

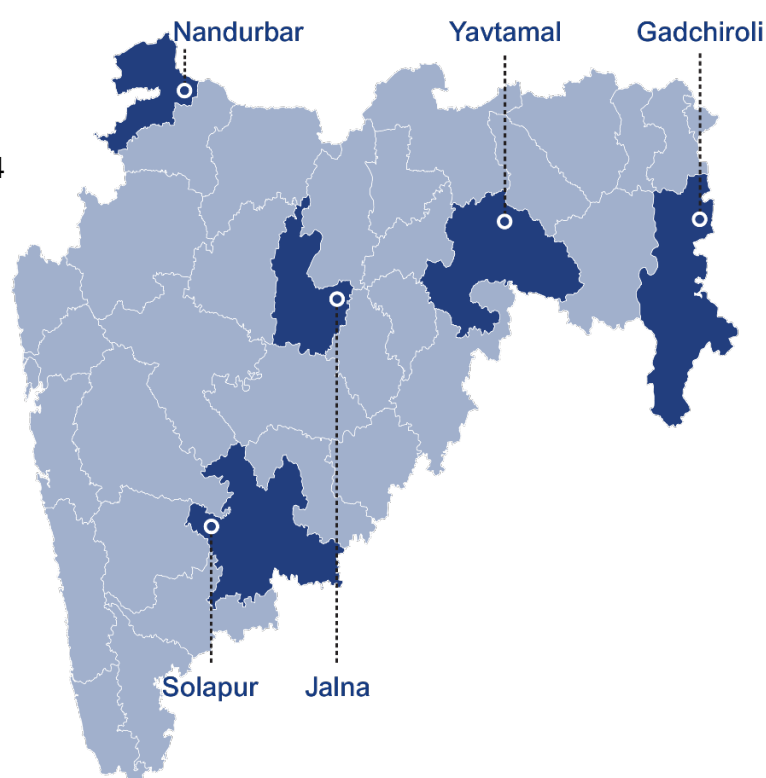
# Maharashtra data from 3ie's National Rural Livelihoods Project impact evaluation

## Background

India has articulated its commitment to promote inclusive growth through numerous policies, programmes and plans. In line with this vision, the Ministry of Rural Development launched the [National Rural Livelihoods Mission \(NRLM\)](#) in 2011. The key thrust of NRLM is poverty reduction through the creation and strengthening of institutional platforms of the rural poor. The NRLM provides a combination of financial resources and technical assistance to states so that they can use a comprehensive livelihoods approach that encompasses the following inter-linked tasks: (a) mobilization of all rural poor households into effective Self Help Groups (SHGs), SHG federations and other organizations; (b) enhancing access to financial, technical and marketing services; (c) building capacities and skills for gainful and sustainable livelihoods and finally (d) improving the inclusive delivery of social and economic support services to the poor.

## Overview of Maharashtra data

**Sample districts: 5**  
**Households: 2,851**  
**SHGs: 2,371**  
**Village organizations: 47**  
**Cluster-level federations: 14**



## About the study

3ie with the support of Bill & Melinda Gates Foundation partnered with the World Bank and India's Ministry of Rural Development, to conduct an impact evaluation of the National Rural Livelihoods Project (NRLP), which operates under the ambit of the NRLM. The goal was to generate high-quality evidence on the socio-economic and human development impacts of interventions implemented under NRLP. The findings can potentially inform the design and expansion of the programme.

## Sample

3ie, with on-ground support from Vrutti Livelihood Impact Partners covered 27,000 households in 1,052 villages across nine states in India. These include Rajasthan, Uttar Pradesh, Madhya Pradesh, Maharashtra, Chhattisgarh, Jharkhand, Bihar, Odisha and West Bengal.

## Data for Rajasthan, Uttar Pradesh, Madhya Pradesh, Maharashtra, Chhattisgarh, Jharkhand, and Odisha

The data reported in the factsheets have been collected to suit the evaluation design and answer the research questions articulated in the [evaluation report](#). Data were collected from blocks that started the program in the first phase of program implementation and those that started the program late. Within a block, two types of villages were selected: the early starters and the late starters. Our household data, by design, includes mostly SHG households. To generate state-level population estimates, appropriate sampling weights must be used.

## State-wise factsheets of sample households

Variables	Maharashtra	
	Mean	Standard deviation
<b>Coverage</b>		
Number of sample districts	5	
Number of sample blocks	12	
Number of sample gram panchayats (GPs)	83	
Number of sample villages	99	
Number of sample households (HH)	2,851	
Number of sample HH's with SHG members	1,986	
Number of sample HHs without SHG members	865	
<b>Socio-economic characteristics</b>		
Proportion of SC/ST	0.71	0.45
Proportion of HH with ration card	0.92	0.27
Proportion of HH with MGNREGA job card	0.42	0.49
Average HH size	4.84	1.95
Female highest level of education in the HH	7.59	5.33
Male highest level of education in the HH	7.67	5.36
Proportion of HH's reported migration of members	0.43	0.93
<b>Housing and asset characteristics</b>		
Average number of rooms	1.90	0.99
Proportion of HH with independent kitchen	0.73	0.44
Proportion of HH with independent bathroom	0.61	0.49
Proportion of HH with piped water supply	0.40	0.49
Proportion of HH with toilet	0.66	0.48
Proportion of women owning mobile phones	0.26	0.44
Index of quality of house (0 - Good to 3 - Bad)	0.85	0.89
Average agriculture land owned (acres)	3.53	3.19
<b>Income and expenditure</b>		
Number of income sources	2.75	1.14
Total income from all sources	73,300.11	236,979.78
Annual HH expenditure	137,337.69	114,322.87
Annual HH savings	-64,037.58	250,392.25
Average per capita income	16,748.39	51,873.94
Average per capita expenditure	30,918.74	25,978.53
Proportion of HH with agriculture income	0.66	0.47
Proportion of HH with livestock income	0.45	0.50

Variables	Maharashtra	
	Mean	Standard deviation
Proportion of HH with enterprises income	0.12	0.32
Proportion of HH with male wage labour income	0.72	0.45
Proportion of HH with female wage labour income	0.67	0.47
Proportion of HH with male salary income	0.10	0.30
Proportion of HH with female salary income	0.04	0.20
Proportion of HH with community coordinator income	0.02	0.12
Proportion of HH with transfer income	0.47	0.50
<b>Loans</b>		
Proportion of HH with loans from any source	0.79	0.41
Average number of loans	1.73	1.64
Total loan outstanding	55,768.37	137,390.50
Average interest rate	16.63	17.63
Proportion of HH with formal loans	0.22	0.42
Formal loan outstanding	127,343.79	200,747.36
Average interest rate on formal loans	14.89	15.04
Proportion of HH with SHG loans	0.42	0.49
SHG loan outstanding	8,226.18	13,062.43
Average interest rate on SHG loans	23.90	1.26
Proportion of HH with informal loans	0.16	0.37
Informal loan outstanding	45,091.53	103,096.31
Average interest rate on informal loans	23.33	24.47
Proportion of HH with relative and friends loans	0.49	0.50
Relative and friends loan outstanding	36,900.05	69,711.19
Average interest rate on relative and friends loans	11.01	20.24
Proportion of HH with male's loans	0.53	0.50
Outstanding amount of male loans	46,737.14	131,410.45
Proportion of HH with female's loans	0.45	0.50
Outstanding amount of female loans	8,557.79	29,245.22
<b>Savings</b>		
Proportion of HH reporting any type of savings	0.78	0.41
Number of savings accounts in banks	3.72	1.82
Average institutional savings	9,878.54	37,778.75
Average NRLM savings	1,460.80	3,429.03
Average SHG savings	1,577.41	3,522.61
Value of household stocks	7,232.97	26,800.49
<b>Coping mechanism</b>		
Access to SHG	0.19	0.40
Access to friends	0.47	0.50

Variables	Maharashtra	
	Mean	Standard deviation
Access to savings	0.34	0.47
Mortgaging the asset	0.02	0.14
Selling the asset	0.01	0.11
Less consumption	0.27	0.45
Money lenders	0.06	0.25
<b>Awareness of social security schemes</b>		
Average number of schemes aware (out of 19)	14.30	7.47
MGNREGA	0.69	0.46
SBM	0.91	0.29
Ujjwala	0.89	0.31
Health	0.73	0.44
Agriculture	0.37	0.48
Female oriented	0.93	0.26
Nutrition related	0.95	0.22
<b>Women's empowerment</b>		
Decision-making index*	14.70	24.59
Confidence index*	35.85	38.57

Note: \* We define a decision-making index as the percentage of cases for which the females felt that their inputs were important. This includes decisions on HH expenditure, borrowing, education and healthcare for children. For more details, [read our impact evaluation report](#) (Table A6, pp 133).

## State-wise factsheets of sample SHG's

Variables	Maharashtra	
	Mean	Standard deviation
Coverage	569	
Mean year of SHG formation	2,016	2
Mean total number of members	10.39	1.42
Mean proportion of SC/ST	0.43	0.46
Mean schooling of SHG members	4.33	2.26
Proportion of SHG's access to CIF	0.15	0.35
Proportion of SHG's using bank loan	0.19	0.39
Mean cumulative savings of SHG	1,599,313.40	37,729,242
Mean SHG savings in last 12 months	6,902.13	6,906.84
Mean total credit of SHG	132,851.91	187,748.13



This factsheet provides an overview of the data collected through 3ie's evaluation (2018-2019), which respond to our specific research questions (see [report](#) and [questionnaire](#)). To see factsheets from other states, please visit [our website](#).

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For queries about this factsheet, please write to [info@3ieimpact.org](mailto:info@3ieimpact.org).