



# Rajasthan 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 Rajasthan data

**Sample districts:** 5 **Households:** 3,346

**SHGs**: 2,748

Village organizations: 95 Cluster-level federations: 16





#### 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	Rajasthan		
	Mean	Standard deviation	
Coverage			
Number of sample districts	5	5	
Number of sample blocks	1-	4	
Number of sample gram panchayats (GPs)	92		
Number of sample villages	11	15	
Number of sample households (HH)	3,3	46	
Number of sample HH's with SHG members	2,5	2,593	
Number of sample HHs without SHG members	753		
Socio-economic characteristics			
Proportion of SC/ST	0.73	0.45	
Proportion of HH with ration card	0.98	0.13	
Proportion of HH with MGNREGA job card	0.60	0.49	
Average HH size	5.02	1.91	
Female highest level of education in the HH	7.19	4.89	
Male highest level of education in the HH	6.81	5.73	
Proportion of HH's reported migration of members	0.16	0.49	
Housing and asset characteristics			
Average number of rooms	1.79	0.91	
Proportion of HH with independent kitchen	0.30	0.46	
Proportion of HH with independent bathroom	0.32	0.47	
Proportion of HH with piped water supply	0.20	0.40	
Proportion of HH with toilet	0.42	0.49	
Proportion of women owning mobile phones	0.38	0.48	
Index of quality of house (0 - Good to 3 - Bad)	0.90	0.86	
Average agriculture land owned (acres)	1.48	2.17	
Income and expenditure			
Number of income sources	2.61	1.45	
Total income from all sources	64,677.25	96,713.92	
Annual HH expenditure	167,787.70	159,461.11	
Annual HH savings	-103,110.45	174,959.51	
Average per capita income	13,595.37	21,463.83	
Average per capita expenditure	36,278.49	36,163.27	
Proportion of HH with agriculture income	0.58	0.49	
Proportion of HH with livestock income	0.55	0.50	

## Factsheet Rajasthan

Variables       Mean       Standard deviation         Proportion of HH with enterprises income       0.08       0.26         Proportion of HH with male wage labour income       0.50       0.50         Proportion of HH with female wage labour income       0.11       0.32         Proportion of HH with female salary income       0.03       0.17         Proportion of HH with community coordinator income       0.05       0.22         Proportion of HH with community coordinator income       0.05       0.22         Proportion of HH with community coordinator income       0.05       0.22         Proportion of HH with community coordinator income       0.05       0.22         Proportion of HH with transfer income       0.05       0.22         Proportion of HH with transfer income       0.80       0.40         Average number of loans       1.85       1.86         Total loan outstanding       53,180.49       114,261.74         Average interest rate       20.87       14.26         Proportion of HH with formal loans       0.13       0.34         Formal loan outstanding       117,536.32       183,367.88         Average interest rate on SHG loans       22.79       0.45		Rajas	Rajasthan	
Proportion of HH with male wage labour income       0.50       0.50         Proportion of HH with female wage labour income       0.11       0.32         Proportion of HH with female salary income       0.14       0.35         Proportion of HH with female salary income       0.03       0.17         Proportion of HH with community coordinator income       0.05       0.22         Proportion of HH with transfer income       0.30       0.46         Loans	Variables	Mean		
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Proportion of HH with male's loans       0.32       0.47         Outstanding amount of male loans       34,100.13       105,017.10         Proportion of HH with female's loans       0.65       0.48         Outstanding amount of female loans       16,843.16       39,066.93         Savings       Proportion of HH reporting any type of savings       0.68       0.47         Number of savings accounts in banks       3.19       1.57         Average institutional savings       6,229.43       25,786.63         Average NRLM savings       2,469.44       17,930.81         Average SHG savings       2,611.56       17,985.90         Value of household stocks       9,841.40       15,281.81         Coping mechanism         Access to SHG       0.58       0.49	Average interest rate on relative and friends loans	16.20	22.71	
Proportion of HH with female's loans       0.65       0.48         Outstanding amount of female loans       16,843.16       39,066.93         Savings        0.68       0.47         Number of savings accounts in banks       3.19       1.57         Average institutional savings       6,229.43       25,786.63         Average NRLM savings       2,469.44       17,930.81         Average SHG savings       2,611.56       17,985.90         Value of household stocks       9,841.40       15,281.81         Coping mechanism         Access to SHG       0.58       0.49		0.32	0.47	
Outstanding amount of female loans     16,843.16     39,066.93       Savings     0.68     0.47       Proportion of HH reporting any type of savings     0.68     0.47       Number of savings accounts in banks     3.19     1.57       Average institutional savings     6,229.43     25,786.63       Average NRLM savings     2,469.44     17,930.81       Average SHG savings     2,611.56     17,985.90       Value of household stocks     9,841.40     15,281.81       Coping mechanism       Access to SHG     0.58     0.49	·	34,100.13	105,017.10	
Savings         Proportion of HH reporting any type of savings       0.68       0.47         Number of savings accounts in banks       3.19       1.57         Average institutional savings       6,229.43       25,786.63         Average NRLM savings       2,469.44       17,930.81         Average SHG savings       2,611.56       17,985.90         Value of household stocks       9,841.40       15,281.81         Coping mechanism         Access to SHG       0.58       0.49	Proportion of HH with female's loans	0.65	0.48	
Savings         Proportion of HH reporting any type of savings       0.68       0.47         Number of savings accounts in banks       3.19       1.57         Average institutional savings       6,229.43       25,786.63         Average NRLM savings       2,469.44       17,930.81         Average SHG savings       2,611.56       17,985.90         Value of household stocks       9,841.40       15,281.81         Coping mechanism         Access to SHG       0.58       0.49	Outstanding amount of female loans	16,843.16	39,066.93	
Number of savings accounts in banks     3.19     1.57       Average institutional savings     6,229.43     25,786.63       Average NRLM savings     2,469.44     17,930.81       Average SHG savings     2,611.56     17,985.90       Value of household stocks     9,841.40     15,281.81       Coping mechanism       Access to SHG     0.58     0.49	Savings			
Average institutional savings     6,229.43     25,786.63       Average NRLM savings     2,469.44     17,930.81       Average SHG savings     2,611.56     17,985.90       Value of household stocks     9,841.40     15,281.81       Coping mechanism       Access to SHG     0.58     0.49	Proportion of HH reporting any type of savings	0.68	0.47	
Average institutional savings     6,229.43     25,786.63       Average NRLM savings     2,469.44     17,930.81       Average SHG savings     2,611.56     17,985.90       Value of household stocks     9,841.40     15,281.81       Coping mechanism       Access to SHG     0.58     0.49	Number of savings accounts in banks	3.19	1.57	
Average NRLM savings     2,469.44     17,930.81       Average SHG savings     2,611.56     17,985.90       Value of household stocks     9,841.40     15,281.81       Coping mechanism       Access to SHG     0.58     0.49				
Average SHG savings     2,611.56     17,985.90       Value of household stocks     9,841.40     15,281.81       Coping mechanism       Access to SHG     0.58     0.49				
Value of household stocks       9,841.40       15,281.81         Coping mechanism       0.58       0.49			<u> </u>	
Coping mechanismAccess to SHG0.580.49				
Access to SHG 0.58 0.49		<u> </u>	•	
		0.58	0.49	
Access to friends 0.45 0.50		<del>                                     </del>		

## Factsheet Rajasthan

Variables	Rajasthan	
	Mean	Standard deviation
Access to savings	0.22	0.41
Mortgaging the asset	0.03	0.16
Selling the asset	0.01	0.09
Less consumption	0.24	0.43
Money lenders	0.14	0.35
Awareness of social security schemes		
Average number of schemes aware (out of 19)	15.69	7.03
MGNREGA	0.81	0.40
SBM	0.91	0.29
Ujjwala	0.94	0.25
Health	0.66	0.47
Agriculture	0.41	0.49
Female oriented	0.97	0.18
Nutrition related	0.93	0.25
Women's empowerment		
Decision-making index*	18.21	28.41
Confidence index*	56.45	37.69

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).

## Factsheet Rajasthan

#### State-wise factsheets of sample SHG's

	Rajasthan	
Variables	Mean	Standard deviation
Coverage	667	
Mean year of SHG formation	2,016	2
Mean total number of members	11.81	1.40
Mean proportion of SC/ST	0.63	0.46
Mean schooling of SHG members	2.03	1.56
Proportion of SHG's access to CIF	0.43	0.50
Proportion of SHG's using bank loan	0.43	0.50
Mean cumulative savings of SHG	21,553.48	29,775
Mean SHG savings in last 12 months	9,375.27	10,253.18
Mean total credit of SHG	92,810.89	52,717.41



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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