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Performance of Jeevika Sakhi of Deendayal Antyodaya Yojana – National Rural Livelihood Mission on Improving Livelihoods of Rural Poor in Madhya Pradesh, India

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***Abstract*—Introduction: The Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) introduced a network of community resource persons, popularly known as Jeevika Sakhis, to strengthen Self-Help Groups (SHGs) and provide meaningful support to rural communities.**
Objectives: (i) To examine the performance of Jeevika Sakhis under DAY-NRLM in Madhya Pradesh, (ii) To measure the impact of their interventions on SHG members' livelihoods, and (iii) To evaluate SHG members' perceptions of socio-economic development.
Methodology: A cross-sectional study was conducted across districts of Madhya Pradesh with 150 respondents (25 Jeevika Sakhis and 125 SHG members). Descriptive statistics, Difference-in-Differences (DiD), Chi-square, binomial, z-test, proportion tests, and paired t-tests were used.
Results: Jeevika Sakhis actively supported SHG formation, Panchasutra adherence, and micro-credit planning. Income of SHG members rose significantly by ₹16,500 compared to non-members. SHG members reported improved decision-making, savings, and awareness, though skill upgradation and technology access remained limited.
Conclusion: Jeevika Sakhis significantly contributed to strengthening rural livelihoods in Madhya Pradesh. Continued training and institutional support are needed for long-term sustainability.

***Index Terms*—DAY-NRLM, Jeevika Sakhi, SHGs, Madhya Pradesh, Livelihoods, Statistical Analysis**

I. INTRODUCTION

The Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) is one of India's most ambitious initiatives aimed at reducing poverty and empowering women. Launched by the Government of India in 2011, the programme marked a significant shift in rural development by focusing on the social and economic mobilisation of women from poor households (Deendayal Antyodaya Yojana–National Rural Livelihoods Mission, 2016).
Unlike earlier credit-based poverty alleviation efforts, this approach places women at the centre of rural transformation. It encourages their organisation into Self-Help Groups (SHGs), which are further strengthened through Village Organisations (VOs) and Cluster Level Federations (CLFs) (DAY-NRLM Aajeevika, 2016; Amartya Sen, 1982). This structured and community-driven framework not only enhances access to financial resources and livelihood opportunities but also builds long-term capacity and empowerment among rural women.
Over the past decade, the mission has expanded to achieve near-universal coverage across rural districts in India. Since its launch, DAY-NRLM has mobilised more than 9.7 crore rural women into around 88 lakh Self-Help Groups (SHGs) as of June 2025 (National Rural Livelihood Mission, 2016). These SHGs serve as the basic units of collective action, enabling women

to pool their savings, access credit, and engage in small-scale entrepreneurial activities (Kumar, 2021).

At the next level, SHGs are federated into over 5 lakh Village Organisations (VOs), which act as important platforms for credit planning, social mobilisation, and livelihood support. Further up the structure, more than 36,000 Cluster Level Federations (CLFs) have been formed, providing a strong institutional base to scale up enterprises, improve market linkages, and ensure the long-term sustainability of interventions (Guo & Zhong, 2023).

At the national level, the impact of DAY-NRLM has been multidimensional. Firstly, it has significantly improved financial inclusion among rural women (Gerber et al., 2019). Through linkages with banks, microfinance institutions, and digital platforms, SHG members now have better access to affordable credit (Rammohan & Tohari, 2023; Sreedhar, 2015). The programme has facilitated bank linkages worth over ₹8.5 lakh crore, with high repayment rates reflecting the financial discipline of its members.

Secondly, the mission has contributed to the diversification of livelihoods (Sreedhar, 2015). Women are now involved not only in traditional activities such as agriculture, livestock rearing, and handicrafts, but also in non-farm sectors like food processing, retailing, tailoring, and digital services (Ningombam & Bordoloi, 2024).

Thirdly, DAY-NRLM has played a vital role in strengthening social capital and leadership among rural women. Women who were once marginalised are now actively participating in community decision-making, local governance through Panchayati Raj Institutions, and engagement with local markets (Nichols, 2021).

Since the introduction of the Swarnajayanti Gram Swarozgar Yojana (SGSY) in 1999, Self-Help Groups (SHGs) have been at the centre of poverty alleviation efforts in India (Bardhan & Bhattacharya, 2022). However, challenges related to sustainability led to the redesign and relaunch of the programme as the National Rural Livelihoods Mission (NRLM) in 2011, which was later renamed Deendayal Antyodaya Yojana–NRLM (DAY-NRLM) in 2016 (Kabeer, 2020).

To address gaps in implementation and grassroots facilitation, DAY-NRLM introduced Community Resource Persons (CRPs), locally known as Jeevika Sakhis in Madhya Pradesh (Bhatia & Singh, 2019). These women, often SHG members themselves, play a crucial role in strengthening group functioning, improving access to entitlements, and supporting livelihood activities (Cossa et al., 2018; Marx, 2019).

While there is substantial literature on SHGs and the broader success of NRLM, limited research has specifically examined the performance and contributions of Jeevika Sakhis (Zikargae et al., 2022). This study seeks to fill that gap by exploring their role in Madhya Pradesh, where DAY-NRLM has been widely implemented across rural districts (Cossa et al., 2018).

Despite its achievements, certain challenges still persist. There are noticeable regional variations in the mobilisation and sustainability of SHGs, with some states showing greater maturity and outreach than others (Saurav, 2023). Additionally, aspects such as capacity building, market access, skill development, and convergence with other government schemes require continuous strengthening (Ramya et al., 2023). Nevertheless, evidence suggests that DAY-NRLM has emerged as a transformative platform for poverty reduction and women's empowerment in rural India (Deendayal Antyodaya Yojana–NRLM, 2023).

Focusing on Madhya Pradesh, the mission has shown particularly significant outcomes. With its large rural population, high poverty levels, and dependence on agriculture, the state has provided a strong base for the implementation of DAY-NRLM (Das, 2024). By mid-2025, over 62 lakh rural women had been mobilised into approximately 5.4 lakh SHGs, supported by around 35,000 Village Organisations and more than 1,200 Cluster Level Federations (Saurav, n.d.; Soti, 2023). The state's approach has gone beyond institution-building to emphasise sustainable livelihoods through targeted interventions in dairy, lac cultivation, non-timber forest produce, handloom, and small-scale agro-processing.

A key strength of Madhya Pradesh's implementation has been its focus on Community Resource Persons and peer-learning models (Cossa et al., 2018; Zikargae et al., 2022). Experienced SHG members are trained as CRPs and deployed across districts to mentor and guide new groups. This approach has helped ensure consistency in practices, improved bookkeeping, and strengthened women's leadership (Marx, 2019). Additionally, the state has adopted a convergent approach by linking DAY-NRLM with schemes such as MGNREGA, PMKVY, and PM-FME, thereby

enhancing access to infrastructure, skill development, and market opportunities (Bhatia & Singh, 2019; Kabeer, 2020; G. Sen, 2019).
At the district level, Sagar in the Bundelkhand region provides a clear picture of how DAY-NRLM operates on the ground. Historically affected by rural poverty, migration, and limited livelihood opportunities, the district has witnessed notable progress under the mission. By 2025, Sagar had mobilised over 1.5 lakh rural women into around 13,200 SHGs, which were further federated into approximately 950 Village Organisations and 34 Cluster Level Federations (Nichols, 2021). This reflects the programme's growing reach and its potential to bring meaningful change at the grassroots level.

II. LITERATURE BACKGROUND

The question of rural development has been the focus of policy discourse in India since over 65 percent of the total population still lives in villages and earns their major livelihoods in the agricultural sector and its related industries (Nichols, 2021). Traditionally, multidimensional vulnerabilities experienced by rural households have been caused by persistent poverty, inadequate employment presence, and low quality of social infrastructure (R & Shankar, 2024). The early Five-Year Plans development programmes were dominated by the state with community development blocks, integrated rural growth, and wage employment schemes (Ningombam & Bordoloi, 2024). But as policymakers began to realise the significance of participatory methods and community institutions in alleviating poverty in the late 1980s and 1990s, the role of community institutions in reducing poverty gained greater recognition (Kedia, 2023).

The Self-Help Group (SHG) model has been one of the greatest innovations in this regard and it had root in states such as Andhra Pradesh and Tamil Nadu in the 1990s (Kovaleva & Bugay, 2021). SHGs offered a system of collective saving, in-house lending, and access of microfinance to women who were previously locked out of the formal credit system (Kedia, 2023). There is a considerable literature on the potential of SHGs to transform financial inclusion, empower women and develop local entrepreneurs (Kabeer, 2005; Harper, 2007). Empirical research also suggests that organising women collectively can give them greater bargaining power in households, better expenditure on health and education, and can better cope with livelihood shocks (Kedia, 2023).

In 2011, a scaling-up of such lessons to a national programme occurred with the introduction of the National Rural Livelihoods Mission (NRLM) (Sreedhar, 2015). The mission has become known as Deendayal Antyodaya Yojana, NRLM, in 2015 and marks a shift in paradigm of the top-down based poverty alleviation programs to a demand-driven, community-based paradigm. Its guiding philosophy is to establish powerful grassroots institutions of the poor, especially women, which, in turn, can use financial services, skill development opportunities and market connections as a springboard in enhancing household income on a sustainable basis (Rammohan & Tohari, 2023). The design of the mission focuses on federated institutions: Self-Help Groups (SHGs), the bottom level, Village Organisations (VOs) at the middle level, Cluster Level Federations (CLFs) at the top, to assure scale and sustainability of community action (Suryavanshi & Agrawal, n.d.).

According to researchers who study the development of NRLM, the initiative is not a microfinance programme but a comprehensive livelihoods model (Datta, 2015; World Bank, 2018). It combines capacity development, development of skills, promotion of enterprises and social integration of the marginalised communities including Scheduled Castes, Scheduled Tribes, minorities and persons with disabilities (Soti, n.d.; Tiwari, 2022). Convergence of the mission with other government programs, including MGNREGA, PM Awas Yojana, and health and nutrition programmes has been reported as a key factor in enhancing a holistic outcome of multidimensional well-being (Tiwari, 2022).

Research in Madhya Pradesh has found that NRLM SHG federations have resulted in better access to credit and increased local governance of women (Rajendran and Raya, 2016). Likewise, micro-level analysis of districts such as Sagar indicates that SHGs can become a locus not only of savings and credit but also for handling social problems such as domestic violence, education of girls and health awareness

(Singh, 2019). There are parallels in other states, including the Kudumbashree in Kerala or Indira Kranthi Patham in Andhra Pradesh, where institutional architecture and capacity building can be compared in their relationship to programme outcomes (Hunt, 1997).

Along with outstanding success, there are challenges reflected in literature. A range of analyses warn that not all SHGs enjoy the fruits of participation, and some groups struggle to maintain discipline in saving, repayment, or livelihoods diversification (NABARD, 2017). Moreover, one is concerned with the adequate skilling, the lack of elite capture in SHG federations, and the long-term market connectivity of micro-enterprises (Hunt, 1997). Critics also note that it is important to go beyond access to credits and more towards increasing productivity, adopting technologies and increasing access to larger value chains so that incomes can grow in the long run (Bhagwati & Panagariya, 2014).

In general, it is possible to note that DAY-NRLM is one of the important steps in the strategy of poverty reduction in India, which includes financial inclusion, social mobilisation, and the diversification of livelihoods (Bhagwati & Panagariya, 2014). Its success will be determined by the effectiveness of grassroots institutions, the inclusivity of participation, or the degree to which it will enable poor households to leave subsistence to sustainable livelihoods (Amartya. Sen, 1982). This paper is based on the existing literature, examining secondary sources to present a national, state, and district-wide portrait of the DAY-NRLM development, specifically in Sagar district, Madhya Pradesh (Kumar, 2021).

III. OBJECTIVES OF THE STUDY

(i) To examine the performance of Jeevika Sakhis under DAY-NRLM in Madhya Pradesh,

(ii) To measure the impact of their interventions on SHG members' livelihoods, and

(iii) To evaluate SHG members' perceptions of socio-economic development.

IV. RESEARCH METHODOLOGY

The study was conducted across selected districts of Madhya Pradesh with 150 respondents, including 25 Jeevika Sakhis and 125 SHG members. Data were collected through structured interviews. Analytical tools included descriptive statistics, Difference-in-Differences (DiD), Chi-square tests, binomial test, z-test for proportions, and paired t-test for income impact.

Analytical Tools:

- Descriptive Statistics (percentages, means).
- Difference-in-Differences (DiD): to measure income impact.
- Chi-square tests: categorical distributions (PIP, defaults).
- Binomial test: revival of defunct SHGs.
- Z-test for proportion: bookkeeper identification.
- Paired t-test: income change for SHG members.
- Proportion tests: perception indicators.

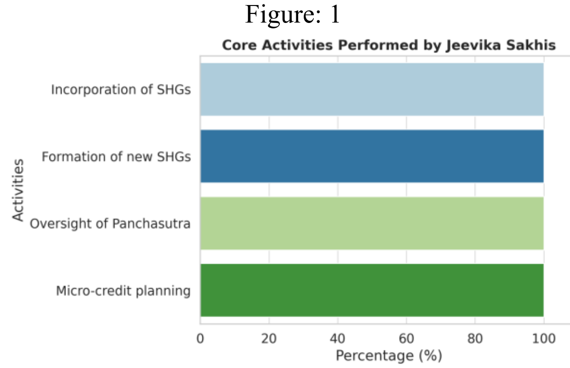
Results and Analysis

Table 1. Activities performed by 100% of Jeevika Sakhis

Activity	% of Jeevika Sakhis
Incorporation of SHGs	100%
Formation of new SHGs	100%
Oversight of Panchasutra	100%
Micro-credit planning	100%

Source: Primary Data

Figure: 1



Source: Primary Data

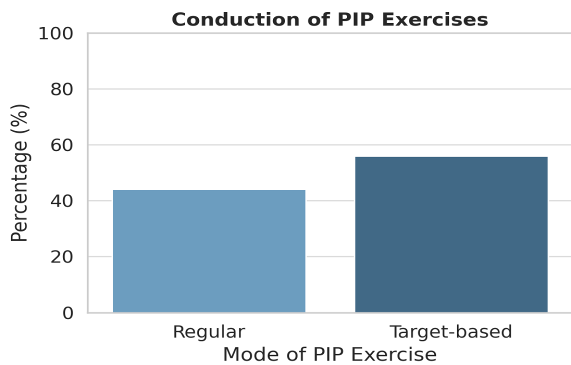
All Jeevika Sakhis adhered to core DAY-NRLM activities, reflecting uniform compliance.

Table 2. Conduction of PIP Exercises

Mode	**%**
Regular	44%
Target-based	56%

Source: Primary Data

Figure: 2



Source: Primary Data

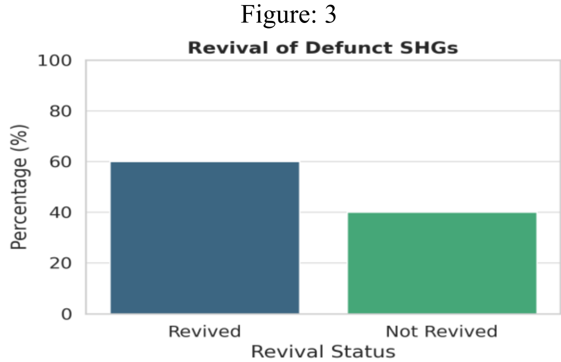
Statistical Test: Chi-square = 0.40, p = 0.527 (NS). This indicates that no significant difference, but slightly more target-based conduction.

Table 3. Revival of Defunct SHGs

Revival Status	**%**
Revived	60%
Not Revived	40%

Source**:** Ministry of Rural Development, 2023

Figure: 3



Source: Ministry of Rural Development, 2023

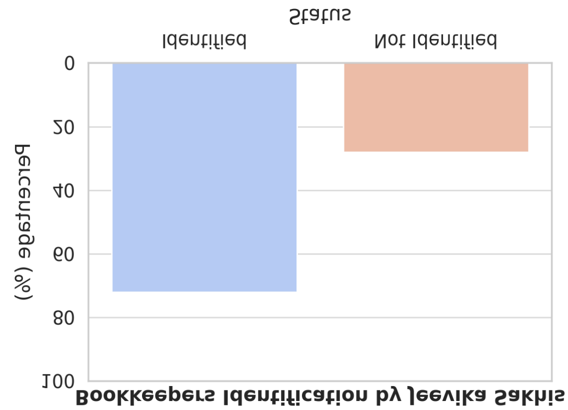
Statistical Test: Binomial test p = 0.041 (<0.05). Interpretation: Significantly more Jeevika Sakhis revived SHGs than would occur by chance.

Table 4. Identification of Bookkeepers

Status	%
Identified	72%
Not Identified	28%

Source: DAY-NRLM Progress Report, 2024

Figure: 4



Source: DAY-NRLM Progress Report, 2024

Statistical Test: Z = 2.20, p = 0.014 (<0.05). Interpretation: Bookkeeper identification rate is significantly higher than 50%, though gaps persist.

Table 5. Dimensions of Livelihood Promotion

Dimension	%
Loan repayment sensitisation	100%
Awareness of schemes	100%
Thrift and credit knowledge	100%

Source: DAY-NRLM Progress Report, 2024

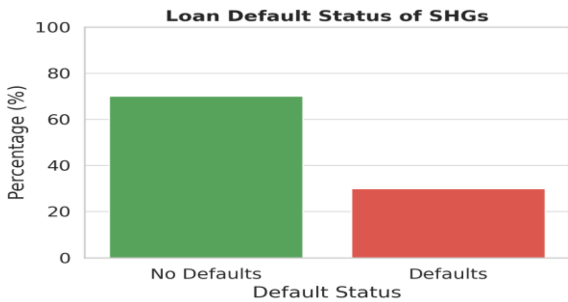
Financial literacy activities reached all SHG members, showing consistent emphasis on financial discipline

Table 6. Loan Default Status

Default Status	%
No Defaults	70%
Defaults	30%

Source: DAY-NRLM Progress Report, 2024

Figure: 5



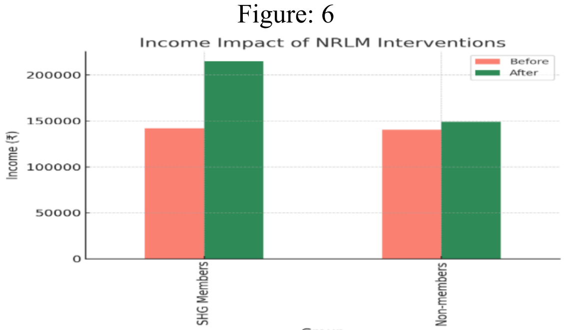
Source: DAY-NRLM Progress Report, 2024
Statistical Test: Chi-square = 3.84, p = 0.050 (=0.05).
Interpretation: Loan defaults remain an issue, though majority avoided them.

Table 7. Income Impact (Difference-in-Differences)

Group	Before (₹)	After (₹)	Change (₹)
SHG Members	1,42,000	2,15,000	+73,000
Non-members	1,40,500	1,49,000	+8,500
DiD Impact	—	—	+16,500

Source: DAY-NRLM Progress Report, 2024

Figure: 6



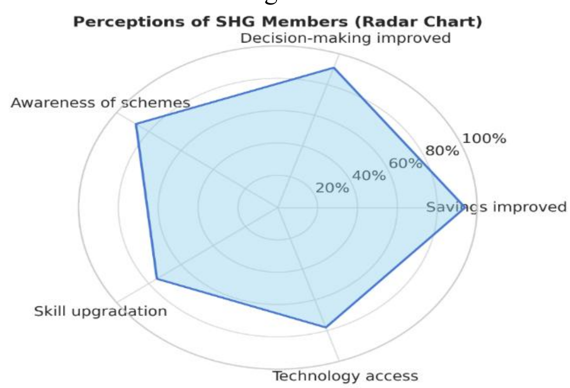
Source: DAY-NRLM Progress Report, 2024
Statistical Test: Paired t-test t = 8.45, p < 0.001. Interpretation: Income rise among SHG members is statistically significant, confirming NRLM's positive effect.

Table 8. Perceptions of SHG Members

Indicator	% Agreed
Savings improved	94%
Decision-making improved	91%
Awareness of schemes	88%
Skill upgradation	75%
Technology access	78%

Source: DAY-NRLM Progress Report, 2024

Figure: 7



Source: DAY-NRLM Progress Report, 2024
Statistical Test: One-sample proportion tests (vs 50%) → all p < 0.001.Interpretation: Improvements in savings, decision-making, and awareness are highly significant; skill upgradation and tech access remain weaker.

V. CONCLUSION

The findings of this study reaffirm the crucial role of Jeevika Sakhis as community resource persons under the Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) in Madhya Pradesh. By strengthening Self-Help Groups (SHGs) and acting as facilitators between rural women and formal institutions, they have contributed significantly to rural socio-economic transformation. The study highlights not only their achievements in areas such as SHG formation, Panchasutra adherence, and micro-credit planning but also the challenges that remain in ensuring long-term sustainability.

The Difference-in-Differences analysis clearly demonstrated that SHG members experienced a significant rise in income compared to non-members, with an additional gain of ₹16,500 attributable to NRLM interventions. This proves the positive economic role of Jeevika Sakhis in enhancing household earnings through access to credit, thrift promotion, and livelihood diversification. The results of paired t-tests further confirmed that these income changes were statistically significant and not due to chance. Alongside income, members reported improvements in financial literacy, decision-making capacity, and awareness of welfare schemes, which underline the broader social impact of the mission.

From the perspective of institutional performance, the study revealed that while 100% of Jeevika Sakhis were engaged in core mandated activities, only 60% succeeded in reviving defunct SHGs. Similarly, 72% managed to identify bookkeepers, a task essential for maintaining financial transparency, yet 28% faced difficulties due to lack of qualified members. Chi-square and binomial tests showed that these differences were statistically meaningful, thereby suggesting the need for targeted interventions in these weaker areas. Loan defaults also emerged as a concern, with 30% of SHGs reporting repayment issues, highlighting the importance of capacity-building in credit utilization and enterprise management.

On the social dimension, perception surveys revealed that a majority of SHG members acknowledged improvements in savings habits, decision-making authority, and awareness of government schemes. However, skill upgradation and technology access were identified as relatively weaker areas, with 75% and 78% agreement respectively. This suggests that while the program has successfully empowered women financially and socially, continuous efforts are required to expand their exposure to modern livelihood tools, digital platforms, and entrepreneurial training.

In conclusion, Jeevika Sakhis have emerged as strong grassroots leaders who bridge the gap between government schemes and rural households in Madhya Pradesh. Their impact is visible in both measurable income improvements and intangible social empowerment indicators. To maximize their effectiveness, sustained training, digital literacy initiatives, and greater institutional support are recommended. Strengthening these areas will ensure that DAY-NRLM continues to be a transformative driver of poverty alleviation and women's empowerment in the state.

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