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DAY-NRLM and Livelihood Transformation among Tribal Households: An Empirical Study of Khuntpani and Manoharpur Blocks of West Singhbhum District, Jharkhand

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Abstract

The present study examines the socio-economic characteristics of tribal households participating in the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) and compares their reported livelihood outcomes in Khuntpani and Manoharpur blocks of West Singhbhum district, Jharkhand. The study is based on primary data collected from 400 respondents, comprising 200 respondents from each block. It focuses on livelihood activities, landholding patterns, household income, savings, food security, migration for wage employment, and the adoption of environment-friendly agricultural practices. The findings expose significant differences in the socio-economic conditions and livelihood strategies of households across the two blocks, displaying changes in occupational dependence, and livelihood opportunities. The study highlights the importance of self-help groups (SHGs), savings mobilisation, access to financial services, livestock-based activities, agricultural support, and livelihood diversification in strengthening tribal livelihoods.

***Keywords**: DAY-NRLM, Tibal Households, Self-Help Groups, Livelihood Diversification, Savings, Household Income, Food Security, Migration, Khuntpani, Manoharpur.*

Introduction

Rural livelihoods in India are closely associated with access to employment, credit, productive assets, skills and markets. These challenges are particularly important among tribal households, whose livelihoods often depend on agriculture, wage employment, livestock and forest-based activities. Self-Help Groups (SHGs) have emerged as an important institutional mechanism for improving financial inclusion, collective participation and livelihood opportunities among rural poor households.

The Government of India introduced the National Rural Livelihoods Mission (NRLM) in June 2011 by restructuring the earlier Swarnjayanti Gram Swarozgar Yojana (SGSY). The programme was subsequently renamed Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) in 2016.

The Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) was launched by the Government of India to organise rural poor households into SHGs and strengthen their access to savings, credit, skills, markets and sustainable livelihood opportunities. The programme seeks to promote institutional capacity and livelihood diversification through community-based organisations and financial inclusion.

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The role of DAY-NRLM is particularly relevant in Jharkhand, where tribal communities constitute a significant proportion of the population. West Singhbhum is one of the predominantly tribal districts of the state, and Census 2011 provides block-level data for both Khuntpani and Manoharpur. In such areas, SHGs may provide an institutional platform for savings, access to credit, livelihood diversification and collective economic activities.

Against this background, the present study focuses on tribal households participating in DAY-NRLM in Khuntpani and Manoharpur blocks of West Singhbhum district, Jharkhand. The study is designed around two specific objectives: first, to examine the socio-economic characteristics of tribal households participating in DAY-NRLM in the two selected blocks; and second, to compare the livelihood outcomes of these households between Khuntpani and Manoharpur. The comparative approach is intended to provide block-level evidence on the livelihood conditions of tribal SHG households and to contribute to a better understanding of the role of DAY-NRLM in livelihood diversification and improvement among tribal communities.

Literature Review

Deshpande, Khanna and Walia (2024) analysed the data from 2011–2019 and found the effect of DAY-NRLM on rural women's employment. They also discussed that SHG participation increased women's labour-force involvement and boosted self-employment. However, the study did not focus specifically on tribal households or compare livelihood outcomes across blocks in Jharkhand.

Goswami, Rajan and Jaiswal (2021) examined the impact of DAY-NRLM on women's social, economic and psychological empowerment in Sagar district, Madhya Pradesh. The study found that SHG participation improved women's empowerment, credit access and social participation. However, it focused mainly on empowerment rather than comparing overall household livelihood outcomes.

Ningombam and Bordoloi (2024) studied the impact of DAY-NRLM on women's empowerment in Morigaon district, Assam, using data from 459 respondents. The study found significant improvements in political, economic, social and technological empowerment. However, it focused mainly on women's empowerment rather than comparative livelihood outcomes among tribal households.

Mahato and Jha (2024) examined the impact of SHG participation on the psychological empowerment of tribal women in Jharkhand. The study found improvements in self-confidence, self-efficacy, autonomy, skills and quality of life. However, it focused mainly on psychological empowerment rather than broader household livelihood outcomes.

Bora, Barman and Saikia (2022) studied the role of Jeevika Sakhi under DAY-NRLM in improving rural livelihoods in Sonitpur district, Assam. Based on 150 respondents, the study highlighted the importance of community resource persons in supporting SHGs and livelihood development.

Kerai et al. (2024) examined the relationship between MGNREGA participation and livelihoods among tribal communities in West Singhbhum, Jharkhand, based on 250 respondents. The study found that MGNREGA participation positively contributed to livelihood improvement. Although it was not a DAY-NRLM study, it is relevant to the tribal and geographical context of the present research.

Singh and Sulaiman Quli (2011) examined the role of non-timber forest products (NTFPs) in the livelihoods of tribal communities in West Singhbhum, Jharkhand. The study highlighted the importance of forest-based livelihoods and issues related to marketing, storage, value addition and intermediaries. However, it predates DAY-NRLM and does not examine the role of SHGs.

Research Gap

These studies provide useful evidence on different dimensions of DAY-NRLM, but most are not specifically concerned with tribal household livelihood transformation. There is limited empirical evidence on the role of DAY-NRLM in transforming the livelihoods of tribal households in this district.

Research Gap Linked to the Present Study

Therefore, the present study, "DAY-NRLM and Livelihood Transformation among Tribal Households: An Empirical Study of Khuntpani and Manoharpur Blocks of West Singhbhum District, Jharkhand," attempts to address these gaps by focusing specifically on tribal households and examining their socio-economic characteristics and livelihood outcomes under DAY-NRLM. The comparative analysis of Khuntpani and Manoharpur further provides block-level evidence that is largely absent from the existing literature. This makes the study relevant for understanding the effectiveness of DAY-NRLM in improving and transforming tribal livelihoods in West Singhbhum.

Objectives

- To examine the socio-economic characteristics of tribal households participating in DAY-NRLM in Khuntpani and Manoharpur blocks of West Singhbhum district, Jharkhand.
- To compare the livelihood conditions and perceived livelihood changes among participating tribal households in Khuntpani and Manoharpur blocks.

Research Methodology

The study adopts a descriptive and comparative research design to examine livelihood conditions among tribal households participating in the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) in Khuntpani and Manoharpur blocks of West Singhbhum district, Jharkhand. Primary data of socio-economic characteristics, livelihood activities, income, savings, migration, food security and other indicators of livelihood change. were collected from tribal households through a structured questionnaire.

Study Area

The study was conducted in Khuntpani and Manoharpur blocks of West Singhbhum District, Jharkhand, the population of the study consists of tribal households participating in DAY-NRLM and associated Self-Help Groups (SHGs) in the selected blocks. A total of 400 tribal households were selected for the study, with an equal allocation of respondents from the two blocks:

Table 1: Study Area

Study Area					
Name of Block	**Name of Panchayats**	**Name of Villages**		**No. of SHGs**	**No Respondents**
Khuntpani	Bhoya	1	Basahatu	4	20
		2	Bhoya	4	20
		3	Binj	4	20
		4	Gotai	4	20
		5	Porlong	4	20
	Purunia	1	Ankolkuti	4	20
		2	Chach	4	20
		3	Dombra	4	20
		4	Kustuiya	4	20
		5	Purunia	4	20
	Total	10		40	200
Manoharpur	Manoharpur Purvi	1	Bachchomgutu	4	20
		2	Indranagar	4	20
		3	Madasai	4	20
		4	Manipur	4	20
		5	Purana Manoharpur	4	20
	Nandpur	1	Kasipur	4	20
		2	Lakshmipur	4	20
		3	Nandpur	4	20
		4	Patharbasa	4	20
		5	Sargidih	4	20
	Total	10		40	200
Total A + B	4	20		80	400

(Source: Compiled Primary Data)

Table 1. presents the geographical distribution of the study area, covering Khuntpani and Manoharpur blocks of West Singhbhum district, Jharkhand. The study was designed to examine the socio-economic conditions and livelihood-related changes among tribal households associated with the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM). A total of 400 respondents were selected, comprising 200 respondents from each block.

- **Khuntpani Block:** The study covers two Gram Panchayats, namely Bhoya and Purunia. Five villages were selected from each Panchayat, resulting in a total of 10 villages. These villages are Basahatu, Bhoya, Binj, Gotai and Porlong under Bhoya Panchayat, and Ankolkuti, Chach, Dombra, Kustuiya and Purunia under Purunia Panchayat. Each village contributed 20 respondents from four Self-Help Groups (SHGs), giving a total of 40 SHGs and 200 respondents. Thus, Khuntpani accounts for 50% of the total sample.
- **Manoharpur Block:** The study also covers two Gram Panchayats, namely Manoharpur Purvi and Nandpur. Five villages were selected from each Panchayat, making a total of 10 villages. The selected villages under Manoharpur Purvi are Bachchomgutu, Indranagar, Madasai, Manipur and Purana Manoharpur. Under Nandpur Panchayat, the selected villages are Kasipur, Lakshmipur, Nandpur, Patharbasa and Sargidih. The study includes 40 SHGs and 200 respondents from this block. Each village contributed 20 respondents, except that the number of SHGs in Nandpur village is listed as three rather than four. Manoharpur also accounts for 50% of the total sample.

Socio-Economic Characteristics

Table 2 focuses 13 demographic characteristics of 200 respondents each from Khuntpani and Manoharpur blocks. The evaluation matches the socio-economic conditions of the two blocks and creates a boundary for measuring the role of DAY-NRLM in transforming the livelihoods of tribal families

Table 2: Socio-Economic Characteristics of Respondents

Sl. No	Variables	Categories	Khuntpani Block	%	Manoharpur Block	%
1.	Age	18-25	6	3.0	0	0
		26-35	72	36.0	72	36.0
		36-45	73	36.5	67	33.5
		46-60	46	23.0	59	29.5
		Above 60	3	1.5	2	1.0
		Total	200		200	
2.	Educational Status	Illiterate	29	14.5	20	10.0
		Can Only Sign Their Names	28	14	38	19.0
		Primary Education (Classes 1–5)	37	18.5	29	14.5
		Upper Primary Education (Classes 6–8)	24	12.0	35	17.5
		Secondary Education (Classes 9–10)	54	27.0	58	29.0
		Higher Secondary Education (Classes 11–12)	23	11.5	15	7.5
		Graduate and above	05	2.5	05	2.5
		Total	200		200	
3.	Community	Ho	163	81.5	122	61.0
		Oraon	14	7.0	46	23.0
		Munda	16	6.0	24	12.0
		Other Tribals	07	3.5	08	4.0
		Total	200		200	
4.	Marital status	Married	184	92.0	177	88.5
		Unmarried	06	3.0	01	.5
		Widow	10	5.0	22	11.0
		Total	200		200	
5.	Family Size of Members	1-3 Persons	47	23.5	46	23.0
		4-6 Persons	122	61.0	142	71.0
		7-9 Persons	29	14.5	10	5.0
		More than 9 Persons	02	1.0	02	1.0
		Total	200		200	
6.	Land Holdings	Landless	17	8.5	2	1.0
		Less than 1 acre	122	61.0	195	97.5
		1–2.5 acres	49	24.5	03	1.5

		2.5–5 acres	10	5.0	0	0
		More than 5 acres	02	1.0	0	0
		Total	200		200	
7.	Availability of Toilet Facilities	Open defecation	51	25.5	110	55.0
		Own toilet	148	74.0	89	49.5
		Community toilet	01	.5	01	.5
		Total	200		200	
8.	Main Occupation	Rain-fed farming	177	88.5	141	70.5
		Agricultural labour	154	77.0	123	61.5
		Non-agricultural labour (mining, construction, etc.)	25	12.5	144	72.0
		Livestock rearing	114	57.0	186	93.0
		Small business/SHG-based enterprise	22	11.0	29	14.5
		Forest-based occupation (NTFPs)	14	7.0	10	5.0
		Other occupations	07	3.5	04	2.0
		Multiple or mixed occupations	179	89.5	171	85.5
9.	House Status	Kutcha (Temporary) House	158	79.0	132	66.0
		Semi-Pucca House	37	18.5	36	18.0
		Pucca (Permanent) House	5	2.5	32	16.0
		Total	200		200	
10.	Food Security Food Security Before DAY-NRLM	Food grains often ran out / had to go hungry several times	0	0	93	46.5
		Occasional food shortages for 1–3 months	7	3.5	9	4.5
		Repeated food shortages for more than 3 months	0	0	78	39.0
		Sufficient food available throughout the year	193	96.5	20	10.0
		Total	200		200	
11.	Major Household Assets Owned by Respondents	Mobile Phone Only	3	1.5	2	1.0
		Mobile Phone, Television and Motorcycle	4	2.0	5	2.5
		Mobile Phone, Television and Bicycle	12	6.0	75	37.5
		Mobile Phone, Motorcycle and Bicycle	104	52.0	10	5.0
		Mobile Phone, Bicycle and Livestock	37	18.5	17	8.5
		Mobile Phone, Motorcycle, Bicycle and Livestock	34	17.0	15	7.5
		Other Combinations, Including Agricultural Equipment	06	3.0	76	38.0
		Total	200		200	
12.	Main Source of Drinking Water	Well	01	.5	10	5.0
		Tap Water Supply	18	9.0	0	0.0
		Hand Pump	180	90.0	190	95.0
		Other Sources	01	.5	0	.0
		Total	200		200	
13.	Estimated Annual Household Income Before DAY-NRLM (Estimated Income Category)	₹40,000–₹60,000	144	72.0	196	98.0
		₹60,000–₹1,00,000	39	19.5	4	2.0
		₹1,00,000–₹1,50,000	17	8.5	0	.0
		Total	200	100	200	100

(Source: Compiled primary data)

- **Age-wise Distribution of Respondents**

Most respondents on Khuntpani Block have its place to the 36–45 years (36.5%) and 26–35 years (36.0%) age groups while in Manoharpur, 36.0% are aged 26–35 years, followed by 33.5% aged 36–45 years. The findings concluded that that most respondents are middle-aged and fall within the economically effective population.

- **Educational Status**

It is found that in both blocks Secondary education is the most common educational level. Khuntpani and Manoharpur shows 27% and 29% respectively. Illiteracy reports for 14.5% and 10.0%, respectively. Graduates and above are only 2.5% in each block. In this way we can say that there is need of financial literacy, skill development, and entrepreneurship training in both blocks.

- **Community Composition**

The Ho population represents 81.5% of respondents in Khuntpani while 61.0% in Manoharpur. Oraon and Munda populations also form significant ratios, particularly in Manoharpur. The outcomes denote that Khuntpani has a higher strength of Ho respondents, while Manoharpur appears better population diversity

- **Marital Status**

Marital respondents are 92.0% in Khuntpani and 88.5% in Manoharpur. Widowed respondents account for 5.0% and 11.0%, respectively. Thus, it is found that the household responsibilities are essential concerns in livelihood decisions, particularly among vulnerable households.

- **Family Size**

Households with four to six members predominate in Khuntpani (61.0%) and Manoharpur (71.0%). Smaller households account for approximately 23% in both blocks. These household sizes indicate the importance of adequate income and diversified livelihood opportunities to meet family needs.

- **Landholdings**

Landholdings possession in both blocks is not satisfactory. Less than one acre of land possesses to 61% respondents of Khuntpani while 97.5% respondents of Manoharpur block. 8.5% is landless in Khuntpani while 1% in Manoharpur Block.

The frequency of small landholdings focusses the limitations of agriculture as a sole income source and the importance of livestock rearing, wage employment, and other livelihood activities.

- **Availability of Toilet Facilities**

In Khuntpani, 74.0% of respondents have their own toilets, compared with 44.5% in Manoharpur. Open defecation is reported by 25.5% and 55.0%, respectively. These findings reveal considerable differences in household sanitation and living conditions between the two blocks.

- **Main Occupation**

The data shows that the respondents in both blocks depend on multiple livelihood activities. The most common individual activity rain -fed farming is 88.5% in Khuntpani, whereas livestock rearing (93.0%) dominates in Manoharpur. Mixed occupations are reported by 89.5% and 85.5% of respondents, respectively. The outcomes focus the importance of livelihood diversification to reduce dependence on seasonal agriculture and strengthen household income.

- **House Status**

Housing conditions indicate that kutcha houses predominate in both blocks. In Khuntpani, 79.0% of respondents live in kutcha houses, 18.5% in semi-pucca houses, and 2.5% in pucca houses. In Manoharpur, 66.0% live in kutcha houses, 18.0% in semi-pucca houses, and 16.0% in pucca houses. The proportion of respondents living in kutcha houses is higher in Khuntpani than in Manoharpur. Conversely, Manoharpur has a considerably larger proportion of households living in pucca houses. Nevertheless, kutcha housing remains the predominant condition in both blocks, indicating that durable housing continues to be an important aspect of household welfare. These differences should be interpreted alongside landholdings, income, food security, and household assets to obtain a more comprehensive understanding of socio-economic conditions.

- **Food Security Before DAY-NRLM**

In Khuntpani, 96.5% of respondents reported sufficient food throughout the year, while 3.5% experienced occasional shortages. In contrast, only 10.0% of respondents in Manoharpur had sufficient food throughout the year. Another 46.5% frequently faced food shortages, while 39.0% experienced shortages lasting more than three months.

The findings reveal a major difference in food security between the two blocks. The situation in Manoharpur indicates greater food insecurity, possibly due to differences in agricultural production, income, landholdings, and livelihood opportunities. These findings provide an important basis for examining the role of DAY-NRLM in improving household income and food security.

- **Major Household Assets Owned by Respondents**

In Khuntpani, 52.0% of respondents reported owning a mobile phone, motorcycle, and bicycle, while 18.5% owned a mobile phone, bicycle, and livestock. In Manoharpur, 38.0% reported other asset combinations, including agricultural equipment, while 37.5% owned a mobile phone, television, and bicycle.

The findings show differences in household asset ownership between the two blocks. Khuntpani has a higher proportion of households owning motorcycles and bicycles, whereas Manoharpur shows greater representation of other asset combinations. These differences reflect variations in household resources and asset ownership.

- **Main Source of Drinking Water**

The main source of drinking water in both blocks is Hand pumps. The data show that in Khuntpani, 90.0% of respondents depend on hand pumps, 9.0% use tap water, and 1.0% rely on wells and other sources. While in Manoharpur, 95.0% depend on hand pumps and 5.0% use wells.

The findings show a heavy dependence on hand pumps, particularly in Manoharpur. Make sure a regular supply of safe drinking water is eminent for improving household living conditions.

- **Estimated Annual Household Income Before DAY-NRLM**

The income distribution reveals that the majority of respondents in both blocks belonged to the lower annual household-income categories before DAY-NRLM. In Khuntpani, 72.0% of respondents reported estimated annual household income of ₹40,000–₹60,000. Another 19.5% fell within the ₹60,000–₹1,00,000 category, while 8.5% reported income between ₹1,00,000 and ₹1,50, 000.In Manoharpur, 98.0% of respondents belonged to the ₹40,000–₹60,000 income category, while only 2.0% reported income between ₹60,000 and ₹1,00,000. No respondents were reported in the ₹1,00,000–₹1,50,000 category.

The findings suggest that the sampled households in Manoharpur were considerably more concentrated in the lowest income category than those in Khuntpani. Khuntpani displays a comparatively wider distribution across the three reported income categories.

These differences are consistent with the importance of examining livelihood diversification, agricultural productivity, livestock-based activities, wage employment, and access to SHG-based enterprises. However, the income figures are estimated baseline categories and should not be treated as precise measurements of average household income.

Current Livelihood Activities of Tribal Households

Table 3 presents a comparative picture of the current livelihood activities of tribal households in Khuntpani and Manoharpur blocks of West Singhbhum district, Jharkhand. The analysis is based on 200 households from each block. The findings indicate that tribal households depend on a combination of agricultural and non-agricultural activities for their livelihoods, although the pattern of dependence differs between the two blocks.

Table 3: Current Livelihood Activities of Tribal Households in Khuntpani and Manoharpur Blocks

SL. No.	Livelihood Activity	Khuntpani Block	%	Mano Harpur Block	%
1.	Rain-fed farming	177	88.5	141	70.5
2.	Agricultural labour	154	77.0	123	61.5
3.	Non-agricultural labour (mining, construction, etc.)	25	12.5	144	72.0

4	Livestock rearing	114	57.0	86	43.0
5.	Small business / SHG-based enterprise	22	11.0	29	14.5
6.	Forest-based livelihood (NTFPs)	25	12.5	14	7.0
7.	Other activities	21	10.5	10	5.0

(Source: Compiled primary data)

In Khuntpani, rain-fed farming (88.5%) is the main livelihood, followed by agricultural labour (77.0%) and livestock rearing (57.0%). Forest-based activities also contribute to household income.

In Manoharpur, non-agricultural labour, particularly mining and construction, is the leading livelihood activity (72.0%), followed by rain-fed farming (70.5%) and agricultural labour (61.5%). Livestock rearing is less common than in Khuntpani.Small businesses and SHG-based enterprises provide additional livelihood opportunities in both blocks. Overall, Khuntpani households rely more on farming, livestock and forest resources, while Manoharpur households show greater dependence on non-agricultural wage employment.

Perspective of DAY-NRLM, these findings highlight the importance of promoting livelihood opportunities suited to the local context. In Khuntpani, strengthening livestock-based activities, agricultural productivity and the sustainable collection and marketing of forest products may offer opportunities for livelihood improvement. In Manoharpur, support for small enterprises, skill development and diversified income-generating activities could complement existing wage employment. SHGs may help households access savings, credit, training and collective marketing opportunities in both blocks.

Savings Habits After Joining NRLM

The table 4 presents the changes in the savings habits of tribal households in Khuntpani and Manoharpur blocks after joining the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM). The study covers 200 respondents from each block, making a total sample of 400 households

Table 4: Savings Habits After Joining NRLM

Saving Habits after Joining NRLM	Khuntpani Block	%	Manoharpur Block	%
Increased slightly	179	89.5	196	98.0
Remained almost the same	2	1.0	2	1.0
Decreased considerably	1	.5	1	.5
Increased considerably	18	9.0	1	.5
Total	200	100	200	100

(Source: Compiled primary data)

In Khuntpani Block, the majority of respondents (179 out of 200, or 89.5%) reported a slight increase in their savings after joining NRLM. A further 18 respondents (9%) reported a considerable increase in savings. Only 2 respondents (1%) stated that their savings remained almost the same, while 1 respondent (0.5%) reported a considerable decrease. These findings indicate that 98.5% of the respondents in Khuntpani experienced some improvement in their savings habits.

Similarly, in Manoharpur Block, 196 respondents (98%) reported a slight increase in savings. One respondent (0.5%) reported a considerable increase, while 2 respondents (1%) stated that their savings remained almost the same. Only 1 respondent (0.5%) reported a considerable decrease. Thus, 98.5% of the respondents in Manoharpur also reported an improvement in their savings habits.

A comparison of the two blocks reveals that the proportion of respondents reporting a slight increase in savings was higher in Manoharpur (98%) than in Khuntpani (89.5%). However, a considerable increase in savings was more common in Khuntpani (9%) than in Manoharpur (0.5%). This suggests that although improvements in savings were widespread in both blocks, the reported degree of improvement differed between them.

Overall, the findings suggest that participation in NRLM and its associated Self-Help Groups (SHGs) may have encouraged regular saving among tribal households in both blocks. SHG membership can provide opportunities for collective savings, financial discipline and improved access to financial services. However, since the table records respondents' reported changes after joining NRLM, it does not establish that NRLM alone caused these improvements.

Current Estimated Annual Household Income

Table 5 examines the current estimated annual household income of respondents in Khuntpani and Manoharpur blocks and the reported changes in income compared with the period before DAY-NRLM. The table classifies households into four income groups and records whether their income decreased slightly, remained unchanged, or increased by up to 25%, 25%–50%, or more than 50%.

Table 5: Current Estimated Annual Household Income and Changes Compared with Income before NRLM

Current Estimated Annual Household Income	Khuntpani					Manoharpur				
	Income Decreased Slightly	No Change	Increase upto 25%	Increase 25% to 50%	Increase above 50%	Income Decreased Slightly	No Change	Increase up to 25%	Increase 25% to 50%	Increase above 50%
₹40,000 - ₹60,000	1	8	4	0	0	1	0	10	1	0
₹60,000 - ₹,100,000	3	22	17	1	0	1	1	85	99	1
₹1,00,000 - ₹1,50,000	5	4	52	74	7	0	0	0	1	0
Above ₹1,50,000	0	0	1	1	0	0	0	0	0	0
Total	9	34	74	76	7	2	1	95	101	1

(Source: Compiled primary data)

- **Current Estimated Annual Household Income in Khuntpani**

In Khuntpani, the largest group of respondents, comprising 71.0% (142 households), falls within the annual income category of ₹1,00,000–₹1,50,000. A further 21.5% (43 households) belong to the ₹60,000–₹1,00,000 category. Only 6.5% (13 households) fall within the ₹40,000–₹60,000 category, while 1.0% (2 households) report annual income above ₹1,50,000.

These figures indicate that the majority of respondents in Khuntpani currently fall within the ₹1,00,000–₹1,50,000 annual household income category. Compared with the baseline income distribution in Table 1.2, where 72.0% of households were in the ₹40,000–₹60,000 category, the current distribution suggests a substantial shift towards higher income categories.

- **Current Estimated Annual Household Income in Manoharpur**

In Manoharpur, 93.5% (187 households) fall within the annual income category of ₹60,000–₹1,00,000. Another 6.0% (12 households) belong to the ₹40,000–₹60,000 category, while 0.5% (1 household) falls within the ₹1,00,000–₹1,50,000 category. No household is reported in the above ₹1,50,000 category.

The findings suggest that current estimated annual household income in Manoharpur is concentrated in the ₹60,000–₹1,00,000 category. Compared with Table 1.2, where 98.0% of households were in the ₹40,000–₹60,000 category before DAY-NRLM, the current figures suggest an upward shift in the reported income distribution.

In Khuntpani, 38.0% of respondents reported an income increase of 25%–50%, while 37.0% reported an increase of up to 25%. Together, these categories account for 75.0% of respondents. A further 3.5% reported an increase above 50%.

In contrast, 17.0% reported no change in income, and 4.5% reported a slight decrease. Thus, according to the supplied totals, 78.5% of respondents experienced some increase in income.

These findings indicate that income growth was widely reported among the sampled households in Khuntpani. The predominance of increases within the up-to-50% range suggests moderate improvements for most households reporting higher income.

In Manoharpur, 50.5% of respondents reported an income increase of 25%–50%, while 47.5% reported an increase of up to 25%. Together, these categories account for 98.0% of respondents. Only 0.5% reported an increase above 50%, 0.5% reported no change, and 1.0% reported a slight decrease.

According to the supplied totals, 98.5% of respondents reported some increase in income. The results therefore indicate that income increases were widely reported in Manoharpur, with most households reporting gains of up to 50%.

- **Changes in Household Income Compared with the Pre-DAY-NRLM Period**

Table 6: Changes in Household Income Compared with the Pre-DAY-NRLM Period

Reported Income Change	Khuntpani: Respondents	%	Manoharpur: Respondents	%
Income decreased slightly	9	4.5	2	1.0
No change	34	17.0	1	0.5
Increase up to 25%	74	37.0	95	47.5
Increase 25%–50%	76	38.0	101	50.5
Increase above 50%	7	3.5	1	0.5
Total	200	100	200	100

(Source: Compiled primary data)

In Khuntpani, 78.5% of respondents reported an increase in income, mostly within the 25%–50% range (38.0%). In Manoharpur, 98.5% reported higher income, with 50.5% experiencing an increase of 25%–50%.

Comparative Interpretation

- The findings show that income growth was more widely reported in Manoharpur (98.5%) than in Khuntpani (78.5%). In both blocks, most respondents reported income increases of up to 50%, suggesting an improvement in household earnings.
- Income distribution: Khuntpani currently has a larger proportion of households in the ₹1,00,000–₹1,50,000 category, whereas Manoharpur is concentrated in the ₹60,000–₹1,00,000 category.

Taken together, these findings suggest that the two blocks differ both in their current income distribution and in the reported extent of income change. Manoharpur shows a higher proportion of respondents reporting an increase, while Khuntpani has a larger share in the highest current income category shown in the table.

Current Food Security

Table 7 presents the current food security status of 400 tribal households in Khuntpani and Manoharpur blocks of West Singhbhum district, Jharkhand, after joining the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM).

Table 7: Current Food Security after Joining the NRLM

Food Security Status	Khuntpani	%	Manoharpur	%
Often have to skip meals or remain hungry	0	0.	1	0.5
Occasional food shortages for 1–3 months	4	2.0	0	0
Frequent food shortages for more than 3 months	0	0	2	1.0
Adequate food throughout the year	196	98.0	197	98.5
Total	200	100	200	100

(Source: Compile primary data)

Food security was satisfactory in both blocks. The above Table 7 show that there is adequate food security throughout the year in both blocks. In Khuntpani, 98.0% of respondents had adequate food throughout the year while 98.5% reported sufficient food throughout the year in Manoharpur Block. Only 2.0% faced occasional shortages in Khunpani. A small number experienced prolonged shortages or skipped meals.

Comparative Interpretation

Manoharpur appeared a little higher level of food security than Khuntpani. General, food shortages were unusual among the surveyed families in both blocks.

Thus, the findings indicate a positive food security condition among the surveyed houses after joining DAY-NRLM. However, since the above table presents current food security status without a direct comparison with the pre-NRLM situation, it cannot independently establish that DAY-NRLM caused the improvement in food security.

Changes in Migration for Wage Employment

The table 8 presents changes in migration for wage employment among tribal households in Khuntpani and Manoharpur blocks after joining the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM). The study covers 200 respondents from each block, making a total sample of 400 households.

Table 8: Changes in Migration for Wage Employment After Joining NRLM

Changes in Migration for Wage Employment	Khuntpani	%	Manoharpur	%
Migration remains unchanged	29	14.5	5	2.5
Migration has increased compared with earlier	2	1.0	0	0
Migration has decreased compared with earlier	92	46.0	191	95.5
Migration has stopped completely	77	38.5	4	2.0
Total	200	100	200	100

(Source: Compiled primary data)

In Khuntpani, 46% of respondents reported a decline in migration for wage employment, while 38.5% stated that migration had stopped completely. In Manoharpur, 95.5% reported reduced migration and 2% reported its complete cessation.

Comparative Interpretation

Overall, 84.5% of respondents in Khuntpani and 97.5% in Manoharpur reported reduced or discontinued migration. The findings suggest that dependence on migration for wage employment had declined in both blocks, particularly in Manoharpur. Improved local livelihood opportunities, including agriculture, livestock rearing and SHG-based activities, may have contributed to this trend. However, further evidence is needed to establish a direct link with NRLM.

Adoption of Environment-Friendly/Sustainable Practices After NRLM Intervention

The table 9 presents the adoption of environment-friendly and sustainable agricultural practices among tribal households in Khuntpani and Manoharpur blocks following the intervention of the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM). The study covers 200 respondents from each block, making a total sample of 400 households.s

Table 9: Adoption of Environment-Friendly/Sustainable Practices After NRLM Intervention

Environment-Friendly/Sustainable Practices	Khuntpani	%	Maoharpur	%
Adoption of organic/natural farming methods	2	1.0	90	45.0
Reduction in the use of chemical fertilisers/pesticides and adoption of organic/natural farming methods	11	5.5	64	32.0
Reduction in the use of chemical fertilisers/pesticides	116	58.0	10	5.0
Reduction in the use of chemical fertilisers/pesticides, adoption of organic/natural farming methods, and soil and water conservation (bunding, check dams, mulching, etc.)	01	0.5	0	0
No adoption	70	35	36	18.0
Total	200	100	200	100

(Source: Compiled Primary data)

In Khuntpani Block, 116 respondents (58%) reported a reduction in the use of chemical fertilisers and pesticides. A further 11 respondents (5.5%) reported both a reduction in chemical inputs and the adoption of organic or natural farming methods. Only 2 respondents (1%) reported adopting organic or natural farming methods alone. One respondent (0.5%) reported adopting a combination of reduced chemical inputs, organic or natural farming, and soil and water conservation practices, such as bunding, check dams, and mulching. In Khuntpani, reducing the use of chemical fertilisers and pesticides was the most common sustainable practice (58%), while 35% of respondents had not adopted any of the listed practices. In Manoharpur, 45% practised organic or natural farming, and 32% combined these methods with reduced chemical inputs. Only 18% reported no adoption of such practices.

Comparative Interpretation

The findings show greater adoption of environment-friendly farming practices in Manoharpur (82%) than in Khuntpani (65%). Chemical-input reduction was more common in Khuntpani, whereas organic or natural farming was more prominent in Manoharpur. Differences in awareness, training and access to resources may partly explain these variations.

These differences may reflect variations in local agricultural conditions, awareness of sustainable farming techniques, access to training, and the availability of resources. NRLM-linked Self-Help Groups (SHGs) may provide a platform for sharing information and encouraging sustainable livelihood practices. Nevertheless, the table does not establish that NRLM directly caused the adoption of these practices, and further evidence would be required to confirm its contribution.

Conclusion

The present study examined the socio-economic conditions and reported livelihood changes among 400 tribal households participating in DAY-NRLM in Khuntpani and Manoharpur blocks of West

Singhbhum district, Jharkhand. The findings reveal differences between the two blocks in landholding patterns, occupational dependence, food security, and livelihood opportunities. While rain-fed agriculture is prominent in Khuntpani, livestock rearing and non-agricultural labour are important livelihood activities in Manoharpur.

Income growth was more widely reported in Manoharpur (98.5%) than in Khuntpani (78.5%). Food security was also high, with 98.5% of respondents in Manoharpur and 98% in Khuntpani reporting adequate food throughout the year. Migration for wage employment had declined or stopped for 97.5% of respondents in Manoharpur and 84.5% in Khuntpani. Environment-friendly agricultural practices were reported by a larger proportion of households in Manoharpur (82%) than in Khuntpani (65%).

DAY-NRLM can provide an important institutional framework for strengthening rural livelihoods through SHG participation, financial inclusion and income-generating activities. Nevertheless, the findings represent reported household conditions and comparative differences; they do not establish that DAY-NRLM alone caused the observed changes. Continued support, effective implementation and regular assessment are therefore important for promoting sustainable and inclusive livelihood development among tribal communities.

The study highlights the importance of savings mobilisation, livelihood diversification, livestock rearing, food security, and sustainable agricultural practices in strengthening rural livelihoods. The reported changes in income, savings, and migration suggest improvements in certain aspects of livelihood security. However, differences in local resources and household vulnerabilities indicate the need for context-specific interventions.

Overall, effective and locally appropriate implementation of DAY-NRLM can contribute to more inclusive and sustainable livelihood development among tribal households in West Singhbhum district.

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