

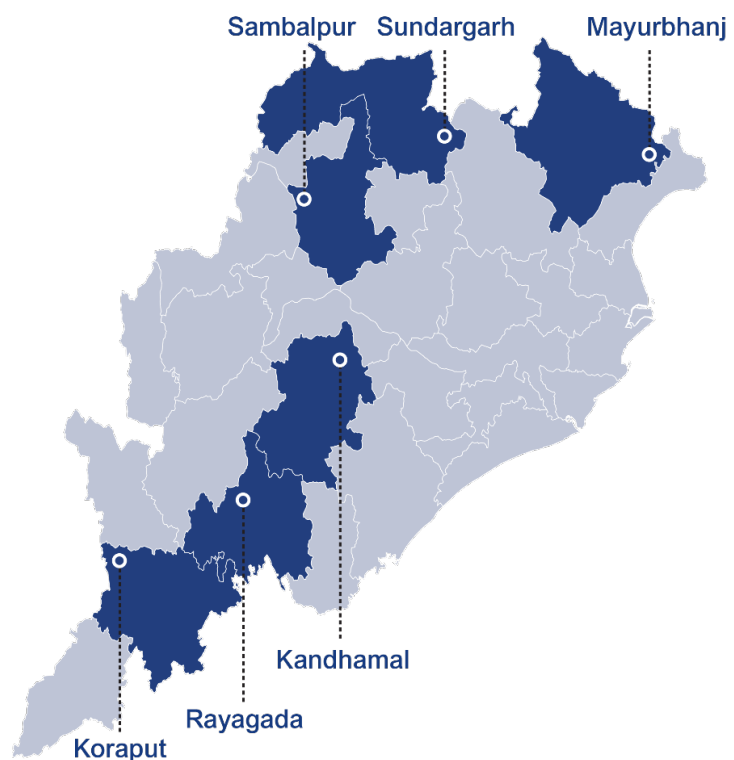
Odisha data from 3ie's National Rural Livelihoods Project impact evaluation

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 Odisha data

Sample districts: 6
Households: 2,794
SHGs: 2,083
Village organizations: 81
Cluster-level federations: 39



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	Odisha	
	Mean	Standard deviation
Coverage		
Number of sample districts	6	
Number of sample blocks	12	
Number of sample gram panchayats (GPs)	48	
Number of sample villages	94	
Number of sample households (HH)	2,794	
Number of sample HH's with SHG members	2,523	
Number of sample HHs without SHG members	271	
Socio-economic characteristics		
Proportion of SC/ST	0.68	0.46
Proportion of HH with ration card	0.94	0.22
Proportion of HH with MGNREGA job card	0.52	0.49
Average HH size	4.36	1.63
Female highest level of education in the HH	6.67	5.66
Male highest level of education in the HH	6.55	5.50
Proportion of HH's reported migration of members	0.33	0.74
Housing and asset characteristics		
Average number of rooms	2.31	1.10
Proportion of HH with independent kitchen	0.51	0.5
Proportion of HH with independent bathroom	0.10	0.31
Proportion of HH with piped water supply	0.14	0.34
Proportion of HH with toilet	0.50	0.5
Proportion of women owning mobile phones	0.18	0.39
Index of quality of house (0 - Good to 3 - Bad)	1.25	1.07
Average agriculture land owned (acres)	1.76	4.09
Income and expenditure		
Number of income sources	2.05	1.22
Total income from all sources	44,119	87,503
Annual HH expenditure	89,375	1,06,912
Annual HH savings	-45,256	1,29,361
Average per capita income	10,877	22,881
Average per capita expenditure	21,606	25,530
Proportion of HH with agriculture income	0.54	0.49
Proportion of HH with livestock income	0.25	0.43

Variables	Odisha	
	Mean	Standard deviation
Proportion of HH with enterprises income	0.13	0.33
Proportion of HH with male wage labour income	0.61	0.48
Proportion of HH with female wage labour income	0.47	0.5
Proportion of HH with male salary income	0.06	0.25
Proportion of HH with female salary income	0.05	0.22
Proportion of HH with community coordinator income	0.01	0.12
Proportion of HH with transfer income	0.18	0.38
Loans		
Proportion of HH with loans from any source	0.54	0.49
Average number of loans	0.74	0.89
Total loan outstanding	13,590.66	53,942.69
Average interest rate	11.20	14.02
Proportion of HH with formal loans	0.14	0.35
Formal loan outstanding	49,023.95	1,22,496.61
Average interest rate on formal loans	7.16	15.25
Proportion of HH with SHG loans	0.41	0.49
SHG loan outstanding	10,167.74	10,860.14
Average interest rate on SHG loans	11.56	6.20
Proportion of HH with informal loans	0.03	0.19
Informal loan outstanding	24,646.321	42,586.857
Average interest rate on informal loans	18.46	27.50
Proportion of HH with relative and friends loans	0.07	0.27
Relative and friends loan outstanding	20,785.58	42,332.77
Average interest rate on relative and friends loans	16.42	30.02
Proportion of HH with male's loans	0.12	0.33
Outstanding amount of male loans	6,564.36	48,921.21
Proportion of HH with female's loans	0.44	0.49
Outstanding amount of female loans	6,850.50	18,308.08
Savings		
Proportion of HH reporting any type of savings	0.79	0.40
Number of savings accounts in banks	2.88	1.36
Average institutional savings	8,633.93	23,834.12
Average NRLM savings	2,811.32	5,962.11
Average SHG savings	3,268.80	6,134.07
Value of household stocks	7,238.23	13,092.27
Coping mechanism		
Access to SHG	0.28	0.45
Access to friends	0.226	0.419

Variables	Odisha	
	Mean	Standard deviation
Access to savings	0.581	0.494
Mortgaging the asset	0.014	0.116
Selling the asset	0.015	0.122
Less consumption	0.031	0.174
Money lenders	0.018	0.132
Awareness of social security schemes		
Average number of schemes aware (out of 19)	5.96	5.497
MGNREGA	0.203	0.402
SBM	0.492	0.5
Ujjwala	0.531	0.499
Health	0.157	0.364
Agriculture	0.074	0.261
Female oriented	0.717	0.451
Nutrition related	0.793	0.405
Women's empowerment		
Decision-making index*	19.612	31.436
Confidence index*	47.245	38.188

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	Odisha	
	Mean	Standard deviation
Coverage	563	
Mean year of SHG formation	2,015	3
Mean total number of members	10.61	1.19
Mean proportion of SC/ST	0.59	0.44
Mean schooling of SHG members	2.95	2.28
Proportion of SHG's access to CIF	0.25	0.43
Proportion of SHG's using bank loan	0.60	0.49
Mean cumulative savings of SHG	29,878.22	29,633.87
Mean SHG savings in last 12 months	7,024.32	5,372.59
Mean total credit of SHG	1,56,095.01	1,70,874.97



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.