

# INDEPENDENT ASSESSMENT OF DESIGN, STRATEGY AND IMPACT OF DAY-NRLM

*Key Findings from the study conducted by  
Institute of Rural Management Anand  
(IRMA)*



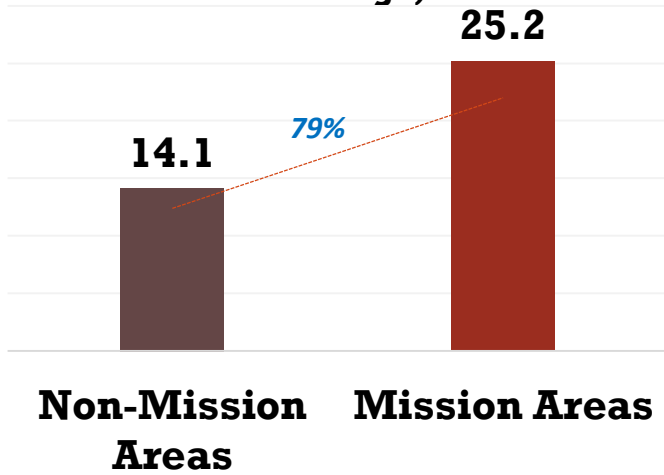
# Sample and Methodology

- Household survey based assessment conducted in the states of Jharkhand, Madhya Pradesh and Maharashtra
  - 746 villages (50% from NRLM and 50% from comparable non-NRLM villages selected using matching techniques)
  - 4,472 households (50% from NRLM and 50% from comparable non-NRLM villages)
- Study sought to assess impact of NRLM on expected outcomes – household assets, income, consumption, savings, borrowings as well as participation in SHGs and community institutions
- Study conducted during second half of FY 2016-17

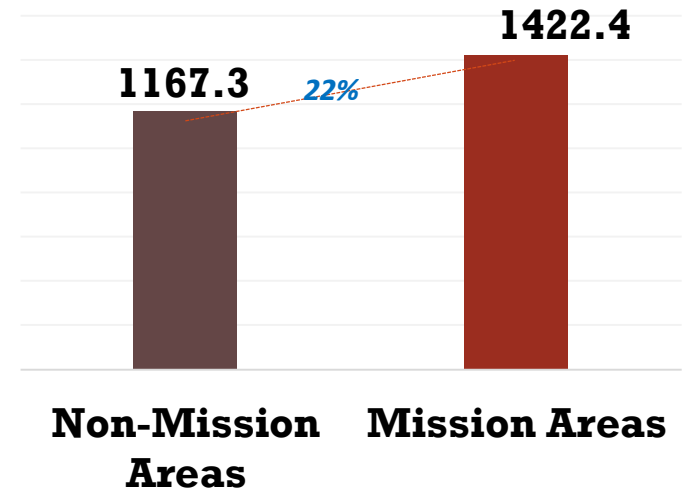


# 3 Important results - IRMA

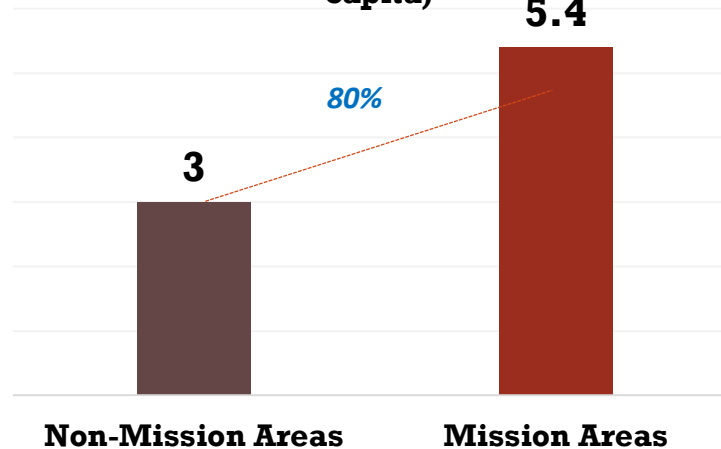
No. of Enterprises (per village)



Per Capita Monthly Income



No. of Productive Livestock Assets (per capita)



# IRMA Findings - Assets

- Household survey results indicate a large growth in livelihood assets of households in Mission villages (*vis-à-vis comparable non-Mission villages*)
- On an average, each household in a Mission village had more than 2.34 productive livestock assets compared to a similar household in non-Mission village
- Improved access to formal credit in Mission villages appears to have contributed to the growth in the asset holding of households
- Results suggest a substitution of consumptive assets for productive assets in Mission villages

# IRMA Findings – Savings and Debt

- Quantum of per capita savings similar in treatment and control areas , however proclivity of savings in formal institutions higher in NRLM areas
- Households in treatment areas access higher loans (both in numbers and size) at lower interest.
  - *have a higher loan size (about 67% more than the loan size in the control areas) and are more likely to borrow from formal financial sources ;*
  - *NRLM households pay a lower rate of interest compared to non-NRLM households*

## IRMA Findings - Income

- Average monthly per capita income of households from all sources in NRLM areas is significantly higher than the per capita income in non-NRLM areas
  - *have 22% higher (net) income than the households in the control areas, largely due to income from enterprises.*
- On an average, each NRLM village had 11 enterprises more than the non-NRLM villages – suggesting livelihood diversification in NRLM villages

# IRMA Findings- Participation in SHGs/PRI

## Participation in SHGs

- A larger proportion of NRLM households hold membership in SHGs compared to non-NRLM households –
  - NRLM households save significantly large amounts in SHGs
  - Rs.65.25 per household per month in NRLM villages compared to Rs.20.36 in non-NRLM areas

## Participation in PRIs

- NRLM households participate more in PRIs and other community institutions
  - NRLM households participate 3 times more than their counterparts

**THANK YOU!**

