



Performance of *Jeevika Sakhi* of Deendayal Antyodaya Yojana – National Rural Livelihood Mission on Improving Livelihoods of Rural Poor in Assam, India

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Authors' contributions

This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.

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ABSTRACT

Introduction: Deendayal Antyodaya Yojana – National Rural Livelihood Mission in Assam introduced a community resource person, *Jeevika Sakhi*, to facilitate the Self-help Groups formed under the mission. *Jeevika Shakhis* helps the rural poor until they can support themselves.

Objectives: (i) To determine the performance of *Jeevika Shakhi's* role under DAY-NRLM, (ii) to find out the impact of *Jeevika Sakhi's* intervention on the livelihood of SHG members, and (iii) to assess SHG members' development perceptions after *Jeevika Sakhi's* intervention.

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Methodology: The location of the study was Balipara Development Block of Sonitpur district of Assam, India. A cross-sectional study was conducted for which data were collected from 150 respondents. The data was collected from April 2022 to June 2022. For the analysis of data, descriptive statistics and Difference-in-Difference method were applied.

Results and Discussion: The results show that all the *Jeevika Sakhis* could not perform all the designated roles. However, there were positive changes in SHG members' income after the introduction of *Jeevika Sakhis*. A positive development was found in the case of the SHG members of DAY-NRLM after the intervention of *Jeevika Shakhi*

Conclusion: The study revealed a need for capacity building of *Jeevika Sakhis*, which will improve the performance of the *Jeevika Sakhis*.

Keywords: DAY-NRLM; difference-in-differences; impact of *Jeevika Sakhis*; rural poor; SHGs.

1. INTRODUCTION

Initially, economic empowerment of the weaker section of society and women was envisioned by setting up self-help groups (SHGs) as micro-credit groups in India. Through these groups, the needy could access more significant resources [1]. With the Swarnajayanti Gram Swarojgar 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. 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 Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) in March 2016 [5]. Research suggests 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*, as they were introduced very recently. Also, the *Panchasutras* check the livelihood of the rural poor.

In contrast, *Dasasutras* check the welfare of the rural poor after they can start a livelihood. The *Jeevika Sakhis* also involved 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*. In the present study, it was assumed that all *Jeevika Sakhis* contributed uniformly to improving the livelihoods of SHG members comprised of rural poor and formed under DAY-NRLM. Therefore, the study was proposed with the following objectives.

(i) To determine the performance of *Jeevika Sakhi's* role under DAY-NRLM, (ii) to find out the impact of *Jeevika Sakhi's* intervention on the livelihood of SHG members, and (iii) to assess SHG members' development perceptions after *Jeevika Sakhi's* intervention.

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:

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

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* were measured by taking variables from the official guidelines of DAY-NRLM [13]. The variables are mentioned in the subsequent paragraphs.

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, the SHGs were 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 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 more manageable.

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 mentioned *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 [13]:

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 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 practices, 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 [13].

3. RESULTS AND DISCUSSION

3.1 Performances of *Jeevika Sakhis*

The *Jeevika Sakhis'* performances were evaluated using criteria from the DAY- NRLM's guidelines [13].

3.1.1 Activities performed by cent per cent sampled *Jeevika Sakhis*

Table 1 shows that out of eight selected activities, four were performed by all the sampled *Jeevika Sakhis*. All the *Jeevika Sakhis* did not perform the remaining fifty per cent of activities. The *Jeevika Sakhis* might not have understood their duty or were reluctant to perform all the duties. Lack of job security and other related problems might also affect their job [14].

3.1.2 Conduction of PIP exercises

Table 2 shows that the majority two-third of *Jeevika Sakhis* conducted PIP exercises on a targeted basis. 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.

3.1.3 Re-starting Defunct SHGs by *Jeevika Sakhis*

Table 3 indicates that 68.00 per cent of *Jeevika Sakhis* brought back SHGs that had stopped

working and brought them under DAY-NRLM. It might be because of a lack of knowledge about their job description or proper instruction from the block office. However, the rest of the 32.00 per cent of *Jeevika Sakhis* had been unable to do the same.

Table 1. Activities performed by cent per cent sampled *Jeevika Sakhis* n₁=25

S.N	Activities performed by <i>Jeevika Sakhi</i>	Response	Frequency	Percentage
1	Incorporation of old SHG under the DAY-NRLM fold	Yes	25	100.00
2	Formation of new SHGs	Yes	25	100.00
3	Overseeing the upkeep of <i>Panchasutras</i> by the SHGs	Yes	25	100.00
4	Assistance to SHG members in creating a micro-credit investment plan	Yes	25	100.00

Source: Primary data

Table 2. Conduction of PIP exercises by *Jeevika Sakhis* n₁=25

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

Source: Primary data

Table 3. Re-starting defunct SHG by *Jeevika Sakhis* n₁=25

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

Source: Primary data

Table 4. Identification of bookkeepers by *Jeevika Sakhis* n₁=25

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

Source: Primary data

Table 5. Dimensions performed by cent percent sampled *Jeevika Sakhis* under activity 'working tirelessly to promote the livelihood of SHG members by *Jeevika Sakhis*' n₁=25

S.N	Dimension covered by the <i>Jeevika Sakhis</i>	Response	Frequency	Percentage
1	Sensitisation about loan repayment	Yes	25	100.00
2	The knowledge provided about the schemes	Yes	25	100.00
3	The knowledge provided about the thrift and credit business	Yes	25	100.00

Source: Primary data

Table 6. *Jeevika Sakhis*'s response about having zero loan defaulters in SHGs under her supervision. n₁=25

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

Source: Primary data

3.1.4 Identification of bookkeepers by Jeevika Sakhis

Table 4 suggests that nearly three-fourths of the *Jeevika Sakhis* have identified bookkeepers among the SHG members from SHGs under her supervision. However, one-fourth 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* lack of knowledge about the selection procedure.

3.1.5 Working tirelessly to promote the livelihood of SHG members by Jeevika Sakhis

Under the activity, there are four dimensions. The result depicted in Table 5 shows that the sampled *Jeevika Sakhis* covered 75 per cent dimensions.

Only in the dimension 'Zero defaulters' case, one-third of the *Jeevika Sakhis* had loan defaulters in SHGs under their supervision (Table 6). If the loan defaulters are not reduced, then the overall activities of SHGs will deteriorate soon. Due to rapid loan defaults, some SHG loans became non-performing assets [15]. Loan defaults occurred when income-generating loans were used for consumption [16]. Banks underreport default rates, worsening the situation [17].

3.2 Impact of Jeevika Sakhi's Intervention on Livelihood Promotion of the SHG Members

3.2.1 Income of SHG members

Table 7's respondents' average annual income was ₹127460 before the DAY-NRLM era and ₹126306 after the era. The respondents may not have joined DAY-NRLM SHGs or any SHG.

Table 5 shows that respondents' mean annual income increased from ₹186275 before the DAY-NRLM period to ₹204765 afterwards. In the pre- DAY-NRLM era, the Difference in mean annual income was ₹58815, and in the post- DAY-NRLM era, it was ₹78459. The post- DAY-NRLM mean annual income difference was ₹19644. The mean impact difference gap between pre-and post-DAY-NRLM respondents was positive in this study (+₹19644).

3.2.2 Perception of SHG members on various development dimensions

Table 8 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. About 82.40 per cent of the SHG members agreed they could buy technologies like phones and televisions. The reason may be because the SHG members' saving habits allowed them to spend their money on beneficial things.

From the Table 8, almost cent per cent (95.20 %) of SHG members agreed that they had a voice in decisions made in their households and the SHG. Weekly meetings expose SHG members to frequent interaction, discussion, and participation in decision-making with other SHG members and thus help them develop confidence. The Block Mission Management Unit (BMMU) may have made sporadic training available, emphasising pig husbandry, goat husbandry, livestock husbandry, kitchen gardening, etc.

Table 7. Comparison of the impact of DAY-NRLM on the annual income of SHG members in the pre-SHG and post-SHG period by using the Difference-in-Differences (comparison of means) method n₂=125

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

Table 8. Perception of SHG members on various development dimensions related with livelihood activities n₂=125

SN	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)

Source: Primary data

Table 8 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. About ninety 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. It could be that they must have participated in the awareness campaigns that *Jeevika Sakhi* of their region coordinated.

4. CONCLUSION

A positive impact of the intervention of *Jeevika Sakhi* introduced by DAY-NRLM can be observed in the present study. The study revealed that 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 oversaw SHGs with defaulters. The positive changes in the SHG members' income had also been observed under DAY-NRLM. The SHG members also perceived positive development in some dimensions. The results reported some shortfalls in the case of the performance of *Jeevika Sakhis*. The study suggested improving their performance through a proper capacity-building programme. However, a detailed study covering different districts and blocks is needed to strengthen the DAY-NRLM through the intervention of *Jeevika Sakhi*.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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