

International Journal of Agriculture Extension and Social Development

Volume 9; Issue 8; August 2026; Page No. 1161-1167

Received: 26-06-2026
Accepted: 29-07-2026

Indexed Journal
Peer Reviewed Journal

Livelihood security and its associated factors among rural women beneficiaries under the JEEViKA programme in Samastipur district of Bihar

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DOI: <https://www.doi.org/10.33545/26180723.2026.v9.i8o.4161>

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Abstract

The study was undertaken to assess the livelihood activities and livelihood security of rural women beneficiaries under the JEEViKA programme, examine the relationship between selected socio-economic and personal characteristics and livelihood security, and identify the major constraints faced by beneficiaries in availing programme benefits. The study was conducted in Sarairanjan block of Samastipur district, Bihar, covering 145 beneficiaries selected through proportionate random sampling from four purposively selected villages. Data were collected through personal interviews using a structured interview schedule and analysed using frequency, percentage, arithmetic mean, standard deviation and correlation analysis. Agriculture was the major livelihood activity undertaken by the beneficiaries (70.34%), followed by dairy farming (59.31%) and goat rearing (51.03%). Livelihood security was assessed across seven dimensions, namely economic, food and nutritional, health, social, ecological, psychological and physical security, with beneficiaries showing generally favourable responses across these dimensions. Fourteen of the fifteen selected characteristics showed a significant relationship with livelihood security, whereas family size exhibited a non-significant relationship. Major constraints included inadequate infrastructure, difficulties in attending SHG meetings due to household and agricultural responsibilities, and low returns from agricultural produce. The findings highlight the need to strengthen livelihood support and institutional interventions under JEEViKA.

Keywords: JEEViKA, livelihood activities, livelihood security, associated factors, constraints, rural women, Samastipur

Introduction

Rural women make an important contribution to household livelihoods and economic well-being, yet their access to credit, productive resources and skill development opportunities remains limited (Babu *et al.*, 2026) ^[1]. Strengthening women's agency and access to resources can contribute to better livelihood outcomes and greater social inclusion (Kabeer, 1999) ^[7]. In Bihar, the Bihar Rural Livelihoods Promotion Society (BRLPS), under the Department of Rural Development, implements JEEViKA to promote the social and economic empowerment of rural poor households (Suman and Jahanara, 2022) ^[19]. Through vocational training and capacity-building interventions, the programme helps rural women develop skills, improve awareness and strengthen their livelihood opportunities (Rajpoot *et al.*, 2023) ^[16].

Livelihood security is increasingly recognized as an important dimension of rural development, particularly in relation to poverty reduction and the empowerment of rural women (Madhuprasad *et al.*, 2024) ^[10]. For rural women, livelihood security extends beyond income generation and includes various aspects of economic and social well-being

(Das Gupta, 2021) ^[4]. It encompasses economic security, food and nutritional security, health security, social security, ecological security, psychological security and physical security, which together provide a broader understanding of livelihood conditions and well-being (Prasad *et al.*, 2025) ^[12]. JEEViKA, popularly known as the Bihar Rural Livelihoods Project, is a flagship initiative of the Department of Rural Development, Government of Bihar, implemented under the National Rural Livelihoods Mission (NRLM) (Rajpoot *et al.*, 2023a) ^[15]. Initiated in 2006, the programme has grown into a major women-focused rural development initiative in Bihar (Suman and Jahanara, 2022) ^[19]. It promotes collective action, capacity building and institutional development by organizing rural women into Self-Help Groups (SHGs), Village Organizations (VOs) and Cluster Level Federations (CLFs). By March 2022, JEEViKA had facilitated more than 10.35 lakh SHGs, 67,624 VOs and 1,353 CLFs across Bihar, providing a broad institutional base for women's social and economic empowerment (Singh, 2023) ^[18]. Participation in JEEViKA has improved women's access to financial resources, household decision-making and community activities. The programme also provides regular interaction

with community-level functionaries who support beneficiaries through information, guidance, training and facilitation of programme-related activities (Madhuprasad *et al.*,2024) ^[10]. Previous studies have also reported positive effects of SHG participation on women’s economic, social and psychological well-being (Goswami *et al.*, 2021) ^[6]. Therefore, examining the role of JEEViKA in promoting women’s empowerment and livelihood development is important for understanding its contribution to rural development in Bihar.

Objectives

- 1. To identify the major livelihood activities undertaken by the beneficiaries under the JEEViKA programme.
- 2. To assess the livelihood security of beneficiaries under the JEEViKA programme across different dimensions.
- 3. To ascertain the relationship between the selected socio-economic and personal characteristics of beneficiaries and their livelihood security.
- 4. To identify the major constraints faced by the beneficiaries in availing the benefits of the JEEViKA programme.

Materials and Methods

The study was conducted in Samastipur district of Bihar, where the JEEViKA programme has been implemented extensively. The district was selected purposively considering the comparatively wider presence of JEEViKA beneficiaries. From the 20 blocks of the district, Sarairanjan block was selected purposively based on the presence of a large number of functional Self-Help Groups and JEEViKA beneficiaries. Out of the 46 villages covered under JEEViKA in the selected block, four villages, namely Gangapur Athar, BathuaBuzrug, Bakhri Buzrug and Gaupur were selected purposively. A total of 145 JEEViKA beneficiaries were selected from these villages through proportionate random sampling. The investigation followed a cross-sectional approach, with data collected from the respondents at a single point in time. Primary data were obtained through personal interviews using a structured interview schedule covering information related to livelihood activities, livelihood security across seven dimensions, socio-economic, personal characteristics and constraints faced in availing JEEViKA benefits. The collected data were coded, tabulated and analysed using frequency, percentage, arithmetic mean, standard deviation and Correlation Analysis. Statistical analysis was carried out using Microsoft Excel and SPSS software.

Results and Discussion

Table 1: Distribution of JEEViKA Beneficiaries According to Major Livelihood Activities Undertaken under the JEEViKA Programme (n=145)

S. No	Activities	Frequency	Percentage
1.	Agricultural activities	102	70.34
2.	Dairy Farming	86	59.31
3.	Goat Rearing	74	51.03
4.	Fisheries	24	16.55
5.	Tailoring	52	35.86
6.	Small grocery shop	46	31.72
7.	Bee keeping	12	8.28
8.	Laundry and Cleanliness	19	13.10

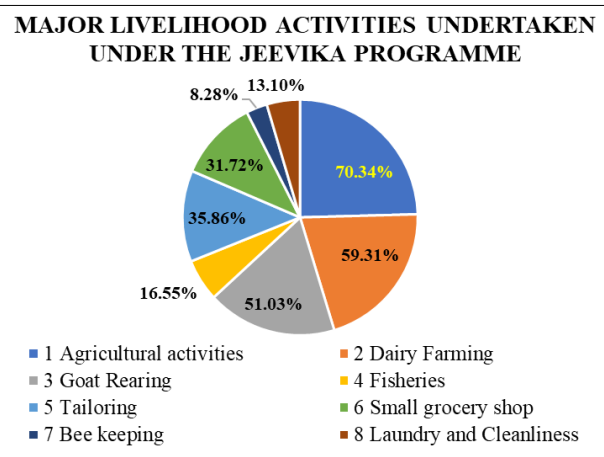


Fig 1: Major Livelihood Activities Undertaken under the JEEViKA Programme

Table 1 presents the major livelihood activities undertaken by the JEEViKA beneficiaries. Agricultural activities were the most commonly reported, involving 70.34 per cent of the respondents, followed by dairy farming (59.31%) and goat rearing (51.03%). Tailoring was undertaken by 35.86 per cent of the beneficiaries, while small grocery shops accounted for 31.72 per cent. Relatively fewer beneficiaries were engaged in fisheries (16.55%), laundry and cleanliness activities (13.10%), and beekeeping (8.28%). Overall, the findings indicate that agriculture and livestock-based activities remained the major livelihood activities among the beneficiaries, while some respondents also participated in non-farm and small-enterprise activities. These findings are aligned with (Shama *et al.*, 2024 and Babu and Rajan, 2026) ^[17, 2].

Table 2: Statement-wise responses of JEEViKA beneficiaries on different components of livelihood security (n=145)

Sl. No.	Statements	SA (5)	A (4)	UD (3)	DA (2)	SDA (1)
I	Economic Security					
1.	There is an increase in annual income due to JEEViKA intervention	61 (42.07%)	56 (38.62%)	16 (11.03%)	8 (5.52%)	4 (2.76%)
2.	The need-based skill development trainings from JEEViKA enabled me to start income generating enterprises to become self-reliant	58 (40.00%)	55 (37.93%)	18 (12.41%)	9 (6.21%)	5 (3.45%)
3.	There is an increase in savings due to JEEViKA intervention	64 (44.14%)	54 (37.24%)	14 (9.66%)	8 (5.52%)	5 (3.45%)
4.	I started availing timely credit from microcredit services of JEEViKA	60 (41.38%)	56 (38.62%)	16 (11.03%)	8 (5.52%)	5 (3.45%)
5.	JEEViKA SHG-Bank credit linkage intervention facilitated my access to credit with reduced formalities	57 (39.31%)	58 (40.00%)	15 (10.34%)	9 (6.21%)	6 (4.14%)

6.	I am able to repay the loans regularly due to JEEViKA intervention	59 (40.69%)	56 (38.62%)	16 (11.03%)	9 (6.21%)	5 (3.45%)
7.	Selling of my produce has become easier due to JEEViKA expanded marketing avenues	55 (37.93%)	57 (39.31%)	18 (12.41%)	10 (6.90%)	5 (3.45%)
8.	JEEViKA emphasized the importance of branding and packaging to enhance the market appeal of the products	52 (35.86%)	58 (40.00%)	19 (13.10%)	10 (6.90%)	6 (4.14%)
9.	JEEViKA encouraged me to utilize e-commerce and digital marketing to reach more consumers for my produce	49 (33.79%)	59 (40.69%)	20 (13.79%)	10 (6.90%)	7 (4.83%)
10.	All of my children are going to school without financial dearth because of JEEViKA intervention	53 (36.55%)	57 (39.31%)	18 (12.41%)	10 (6.90%)	7 (4.83%)
II	Food and Nutritional Security					
1.	Food is available throughout the year for me and my family without shortage because of JEEViKA intervention	62 (42.76%)	51 (35.17%)	17 (11.72%)	10 (6.90%)	5 (3.45%)
2.	The value addition activities promoted by JEEViKA have played a key role in minimizing food wastage	55 (37.93%)	58 (40.00%)	16 (11.03%)	10 (6.90%)	6 (4.14%)
3.	JEEViKA interventions boosted my nutrition by promoting Nutri-gardens and better livestock rearing practices	68 (46.90%)	46 (31.72%)	15 (10.34%)	10 (6.90%)	6 (4.14%)
4.	JEEViKA nutritional interventions have decreased the malnutrition in my family	59 (40.69%)	54 (37.24%)	18 (12.41%)	9 (6.21%)	5 (3.45%)
5.	The consumption pattern of my family has increased due to JEEViKA intervention	64 (44.14%)	49 (33.79%)	17 (11.72%)	10 (6.90%)	5 (3.45%)
6.	The JEEViKA interventions are promoting overall food and nutritional security	57 (39.31%)	56 (38.62%)	16 (11.03%)	11 (7.59%)	5 (3.45%)
III	Health Security					
1.	Has your family's health improved after joining JEEViKA?	66 (45.52%)	48 (33.10%)	16 (11.03%)	10 (6.90%)	5 (3.45%)
2.	The interventions of JEEViKA helped my family to avail clean drinking water and promoted hygiene to prevent communicable diseases	58 (40.00%)	55 (37.93%)	17 (11.72%)	10 (6.90%)	5 (3.45%)
3.	All members of my family have enrolled into a health insurance scheme due to JEEViKA intervention	63 (43.45%)	50 (34.48%)	18 (12.41%)	9 (6.21%)	5 (3.45%)
IV	Social Security					
1.	After the implementation of JEEViKA, I have maximized the utilization of government schemes, harnessing the benefits to maximum extent	60 (41.38%)	55 (37.93%)	16 (11.03%)	9 (6.21%)	5 (3.45%)
2.	Frequency of my participation in the various training programme increased after the JEEViKA implementation	57 (39.31%)	56 (38.62%)	17 (11.72%)	10 (6.90%)	5 (3.45%)
3.	Enrolling as a beneficiary such as for Ayushman Card under JEEViKA has earned me considerable recognition	65 (44.83%)	49 (33.79%)	15 (10.34%)	10 (6.90%)	6 (4.14%)
4.	I started to visit the panchayati raj institutions and line departments regularly to gain knowledge on various schemes and technologies due to JEEViKA intervention	58 (40.00%)	56 (38.62%)	17 (11.72%)	9 (6.21%)	5 (3.45%)
5.	JEEViKA intervention has empowered me with the courage to get positions in Self Help Groups, Cooperatives, Panchayat Raj Institutions and more	62 (42.76%)	52 (35.86%)	16 (11.03%)	10 (6.90%)	5 (3.45%)
6.	I have acquired awareness about one's right to utilize public resources through JEEViKA implementation	55 (37.93%)	58 (40.00%)	16 (11.03%)	10 (6.90%)	6 (4.14%)
7.	Overall social status of my family has been increased due to JEEViKA implementation	59 (40.69%)	55 (37.93%)	17 (11.72%)	9 (6.21%)	5 (3.45%)
V	Ecological Security					
1.	JEEViKA actively promoted plantation activities to improve environmental sustainability and increase green cover in rural areas.	48 (33.10%)	64 (44.14%)	18 (12.41%)	9 (6.21%)	6 (4.14%)
2.	JEEViKA encouraged me to utilize the natural resources efficiently and judiciously	51 (35.17%)	62 (42.76%)	15 (10.34%)	10 (6.90%)	7 (4.14%)
3.	JEEViKA helped me in better waste management techniques, fostering a more sustainable and efficient approach to handling waste	51 (35.17%)	62 (42.76%)	15 (10.34%)	12 (8.28%)	5 (4.83%)
VI	Psychological Security					
1.	JEEViKA micro-credit facilities have increased confidence in availing and repaying loans to the banks	73 (50.34%)	42 (28.97%)	15 (10.34%)	10 (6.90%)	5 (3.45%)
2.	A positive attitude to take risks has been gained because of JEEViKA intervention	68 (46.90%)	46 (31.72%)	16 (11.03%)	9 (6.21%)	6 (4.14%)
3.	My decision taking ability enhanced due to JEEViKA intervention	75 (51.72%)	39 (26.90%)	16 (11.03%)	10 (6.90%)	5 (3.45%)
4.	Trying innovative idea has increased because of JEEViKA	70 (48.28%)	44 (30.34%)	15 (10.34%)	9 (6.21%)	7 (4.83%)
5.	Facilities provided by JEEViKA helped me to live comfortably	72 (49.66%)	41 (28.28%)	17 (11.72%)	10 (6.90%)	5 (3.45%)
6.	After implementation of JEEViKA my knowledge and skills have been increased	67 (46.21%)	47 (32.41%)	15 (10.34%)	8 (5.52%)	8 (5.52%)
VII	Physical Security					
1.	I afford vehicle because of JEEViKA intervention	46	49	32	12	6

		(31.72%)	(33.79%)	(22.07%)	(8.28%)	(4.14%)
2.	I have purchased new assets to start enterprise of my own due to JEEViKA	61 (42.07%)	53 (36.55%)	16 (11.03%)	9 (6.21%)	6 (4.14%)
3.	I have purchased new mobile for telecommunications	61 (42.86%)	52 (35.86%)	17 (11.72%)	10 (6.90%)	5 (3.45%)
4.	I'm able to afford household articles to my house due to JEEViKA intervention	55 (37.93%)	58 (40.00%)	15 (10.34%)	11 (7.59%)	6 (4.14%)
5.	JEEViKA raised my awareness about the importance of maintaining proper documentation for land rights and enterprise, ensuring secure and rightful ownership	59 (40.69%)	54 (37.24%)	18 (12.41%)	8 (5.52%)	6 (4.14%)
6.	JEEViKA has helped to own a new house/ renovation of house is possible	58 (40.00%)	56 (38.62%)	16 (11.03%)	10 (6.90%)	5 (3.45%)

Table No. 2 presents the statement-wise responses of beneficiaries across seven dimensions of livelihood security. Overall, the beneficiaries showed favourable responses across all dimensions. Economic security was reflected through improvements in income, savings and access to credit, while food and nutritional security indicated better food availability and consumption. Health security was associated with improved family health, access to clean drinking water and health insurance. Social security reflected greater utilization of government schemes, training participation and confidence in community institutions.

Ecological security indicated awareness of plantation, efficient resource utilization and waste management. Psychological security showed improvements in confidence, risk-taking, decision-making and innovative thinking. Physical security was reflected through improved asset ownership, communication facilities and housing conditions. Overall, the findings indicate that JEEViKA contributed positively to the economic, social, psychological and other dimensions of livelihood security among the beneficiaries. These findings are aligned with (Lohar *et al.*, 2024 and Babu and Rajan, 2026) ^[9, 1].

Table 3: Relationship between selected socio-economic and personal characteristics of JEEViKA beneficiaries and their livelihood security

S. No.	Independent variables	Coefficient of correlation (r)
		JEEViKA Beneficiaries (n=145)
X ₁	Age	-0.431**
X ₂	Education	0.797**
X ₃	Size of family	0.146 ^{NS}
X ₄	Type of house	0.782**
X ₅	Occupation	0.785**
X ₆	Activities performed under JEEViKA	0.868**
X ₇	Annual income	0.764**
X ₈	Risk orientation	0.912**
X ₉	Attitude toward JEEViKA activities	0.803**
X ₁₀	Decision making ability	0.527**
X ₁₁	Self confidence	0.648**
X ₁₂	Leadership ability	0.672**
X ₁₃	Achievement motivation	0.572**
X ₁₄	Social participation	0.861**
X ₁₅	Extension Contact	0.884**

** Significant at $p < 0.01$, * Significant at $p < 0.05$, ^{NS} Non-Significant

Table No. 3 presents the relationship between selected socio-economic and personal characteristics of JEEViKA beneficiaries and their livelihood security. The findings revealed that age had a negative and significant relationship with livelihood security ($r = -0.431$). Education ($r = 0.797$), type of house ($r = 0.782$), occupation ($r = 0.785$), activities performed under JEEViKA ($r = 0.868$) and annual income ($r = 0.764$) showed positive and significant relationships with livelihood security. Among the personal characteristics, risk orientation showed the strongest positive relationship ($r = 0.912$), followed by extension contact ($r = 0.884$), activities performed under JEEViKA ($r = 0.868$) and social

participation ($r = 0.861$). Attitude towards JEEViKA activities ($r = 0.803$), self-confidence ($r = 0.648$), leadership ability ($r = 0.672$), achievement motivation ($r = 0.572$) and decision-making ability ($r = 0.527$) also exhibited positive and significant relationships with livelihood security. In contrast, size of family showed a positive but non-significant relationship ($r = 0.146$). Overall, the findings indicate that most of the selected socio-economic and personal characteristics were significantly associated with the livelihood security of JEEViKA beneficiaries. These findings are aligned with (Radadiya *et al.*, 2025 and Babu and Rajan, 2026) ^[14, 2].

Table 4: Social constraints (n=145)

S. No.	Social constraints	Frequency	Percentage	Rank
1.	Difficulty in giving time to programme activities due to more family members	88	60.69	I
2.	Lack of cooperation among group members during programme activities	82	56.55	II
3.	Mutual conflicts among group members	47	32.41	III

Constraints faced by the beneficiaries in availing the benefits of JEEViKA programme

Table 4 presents the major social constraints reported by the JEEViKA beneficiaries while availing the benefits of the programme. The findings revealed that difficulty in giving time to programme activities due to a larger number of family members was the most prominent constraint, reported by 60.69 per cent of the beneficiaries and ranked first. This was followed by lack of cooperation among group members

during programme activities (56.55%), which was ranked second. Mutual conflicts among group members were reported by 32.41 per cent of the respondents and ranked third. Overall, the findings indicate that family responsibilities and group-related issues were important social constraints affecting beneficiaries' participation in JEEViKA programme activities. These findings are aligned with (Dehariya *et al.*, 2025 and Kattubadi *et al.*, 2026) ^[5, 8].

Table 5: Technological constraints (n=145)

S. No.	Technological constraints	Frequency	Percentage	Rank
1.	Lack of knowledge regarding online marketing and digital sale of products	91	62.76	I
2.	Difficulty in understanding information due to English language barriers	89	61.38	II

Table 5 presents the technological constraints experienced by JEEViKA beneficiaries while accessing programme-related benefits and opportunities. The findings revealed that lack of knowledge regarding online marketing and digital sales of products was the most prominent constraint, reported by 62.76 per cent of the beneficiaries and ranked first. This was followed by difficulty in understanding information due to

English language barriers, reported by 61.38 per cent of the respondents and ranked second. Overall, the findings indicate that limited knowledge of digital marketing and language-related difficulties were the major technological barriers faced by the beneficiaries. These findings are aligned with (Kattubadi *et al.*, 2026 and Priyanka *et al.*, 2026) ^[8, 13].

Table 6: Economic constraints (n=145)

S. No.	Economic constraints	Frequency	Percentage	Rank
1.	Low profit margin from Agricultural products	92	63.45	I
2.	Fluctuation in market prices of products	74	51.03	II
3.	Difficulty due to non-availability of labour at required time	72	49.66	III

Table 6 presents the major economic constraints reported by JEEViKA beneficiaries while availing programme benefits. Low profit margins from agricultural products emerged as the most prominent constraint, reported by 63.45 per cent of the beneficiaries and ranked first. This was followed by fluctuation in market prices of products (51.03%), which ranked second. Difficulty in obtaining labour when required

was reported by 49.66 per cent of the respondents and ranked third. Overall, the findings indicate that low returns from agricultural products, unstable market prices and the timely availability of labour were the major economic constraints faced by the beneficiaries. These findings are aligned with (Kattubadi *et al.*, 2026 and Priyanka *et al.*, 2026) ^[8, 13].

Table 7: Other constraints (n=145)

S. No.	Other constraints	Frequency	Percentage	Rank
1.	Not a fixed place and time for conducting SHG meetings	112	77.24	I
2.	Lack of proper toilet facilities during meetings and programme activities	104	71.72	II
3.	Difficulty in attending meetings during agricultural and household work periods	96	66.21	III
4.	Difficulty in identifying suitable income-generating activities	88	60.69	IV

Table 7 presents the other constraints reported by JEEViKA beneficiaries. The most prominent constraint was the absence of a fixed place and time for conducting SHG meetings, reported by 77.24 per cent of the beneficiaries and ranked first. This was followed by lack of proper toilet facilities during meetings and programme activities (71.72%), which ranked second. Difficulty in attending meetings during agricultural and household work periods was reported by 66.21 per cent of the respondents and ranked third. Difficulty in identifying suitable income-generating activities was reported by 60.69 per cent of the beneficiaries and ranked

fourth. Overall, the findings indicate that meeting arrangements, basic facilities and time constraints were important barriers affecting beneficiaries' participation in JEEViKA activities. These findings are aligned with (Challa, 2024, Priyanka *et al* 2026 and Maloth and Saha, 2026) ^[3, 13, 11].

Conclusion

The study highlights the contribution of the JEEViKA programme towards strengthening the livelihood opportunities and livelihood security of rural women.

Agriculture, dairy farming and goat rearing emerged as the major livelihood activities undertaken by the beneficiaries, indicating the continued importance of agriculture- and livestock-based activities in supporting rural livelihoods. The assessment of livelihood security across economic, food and nutritional, health, social, ecological, psychological and physical dimensions indicated generally favourable responses among the beneficiaries. Most of the selected socio-economic and personal characteristics showed a significant relationship with livelihood security, while family size exhibited a non-significant relationship.

The study further identified social, technological, economic and other constraints affecting beneficiaries' participation and access to programme benefits. Based on these findings, greater emphasis should be placed on strengthening market linkages, digital marketing and entrepreneurship skills, improving access to value addition and profitable livelihood enterprises, facilitating suitable and regular SHG meeting arrangements, and providing information and training in locally understandable languages. Strengthening extension contact, social participation, risk-taking capacity and women's decision-making and leadership abilities may further enhance the livelihood outcomes of JEEViKA beneficiaries. Overall, a more integrated, market-oriented and women-centred approach to livelihood promotion can improve the effectiveness and sustainability of JEEViKA interventions and contribute to enhanced livelihood security among rural women in Samastipur district of Bihar.

Acknowledgement

The researchers sincerely acknowledge the valuable support and cooperation received from Ms. Nidhi Singh (PM-RD), Bihar Rural Livelihoods Promotion Society (BRLPS), JEEViKA, Patna, for granting the necessary approval and facilitating the conduct of this study. The researchers also express their heartfelt gratitude to the rural women beneficiaries of Samastipur district for their kind cooperation, time and valuable information provided during the study.

Conflict of Interest

The authors declare that there is no conflict of interest.

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