Respondents

Table 69-Bivariant Comparison of Districts with Loan Availed

		District	
		Chamba	Solan
Loan Avail Facility	Yes	131	158
	No	189	44
	Percentage Yes	40.94%	78.22%

55.4% (289) of the respondents have availed loan facility through SHG, and 90% of these respondents faced no difficulty whatsoever in availing the facility. Hence the process of loan availing through SHG seems to be well ironed out. However, the number of respondents who have availed the facility is low. Moreover, from the bivariant analysis, it is clear that the loans being availed by Solan district are almost twice that of Chamba district.

Table 70-Bivariant Comparison of Pangji and Chamba Blocks on Loan Availing Facility

Loan Avail Facility	Block	
	Pangji	Chamba
Yes	1	31
No	34	8
Percentage Yes	2.86%	79.49%

From the bivariant analysis of Pangji and Chamba blocks with the loan availed facility, the alarming trend emerging is that the loans are being availed primarily by Chamba block while the tribal block Pangji has only one beneficiary out of 35 respondents.

### Skills under SHG

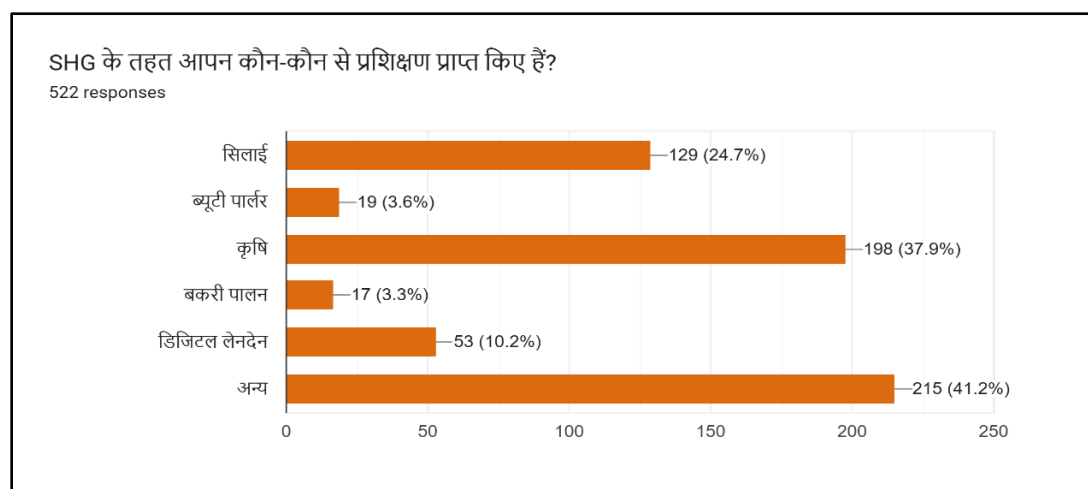


Figure 87-Breakdown of Skills Imparted to SHGs



Figure 88-Word Cloud (created in NVivo) on Skills Imparted to SHG Members

Farm livelihood training, stitching, beauty parlour, animal husbandry, financial literacy, digital literacy have been popular training skills imparted as indicated from the word cloud generated from the responses in NVivo software.

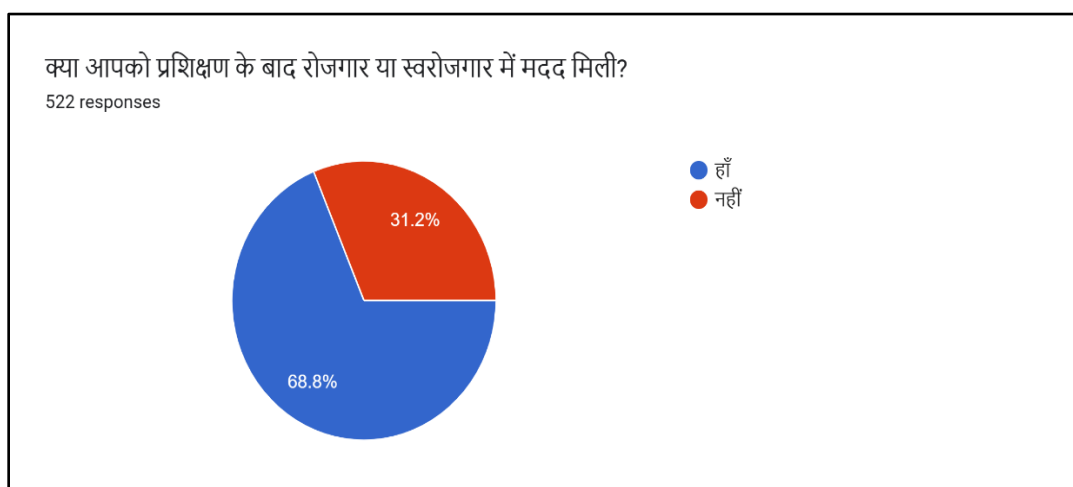
*Skills Recommended*



Figure 89-Word Cloud (<https://www.wordclouds.com/>) on Skills Recommended by Respondents

Farm livelihood training, stitching, beauty parlour, animal husbandry, digital literacy, financial literacy continues to be the popular training skills being recommended for continuation

*Enhancement of Employment and Self Employment*



*Figure 90-Feedback on Employment Opportunities*

A very high percentage of 68.8 % (359 respondents) have confirmed that their employment/self-employment avenues have increased post skilling.

*Table 71-Bivariant Comparison of District against Avenues of Employment Generated*

Avenues of Employment	District	
	Chamba	Solan
Yes	204	155
No	116	47
Percentage Yes	63.75%	76.73%

Table 72-Bivariant Comparison of Selected Blocks against Avenues of Employment Generated

Avenues of Employment	Block			
	Chamba	Solan	Pangi	Nalagarh
Yes	29	28	16	39
No	10	4	19	14
Percentage Yes	74.36%	87.50%	45.71%	73.58%

From the tables above it is clear that the percentage of avenues of employment generated are in favour of Solan district. As far as the blocks are concerned, the tribal block Pangi stands out as with least number of avenues for the respondents while the developed blocks of Solan and Chamba are much better off. Nalagarh though a backward block in Solan district is faring Fwell in employment generation.

#### Production/ Manufacture/ Services by SHG

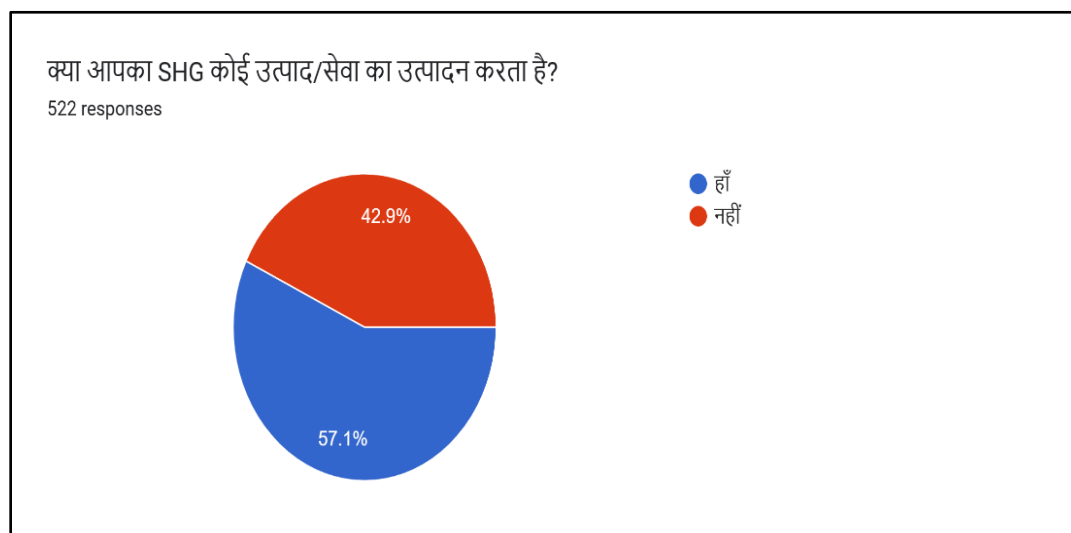


Figure 91-Feedback on Products/Services by SHGs

57% (298) women SHGs have confirmed that they are producing some product or providing a service. However almost 43% do not produce any product/service.

### Challenges in Production

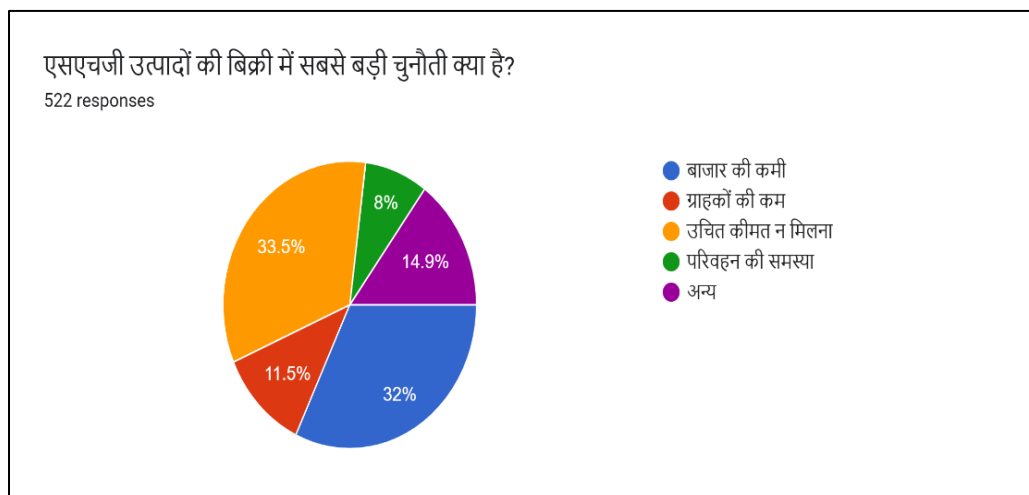


Figure 92-Feedback on Challenges Faced in Sales

Table 73-Breakdown of Challenges Faced by SHG in Sales

Challenge	Number of Respondents	Percentage of Respondents
Low Rates	175	34%
Lack of Market Linkage	167	32%
Lack of Buyer	60	11%
Poor Transportation/ Road Network	42	8%
Others	78	15%
<b>Total</b>	<b>522</b>	

Low market rates, lack of buyers and market linkages and poor road and transportation connectivity stand out as the major challenges that need to be addressed.

### On-line Training for Product Sales

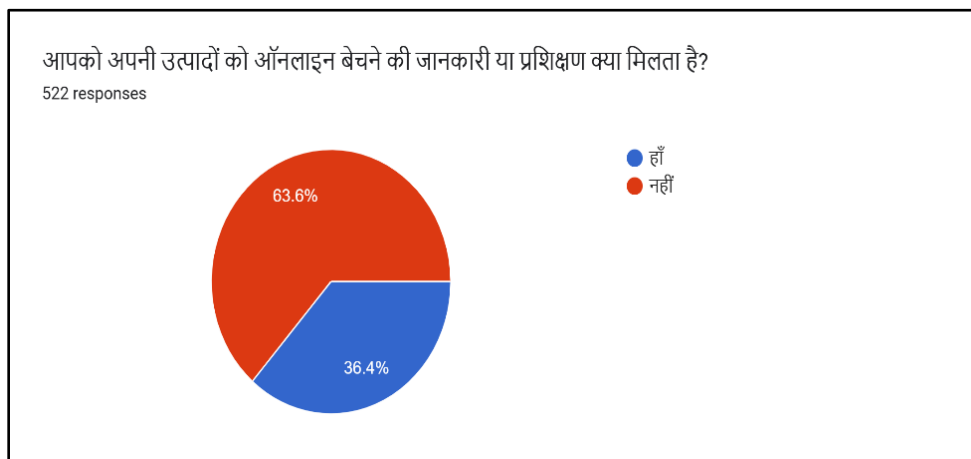


Figure 93-Feedback on On-line Training for Market Linkage

63.6% (332 respondents) have confirmed that they have not had any training on digital platform usage to increase on-line trading of their products.

### Support of SHG from Village Panchayats

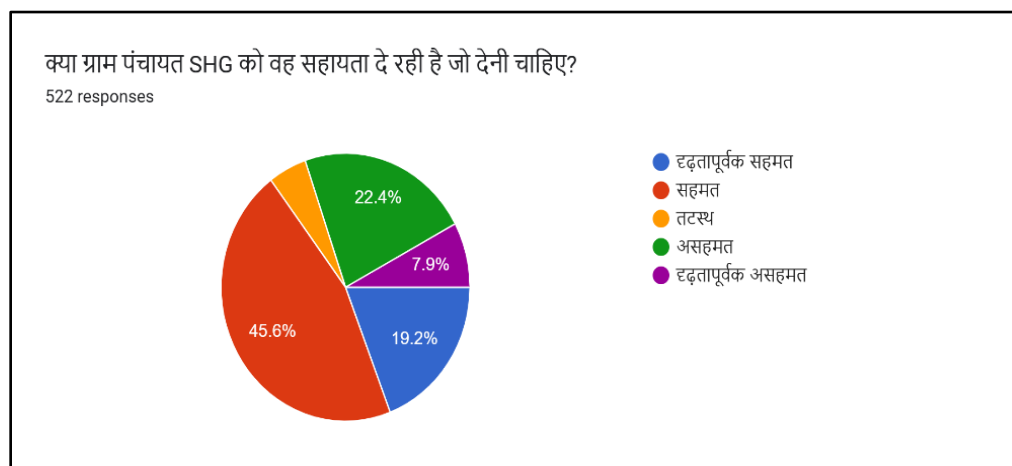


Figure 94-Feedback on Village Panchayats

More than 30% of respondents believe that village panchayats are not supporting the SHGs in enhancing the livelihood of the respondents.

Table 74-Bivariant Comparison of District with Support of Village Panchayats

		District	
		Chamba	Solan
Is Village Panchayat Aiding Women	Yes	198	140
	No	113	45
	Neutral	9	17
	Percentage Yes	61.88%	69.31%

Table 75- Bivariant Comparison of Selected Blocks with Support of Village Panchayats

		Block			
		Chamba	Solan	Pangi	Nalagarh
Is Village Panchayat Aiding Women SHGs	Yes	32	13	14	41
	No	7	12	18	8
	Neutral	0	7	3	4
	Percentage Yes	82.05%	52.00%	40.00%	83.67%

Perception of women respondents from Solan is more positive towards the support from the Village Panchayats, than from Chamba district. However at block level, Pangi stands out with very poor opinion of the Panchayat support. Surprisingly, the Solan block has a poor impression about the role of Panchayats, while respondents from Chamba and Nalagarh blocks have a fairly good opinion. It is likely that the responses are based on the actual work being done on ground and is less dependent of the other factors.

## NRLM and its Effectiveness

### Awareness of NRLM

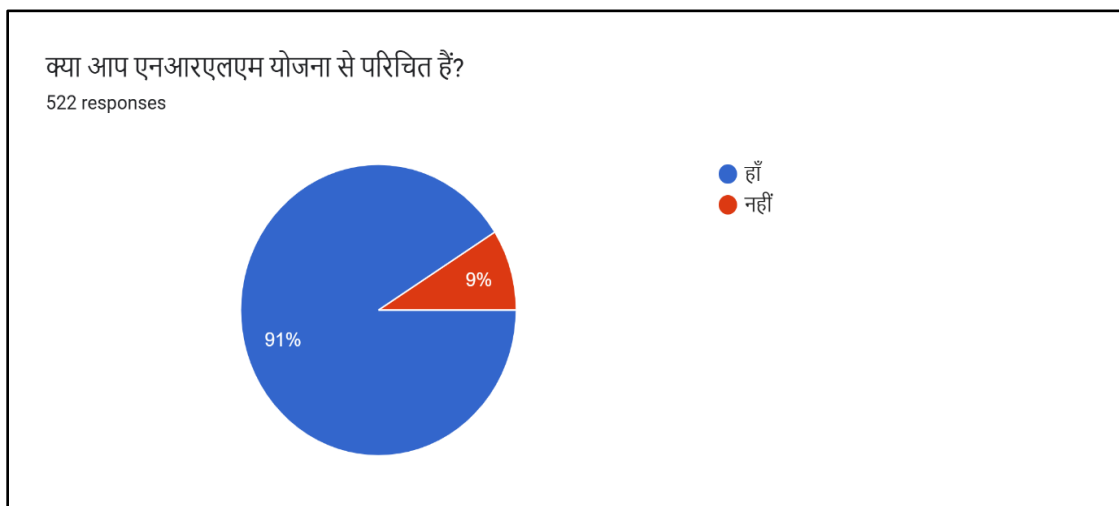


Figure 95-Feedback on NRLM Awareness

91 % (475 respondents) are aware of the scheme while 9% (47) are unaware about it.

Table 76-Bivariant Comparison of District with Levels of Awareness of DAY-NRLM Scheme

		District	
		Chamba	Solan
Awareness of NRLM	Yes	283	192
	No	37	10
	Percentage Yes	88.44%	95.05%

Table 77-Bivariate Comparison of Selected Blocks with Levels of Awareness of NRLM Scheme

Awareness of NRLM	Block			
	Chamba	Solan	Pangi	Nalagarh
Yes	38	28	28	48
No	1	4	6	5
Percentage Yes	97.44%	87.50%	82.35%	90.57%

The levels of awareness about DAY-NRLM scheme are fairly high in districts and blocks. Even Pangi has an awareness percentage of 82.35% while Chamba block has more than 97%.

#### Effectiveness of NRLM

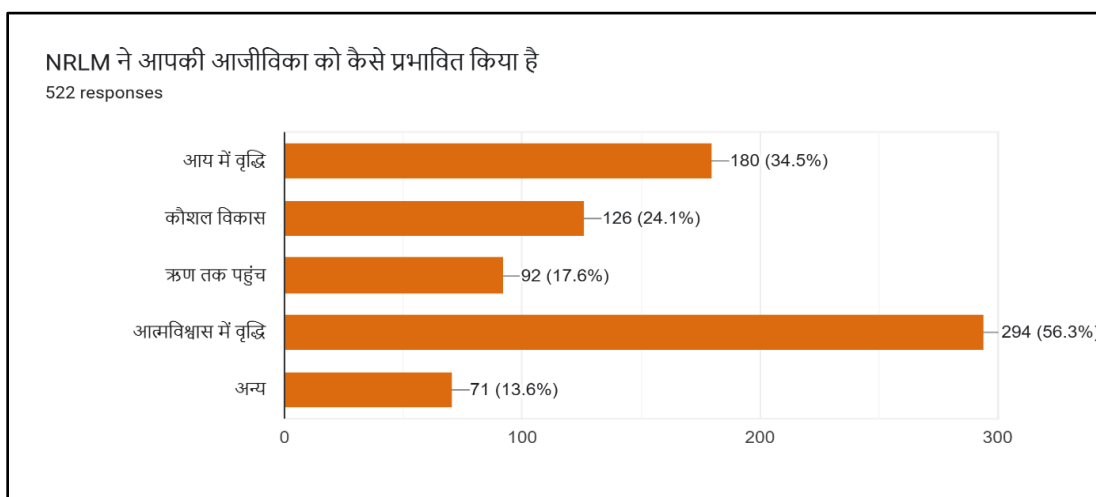


Figure 96-Feedback on Livelihood through NRLM

Maximum respondents have confirmed that NRLM has enhanced confidence, increased pay, skill development and outreach to loan facility. Respondents have given an overall high rating of 4.06 out of 5 on the effectiveness of the scheme.

### Veracity of the NRLM Beneficiaries

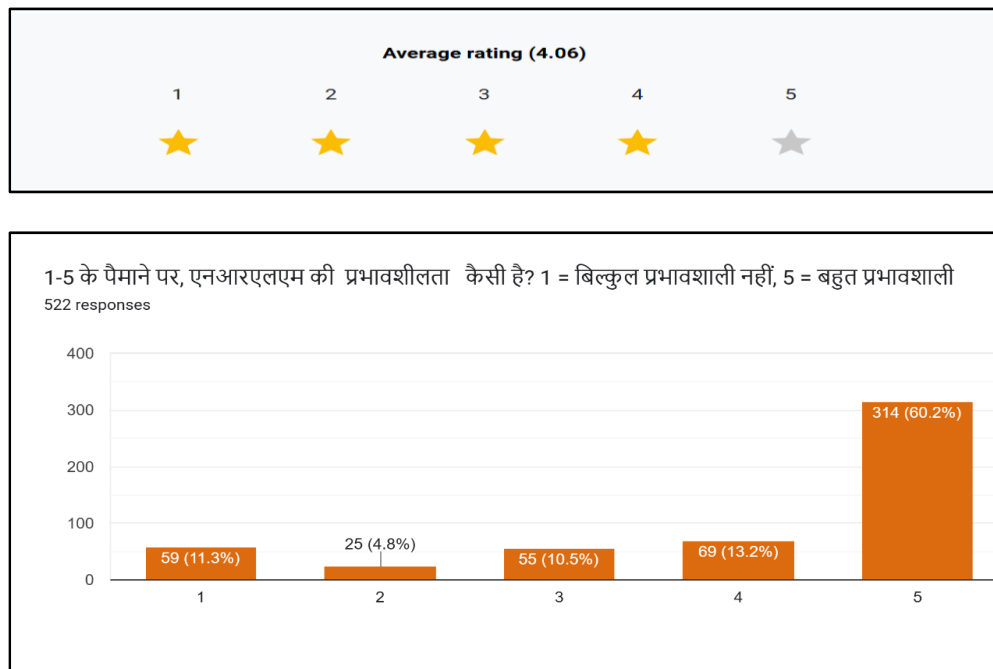


Figure 97-Efficacy Rating of NRLM

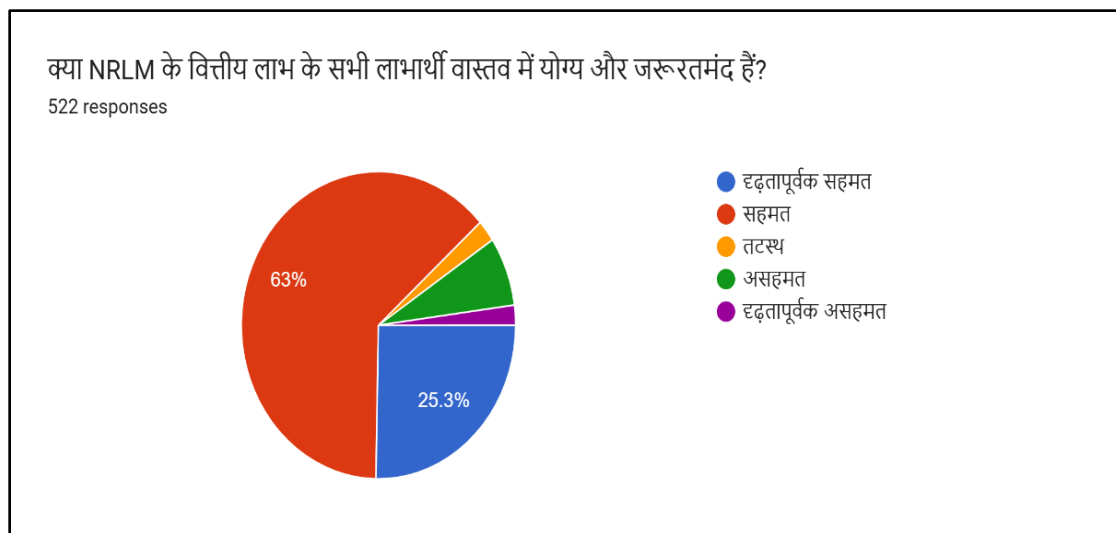


Figure 98-Feedback on Process Selection of NRLM Beneficiaries

About 88.5% of respondents have confirmed that NRLM has been used only for the authorized beneficiaries and that no non-deserving persons have been unduly favoured.

## Section 5: Effectiveness of SMY

### Awareness of SMY Scheme

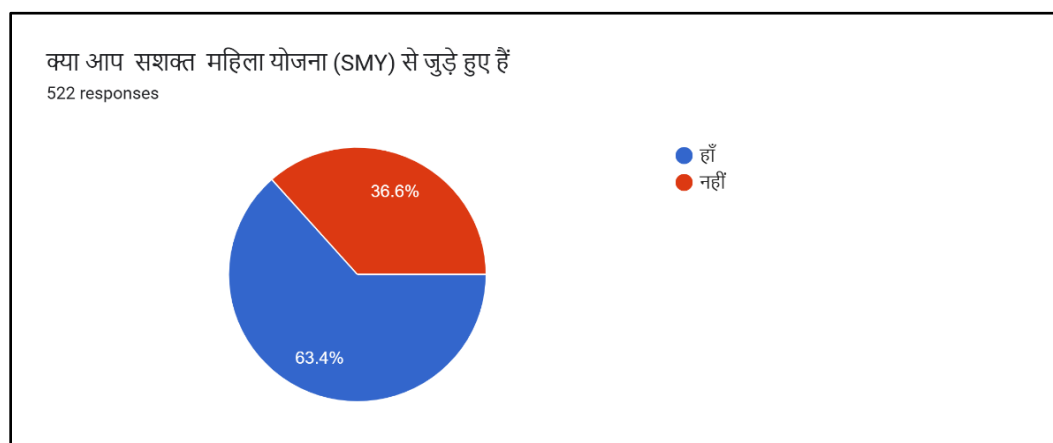


Figure 99-Feedback on Awareness of SMY

191 respondents (36.6%) have denied being connected to SMY. The effectiveness of the scheme is evidently low due to the non-joining of the SHGs with the scheme.

Table 78-Bivariant Comparison of District with Levels of Awareness of SMY

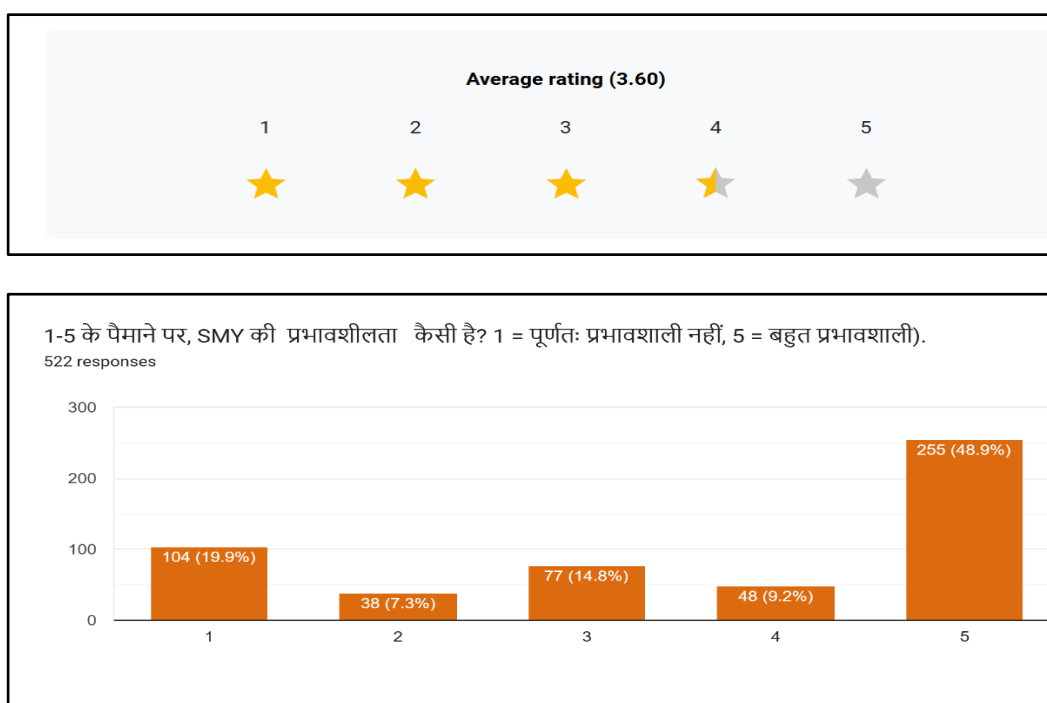
Awareness of SMY	District	
	Chamba	Solan
Yes	207	124
No	113	78
Percentage Yes	64.69%	61.39%

Table 79-Bivariant Comparison of Block with Levels of Awareness of SMY Schemes

Awareness of NRLM	Block												
	Bharmour	Bhattiyat	Chamba	Mehla	Pangi	Salooni	Tissa	Dharampur	Kandaghat	Kunihar	Nalagarh	Solan	
Yes	30	33	29	32	16	10	57	21	29	25	36	13	
No	13	9	10	11	19	24	27	18	12	12	17	19	
Percentage Yes	69.77%	78.57%	74.36%	74.42%	45.71%	29.41%	67.86%	53.85%	70.73%	67.57%	67.92%	40.63%	

Tables indicate that the levels of awareness about the scheme are low across the two districts. However, the awareness is comparatively higher for Chamba district than Solan. Even across blocks, the blocks of Chamba district have higher awareness in Bharmour, Bhattiyat, Chamba and Mehla while Pangi and Salooni are less than 30% awareness. In Solan district, the blocks have awareness less than 70% across, and Solan has the lowest at 40%. This could be explained from the secondary data analysis where Chamba has used the funds for more events though at smaller scale while Solan has resorted to lesser events but at higher costs.

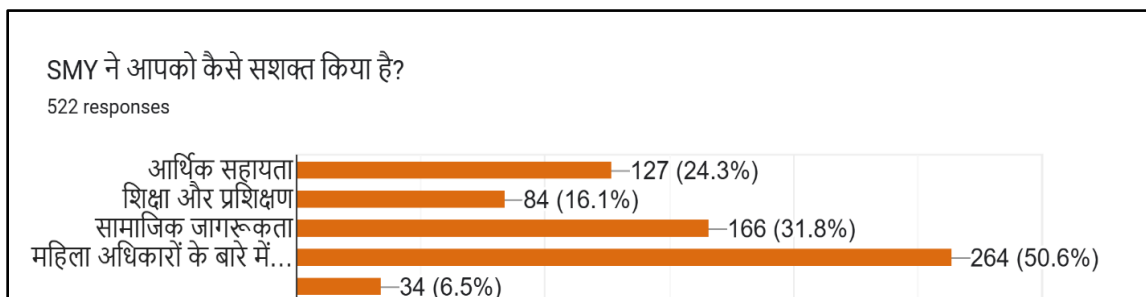
### *Rating Efficacy of SMY*



*Figure 100-Feedback on Rating Efficacy of SMY*

The respondents have awarded a very low rating of 3.69 out of 5 to the scheme, which is an indication of the lack of resonance of the scheme with the women.

### *Efficacy of SMY*



*Figure 101-Feedback on Skills Imparted by SMY*

Though maximum respondents have confirmed that they have not connected to the scheme, the balance have indicated awareness of women rights, financial assistance, education and skill training and social awareness as the primary benefits of the scheme that they have availed.

## Section 6: Efficacy of Cooperative Organizations - VO, CLF and PG

### Participation for each Organization

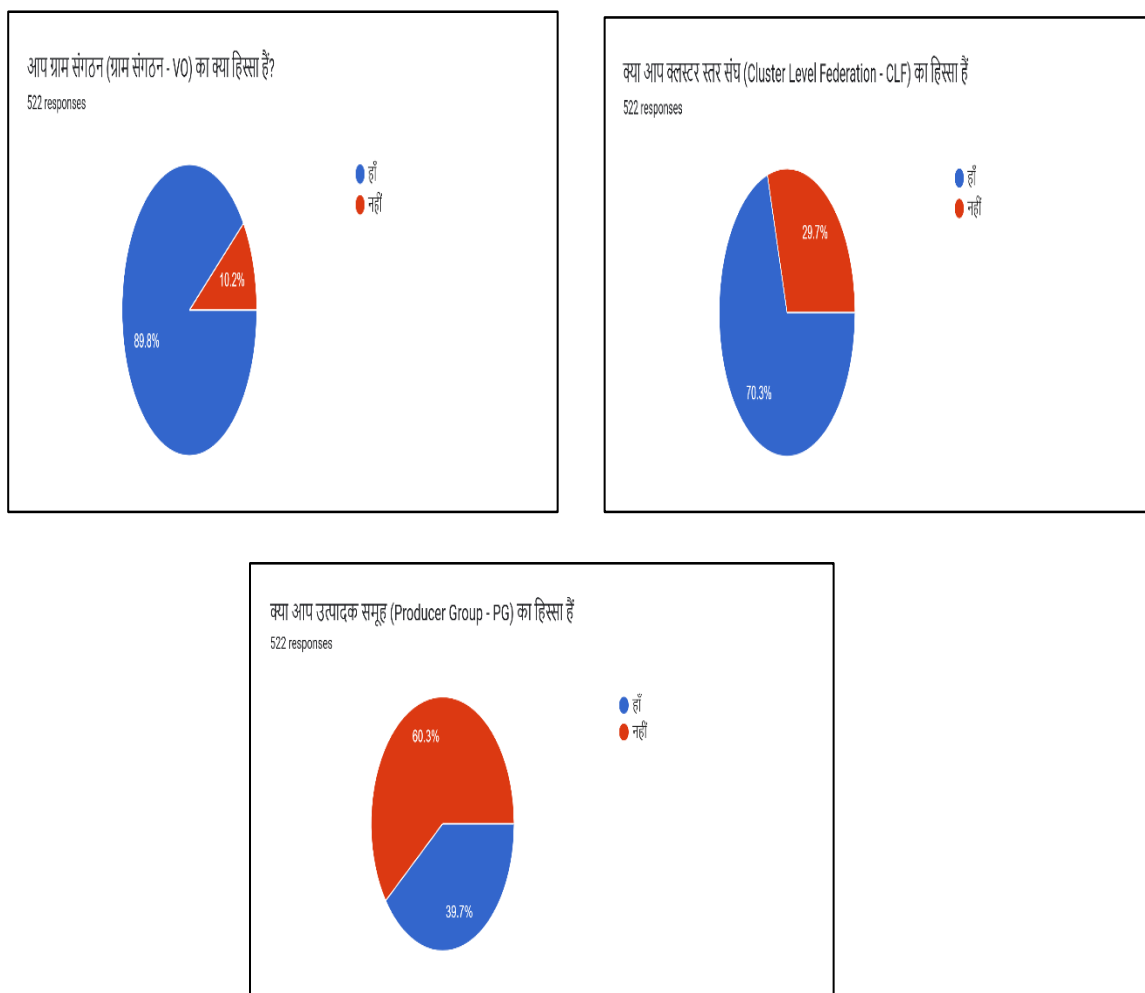


Figure 102-Feedback on Participation in VO, CLF, PG

Respondents have indicated their linkages with the three major organizations. While Village Groups have almost 89.8% of women affiliated to the VO in their respective block, almost 70.3% of the SHG members are also associated with a CLF, while only 39.7% respondents have affiliation to any PG. Clearly, CLF and PG linkages are lagging, while VOs have already become strong institutional institutions.

### Rating Efficacy of Organizations

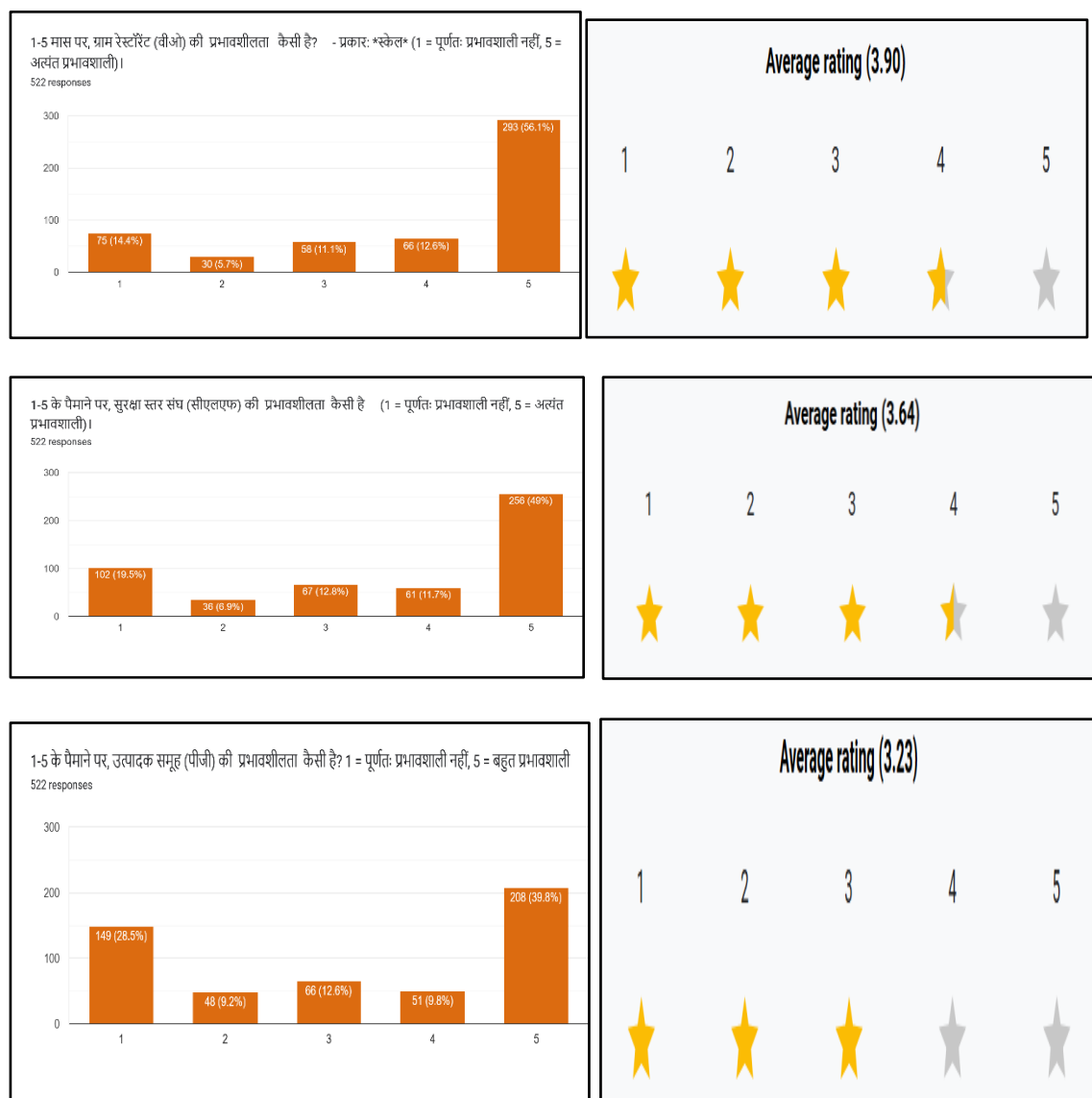


Figure 103-Feedback on Rating Efficacy of VO, CLF and PG

Respondents have rated the three organizations along the same lines as the level of participation in the previous question. VOs have been given a rating of 3.90 as against the ratings of 3.64 for CLF and a low 3.23 for PGs. A lot of work needs to be done to bring up these organizations to levels where the associated SHGs can reap dividends out of the set-up.



## Section 7: Convergence of NRLM and SMY

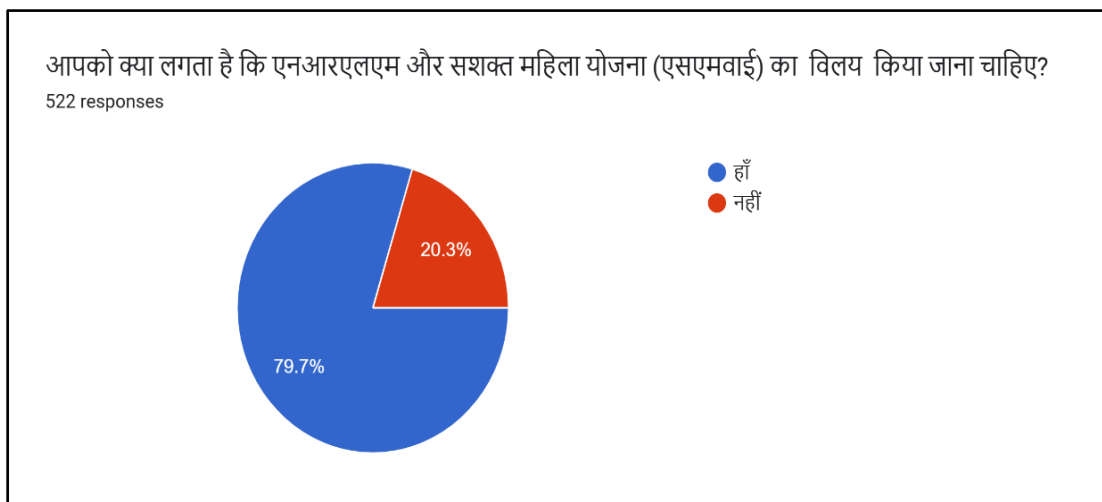


Figure 105-Feedback on Convergence of NRLM and SMY

Table 80-Bivariant Comparison of District and Opinion on Convergence of NRLM and SMY

Merger/ Synergy of NRLM and SMY	District	
	Chamba	Solan
Yes	252	164
No	68	37
Percentage Yes	78.75%	81.59%

Table 81-Bivariant Comparison of Blocks with Opinion on Convergence of NRLM and SMY Schemes

Merger/ Synergy of NRLM and SMY	Block												
	Bharmour	Bhattiyat	Chamba	Mehla	Pangi	Salooni	Tissa	Dharampur	Kandaghat	Kunihar	Nalagarh	Solan	
Yes	27	32	26	36	20	33	78	29	38	28	40	29	
No	16	10	13	7	15	1	6	10	3	9	13	3	
Percentage Yes	62.79%	76.19%	66.67%	83.72%	57.14%	97.06%	92.86%	74.36%	92.68%	75.68%	75.47%	90.63%	

416 respondents have recommended convergence of the schemes NRLM and SMY, thereby accounting for almost 80% of responses polled. Both the districts are strongly in favour of the merger/convergence. Even blocks are recommending merger with very high ratings less. Pangi and Bharmour which are tribal blocks. Also, the awareness levels about SMY scheme are low in both Pangi and Bharmour, and hence the low ratings for merger could be a fall out of lack of awareness.

### **Overall Inferences**

- a. *Geographical Representation* Respondents are women members of SHGs only. The sample set of respondents is heterogenous but has a suitable representation of the 12 blocks of Chamba and Solan. Sample size is adequate for a mixed representation of tribal, developed, and backward blocks. Adequate representation has been given to each block and almost equitable representation is available for both districts as per blocks. The sample size is fairly educated and of a suitable age group to meet the requirements of the research.
- b. *Social Mobilization* Most of the respondents are of the view that the required social mobilization has not happened. The realization that there is not enough participation from the women themselves, is there with the women and they have mentioned that efforts are required by them to galvanize the participation.
- c. *Institutional Strength.* The organizations need to be given impetus as the drive is missing. Lack of any suitable SOP of the organization's VOs, CLFs, PGs is also affecting the efficacy. The support of Village Panchayats appears to be lacking in many cases.

- d. *Financial Inclusion* Almost 42% women have not availed the loan facility as they are not aware or have not got the opportunity to market their product. The ecosystem to sustain loans and utilize them efficiently, is lacking.
- e. *Market Access* Majority of respondents are worried about lack of markets, consistent demands, suitable prices, and sustained employment avenues to ensure consistent livelihood options.
- f. *Digital Literacy and Digital Platform* Respondents have voiced the need for online sales of products and a suitable digital market and training to optimally use this avenue.
- g. *Convergence of Schemes* The lack of convergence of the state-sponsored scheme SMY with NRLM stands out clearly. More than 80% of respondents believe that SMY needs to re-invent itself and align itself to NRLM to ensure that the objectives of women-led development are not lost sight of. NRLM too needs to improve its efficacy as per the respondents.

#### **FGD with VO and CLFs at Bharmour, Tissa, Kunihar and Kandaghat**

During field study, FGD with representatives of VOs and CLFs at Bharmour and Tissa in Chamba District, Kunihar and Kandaghat in Solan District, were carried out to gather a feel of voices from the field.



Figure 106-Photos from Visit to VO Meeting in Bharmour, Chamba District



Figure 107-Photos of Interaction with CLF Members at Kandaghat Block, Solan District



Figure 108-Photos of CLF Meeting at Kunihar Block, Solan district

### ***Analysis***

The researcher interacted with the representatives of SHGs in Bharmour in snowfall, VO members at Tissa, a CLF member meeting at Kunihar/ Arki and a VO meeting at Kandaghat. From the FGD it became obvious that a one-size-all scheme like NRLM by itself does not suffice for socio-economic development unless it is customized for each block since the requirements and aspirations of each block within a district also vary. Bharmour and Pangi are cut off for almost half the year due to snowfall and rains and hence need a market that is not dependent on tourists alone. Kunihar has the challenge of being side-lined due to the availability of alternate better road axis to Solan and Shimla. The missing support from the state scheme of SMY was indicated by the members since in 2023-24 no funds were released by the state government. Lack of awareness, limited market access, lack of digital platforms, limited training, inconsistent demands for products, lack of quality certification agencies, and limited institutional support stand out as major challenges that these women members face in converting their products/ services into sustainable sources of livelihood.

### ***FGD with Him Ira Beneficiaries***

Interaction was carried out with the beneficiaries at Solan, Naldera and Nalagarh.

Under NRLM mission, traditional dishes are being served to tourists from outside the state on the National Highway through Him Ira Canteen and Him Annapurna Food Van. The Him Ira Canteen is an opportunity for women from rural self-help groups which will enable them to earn additional livelihood. Its mission is to provide a unique and traditional cuisine that focuses on Atithi Devo Bhava. Him-Ira Canteen Officers/ ITI Arki & Swachhta Café

is being run in Nalagarh to provide high quality food at reasonable price with exemplary service to the staff and students.

### ***Him Annapurna Food Van***

In order to promote traditional cuisine in district Solan and to provide opportunities to the women of rural self-help groups to enhance their livelihood, this scheme has been started by providing a food van to the women of Ganga Self Help Group Dadhog of Laxmi Gram Sangathan Padag of development block Solan, for which a food van of Rs. 1 lakh/- has been provided to SHG of five women out of Himachal Pradesh Rural Livelihood Mission to



*Figure.109-Lunch at Him Ira Mobile Food Van, Solan Block*

purchase food vans. In addition to this, a community investment fund of Rs. 200000/- (Rs. 2 lakhs) was provided from the VO for the said purchase. A variety of dishes are being served by these women in the food van through the food van. The average income of these women is more than 60-70 thousand rupees per month, which has strengthened their economic condition. A total of seven such vans have been procured for the Solan district.

### ***Him Ira Markets***

The concept is being broadened to provide suitable market for the local products. Presently the facility is only in the developed blocks like Solan and Chamba. Field study was conducted at both locations and the products did have a viable market. However, the market is again limited to the availability of the tourists and local demand is quite less. As of now

there is no provision for taking the products out of district other than the trade fairs at Delhi, which are very few.



Figure 110-Interaction with Him Ira Shopkeepers on Mall Road at Solan Block



Figure 111-Visit and Interaction at Him Ira Outlet at Naldera

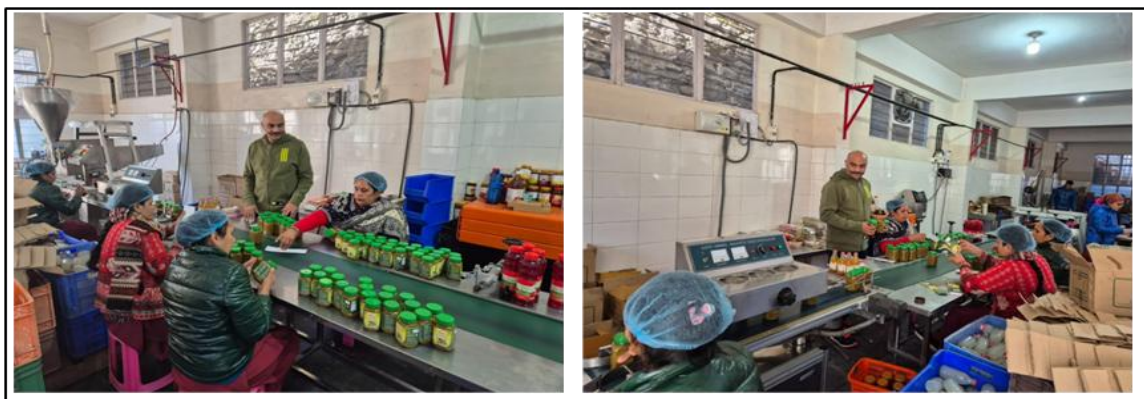


Figure 112-Visit to Chamba Chukh and Food Production Facility at Chamba Block



*Figure 113-Interaction with SHG Members at Tissa Block, Chamba District*



*Figure 114-Interaction with Padam Shri Ms Lalita Vakil (Chamba Rumal)*

## CHAPTER 7: QUALITATIVE ANALYSIS OF INTERVIEWS

### Data Collection

Interviews have been conducted with the officials handling the two schemes at selected blocks, district and state levels as well as representative of the NGO Veddis Foundation which has been involved in Chamba and Solan districts for progressing NRLM scheme since March 2024. The interviewees have been selected based on their appointment, extensive exposure and on ground experience in the field post consent of the respective departments. The interviews were conducted through in person interaction in a semi structured manner. Portions of the interview that the respondents were not keen to be reproduced, have been removed.

*Table 82-Details of Interviewees*

Name of Interviewee	Appointment	Scheme	State/District	Mode of Interview
Ms. Kalyani Gupta	Dy CEO NRLM	NRLM	Himachal Pradesh	In person with Audio Transcribe
Shri Hitesh Kumar	District Programme Coordinator, Veddis Foundation	NRLM	Chamba	In person with Interview Guide
Shri Om Prakash Thakur	Project Director and District Mission Manager, DDO	NRLM	Chamba	In person with Interview Guide
Ms Priyanka Sharma	District Project Manager NRLM, District Planning Office,	NRLM	Solan	In person with Interview Guide
Shri Lekh Raj	SA ICDS	SMY	Chamba	In person with Interview Guide
Shri Padam Dev Sharma	DPO ICDS	SMY	Solan	In person with Interview Guide
Shri Satnam Singh	DY Dir WCD	SMY	Himachal Pradesh	In person with Audio Transcribe

An Interview Guide was prepared and shared with the interviewees beforehand. The same is placed at **Appendix R**. The interviews have been made to undergo thematic and content analysis using NVivo 15.1.1 trial version for gaining clarity on the themes and themes and the codes generated were as follows:

Table 83-Thematic Code Map of the Interviews

Themes	Codes	Description	Files	References
Efficacy of NRLM	NRLM	vision, mandate, Targets, Achieved, Shortfall, reasons, of Social Mobilization and Financial mobilization and linkages	4	20
	a. NonFarm Livelihood		1	1
	b. PG	Producer Groups	1	2
	c. SM	financial mobilization and linkages	2	14
Efficacy of SMY	SMY	vision, mandate, planning, targets, achieved,shortfall, reasons for social and financial mobilization and linkages	3	5
Status of Minority/Tribal Blocks	MB	Minority, Tribal, Backward blocks and areas	3	10
Challenges	CH	Challenges, isolation, geography, roads, outsourcing, digital, ....	5	28
Way Forward	WF	Way forward, revision, merger, linkage, funding, standardisation,	6	43
	a. CB	Capacity Building	1	4
	b. MB	Tribal, Minority and Backward Blocks	3	4
	c. ML	Market Linkages	3	6
	d. Merger	SMY and NRLM	6	11

### Code Interpretation for Themes

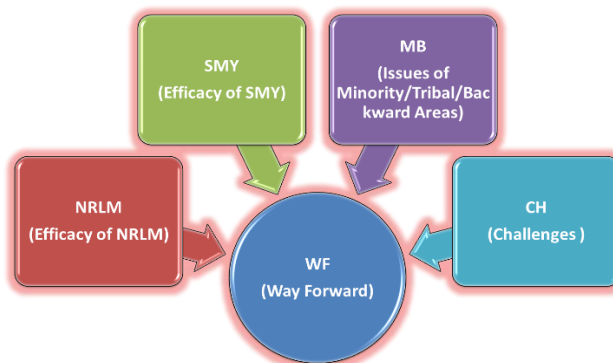


Figure 115-Code-Theme Interpretation

*NRLM and SMY (Efficacy of NRLM and Efficacy of SMY)* are the initial independent codes. Extract of responses referring to social mobilization and financial empowerment (covering vision, mandate, targets, planning, achievements, shortfall in social and financial linkages)

are captured under these respective nodes. NRLM has three additional sub codes of Social Mobilization, Non-Farm Livelihood and Producer Groups. The scope of the codes and the sub codes was arrived at from the findings of the quantitative analysis of primary and secondary data covered in the previous two chapters.

***MB (Status of Minority/Tribal Blocks)*** Extract of responses referring to status of minority and backward/ tribal blocks or areas and communities have been clubbed under this code.

***CH (Challenges)*** Extract of responses referring to challenges faced by the community in implementation of NRLM and SMY schemes have been clubbed under this independent head.

***WF (Way Forward)*** Extract of responses referring to the suggested way forward covering recommendations on measures to be initiated, market linkages, capacity building, standardisation, digital platforms and literacy, revision of schemes, customization for minority/ tribal/backward areas and finally merger of the two schemes. This code will be the fall out of all the codes above.

### **Analysis of Codes and Themes**

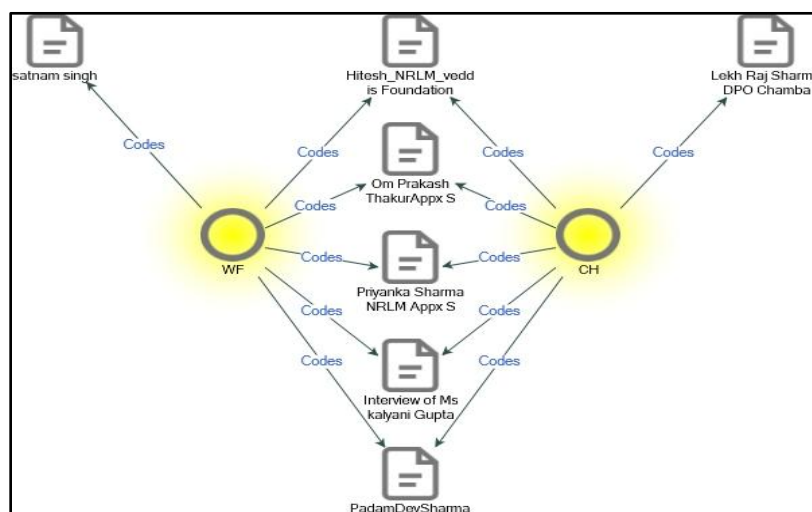
The codes and themes raised by each of the seven respondents have been clubbed as per the theme to arrive at the perceptions using NVivo 15.1.1 analytical tool. Detailed analysis commences with the analysis of the Code-Themes followed by analysis of each response of the interviewees.





The challenges highlighted in the word cloud range from capacity shortfall, bureaucratic hurdles, issues with bank linkages, market linkages, terrain and geographical constraints, lack of producer groups, lack of consistent markets, quality and standardization issues to manpower constraints.

### *Way Forward including Merger*



*Figure 120-Chart Document Code Linkage of Challenges to Way Forward*

Above Chart Document Code links Challenges Code to Way Forward Code. Out of seven respondents, five have clearly linked challenges to way forward and have suggested measures for improvement. Two of the officials handling SMY have either cited challenges or way forward without linking the two codes.

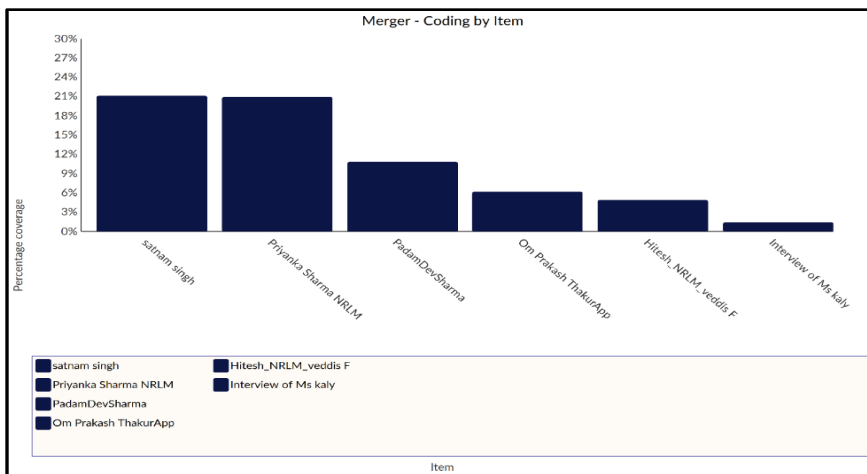


Figure 121-Coded Recommendations for Merger

Above Chart cites the strength of recommendations by each of the respondents. Shri Satnam Singh who handles SMY scheme at State level along with Ms Priyanka, NRLM Mission Manager Solan, have strongly recommended merger of SMY scheme with NRLM. Another four of the respondents have also recommended merger. One respondent has opted not to give any suggestions on merger.

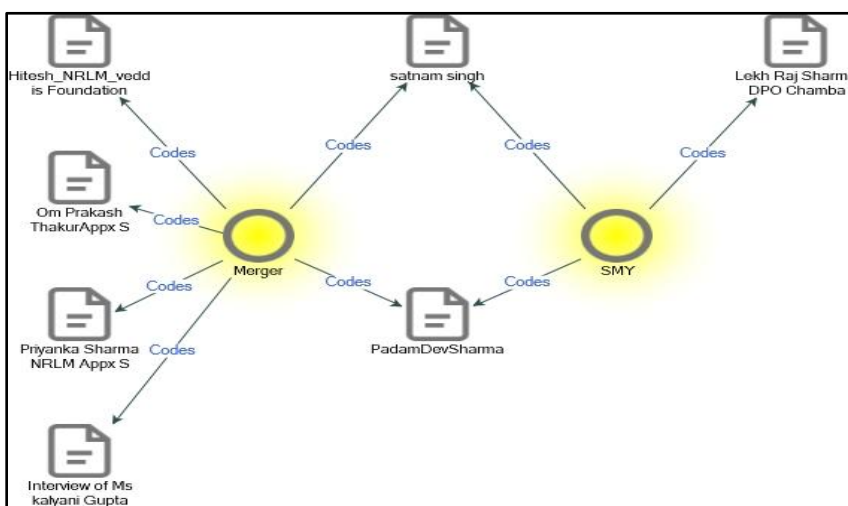


Figure 122-Recommendations of Interviewees on Merger of SMY

Above Chart covers the comparison of SMY Code with Merger. All officials handling NRLM scheme prefer SMY to be merged with NRLM. Shri

Padam Dev and Shri Satnam Sing are handling SMY at Chamba and Shimla, and have both recommended that merger should happen, Shri Lekh Raj who handles SMY scheme at Solan, has opted not to comment on the merger.



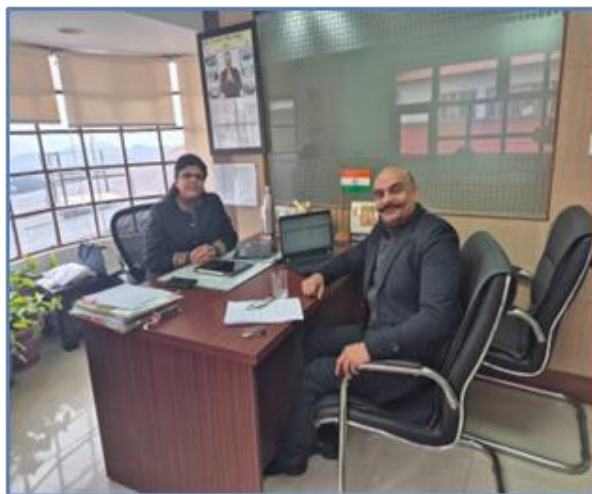
Figure 123-Word Cloud on Way Forward (NVivo)

The word cloud depicting Way Forward refers to linking of schemes, creation of vision, creation of livelihood, addressal of tribal areas like Pangi, Bharmour and Tissa, special interventions, market linkages, digital platforms and economic empowerment.

#### **Interview with Ms. Kalyani Gupta, Dy CEO NRLM Himachal Pradesh**

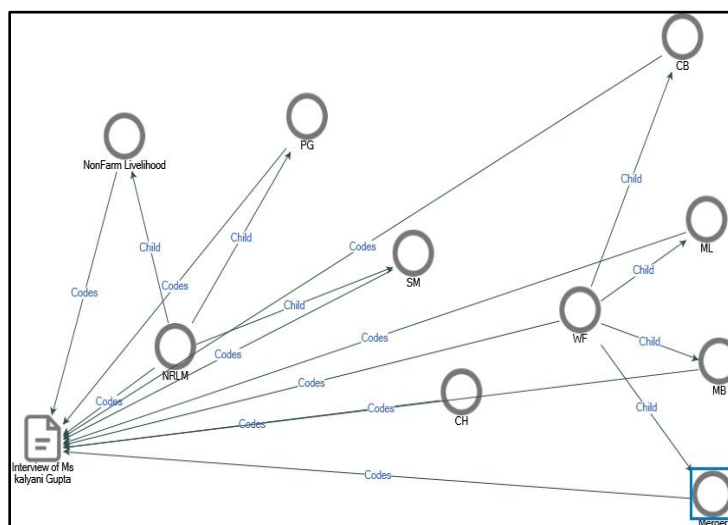
Ms. Kalyani Gupta, Dy CEO HPS NRLM Rural Development, Himachal Pradesh has been associated with NRLM since its inception in Himachal Pradesh. Before the present appointment also she was associated with the scheme as BDO Mashobra Block. She gave

a deep insight into the issues related to the scheme and the vision that is being followed for the two districts of Chamba and Solan.



*Figure 124-Interaction cum Interview of Ms Kalyani Gupta*

The transcript of the interview has been made to undergo thematic analysis with NVivo 15.1.1 version and the transcript is at **Appendix S**. Detailed analysis follows.



*Figure 125- Theme Based Coded Response of Ms Kalyani (NVivo 15.1.1)*



- d. New targets are not set every year. The focus after covering the initial SHGs will be to uplift them.
- e. The more the blocks can meet targets, the more it is given to them for next year.
- f. The formation of VOs and CLF has happened only over the past 2 years in Himachal Pradesh. *There is a lot that needs to be done to strengthen these organizations.*
- g. Every block has a specific requirement. Somewhere financial empowerment is more challenging, and then there are places where social empowerment is a bigger challenge. *Presently NRLM is not customized to the blocks.*
- h. *Administration is looking for customized requirements to be generated from the grass roots, while the SHGs are not making any such long-term plans.*
- i. Till 2023, we were at around 77 or 78 CLFs, and in 2024-25 we formed a total of 200 CLFs, and now we're in the process of doing more. *There is detailed capacity building that needs to be carried out for CLF formation and the exercise vision building has been conceived starting from Phase 1, then 2 then 3.*
- j. Producer Groups are a relatively new development. *There are no designated targets and there is a requirement to have a vision statement in place.*
- k. PGs are under farm livelihood because as the data reflects *almost 90% of SHGs are into farm livelihood activities, and only 10% of them are into non-farm activities.* Ideally, 100 farmers should make a producer group. The challenge in Himachal is greater as the producer group has an average size of 20 to 25 farmers because of the geographical distances in the village and the houses are very far away.
- l. *There are gaps in various blocks and with additional infrastructure and resources we can focus on formation of producer groups and other such entities.*

- m. *There is very low per capital landholding in HP and for making groups into integrated farming cluster, it is a challenge.*
- n. *There are always staff constraints. The mandate of NRLM has been enhanced manifold. Manpower remains the same.* Efforts are on to have maximum Community Resource Personnel to make the community self-sufficient.
- o. For rural, remote and tribal areas there is an MOU with philanthropic organizations like Veddis Foundation and have requested dedicated staff in these areas for handholding.
- p. *NRLM is being handled on ground by third-party recruited candidates who have different skill and capability sets and hence have a considerable positive and negative effect on level of performance in each block.*
- q. NRLM is a very holistic, open-ended and a very well-rounded scheme. We just have to link our woman to livelihoods in any way possible. So, *the challenge is in execution. If converged with SMY, the additional infrastructure and manpower will be an asset.*

**Interview with Shri Hitesh Kumar, NRLM Coordinator, Chamba, Veddis Foundation**

Veddis Foundation invests in organizations working at the intersection of technology, policy, and impact. With a mission to create deep and irreversible social impact, we work directly with the government on effective public service delivery. Over the last 10 years, the foundation has worked directly with multiple state governments and invested in over 100 organizations, representing some of the most innovative initiatives in the social sector. From 01 Mar 2024, the foundation has been active in Solan and Chamba districts in the field of HPSRLM.



- a. *Major challenges are the mountainous terrain that hinders effective awareness campaigns, the need to strengthen community-based institutions like SHGs, VOs, and CLFs), isolation of the remote villages, inadequate demand and utilization of project funds by community institutions, issues with repayment and rotation of funds and issues with banks in credit linkages.*
- b. *Pangi, Bharmour and Tissa blocks are known for their remote location, rugged terrain, and challenging climatic conditions, which contribute to their relative backwardness. These blocks require special interventions due to geographical isolation and limited infrastructure.*
- c. *The Pangwals and Gaddis are backward tribes. They often face challenges related to access to basic services, education, and healthcare. These communities often have unique needs related to their nomadic lifestyle and require special interventions for the preservation of unique cultural identities and to meet the socio-economic challenges.*
- d. *State schemes can address specific local needs and priorities, complementing the broader objectives of DAY-NRLM. State schemes can help DAY-NRLM SHGs with market linkages.*
- e. *Integrating DAY-NRLM with a state scheme SMY will allow for better coordination, streamlined delivery of services to beneficiaries, will ensure long-term sustainability of the program's initiatives.*

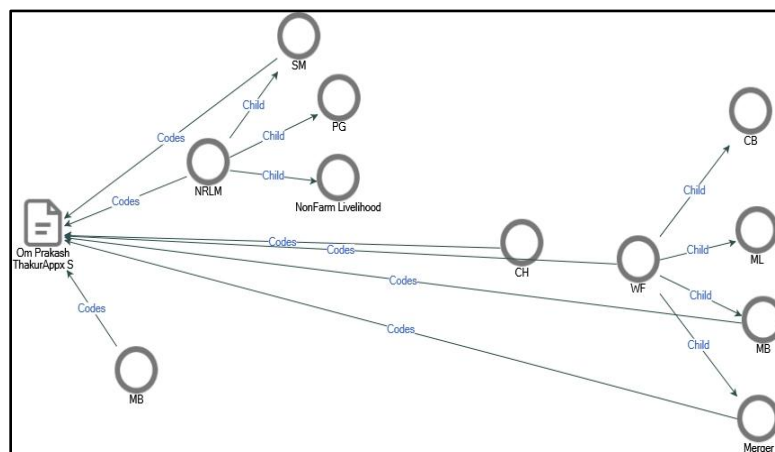
### Interview with Shri Om Prakash Thakur, DRDA Chamba

Interactions were carried out at Chamba with DC, ADM, AC to DC and all office functionaries at District level.



*Figure 129-Interaction with Officials of Chamba District and Blocks*

Semi structured interview was conducted with Shri Om Prakash Thakur, Project Director and District Mission Manager NRLM, DDO Chamba. His response to the questionnaire is at **Appendix U**. Based on his responses the Theme Map and Word Cloud generated are placed below.



*Figure 130-Thematic Map based on Response of Shri Om Prakash Thakur (NVivo)*

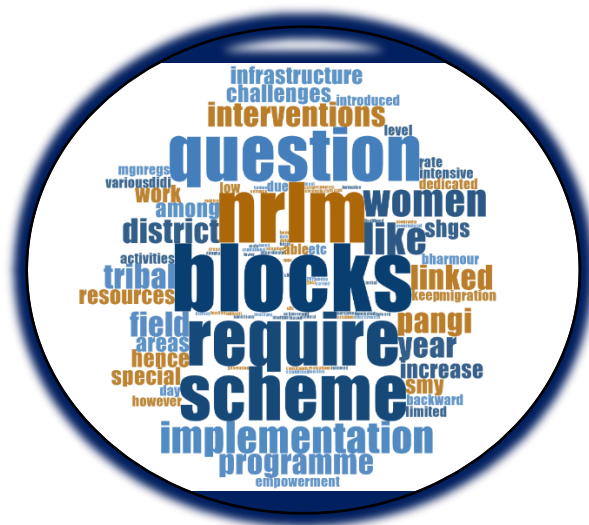


Figure 131-Word Cloud Based on Response of Shri Om Prakash Thakur (NVivo)

### ***Analysis of Response***

Based on the coded responses, the undermentioned salient aspects emerge from Shri Om Prakash Thakur's interview.

- a. *There have been slippages since NRLM is a very vast programme and required human resource at field level. The required resources had not been established at field level in the district followed by the COVID-19 delay. However, on the date the required infrastructure (except few) has been placed in the blocks and results are reflected accordingly.*
- b. *Challenges faced in implementation of scheme are varied covering geography of the district, tough terrain, scattered population (due to which formation of SHGs is a challenge), marketing challenges, low literacy rate among the women, male dominated society, migration in tribal areas, poor connectivity, low risk-taking ability among women.*

c. *Bharmour and Pangi blocks are tribal/backward and require special interventions. Pangi and Tissa are the aspirational blocks that require some interventions. However, there are no separate programmes for these blocks.*

d. *DAY –NRLM is linked with other central schemes like PMFME, DDUGKY, MKSP etc. State scheme SMY should be linked to enhance their effectiveness for livelihood generation.*

### **Interview with Ms Priyanka Sharma, District Project Manager NRLM Solan**

Interactions were carried out at Solan with ADC and all office functionaries of NRLM at the District level. Semi structured interview was taken of, District Planning Office, Chamba District. Her response to the questionnaire is at **Appendix V**.



*Figure 132-Interaction with Ms Priyanka, Member DRDA, Solan District*

Based on her responses the Theme Map and Word Cloud generated are placed below.

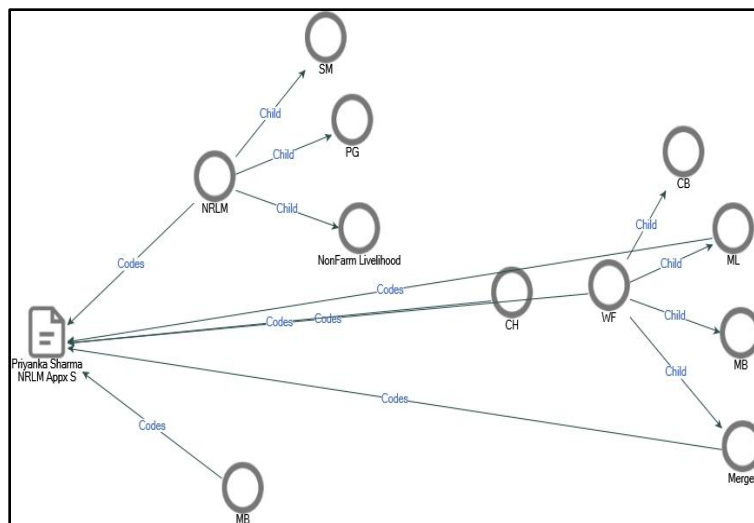


Figure 133-Thematic Map Based on Responses of Ms Priyanka Sharma (NVivo)

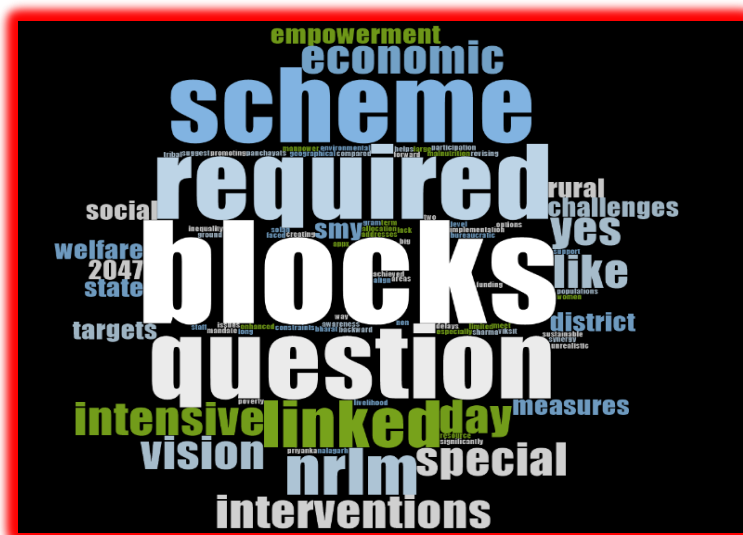


Figure 134-Word Cloud Based on Responses of Ms Priyanka Sharma (NVivo)

### ***Analysis of Response***

Based on the coded responses, the undermentioned salient aspects emerge from Ms Priyanka Sharma's responses.

- a. *Year-wise targets up to 2047 have not been planned.*
- b. *Measures will be required to meet the targets of VB 2047.*

- c. *The challenges faced in implementation of the scheme in the district are mainly the large mandate of the scheme, limited manpower, lack of ground support, unrealistic targets, and lack of long-term vision.*
- d. *Though there are no tribal, backward or underdeveloped remote areas, Nalagarh and Kunihar blocks are slightly off the main highway.*
- e. *Linking NRLM with state scheme intervention SMY is much desirable. By linking DAY-NRLM with State level schemes like SMY, both social welfare and economic empowerment of rural populations, especially women, can be significantly enhanced. This synergy helps in creating sustainable livelihood options and addresses issues like poverty, malnutrition and economic inequality in rural areas.*
- f. *Additional infrastructure and manpower will be an asset for NRLM, and state machinery will get involved in achieving optimal outcomes.*

#### **Interview of Shri Lekh Raj, SA ICDS Chamba on SMY**

Interaction was carried out with the complete team of SMY scheme in Chamba. Detailed interview was taken with Shri Lekh Raj, SA ICDS Chamba. His response to the questionnaire is at **Appendix W**.



*Figure 135-Interaction with Officials and Interview of Shri Lekh Raj, ICDS Chamba District*

Based on her responses the Theme Map and Word Cloud generated are placed below.

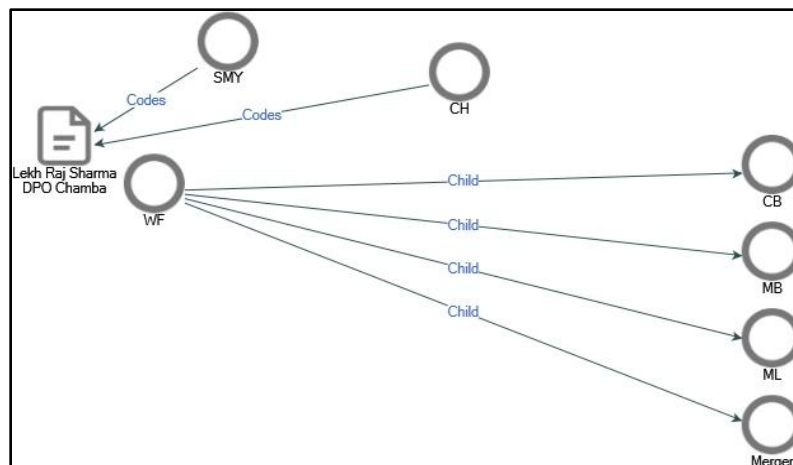


Figure 136-Thematic Map Based on Shri Lekh Raj Sharma's Responses (NVivo)



Figure 137-Word Cloud Based on Responses of Shri Lekh Raj Sharma (NVivo)

### ***Analysis of Response***

Based on the coded responses, the undermentioned salient aspects emerge from Shri Lekh Raj Sharma's responses.

- a. *Targets for micro enterprise development could not be completed as there are no SHGs working with the department.*
- b. *Funds for the scheme were not received this year. No plan in place since funds are not likely to be released.*
- c. *In case funds are provided assistance from SHGs is essential for effective expenditure.*

- d. *Creation of marketing platform through Industrial department is proposed for financial linkages.*

### **Interview with Shri Padam Dev Sharma, DPO ICDS Solan on SMY Scheme**

Interactions were carried out at Solan district with ADC, DPO ICDS, Dy DPO ICDS, and all office functionaries at District level.



*Figure 138-Interaction with ADC Solan and Interview of Shri Padam Dev Sharma*



*Figure 139-Visit to Kunihar and Kandaghat Blocks*

Detailed interview was taken with Shri Padam Dev Sharma, DPO ICDS Solan. His response to the questionnaire is at **Appendix X**.



- d. The Women Empowerment Hub has taken over the activities of the scheme and there is a *need to revise the scheme so that the socio-economic aspects can be taken on.*
- e. *The corporate sector is challenging the homemade products of the SHGs.*
- f. *SMY should be linked/converged with NRLM for better results.*

#### **Interview with Shri Satnam Singh, Dy Dir WCD, Himachal Pradesh on SMY**

Shri Satnam Singh, Dy Dir WCD HP State has been associated with SMY in Himachal Pradesh. He gave in depth insight into the issues related to the scheme for the two districts of Chamba and Solan. Detailed interview was taken with Shri Satnam Singh. The transcript of the interview in **Hindi** is at **Appendix Y**.



*Figure 142-Interaction and Interview with Shri Satnam Singh, Dy Dir WCD, HP*

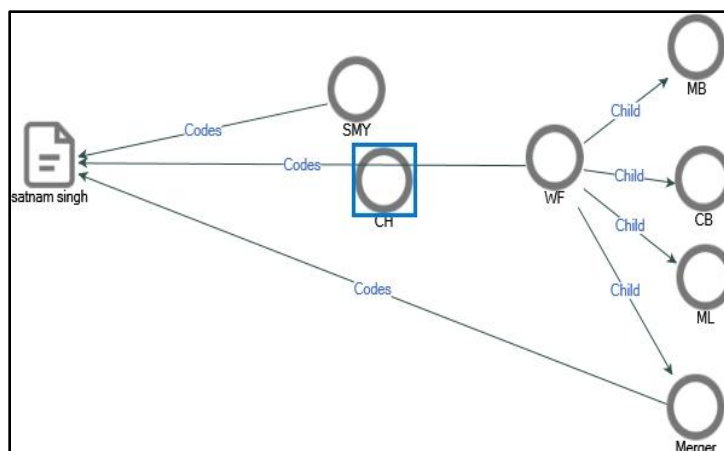


Figure 143-Thematic Map of Responses of Shri Satnam Singh (NVivo)



Figure 144-Word Cloud on Responses of Shri Satnam Singh (NVivo)

### Analysis

- a. *SMY has not been achieving the targets it was planned for. In 2024-25, no funds have been released to districts.*
- b. *Many schemes have been initiated both at centre and state which are duplicating the mandate of SMY.*
- c. *The scheme was initiated in 2018 and has been executed through the grass root workers since then.*

- d. The women members of SHGs that are the target of these schemes are now affiliated to central scheme NRLM and the *linkage to SMY has over the past five years been diluted.*
- e. *The existing infrastructure, buildings, organisation and manpower is available to take the mandate and tasks of SMY forward, but the state is planning to contemplate the way forward for this scheme.*
- f. *The convergence of the NRLM and SMY is a good proposal and can be considered while revising the SMY scheme.*

## **CHAPTER 8: KEY FINDINGS, POLICY RECOMMENDATIONS AND**

### **CONCLUSION**

#### **Key Findings**

##### ***Quantitative Analysis of Year-Wise Targets and Achievements under NRLM***

Stakeholders and beneficiaries of the NRLM program have shown a high degree of satisfaction. However, from the quantitative analysis of the secondary data it is clearly evident that there has been a shortfall in measurable indicators in social mobilization, financial mobilization and financial linkages.

**Social Mobilization** Both Chamba and Solan districts are well below the national averages in mobilization and promotion of SHGs, promotion of VOs, and formation of CLFs. The targets that have been assigned to the two districts have been fairly low and till date these targets have not been aligned to the vision of *Viksit Bharat 2047*, as corroborated by the officials handling the scheme as well. Within the state of Himachal Pradesh, the contribution of the two districts towards mobilization has been fairly low and major contributors (about 95%) have been the balance 10 districts. The targets from the state government continue to be kept low for these districts. Chamba has fared slightly better than Solan in the formation of SHGs but that is also because it has two blocks more than Solan. In both districts together there will be a shortfall of almost 40,000 households that will remain below the poverty line. However, Solan has been pushing for formation of VOs and the numbers when compared to Chamba stand out. Tribal blocks Pangri and Bharmour

have been lagging way behind developed blocks like Chamba in Chamba district while Nalagarh and Dharampur blocks lag way behind Solan block in Solan district. The scheme is not customized to address the issues of tribal and backward blocks. CLFs in Chamba are generally mobilized at numbers higher than targets while Solan is falling below the assigned targets. Though CLF formation has started well, the impact is very low. Chamba has shown good progress in CLF formation in the last two years, with 100% achievement in 2023-24, but the targets are as it is low. Moreover, considering that the designated targets are low, the trends may not be significant. Finally, the projection using Time Series Analysis indicates that at the present rate, the targets annually are insufficient to cover all households below the poverty line, leading to a substantial shortfall in achieving *Viksit Bharat 2047* goals. Overall, this shortfall in social mobilization will have a major adversarial effect on the vision of VB 2047 for both Chamba and Solan districts, if not addressed now.

**Financial Mobilization** Both Chamba and Solan districts are well below the national averages in financial mobilization of SHGs. The difference is staggering and in case suitable interventions are not carried out, there will be considerable slippages from the *Viksit Bharat 2047* vision. The deficit in RFs is significant. Blocks like Nalagarh have no SHG with RF linkage while tribal block Pangi is lagging behind in CIF linkages. Neither of the district is even close to the designated SHG targets set for RF and CIF linkages, and the achieved numbers are nowhere close to National averages. From the forecast model used, the slippages will continue to accumulate unless suitable interventions are carried out. The pace of mobilization of Producer Groups is also very slow, but since it is a fairly new initiative, it would start giving

results in next few years. However, PGs for non-farm livelihood opportunities are negligible and there is no plan yet for targeting non-farm PGs.

**Financial Linkages** Again the targets and achieved numbers are well beyond the national figures. Tribal and backward block Pangri is the worst block in achieved linkages. Solan has performed well against the designated targets, but the targets assigned have been just half of those of Chamba district. The total amount disbursed under RF and CIF provisions to Chamba and Solan, is less than 5% of total amount used in the state. Hence the districts are unable to utilize the low target funds allocated. Farm Livelihood linkages are a silver lining and have been giving encouraging results with active participation. Farm livelihood is a success story in both Chamba and Solan, with growth in Mahila Kisan Scheme and full subscription to Krishi Sakhi and Pashu Sakhi schemes. However, there is an urgent requirement to graduate onto non-farm livelihood projects so that women can capitalize on the secondary and tertiary livelihoods. No separate data was shared of non-Farm Livelihood linkages, which is actually very low.

### ***Quantitative Analysis of Year-Wise Targets and Achievements under SMY***

From the analysis of the data set available, it has emerged that Solan district spent more funds over the five years while the number of events covered was much less compared to Chamba, indicating differences in implementation approaches in the two districts. SMY scheme lacks specific targets and block-wise fund allocation, indicating a lack of structured planning at state level to achieve goals. There has been a wide disparity in the number and types of activities that have been carried out intra and inter-blocks and districts, reflecting a lack of suitable control and coordination. Funds have ceased since 2024, indicating that the state government realizes the need for suitable intervention to revive the scheme.

### *Analysis of Questionnaire Based Primary Data from Women SHGs*

The questionnaire based explanatory approach was used on primary data to corroborate the inputs from the analysis of secondary data. The findings are enumerated below.

**Social Mobilization and Empowerment** From the quantitative analysis of the primary data, it is clear that the general perception of all the stakeholders is that the required social mobilization has not happened.

*Social Organization Formation* There's a perceived lack of participation from women, indicating a need for efforts to galvanize their involvement. There's a need to provide impetus in the form of institutional support to institutions like VOs, CLFs, and PGs, as a suitable Standard Operating Procedure (SOP) is lacking, affecting their efficacy. Support from Village Panchayats is also perceived to be lacking in many cases.

*Education* Basic education is at par inter and intra districts including tribal blocks, though women in developed blocks have a higher number going for graduation.

*Role of Village Panchayats* Perception of women respondents from Solan is more positive towards the support from the Village Panchayats, than from Chamba district. However, at block level, Pangi stands out with very poor opinion of the Panchayat support. Surprisingly, the Solan block has a poor impression about the role of Panchayats, while respondents from Chamba and Nalagarh blocks have a fairly good opinion. It is likely that the responses are based on the actual work being done on ground and is less dependent on the other factors.

## Financial Inclusion

*Improvement in Financial Status* Over 88% women feel that their financial state has been enhanced after joining SHGs. About 84% women from Chamba are in agreement, while over 95% women respondents from Solan have indicated improvement, giving a clear indication that the benefits are tweaked towards the developed district of Solan.

*Loan Opportunities* A significant percentage (42%) of women respondents have not availed of loan facilities due to a lack of awareness or opportunity to market their products, indicating gaps in the ecosystem needed to sustain and efficiently utilize loans. Out of the 289 respondents who have availed the loan facility, the bivariate analysis brings out that the loans being availed by Solan district are almost twice that of Chamba district. This is a worrying trend. From the bivariate analysis of Pangti and Chamba blocks with the loan availed facility, the alarming trend emerging is that the loans are being availed primarily by Chamba block while the tribal block Pangti has only one beneficiary out of 35 respondents. Hence there is a clear movement of loans towards the developed blocks while the tribal and backward blocks will continue to suffer. This would result in widening the economic disparity between the blocks if not arrested.

*Employment Generation* The percentage of avenues of employment generated are in favour of Solan district. As far as the blocks are concerned, the tribal block Pangti stands out as with least number of avenues for the respondents while the developed blocks of Solan and Chamba are much better off. *Financial Linkages* There has been a decline in credit utilization, which is a worrying factor. Solan has shown

better performance in CIF disbursement compared to Chamba, but both districts show poor performance in SHG credit linkages. As per forecast, the credit linkage projections will fall short of the targets designated. Significant disparities exist in credit utilization across different blocks, with tribal and backward blocks lagging. Overall, there is a low success rate (33%) in block-wise targeting of credit for credit linkage.

**Awareness and Efficacy of DAY-NRLM** The levels of awareness about DAY-NRLM scheme are fairly high in districts and blocks. Even Pangi has an awareness percentage of 82.35% while Chamba block has more than 97%. Respondents have given the scheme an overall high rating of 4.06 out of 5 on effectiveness. Maximum respondents have confirmed that NRLM has enhanced confidence, increased pay, skill development and outreach to loan facility.

**Awareness and Efficacy of SMY** 36% respondents are not connected to SMY. The awareness is comparatively higher for Chamba district than Solan. Even across blocks, the blocks of Chamba district have higher awareness in Bharmour, Bhattiyat, Chamba and Mehla while Pangi and Salooni are less than 30% awareness. In Solan district, the blocks have awareness less than 70% across, and Solan has the lowest at 40%. This could be explained from the secondary data analysis where Chamba has conducted more events across blocks of lower amounts, while Solan has resorted to lesser number of events but at higher costs. The effectiveness of the scheme is low across both districts

**Market Access** Respondents in one voice have expressed concerns about the lack of markets, consistent demand, suitable prices, and sustained employment avenues to ensure consistent livelihood options. The view has been consistent across tribal, backward,

remote, and developed blocks in both districts. SHGs face challenges in market access, needing consistent, large-scale linkages, despite efforts like Him Ira SHG Shops and the planned online portal for local sales.

**Minority and Backward Blocks** In Chamba, the Pangi block, which is predominantly SC/ST and tribal, is lagging way behind in SHG/VO/CLF/MCLF/CRP/PG formation as also in implementation of schemes and credit linkages. No specific plan is in place to address this block. Similarly, neither NRLM nor SMY schemes have been customized to meet the specific requirement of Pangi or for backward blocks like Bharmour and Nalagarh.

**Digital Literacy** Respondents have voiced the need for online sales platforms, digital markets, and training to optimally use digital avenues. The same is under planning but has not taken off yet, though skill training capsule on the subject has been prepared at state department. Pangi and Bharmour blocks of Chamba have expressed apprehension on the digital literacy issue since the hours of available electricity and internet are limited in these tribal and backward blocks.

**Capacity Building and Skill Development** There's a call for vision-building training from SHG to CLF level to provide a clear direction for women's economic activities.

**Challenges** It is perceived that the challenges in implementing the NRLM scheme include geographical difficulties, tough terrain, scattered population, marketing challenges, low literacy rates among women, male-dominated society, migration in tribal areas, poor connectivity, and low risk-taking ability among women.

### **Convergence between NRLM and SMY**

The lack of convergence of the state-sponsored scheme SMY with NRLM stands out clearly. More than 80% of respondents believe that SMY needs to re-invent itself and align itself to NRLM to ensure that the objectives of women-led development are not lost sight of. NRLM too needs to improve its efficacy as per the respondents. Consensus exists for the convergence of the two schemes and for the state department to drive the two schemes in sync. 416 respondents have recommended convergence of the schemes NRLM and SMY, thereby accounting for almost 80% of responses polled. Both the districts are strongly in favour of the merger/convergence. Even blocks are recommending merger with very high ratings less tribal blocks Pangi and Bharmour which possibly have voted due to low levels of awareness of the scheme SMY. By linking DAY-NRLM with State level schemes like SMY, both social welfare and economic empowerment of rural populations, especially women, can be significantly enhanced. This synergy will help in creating sustainable livelihood options and addresses issues like poverty, malnutrition and economic inequality in rural areas.

### ***Analysis of Interview Based Primary Data***

The explanatory approach applied to the response of the interviewees has been used to corroborate the inputs from the analysis of secondary data and questionnaire based primary data from the women SHGs. The findings are enumerated below.

**Social Mobilization and Financial Empowerment** From the qualitative analysis of the responses, it is clear that the general perception of all the officials is that the required social mobilization needs to be given momentum. The State Official is convinced that the state is doing well in SHG formation but lacks the pace required for VO, CLF, MCLF and PGs.

All officials accept the glaring gaps in social mobilization in certain backward and tribal blocks and even certain villages in developed blocks. Lack of progress in formation of PGs and only 10% contribution in non-farm livelihood avenues is highlighted as a significantly disturbing factor in financial inclusion by the officials. The officials have confirmed that the setting of targets has been a grey area and there is a need to address it. The analysis of the responses are aligned to the quantitative analysis of the secondary and primary data set.

**Awareness and Efficacy of DAY-NRLM** The qualitative analysis confirms a high degree of awareness and efficacy of the scheme. The gaps, shortfalls, constraints are also well known to the officials and within their respective charter, efforts are being made to overcome these. The constraints of infrastructure, limited manpower for the enhanced mandate, involvement of third-party workers, lack of market linkages and poor road connectivity are voiced as major impediments by the officials. The analysis is aligned to the inputs from the quantitative analysis of secondary data set and from the response of the women SHG participants.

**Awareness and Efficacy of SMY** The officials have confirmed the initial findings that were emerging from the response of women SHGs and secondary data analysis. The scheme is not being seen as a successful one at district and state levels. Targets for the districts were set by the districts over the five years as per respective requirements. State had no role in target setting and monitoring. In case of Solan the targets were intentionally kept low while in Chamba these were kept higher by the respective districts. While officials at district level are keen to receive funds to keep the scheme going, there are no specific plans in place for the current financial year. Also, the de-linking of the grass root workers from the scheme and their present affiliation to the NRLM scheme, has taken away a substantial work force

from this scheme. A clear lack of vision is associated with the scheme as it is evident that some other state and central schemes are also duplicating the mandate of SMY scheme. Official at State has confirmed these ambiguities and hence there is the thought process of revising the scheme. Apropos, no funds have been released this year.

**Minority and Backward Blocks** Almost all officials perceive that Pangi, Bharmour and Tissa in Chamba and Nalagarh and Kunihar in Solan districts need customized development programmes. However, it is also confirmed that so far, such customized programmes have not been conceived. The economic inequality that appeared to be increasing in favour of developed blocks from the quantitative data analysis, has been corroborated by the officials. The backward tribes Pangwals and Gaddis need to maintain their unique cultural identity. These communities have unique needs related to their nomadic lifestyle and require special interventions for the preservation of unique cultural identities and to meet the socio-economic challenges.

**Capacity Building and Skill Development** The officials at State are in agreement with the requirement of a vision based capacity building and have planned a set of four phase training capsule for women participants. However the execution of week long four programme sets is yet to take off.

**Challenges** The challenges in implementing the schemes encompassing geographical difficulties, isolated locations, tough terrain, scattered population, marketing challenges, low literacy rates among women, male-dominated society, migration in tribal areas, poor connectivity, and low risk-taking ability among women are also voiced by the officials.

### **Convergence between NRLM and SMY**

The officials are strongly echoing the sentiments of the women SHGs of linking DAY-NRLM with SMY scheme. It is felt that the state scheme SMY can address specific local needs and priorities, create market linkages, thereby complementing the broader objectives of DAY-NRLM. Integrating DAY-NRLM with a state scheme SMY will allow for better coordination, streamlined delivery of services to beneficiaries and will ensure long-term sustainability of the program's initiatives. both in social welfare and economic empowerment of rural women populations. Additional infrastructure and manpower will be an asset for NRLM, and state machinery will get involved in achieving optimal outcomes.

### ***Adverse Effects on the Realization of Vision VB 2047***

The quantitative explanatory findings indicate the positive impact of NRLM on one hand and on the other hand it is emerging that there are major lacunae in implementation of the SMY schemes, which is in line with the quantitative analysis of secondary data and the responses of the women SHGs. The gaps in key areas such as SHG formation, institutional support, financial inclusion, and market access have been corroborated through the analysis of data set as also the women SHGs and the officials both through quantitative and qualitative analysis. These slippages adversely affect the realization of the *Viksit Bharat 2047* vision, particularly its goals of women-led development and inclusive growth in Chamba and Solan districts. The officials have confirmed that neither NRLM nor SMY are aligned to the vision of *Viksit Bharat 2047*. The officials are in agreement with the sentiment that if the identified gaps and challenges are not addressed, the vision of inclusive

and WLD, which is central to Viksit Bharat 2047, will be compromised in Chamba and Solan districts.

### **Validation of Research Hypothesis**

#### ***Lack of Complete Alignment***

**Variable Effectiveness** The comparative analysis reveals variations in the performance of these schemes under similar socio-economic and geographical contexts, indicating that alignment does not guarantee uniform success.

**Lack of Planning and Target** Interviews with officials reveal a lack of year-wise targets up to 2047 and a lack of planning in place for schemes like SMY.

**Gaps and Need for Better Integration** The study indicates that there are gaps and a need for better integration between DAY-NRLM and SMY. For instance, SMY lacks specific targets and block-wise fund allocation, suggesting a lack of structured alignment with the central scheme.

**Policy Implementation Challenges** The study highlights challenges in the effective implementation of policies, including issues with fund allocation and execution at the grassroots level.

#### ***Shortcomings in Achieving WLD and "Viksit Bharat" Goals***

**Challenges in Chamba and Solan** The study points out challenges in both districts, including geographical difficulties, marketing challenges, low literacy rates, and socio-cultural factors hindering women's participation.

**Effectiveness of SMY** 36.6% of respondents reported not being connected to the SMY scheme. The respondents also gave a low efficacy rating of 3.69 out of 5 to the scheme, indicating a lack of resonance with the women.

**Implementation Challenges** The study identifies various implementation challenges, such as bureaucratic hurdles, fund disbursement issues, and infrastructural bottlenecks.

**Limited Long-Term Impact** Studies largely focus on the short-term effects of women-centric policies, with limited research on their long-term socio-economic impact, particularly in rural areas.

### ***Result of Research Hypothesis***

Based on the quantitative and qualitative results, the study findings provide evidence of lack of complete alignment and have indicated shortcomings in implementation and effectiveness of the schemes. The specific challenges and limitations revealed in the data collectively suggest that the schemes are not fully aligned to meet the "Viksit Bharat" 2047 vision. Hence, it is evident that the Research Hypothesis H1 "DAY-NRLM and SMY schemes are not aligned to the vision of 'Viksit Bharat' 2047 for Chamba and Solan districts." is true.

### **Policy Recommendations**

***Policy Revision*** NRLM and SMY schemes should be integrated at all levels. There is a need to customize the NRLM and SMY schemes to the specific needs of each block in every district. SMY scheme needs to be revised to be aligned to fill the gaps in the implementation of the NRLM scheme. There is a need for better coordination between different government departments and agencies. The State Government should take the lead in integrating the NRLM and SMY integration. Synergising the infrastructure, organization, manpower, processes and procedures of SMY with NRLM should be taken up on a war footing.

***Target Setting and Follow-Up Action***

Realistic targets, goals and vision as aligned to Viksit Bharat 2047 are required at the state level. Suitable mechanism for follow-up actions needs to be ensured so that the schemes are progressed in the requisite manner. Conduct of third-party evaluations to assess the schemes' impact and identify gaps be encouraged. A dedicated MIS (Management Information System) to track SHG/VO/CLF/MCLF/CRP/PG progress needs to be set up.

***Pragmatic Intervention for Social and Financial Mobilization***

SHGs need to be federated into neighbourhood groups, area development societies, and community development societies through VOs, CLFs, MCLFs and CRPs to make them more resilient. SHG members need more training and assistance to market their products. They require additional training and assistance to effectively market their products. There is a need for improved market access, consistent demand, suitable prices, and sustained employment avenues to ensure consistent livelihood options for women. There is an immediate need for digital literacy, digital platforms for online sales, and training to utilize these platforms effectively. Start-up Village Entrepreneurship Program through NRLM and SMY can assist women to start micro-enterprises through structured training. Training SHG members in business planning, product branding, and quality certification can go a long way. Many SHGs under SMY are engaged in traditional small-scale activities (tailoring, handicrafts, dairy, etc.), limiting their income potential. There is a need to introduce non-traditional, high-income-generating activities like food processing, digital marketing, and agro-based enterprises. Effective PGs and CRPs can be catalyzed for enhancing collective marketing and value addition. Success stories need to be shared and given platform within and outside state through organized SHG melas, fairs, exhibitions, and storytelling campaigns.

***Customized Package for Tribal and Backward Blocks*** The economic and social disparity between the developed blocks and the backward/ tribal blocks appears to be increasing and there are appropriate interventions required at the state level. Pangi, Bharmour, Tissa in Chamba District; and Nalagarh and Kunuhar in Solan districts are blocks that need customized packages from the schemes. Pockets within developed blocks that need such customized packages need to be identified so that the interventions can commence on priority.

### **Contributions to Research and Knowledge**

The study contributes to the existing body of knowledge by providing a comprehensive analysis of the implementation of the NRLM and SMY schemes for WLD in Chamba and Solan districts (up to Block levels) of Himachal Pradesh with the vision of Viksit Bharat 2047 in the backdrop from the aspect of socio-economic empowerment. The study also provides valuable insights into the challenges and opportunities for promoting WLD in aspirational and developed districts in hilly terrain in India.

### **Suggestions for Future Research**

Further research is needed to assess the long-term impact of the NRLM and SMY programs on WLD in balance districts of Himachal Pradesh and for similar integration of central and state-sponsored schemes for WLD across India. Presently the research caters for only two constructs of social mobilization and economic empowerment of the schemes and the balance goals too need to be evaluated. There is a need for more research on the intersectionality of gender with other social categories, such as caste and class. Research is also needed to identify the best practices for promoting WLD in different contexts.

**Conclusion**

The study concludes that the NRLM and SMY programs have the potential to contribute significantly to WLD in Himachal Pradesh. However, there are several challenges that need to be addressed to ensure that these programs are effective in achieving their goals. The recommendations made in this study can help to inform the development of policies and programs that will promote WLD and contribute to the achievement of India's development goals.

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**Appendix A****Progress of Formation and Strengthening of SHGs: India, HP, Chamba and Solan**

NATIONAL									Himachal Pradesh								
Sl. No.	Key Parameter Indicators	2019-20	2020-21	2021-22	2022-23	2023-24	Total	PERCENTAGE	Sl. No.	Key Parameter Indicators	2019-20	2020-21	2021-22	2022-23	2023-24	Total	PERCENTAGE
1	Number of households mobilized into SHG	90,50,000	70,01,399	68,05,896	68,85,234	91,95,235	3,83,37,764		1	Number of households mobilized into SHG	36,251	54,196	74,483	69,535	43,689	2,78,154	
2	Number of SHGs promoted	8,46,989	6,61,982	6,69,042	7,27,656	6,72,024	35,37,693	9%	2	Number of SHGs promoted	4,574	24,259	8,944	8,818	3,365	49,960	18%
3	Number of Village Organisations promoted	60,995	44,842	43,664	40,404	6,466	1,96,371		3	Number of village organisations promoted	139	664	599	1,972	94	3,468	
4	Number of Community Resource Persons developed	59,205	29,059	36,931	23,016	23,321	1,71,532		4	Number of community resource persons developed	21	392	1,112	1,621	1,373	4,519	
5	Number of SHGs provided Revolving Fund	5,02,995	5,57,885	5,68,925	7,30,978	5,21,679	28,82,462	7%	5	Number of SHGs provided Revolving Fund	3,045	15,359	8,082	8,182	3,439	38,107	14%
6	Number of SHGs provided Community Investment Fund	3,71,551	4,65,882	6,07,899	4,30,316	4,78,350	23,53,998	6%	6	Number of SHGs provided Community Investment Fund	335	1449	1,449	4,051	2,965	10,249	4%

CHAMBA									SOLAN								
No.	Key Parameter Indicators	2019-20	2020-21	2021-22	2022-23	2023-24	Total	Percentage	Sl. No.	Key Parameter Indicators	2019-20	2020-21	2021-22	2022-23	2023-24	Total	Percentage
1	Number of households mobilized into SHG	2011	1,840	4,045	2,966	2688	13,550		1	Number of households mobilized into SHG	2,293	3,437	3,446	3,245	952	13,373	
2	Number of SHGs promoted	501	368	561	568	439	2,437	18%	2	Number of SHGs promoted	283	393	392	409	123	1,600	12%
3	Number of village organisations promoted	12	18	27	36	47	140		3	Number of village organisations promoted	13	7	16	121	9	166	1%
4	Number of community resource persons developed	3	14	47	144	78	286		4	Number of community resource persons developed	82	1	1	1	250	335	
5	Number of SHGs provided Revolving Fund	215	230	298	240	87	1,070	8%	5	Number of SHGs provided Revolving Fund	144	283	245	219	138	1,029	8%
6	Number of SHGs provided Community Investment Fund	11	7	40	211	64	333	2%	6	Number of SHGs provided Community Investment Fund	24	22	91	243	178	558	4%



**Appendix C****Chamba Block Wise Projection Forecast of SHG Formation: Time Series****Analysis**

Year	Total No of Active SHGs	Forecast(Total No of Active SHGs)	Confidence Interval(Total No of Active SHGs)
2019	0		
2024	2642		
2029		5284	0
2034		7926	0
2039		10568	0
2044		13210	0
2047		14795.2	0

**Chamba Block Wise Projection Forecast of RF Disbursal: Time Series Analysis**

Year	SHG with RF Disbursal	Forecast(SHG with RF Disbursal)	Confidence Interval(SHG with RF Disbursal)
2019	0		
2024	581		
2029		1162	0
2034		1743	0
2039		2324	0
2044		2905	0
2047		3253.6	0

Appendix D**Year Wise Data of Formation of SHG, VO, CLF, MCLF: Chamba**

<b>SHG,VO and CLF (2019-20)</b>									
S.No.	Name of Block	Target of SHG		Formation of VO		Target of CLF		Target of MCLF	
		Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved
1	BHARMOUR	70	53	6	2	0	0	0	0
2	BHATTIYAT	70	61	6	1	0	0	0	0
3	CHAMBA	100	91	8	4	0	0	0	0
4	MEHLA	100	89	8	3	0	0	0	0
5	PANGI	60	26	2	1	0	0	0	0
6	SALOONI	100	83	6	2	0	0	0	0
7	TISSA	100	98	4	0	0	0	0	0
<b>Total</b>		<b>600</b>	<b>501</b>	<b>40</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>SHG,VO and CLF (2020-21)</b>									
S.No.	Name of Block	Target of SHG		Formation of VO		Target of CLF		Target of MCLF	
		Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved
1	BHARMOUR	70	29	8	2	0	0	0	0
2	BHATTIYAT	70	37	4	2	0	0	0	0
3	CHAMBA	80	63	8	5	0	0	0	0
4	MEHLA	80	72	4	1	0	0	0	0
5	PANGI	50	21	8	0	0	0	0	0
6	SALOONI	70	60	1	0	0	0	0	0
7	TISSA	80	86	1	0	0	0	0	0
<b>Total</b>		<b>500</b>	<b>368</b>	<b>34</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>SHG,VO and CLF (2021-22)</b>									
S.No.	Name of Block	Target of SHG		Formation of VO		Target of CLF		Target of MCLF	
		Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved
1	BHARMOUR	100	75	6	4	0	0	0	0
2	BHATTIYAT	100	81	6	3	0	0	0	0
3	CHAMBA	100	104	10	5	0	0	0	0
4	MEHLA	100	79	8	5	0	0	0	0
5	PANGI	70	31	4	2	0	0	0	0
6	SALOONI	100	87	6	3	0	0	0	0
7	TISSA	100	104	6	1	0	0	0	0
<b>Total</b>		<b>670</b>	<b>561</b>	<b>46</b>	<b>23</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>SHG,VO and CLF (2022-23)</b>									
S.No.	Name of Block	Target of SHG		Formation of VO		Target of CLF		Target of MCLF	
		Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved
1	BHARMOUR	80	79	25	11	1	1	0	0
2	BHATTIYAT	80	83	30	19	1	1	0	0
3	CHAMBA	100	131	35	36	2	2	1	0
4	MEHLA	100	75	35	18	1	1	0	0
5	PANGI	60	31	15	4	1	0	0	0
6	SALOONI	80	78	30	29	1	1	0	0
7	TISSA	100	91	30	19	1	1	0	0
<b>Total</b>		<b>600</b>	<b>568</b>	<b>200</b>	<b>136</b>	<b>8</b>	<b>7</b>	<b>1</b>	<b>0</b>
<b>SHG,VO and CLF (2023-24)</b>									
S.No.	Name of Block	Target of SHG		Formation of VO		Target of CLF		Target of MCLF	
		Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved
1	BHARMOUR	80	44	25	7	1	1		
2	BHATTIYAT	80	41	30	2	1	0		
3	CHAMBA	100	121	35	11	2	2		
4	MEHLA	100	69	35	10	1	2		
5	PANGI	60	13	15	0	1	1		
6	SALOONI	80	55	30	2	1	1		
7	TISSA	100	96	30	9	1	1		
<b>Total</b>		<b>600</b>	<b>439</b>	<b>200</b>	<b>41</b>	<b>8</b>	<b>8</b>		

Appendix E**Block and Year Wise Summary of Formation of Producer Group: Chamba**

<b>Block wise Status of Producer Group for the FY 2019-2020</b>			
S.No.	Name of Block	Producer Group	
		Target	Achievement
1	Bhattiyat	0	0
2	Bharmaur	0	0
3	Chamba	0	0
4	MEHLA	0	0
5	Pangi	0	0
6	Salooni	0	0
7	TISSA	0	0
<b>Total</b>		0	0

<b>Block wise Status of Producer Group for the FY 2020-2021</b>			
S.No.	Name of Block	Producer Group	
		Target	Achievement
1	Bhattiyat	0	0
2	Bharmaur	0	0
3	Chamba	0	0
4	MEHLA	0	0
5	Pangi	0	0
6	Salooni	0	0
7	TISSA	0	0
<b>Total</b>		0	0

<b>Block wise Status of Producer Group for the FY 2021-2022</b>			
S.No.	Name of Block	Producer Group	
		Target	Achievement
1	Bhattiyat	0	0
2	Bharmaur	0	0
3	Chamba	0	0
4	MEHLA	0	0
5	Pangi	0	0
6	Salooni	0	0
7	TISSA	0	0
<b>Total</b>		0	0

<b>Block wise Status of Producer Group for the FY 2023-2024</b>			
S.No.	Name of Block	Producer Group	
		Target	Achievement
1	Bhattiyat	3	0
2	Bharmaur	3	2
3	Chamba	3	1
4	MEHLA	3	0
5	Pangi	1	0
6	Salooni	3	1
7	TISSA	3	2
<b>Total</b>		19	6

<b>Block wise Status of Producer Group for the FY 2024-2025</b>			
S.No.	Name of Block	Producer Group	
		Target	Achievement
1	Bhattiyat	3	0
2	Bharmaur	3	1
3	Chamba	3	5
4	MEHLA	3	0
5	Pangi	1	0
6	Salooni	3	3
7	TISSA	3	1
<b>Total</b>		19	10

**Appendix F****Block and Year Wise Data of Investments from CIF: Chamba**

Community Investment Fund (CIF) (2019-20)			Community Investment Fund (CIF) (2020-21)		
Block	Target	Achieved	Block	Target	Achieved
BHARMOUR	30	0	BHARMOUR	30	0
BHATTIYAT	30	0	BHATTIYAT	30	0
CHAMBA	50	0	CHAMBA	50	3
MEHLA	55	6	MEHLA	55	4
PANGI	20	0	PANGI	20	0
SALOONI	45	0	SALOONI	45	0
TISSA	60	5	TISSA	60	0
Total	290	11	Total	290	7

Community Investment Fund (CIF) (2021-22)			Community Investment Fund (CIF) (2022-23)		
Block	Target	Achieved	Block	Target	Achieved
BHARMOUR	6	0	BHARMOUR	15	35
BHATTIYAT	9	8	BHATTIYAT	20	19
CHAMBA	44	12	CHAMBA	51	105
MEHLA	9	0	MEHLA	23	19
PANGI	3	0	PANGI	13	0
SALOONI	22	0	SALOONI	29	20
TISSA	12	20	TISSA	25	13
Total	105	40	Total	176	211

Community Investment Fund (CIF) (2023-24)		
Block	Target	Achieved
BHARMOUR	21	14
BHATTIYAT	20	0
CHAMBA	31	40
MEHLA	22	3
PANGI	11	0
SALOONI	28	7
TISSA	31	0
Total	164	64

**Appendix G****Block and Year Wise Data of Investments from RF: Chamba**

RF(Revolving Fund)2019-20			RF(Revolving Fund)2020-21		
Block	Target	Achieved	Block	Target	Achieved
BHARMOUR	30	0	BHARMOUR	40	6
BHATTIYAT	30	64	BHATTIYAT	50	43
CHAMBA	50	63	CHAMBA	80	20
MEHLA	55	14	MEHLA	90	44
PANGI	20	0	PANGI	30	10
SALOONI	45	57	SALOONI	50	16
TISSA	60	17	TISSA	160	91
Total	290	215	Total	500	230

RF(Revolving Fund)2021-22			RF(Revolving Fund)2022-23		
Block	Target	Achieved	Block	Target	Achieved
BHARMOUR	68	1	BHARMOUR	114	46
BHATTIYAT	51	0	BHATTIYAT	98	36
CHAMBA	96	60	CHAMBA	144	59
MEHLA	91	88	MEHLA	74	23
PANGI	60	0	PANGI	64	4
SALOONI	86	45	SALOONI	123	53
TISSA	81	104	TISSA	76	19
Total	533	298	Total	693	240

RF(Revolving Fund)2023-24		
Block	Target	Achieved
BHARMOUR	36	7
BHATTIYAT	27	9
CHAMBA	42	16
MEHLA	36	15
PANGI	20	0
SALOONI	29	2
TISSA	23	38
Total	213	87

**Appendix H****Block and Year Wise Data of Credit Linkages: Chamba**

Block Wise Achievement 2019-20								
S.No.	Block	SHGs				Credit Mobilization (In Lakhs)		
		Target	Achieved	No of Cases	Percentage Achieved	Target Credit	Achieved Disbursement	Percentage Disbursement
1	Bhattiyat	135	32	32	24%	104	52	50%
2	Brahmaur	95	18	18	19%	78	33	42%
3	Chamba	175	55	55	31%	154	113	73%
4	MEHLA	150	37	37	27%	107	68	63%
5	Pangi	90	0	0	0%	51	0	0%
6	Saluni	120	35	35	29%	78	54	70%
7	TISSA	128	23	23	18%	78	48	61%
	<b>Total</b>	<b>893</b>	<b>200</b>	<b>200</b>	<b>22%</b>	<b>650</b>	<b>368</b>	<b>56%</b>
Block Wise Achievement 2020-21								
S.No.	Block	SHGs				Credit Mobilization (In Lakhs)		
		Target	Achieved	No of Cases	Percentage Achieved	Target Credit	Achieved Disbursement	Percentage Disbursement
1	Bhattiyat	75	16	16	21%	162	6	4%
2	Brahmaur	75	0	0	0%	73	0	0%
3	Chamba	75	36	36	48%	136	25	18%
4	MEHLA	75	11	11	15%	163	18	11%
5	Pangi	75	0	0	0%	43	0	0%
6	Saluni	75	32	32	43%	153	12	8%
7	TISSA	50	0	0	0%	186	0	0%
	<b>Total</b>	<b>500</b>	<b>95</b>	<b>95</b>	<b>19%</b>	<b>915</b>	<b>60</b>	<b>7%</b>
Block Wise Achievement 2021-22								
S.No.	Block	SHGs				Credit Mobilization (In Lakhs)		
		Target	Achieved	No of Cases	Percentage Achieved	Target Credit	Achieved Disbursement	Percentage Disbursement
1	Bhattiyat	98	29	29	29%	135	40	30%
2	Brahmaur	81	16	16	20%	104	29.4	28%
3	Chamba	174	96	96	55%	245	218	89%
4	MEHLA	144	45	45	31%	194	118.5	61%
5	Pangi	74	0	0	0%	96	0	0%
6	Saluni	136	55	55	40%	170	68.5	40%
7	TISSA	123	41	41	33%	156	49.8	32%
	<b>Total</b>	<b>830</b>	<b>282</b>	<b>282</b>	<b>34%</b>	<b>1100</b>	<b>524.2</b>	<b>48%</b>
Block Wise Achievement 2022-23								
S.No.	Block	SHGs				Credit Mobilization (In Lakhs)		
		Target	Achieved	No of Cases	Percentage Achieved	Target Credit	Achieved Disbursement	Percentage Disbursement
1	Bhattiyat	276	32	32	12%	350	149	43%
2	Brahmaur	130	5	5	4%	150	16	11%
3	Chamba	320	79	79	25%	320	310	97%
4	MEHLA	318	20	20	6%	280	58	21%
5	Pangi	90	0	0	0%	120	0	0%
6	Saluni	276	40	40	14%	350	75	21%
7	TISSA	90	7	7	8%	100	19	19%
	<b>Total</b>	<b>1500</b>	<b>183</b>	<b>183</b>	<b>12%</b>	<b>1670</b>	<b>627</b>	<b>38%</b>
Block Wise Achievement 2023-24								
S.No.	Block	SHGs				Credit Mobilization (In Lakhs)		
		Target	Achieved	No of Cases	Percentage Achieved	Target Credit	Achieved Disbursement	Percentage Disbursement
1	Bhattiyat	319	14	14	4%	289	18.39	6%
2	Brahmaur	143	7	7	5%	129	14.18	11%
3	Chamba	268	64	64	24%	243	161.12	66%
4	MEHLA	320	39	39	12%	290	91.12	31%
5	Pangi	84	0	0	0%	76	0	0%
6	Saluni	300	27	27	9%	272	55.68	20%
7	TISSA	366	15	15	4%	331	28	8%
	<b>Total</b>	<b>1800</b>	<b>166</b>	<b>166</b>	<b>9%</b>	<b>1630</b>	<b>368.49</b>	<b>23%</b>

**Appendix I****Data Sheet on Farm Livelihood: Chamba**

<b>FARM LIVELIHOOD (2019-20)</b>						
S.No	Year	Block Name	Mahila Kisan		Krishi Sakhi	
			Target	Achieved	Target	Achieved
1	2019-20	Chamba	967	980	0	0
		Bharmour	680	680	0	0
		Bhattiyat	0	0	0	0
		Mehla	0	0	0	0
		Pangi	0	0	0	0
		Salooni	10	20	0	0
2		Tissa	0	0	0	0
3						
<b>Total</b>			1657	1680	0	0
<b>FARM LIVELIHOOD (2020-21)</b>						
S.No	Year	Block Name	Mahila Kisan		Krishi Sakhi	
			Target	Achieved	Target	Achieved
1	2020-21	Chamba	800	867	13	13
		Bharmour	200	361	3	3
		Bhattiyat	0	0	0	0
		Mehla	0	0	0	0
		Pangi	0	0	0	0
		Salooni	800	820	13	13
2		Tissa	0	0	0	0
3						
<b>Total</b>			1800	2048	29	29
<b>FARM LIVELIHOOD (2021-22)</b>						
S.No	Year	Block Name	Mahila Kisan		Krishi Sakhi	
			Target	Achieved	Target	Achieved
1	2021-22	Chamba	800	867	13	13
		Bharmour	200	361	3	3
		Bhattiyat	0	0	0	0
		Mehla	0	0	0	0
		Pangi	0	0	0	0
		Salooni	800	820	13	13
2		Tissa	0	0	0	0
3						
<b>Total</b>			1800	2048	29	29

<b>Farm Livelihood Targets /Achievement For The FY 2022-23</b>									
Sr.No.	Block	Mahila Kisan		Krishi Sakhi		PashuSakhi		Krishi Udyog Sakhi	
		Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved
1	Chamba	390	319	0	0	0	0	1	0
	Bharmour	65	97	0	0	0	0	0	0
	Bhattiyat	0	0	0	0	0	0	0	0
	Mehla	0	0	0	0	0	0	0	0
	Pangi	0	0	0	0	0	0	0	0
6	Salooni	520	400	0	0	0	0	0	0
7	Tissa	910	911	7	7	7	7	0	0
<b>Total</b>		1885	1727	7	7	7	7	1	0

<b>Farm Livelihood Targets /Achievement For The FY 2023-24</b>							
Sr.No.	Block	Mahila Kisan		Krishi Sakhi and Pashu Sakhi		Krishi Udyog Sakhi	
		Target	Achieved	Target	Achieved	Target	Achieved
1	Chamba	250	377	0	0	0	0
2	Bharmour	300	332	0	0	0	0
3	Bhattiyat	1000	983	10	10	0	0
4	Mehla	900	1144	10	10	0	0
5	Pangi	500	0	6	6	0	0
6	Salooni	100	110	0	0	0	0
7	Tissa	900	942	0	0	0	0
<b>Total</b>		3950	3888	26	26	0	0

**Appendix J****Solan Block Wise Projection Forecast of SHG Formation: Time Series Analysis**

Year	Total No of Active SHG	Forecast(Total No of Active SHGs)	Confidence Interval(Total No of Active SHGs)
2019	0		
2024	2270		
2029		4540	0
2034		6810	0
2039		9080	0
2044		11350	0
2047		12712	0

**Solan Block Wise Projection Forecast of RF Disbursal: Time Series Analysis**

Year	SHG with RF Disburs:	Forecast(SHG with RF Disbursa)	Confidence Interval(SHG with RF Disbursa)
2019	0		
2024	1827		
2029		3654	0
2034		5481	0
2039		7308	0
2044		9135	0
2047		10231.2	0

**Appendix K****Solan Year Wise Data of Formation of SHG, VO, CLF, MCLF**

<b>SHG,VO and CLF (2019-20)</b>									
S.No.	Name of Block	Target of SHG		Formation of VO		Target of CLF		Target of MCLF	
		Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved
1	Solan	20	109	0	4	0	0	0	0
2	Kunihar	20	18	0	0	0	0	0	0
3	Kandaghat	25	35	0	2	0	0	0	0
4	Dharampur	60	102	0	7	0	0	0	0
5	Nalagarh	20	19	0	0	0	0	0	0
<b>Total</b>		<b>145</b>	<b>283</b>	<b>0</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>SHG,VO and CLF (2020-21)</b>									
S.No.	Name of Block	Target of SHG		Formation of VO		Target of CLF		Target of MCLF	
		Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved
1	Solan	75	42	10	0	0	0	0	0
2	Kunihar	75	146	4	0	0	0	0	0
3	Kandaghat	25	65	0	3	0	1	1	0
4	Dharampur	75	66	10	1	1	0	0	0
5	Nalagarh	75	74	4	0	0	0	0	0
<b>Total</b>		<b>325</b>	<b>393</b>	<b>28</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>
<b>SHG,VO and CLF (2021-22)</b>									
S.No.	Name of Block	Target of SHG		Formation of VO		Target of CLF		Target of MCLF	
		Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved
1	Solan	110	55	8	6	0	0	0	0
2	Kunihar	110	110	4	5	0	0	0	0
3	Kandaghat	37	40	4	0	1	1	1	0
4	Dharampur	110	91	5	2	1	0	0	0
5	Nalagarh	110	96	4	3	0	0	0	0
<b>Total</b>		<b>477</b>	<b>392</b>	<b>25</b>	<b>16</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>0</b>
<b>SHG,VO and CLF (2022-23)</b>									
S.No.	Name of Block	Target of SHG		Formation of VO		Target of CLF		Target of MCLF	
		Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved
1	Solan	75	71	27	23	1	1	0	0
2	Kunihar	75	125	32	59	1	1	0	0
3	Kandaghat	75	49	6	5	0	1	1	0
4	Dharampur	75	89	18	16	2	1	0	0
5	Nalagarh	75	75	24	18	1	0	0	0
<b>Total</b>		<b>375</b>	<b>409</b>	<b>107</b>	<b>121</b>	<b>5</b>	<b>4</b>	<b>1</b>	<b>0</b>
<b>SHG,VO and CLF (2023-24)</b>									
S.No.	Name of Block	Target of SHG		Formation of VO		Target of CLF			
		Target	Achieved	Target	Achieved	Target	Achieved		
1	Solan	75	31	16	1	0	0		
2	Kunihar	75	26	3	3	0	0		
3	Kandaghat	75	13	0	0	0	0		
4	Dharampur	75	19	15	2	0	0		
5	Nalagarh	75	34	11	3	0	0		
<b>Total</b>		<b>375</b>	<b>123</b>	<b>45</b>	<b>9</b>	<b>0</b>	<b>0</b>		

**Appendix L****Solan Block and Year-Wise Summary of Formation of Producer Group**

<b>Block wise Status of Producer Group for the FY 2019-20</b>				
S.No.	Name of Block	Producer Group		
		Target	Achievement	%
1	Solan	NA	NA	NA
2	Kunihar	NA	NA	NA
3	Kandaghat	NA	NA	NA
4	Dharampur	NA	NA	NA
5	Nalagarh	NA	NA	NA
<b>Total</b>				

<b>Block wise Status of Producer Group for the FY 2020-21</b>				
S.No.	Name of Block	Producer Group		
		Target	Achievement	%
1	Solan	NA	NA	NA
2	Kunihar	NA	NA	NA
3	Kandaghat	NA	NA	NA
4	Dharampur	NA	NA	NA
5	Nalagarh	NA	NA	NA
<b>Total</b>				

<b>Block wise Status of Producer Group for the FY 2021-22</b>				
S.No.	Name of Block	Producer Group		
		Target	Achievement	%
1	Solan	NA	NA	NA
2	Kunihar	NA	NA	NA
3	Kandaghat	NA	NA	NA
4	Dharampur	NA	NA	NA
5	Nalagarh	NA	NA	NA
<b>Total</b>				

<b>Block wise Status of Producer Group for the FY 2022-23</b>				
S.No.	Name of Block	Producer Group		
		Target	Achievement	%
1	Solan	3	1	33%
2	Kunihar	3	0	0%
3	Kandaghat	3	1	33%
4	Dharampur	3	0	0%
5	Nalagarh	3	0	0%
<b>Total</b>		15	2	13%

<b>Block wise Status of Producer Group for the FY 2023-24</b>				
S.No.	Name of Block	Producer Group		
		Target	Achievement	%
1	Solan	3	3	100%
2	Kunihar	3	3	100%
3	Kandaghat	3	3	100%
4	Dharampur	3	3	100%
5	Nalagarh	3	3	100%
<b>Total</b>		15	15	100%

Appendix M**Block and Year Wise Data of Investments from CIF\_Solan**

<b>Community Investment Fund (CIF) (2019-20)</b>			<b>Community Investment Fund (CIF) (2020-21)</b>		
<b>Block</b>	<b>Target</b>	<b>Achieved</b>	<b>Block</b>	<b>Target</b>	<b>Achieved</b>
Solan	0	0	Solan	18	0
Kunihar	0	0	Kunihar	5	0
Kandaghat	0	17	Kandaghat	18	2
Dharampur	0	7	Dharampur	37	20
Nalagarh	0	0	Nalagarh	5	0
<b>Total</b>	<b>0</b>	<b>24</b>	<b>Total</b>	<b>83</b>	<b>22</b>

<b>Community Investment Fund (CIF) (2021-22)</b>			<b>Community Investment Fund (CIF) (2022-23)</b>		
<b>Block</b>	<b>Target</b>	<b>Achieved</b>	<b>Block</b>	<b>Target</b>	<b>Achieved</b>
Solan	28	18	Solan	32	41
Kunihar	9	0	Kunihar	35	16
Kandaghat	9	60	Kandaghat	14	144
Dharampur	50	13	Dharampur	39	32
Nalagarh	6	0	Nalagarh	20	10
<b>Total</b>	<b>102</b>	<b>91</b>	<b>Total</b>	<b>140</b>	<b>243</b>

<b>Community Investment Fund (CIF) (2023-24)</b>		
<b>Block</b>	<b>Target</b>	<b>Achieved</b>
Solan	32	53
Kunihar	43	25
Kandaghat	17	28
Dharampur	35	22
Nalagarh	32	50
<b>Total</b>	<b>159</b>	<b>178</b>

Appendix N**Block and Year Wise Data of Investments from RF**

RF(Revolving Fund)2019-20			RF(Revolving Fund)2020-21		
Block	Target	Achieved	Block	Target	Achieved
Solan	37	37	Solan	62	128
Kunihar	10	10	Kunihar	30	57
Kandaghat	14	14	Kandaghat	23	22
Dharampur	54	54	Dharampur	48	45
Nalagarh	29	29	Nalagarh	32	31
<b>Total</b>	<b>144</b>	<b>144</b>	<b>Total</b>	<b>195</b>	<b>283</b>

RF(Revolving Fund)2021-22			RF(Revolving Fund)2022-23		
Block	Target	Achieved	Block	Target	Achieved
Solan	80	72	Solan	93	76
Kunihar	63	56	Kunihar	141	72
Kandaghat	63	32	Kandaghat	85	21
Dharampur	67	27	Dharampur	124	43
Nalagarh	50	58	Nalagarh	79	7
<b>Total</b>	<b>323</b>	<b>245</b>	<b>Total</b>	<b>522</b>	<b>219</b>

RF(Revolving Fund)2023-24		
Block	Target	Achieved
Solan	20	73
Kunihar	50	12
Kandaghat	20	17
Dharampur	38	14
Nalagarh	42	22
<b>Total</b>	<b>170</b>	<b>138</b>

**Appendix O****Block and Year Wise Data of Credit Linkages \_ Solan**

<b>Block wise Credit Linkage Status for the FY 2019-20</b>						
S.No.	Name of Block	<b>Credit Mobilization in Lakh</b>				
		Target		Achievement as per MPR		
		SHG	Amount	SHG	Amount	Amount %
1	Solan	20	31.55	15	43.40	138%
2	Kunihar	20	50.91	13	33.60	66%
3	Kandaghat	25	84.00	23	83.00	99%
4	Dharampur	60	145.25	41	131.04	90%
5	Nalagarh	20	94.54	31	86.40	91%
	<b>Total</b>	<b>145</b>	<b>406.25</b>	<b>123</b>	<b>377.44</b>	<b>93%</b>
<b>Block wise Credit Linkage Status for the FY 2020-21</b>						
S.No.	Name of Block	<b>Credit Mobilization in Lakh</b>				
		Target		Achievement		
		SHG	Amount	SHG	Amount	Amount %
1	Solan	83	100.00	33	103.00	103%
2	Kunihar	135	80.00	16	45.00	56%
3	Kandaghat	92	76.75	21	77.00	100%
4	Dharampur	120	175.00	44	135.9	78%
5	Nalagarh	250	140.00	19	63.50	45%
	<b>Total</b>	<b>680</b>	<b>571.75</b>	<b>133</b>	<b>424.40</b>	<b>74%</b>
<b>SHG CREDIT LINKAGE TARGETS &amp; ACHIEVEMENTS FY 2021-22</b>						
S.No.	Name of Block	<b>Credit Mobilization in Lakh</b>				
		Target		Achievement		
		SHG	Amount	SHG	Amount	Amount %
1	Solan	110	115.00	15	51.00	44%
2	Kunihar	110	120.00	31	92.00	77%
3	Kandaghat	37	100.25	22	100	100%
4	Dharampur	110	130.00	29	96.5	74%
5	Nalagarh	110	148.00	61	120.00	81%
	<b>Total</b>	<b>477</b>	<b>613.25</b>	<b>158</b>	<b>459.50</b>	<b>75%</b>
<b>Credit Linkage Targets &amp; Achievement FY 2022-23</b>						
S.No.	Name of Block	<b>Credit Mobilization in Lakh</b>				
		Target		Achievement		
		SHG	Amount	SHG	Amount in lakh	Amount %
1	Solan	110	135.00	13	27.64	20.47%
2	Kunihar	178	218.00	34	76.78	35.22%
3	Kandaghat	122	150.00	17	35.92	23.95%
4	Dharampur	158	193.00	25	56.56	29.31%
5	Nalagarh	332	404.00	21	46.08	11.41%
	<b>Total</b>	<b>900</b>	<b>1100.00</b>	<b>163</b>	<b>349.21</b>	<b>31.75%</b>
<b>Block wise Credit Linkage Status for the FY 2023-24</b>						
S.No.	Name of Block	<b>Credit Mobilization in Lakh</b>				
		Target		Achievement		
		SHG	Amount	SHG	Amount in lakh	Amount %
1	Solan	184	205.00	35	76.81	37%
2	Kunihar	297	331.00	63	140.00	42%
3	Kandaghat	204	227.00	26	64.28	28%
4	Dharampur	263	293.00	48	119.12	41%
5	Nalagarh	552	614.00	37	81.14	13%
	<b>Total</b>	<b>1500</b>	<b>1670</b>	<b>265</b>	<b>592.63</b>	<b>35%</b>
	<b>Unmatched SHGs</b>			<b>56</b>	<b>111.28</b>	<b>0%</b>

**Appendix P****Data Sheet on Farm Livelihood**

<b>FARM LIVELIHOOD (2019-20)</b>						
S.No	Year	Block Name	Mahila Kisan		Krishi Sakhi	
			Target	Achieved	Target	Achieved
1	2019-20	Chamba	967	980	0	0
		Bharmour	680	680	0	0
		Bhattiyat	0	0	0	0
		Mehla	0	0	0	0
		Pangi	0	0	0	0
		Salooni	10	20	0	0
2		Tissa	0	0	0	0
3						
<b>Total</b>			1657	1680	0	0

<b>FARM LIVELIHOOD (2020-21)</b>						
S.No	Year	Block Name	Mahila Kisan		Krishi Sakhi	
			Target	Achieved	Target	Achieved
1	2020-21	Chamba	800	867	13	13
		Bharmour	200	361	3	3
		Bhattiyat	0	0	0	0
		Mehla	0	0	0	0
		Pangi	0	0	0	0
		Salooni	800	820	13	13
2		Tissa	0	0	0	0
3						
<b>Total</b>			1800	2048	29	29

<b>FARM LIVELIHOOD (2021-22)</b>						
S.No	Year	Block Name	Mahila Kisan		Krishi Sakhi	
			Target	Achieved	Target	Achieved
1	2021-22	Chamba	800	867	13	13
		Bharmour	200	361	3	3
		Bhattiyat	0	0	0	0
		Mehla	0	0	0	0
		Pangi	0	0	0	0
		Salooni	800	820	13	13
2		Tissa	0	0	0	0
3						
<b>Total</b>			1800	2048	29	29

<b>Farm Livelihood Targets /Achievement For The FY 2022-23</b>									
Sr.No.	Block	Mahila Kisan		Krishi Sakhi		PashuSakhi		Krishi Udyog Sakhi	
		Target	Achieved	Target	Achieved	Target	Achieved	Target	Achieved
1	Chamba	390	319	0	0	0	0	1	0
	Bharmour	65	97	0	0	0	0	0	0
	Bhattiyat	0	0	0	0	0	0	0	0
	Mehla	0	0	0	0	0	0	0	0
	Pangi	0	0	0	0	0	0	0	0
6	Salooni	520	400	0	0	0	0	0	0
7	Tissa	910	911	7	7	7	7	0	0
<b>Total</b>		1885	1727	7	7	7	7	1	0

<b>Farm Livelihood Targets /Achievement For The FY 2023-24</b>							
Sr.No.	Block	Mahila Kisan		Krishi Sakhi and Pashu Sakhi		Krishi Udyog Sakhi	
		Target	Achieved	Target	Achieved	Target	Achieved
1	Chamba	250	377	0	0	0	0
2	Bharmour	300	332	0	0	0	0
3	Bhattiyat	1000	983	10	10	0	0
4	Mehla	900	1144	10	10	0	0
5	Pangi	500	0	6	6	0	0
6	Salooni	100	110	0	0	0	0
7	Tissa	900	942	0	0	0	0
<b>Total</b>		3950	3888	26	26	0	0

## Questionnaire for SHG Women of Blocks of Chamba and Solan

## स्वयं सहायता समूह (SHG) में महिलाओं के लिए सर्वेक्षण: NRLM, सशक्त महिला योजना, और सामुदायिक संस्थाओं की प्रभावशीलता

महिला-नेतृत्व विकास (Women-Led development - WLD) भारत के पूर्ण विकसित राष्ट्र, या विकसित भारत 2047 के दृष्टिकोण का केंद्र बन गया है। डब्ल्यूएलडी महिलाओं को सहायता प्राप्त करने वाले के रूप में देखने के बजाय, उनकी आर्थिक, सामाजिक और राजनीतिक परिवर्तन की क्षमता को पहचाना जाता है। स्वयं सहायता प्लास्टिक (एसएचजी), उद्यमिता और स्थानीय शासन ग्रामीण क्षेत्रों में विशेष रूप से महत्वपूर्ण है, जो महिला-नेतृत्व विकास की दिशा में एक जमीनी आंदोलन को बढ़ावा देता है। भारत का डब्ल्यूएलडी दृष्टिकोण ऊपर से नीचे (टॉप-डाउन) और नीचे से ऊपर (बॉटम-अप) समुद्र तट का मिश्रण है, जो यह सुनिश्चित करता है कि औद्योगिक राष्ट्रीय लक्ष्यों से प्रेरित हो, लेकिन स्थानीय संदर्भ भी उपयुक्त हों। यह संरा मॉडल राष्ट्रीय और स्थानीय प्रयासों को मजबूत बनाता है, जिससे भारत में WLD के लिए एक गतिशीलता और समावेशी मार्ग बनता है।

राष्ट्रीय ग्रामीण उद्यम (एनआरएलएम), जिसे राष्ट्रीय ग्रामीण उद्यम मिशन (डीएवाई-एनआरएलएम) के रूप में भी जाना जाता है, भारत सरकार द्वारा 2011 में गरीबी उन्मूलन की एक प्रमुख योजना शुरू की गई है। एनआरएलएम का लक्ष्य ग्रामीण गरीब परिवार, विशेष रूप से महिलाएं, समूह और कृषि उत्पाद को बढ़ावा देना है। यह स्वयं सहायता समूह (एसएचजी) और उनके संघों का गठन और वाणिज्यिक माध्यम से किया जाता है।

वित्तीय वर्ष 2018-19 के बजट भाषण में, हिमाचल प्रदेश के मुख्यमंत्री ने "सशक्त महिला योजना" नामक एक नई व्यापक योजना की घोषणा की। इस योजना में ग्रामीण महिलाओं को संगठित करने और सामाजिक-आर्थिक विकास के लिए एक मंच की पेशकश की गई, जिससे उन्हें दलित बनाने के दृष्टिकोण के साथ शुरू किया गया। इसका उद्देश्य राज्य की हर महिला को अच्छी तरह से शिक्षित, कुशल और हर मामले में आत्मनिर्भर बनाना है, जिससे राज्य के सामाजिक-आर्थिक विकास में योगदान हो सके। यह योजना ग्रामीण महिलाओं के सामाजिक-आर्थिक संरक्षण को बढ़ावा देने, उनकी शक्तियों के बारे में जागरूकता पैदा करने और उन्हें अपनी शक्तियों को समझने और उनकी संपूर्ण क्षमताओं को विकसित करने/उपयोग करने के लिए समर्थन प्रदान करने पर केंद्रित है।

इस सर्वेक्षण में स्वयं सहायता समूह (एसएचजी) में महिलाओं को शामिल किया गया है। इसका उद्देश्य राष्ट्रीय ग्रामीण उत्पाद योजना (एनआरएलएम), दलित महिला योजना (एसएमवाई), और एलसीडी समूह (उत्पादक समूह, आधार स्तर संघ, और ग्राम संगठन) का आकलन करना है। आपके उत्तर शोध के उद्देश्य से विश्वास बनाए रखें और केवल अनुयायियों के लिए उपयोग पढ़ें।

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## स्वयं सहायता समूह (SHG) में महिलाओं के लिए सर्वेक्षण: NRLM, सशक्त महिला योजना, और सामुदायिक संस्थाओं की प्रभावशीलता

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\* Indicates required question

### अनुभाग 2

#### सामान्य जानकारी

नाम \*

Your answer

आयु \*

- 18-25
- 26-35
- 36-45
- 46-55
- 56+

जिला \*

- Chamba
- Solan

Block \*

- Chamba
- Tissa
- Mehla
- Bharmour
- Pangi
- Bhattiyat
- Salooni
- Solan
- Kunihar
- Dharampur
- Kandaghat
- Nalagarh

आपका शिक्षा स्तर क्या है? \*

- निरक्षर
- प्राथमिक
- माध्यमिक
- उच्च माध्यमिक
- स्नातक
- अन्य

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## स्वयं सहायता समूह (SHG) में महिलाओं के लिए सर्वेक्षण: NRLM, सशक्त महिला योजना, और सामुदायिक संस्थाओं की प्रभावशीलता

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\* Indicates required question

### अनुभाग 3

#### SHG और आर्थिक सशक्तिकरण

क्या SHG से जुड़ने के बाद आपकी आर्थिक स्थिति में सुधार हुआ है? \*

हाँ

नहीं

SHG के माध्यम से क्या आपने कोई ऋण लिया है? \*

हाँ

नहीं

यदि "यहाँ":ऋण लेने में किसी कठिनाई सामना करना पड़ा? \*

हाँ

नहीं

SHG के तहत आपन कौन-कौन से प्रशिक्षण प्राप्त किए हैं? \*

सिलाई

ब्यूटी पार्लर

कृषि

बकरी पालन

डिजिटल लेनदेन

अन्य

SHG सदस्यों के लिए और किन प्रशिक्षण कार्यक्रमों की जरूरत है? \*

Your answer \_\_\_\_\_

क्या आपको प्रशिक्षण के बाद रोजगार या स्वरोजगार में मदद मिली? \*

हाँ

नहीं

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## स्वयं सहायता समूह (SHG) में महिलाओं के लिए सर्वेक्षण: NRLM, सशक्त महिला योजना, और सामुदायिक संस्थाओं की प्रभावशीलता

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### अनुभाग 4:

राष्ट्रीय ग्रामीण आजीविका मिशन (NRLM) की प्रभावशीलता

क्या आप स्वयं सहायता समूह (एसएचजी) का हिस्सा हैं? \*

- हाँ  
 नहीं

क्या आप एनआरएलएम योजना से परिचित हैं? \*

- हाँ  
 नहीं

NRLM ने आपकी आजीविका को कैसे प्रभावित किया है \*

- आय में वृद्धि  
 कौशल विकास  
 ऋण तक पहुंच  
 आत्मविश्वास में वृद्धि  
 अन्य

1-5 के पैमाने पर, एनआरएलएम की प्रभावशीलता कैसी है? \*

1 = बिल्कुल प्रभावशाली नहीं, 5 = बहुत प्रभावशाली

- 1                      2                      3                      4                      5  
☆                      ☆                      ☆                      ☆                      ☆

NRLM को और अधिक प्रभावी बनाने के लिए आपके क्या सुझाव हैं? \*

Your answer

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## स्वयं सहायता समूह (SHG) में महिलाओं के लिए सर्वेक्षण: NRLM, सशक्त महिला योजना, और सामुदायिक संस्थाओं की प्रभावशीलता

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\* Indicates required question

### अनुभाग 5

सशक्त महिला योजना (SMY) की प्रभावशीलता

क्या आप सशक्त महिला योजना (SMY) से जुड़े हुए हैं \*

- हाँ
- नहीं

SMY ने आपको कैसे सशक्त किया है? \*

- आर्थिक सहायता
- शिक्षा और प्रशिक्षण
- सामाजिक जागरूकता
- महिला अधिकारों के बारे में जानकारी
- Other: \_\_\_\_\_

1-5 के पैमाने पर, SMY की प्रभावशीलता कैसी है? \*  
1 = पूर्णतः प्रभावशाली नहीं, 5 = बहुत प्रभावशाली).



SMY को और अधिक प्रभावी बनाने के लिए आपके क्या सुझाव हैं? \*

Your answer

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## अनुभाग 6

सामुदायिक संस्थाओं की प्रभावशीलता

क्या आप उत्पादक समूह (Producer Group - PG) का हिस्सा हैं \*

- हाँ  
 नहीं

1-5 के पैमाने पर, उत्पादक समूह (पीजी) की प्रभावशीलता कैसी है? \*

1 = पूर्णतः प्रभावशाली नहीं, 5 = बहुत प्रभावशाली

1                      2                      3                      4                      5

☆                      ☆                      ☆                      ☆                      ☆

क्या आप क्लस्टर स्तर संघ (Cluster Level Federation - CLF) का हिस्सा हैं \*

- हाँ  
 नहीं

1-5 के पैमाने पर, सुरक्षा स्तर संघ (सीएलएफ) की प्रभावशीलता कैसी है? \*

(1 = पूर्णतः प्रभावशाली नहीं, 5 = अत्यंत प्रभावशाली)।

1                      2                      3                      4                      5

☆                      ☆                      ☆                      ☆                      ☆

आप ग्राम संगठन (ग्राम संगठन - VO) का क्या हिस्सा हैं? \*

- हाँ  
 नहीं

1-5 मास पर, ग्राम रेस्टोरेंट (वीओ) की प्रभावशीलता कैसी है? \*

- प्रकार: \*स्केल\* (1 = पूर्णतः प्रभावशाली नहीं, 5 = अत्यंत प्रभावशाली)।

1                      2                      3                      4                      5

☆                      ☆                      ☆                      ☆                      ☆

इन सामुदायिक संस्थाओं (PG, CLF, VO) को और अधिक प्रभावी बनाने के लिए आपके क्या सुझाव \* हैं?

Your answer \_\_\_\_\_

क्या आपका SHG कोई उत्पाद/सेवा का उत्पादन करता है? \*

- हाँ  
 नहीं

यदि "हाँ": कौन से? \*

Your answer \_\_\_\_\_

एसएचजी उत्पादों की बिक्री में सबसे बड़ी चुनौती क्या है? \*

- बाजार की कमी  
 ग्राहकों की कम  
 उचित कीमत न मिलना  
 परिवहन की समस्या  
 अन्य

आपको अपनी उत्पादों को ऑनलाइन बेचने की जानकारी या प्रशिक्षण क्या मिलता है? \*

- हाँ  
 नहीं

क्या ग्राम पंचायत SHG को वह सहायता दे रही है जो देनी चाहिए? \*

- दृढ़तापूर्वक सहमत  
 सहमत  
 तटस्थ  
 असहमत  
 दृढ़तापूर्वक असहमत

क्या NRLM के वित्तीय लाभ के सभी लाभार्थी वास्तव में योग्य और जरूरतमंद हैं? \*

- दृढ़तापूर्वक सहमत  
 सहमत  
 तटस्थ  
 असहमत  
 दृढ़तापूर्वक असहमत


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स्वयं सहायता समूह (SHG) में महिलाओं के लिए सर्वेक्षण: NRLM, सशक्त महिला योजना, और सामुदायिक संस्थाओं की प्रभावशीलता

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\* Indicates required question

**अनुभाग 7**

योजनाओं का विलय (Merging of Schemes)


आपको क्या लगता है कि एनआरएलएम और सशक्त महिला योजना (एसएमवाई) का विलय किया जाना चाहिए? \*

हाँ

नहीं

यदि हाँ, तो क्यों? यदि नहीं, तो क्यों \*

Your answer

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**अनुभाग 8**

सहमति

आप इस सर्वेक्षण में भाग लेने के लिए सहमत हैं? \*

हाँ

नहीं

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**Appendix R****Draft Questionnaire for Interviewees**

**Women-Led Development (WLD)** has become a central part of India's vision for a fully developed nation, or '*Viksit Bharat 2047*.' WLD is about more than just helping women gain access to resources - it positions women as leaders and decision-makers, actively shaping the course of development. WLD shifts the focus from seeing women as passive recipients of aid to recognizing their power to drive economic, social, and political transformation.

The Government of India's approach of combining legislative actions, policy interventions, and infrastructure improvements is laying the foundation for women to not only be beneficiaries but leaders in the nation's development process. The emphasis on Self Help Groups, entrepreneurship, and local governance is particularly crucial in rural areas, fostering a grassroots movement towards women-led progress. India's approach to WLD is a blend of both top-down and bottom-up strategies, ensuring that policies are driven by national priorities but are also adaptable to local contexts. Top-down measures set the legal, financial, and institutional frameworks that enable women's leadership, ensuring that resources and policies reach women at all levels. Bottom-up initiatives ensure that women are active participants and leaders at the grassroots level, with ownership of local development. This hybrid model strengthens both national and local efforts, creating a dynamic and inclusive pathway for WLD in India.

The National Rural Livelihoods Mission (NRLM), also known as **Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)**, is a flagship poverty alleviation program launched by the Government of India in 2011. The goal of NRLM is to empower rural poor households, particularly women, by promoting self-employment and livelihood generation through the formation and strengthening of Self-Help Groups (SHGs) and their federations.

**Detailed Inputs Sought****Write About Yourself**

**Question 1.** Kindly share the Government report (national/state/district/block specific) for **DAY-NRLM** for Chamba, economic surveys, and annual performance reviews of the selected scheme.

**Question 2.** Provide datasets from the Census of India/ NFHS (National Family Health Survey)/NSSO (National Sample Survey Office)/Any other third-party evaluation for relevant demographic and socio-economic indicators for the scheme in the district, if available.

**Question 3** What were the year wise planned targets in the scheme for WLD from 2019-20 to 2023-24 in the district?

**Question 4** What were the year wise achieved targets in the scheme for WLD from 2019-20 to 2023-24 in district?

**Question 5** Kindly intimate reasons for the measured shortfall in the output achieved in the last five years in the scheme for WLD is as shown.

**SHG Formation****VO Formation****CLF Formation****Revolving Fund****Bank Linkage**

**Question 6** What are the year wise planned outputs in the scheme for WLD leading up to 2047?

**Question 7** What are the challenges faced with the implementation of a scheme in the district?

**Question 8.** Are there any tribal or backward blocks that require special interventions?

**Question 9.** Why are blocks like Pangi and Bhattiyat not doing well while blocks like Bharmour are able to keep up with other blocks?

**Question 10.** Are there any intensive and non-intensive blocks that require special interventions?

**Question 11.** Is DAY NRLM linked to any other state scheme like SMY for promoting social welfare and economic empowerment?

**Question 12.** Should the two schemes NRLM and SMY be linked? If yes, suggest a way forward.

**Question 13** Kindly cite case studies of success and failures in the district in respect of the **Sashakt Mahila Yojna** and NRLM schemes.

**Appendix S****Interview of Ms. Kalyani Gupta, Dy CEO NRLM Himachal Pradesh**

*Self (00:03)*

Ms. Kalyani, as you know the schemes for both centre and states need to be aligned to the Prime Minister's vision of Viksit Bharat 2047. Do you feel that the targets which are designated for the National Rural Livelihoods Mission have been planned as per that vision?

*Ms. Kalyani Gupta, Dy CEO NRLM, Himachal Pradesh (00:19)*

I see that initially what the target was given was according to the socio-economic national census of 2011. According to that, ambitious targets were allocated to the state. But the unique thing about NRLM is that it also allows for participatory identification, so the target is one thing and realization on ground is another. But despite that, there might have been some gaps in the survey also ecosystem. It allows us for participatory identification of poor and making them also into SHGs. For example, if I can quote the target of Himachal Pradesh, we had a total target of 2.93 lakh households to be covered under NRLM. But currently we have a coverage of 3.5 lakhs. So, whatever the requirement of the field is, so it allows us to do that, and it does not make us restrict to the BPL or any other category. Since it is a participatory identification, the focus now is on gap filling rather than doing it in a targeted approach. Currently, that is the aim.

*Self (01:35)*

So, do you feel that the targets were designated and achieved as per the requirements of Viksit Bharat 2047?

*Ms. Kalyani Gupta, Dy CEO NRLM, Himachal Pradesh (01:42)*

NRLM started in 2011, while VB 2047 came later. So now it is being aligned to VB 2047. Now there is the concept of Lakhpati Didi under the programme. So now the focus is that after covering the initial SHGs, now how to uplift them. It's not that every year we meet new targets. As a state in Himachal Pradesh, we have already saturated majority of the districts, but there are gaps, especially in districts of Chamba, Kinnaur and Lahaul. We have still not achieved 100% coverage even as per census.

***Self (02:20)***

From the data sets that I have been able to get, I find that the number of households which were required to be covered and because I am looking at these 5 years 2019-20 till 2023- 2024. I see the targets that were designated and the achievements that were there are much less so if I do a trend analysis for that, we are falling way behind the requirement to cover the households, to convert them into active SHGs and then to give them that kind of monetary benefits that they deserve. So, is there any thought process to address this?

***Ms. Kalyani Gupta, Dy CEO NRLM, Himachal Pradesh (03:05)***

Like I said, the scheme started in Himachal in 2013, so since then, we have been meeting the base target for SHG to achieve 93 Lakh households, and every year we set a target to achieve that step-by-step. But currently we have already achieved the target. Though there is still a gap in certain blocks. Because for the past 4-5 years NRLM in Himachal Pradesh has already been achieving its target. The data sets at your end need to be checked

***Self (03:42)***

I'll share the data with you. I have taken it out from the NITI Aayog and Himachal Pradesh websites.

***Ms. Kalyani Gupta, Dy CEO NRLM, Himachal Pradesh (03:50)***

Currently, the existing data is also being migrated onto a new application, so there may be mismatches in the datasets available. So, if we see the community progress, the targets have already been overachieved, but that's what I'm telling you that it that the whole of data is being migrated on the new portal. So, this system will be monitored, currently we have around 42,000 active self-help groups.

***Self***

Moving on from SHGs to the VOs, CLF, MCLF and producer groups. So, the input from my field visits and the impression that I got from the ground was that the performance of the VOs was good while CLF and MCLF left much to be achieved. So how are you looking at this? What is your take on this issue?

***Ms. Kalyani Gupta, Dy CEO NRLM, Himachal Pradesh (05:41)***

I absolutely agree with this because the formation of VOs and CLF has happened only over the past 2 years in Himachal Pradesh so right now, there is a lot that needs to be done to strengthen these organizations. So, for the past 2 years now, we have been focusing on formation. If I talk about the last year, 2024, so we were at around 77 or 78 CLFs, and this year we have almost saturated and formed a total of 200 CLFs, so we've done the coverage and now we're in the process of doing more. There is a detailed capacity building that needs to be carried out for each CLF near the vision building exercise vision building starting from Phase 1, then 2 then 3. So, these training courses are ongoing, and it is a continuous process.

***Self (06:38)***

That's great. However, added to this is the producer groups. This probably is a very weak link, because whenever I checked on ground, I realized that the producer group are very, very slow in action.

***Ms. Kalyani Gupta, Dy CEO NRLM, Himachal Pradesh (06:51)***

Yes. I agree. These are also very new groups. We do not have any designated targets that we are looking at to achieve and some sort of a vision statement in place that you know that in so many years so many producer groups and each producer group looking for this particular, whether it's a farm livelihoods, or it is for a particular skill based setup that they want to take forward and provide a linkage has that can be sustained. PGs are also a very new concept to NRLM because I would say that till 2023, we were focused on making SHGs, then we came to VOs and to CLFs. Also, this year we want to connect them to livelihoods, because CLF are basically social organizations and fund institutions. Then, when they are, you know, we make them aware of their social role and of the social aspects, because we have different themes, thematic areas under the environment. So, when that social aspect is covered, then we move on to the livelihood aspect

Which brings me to producer groups so right now, we've started making producer groups under farm livelihood because as the data would reflect almost 90% of SHGs are into farm livelihood activities, only 10% of them are get into nonfarm activities so under farm livelihood or vision was to gradually cover the whole state. Currently we are, not looking at saturation. Initially we reached a target of 200, then again, a target of 260 PGs in disbursing finances. PG is again just one part of what we are doing here. There are many more activities that are underway under

NRLM and the producer group is just one entity. Also, the challenge in Himachal is greater because generally in the lower states, the producer group has a capacity of 35 to 40 farmers. Ideally 100 farmers should make a producer group but here because of the geographical distances in the village, the houses are very far away. Our average size of the PG is 20 to 25 farmers, so they are also in a very, very initial state so they might not even know what they can achieve as a producer group. But we have a vision to make them into collective groups, because of land availability. There is very little landholding per capital and for making groups into integrated farming cluster, it is another aspect that we are working on.

We were given a target of 45 from Government of India, although the target is ambitious. We decided that already the SHG are formed, we will make them only into CFLs. So, rather than picking up new people we are focusing on one SHG group and giving them a substantial amount of financial assistance for better results. Rather than you know, giving just a little bit to everyone and they're not able to do anything with it, so that is the vision that we are trying to work on.

*Self* (11:12)

The major issues that are coming after coming to my mind are from the grassroots. What I realized is people who are actually working on the ground, they feel that over a period of time, the NRLM, though, very effective but has increased the number of themes manifold, the targets are very ambitious but the strength of the organization remains more or less the same because the people who are working as your coordinators, are generally still the same.

So, the numbers continue to be the same, but the mandate has increased manifold. And they are not able to meet a do justice to the to the schemes that are coming. What do you feel?

*Ms. Kalyani* (12:06)

There will be a staff constraint always. The present and past governments never have enough staff available. The aim of NRLM is to make the community self-sufficient. So, there is a provision of community resource person, so the community resource person is oriented to take on the responsibilities. They further go and orient people at the village level. So that is the mandate, and if we get like one a staff member for each scheme that is just not possible. So, it

is basically a support structure that the government is to provide and then the SHGs, VOs and CLF and ultimately, the cluster level federations must work independently. Even the community resource persons will be the employees of these CLFs, but right now they are being monitored from the block because our CLFs are not up to that level that they are able to manage the staff also.

***Self (13:10)***

So, in a very valid point you brought about, you know, the CRP, I realized in in a couple of blocks like Kandaghat and another in Tisa, I remember them specifically mention that the CRP over the last about 6/7 months, only 2 or 3 people have been active. I attended the MCLF meeting in Arki. and I realized that while the coordinator was trying to encourage them to come forth but to no avail. Probably there is a shortfall of women coming up and taking more responsibilities.

***Ms. Kalyani***

That is a challenge for the remote area that remains, and we are trying to address that there were senior resource persons who are encouraging women to come forward. Basically, so we organize special rounds of those senior resource persons in blocks of Kinnaur in Chamba, remote areas, we specially send those ladies. We have been trying to try, and we also try to talk to some philanthropic organization like Veddis foundation. They have an MOU with NRLM, and we are also working with them. So, we requested that they dedicate staff in these rural areas and remote areas. With them we can do hand holding in tribal areas.

***Self (14:49)***

Also, I was able to interact with the 2 individuals from the Veddis foundation as well. One of course was a steady team and another one who was working on the ground in Solan. You are right, absolutely that these same issues were being brought forth and they were extremely pushy but were finding it difficult to convince the SHG members.

***Ms. Kalyani (15:14)***

If you can go through these modules of vision building training that are organized for the right now, we are doing it for the CLFs, then the same will be done for the VOs, then up to the SHG level so that vision building gifts gives them a vision. Those are exercise-based savings that

help them realize that their vision should be easy. Economy is the focus of their requirement health education. So, I was also surprised when we initially started doing the same C life programme and in Mashoba block only so the first region building exercise was held and in the final vision building training Their priorities came out to be health and education, not livelihood. It was on the fifth point, so it must come from the community that what do they require rather than us imposing on them that you must do this, you have to do this.

***Self (03:18)***

NRLM is rolled out with its own themes and its own mandate with its own vision, but there are places where financial empowerment is more challenging, and then there are places where social empowerment is a bigger challenge. I realized this when I went to the Solan block in the district and the coordinator mentioned that women are not aiming at credit linkages because they are financially well off, but the social empowerment was missing. But in the Bharmour block, financial empowerment is a requirement and obviously, that block is well behind. Do you feel that there is a requirement to customize NRLM in some way?

***Ms. Kalyani (05:04)***

Definitely. But such requirements of customization must come from the field. It cannot be done while sitting here at the state office. I cannot, you know, even imagine what a particular block requires so it must come from the field. Here we are basically trying to strengthen our community as well as our staff. Even the HR that has been reported under NRLM, there is a dedicated HR policy. But in Himachal, there's a huge gap also because all the recruitment is being done on an outsourcing basis. We are outsourcing the work to some third party and then they recruit people, so there's but not a lot of involvement at our level. Also, there are a lot of political considerations. Also, sometimes we don't have very competent people in the field. We have recruited the maximum staff, but they might not even know all the acronyms under NRLM because it is a technical scheme. So, this is practically a big issue with us because we do not have well-qualified HR personnel on ground.

***Self***

What about budgeting?

***Ms. Kalyani (08:34)***

As such, if you talk about the overall budget of the scheme, it is very meagre compared to big schemes like MGNREGA. In the field level, I am saying NRLM is somewhat neglected in that sense, because it requires innovation and a lot of effort that must be put in to engage with the community. We are competent enough to carry things forward on our own as there are provisions under the scheme, but how well we can implement it is a big challenge.

*Self*

You mentioned that you know the issue of hiring of the manpower for NRLM. How is it different or similar for the different states also?

*Ms. Kalyani (09:33)*

It's different for different states. Everybody has their own method of recruitment. In fact, in some states, there are officers only who are recruited at the field level also, the NRLM has its own infrastructure, but regular government employees are necessary.

*Self (09:49)*

Yeah, that was my point. I'll just touch upon the other state schemes SMY, which is not finding much favor within the state government. This is being implemented by the Women and Child Development Ministry. is handling it, so I realized this is also losing its team, but they have got an organizational structure also available at the state level. So, uh, now I just give a comparison of say state like Kerala, where Khudumbashri, it's a well-known state. I mean mission shakti, of Odisha. Can it be merged and the infrastructure used for NRLM support?

*Ms. Kalyani Gupta (09:58)*

It would be useful. There are gaps in various blocks and with additional infrastructure and resources we can focus on formation of producer groups and other such entities.

*Self (15:10)*

In their attempt to meet targets some coordinators claim that they have enrolled SHGs which are non-BPL. Any comments?

*Ms. Kalyani*

It is as per the plan. The more the blocks can meet targets, the more it is given to them for next year. But the process does consider all the stakeholders. And these are the physical targets that

we are going to achieve in a year. But we should go down to grass root and build up targets from bottoms up and then we present our plan to the ministry.

***Self (18:55)***

So, what is the biggest challenge that you feel specifically for Solan? And specifically for Chamba district with the execution of the NRLM scheme? Is it of social empowerment or financial empowerment, would you like you to be able to be category?

***Ms. Kalyani***

If I talk about Solan, there are more opportunities for jobs, and you know it is easier for people to move out of their homes. So, when trying to involve them in the scheme, some things are not conducive to their requirements, and they basically may not even require what we are trying to impose on. So, in Solan, I think that there is a lack of requirements, I would say that you know they are financially a bit better off if we compare Chamba to Solan. Then that remains a challenge to keep them involved when they start to gain some financial benefit out of the scheme, then they won't go away. But till that time, you know, keeping them engaged and making them understand that this will benefit you so that remains a challenge because Himachal is one state which does not have abject poverty. Everyone has a roof over their head. Everyone has some work unlike some states like Jharkhand or Bihar. But road communication is a major challenge for Chamba. I've been here for the past 3 years and have been wanting to go to Pangi, but I'm not able to go there.

***Self***

So, is there some consistent Market in Delhi or Bangalore or Pune Bombay, or international for our products to ensure flow of demand?

***Ms. Kalyani***

That's exactly what we are trying to do with this e-commerce platform that the maximum of our resets can sell their product on this platform. But as you know that setting up an online portal and then selling products through it, there are a lot of quality issues that must be taken care of and the issue with SHG, is, there are not mass producers. An item will have a particular flavour for one month and another next month. So, standardization, that is, a faculty and then the quality of the process that we are using to prepare it are very important. These are missing.

We will identify the SHGs who have somewhat standardized their product and then bring them on board and then identify further that who all people can be unvoted, you know, in phases, then doing their capacity building accordingly, that this is the way you must do the production so that we can go onboard. We are procuring the products through a CLF that one quality check is being done at the C LF level itself. These will be displayed in our shops. A lot of people from India and abroad to visit Himachal. So, we are trying to develop these offline stores. Then there are other ways of providing livelihood, also that, like we have just in a pilot phase, we have given 7 food vans, so they make good money out of those 4 banks.

*Self*

Sashakt Mahila Yojna scheme, the state scheme for generating awareness and empowering women on socio-economic front is dying down. So, whatever are the gaps in NRLM that you feel like that exist and that probably can be covered by SMY?

*Ms. Kalyani* (30:26)

NRLM is very, very holistic and very, very open-ended and we can do anything that we want. I think it's a very well-rounded scheme, otherwise. We just must link our woman to livelihoods in any way possible. So, the key if the scheme gives us all the freedom that we want, the challenge is in execution. Additional infrastructure and manpower will be an asset.

*Self*

Thank you for this interaction. It was wonderful talking to you, and I much appreciate your inputs.

**Appendix T**

**Response From Shri Hitesh, District Programme Coordinator Chamba, Veddis  
Foundation**

**Write details about yourself**

**Hitesh Kumar,**

**District Program Coordinator, Chamba**

**Veddis Foundation**

**Question 1.** What are the challenges faced with the implementation of a scheme in the district?

- a. Himachal Pradesh's mountainous terrain makes it difficult to reach all communities, hindering effective awareness campaigns.
- b. Strengthening community-based institutions like SHGs, Village Organizations (VOs), and Cluster Level Federations (CLFs) require sustained effort
- c. Himachal Pradesh's mountainous terrain poses significant logistical challenges. Reaching remote villages and ensuring consistent program delivery is difficult.
- d. Inadequate demand and utilization of project funds by community institutions.
- e. Issues with repayment and rotation of funds.
- f. Unnecessary process trouble by banks in credit linkages.

**Question 2.** Are there any tribal or backward blocks that require special interventions?

Yes, Chamba district in Himachal Pradesh has areas with significant tribal populations that require special interventions. Specifically, the following areas stand out: Pangi, Bharmour and Tissa: -

These are designated tribal areas within Chamba district.

- a. They are inhabited by distinct tribal communities, notably the Pangwals and Gaddis and Gujjars.

- b. These areas are known for their remote location, rugged terrain, and challenging climatic conditions, which contribute to their relative backwardness.
- c. Therefore, they are considered as Scheduled areas under the Fifth Schedule of the Constitution.

### **Gaddi and Gujjar Communities:**

These nomadic and semi-nomadic tribes are present in various parts of Chamba. They often face challenges related to access to basic services, education, and healthcare. These communities often have unique needs related to their nomadic lifestyle. These areas and communities often require special interventions due to:

- a. Geographical isolation
- b. Limited infrastructure
- c. Socio-economic challenges
- d. Preservation of unique cultural identities

**Question 3.** Are there any intensive and non-intensive blocks that require special interventions?

Here's how this relates to Chamba and Himachal Pradesh:

Tribal Areas as Intensive Zones:

Pangi, Bharmour and Tissa are prime examples of areas requiring intensive interventions. Their isolation, unique cultural characteristics, and socio-economic challenges necessitate targeted programs.

These areas are designated scheduled areas and therefore receive special attention.

Other Backward Blocks:

Even within non-tribal areas, certain blocks may have pockets of high poverty or limited access to services, requiring focused efforts.

Areas that have a large amount of the population that is considered marginalized, would also require more intensive interventions.

Factors Determining Intensity:

The level of infrastructure, access to markets, and availability of resources also play a role in determining the intensity of interventions.

Therefore, while designated tribal areas like Pangi and Bharmour and Tissa clearly require intensive interventions, other blocks in Chamba and across Himachal Pradesh may also need tailored approaches based on their specific needs.

**Question 4.** Should the two schemes NRLM and SMY be linked? If yes, suggest a way forward.

Yes, linking DAY-NRLM with relevant state schemes in Himachal Pradesh is highly beneficial and should be pursued. Here's why and how:

- a. Linking schemes allow for better coordination and streamlined delivery of services to beneficiaries.
- b. Linking schemes allow for better coordination and streamlined delivery of services to beneficiaries.
- c. Integrating DAY-NRLM into state-level structures ensures long-term sustainability of the program's initiatives.
- d. State schemes can address specific local needs and priorities, complementing the broader objectives of DAY-NRLM.
- e. State schemes can help DAY-NRLM SHGs with market linkages. An example of this is the Him Ira SHG shops.

**Question 5** Kindly cite case studies of success and failures in the district in respect of the **DAY NRLM** scheme.

**Specific Trends and Challenges in Chamba:**

- **Focus on Traditional Handicrafts:**
  - **Success:**
    - a. There's been a push to leverage Chamba's rich tradition of handicrafts, particularly Chamba Rumal (embroidered handkerchiefs) and other local crafts.

SHGs have been formed to produce and market these products. The "Him Ira SHG Shops" have a tangible outcome to this, providing outlets.

b. This focus aligns with DAY-NRLM's goal of promoting local livelihoods.

○ **Challenge:**

a. Market access remains a key hurdle. While Him Ira shops help, consistent, large-scale market linkages are needed.

b. Ensuring consistent quality and meeting market demands can be difficult for some SHGs.

• **Agricultural and Livestock-Based Livelihoods:**

○ **Success:**

a. Many SHGs in Chamba engage in activities like dairy farming, vegetable cultivation, and the production of local agricultural products. DAY-NRLM support helps with access to credit and training.

○ **Challenge:**

a. The mountainous terrain and climate variability can significantly impact agricultural yields.

b. Access to cold storage and transportation facilities is limited, affecting the marketing of perishable goods.

c. Challenges with wild animal conflict, that affect crops and livestock.

• **Challenges in (Pangi, Bharmour, Tissa Salooni)**

○ **Specific Challenges:**

a. Extreme isolation: above area face prolonged periods of isolation during winter, hindering program implementation and market access.

b. Limited infrastructure: Basic infrastructure, such as roads, electricity, and communication networks, is often lacking.

c. Cultural factors: Traditional practices and social norms can sometimes pose challenges to the adoption of new livelihood activities.

- d. These areas require very specialized and localized interventions.

**General Successes Observed with DAY-NRLM:**

- **Formation of Self-Help Groups (SHGs):**

- a. A core success is the mobilization of rural women into SHGs, which fosters social capital and provides a platform for collective action. This is happening in Chamba, as it is across India.

- **Financial Inclusion:**

- a. DAY-NRLM facilitates access to financial services through SHG-bank linkages, enabling women to save and access credit. This has allowed many women in rural Himachal, including Chamba, to start small businesses.

- **Livelihood Diversification:**

- a. The program promotes diverse livelihood activities, such as agriculture, livestock rearing, and non-farm enterprises, helping rural households diversify their income sources. In Chamba, this can be seen in initiatives like those promoting local handicrafts, and agricultural products.

- **Women's Empowerment:**

- a. By providing women with economic opportunities and platforms for participation, DAY-NRLM contributes to their empowerment. This is a very important aspect of the program.

**Appendix U****Response to Questionnaire by Shri Om Prakash Thakur, DDO Chamba****Write About Yourself****Shri Om Prakash Thakur****Project Director and District Mission Manager NRLM****DDO****Chamba District**

**Question 1.** Kindly share the Government report (national/state/district/block specific) for DAY-NRLM for Chamba, economic surveys, and annual performance reviews of the selected scheme.

Attached as an Appendix.

**Question 2.** Provide datasets from the Census of India/ NFHS (National Family Health Survey)/NSSO (National Sample Survey Office)/Any other third-party evaluation for relevant demographic and socio-economic indicators for the scheme in the district, if available.

Attached as an Appendix.

**Question 3** What were the year wise planned targets in the scheme for WLD from 2019-20 to 2023-24 in the district?

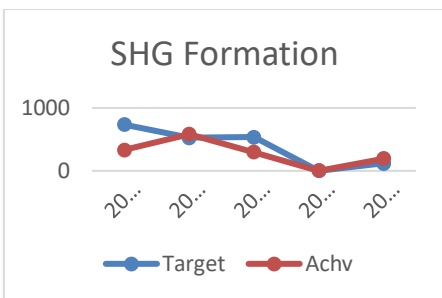
**Attached as Excel Sheet**

**Question 4** What were the year wise achieved targets in the scheme for WLD from 2019-20 to 2023-24 in district?

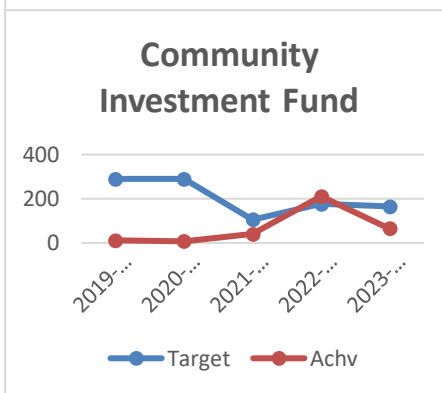
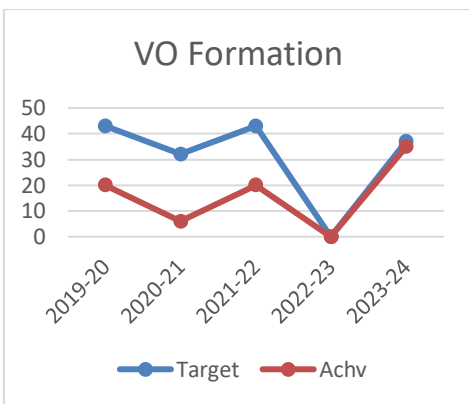
**Attached as Excel Sheet**

**Question 5** The measured shortfall in the output achieved in the last five years in the scheme for WLD is as shown. Kindly intimate reasons for the same?

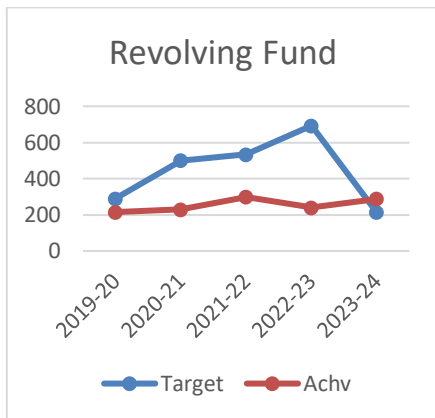
**a. SHG Formation**



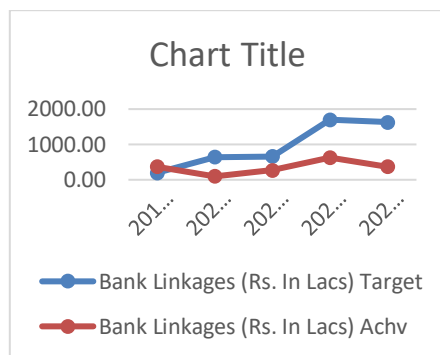
**b. VO Formation**



**c. Revolving Fund**



## Bank Linkage



On the perusal of the above-mentioned data, it has been observed that an increase in the rate of adoption of NRLM activities has been noticed. However, substantial input required to be put in for making the programme successful in the field. Small increase or nil increase during the year 2019-20 is due to initial stage of implementation of NRLM because the NRLM is a very vast programme hence required human resources at field level because the required resources have not been established at field level in the district followed by the COVID-19.

However, on the date the required infrastructure (except a few) has been placed in the blocks and results are reflected accordingly.

Secondly this programme was new programme among the women hence taken time for picking the pace.

The years in the questions are the dedicated years for creation of basic infrastructure for the implementation of NRLM in the form of SHGs, VOs and CLFs.

**Question 6** What are the year wise planned outputs in the scheme for WLD leading up to 2047?

Research and evaluations are being carried out based on the achievement in the field. Hence various activities are being introduced in the NRLM for the empowerment of WOMEN such as Implementation of MGNREGS works by the VO/CLF, providing infrastructure for WOMEN SHGs under MGNREGS, Introducing of Potential Lakhpati Didi Scheme, Drone Didi etc.

**Question 7** What are the challenges faced with the implementation of a scheme in the district?

1. Geography of the District. Tough terrain having scattered population due to which formation of SHGs is one of the challenges for implementation of the scheme.
2. Low Literacy rate among the women in some areas in the district.
3. Low Risk-taking ability among women in some areas
4. Male dominated society.
5. Migration in Tribal Areas.
6. Poor Connectivity
7. Marketing Challenges.

**Question 8.** Are there any tribal or backward blocks that require special interventions?

**Bharmour and Pangi block are tribal/Backward require special interventions.**

**Question 9.** Why are blocks like Pangi and Bhattiyat not doing well while blocks like Bharmour are able to keep up with other blocks?

**Keeping in view their tribal status these blocks are not able to compete with other blocks because of various constraints such as geographical conditions, limited working season, migration of the families to lower region and limited resources.**

**Question 10.** Are there any intensive and non-intensive blocks that require special interventions?

**Pangi and Tissa are the aspirational blocks that require some interventions like dedicated team for work.**

**Question 11.** Is DAY NRLM linked to any other state scheme like SMY for promoting social welfare and economic empowerment?

**DAY –NRLM is linked with other central schemes like PMFME, DDUGKY, MKSP etc.**

**Question 12.** Should the two schemes NRLM and SMY be linked? If yes, suggest a way forward.

**Schemes should be linked with each other to enhance their effectiveness for livelihood generation.**

Appendix V**Response to Questionnaire by Ms. Priyanka DRDA Solan District****Write about yourself**

**I am Priyanka Sharma D/o Sh. Roop Ram Sharma working as District Programme Manager since 2021(August) at District Development Office Solan, District Solan. Before, Joining the District I had posted at Block Dharampur Since 2019 to 2021.**

**Question 1.** Kindly share the Government report (national/state/district/block specific) for DAY-NRLM for Solan, economic surveys, and annual performance reviews of the selected scheme.

**Attached as Excel Sheet**

**Question 2.** Provide datasets from the Census of India/ NFHS (National Family Health Survey)/NSSO (National Sample Survey Office)/Any other third-party evaluation for relevant demographic and socio-economic indicators for the scheme in the district.

**Attached as Excel Sheet**

**Question 3** What were the year wise planned targets in the scheme for WLD from 2019-20 to 2023-24 in the district?

**Attached as Excel Sheet**

**Question 4** What were the year wise achieved targets in the scheme for WLD from 2019-20 to 2023-24 in district?

**Attached as Excel Sheet**

**Question 5** Is the measured shortfall in the output achieved in the last five years in the scheme for WLD as indicated.

**Yes**

**Question 6** What are the year wise planned outputs in the scheme for WLD leading up to 2047?

**Not available. As discussed in person**

**Question 7** Will the targets be achieved? Are there any measures required for revising the scheme to align with vision of *Viksit Bharat 2047*?

**Measures will be required**

**Question 8** What are the challenges faced in implementation of scheme in the district?

**Large mandate, limited manpower, lack of ground support, unrealistic targets, no long-term vision, Geographical Constraints, Funding & Resource Allocation, Awareness & Participation, Bureaucratic Delays, Environmental Challenges.**

**Question 9.** Are there any tribal or backward blocks that require special interventions?

**Yes, Nalagarh Block is requiring special Interventions. The Block has 72 Gram Panchayats which is a big Block in District Solan as compared to other Blocks and required staff.**

**Question 10.** Are there any intensive and non-intensive blocks that require special interventions?

**All blocks are intensive blocks.**

**Question 11.** Is DAY NRLM linked to any other state scheme like SMY for promoting social welfare and economic empowerment? **No.**

**Question 12.** Should the two schemes be linked? If yes, suggest a way forward.

**Yes, by linking DAY-NRLM with State level schemes like SMY, both social welfare and economic empowerment of rural populations, especially women, can be significantly enhanced. This synergy helps in creating sustainable livelihood options and addresses issues like poverty, malnutrition and economic inequality in rural areas.**

**Appendix W****Response to Questionnaire by SA ICDS Chamba****Sashakt Mahila Yojna**

In the budget speech of the financial year 2018-19, the Hon'ble Chief Minister of Himachal Pradesh announced a new comprehensive scheme named “Sashkat Mahila Yojana”.

The scheme was launched with a vision to empower the rural women by providing them an interface for organization and socio- economic development and to make every woman in the state well educated, skilled and self-reliant in every respect thereby contributing to the socio-economic development of the state.

This scheme focusses on promotion of socio- economic empowerment of rural women by creating awareness about their rights and facilitating institutional support for enabling them to realize their rights and develop/utilize their full potential.

**The inputs and outputs of the scheme sought in respect of district Chamba are enclosed below:**

**Q1 Tabulate the year wise output of WLD initiative of Sashakt Mahila Yojna in Chamba for the period over last five years from 2019 – 2023.**

<b>Sr No.</b>	<b>Fiscal year</b>	<b>Financial Achievement</b>	<b>Physical Achievement</b>	<b>Activities</b>
1	2019-20	2538200	77837	Awareness of legal rights and laws like Domestic Violence Act, Immoral Traffic (Prevention) Act, Child Marriage
2	2020-21	206000	62355	

3	2021-22	469900	124306	(Prohibition) Act, Child Labor Act, RTI Act, Right to Education
4	2022-23	417900	21068	Promotion on Menstrual Hygiene combined with health education for adolescent girls and women
5	2023-24	677500	21273	Awareness regarding various govt schemes and acts related to women safety and security

**Q2** Indicate the shortfall (or otherwise) in output in the schemes over these five years.

Targets for Skill development and micro enterprise development could not be achieved as there are no such active self-help groups working with our department. Also, Chamba has lowest literacy rate among the women in Himachal Pradesh, so it is a bit difficult to make rural women aware.

**Q3** Suggest measures (if any) to bridge the output gaps of the schemes for alignment with vision of *Viksit Bharat 2047*.

We have not received any funds for the scheme this year but if government provide funds for the full implementation of scheme then survey will be done to lay off active SHGs and required measures would be done in order to provide the better marketing facilities for SHGs for selling their products, District Level Shashkat Mahila Committee will explore the possibilities of hart /sell centre, space with the help of tourism dept, temple trust and rural dept. and creation of marketing platform through Industrial department.

**Question4** What were the year wise planned targets in the scheme for WLD from 2019-20 to 2023-24 in the district? Give specifics with numbers that are planned. If not, cite reasons why it cannot be done.

**Answer:** For the planned Outputs in the scheme for Women Led Development, there are multiple areas that can be worked on:

- Abolition of child marriage,

- Promotion of girls' education,
- Prohibition of dowry,
- Prohibition of domestic violence,
- Promotion of financial independence in women,
- Promotion of micro enterprises in rural areas.

**Question 5** What were the year wise achieved targets in the scheme for WLD from 2019-20 to 2023-24 in district?

**Answer:** Achieved targets in the scheme from 2019-20 to 2023-24:

- Formation of 309 Sashakt Mahila Kendras in district.
- Awareness of women rights at panchayat level.
- Awareness regarding Nutrition & Health Education (NHE), Counseling / Guidance on family welfare, ARSH, childcare practices & home management etc.
- Awareness of legal rights and laws like Domestic Violence Act, Immoral Traffic (Prevention) Act, Child Marriage (Prohibition) Act, Child Labor Act, RTI Act, Right to Education, etc.
- Sensitization on menstrual hygiene
- Financial assistance to topper girls of 10<sup>th</sup> and 12<sup>th</sup> graders.

**Question 6** What is the measured shortfall in the output achieved in the last five years in the scheme for WLD?

**Answer:** Targets for Skill development and micro enterprise development could not be completed as there are no such active self-help groups working with our department.

**Question 7** Will the targets be achieved? Are there any measures required for revising the scheme to align with the vision of *Viksit Bharat 2047*?

**Answer:** We have not received any funds for the scheme this year but if government provide funds for the full implementation of scheme then survey will be done to lay off active SHGs and required measures would be done in order to provide the better marketing facilities for SHGs for selling their products, District Level Shashkat Mahila Committee will explore the possibilities of hart /sell centre, space with the help of tourism dept, temple trust and rural dept. and creation of marketing platform through Industrial department.

**Question 8** What are the challenges faced in implementation of scheme in the district?

**Answer:** The main challenge faced in WLD is women education. Chamba has lowest literacy rate among the women in Himachal Pradesh as per census of 2011. Due to tough terrain of district more school, women ITI and colleges along with infrastructure and manpower is the need of hour.

**Question 9** Kindly cite case studies of success and failures in the district in respect of the **Sashakt Mahila Yojna** scheme.

**Answer:**

Success	Failures
<ul style="list-style-type: none"> <li>• Formation of Sashakt Mahila Kendras in district.</li> <li>• Awareness of women rights at panchayat level.</li> <li>• Awareness regarding Nutrition &amp; Health Education (NHE).</li> <li>• Awareness of legal rights and laws.</li> <li>• Sensitization on menstrual hygiene</li> </ul>	<p>Targets for Skill development and micro enterprise development could not be completed as there are no such active self-help groups working with our department</p>

**Some photographs of the awareness camps in District Chamba are also attached:**



**Block Bharmour:**

**Block: Mehla****Block: Chamba*****Lekh Raj***

District Programme Officer

Chamba District

Chamba

**Appendix X****Response to Questionnaire by DPO ICDS Solan**

Camps were organized at Aanganwadi, Circle and Block levels. However, no funds are forthcoming anymore. Targets were decided by the district itself and have been very low compared to Chamba district. The Women Empowerment Hub has taken over the activities of the scheme and there is a need to revise the scheme so that the socio-economic aspects can be taken on. The corporate sector is challenging the homemade products of the SHGs. SMY should be linked/converged with NRLM for better results.

**Detailed Inputs Sought**

Sr. No	District	Questions	Answers																					
1	Solan	Kindly share the Government report (state/district/block specific) for <b>Sashakt Mahila Yojna</b> for Solan, economic surveys, and annual performance reviews of the selected scheme.	Annexed																					
2.		Provide datasets from the Census of India/ NFHS (National Family Health Survey)/NSSO (National Sample Survey Office)/Any other third party evaluation for relevant demographic and socio-economic indicators for the scheme in the district.	<ul style="list-style-type: none"> <li>● 92.4% of females aged 6 and above had attended school</li> <li>● Ninety percent of last births were protected against neonatal tetanus through tetanus toxoid vaccinations given to the mother</li> <li>● Institutional births are more common among women with 12 or more years of schooling, women who are having their first birth, and urban women(Data As per NFHS)</li> </ul>																					
3.		What were the year wise planned targets in the scheme for WLD from 2019-20 to 2023-24 in the district?	<table border="1"> <thead> <tr> <th>Year</th> <th>Financial</th> <th>Physical</th> </tr> </thead> <tbody> <tr> <td>2019-2020</td> <td>2373000</td> <td>1800</td> </tr> <tr> <td>2020-2021</td> <td>568500</td> <td>255</td> </tr> <tr> <td>2021-2022</td> <td>751700</td> <td>941</td> </tr> <tr> <td>2022-2023</td> <td>482700</td> <td>491</td> </tr> <tr> <td>2023-24</td> <td>136000</td> <td>456</td> </tr> <tr> <td>2024-25</td> <td>NIL</td> <td>-</td> </tr> </tbody> </table>	Year	Financial	Physical	2019-2020	2373000	1800	2020-2021	568500	255	2021-2022	751700	941	2022-2023	482700	491	2023-24	136000	456	2024-25	NIL	-
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4.		What were the year wise achieved targets in the scheme for WLD from 2019-20 to 2023-24 in district?	<ul style="list-style-type: none"> <li>Organized Legal Literacy Camps to every women connected to SMKs at panchayat/Ward (240 SMKs) Total no. of Camps.in 2020-21= 255</li> <li>Total no. of Camps.in 2021-22= 445</li> <li>Total no. of Camps.in 2022-23= 491</li> <li>Total no. of Camps.in 2023-24= 456</li> <li>Camps were organized at Block,Circle ande Anganwadi Level.</li> <li>ACF (Active Case Findings) duty done by all AWWs/SMKs during COVID-19, Mask and Safety Kits were prepared by all SMKs</li> <li>Felicitated Toppers girls at district level</li> <li>Provided Revolving funds to the eligible SHGs by all blocks.</li> <li>Conducted Bimonthly meetings with all the SMKs.</li> </ul>
5.		What is the measured shortfall in the output achieved in the last five years in the scheme for WLD?	No such shortfall in the output achieved in the past years in the scheme for WLD.
6.		What are the year wise planned outputs in the scheme for WLD leading upto 2047?	Nil
7.		Will the targets be achieved ?Are there any measures required for revising the scheme to align with vision of Viksit Bharat 2047?	Duets Introdect of Hub for empowerment of woman, the Compments /activities of the scheme are being covered by the Hub.
8.		What are the challenges faced in implementation of scheme in the district?	<ul style="list-style-type: none"> <li>Competition for products of SHGs by Corporate Sector.</li> </ul>

9.		Are there any tribal or backward blocks that require special interventions?	—
10.		Are there any intensive and non intensive blocks that require special interventions?	—
11.		Is SMY linked to any other scheme like DAY NRLM for promoting social welfare and economic empowerment ?	No
12.		Should the two schemes be linked? If yes, suggest way forward.	There should be one integrated scheme.
13		Kindly cite case studies of success and failures in the district in respect of the Sashakt Mahila Yojna scheme.	Attached.

**Appendix Y****Interview of Shri Satnam Singh, DY Dir WCD Department, Himachal Pradesh****Self (00:00)**

वी कैम स्टार्ट तो आपको सशक्त महिला योजना के बारे में कुछ बताइए आप?

**Shri Satnam Singh**

नोटिफाई होती है और जो बेसिक मॉडल था वो लेडी स्कूल जैसे उनको इन्फॉर्मेशन दे रहा हूँ एजुकेट करना उसको कम्युनिकेट करना जितनी और जो स्कीम वुमन और इंटर स्कीम की सबको क्लास करते हैं तो हर पंचायत में महिला केंद्र खोलने का इसमें प्रावधान एक दशक महिला केंद्र खोला जाएगा और उसमें हमारी जो सुपरवाइजर होंगी क्योंकि हमारा बहुत बड़ा नेटवर्क है जो हमारे डब्ल्यूसीडी का डिपार्टमेंट का चाइल्ड डेवलपमेंट का बहुत बड़ा नेटवर्क जैसे। अगर आप 1825 सेन्टर में वर्कर होती है और कहानी हेल्प होती है दो लेडी मैं करता हूँ आपके फ़ोन में तो उसके बाद सुपरवाइजर है। उसको सुपरवाइज करते हैं तो सुपरवाइज के बाद ब्लॉक लेवल पर हमारी सीडी दोस्त चाइल्ड डेवलपमेंट प्रोजेक्ट ऑफिसर और फिर डिस्ट्रिलेवल पर डिस्ट्रिप्रोग्राम ऐसे चीजों को देखते हैं। इस स्कीम का था तो इसमें जो लेडीज को लेना था हमारी तो उनको ये करने का था उनको मैं टारगेट उनको सशक्त करने का था। मैं तो यह था कि उनको अपनी स्कूल का पता नहीं होता सिटी की स्कीम से और दूसरे डिपार्टमेंट के वुमन रिलेटेड स्कीम चला रहे हैं वो एक जगह सारे जैसे अलग-अलग। ऑफिसर से क्या वीडियो ऑफिस हो चाहे कल्चर वाले हो आर्टिकल्चर वाले डब्ल्यूसी से चाहे वो सोशल वेलफेयर हमारा डिपार्टमेंट? सोशल बेफिट डिपार्टमेंट हमारा जैसे डायरेक्टर वहां जाकर भी आए तो सभी को क्लब करके उनके रिप्रेजेंटेट है उनके जो फील्ड ऑफिसर से उनको ही कैम्पस में बुलाकर हम लेडीज को एजुकेट करना चाहते हैं बाकी आप बोल रहे हैं कि उनको फंडिंग का था तो फंडिंग सर इसमें कि हमारे दो ऐसे चीज। है। हमारे सेन्टर लेवल में भी ऐसी चीजें। तो ऐसे चीजें सर उनकी फंडियरी की इतने प्रोडक्शन तो नहीं कर पा रहे हैं क्योंकि जो हमारे ऐसे की प्रोडक्ट होते हैं सर वो स्टैंड नहीं कर पाते मार्केट में क्योंकि आपको पता है कितना चेक वाले पैकिंग ऐसे आ रही है पैकेजिंग इस तरह से हो गई है और उनकी काफी उनकी एडवर्टाइजमेंट प्रचार प्रसार बहुत ज्यादा है तो हमारे बनाते भी हैं कोशिश करते हैं जैसे अचार बनाना या दूसरे उनके कपड़े हैं चाहे दूसरे काम करते हैं ब्लॉक लेवल पर वीडियो ऑफिस में विलेज लगते हैं इंटरनेशनल प्रोग्राम होते हमारे नेशनल चाइल्ड प्रोग्राम। या जैसे बेटी बचाओ बेटी पढ़ाओ का सर हमारा स्कीम चला हो उसमें इंटरनेशनल मूवमेंट मार्च को जहां यह प्रोग्राम होता है जब ब्लॉक लेवल के डिस्ट्रिलेवल के स्टेट लेवल के तो वहाँ पर उनको वो स्टॉल देते हैं कि आप अपना यहां सामान सजाए और यहां से जो भी इनकम होगी यूकेटिक फ्रॉम है। तो इस तरह की इसमें कोशिश की गई है। और उनको अभी तो अच्छे ग्रुप से हमारे और वो अच्छे प्रोडक्ट को देने देने के लिए उनको दिया जाए अपने ग्रुप को थोड़ा और खुश करने के लिए और उनकी जो लिंक के साथ साल के बीच में टॉप करती है इसमें इस साल ये बजट नहीं किया क्योंकि इसको करना चाह रहे हैं सभी स्कीम को जैसे

आजकल जैसे सारे चीजें सोशल मीडिया पर आ गई हैं। और आपने देखा होगा कि वहां प्रचार प्रसार ज्यादा बेहतर तरीके से हो गए। जवाब। आजकल हर कोई फोन नेचुरली का बहुत ज्यादा इसको थोड़ा भी लेकिन हो नहीं पाए इसमें काम किया।

### *Self*

मैं समझ गया अच्छा मैं कुछ सवाल है जो रिक्वेस्ट आप उसके हिसाब से अगर देंगे तो मेरे को थोड़ा सा रिसर्च में आसान हो जाएगा। स्कीम सेन्टर की स्कीम की कीमत। जो सेन्टर की स्कीम लगा रहा है और स्टेट की आईडी उसको लाइन होनी चाहिए। क्या इस वाले जो सशक्त महिला योजना जो अभी चल रही है ये तो पहले ही थी तो ये तो लाइन हुई नहीं होगी लेकिन जो अभी आप बना रहे हैं सोचने आगे करने की क्या आप उसको लाइन करने के बारे में सोच रहे हैं? या ये आपके सिर्फ अपने लोकल कस्टमाइजेशन के सामने रहेगी?

### *Shri Satnam Singh*

बड़ा प्लेटफॉर्म देने के लिए थोड़ा ज्यादा अट्रैक्टिव बनाने के लिए और ज्यादा वहां पर पहुंचे वहाँ पे उसको इसलिए थोड़ा ज्यादा अटैक बनाने के लिए।

### *Self*

बिल्कुल मैं अपनी बात से सहमत हूँ। तो मेरा एक्सजेशन इसमें रहेगा जो मैं देख रहा था कि जो भी स्कीम है 2040 सेवन के लिए 4 इम्प्लैमेंट जैसे स्टेट सेन्टर की स्कीम वो जो टारगेट अपने सेट करते हैं कि हम इतना करेंगे इतना रिच आउट होगा इतना होगा उसके हिसाब से करें चाहे वो क्रेडिट से रिलेटेड हो चाहे वह सेल्फ ग्रुप से रिलेटेड हो चाहे वह फाइनेंशियल लिंकेज से रेटेड हो चाहे उतने हो। आउट करने के उसमें तो मैं भी कभी स्कीम मॉडलिंग हो रही है तो अगर ये उस तरह से मॉडल हो तो वो बेहतर रहेगा तो एक लिस्ट सेन्टर की तरफ लाइन हो सकते नहीं तो ये मुश्किल आने वाली है। मुझे जो लगता है मैं आपको बताता हूँ मैं आपको बताता हूँ क्यों? क्योंकि अभी जो मैं ग्राउंड पर गया तो लोगों का लोगों से मैने पूछा सशक्त महिला योजना के बारे में आप बताइए तो ऐसी ऐसी महिलाएं थीं जिनको इसके बारे में पता ही नहीं और एक सेल्फ ग्रुप में जहां सीएफए बैठा हुआ था सील्फ की मीटिंग में। मैं गया था एक की मीटिंग में मैने अटेंड किया और ज्यादा दूर नहीं यहीं पर। तो उस मीटिंग में सीएलएफ की मीटिंग में कम से कम 30 या 35 सीरियल रिप्रेजेंट कर रही थी ग्रुप से हुई थी तो उनका यह कहना था जिनमें सिर्फ 5 लोग थे जो कि शिक्षक महिला योजना के बारे में जानते थे और सशक्त सर्विस सेन्टर में जिन्होंने कोई कैडर अवेयरनेस। कैंपेन वगैरा अटेंड करा था। तो इसमें क्या बहुत नजर?

### *Shri Satnam Singh*

और भी होता है जैसे हमारी बहुत बड़ी स्क्रीन बेटी बचाओ बेटी पर इंडिया तो केवल कंप्यूजन भी हो जाता है लोगों को ये जो कैंप बेटी बचाओ बेटी पढ़ाओ का सब्जेक्ट में योजना के और एक और एक वो दिन स्कीम है जब हम ये सेन्टर लेवल पर या हम अपने ब्लॉक लेवल पर या। डिस्टिनेबल पर जब

इसमें काम करते हैं तो जो आम जनता होती है ना? ये लोग होते हैं गाँव के लोग होते हैं वो कन्प्यूज स्कीम कैमरा क्योंकि हमने चला रहे होते बिल्कुल बेटी बचाओ बेटी पढ़ाओ तो इसका बहुत बड़ा नाम है। पूरे स्टेट का बहुत बड़ा नाम है।

### *Self*

आपको दूसरी चीज बताता हूँ जैसे शिक्षक सेवा केंद्र सर्विस सेन्टर तो उसके अंदर मैंने लोगों से पूछा कि कितनी बार आपने क्योंकि ₹5 के करीब दिए जाते हैं कि मीटिंग जिसमें अवेयरनेस कैंपेन चलाया स्कीम क्या है? बेसिक पॉइंट तो अधिकांश सेल्फ ग्रुप के मेंबर्स ने भी अटेंड नहीं करेगी उनको पता ही नहीं है तो मैं?

### *Shri Satnam Singh*

जैसे नॉर्मल स्कीम मैंने वो शायद उनको याद न रहा लेकिन उनको ये याद रहा होगा कि हम अपने आंगनवाड़ी सेन्टर में जाते हैं वहाँ हमारी जो आगे बढ़ी वाली दीदी है वो हमें ये चीजे बताती है कि नंबर स्कीम जैसे कभी गवर्नमेंट ऑफ इंडिया की स्कीम देखा जाए प्रधानमंत्री मात्र बंदरगाह योजना स्टॉप सेन्टर है मेरे पास मेरे पास के साथ WHO हेल्पलाइन है और उसके साथ एक नारी अदालत। हमारे पास स्टेट में ऐसा मैरिज का हमारे पास बिल्कुल बेटी बोल का है। हमारे पास और स्टेट में हमारी मुख्यमंत्री कन्यादान योजना स्टेट में मुख्यमंत्री योजना स्कीम के बारे में पता होता है लेकिन जो कंसेप्ट है ये कैंप किसके अंतर्गत लग रहा है कि बेटी बेटी पढ़ाओ महिला योजना में लग रहा है या? वह दिन में लग रहा है या किसी दूसरी स्कीम के अंदर लगेगा वैसे फॉलो नहीं करता।

### *Self*

एजैक्टली सो स्कीम इश्यू प्रॉब्लम की मेंडेड प्रोबेबली जो आप अभी यू आपने कर लिया क्योंकि कुछ है इसको भी वर्क करने की जरूरत है जिस पर भी काम शुरू हो गया मेरा एक सुझाव है जो मैं मेरे जो अभी जो जो ब्लॉक्स की वजह से जंगली मुझे पता चला। है मुझे लगता है जो नेशनल लाइफ मिशन है वो भी एक बहुत बढ़िया स्कीम। जो कई चीजें कर रही है। पैसे की कोई प्रॉब्लम नहीं है जिसमें सेल्फर ग्रुप्स जुड़ भी गए हैं। सीएलए बन गए हैं विलेज ऑर्गनाइजेशन बन गई है। एमसीएल में बन रहा है प्रोड्यूसर ग्रुप सारे सारी चीजों पर काम हो रहा है प्रॉब्लम उसके अंदर जो आ रही है वो सेन्टर की स्कीम उसमें कस्टमाइजेशन का ज्यादा प्रॉब्लम ज्यादा नहीं हो पा रहा केरला में स्त्री ने पूरा को टर्नर। आज गिनीज बुक वर्ल्ड रिकॉर्ड में केरला की महिलाओं का जो है वो नंबर 1 क्योंकि उनका जो बड़ा है उन्होंने सिर्फ को एक सोर्स माने और अपना स्ट्रक्चर उन्होंने खुद डेवलप किया जबकि हिमाचल में हो सकता है उतना जरूरत पड़े उड़ीसा में स्टेट स्कीम जो बनी हिमाचल में आती है जिसमें फाइनेंस का। कुछ गवर्नमेंट का आता है। लेडीज को अवेयरनेस कहता है वो है सशक्त महिलाएं लेकिन वो

### *Self*

सेन्टर के किसी स्कीम के साथ लाइन नहीं जो सेन्टर की कमजोरी है वो आप सेन्टर को बता नहीं सकते कि वही अपनी स्कीम ठीक कर ले क्योंकि वो तो यही कहेगा मैंने ये पूरे देश के लिए किए अब जो कमी पेशे आपको करना तो। मेरा यह मानना है कि मैं भी अगर आप अगर इसको रिवर कर रहे। तो यूके फीलिंग विचार जीवन सेन्टर स्कीम लाइक क्योंकि आपकी जैसी स्कीम हर चीज की स्कीम एक चीज को टारगेट कर दिया चाहे वो वीडियो की मैरिज क्या मिस्टर साइकिल के लिए वो एक स्कीम हाइजीन के लिए स्कीम लेकिन को सपोर्ट करने के लिए जो उनकी कमी पेशी है चाहे वो उनकी सबसे बड़ी कमी?

### ***Shri Satnam Singh***

हमारे डिपार्टमेंट के बारे में हम इसको लोगों तक लेकर जाते हैं हमारा जो नेटवर्क स्ट्रॉंग जैसे नेटवर्क बताया सेन्टर सुपरवाइजर सी हमारी चाइल्ड की एक अलग स्ट्रीम में डिस्ट्रिचाइल्ड प्रोडक्शन ऑफिसर उनका बहुत बड़ा साफ होता है। जमीन स्तर तक लेकर जाते हैं। सबसे बड़ा लेडीज का नेटवर्क हमारा।

### ***Self (09:13)***

एजैक्टली सो स्कीम इश्यू प्रॉब्लम की मैडेड प्रोबेबली जो आप अभी यू आपने कर लिया क्योंकि कुछ है इसको भी वर्क करने की जरूरत है जिस पर भी काम शुरू हो गया मेरा एक सुझाव है जो मैं मेरे जो अभी जो जो ब्लॉक्स की वजह से जंगली मुझे पता चला। है मुझे लगता है जो नेशनल लाइफ मिशन है वो भी एक बहुत बढ़िया स्कीम। जो कई चीजें कर रही है। पैसे की कोई प्रॉब्लम नहीं है जिसमें सेल्फर ग्रुप जुड़ भी गए हैं। सीएलए बन गए हैं विलेज ऑर्गनाइजेशन बन गई है। एमसीएल में बन रहा है प्रोड्यूसर ग्रुप सारे सारी चीजों पर काम हो रहा है प्रॉब्लम उसके अंदर जो आ रही है वो सेन्टर की स्कीम उसमें कस्टमाइजेशन का ज्यादा प्रॉब्लम ज्यादा नहीं हो पा रहा केरला में स्कीम ने पूरा को टर्नर। आज गिनीज बुक वर्ल्ड रिकॉर्ड में केरला की महिलाओं का जो है वो नंबर 1 क्योंकि उनका जो बड़ा है उन्होंने सिर्फ को एक सोर्स माने और अपना स्ट्रक्चर उन्होंने खुद डेवलप किया जबकि हिमाचल में हो सकता है उतना जरूरत पड़े उड़ीसा में स्टेट स्कीम जो बनी हिमाचल में आती है जिसमें फाइनेंस का। कुछ गवर्नमेंट का आता है। लेडीज को अवेयरनेस कहता है वो है सशक्त महिलाएं लेकिन वो सेन्टर के किसी स्कीम के साथ लाइन नहीं जो सेन्टर की कमजोरी है वो आप सेन्टर को बता नहीं सकते कि वही अपनी स्कीम ठीक कर ले क्योंकि वो तो यही कहेगा मैंने ये पूरे देश के लिए किए अब जो कमी पेशे आपको करना तो। मेरा यह मानना है कि मैं भी अगर आप अगर इसको रिवर कर रहे। तो यूके फीलिंग विचार जीवन सेन्टर स्कीम लाइक क्योंकि आपकी जैसी स्कीम हर चीज की स्कीम एक चीज को टारगेट कर दिया चाहे वो वीडियो की मैरिज क्या मिस्टर साइकिल के लिए वो एक स्कीम हाइजीन के लिए स्कीम लेकिन को सपोर्ट करने के लिए जो उनकी कमी पेशी है चाहे वो उनकी सबसे बड़ी कमी?

### ***Self***

वो तो वाजिब तो हो गई एकचुअली टेल यू दिस कुम श्री क्यों सक्सेसफुल है क्योंकि स्टेट की लेवल क्योंकि महिलाओं ने स्टेट नहीं किया सेन्टर में तो एक दे दिया कि मैं यह मदद कर रहा हूँ लेकिन जो इम्प्लीमेंटेशन और एजीक्यूशन का? सक्सेस तभी पॉसिबल है अगर स्टेट के पास है क्योंकि वो ताकत और

ऑर्गनाइजेशन आज की तारीख में 1 3rd पार्टी को यूज कर रहा हूँ। उन्होंने लोगों को एंप्लॉई किया जो ग्राउंड पर जाके कॉर्डिनेट करें वो फॉलो फॉलो फॉलो की फॉलोअर है या कोऑर्डिनेटिव है। उनकी कितनी शिदत विकास एवरीबडी कैन वी लाइक पंकज वर्किंग बस स्टेट डिपार्टमेंटल पीपल जिन्होंने शुरू से ही आंगनवाड़ियों से जुड़े हुए हैं इनके पास इंफ्रास्ट्रक्चर पूरा अगर ये चीज करना चाहते हैं। स्टेट को बोर्ड लिए नहीं ये मेरी सोचा आप इसके बारे में क्या?

### ***Shri Satnam Singh***

और लेकिन हर स्कीम में अगर हम उसको बोले 100% कर देंगे तो कहना झूठ अगर पहुँच जाते हैं फिर भी हमारी बात यह कि हमने लोग इसमें क्योंकि इतना सीरीज गाँव में आपको पता है किस तरह का माहौल रहता है। मैंने कहा आपको पता है पॉलिटिकल वर्क कैसा होता है सबसे बोलना नहीं चाहिए। सबसे लोग और जो टाइम लेते हैं कंस्ट्रक्शन कॉस्ट कहाँ से कहाँ चली जाती है और भी मुझे बनाएंगे भी और उनके बाद जो लेवल तो होती है लेकिन जो उनके पास जो टेक्निकल ये जो जो मेनली वर्क वाले जो थे भाई। टेरिफिट ज्यादा होते हैं। उनकी चिलाई देखे पर विजय या नरेगा में बनाई गई है। हमने गवर्नमेंट मीडिया को बोला भी कि हम अपनी लोकल कमेटी पहले गठित करते थे कंस्ट्रक्शन करवाती है और उसकी क्वालिटी देखना मैंने उन्नाव में जो इस तरह हमने अपनी कमेटी से क्वालिटी देखना और जो अभी मिलेगा।