Performance Trends of DAY-NRLM in Prayagraj District: Evidence from SHG Mobilisation and Financial Inclusion Indicators

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Abstract

Deendayal Antyodaya Yojana–Day NRLM (DAY-NRLM) is a flagship programme of the ministry which seeks to eradicate poverty in an approach that comprises the large-scale mobilisation of rural poor households into SHGs and their federations clusters, and support members based on social capital (trust-based institutional platforms), enabling them to access financial services. However, with "most existing research concentrating on the National and state-level data," systematic district-level analyses utilizing administrative databases are constrained. The present study is an attempt to review the performance of DAY-NRLM from secondary data collected from official administrative and banking sources in Prayagraj district of Uttar Pradesh. The study lets the reader understand SHG mobilisation trend through completed MIS years, pattern of SHG–bank credit linkage during 2021–22 to 2024–25 and block-wise variation in CIF disbursement for 2021–22. Descriptive statistical methods and time trend analysis are used to examine the temporal developments and geographical variations in programme implementation. Results reveal growth and consolidation of SHG outreach as well as improvement in the SHG–bank credit linkage at the district level, with significant block-wise disparities in the intensity of implementation. These differences indicate such district-level indicators at aggregate may mask significant within-district variation in programme effectiveness. The study reflects the analytical potential of administrative data for district-level programme monitoring and provides policy relevant insights to further improve decentralised implementation under DAY-NRLM.

Keywords: DAY-NRLM; Self-Help Groups (SHGs); SHG–Bank Credit Linkage; Block-wise Implementation Intensity

1. Introduction

Income insecurity, limited availability of salaried occupations and difficulty in obtaining access to formal financial services continue to feature rural livelihoods in India. A significant proportion of the rural households are engaged in low productive agriculture, informal wage labouring and similar other self-employment activities that are sensitive to economic, climatic and market shocks (GOI: MoRD, 2011; Ellis, 2000). In this situation, the deepening and diversification of livelihoods through collective based institutions and accelerated access to credit is now framed as a key strategy for rural economic development approach.

In the last two decades, SHGs have emerged as an institutional mechanism for mobilising rural households with a special focus on women together in groups for savings, credit, and livelihood support (Shylendra, 2004; NABARD, 2020). The SHG model also promotes group savings, peer surveillance and collective decision-making process thus reducing financial transactions cost for the financial institutions and developing financial discipline among members in addition to social capital (Harper 2002) 10. Empirically, it has been documented that SHG participation can result in enhanced access to formal credit and beneficial economic and social outcomes by enhancing collective capacity, social capital, and institutional credibility (Swain & Wallentin, 2009; Sanyal, 2009; Agarwal, 2010).

Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) established in 2011 is the largest institutional initiative for promotion of SHG-based livelihood interventions at scale across the country (Government of India: Ministry of Rural Development, 2011). The program aims to reduce rural poverty through improved empowerment of community institutions, increased financial inclusion and livelihood sustainability. The DAY NRLM links the SHGs to higher level of organization that form part of a community owned and managed institution to provide support for livelihoods (Government of India: Ministry of Rural Development, 2016).

DAY-NRLM, in which SHG–bank linkage is a key component, aims at achieving financial inclusion. National level statistics show an increasing penetration of SHG-linked credit and formal finance in rural regions (NABARD, 2022). Yet the impact of these interventions hinges crucially on local implementing capacity, institution coordination and regional socio-economic factors. Notwithstanding the scale and financial weight of DAY-NRLM, empirical evaluations have primarily looked at either national- or state-level outcomes or household level impacts without necessarily accounting for district level variations.

The district of Prayagraj in the state of Uttar Pradesh serves as a suitable context for analysing DAY-NRLM implementation at the district level. The district has significant socio-economic variation and uneven financial access in different blocks which might have reflection on the programme outcomes (Government of Uttar Pradesh: UPSRLM, 2023). District-level analysis is especially crucial, since the district is used as the main administrative unit for programme administration and monitoring.

Notwithstanding the central role of districts in DAY-NRLM implementation, systematic assessments of performance at district level using administrative data is lacking in the existing literature.

In this milieu, the current study attempts a secondary data-based analysis of DAY-NRLM functionality in Prayagraj district with reference to SHG mobilisation trends, SHG–bank linkage credit trends and block-wise variation in implementation intensity. Using administrative MIS and banking data for 2021–22 to 2024–25, the study attempts to offer policy-relevant perspectives on institutional outreach and financial inclusion under DAY-NRLM. It complements previous micro-level assessments by focusing on summary and spatial trends that are important for informed program planning, and adaptive decentralised management. The report relies on a conservative reading of the latest MIS numbers, given the discrepancies between completed financial years and provisional stock positions.

2. Objectives of the Study

- To analyse the trends in SHG mobilisation and membership coverage amongst DAY-NRLM blocks of Prayagraj district with completed MIS years (2021–22 and 2022–23) for releases, as against recent stock figures of MIS disclosed separately, to ensure transparency.
- To study magnitude and trends of SHG – bank credit linkage under DAY-NRLM in Prayagraj district during the study period.
- To describing the distribution of Community Investment Fund (CIF) outlay across blocks of Prayagraj district (2021–22) as a proxy of intensity of implementation under DAY-NRLM.

- To analyse the block-wise variation of SHG mobilisation, membership coverage and performance across Prayagraj district.

3. Hypothesis of the study

Considering the objectives of the study and the nature of descriptive analytical framework adopted, following hypotheses are framed to examine trends and spatial heterogeneity in mobilisation of SHGs, financial inclusion and implementation of programme under DAY-NRLM in Prayagraj district. These are exploratory hypotheses and should not be interpreted as causal.

H1: The mobilisation of SHGs and coverage of membership under DAY-NRLM in Prayagraj district has varied significantly over the completed MIS years.

H2: The SHG–bank credit relationship under DAY-NRLM in Prayagraj district has intensified during the observational period, as evidenced by patterns of credit-linked SHGs and bank credit flow.

H3: There are large block wise differences in SHG mobilisation, membership coverage and CIF disbursement within Prayagraj district, indicating variations in programme intensity between blocks.

These hypotheses structure the empirical analysis and provide framework for interpreting patterns of district level and block level performance under DAY-NRLM.

4. Methodological Issues Involved

This study follows descriptive and analytical research design to analyze the trends of performance under the Deendayal Antyodaya Yojana–National Rural Livelihood Mission (DAY-NRLM) in Prayagraj. The study is purely based on secondary data, gathered from formal administrative and banking sources. A collateral method of data collection is suitable for programme-level evaluation, as DAY-NRLM operates and is monitored through standardised Management Information Systems which produce regular and comparable data at district- and block-level.

4.1 Nature of the Study

The study is diagnostic in design, with data led analysis for trends and temporal differences in selected programme indicators. The analysis is not intended to be predictive of household-level effect size or directivity, but it rather seeks to illuminate patterns of observability in self-help group (SHG) mobilisation, SHG-bank credit linkage, and implementation intensity at the administrative-unit level. This method is compatible with the descriptive hypotheses formulated and the range of secondary administrative data available for the present study.

4.2 Sources of Data

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The analysis is based exclusively on secondary data from official sources. SHG mobilisation and membership at district level for 2021–22 to 2024–25 was extracted from the DAY-NRLM/UPSRLM Management Information System (MIS). Information relating to linkage of SHGs with banks was collected from the NRLM Portal for SHG Bank Linkage (LokOS). Block-level MIS data for the year 2021–22 were also utilized to examine distributions in CIF disbursement, as a proxy indicator of implementation intensity.

All data used in the study are publicly available via government portal. The study includes all the administrative blocks in Prayagraj district as existed during the time of this survey; in case of any small changes at administrative level, data were pooled together in a matrix-like manner over time to maintain comparability.

4.3 Period of the Study

The analysis focuses mainly on the completed MIS years (2021–22 and 2022–23) for SHG mobilisation trends to maintain temporal comparability of dynamic stock variables. Comparatively, the SHG–bank credit linkage performance indicators have been considered out for 2021–22 and above over these financial years (as they are event based) in addition to that which are relatively stable reporting structure. MIS-reported stock of SHG for 2023–24 and 2024–25 have been separately reported in Appendix A for transparency and have not been considered for pattern analysis in the main text.

Block level analysis has been limited to 2021–22, which was the latest year for which complete and comparable data on SHG mobilisation, membership coverage, and CIF disbursement were available across all blocks of the district. The reporting in subsequent years was also characterized by lags and partial disclosure at the level of blocks making them less suitable for sound cross-section inference.

4.4 Data Periodization and Temporal Comparability

Time consistency of DAY-NRLM programme indicators Annu Rev ECON 297 Program-related indicators of the DAY-NRLM programme19: We now discuss each indicator with respect to its temporal stability within the MIS framework. SHG and member numbers are dynamic stock variables that undergo revision, re-tagging, and verification while the bank credit linkage and CIF allocation indicators are event based (stabilise at an earlier date). It means that only completed financial years are considered for analysing SHG mobilisation trend, where as it is preferable to either report recent MIS 'as-on-date' figures separately or interpret them carefully. Data were taken as of 8 January 2026, and year coverage toward tables corresponds to the data nature for each indicator rather than they have an enforced or arbitrary uniform year coverage. This strategy guarantees the analytical soundness of Tables 2–5.

4.5 Indicators and Variables

The design of the study uses a series of descriptive indicators that are consistent with the fundamental goals of DAY-NRLM and within the ambit of secondary administrative data. SHG mobilisation is measured in terms of the number of SHGs, total membership and average membership per SHG, which provides a sense of scale and organizational reach.

Fiscal dimension of financial inclusion is analysed through SHG–bank linkage indicators such as number of SHGs credit-linked and total bank credit sanctioned. Derived indicators, namely average credit exposure per

SHG are calculated to get the change in depth over time. Performance indicators Allotment of CIF and CIF Supervision per SHG at the block level is used as a proxy for implementation intensity and institutional support under DAY-NRLM.

Table 1: Data Sources, Indicators and Measurement Details

Source	Indicator	Definition	Unit of Measurement	Frequency	Period Covered	Notes
DAY-NRLM UPSRLM MIS	Number of SHGs	Total self-help groups promoted under DAY-NRLM	Number	Annual	2021–22 to 2024–25	District-level data
DAY-NRLM UPSRLM MIS	SHG Membership	Total members enrolled in SHGs	Number of persons	Annual	2021–22 to 2024–25	Includes active SHGs
Derived from DAY-NRLM UPSRLM MIS	Average Members per SHG	Ratio of total SHG members to number of SHGs	Number	Annual	2021–22 to 2024–25	Computed by the author
DAY-NRLM UPSRLM MIS	CIF Disbursement	Community Investment Fund disbursed to SHGs	₹ lakh	Annual	2021–22	Block-wise data only
NRLM SHG Bank Linkage (LokOS) portal	SHGs Credit-Linked	Number of SHGs receiving bank credit during the year	Number	Annual	2021–22 to 2024–25	Aggregated from block-level reports
NRLM SHG Bank Linkage (LokOS) portal	Bank Credit Sanctioned to SHGs	Total amount of bank credit sanctioned to SHGs	₹ lakh	Annual	2021–22 to 2024–25	District totals computed by aggregation

Source: Compiled by the author from DAY-NRLM UPSRLM Management Information System (MIS) and NRLM SHG Bank Linkage (LokOS) portal.

The district–year is the unit of analysis for our study, with additional block-level cross-sectional comparisons made where applicable to the data. District-level indicators are analysed annually, to monitor trends over time and block-wise analysis is used to understand intradistrict variation in programme performance.

4.6 Tools and Techniques of Analysis

The analysis makes use of descriptive statistics to present key indicators of SHG mobilisation, bank credit linkage, and programme saturation under DAY-NRLM. We use trend analysis in assessing the trajectory of change over time on the district level, with emphasis on directionality and not causation. Where appropriate year-on-year percentage changes are calculated to highlight movements in both programme size and level of financial commitment. Tables are used as the vehicle for the results to promote clarity and comparisons.

4.7 Ethical Considerations and Data Reliability

The analysis is based only on secondary sources from official administration and banking statistics, does not involve human subjects and as such it is not subject to ethical considerations regarding consent or confidentiality. The study acknowledges that administrative data could be subject to reporting lags or reporting changes; interpretation therefore focuses on broad trends and cross-sectional patterns, rather than specific observations. These limitations are noted for the sake of transparency and to give confidence in the results. Use of secondary, administrative data in this study and emphasis on transparency and careful interpretation is consistent with international guidance for development programme monitoring and evaluation (UNDP, 2009; World Bank, 2017).

5. Results and Discussion

The results of the performance assessment of DAY-NRLM are presented in this section based on the secondary data analysis. The analysis is centred on two related dimensions of programme functioning: (i) the scale and dynamics of scaling up of self-help group (SHG) mobilisation, and (ii) depth of financial inclusion through SHG–bank linkage. Cumulatively these dimensions mirror the success of DAY-NRLM in building community institutions and mainstreaming rural incomes into formal financial services.

The findings are discussed with reference to district- and block-level administrative data sourced from the DAY-NRLM/UPSRLM Management Information System (MIS). In view of the phased reporting in large-scale public programmes, a distinction is emphasized between structural trends and variations due to reporting. The findings are contextualized within implementation dynamics in Prayagraj district and set in relation to the wider empirical literature on SHGs for rural development and livelihoods promotion in India.

Table 2: Trends in SHG Mobilisation in Prayagraj (Completed MIS Years)

Year	Total SHGs (No.)	Total SHG Members (No.)	Average Members per SHG
2021–22	2,980	33,347	11.19
2022–23	3,078	34,351	11.16

Note: Analysis is restricted to completed MIS years to ensure inter-temporal comparability of stock variables.

Source: Compiled by the author from DAY-NRLM UPSRLM Management Information System (MIS), district-level extracts.

SHG increases are discussed by using completed MIS years. While there are MIS-reported stock data for subsequent years (they reflect point-intime stocks that may be retrospectively updated, and as such are not read as signifying programme contraction).

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5.1 Trends in SHG Mobilisation

District-level MIS data reveals a large increase in SHG mobilisation and membership in Prayagraj district for the period from 2021–22 to 2022–23 (Table 2). As indicated in the methodology section, the examination of SHG mobilisation trends is limited to full MIS years to retain inter-temporal comparability of stock variables. Recent MIS-reported Estimates for all three databases are also reported separately in Appendix A), The most current estimates were reported independently be EPP [for transparency] without necessarily addressing as evidence of programme contraction.

The rise in the number of SHGs and their total membership during the initial phase of the study period, suggest a spread of the programme at its institutional base in district. The change reflects the potential benefits that community mobilisation efforts under DAY-NRLM might have obtained in terms of enrolling a further set of rural households into SHG-based collective institutions during years when MIS was conducted.

Meanwhile, the average number of members per SHG was somewhat constant around 10–11 throughout the study duration. This stability is indicative of an institutional consolidation rather than growth by enlargement, and reflects a relatively stable group forming norms as well as social structural position during the period in question.

In addition to generalised district-level trends, SHG mobilisation shows heterogeneity in space across the blocks of Prayagraj district. Some blocks are found to have relatively high SHG presence and membership coverage, while others report lower degrees of mobilisation, suggesting skewed spread of the programme at the sub-district level. These contrasts point to variation in implementation intensity between blocks, which are not entirely reflected in district-level averages.

Overall, the temporal and spatial dynamics of SHG mobilisation provide empirical backing to Hypothesis H1 that expects variation in SHG outreach to be evident between periods and across space at district level. Given the extent of data completeness and reporting style, we guide readers through a ‘deep dive’ block by block for 2021–22 to allow for an informed evaluation of intra-district variation in implementation success and set the scene for associations between mobilisation patterns and outcomes related to financial inclusion in subsequent sections.

5.2 Trends in SHG Bank Credit Linkage under DAY-NRLM

SHG–bank credit linkage is a major channel through which DAY-NRLM translates social mobilisation into financial inclusion and financing of livelihoods. At the district level, the data of Prayagraj reveals a huge growing in SHG—bank credit linkage during the study period, both in terms of number of SHGs availing bank finance and total credit sanctioned (Table 3).

The high growth of credit-linked SHGs and bank credit between 2021–22 and 2022–23 indicate a financial deepening fast phase, probably associated with enhanced maturity of SHGs as well as stronger institutional linkages with the banks. Credit-based SHG was followed and the subsequent years witnessed marginal fall in credit-linked SHGs but as the volume of credit leapfrogged, the average credit per SHG became an appreciable one. This points to a qualitative movement in favour of higher loan sizes and deeper credit engagement with relatively better SHGs.

The higher credit per SHG indicates a rising trust of banks in SHGs as institutions of intermediation and more so the ability of groups to take larger-value loans for livelihoods on their book. This shift from outreach to financing is typical during a phase of normalisation in mature SHG-bank linkage programmes. Presented trends overall appear to be in line with Hypothesis H2, that expects the strengthening of SHG–bank credit linkage under DAY-NRLM, as well as emphasize the intra-district variation in credit access, which we explore further in the subsequent sections.

Table 3: District-level SHG Bank Credit Linkage under DAY-NRLM in Prayagraj District (2021–22 to 2024–25)

Year	SHGs Credit-Linked (No.)	Bank Credit Sanctioned (₹ lakh)	Credit per SHG (₹ lakh)
2021–22	2,436	3,594.96	1.48
2022–23	7,718	11,814.90	1.53
2023–24	7,338	13,345.08	1.82
2024–25	5,696	11,899.18	2.09

Note: District level data compiled by summing the block-wise SHG loan sanction under DAY-NRLM. Credit per SHG is total bank credit sanctioned divided by number of the SHGs credit-linked in that year. Credit linkage indicators are flow-based ones and consolidate before SHG stock variables; as a result, subsequent years is because of varying years of coverage by tables.

Source: Author's compilation from NRLM SHG Bank Linkage (LokOS) portal; block-wise loan sanction report.

5.3 SHG Membership Coverage and Institutional Outreach

The SHG membership coverage in Prayagraj reveals an incremental rise in institutional outreach over the study period, further manifesting average membership per SHG that is reasonably stationary with slight increase. This trend indicates that in addition to the formation of groups, other already functioning SHGs have been able to receive and retain new members, thus expanding the program's social base. Higher membership coverage increases the potential outreach of savings, credit, and livelihood services, and supports collective action at community levels.

Simultaneously, variance in average membership across blocks implies differences in institutional maturity and community involvement. More densely-populated blocks are expected to gain from a higher degree of social cohesion and more efficient field-level facilitation, whereas lower density-blocks may suffer from obstacles stemming from poor awareness, trust, or socio-economic factors. Uneven nature of institutional outreach appears in line with the previous research on SHG functioning in different regions/cultural contexts (Sinha & Tankha, 2018) and points to the need for context-specific strategies to strengthen grass root institutions under DAY-NRLM.

5.4 Block-wise Variations in Programme Performance

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Table 4: Block-wise Variation in SHGs, Membership and CIF Disbursement under DAY-NRLM in Prayagraj District (2021–22)

Sr. No	Block	SHGs	Members	Avg Members/SHG	CIF disbursed (₹ lakh)	CIF per SHG (₹ lakh)
1	BAHADURPUR	189	2056	10.88	47.3	0.250
2	BAHRIA	161	1737	10.79	38.5	0.239
3	BHAGWATPUR	107	1257	11.75	22.0	0.206
4	CHAKA	42	508	12.10	9.9	0.236
5	DHANUPUR	247	2758	11.17	25.3	0.102
6	HANDIA	145	1582	10.91	2.2	0.015
7	HOLAGARH	99	1054	10.65	29.7	0.300
8	JASRA	181	2021	11.17	57.0	0.315
9	KARCHHANA	146	1636	11.21	22.0	0.151
10	KAUDHIYARA	140	1658	11.84	8.8	0.063
11	KAURIHAR	84	1036	12.33	3.3	0.039
12	KORAON	106	1129	10.65	14.3	0.135
13	MANDA	149	1685	11.31	0.0	0.000
14	MAUAIMA	137	1534	11.20	18.7	0.136
15	MEJA	85	957	11.26	18.7	0.220
16	PHULPUR	110	1174	10.67	22.0	0.200
17	PRATAPPUR	170	1880	11.06	24.2	0.142
18	SAHSON	69	843	12.22	9.9	0.143
19	SAIDABAD	240	2717	11.32	17.6	0.073
20	SHANKARGARH	66	655	9.92	1.1	0.017
21	SORAON	147	1573	10.70	61.6	0.419
22	SRINGVERPUR DHAM	50	615	12.30	2.2	0.044
23	URUWAN	110	1282	11.65	2.2	0.020

Note: Community Investment Fund (CIF) figures are the sanctioned amount under DAY-NRLM, and they are not to vary post-sanction; hence block level figures of 2021–22 may be considered as final and comparables.

Source: Derived by the author from DAY-NRLM UPSRLM Management Information System (MIS), block-level extract (2021–22).

Block-level comparison of mobilisation, membership coverage, and CIF disbursement in SHG Block-wise variation in implementation of DAY-NRLM: These blocks regard to implementation (Table 4). While some blocks have higher SHG presence and CIF support per group, others show low institutional penetration and weak programme intensity, reflecting an uneven spatial reach of the mission.

CIF disbursal (here used as a proxy for intensity of implementation) varies considerably across the blocks, which indicate differences in administrative attention, SHG preparedness and its absorptive capacity. Blocks with greater average CIF per SHG gain may strengthen institutional support and enhance opportunities for livelihood investment, while those with lower CIF could encounter challenges of institutional maturity or implementation bottlenecks.

Such inequalities draw attention to the inadequacy of district-level averages in monitoring programme progress and strongly substantiate Hypothesis H3, which predicts substantial block-level variation under DAY-NRLM. Policy implications the results highlight the importance of tailored block-specific strategies instead of a blanket approach in addressing local constraints, which could improve programme effectiveness across the district.

For the sake of transparency, a descriptive comparison of potential demand for SHG mobilisation in relation to bank credit flows (for past MIS years only) are presented in the Appendix B.

5.5 Discussion of Findings in the Context of Existing Literature

The descriptive co-movement between SHG mobilisation and bank credit flows in Prayagraj (Table 5) suggest that good times for institutional growth are conducive to enhanced formal credit participation under DAY-NRLM. The association is correlational, not causal, but it points in the direction of the programme's logic: as social mobilization and inclusion expand, they are mutually enhancing.

These results are in line with the existing evidence that SHGs have been instrumental in facilitating access to formal finance, even as spatial disparities continue to exist in the implementation outcomes (Shylendra, 2004; Swain& Wallentin, 2009). The current analysis extends this literature by suggesting that aggregate district-level progress can mask significant block-level variation in institutional outreach and financial intensity.

Taken together, the findings indicate that DAY-NRLM has contributed to improving SHG-based financial inclusion in Prayagraj district, but inequitable distribution of gains imply the ongoing need for targeted ethnographic policy implementation strategies.

6. Limitations of Analysis

The results of the present study should be evaluated considering specific limitations that are inherent to the analysis of secondary data at district level. One, the analysis is based only on administrative and banking data sourced from government databases such as DAY-NRLM Management Information system and NRLM SHG Bank Linkage. Even when providing standardised and systematic data sources likely to be subject to reporting lags, aggregation problems, or revisions beyond the researcher's control.

Second, its analysis is based on district- and block-level indicators and is blind to household level experiences or livelihood outcomes. As a result, the study is not designed to demonstrate causal effects of participation in the programme on income, employment, or welfare, but rather trends in institutional outreach and financial inclusion.

Third, data completeness varies by year and block constructions which shoe materials with wide variations in the scope for inter-temporal and cross-sectional comparison. In response, a key focus of the analysis is on long-term macro-patterns and spatial variation across years rather than year-to-year variation. Second, secondary data may not capture all the qualitative aspects of programme implementation (e.g., institutional quality or social dynamics within SHGs).

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Despite these limitations, the study is a valuable diagnostic evaluation of DAY-NRLM performance at the district level, and it provides policy-relevant understanding for programme monitoring. Integrating secondary with primary household-level data in future research may be beneficial in enhancing knowledge on the programme's results and processes of implementation.

7. Policy Implications

We derive several policy relevant insights to enhance the programme implementation based on district level analysis of DAY-NRLM performance in Prayagraj. There are visible improvements in SHG mobilization and financial inclusion, but significant block-level variations indicate that more differentiated, place-based policy interventions are required.

First, substantial heterogeneity of SHG outreach and membership coverage between blocks indicates that uniform implementation strategies may not be appropriate. The areas with low institution development and presence require focused mobilisation support, field level facilitation and continued handholding to facilitate SHG formation and consolidation in accordance with the decentralised architecture of DAY-NRLM.

Second, uneven posting of the CIF across blocks show variation in implementation intensity and institutional preparedness. Policy initiatives may, therefore, be directed towards strengthening the absorptive capacity of SHGs in lagging blocks through focused capacity building, better facilitation and closer monitoring of fund utilisation rather than uniform fund disbursement.

Third, the results identify a justification to apply cluster-level SHG and CIF proxy measures for programme monitoring. Frequent block-level performance assessments will help district officials focus on priority issues, enable better allocation of resources and lower disparities within the districts which are not apparent when one uses macro indicators.

Lastly, the findings highlight the necessity for the improvement of quality and interpretative use of administrative data. Strengthening the timeliness and consistency of MIS reporting along with staff capacity to interpret basic data would improve evidence-based planning and monitoring through DAY-NRLM.

The policy implications highlighted the importance of going beyond overall impact estimates and using data-driven efforts in a spatially targeted manner to deliver programme implementation to improve efficiency and equity at district level.

8. Conclusions

For this study, we analysed the performance of DDDAY–NRLM in Prayagraj district based on secondary data obtained from administrative and bank sources. The article offers a district-level evaluation of programme performance based on judicious and methodologically consistent usage of administrative data regarding self-help group (SHG) mobilisation during the completed years of MIS, SHG–bank credit linkage trends and block-wise heterogeneity in implementation intensity.

An examination of completed MIS years shows that DAY-NRLM has promoted expansion and consolidation in SHG outreach in Prayagraj district, accompanied by a relatively stable group size and growing institutional coverage. Simultaneously, district-level data evidence sharp enring of SHG–bank credit linkage in financial inclusion in terms of increased credit participation and greater average credit per SHG. Taken together, these trends indicate that the SHG-led institutional architecture of DAY-NRLM has been successful in incorporating organised community-based associations into the formal financial system at aggregate level.

Meanwhile, the analysis of the study showed significant block level inequality in SHG outreach and CIF disbursement, representing unevenness in intensity of implementation and institutional capacity at block level in the district. These disparities suggest that using the summary figures for these indicators at district levels in isolation may lead to biased estimation, and point towards the need of block-wise data analysis to assess performance of the programme and targeting policy interventions more efficiently.

Caution is required, however, in interpreting the apparent fluctuations of SHG numbers reported for recent coverage during MIS (reflecting dynamic reporting and data reconciliation rather than programme reversal or shrinkage). This highlights the importance of cautious use of administrative data, especially for stock variables which are always revised in retrospect. In sum, the analysis highlights the potential for secondary administrative and banking data as a monitoring tool at district-level programme monitoring, all while acknowledging the constraints of this in measuring household-level livelihood outcomes. Augmenting organizational capacity in response-biased blocks and enhancing the quality and comprehensibility of MIS reporting continue to be important for bringing about effectiveness and equity in application of DAY-NRLM. The use of both administrative data and primary evidence at the household level would provide more comprehensive information on how livelihood outcomes are linked to programme performance.

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Appendix

A: SHG Mobilisation Figures (MIS Status as on 8 January 2026)

Year	Total SHGs (No.)	Total SHG Members (No.)	Average Members per SHG
2023–24	2,054	22,735	11.07
2024–25	597	6,413	10.74

Note: Figures represent MIS stock positions as on the extraction date and do not correspond to frozen year-end totals.

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Source: DAY-NRLM Uttar Pradesh State Rural Livelihood Mission (UPSRLM) Management Information System (MIS), district-level stock data extracted on 8 January 2026.

This appendix is provided for transparency and to document recent MIS-reported SHG stock positions; these figures are not used for trend analysis in the main text.

These figures reflect dynamic MIS reconciliation and should not be interpreted as programme contraction or withdrawal.

B: Table 5: Illustrative Co-movement between SHG Mobilisation and Bank Credit under DAY-NRLM in Prayagraj (Completed MIS Years)

Year	Total SHGs (No.)	Bank Credit Sanctioned (₹ lakh)
2021–22	2,980	3,594.96
2022–23	3,078	11,814.90

Note: This table is included for illustrative purposes to demonstrate the broad alignment between SHG mobilisation and bank credit flows; given the limited number of comparable observations, no statistical inference is attempted.

Source: Compiled by the author from DAY-NRLM UPSRLM Management Information System (MIS) and NRLM SHG Bank Linkage (LokOS) portal.