

## Economic Inclusion and the National Rural Livelihoods Mission (NRLM) Jeevika

14 May 2020

### *Audience questions & comments*

#### **Question 1: Any figure on the latest per capita income augmentation of the Jeevika participants? (From Nilanjan Chaudhuri)**

The result frameworks for successive World Bank investments into the JEEViKA program have clear outcome targets for income enhancement among JEEViKA households. As per the implementation completion report for JEEViKA-I concluded in 2016, 65.1 percent of surveyed households who accessed capital support from SHGs had a final income greater than 30 percent of that at baseline. The evaluation for JEEViKA-II is still ongoing and the mid-line survey based outcome results will be available soon.

#### **Question 2: How does development agencies such as World Bank measure real "success" of half a billion-dollar initiative? Was there a third-party evaluation undertaken? Were targeted project beneficiaries impacted positively such as in terms of improved revenue, improved living standards, etc.? I felt the first speaker was overly praising the program and may be biased, since he was involved in the project implementation. (From Elorm Allavi)**

The World Bank places tremendous emphasis on credible evaluations of its programs through a combination of third-party evaluation, robust program MIS as well as process monitoring. The JEEViKA program has undergone multiple independent evaluations including programmatic evaluation as well as assessment of specific interventions. Please refer to some of the key evaluations mentioned below for detailed insights:

1. Datta, Upamanyu; Rao, Vijayendra, Socio-Economic Effects of a Self-Help Group Intervention: Evidence from Bihar, India
2. Datta, Upamanyu; Rao, Vijayendra, Poverty and empowerment impacts of the Bihar Rural Livelihoods Project: Evidence from a Mixed-Methods Cluster-Randomized Trial- (Program evaluation at 2-year exposure)
3. Kochar, Anjini (Stanford) Impact evaluation of National Rural Livelihoods Mission- Bihar RCT sample was revisited

Some of the key common findings of these evaluations include:

- Higher Assets and Savings among treatment households
- Lesser high cost debt among treatment households
- Highest program efficacy for the most vulnerable (Scheduled Castes and Schedule Tribes)
- Increase in women's empowerment and intra-household decision making.

**Question 3: Thanks for the update. Overall state governance is a good indicator of the success of SP programmes. What lessons are emerging from Jeevika on overall governance? (From Jyoti Dhingra)**

A good metric for improved governance can be overall citizen engagement esp. at the front end. JEEVIKA's community institutions have been able to make tremendous inroads on this front. JEEVIKA SHG members are now as part of state policy, involved in convergent program delivery and grass-root monitoring of several key public institutions including the local govt. schools, Aanganwadi Centres, PDS shops as well as Panchayats. There is increased participation from women members in Gram Sabhas and recent initiatives like social audit of panchayats through trained SHG women have further boosted citizen engagement. All these outcomes have positively affected local governance, making public institutions more accountable and effective.

**Question 4: Question for Mr. Paramveer. Greetings sir!! A recent article in a popular national daily from the courtesy of faculty in Indian Institute of Management pointed out that when it came to targeted support during COVID-19 pandemic, JAM Trinity – as compared to MGNREGA – is like shooting an arrow in the dark. There are instances in Odisha and Bihar, where government resorted to manual cash giveaway than direct bank transfer. On a national level as compared to boosted start, only 17% of Jan Dhan Accounts are truly active. As team that has handled 20 million USD in these regions, what is the reason behind such low penetration of banking services? (From Pratyush Satapathy)**

Provision of banking services needs to be a viable business for long term sustainability. In many instances, this is a challenge for brick and mortar branches operating in high poverty regions. In such contexts, individual banking correspondent agents providing doorstep banking services have proven to be more effective with their lean operational model and flexible working hours. JEEVIKA presently has more than 850 SHG women members working as Bank Sakhis, banking correspondents that provide doorstep financial services. This network has enabled delivery of USD 20 million every month in rural areas.

As a long-term approach, JEEVIKA's focus has been on building institutional capacity of SHGs and individual members to emerge as credible borrowers. This will enable improved flow of capital to rural livelihoods while also boosting branch level profitability for banking services, thus catalysing higher investment into developing rural banking infrastructure.

**Question 5: In the context of millions of ultra-poor and extreme poor, which targeting mechanisms do you use? How to avoid/minimise inclusion and exclusion errors? (From Fidele Tchenda)**

For the large scale core JEEVIKA program, the focus is on minimizing exclusion errors and therefore mobilization efforts focus on effectively communicating program elements and objectives. Community resource persons undertaking mobilization adopt a poorest first approach, initiating mobilization from poorer hamlets within a village. Principle of self-selection is followed to allow maximum inclusion. Village Organizations are further mandated to track inclusion of poorest households as one of the quality metric.

For the smaller, ultra-poor graduation program, the targeting process is more intensive and complex as already outlined in the presentation.

Identification and final selection of beneficiaries through participatory methods comprising, focus group discussions, social mapping, wealth ranking. The probable beneficiaries are interviewed during household survey and verifications. Bandhan also collects secondary information from Socio Economic Caste Census (SECC), conducted by Ministry of Rural Development, Government of India.

**Question 6: How do you foresee the group models changing in the aftermath of COVID? Group meetings and community engagements are at the heart of NRLM operations. Is it time to innovate with these models? (From Ishita Sharma)**

The Self-Help groups and their federations will continue to be a crucial voice in rural areas, esp. in influencing long term behaviour change at community level in the areas of personal hygiene, social distancing, and risk mitigation. The pandemic will accelerate adoption and integration of technology into group-based activities. The model is fast evolving and there is already evidence of effective tech driven communication in areas of commodity marketing, agro advisory, modular training delivery etc. In case the pandemic persists for longer period, groups will look to adopt digital modes of savings and credit access. The Bank Sakhi initiative has already started seeding such technologies into group transaction processes.

**Question 7: How we plan for livelihood activities after COVID-19? What critical points should be taken into consideration while livelihood planning? (From Manas Rajan Das)**

This will have to be sector specific. For small farmers, the focus will need to be on ensuring availability of inputs and services. The institutional platform can play a key role in forecasting demand as well as in providing support services through community level infrastructure. For livestock and enterprises, availability of working capital and inventory management will be important while also building local capacity in implementing COVID specific mitigation measures.

**Question 8: How we plan livelihood activities for migrant workers? (From Manas Rajan Das)**

There are three potential pathways being explored by livelihood missions. Firstly, many states are now undertaking large scale skill mapping of incoming workforce to develop a skill bank/database. The missions will be working closely with the demand side from key sectors and can work as interface for industries looking to hire skilled workers. Furthermore, state missions have flexibility to initiate new training programs to bridge skill gaps wherever needed. Additionally, for workers looking to foray into self-employment, the missions will focus on business development services and market linkage. While these two pathways are explored, the state missions will have to necessarily engage on social protection including food security, health security and risk mitigation.

**Question 9: *There is high chance of long-term reverse migration due to COVID. How can organizations, such as Bandhan, solve the problem of availability of jobs at Village level?***  
(From Soumit Saha)

- Skill mapping / stock taking exercise so as to plan for skill building programme;
- Create a Risk Fund, so as to, help perspective entrepreneurs, access business start-up capital, where risk fund would guarantee to the financial institutions, for a specific % of default.

**Question 10: *How much support from people have you been getting? What kind of hindrances in the social setup have you faced? Particularly in Bihar*** (From Satvinder Singh)

Bandhan is well known in several states in India. However, Bandhan does form a Village Committee, so as to make rapport with the communities. Also, during the PRA exercise, Bandhan ensures the participation of all village households.

**Question 11: *Jeevika had carried out interventions, where farmers/shgs were/are linked to digital marketing of agri produce. I wonder, did these interventions pay off during the lockdown, also in terms of the coming future? Is that the ways it is going to be scaled up?***  
(From Kulranjan Kujur)

Yes. FPOs promoted under JEEViKA have been supporting market linkage for small farmers, integrating digital technologies in multiple aspects of the value chain. The FPOs are supporting daily price discovery for member farmers and are undertaking aggregation and marketing of produce on commodity exchange platforms like NCDEX. During the lockdown, FPOs institutional tie-ups with buyers have enabled marketing of produce despite restricted mobility.

**Question 12: *Has the utilization of the Vulnerability Reduction Fund (VRF) increased in the state while responding to the COVID pandemic, as this is mainly for addressing vulnerabilities through food security, health security etc.?*** (From Ramya Ranjan Mishra)

Yes. The uptake for Food Security Funds and Health risk funds has gone up during the pandemic. JEEViKA has relaxed the ongoing guidelines regarding eligibility for a VO to access these funds and has made it universal across all VOs. Nearly 17,000 VOs are estimated to have undertaken collective procurement of food grains using FSF.

**Question 13: *What role do you prescribe for NGOs in terms of promoting the Women's Collectives in India under Jeevika?*** (From Newton Isaac)

JEEViKA over the years has worked with several NGOs as either technical assistance partners and/or implementation support agencies. These two continue to be the most effective pathways. Firstly, specialized NGOs can engage with JEEViKA to provide technical assistance support in various sectors. Additionally, in many cases, NGOs have worked as implementation partners in the field, leveraging the JEEViKA platform for effectively targeting specific interventions that they might be looking to roll out in specific geographies.