

Performance of *Jeevika Sakhi* of DAY-NRLM on improving livelihoods of rural poor in Assam, India

ABSTRACT

The study was conducted to determine the performance of *Jeevika Shakhi's* role as SHG facilitator under the Deendayal Antyodaya Yojana – National Rural Livelihood Mission in Assam. A total of 150 respondents, including 25 *Jeevika Shakhi* and 125 SHG members from 25 SHGs were considered to determine the performance of *Jeevika Shakhi*. It was a cross-sectional study. The location of the study was Balipara Development Block of Sonitpur district of Assam, India. The data was collected from April 2022 to June 2022. To determine the impact of intervention of the *Jeevika Shakhi* Difference -in -Differences method was applied to the mean income of SHGs respondents. Descriptive statistics for each assigned activity of *Jeevika Shakhi* under DAY-NRLM were assessed. A positive development has been recorded in the case of the SHG members of DAY-NRLM after the intervention of *Jeevika Shakhi* in DAY-NRLM. However, it was revealed that *Jeevika Sakhis'* performance had fallen short of expectations regarding the designated task. The study suggested ways to improve the performance of the *Jeevika Sakhis*, as their performance directly affects the poor rural people's performance. However, the study was limited to one Development Block of the Sonitpur district, so more studies need to be conducted to get a clear picture.

Keywords: DAY-NRLM, Difference-in-differences, Impact of *Jeevika Sakhis*, Rural poor

1. INTRODUCTION

Initially, economic empowerment of the weaker section of society and women was envisioned by setting up self-help groups as micro-credit groups in India. Through these groups, the needy could access more significant resources [1]. With the Swarnajayanti Gram Swarajgar Yojana (SGSY) scheme launched in 1999, the concept of SHG was popularised [2]. Various non-governmental organisations (NGOs) formed and nurtured SHGs in rural areas [3]. Rural poor were selected through the below-poverty line (BPL) provision. The unsustainability of SGSY was caused partly by NGOs withdrawing after the work was done, leaving SHGs unattended. In 2007, the Rashtriya Sam Vikas Yojana-funded NGO's

assistance ceased [4]. As a result, NGOs stopped serving SHGs. The SHGs began to crumble when they were left on their own. The SHGs were all dysfunctional and in varying breakdown states at the time of this study. Members had stopped saving regularly, and for approximately a year, no SHG had monthly meetings.

The government of India introduced a revised version of SGSY in 2011, which was named as National Rural Livelihood Mission (NRLM). It focused on eradicating the loopholes left by SGSY. NRLM was renamed as Deendayal Antyodaya Yojana – National Rural Livelihood Mission with effect from March 2016 [5]. Research suggested that a facilitator acts as an "internal designer" who thinks alongside the team (not separately from the team) and directs them in the proper path [6]. DAY-NRLM introduced an intervention such as a community resource person, also known as *Jeevika Sakhi* (Assam), whose primary role was to act as a facilitator. The CRP (*Jeevika Sakhi*) is a member of a self-help group (SHG) that is active and ideally NRLM compliant [7]. Through SHG, *Jeevika Sakhis* experienced considerable changes in their life. They have exhibited effective practices of managing and promoting SHGs. Some of the primary responsibilities of CRPs include conducting village surveys and participatory identification of the poor (PIP) exercises; bringing new, old, and/or defunct SHGs into the DAY-NRLM fold; overseeing the up to date of *Panchasutras* [7] As per the mission, *Panchasutras* were introduced during the commencement of NRLM. These are five basic rules followed by the SHG members for the maintenance of the SHGs, viz., regular meeting, regular bookkeeping, regular internal loaning, regular repayment, and regular savings; likewise, initially, *Panchasutras* were the main functions of SHGs [8]. The idea of *Dasasutras* was developed by the Maharashtra SRLM, which resulted in adding five more areas. These include education, health (including nutrition and WASH), PRI convergence, access to entitlements, and livelihoods. The present study intentionally did not study *Dasasutras* they were introduced very recently. Also, the *Panchasutras* check the livelihood of the rural poor, whereas *Dasasutras* check the welfare of the rural poor after they have been able to start a livelihood. The *Jeevika Sakhis* also involved in identifying bookkeepers, assisting SHG members in creating microcredit investment plans, and working tirelessly to promote the livelihood of the SHG members. The operational framework of DAY-NRLM includes mentors who offer hands-on assistance with the thrift and credit operations [9]. The mission seeks to offer the rural poor handholding help until it is certain that the rural poor can support themselves individually and collectively. At that point, the support is withdrawn from *Jeevika Shaki*.

Several pieces of literature have documented the performance of the SHGs and SHG members under DAY-NRLM. However, little literature was found regarding NRLM's intervention through *Jeevika Sakhi*. Therefore, the study was proposed to determine *Jeevika Sakhi's* effects on SHGs under DAY-NRLM.

2. MATERIALS AND METHODS

The present study was conducted in the Balipara development block of the Sonitpur district of Assam, which was selected randomly. The district has seven blocks. All the 25 available *Jeevika Sakhis* were selected from the Balipara block. Several SHGs under NRLM are supervised or monitored by *Jeevika Sakhis* in their respective areas. Therefore, one SHG was selected under each of the 25 *Jeevika Sakhi* randomly. So, the total number of selected SHGs was 25. From each randomly selected SHG, five members were selected as respondents. These were the president, secretary, and three other members selected randomly from the rest of the members of the SHG. The 25 *Jeevika Sakhis*, five members from each of the 25 SHGs (total of 125 numbers), led to 150 respondents in total, which was the sample size for the study. Data were collected through personal interviews. The impact was studied using the Difference-in-Differences method [10]. Difference-in-Differences (DID) is a quasi-experimental design used to determine the impact of an intervention by comparing the evolution of outcomes over time between an intervention group and a control group [11]. The DID method combines insights from cross-sectional treatment-control comparisons and before-after studies for a more robust identification. Considering an analysis that compares outcomes in the treatment group to a control group using data from after the implementation of the policy to estimate the impact of the (non-randomly implemented) policy (the "treatment") [12]. The effect of the DAY-NRLM plan on SHG members' income was examined using DID. Differences can also be obtained using regression analysis or by comparing means. The differences between the two differences are used to calculate the effects of DAY-NRLM on the income of SHG members. The formula used is as follows:

$$DD \text{ Impact} = (B-A)-(D-C)$$

A = Average annual income of SHG members after joining SHG in a pre-NRLM era

B = Average annual income of SHG members after joining SHG in a post-NRLM era

C = Average annual income of SHG members before joining SHG in a pre-NRLM era

D = Average annual income of SHG members after joining SHG in a post-NRLM era

(B-A) = Before and after situations for the treatment group (SHGs under NRLM)

(D-C) = Before and after situations for the comparison group (SHGs not under NRLM)

2.1 Performance of *Jeevika Sakhis*

The performances of the *Jeevika Sakhis* are measured by taking variables from the official guidelines provided by [13]. The variables are as follows:

2.1.1 Conduction of Participatory identification of the poor (PIP) exercises: It referred to the method by which the rural community identifies the population's most vulnerable and impoverished homes. The DAY-NRLM target groups and households determined by the rural community to be the poorest of the poor are enrolled as beneficiaries after their names have been reviewed by Gram Sabha and approved by Gram Panchayat. In this situation, *Jeevika Sakhis* was required to carry out the process of mobilising the poorest of the poor into SHGs on an as-needed basis.

2.1.2 Incorporation of old SHGs under DAY-NRLM fold: It denoted integrating the old and active SHGs into the DAY-NRLM. The SHGs must meet various requirements, such as having at least 15 members and a majority of members below the poverty line. The *Jeevika Sakhis* are principally responsible for this process.

2.1.3 Re-starting defunct SHGs: It alluded to *Jeevika Sakhi's* approach of reactivating an inactive SHG in her designated area. Such SHGs are then brought under the wings of DAY-NRLM.

2.1.4 Formation of new SHGs: It signified *Jeevika Sakhi's* initiative to gather the poorest of the poor people into a new SHG.

2.1.5 Overseeing the upkeep of Panchasutras by the SHGs: Every SHG within the DAY-NRLM fold must abide by the five rules known as *Panchasutras* to maintain an SHG in good working order. These regulations include consistent record-keeping, internal loans, savings, meetings, and repayment. The *Jeevika Sakhi* must ensure that the SHGs under her control routinely maintain *Panchasutras*.

2.1.6 Identification of bookkeepers: A bookkeeper is someone who keeps the accounting records of an SHG. The SHG selects one of its members to serve as the bookkeeper. *Jeevika Sakhis* oversees making this selection process easier.

2.1.7 Assistance to SHG members in creating a micro-credit investment plan: It alluded to a bottom-up strategy in which SHG members create a plan for different credit, investment, and livelihood needs. SHG members create this plan with *Jeevika Sakhi's* assistance.

2.1.8 Working tirelessly to promote the livelihood of SHG members: It talks about *Jeevika Sakhi's* job to make the lives of the poor in her community better, make sure they get the most out of the programme, make sure members pay back their loans on time, help Bank Mitras tell members about different government programmes, and make sure members know about the thrift and credit business. The following are the dimensions:

Dimension 1: Sensitisation about loan repayment

Dimension 2: Zero defaulters

Dimension 3: Knowledge provided about the schemes

Dimension 4: Knowledge provided about the thrift and credit business

2.2 Impact of *Jeevika Sakhi's* intervention on livelihood promotion of the SHG members

2.2.1 Income of SHG members: *In* the current study, it is referred to as the benefit that SHG members experienced in terms of income after joining SHGs operated under DAY-NRLM. The NRLM scheme was a treatment, and the average annual income in the post-SHG stage (respondent's income after joining the SHG) was regarded as the treatment group. The average annual income in the pre-SHG stage (respondent's income before joining the SHG) was deemed the control group.

2.2.2 Perception of SHG members on various development dimensions: *The* current study implied the SHG members' progressive growth after joining the SHG under DAY-NRLM. Developments include saving practice, increased income, the opportunity for better technology, the improvement of decision-making abilities, skill upgradation, comprehension of banking operations, improved communication abilities, and social issue awareness.

3. Results and discussion

3.1 Performances of *Jeevika Sakhis*

3.1.1 Conduction of PIP exercises

Table 1 shows that the majority (64.00%) of *Jeevika Sakhis* conducted PIP exercises on a targeted basis, and the rest of the 36.00 per cent of the *Jeevika Sakhis* conducted PIP exercises regularly. One reason could be that DAY-NRLM has probably reached almost every village. Therefore, PIP was asked to be conducted by the *Jeevika Sakhis* when a new poverty pocket area was discovered where DAY-NRLM had not yet reached.

Table 1. Conduction of PIP exercises

Categories	Frequency	Percentage
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Regular	9	36.00
Target-based	16	64.00
Total	25	100.00

3.1.2 Incorporation of old SHGs under NRLM fold

The study revealed that all the *Jeevika Sakhis* (100.00%) had incorporated old SHGs in their area under the DAY-NRLM fold.

3.1.3 Re-starting defunct SHGs

Table 2 shows that 68.00% of *Jeevika Sakhis* have brought back SHGs that had stopped working and brought them under DAY-NRLM so that SHG members can get the benefits of DAY-NRLM. However, the rest of the 32.00 per cent of *Jeevika Sakhis* had been unable to do the same. It might be because of a lack of knowledge about their job description or proper instruction from the block office.

Table 2. Re-starting defunct SHG

Categories	Frequency	Percentage
Yes	17	68.00
No	8	32.00
Total	25	100.00

3.1.4 Formation of new SHGs

From analysis of the findings, it was found that all the *Jeevika Sakhis* (100.00%) opened new SHGs under the DAY-NRLM scheme provided vide the necessary benefits to the SHG members.

3.1.5 Overseeing the upkeep of Panchasutras by the SHGs.

Analysis of data revealed that all the *Jeevika Sakhis* (100% of them) could ensure that all the SHGs oversaw keeping their *Panchasutras* in good shape.

3.1.6 Identification of bookkeepers

Table 3 suggests that nearly one-fourth (72.00%) of the *Jeevika Sakhis* have identified bookkeepers among the SHG members from SHGs under her supervision. However, 28.00

per cent of the *Jeevika Sakhis* could not do so. It might be because of a lack of an eligible candidate in the SHG and *Jeevika Sakhi's* knowledge about the selection procedure.

Table 3. Identification of bookkeepers

Categories	Frequency	Percentage
Yes	18	72.00
No	7	28.00
Total	25	100.00

3.1.7 Assistance to SHG members in creating a micro-credit investment plan

From the findings it was found that all (100.00%) of the *Jeevika Sakhis* have been able to assist their SHG members in creating micro-credit plans.

3.1.8 Working tirelessly to promote the livelihood of SHG members

Dimension 1: Sensitisation about loan repayment

It was found that all (100.00%) of the *Jeevika Sakhi* have sensitised the SHG members towards loan repayment

Dimension 2: Zero defaulters

Table 4 suggests that 64.00 per cent of the *Jeevika Sakhis* had no loan defaulters in SHGs under their supervision. However, 36.00 per cent of the *Jeevika Sakhis* had loan defaulters in SHGs under their supervision. It might be because of the use of the loan for other non-income generating purposes by the SHG members, SHG members' inability to repay the loan, or fault from the bank's point of view for not having a proper background check on the SHG members' ability to repay. The fast growth of the SHG programme led to a rapid rise in loan defaults, which turned some SHG loans into non-performing assets [14]. In numerous instances, loans were taken out for income-generating activities but were used for consumption, resulting in loan defaults [15]. The situation is exacerbated by the fact that banks significantly underreport default rates [16].

Table 4. *Jeevika Sakhis's* response about having zero loan defaulters in SHGs under her supervision

Category	Frequency	Percentage (%)
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Yes	16	64.00
No	9	36.00
Total	25	100.00

Dimension 3: The knowledge provided about the schemes

It was observed that all (100.00%) *Jeevika Sakhis* who have been able to provide the SHG members with knowledge of various government schemes and their benefits.

Dimension 4: The knowledge provided about the thrift and credit business

The findings shows that all (100.00%) *Jeevika Sakhis* have been able to provide the SHG members with knowledge of how the thrift and credit business works.

3.2 Impact of *Jeevika Sakhi's* intervention on livelihood promotion of the SHG members

3.2.1 Income of SHG members

The average annual income of the respondents in Table 5's pre-SHG stage before the NRLM era was ₹ 127460, but it fell to ₹ 126306 in the pre-SHG stage after the NRLM era. This could be because the respondents did not join any SHGs under the NRLM programme or any SHG in general. Table 5 further demonstrates that respondents' mean annual income increased from ₹ 186275 in the post-SHG stage before the NRLM period to ₹ 204765 in the post-SHG stage after the NRLM era. In the pre-NRLM era, the difference in mean annual income of ₹ 58815 between respondents in pre-SHG stages and those in post-SHG stages, and in the post-NRLM era, the difference in a mean yearly income of ₹78459 between respondents in the pre-SHG stages and those in post-SHG stages. The two-fold difference between the respondents' post-NRLM and pre-NRLM mean annual incomes was ₹19644. This study has demonstrated the positivity of the mean impact difference gap between pre- and post-NRLM respondents (₹19644).

Table 5. Comparison of the impact of DAY-NRLM on the annual income of respondents in the pre-SHG and post-SHG period by using the Difference-in-Differences (comparison of means) method

Group	Pre-NRLM	Post-NRLM	Difference
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Post-SHG	₹186275	₹204765	₹18490
Pre-SHG	₹127460	₹126306	-₹1154
Difference	₹58815	₹78459	₹19644

3.2.2 Perception of SHG members on various development dimensions:

Table 6 demonstrates that most SHG members (91.20%) agreed to develop a saving habit after joining the SHG. At the same time, eight per cent had no opinion, and less than one per cent disagreed. This may be because one of the *Panchasutras* rules that SHG members must follow is to save money regularly. Because the SHG members successfully developed their income-generating activities with the aid of the funds and loans received from the DAY-NRLM programme. About ninety SHG members agreed that their income had increased after joining the SHG. In comparison, five per cent had no opinion, and six per cent disagreed. About 82.40 per cent of the SHG members agreed they could buy technologies like phones and TVs. The reason may be because the SHG members' saving habits allowed them to spend their money on beneficial things. However, about 10 per cent had no view, and eight per cent disagreed.

Table 6. Development of SHG members

S N	Dimensions	Agree f & (%)	No opinion f & (%)	Disagree f & (%)
1	Development of saving habits	114 (91.20)	10 (8.00)	1 (0.80)
2	Increased incomes	112 (89.60)	6 (4.80)	7 (5.60)
3	The window for better technology	103 (82.40)	12 (9.60)	10 (8.00)
4	Development of decision-making power	119 (95.20)	0 (0.00)	6 (4.80)
5	Skill-upgradation	99 (79.20)	8 (6.40)	18 (14.40)
6	Understand banking operations better	112 (89.60)	3 (2.40)	10 (8.00)
7	Better communication skills	105 (84.00)	9 (7.20)	11 (8.80)

8	Awareness of the social issue	114 (91.20)	1 (0.80)	10 (8.00)
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From the Table 6, almost cent per cent (95.20 %) of SHG members agreed that they had a voice in decisions made in their households and the SHG. Only five per cent of respondents disagreed as it might be attributable to the weekly meetings. Weekly meetings expose SHG members to frequent interaction, discussion, and participation in decision-making with other SHG members and thus help them develop confidence. About eighty per cent of the SHG members agreed that their skills had improved, compared to 6.40 per cent who had no opinion and 14.40 per cent who disagreed. The BMMU may have made sporadic training available, emphasising pig husbandry, goat husbandry, livestock husbandry, kitchen gardening, etc.

The Table 6 shows that SHG members' level of dissatisfaction was caused by their inability to attend this training because their Gaon Panchayat was far from the BMMU. As a result of *Jeevika Sakhi's* lesson on the savings and credit business, 89.60 per cent of SHG members agreed that they knew how banks worked, compared to three per cent who were not sure and eight per cent who did not agree. About 84.00 per cent of SHG members agreed that their communication skills had improved since joining the group, seven per cent had no opinion, and about nine per cent disagreed. This finding may be related to the weekly meetings, which allowed SHG members to regularly interact with other members, which helped their communication skills develop over time. More than 90.00 per cent of the SHG members agreed that they were aware of the social difficulties in their community, eight per cent disagreed, and less than one per cent had no view. It could be that they must have participated in the awareness campaigns that *Jeevika Sakhi* of their region coordinated.

4. CONCLUSION

The positive impact of the intervention of *Jeevika Sakhi* introduced by DAY-NRLM can be observed in the present study. The positive impact on the change of the SHG members' income has proven to be positive over the years. With the help of the funds and the loans that DAY-NRLM provided were put to better use by investing them in income-generating activities. A positive development has also been observed in the SHG members. This was made possible by the assistance or facilitation provided by the *Jeevika Sakhis*, despite their performance falling short of expectations. For example, more than half of the *Jeevika Sakhis*

performed PIP exercises on a targeted basis. Almost one-third of *Jeevika Sakhi* could not revive defunct SHGs, more than one-fourth of *Jeevika Sakhi* could not identify bookkeepers for their respective SHGs, and more than one-third of them oversaw SHGs with defaulters. These shortfalls could be due to a lack of knowledge about their job descriptions and a lack of accountability on the block office's part. According to the research, the effectiveness of the *Jeevika Sakhis* directly impacts the productivity of the SHG's members, so improving their performance is of utmost importance. However, a detailed study covering different districts and blocks is needed to strengthen the DAY-NRLM through the intervention of *Jeevika Sakhi*.

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