

**The Grassroots Finance a Socio Legal Analysis of the DAY-NRLM
Framework and its impact on Women's Financial Autonomy**

Authors :

**Harsh Agarwal, Lekshmy Iyer, Thakur Diksha,
Sakshi Singh, Aman Sharma, Srishti Yadav**

Abstract

This paper provides a socio-legal evaluation of the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) and its direct impact on the financial autonomy of rural women in India. Moving beyond standard metrics of basic financial inclusion, such as the mere opening of bank accounts, this study defines true financial autonomy through measurable indicators: subjective control over loan expenditure, influence in household financial decision-making, and the successful graduation to sustainable micro-enterprise management. Central to this evaluation is a comparative methodology analyzing two divergent state-level frameworks: Bihar's "Mass Saturation" model, which prioritizes broad social mobilization, and Madhya Pradesh's "Economic Intensity" model, which focuses on deeper capital investment. By evaluating empirical data on Self-Help Group (SHG) outcomes, the study demonstrates that while Bihar has successfully mobilized over 1.48 crore women, its low average loan disbursement of ₹0.93 Lakh per SHG limits women's capacity to scale their businesses. In contrast, Madhya Pradesh's higher average loan disbursement of ₹1.62 Lakh and intensive digital tracking have yielded a higher entrepreneurial success rate, converting 37.7% of its SHG members into "Lakshpati Didis" (women earning over ₹1,00,000 annually) compared to Bihar's 28.6%. Ultimately, this research argues that overcoming deeply entrenched socio-legal and patriarchal barriers requires transitioning policy focus from mass SHG formation to ensuring deeper credit linkage and genuine financial decision-making power for rural women.

Introduction

“Real development cannot take root without the active participation of women at the grassroots.”

In India, of the total population of approximately 135 crore, 65.13 percent belong in rural areas. Women comprise 48 percent of the rural population. Women constitute a significant portion of the rural informal workforce, yet frequently lack access to steady income or formal economic integration. or economic activities. (Initiative for What Works to Advance Women and Girls in the Economy [IWWAGE], 2024)

Rural women face challenges that stop them from getting jobs, resources and social help. Access to these resources is fundamental for establishing female economic agency and socio-legal empowerment. To solve these issues and improve their socio-economic participation, the National Rural Livelihoods Mission (NRLM) was launched. This program aims to promote sustainable livelihoods and enhance institutional support for rural women.

The National Rural Livelihoods Mission (NRLM), launched in 2011 by the Ministry of Rural Development. It is a mission-mode scheme by restructuring the erstwhile Swarna Jayanti Gram Swarozgar Yojna (SGSY). The National Rural Livelihood Mission (NRLM) was renamed to Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM) on March 29, 2016. DAY- NRLM involves working with

community institutions through community professional in the spirit of self-help as a defining characteristic of DAY-NRLM. It represents one of the largest poverty alleviation and women-centered financial inclusion programs in India. It promotes financial literacy among the women and provides catalytic capital to SHGs and their federation. It places particular focus on promoting Self-Help Groups (SHGs) enabling them to access formal banking systems and livelihood opportunities. It also aims to enhance women's decision-making power and social participation.

A Self-Help Group is a community-based group with 10-20 members, usually women from the same socio-economic backgrounds, voluntarily coming together to save and pool their small sums to become financially stable.

They are also provided loans by the formal banking system under the guidelines of RBI at a low interest rate which allows poor women to evade the challenges of exclusion from organized financial services.

The SHGs provide a platform for poor women to address issues such as their health, nutrition, employment, and empowerment collectively. Regular group meetings for the collection of savings and disbursement of loans are attended by all members, and the group leader maintains the cashbook, ledger, and minutes book

Over the last 14 years, the Mission has established deep roots across all States and Union Territories, mobilizing more than 10 Crore rural poor women into 93 Lakh Self Help Groups (SHGs) and their federations. These institutions today manage an internal corpus exceeding ₹1.2 Lakh Crore. With a strong focus on access to formal finance, the program has witnessed overwhelming participation from the banking sector, with cumulative credit disbursements of over ₹12 Lakh Crore, supported by consistently high on-time repayment by SHG members. (Press Information Bureau, 2026)

The research needs to be looked at in the context of the Sustainable Development Goals, which the United Nations adopted in 2015. The Sustainable Development Goals are important here. Specifically, the research is connected to Sustainable Development Goal 1 which pertains to about ending poverty.

The Sustainable Development Goal 1 has a target, which pertains to Target 1.4. This target is about making sure that poor people have the access to money, banks and other resources as everyone else. The DAY-NRLM program helps with this target by bringing women together in groups and helping them get bank accounts and loans

Fundamentally, the DAY-NRLM framework extends beyond mere poverty alleviation in the country. It also helps with international development goals. It does this by helping rural women manage their money and get loans, which in turn helps reduce poverty.

The DAY-NRLM program also supports equality between men and women, not just reducing poverty. It is connected to Sustainable Development Goal 5 which pertains to about Gender Equality. The United Nations

adopted this goal in 2015 as part of the agenda 2030. The program is especially focused on Target 5.a which pertains to about giving women the same rights as men when it comes to money, property and banks. The Sustainable Development Goals are important for this program.

The key idea is women's financial autonomy. This is not only about women having access to loans or being able to open accounts at banks. Rather, it emphasizes that women should have the actual power to make decisions regarding finances, such as where the money is spent, invested, or saved. Empowerment comes when women are not only the recipients of financial services but also the decision-makers. This study focuses particularly on the states of Madhya Pradesh and Bihar, where a large rural population depends on agriculture and informal employment.

1. IWWAGE – Institute for What Works to Advance Gender Equality. (2023, November 27). Strengthening capacities of rural women through DAY-NRLM institutional framework.
2. Press Information Bureau, Government of India. (2026, February 21). Dr. Chandra Sekhar Pemmasani addressed the 25th CLCC meeting in Hyderabad: Calls for single standardized loan application, digital integration and real-time dashboards to empower women entrepreneurs.

To examine these dynamics in context, the study focuses on a comparative analysis of Bihar and Madhya Pradesh, which represent contrasting models of programme implementation.

Objectives (Gap)

When evaluating the DAY-NRLM framework, the primary objective is to critically assess whether the scheme transcends basic financial inclusion to foster genuine "financial autonomy" for rural women. Financial autonomy, in this socio-legal context, is not merely defined by the bureaucratic possession of a zero-balance bank account. True autonomy requires subjective control over the expenditure of resources, the ability to make independent or joint household financial decisions, and the capacity to navigate formal legal and banking institutions without mandatory male intermediation. To effectively measure this, the research utilizes standardized empowerment indicators such as those found in the project-level Women's Empowerment in Agriculture Index (Pro-WEAI), specifically weighting a woman's "access to and decisions on financial services" and her "control over the use of income".¹

India's overarching aim is to achieve an economic growth target of USD 5 trillion by 2027. However, failure to leverage the full potential of the female workforce significantly hinders the nation's ability to achieve these strategic economic objectives. Accelerating women's access to finance is not just a social necessity but a strategic imperative; however, many women lack credit readiness, lack collateral, face complex banking processes, and endure societal norms that actively discourage borrowing. This creates a massive policy gap. The objective of this research is to evaluate how localized structural constraints and patriarchal property laws inhibit female financial agency in Bihar and Madhya Pradesh, and whether the varying operational models of SHGs successfully mitigate these barriers.

Constitutional Guarantees vs. Patriarchal Realities

To fully understand the gap in women's financial autonomy, one must analyze the deeply entrenched socio-legal barriers that govern asset ownership. The Indian Constitution provides robust legal frameworks for gender equality, including Article 14 (equality before the law), Article 15(3) (allowing special provisions for women), and Article 39 (directing the state to ensure adequate means of livelihood for all citizens). Most crucially, Article 300A guarantees the constitutional right to hold property.

Despite these constitutional protections and progressive amendments like the Hindu Succession Act (2005), which legally guaranteed an equal share of ancestral property to men and women, customary patriarchal mindsets in rural India overwhelmingly deny women actual access to land and property. Patriarchal structures have continuously sought to deprive women of their claims to equal property through social conditioning and covert pressure tactics. Without legal ownership of property, women are systemically excluded from formal credit markets because they lack the requisite collateral demanded by traditional banks.

In this socio-legal vacuum, the Self-Help Group (SHG) emerges not merely as a poverty alleviation tool, but as a critical legal intervention. The joint-liability structure of SHGs bypasses the patriarchal requirement for individual property collateral, allowing women to secure capital based on collective trust and peer monitoring. A core objective of this study is to analyze whether this collective credit access legally and socially substitutes for the lack of individual property rights in empowering rural women.

Intra-Household Bargaining Power and the "Family Financial Trap"

A secondary objective is to measure the extent to which DAY-NRLM funding translates into subjective financial control within the household. Sociological research indicates that even when women are employed or receive microloans, they frequently fall into a "family financial trap." Women tend to prioritize the needs of their families over their own financial well-being, spending a significant portion of their earnings on household consumption, leaving little room for personal financial freedom or asset accumulation.²

Furthermore, the introduction of capital to married women can disturb traditional power dynamics. In many communities, religion and traditional beliefs regarding gender roles are used to justify men's superior status, perpetuating control and inequality within poorer households.³ Cash transfers or loans granted to married women may lead to male dissatisfaction, as women are sometimes not allowed to overshadow their husbands as the primary providers, potentially causing severe household conflicts or the expropriation of the loan funds by male relatives.

This study aims to assess how SHG membership impacts this noncooperative bargaining model. Does the collective solidarity and social capital fostered by regular SHG meetings provide women with the "instrumental agency" and fallback position required to resist domestic financial expropriation? We utilize CGAP financial resilience indicators to evaluate whether SHG participants report higher self-confidence in managing their own financial situations, greater mobility, and a stronger voice in determining household expenditures.

The Saturation vs. Intensity Policy Gap

Finally, this research seeks to address a massive policy gap in how the DAY-NRLM is evaluated at the state level. Currently, the success of the DAY-NRLM is predominantly measured by the sheer volume of SHGs formed and the number of women mobilized. However, this "mass saturation" approach fails to account for the actual economic depth of the credit provided.

To critically analyze this, the study sets an objective to conduct a comparative analysis of two divergent models:

1. **The Mass Saturation Model (Bihar):** Bihar focuses heavily on massive social mobilization, achieving scale by integrating nearly every rural household into an SHG. This model is evaluated to understand the impacts of wide, but financially shallow, credit distribution.
2. **The Economic Intensity Model (Madhya Pradesh):** Madhya Pradesh focuses on deeper capital investment per group, utilizing intensive digital tracking and significantly higher average loan disbursements.

By comparing these two states, the research objective is to empirically determine which model yields a higher conversion rate of women into "Lakshpati Didis" (SHG members who have graduated to earning a sustainable annual income exceeding ₹1,00,000). This metric serves as the ultimate indicator of a woman transitioning from subsistence borrowing to genuine, autonomous micro-enterprise management.

Summary of Specific Research Aims

Synthesizing the above gaps, the specific objectives of this socio-legal analysis are:

- To evaluate the extent to which DAY-NRLM SHGs circumvent traditional patriarchal property laws (Article 300A limitations) by utilizing joint liability to grant women access to formal credit.
- To measure the impact of SHG credit on intra-household bargaining power, specifically analyzing whether women retain subjective control over loan expenditure or if funds are expropriated by male family members.
- To operationalize and measure "financial autonomy" using Pro-WEAI indicators, including financial resilience, decision-making input, and instrumental agency.
- To conduct a comparative policy analysis between Bihar's "Saturation" model and Madhya Pradesh's "Intensity" model to identify which framework most effectively graduates women into sustainable rural entrepreneurs (Lakshpati Didis).

Methodology

The present study is a quantitative and analytical research work undertaken to examine the socio-legal dimensions of the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) and its impact on women's financial autonomy. The study evaluates the institutional framework of the programme and assesses its effectiveness in enhancing women's access to financial resources, credit linkages, savings behaviour, and economic decision-making power.

The research is analytical and evaluative in nature. It seeks to analyse the structural and legal framework of DAY-NRLM and evaluate its outcomes in terms of measurable financial indicators relating specifically to women beneficiaries. The study does not involve field investigation or primary survey. Instead, it is based entirely on secondary sources of data. The data for the study have been collected from official government reports, annual reports of National Rural Livelihoods Mission, publications of the Ministry of Rural Development, reports of NABARD, RBI financial inclusion data, state rural livelihood mission portals of

Madhya Pradesh and Bihar, and other authentic policy documents and statistical databases covering the period 2018 to 2024.

Selection of Study Area & The "Saturation vs. Intensity" Framework

The states of Madhya Pradesh and Bihar have been selected for a specific comparative methodology based on their divergent implementation of the DAY-NRLM framework. Both states share a reliance on agriculture, high rural populations, and deep patriarchal constraints. However, they deploy fundamentally different operational models:

- 1. The Mass Saturation Model (Bihar):** Bihar focuses heavily on massive social mobilization, achieving scale by integrating nearly every rural household into an SHG. This model is evaluated to understand the impacts of wide, but financially shallow, credit distribution.
- 2. The Economic Intensity Model (Madhya Pradesh):** Madhya Pradesh focuses on deeper capital investment per group, utilizing intensive digital tracking and significantly higher average loan disbursements.

This comparative methodology explicitly aims to determine whether broad social inclusion (Saturation) or deep capital investment (Intensity) yields higher conversion rates of women into independent rural entrepreneurs (Lakhpati Didis).

Analytical Framework: Measuring Financial Autonomy The central dependent variable of this study—women's financial autonomy—is evaluated using a composite framework derived from the Project-level Women's Empowerment in Agriculture Index (Pro-WEAI) and CGAP financial inclusion metrics.¹ Moving beyond mere group formation counts, the framework operationalizes and measures autonomy across several weighted domains:

- **Control Over Income and Productive Decisions:** Utilizing Pro-WEAI parameters (weighted at 1/12 in standard indices), this measures the extent to which women exercise subjective control over the expenditure of SHG loans and their input in productive micro-enterprise decisions.¹
- **Financial Resilience and Security:** Adapted from CGAP indicators, this assesses whether beneficiaries can independently raise emergency funds (e.g., the ability to come up with 1/20 GNI per capita within 30 days) and their self-reported satisfaction and privacy regarding their financial situations.²
- **Instrumental Agency and Bank Linkage:** Evaluates the transition from informal credit reliance to independent navigation of formal banking systems, measured by credit depth (average loan disbursed per SHG) and active engagement in institutional borrowing.¹

- **Micro-Enterprise Maturation:** Uses the conversion rate of SHG members into "Lakhpati Didis" (achieving a sustainable annual income > ₹1,00,000) as a proxy for sustained economic independence and the structural shift away from consumption borrowing.

Crucially, this analytical approach eschews the traditional "unitary cooperative household model" (which assumes equitable resource pooling) in favor of a noncooperative bargaining model. This allows the methodology to accurately account for intra-household frictions, male backlash, and the actual shifts in bargaining power that occur when rural women secure independent credit. These migration patterns have direct implications for financial inclusion, as mobility, employment type, and social norms influence women's access to formal financial systems.

Limitations of the Study

The study is limited to secondary data sources and relies on officially reported statistics. Variations in state-level reporting mechanisms and absence of micro-level field verification may affect the depth of grassroots assessment. However, all efforts have been made to ensure that the data used are authentic, updated and reliable.

Impact on Women's Financial Autonomy: Evidence from Madhya Pradesh

Access to Credit and Savings

Empirical evidence from Sagar district in Madhya Pradesh provides valuable insights into DAY-NRLM's impact on women's financial autonomy.

Studies evaluating DAY-NRLM participants in Sagar district report measurable changes in women's empowerment and credit access.

A key finding is that medium access to credit was reported for 48.75% of DAY-NRLM women beneficiaries in the Sagar study.

This represents a significant improvement over pre-programme levels, when many rural women had no access to formal credit and relied on informal moneylenders at exploitative interest rates.

The SHG mechanism, combined with bank linkages, created a pathway for women to access credit for both consumption smoothing and productive purposes.

The savings component of SHGs is equally important. Regular savings habits, enforced through group meetings and peer monitoring, help women build financial assets and develop financial discipline.

Nearly half of beneficiaries reported medium-level access to credit following engagement with SHGs under DAY-NRLM, indicating that the programme successfully linked women to formal financial services.

Economic Empowerment Outcomes

The Sagar district studies document modest but meaningful gains in economic empowerment.

Economic empowerment rose from about 19% before joining to 25% after joining the programme.

While the absolute levels remain relatively low, the direction of change is positive and statistically significant.

After joining SHGs, beneficiaries showed occupational diversification, with 22.50% engaged in labour, 21.25% in farming, and 17.50% in small business activities in the sample reported.

This diversification is important because it reduces vulnerability to single-source income shocks and provides women with multiple economic identities beyond traditional household roles. The institutional linkage with public sector banks facilitated disbursement and loan management, underpinning the programme's financial inclusion objectives in the district studied.

This suggests that the quality of institutional partnerships is a critical factor in translating SHG membership into tangible economic outcomes.

Impact on Women's Financial Autonomy: Evidence from Bihar

SHG Participation and Financial Inclusion

Bihar did well in the DAY-NRLM program. The state is among the five in India in terms of Self- Help Group (SHG) and household mobilization from 2019 to 2024.

Bihar achieved a milestone with 31.21 lakh Lakhpati Didis. This shows that many women in the state are earning an income.

Women in areas hold 42.2% of bank accounts nationally. Bihar is among the three states with the most Jan Dhan beneficiaries.

This means that a large number of women in Bihar have access to basic banking services.

The Bihar Rural Livelihoods Promotion Society, also known as JEEVIKA is in charge of implementing DAY-NRLM in the state.

The state government continues to invest in this program.

Converging Schemes: Financial Inclusion and Asset Ownership

The financial inclusion picture in both states has been influenced by efforts like the Pradhan Mantri Jan Dhan Yojana (PMJDY) and DAY-NRLM.

According to MOSPI data women have 39.2% of bank accounts in India and 42.2% in areas.

This shows that rural women have equal access to basic bank accounts.

Bihar, Uttar Pradesh and Tamil Nadu are among the three states with the most Jan Dhan beneficiaries.

However having a bank account does not mean it is being used actively or that women have control over finances.

The quality of inclusion which includes how often transactions are made, savings, access to credit and decision-making power is still a big concern.

This is where models like DAY-NRLM, which are based on Self-Help Groups (SHGs) play a role. They combine access with social mobilization and capacity building which helps improve the quality of financial inclusion.

Comparative Analysis: Madhya Pradesh and Bihar

Convergence and Divergence in Outcomes

Both Madhya Pradesh and Bihar have achieved significant scale in SHG mobilization under DAY-NRLM, ranking among the top five states nationally (Pavithra, 2025). This convergence in programme reach suggests that the basic institutional mechanisms of DAY-NRLM social mobilization, SHG formation, and bank linkages have been successfully implemented in both states. However, the available evidence suggests divergence in outcomes and contextual factors.

Madhya Pradesh has documented evidence of modest but measurable gains in women's economic, social, and psychological empowerment through SHG participation (Goswami et al., 2021). The Sagar district studies provide a relatively optimistic picture of DAY-NRLM's impact, with improvements across multiple dimensions of empowerment.

Bihar's context is more complex due to high male out-migration. While the state has achieved impressive numbers in terms of Lakhpati Didis and financial inclusion indicators, the evidence on left-behind women's autonomy suggests that structural constraints related to migration and patriarchy may limit the transformative potential of financial inclusion interventions (Chatterjee & Desai, 2020). The mixed effects of migration on women's autonomy increased responsibilities without commensurate decision-making power indicate that SHG participation alone may not be sufficient to overcome deeply entrenched gender hierarchies.

Structural Constraints and Enabling Factors

Several structural factors shape the differential outcomes in the two states. Literacy and education levels, as documented in NFHS-5 data and census information, affect women's ability to engage effectively with financial services and to translate financial access into economic opportunities. Both states face challenges in this domain, though specific patterns differ. These structural constraints are closely linked to migration patterns, which further shape women's access to economic opportunities

Migration patterns represent a key structural difference. Bihar's high male out-migration creates both opportunities and constraints for women's autonomy. On one hand, remittances from migrant men can provide financial resources that women may manage. On the other hand, the absence of men does not automatically translate into women's empowerment, as patriarchal norms and the influence of male relatives continue to constrain women's decision-making (Chatterjee & Desai, 2020). Madhya Pradesh's relatively low female mobility suggests different constraints on women's agency, potentially related to social norms around women's movement and participation in public spaces. This may affect women's ability to engage in market activities, access services, and participate in SHG meetings and training programmes. Institutional factors also matter. The quality of bank linkages, the capacity of SHG federations, the effectiveness of community resource persons, and the convergence with other government schemes all influence DAY-NRLM's impact. The evidence from Madhya Pradesh highlights the importance of strong partnerships with public sector banks (Dixit, 2024), suggesting that institutional quality is a critical enabling factor. These findings reveal several structural limitations in existing policy frameworks, particularly in addressing the gendered dimensions of financial inclusion.

Research Gaps and Conclusion from the Literature Review

Research Gap

When we look at the existing research on DAY-NRLM we see that existing literature predominantly focuses on quantitative outreach metrics, such as group formation and account openings, rather than qualitative empowerment. While women demonstrate marginal socio-economic gains, true financial autonomy remains constrained and how many people now have bank accounts. It does not really look at whether women have real control over their money. In Madhya Pradesh there are some studies that show women are doing a little better economically and socially. We need more studies like this in Bihar. Most studies in Bihar just look at picture numbers, not what is happening inside families or who really controls the money and makes financial decisions.

We also need to think about whether just giving people access to loans means they are in control of their money. In Bihar many men leave their homes to work in places and this can affect how women participate in self help groups. We need to understand how this affects the roles of men and women in the family. There are also issues like property rights, knowledge of the law and old fashioned ideas about men and women

that are not really looked at in studies of these programs. We also need to think about how things like caste, education level and social class affect women's lives.

Conclusion of the Literature Review

The research shows that DAY-NRLM has helped women in Madhya Pradesh and Bihar get access to banks and other financial services. Women in these places are doing a little better in terms of getting loans, working and feeling confident in Madhya Pradesh.. Women are still not really in control of their money because of many other problems in society.

In Bihar the fact that many men leave their homes to work makes things very complicated. Even though women have work to do they are not always able to make big decisions. So while DAY-NRLM has helped women get access to financial services, we need to make bigger changes in society and create policies that are specific to each place so that women can really be in control of their money.

Analysis and Result

Social-Legal and Empowerment Metrics

The role of women was equally important in the Indian independence movement starting from Gandhi's civil disobedience & participating in various revolutionary activities. Women across the country irrespective of caste, religion and social background have contributed immensely.

If we see post-independent India, our country was the 1st to grant equal voting rights

(Universal Adult Franchise) from the start. However the actual representation was limited.

After 5 years since independence, women's participation in India's parliament has increased, and Indian women gradually moved from social reforms to top political leadership by shaping national and state politics. (Parveen & Hussain, 2025)

Bihar

Introduction of 50% reservation in panchayati Raj institution has uplifted the women's participation in Bihar politics at grassroot level as well as legislature & parliamentary level. (Press Information Bureau, 2011)

Women's share in grassroot leadership

In the year 2021 women mukhiya were more than 4000 out of 8400 panchayat i.e. nearly 50% representation. (Kumar, 2021)

In the year 2024 the women's participation number remained similar to 2023 levels.

By 2025, over 4200 women were reported in the role, the number rose via election and wins including unreserved seats.

Women's Share Among Bihar's MP

According to the election data, Bihar elected 3 women MPs to the 16th Lok Sabha in 2014. (Wikipedia contributors, 2024)

In the 17th Lok Sabha election which happened in 2019, the number of women MPs elected from Bihar was nearly quite similar. (Rumi, 2024)

The rise change happened in 2024, 19th Lok Sabha election, where Bihar elected 5 women MPs to Lok Sabha. This was the highest number of women MPs from Bihar in over two decades. (Association for Democratic Reforms, n.d.)

Women's share in election of Vidhan Sabha

In the 2015 Bihar Legislative Assembly election, 28 women were elected as MLAs out of 243 total seats, which is about 11% of the assembly. (Association for Democratic Reforms, n.d.)

However the number decreased to 26 in the 2020 Bihar Assembly election. (Association for Democratic Reforms, n.d.)

In 2025, Bihar Assembly women's representation increased slightly compared to the previous term which was 29 women MLAs. (Association for Democratic Reforms, n.d.)

Madhya Pradesh

Women in Madhya Pradesh participate enthusiastically in elections and are increasingly present in local governance and panchayati Raj institutions. The representation of women in state and party leadership is comparatively lower, but at local governance level which may be due to structural, social and institutional barriers.

50% reservation of women in Panchayat Bodies, which expanded the number of women elected across villages.

Grass Root leadership – Panchayati Raj

If we see the data of 2022, out of 22,921 sarpanch seats, there were 14,616 candidates and about 76,997 (53%) were women which indicates women were contesting in large numbers.

When we analyse the data more deeply we see that out of 51 districts in 15 district female candidates outnumbered male candidates for sarpanch post.

Our report from election state states that 15 of 520 seats of sarpanch were filled unopposed statewide and around 350 of those winners were women sarpanch.

Women's share in MPs

If we take the data of 2019, 17th Lok Sabha election we see that out of 29 elected members only 4 were women and all from Bhartiya Janta Party. (Association for Democratic Reforms, n.d.)

However this number rose by one in the 18th Lok Sabha election 2024, where 5 women elected as Member of parliament out of 29 members. (Association for Democratic Reforms, n.d.)

Women's Representation in Legislative Assembly

By analysing the data of 2018 legislative assembly election we see that out 21 women were elected as MLA out of 230. (Association for Democratic Reforms, n.d.)

When we go through the data of 2023, 16th Madhya Pradesh legislative assembly we see that 23 constituencies have elected woman MLA. (Association for Democratic Reforms, n.d.)

SHG

SHGs are small groups of poor people.

SHGs are usually (10 to 20) mostly women who voluntarily come together and start livelihood activities. Their common goal is to come out of poverty through unity, trust and understanding. They help each other to solve their problems & save small savings for their members. They even give small loans to their members from the revolving fund.

SHGs are expanded under Deendayal Antyodaya Yojana - National Rural Livelihood Mission.

Its major contribution is in economic empowerment of poor women by helping the growth of the cottage industry in the rural area. (Press Information Bureau, 2025)

Madhya Pradesh

Aajeevika Mission is the state Rural livelihood mission of Madhya Pradesh which is aligned with the national Rural livelihood mission (NRLM).

Its aim is to alleviate rural poverty and build sustainable livelihood missions through SHG based on community institutions.

In the data till early 2023, 29.24 lakh women were mobilised in SHGs. There were 2.61 lakh women SHG groups. The total SHGs formed during the period were 74,778. The financial support provided to SHGs annually was 16178 crore. (State Level Bankers' Committee Madhya Pradesh, n.d.)

When we see the data of 2023, we see the rise in core strength of SHGs, which is women membership. The total SHG women members were 62,30,192. (Atal Bihari Vajpayee Institute of Good Governance and Policy Analysis [AIGGPA], 2023) However we see a decline in the number of new SHGs formed in 2023, which is 66,967, as well as financial support for NRLM benefiting SHG women empowerment activities was also slightly higher in 2023-2024.

By analysing the data of 2025 total mobilized SHGs in the state is approximately 5 lakh most of them are women-oriented. (Directorate of Public Relations, 2025) The total women trained under financial literacy are approximately 813,714. the total number of women insured via SHG channels is approximately 663,830. (National Consortium for Health Science Education, n.d.) Lastly women in MGNREGA work force is approximately 8,247 million registered workers. (CEIC Data, 2026)

Bihar

Jeevika is the flagship SHG based livelihood programme run by the government of Bihar.

Bihar is the state with enormous natural resources, fertile land as well as suitable climate. The problem arises where people here don't know how to make use of it. They are lacking in knowledge, skills and financial support. (Bihar Rural Livelihoods Promotion Society, 2024)

It is where Jeevika is helpful.

It mobilise rural women in SHGs

Support the income generation through agriculture and establishing cottage industry and micro enterprises

They provide skill training and market linkage for product and services

If we see the data report of 2022, Bihar has one of the largest SHGs networks. In the year 2021, with over 10–12 lakh SHG formed in the state, Bihar became one of the largest SHG networks in India. (EduRev, n.d.)

These include around 1.35 crore women members associated with them across the state.

When we see the data of 2023, Jeevika has mobilised more than 11 lakh self-help groups across Bihar.

They comprise over 1.3 crore rural women members who are actively engaged in various livelihood activities.

In the year 2025, the data shows that women members involved rose to 1.34 crore, making Bihar's SHGs one of the largest SHG with over a crore women connected. The government took the initiative of giving Direct financial aid of Rs 10000 each to 75 lakh women. (Press Information Bureau, 2025)

Pradhan Mantri Jan-Dhan Yojana

Pradhan Mantri Jan-Dhan Yojana (PMJDY) is National Mission for Financial Inclusion to ensure access to financial services, namely, basic savings & deposit accounts, remittance, credit, insurance, pension in an affordable manner. Under the scheme, a basic savings bank deposit (BSBD) account can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet, by persons not having any other account.

Benefits under PMJDY

One basic savings bank account is opened for unbanked people.

There is no requirement to maintain any minimum balance in PMJDY accounts.

Interest is earned on the deposit in PMJDY accounts.

Rupay Debit card is provided to the PMJDY account holder.

Accident Insurance Cover of Rs.1 lakh (enhanced to Rs. 2 lakh to new PMJDY accounts opened after 28.8.2018) is available with RuPay card issued to the PMJDY account holders.

An overdraft (OD) facility up to Rs. 10,000 to eligible account holders is available.

PMJDY accounts are eligible for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development & Refinance Agency Bank (MUDRA) scheme. (Department of Financial Services, n.d.)

Bihar

If we analyse the data of Government of India's PMJDY Oct 2025, we see that Bihar has 58,165,824 PMJDY accounts in rural & semi urban and urban Bihar areas.

Although the state-wise gender breakdown data isn't officially released, we see that the rural area of Bihar has over 3.67 crore of PMJDY accounts held by women. The same study shows that approximately 78% of rural women in Bihar have bank accounts.

The latest data of Feb 2026 shows the total number of PMJDY accounts in Bihar is 8531076.

out of which 59354212 are rural/semi-urban. Total balance in account is ₹29,357.51 crore. The total number of Rupay Card issued to beneficiary is 48,843,552

From secondary research we find that 30.33 million accounts could be held by women in rural Bihar. (Department of Financial Services, 2026)

Madhya Pradesh

When we analyse the data from 2025 the total pradhan mantri jan dhan account in madhya pradesh is 46,190,661 and semi - urban and rural accounts are 36,108,206. Total women share available is approximately 2.01crore.

When we see the data as of February 2026, Total PMJDY accounts in M.P is 46,657,917.

Further when we analyse data out of total account holders, total Rural and semi urban beneficiaries are 36,440,487.

The total balance in the beneficiary account is 18,440.09crore. The total number of Rupay Cards issued to beneficiaries is 34,750,082.

According to an official report 55% of total account holders are women in India.

According to it, the estimated rural women PMJDY account in MP is 2.4 crore.

Financial aid given by the government is to rural women via PMJDY accounts

- Rs 10,000 direct PMJDY cash credit (central support)
- ₹1500 monthly in ladli Behna scheme (state support)

Ladli Behna – is the state government scheme.

Although it is not a part of PMJDY but it is merged into the broader Jan Dhan Direct transfer ecosystem for betterment of women of M.P(Department of Financial Services, 2026)

Pradhan Mantri Awaas Yojana-Gramin (PMAY-G)

Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) is one of the flagship Programmes of the Govt of India which aims to achieve the objective "Housing for All" by providing 4.95 Crore pucca houses with basic amenities by convergence with other Schemes to all houseless households and households living in kutcha and dilapidated houses in rural areas by 2029. The initial target under the scheme was to provide assistance in the construction of 2.95 crore houses by March, 2024. The Union Cabinet approved the extension of the scheme on 9th August 2024 to construct additional 2 crore rural houses during FY 2024-25 to FY 2028-29

to meet the arising need of housing due to increase in number of families in rural areas. (Press Information Bureau, 2026)

1. Awaas+ 2024 Survey

Beneficiaries are now identified using a dedicated mobile app that includes Aadhaar-based e-KYC and facial authentication. (Press Information Bureau, 2026) It allows for both self-initiated and supported surveys, with geo-tagged and time-stamped images used to collect home data. Its offline functionality allows for seamless data collecting in remote places, effectively reducing manual errors and duplication.

2. PAHAL (Design, Resilience)

To increase construction quality, the Ministry collaborated with CSIR-CBRI to launch the PAHAL initiative. This app-based compendium offers users 3D design typologies that are disaster-resistant and customized to local geo-climatic conditions, ensuring that homes are both safe and sustainable.

3. Rural Masonry Training

Aside from technology, the strategy focuses on human capital through RSETIs. A 240-hour NSQF Level 1 course (Masonry and Concrete Works) offers organized training in technical skills and micro-enterprise management. With almost 7,700 qualified candidates, this project helps to support local livelihoods while also assuring high-quality construction requirements for rural houses. (Press Information Bureau, 2026)

Table 9: Number of houses completed under the scheme year-over-year (in lakh)

	Year	Target	Completed	Completion Rate
Phase I	2016-17	42	0.02	0.05%
	2017-18	32	38	121%
	2018-19	25	45	179%
Phase II	2019-20	56	21	38%
	2020-21	42	34	82%
	2021-22	67	42	64%
	2022-23	23	56	242%
	2023-24	9	26	298%
	2024-25	84	4	5%

Source: PMAY (G) dashboard, as accessed on January 22; PRS

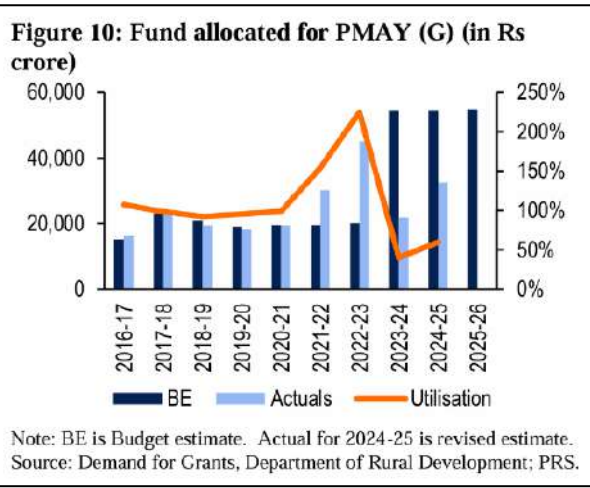
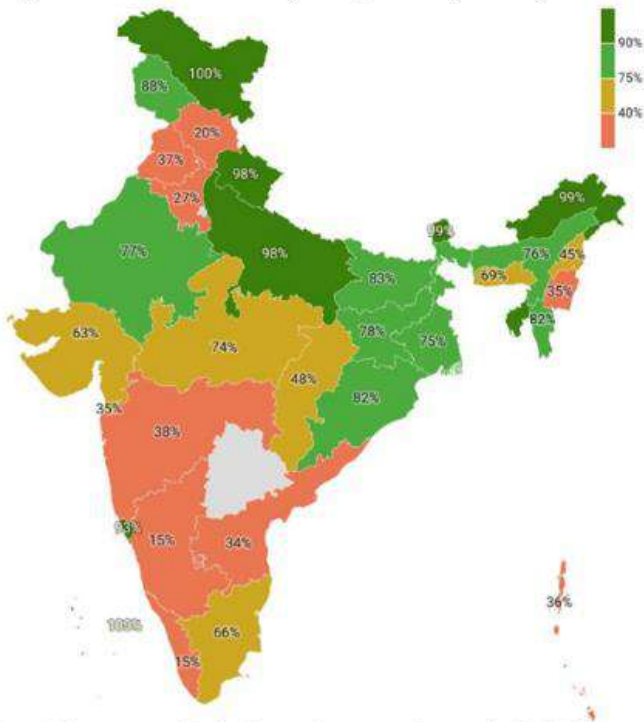


Figure 11: Proportion of houses completed against target under PMAY-G (as of January 2025)



Note: Telangana and Puducherry do not implement the PMAY-Gramin scheme. Includes targets set in 2024-25.
Source: PMAY-G Dashboard, as on January 31, 2025; PRS.

(PRS Legislative Research, 2025)

Proportion of houses completed against target under PMAY-G (as of January 2025) Madhya Pradesh 74% and Bihar 83% (PRS Legislative Research, 2025)

Conclusions

- **High Delivery Momentum:** Both states have above 70%, showing that the core mechanisms (such as the Awaas+ 2024 mobile app and PAHAL designs) are effectively propelling the 2024-2029 phase forward.
- **Bihar's Efficiency:** Given its large number of beneficiaries, Bihar's completion rate of 83% is especially excellent. This shows that the state has successfully streamlined its "identification-to-completion" pipeline.
- **The "2-crore" Challenge:** With the increased 2024-2029 target, both states must now maintain their current completion rate for the additional 2 crore dwellings. The 9% gap in Madhya Pradesh may be an area where technical interventions such as Rural Mason Training might be expanded to speed up building.

Lakhpati Didi

A Lakhpati Didi is a Self-Help Group member who earns an annual household income of Rupees One Lakh (Rs. 1,00,000) or more. This income is calculated for at least four agricultural seasons and/or business cycles, with an average monthly income exceeding Rupees Ten Thousand (Rs. 10,000), so that it is sustainable. (Government of India, n.d.)

Self-Help Groups (SHGs) have evolved beyond basic social inclusion to become sites of entrepreneurship and collective action. By implementing sustainable farm and non-farm practices, members have become community inspirations, reaching a good quality of living through financial literacy and skill development.

The emphasis has now switched to encouraging these women to start their own businesses, capitalizing on their natural ability to move up the income scale. This movement, which is supported by government initiatives such as Lakhpati Didi, promotes a transformational path in which SHG members become self-sufficient businesses, hence boosting rural economic growth and sustainable resource management.

The Lakhpati program promotes diverse livelihood activities by ensuring convergence across all government departments/ministries, the private sector, and market players. The strategy calls for targeted planning, implementation, and monitoring at all levels. (Government of India, n.d.)

The goal of the Lakhpati Didi initiative is to empower and enable women in Self-Help Groups (SHGs) to earn a minimum annual income of Rs. 1 lakh on a sustainable basis for at least four agricultural seasons and/or business cycles. The campaign focuses on individual SHG women, not the SHG Group.

However, in the entire process of planning, implementation and monitoring, the community institution structures i.e. SHGs, Village Organizations (VOs) and Cluster Level Federations (CLFs) spearhead the engagements. (Rural Development Department, 2025, p. 2)

A planned method has been taken to make SHG members Lakhpati. The initiative also intends to improve financial literacy, skill development, and convergence among government ministries, as well as to strengthen entrepreneurial ability among SHG women to promote social and financial inclusion

Strategy

Better Income Options: Families will be encouraged to create a variety of companies or farming activities so that they are not reliant on a single source of income.

Digital Planning: Trained community specialists will assist families in creating "Livelihood Plans" using a digital application. This makes it easier to monitor progress and direct them to the appropriate resources.

Total Support: Once a strategy is developed, the government offers four critical "boosts" to ensure success:

Tools: Providing physical equipment and infrastructure.

- Training entails teaching the relevant skills and knowledge.
- Money: Assisted in obtaining bank loans or corporate funding (CSR).
- Selling involves assisting with professional branding, packaging, and online product sales.

Training and Capacity Building

For Livelihood augmentation, regular and structured capacity building and exposure of Mission Staff, line department officials, Community Institutions, Community Cadre and Resource Persons are of paramount importance. Trainings on multiple aspects of Knowledge and Skills for livelihood activities will be provided. Collaboration with prominent technical institutions, Civil Society organizations will be ensured to further the capacity building mandate. (Ministry of Rural Development, n.d.)

Convergence and Partnerships

Convergence with various schemes (Inter and Intra departmental) will be undertaken for mobilizing technical, and financial resources, and capacity building of SHG federations. (Ministry of Rural Development, n.d.) At the National Level, a Steering Committee headed by the Secretary, MoRD has been constituted to ensure intradepartmental convergence. Similar Convergence forums at the State, District and Block Levels have been/are being constituted to review and advise on convergence activities.

The convergence is planned as under:

Ministry	Schemes for Convergence
Ministry of Rural Development, MoRD	<ol style="list-style-type: none"> 1. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) 2. Deendayal Upadhyay Grameen Kaushal Yojana (DDU-GKY) 3. Rural Self Employment Training Institutes (RSETIs) 4. Pradhan Mantri Awas Yojana -Grameen (PMAY-G)
Ministry of Agriculture & Farmers' Welfare (MoA&FW)	<ol style="list-style-type: none"> 1. Mission for Integrated Development of Horticulture (MIDH), 2. Sub Mission on Agriculture Mechanization (SMAM), 3. National Bamboo Mission, 4. National Mission on Honey and Bee keeping, 5. Promotion of Millet, 6. Pradhan Mantri Krishi Sinchayi Yojana (PMKSY), 7. 10K FPO, Agri Infra Fund (AIF),

	8. Natural Farming and Engagement of Community Resource Persons (CRPs) as extension agents for service delivery etc
Department of Animal Husbandry and Dairying (DAHD)	1. Accredited Agent for Health and Extension of Livestock Production (A-HELP), 2. National Livestock Mission, Animal Husbandry Infrastructure Fund, 3. Rashtriya Gokul Mission etc.
Ministry of Food Processing Industries (MoFPI)	Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PMFME)
Dept. of Fisheries	PM Matsya Sampada Yojana
Ministry of Small & Medium Enterprises (MSME)	Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

CURRENT SITUATION

Scale of Outreach (LokOS Coverage)

Aspect	Bihar	Madhya Pradesh	Difference
Villages Covered	36,488	49,00	<i>MP covers 12,521 more villages</i>
SHGs Formed	12,14,131	5,07,407	<i>Bihar has ~2.4x more groups</i>
Total SHG Members	1,48,79,835	60,27,333	<i>Bihar has ~2.5x more members</i>

(Ministry of Rural Development, 2026)

Conclusion: Madhya Pradesh has a wider geographic spread (covering more villages), but Bihar operates at a significantly larger scale in terms of mobilization and sheer volume of participants and has achieved much higher "density" and saturation within its districts, mobilizing more than double the number of women into the SHG network.

Lakhpati Didi's Impact

SHG members who earn more than ₹1 lakh per year are classified as "Lakhpati Didi" (LD).

- **Current Success (LDs):** Bihar has created 42,63,802 Lakhpati Didis, whereas Madhya Pradesh has 22,77,814.

- **Success Rate:** While Bihar has more Lakhpati Didis in absolute terms, 37.7% of MP SHG members have reached this status, compared to 28.6% in Bihar. This shows that MP's organizations may be participating in more valuable entrepreneurial activity.
- **Potential (PLDs):** Bihar has identified 65.7 lakh "Potential Lakhpati Didis," much above MP's 18.1 lakh.

Support Infrastructure (Human Capital).

The dashboard keeps track of "Community Resource Persons" (CRPs), who help with planning, as well as the "Digital Aajeevika Register" (DAR), which is used to track income.

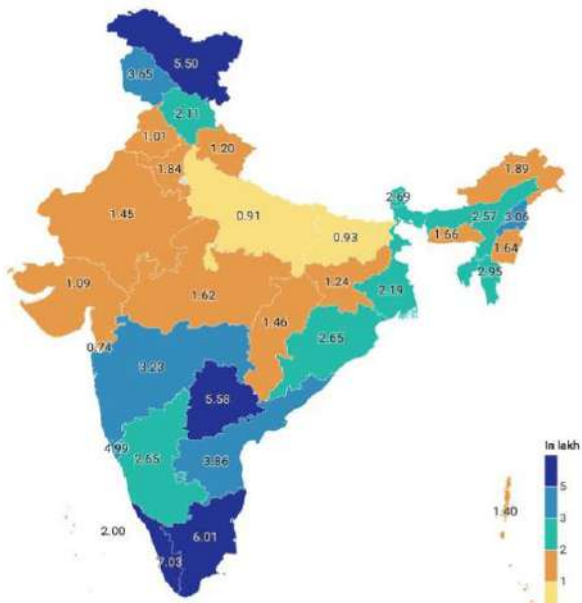
- **CRP Strength:** Bihar has a vast workforce of 57,581 CRPs, more than doubling MP's 24,449. This explains Bihar's capacity to manage a huge number of groups.
- **Digital Adoption (DARs):** Bihar has 1.20 crore digital registers; MP has 1.06 crore. Notably, MP has digitized over 1.7 registers for every SHG member, compared to Bihar's 0.8 registers per member. This means that Madhya Pradesh has more intensive digital surveillance and planning per individual.
- **Potential (PLDs):** Bihar has identified 65.7 lakh "Potential Lakhpati Didis," much above MP's 18.1 lakh.

State-wise amount of loan disbursed to SHGs under NRLM

According to NABARD's Status of Microfinance in India report (2023–24), the country's southern and eastern regions gave out more credit to SHGs than other regions. According to the survey, small-ticket loans have greater operating costs, and financial institutions may be deterred from giving credit to SHGs if they are perceived as high-risk borrowers because of worries about their credit consumption. It also mentioned that SHG members may not be able to obtain larger credit and engage in income-generating activities if they lack sufficient financial literacy and business acumen.

The Ministry has indicated that it takes measures to sensitize bank personnel, and SHG members are taught financial literacy through training and capacity-building programs. In 2022, it was stated that SHGs have a loan repayment percentage of approximately 98%. The NABARD report found that the share of non-performing assets in loans outstanding for SHGs decreased from 4% in 2021-22 to 2% in 2023-24.⁷⁶ The observed trend suggests bank attempts to improve asset quality and ensure loan payback. SHGs are also formed into village organisations and cluster-level federations as part of the effort to improve institutional and financial management capabilities.

Figure 15: Average amount of loan disbursed to SHGs under NRLM in 2024-25 (In Rs lakh)



Source: First report of the Standing Committee on Rural Development, 18th Lok Sabha, December 12, 2024; PRS.

According to the Ministry, in 2019, an assessment study on the programme indicated that: (i) 44% of SHG loans are utilized for agricultural purposes, (ii) 25% for the acquisition of cattle, buffalo, goats, and other livestock-related activities, and (iii) 31% for consumption, health, and housing. The study found that involvement in SHG organizations increased household income, savings, and women's labour force participation. (PRS Legislative Research, 2025)

State-wise amount of loan disbursed to SHGs under NRLM in 2024-25 (as of December 2024)
(PRS Legislative Research, 2025)

States	Number of SHGs	Loan disbursed (in Rs Crore)	Loan per SHG (in Rs Lakh)
Bihar	3,96,806	3,690	0.93
Madhya Pradesh	75,178	1,214	1.62

Analysis of the provided data

Volume vs. Value: The "Saturation" Contrast

- **Bihar's Strategy:** With approximately 4 lakh SHGs, Bihar has reached unprecedented magnitude. This demonstrates the effectiveness of Jeevika (Bihar's rural livelihoods project) in reaching practically every rural home. The smaller loan amount (₹0.93 Lakh) indicates a focus on "thin and wide" social inclusion, ensuring everyone has access to the system.
- **Madhya Pradesh's strategy:** MP involves fewer groups (75,178) but much higher loans (₹1.62 Lakh). This suggests a shift toward "thick and deep" economic involvement, in which existing groups assume greater risks for larger enterprises.

Loan Per SHG: Indicators of Enterprise Maturity

The 74% greater loan amount in Madhya Pradesh leads to several important conclusions:

- **Higher Absorptive Capacity:** SHGs in MP appear to be better equipped to handle higher amounts of cash. This typically occurs when organizations progress from simple "internal lending" for consumption (such as health or food) to productive investments (such as machinery, poultry farms, or processing plants).
- **Credit Confidence:** Banks in MP may regard these SHGs as more "bankable" or low-risk, owing to superior repayment history or stronger Cluster Level Federations (CLF).
- **Cost of livelihood:** The bigger loan size in MP coincides with the Lakhpati Didi goal, as it is challenging to achieve an annual income of ₹1 lakh with a tiny ₹93,000 loan distributed among 10-12 members. MP's larger credit per group is a more effective stepping stone toward developing high-income entrepreneurs.

Conclusion	Bihar (Scale Leader)	Madhya Pradesh (Intensity Leader)
Stage of Growth	Mobilization Phase: Focus is on forming groups and basic financial literacy.	Consolidation Phase: Focus is on scaling existing enterprises and asset creation.
Economic Impact	High social safety net; widespread but smaller individual income boosts.	Higher potential for Rural Entrepreneurship and "Lakhpati" status per member.
Future Need	Needs to "deepen" credit to help mature SHGs move beyond subsistence.	Needs to "expand" the model to reach the same scale of mobilization as Bihar.

Take Away

- Bihar is the "Mass Mobilization" leader, focusing on social inclusion on an unprecedented scale and backed up by a vast army of community trainers (CRPs).
- Madhya Pradesh leads in "Economic Intensity" with a higher percentage of members surpassing the ₹1 lakh income criterion. This is likely due to larger loans and more intense digital planning

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