

ASSESSMENT OF IMPACT OF POVERTY
ALLEVIATION PROGRAMMES ON BENEFICIARIES
IN A FEW SELECTED VILLAGES OF JHARKHAND

DRAFT REPORT (Revised)

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**ASSESSMENT OF IMPACT OF POVERTY ALLEVIATION PROGRAMMES ON
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FOREWORD

The present study on **Assessment of Impact of Poverty Alleviation Programmes on Beneficiaries in a Few Selected Villages of Jharkhand** was entrusted to XISS by the Planning Commission, Government of India in January 2000. The Government of India is spending large amounts of money on various rural development programmes, but even then it is found that the incidence of rural poverty in Bihar has not declined.

The main finding of this Report is that the anti-poverty programmes do have a positive impact on the lives of the people, but the impact is limited. There are certain factors in the implementation of these programmes which restrict the overall impact. If appropriate steps are taken to overcome these constraints, a greater impact can be achieved. It is hoped that the Planning Commission will make use of these findings in formulating future plans.

We remain grateful to the Planning Commission for entrusting this task to us. We also express our gratitude to the Government Officials of Khunti and Bano block for their assistance in providing the necessary data.

Dated: 10th June 2000

Dr. B. Ekka

Director, XISS

CHAPTER – I

INTRODUCTION

1. 1 STATEMENT OF THE PROBLEM

The Govt. of India through the Ministry of Rural Development is spending large amounts of money on various rural development programmes in order to reach out to the last and most disadvantaged sections of society. These programmes fall broadly into two categories :

- Programmes for direct poverty alleviation
- Programmes for infrastructural development.

The programmes for poverty alleviation concentrate on providing avenues for employment through special employment generation programmes and productive asset transfer. Programmes for rural housing and area development, drinking water facilities and sanitation are designed to improve the quality of life in rural areas. In spite of all these programmes, it is found that the incidents of rural poverty in Bihar has increased from 52.63% in 1987-88 to 53.21% in 1993-94. This is an alarming situation and hence there is a need to examine the impact of poverty alleviation programmes on beneficiaries in some selected villages.

OBJECTIVES AND FOCUS OF THE STUDY

The main objective of the study was to assess the impact of poverty alleviation programmes in a comprehensive manner including both employment generation and infrastructural development programmes.

The focus was on the village and the beneficiary level. Infrastructural development programmes such as link roads were assessed for the village as a whole as facilitating factor for the development and programmes of the direct poverty alleviation were assessed in terms of impact on the standard of living of beneficiaries. An attempt was made to take a holistic view and to examine the influence of the social factors in the development process.

METHODOLOGY OF THE STUDY

Approach : In order to have an holistic understanding of the impact of anti-poverty programmes, it was necessary to collect both quantitative and qualitative data. Quantitative data were required to examine the extent of increase in the standard of living, while qualitative information was gathered to look at the social dimensions of poverty.

Measurement of Impact : The aim of the study was to assess the impact of poverty alleviation programmes on the living standard of the poor. It is known that it is very difficult to measure income directly. Hence a number of indicators of standard of living were developed. In particular the following parameters were taken into account:

1. expenditure pattern
2. employment status and migration
3. possession of assets / household articles
4. education of children
5. housing conditions
6. health and nutritional status, especially of children

7. work load of women

Sample: 10 villages were selected for the study by purposive sampling, taking into account the composition of the population . 5 villages were taken up in Bano block of Gumla district and 5 villages in Khunti block of Ranchi district. Although both blocks have a high concentration of tribal population there are a few basic differences between the blocks.

- i. In terms of location it is seen that Khunti block is located on the State highway and is only about 30 km from Ranchi, the future capital of the Jharkhand region. The block headquarter is also a sub-divisional headquarter. So Khunti has a very central location, two state highways branch off from Khunti : one is the Ranchi-Chaibasa road, and the other one is the Ranchi - Rourkela road via Simdega.

On account of the proximity to Ranchi some industrial activity such as stone quarries has come up. Bano block on other hand is at the distance of about 150 km from Ranchi. It is a very remote area and in many respects isolated.

- ii. Both blocks have a high concentration of tribals. However the villages of Khunti are dominated by one tribe, the Mundas. Non-tribals are mostly found along the roadside while in the interior villages there are some artisans, belonging to SC community.

The selection of the villagers was done keeping in mind;

- the composition of the population
- the concentration of beneficiaries of various anti-poverty programmes.

From each village 20 beneficiaries were selected (four beneficiaries each of JRY, IRDP, IAY and MWS and two beneficiaries each of TRYSEM and DWCRA). From the 5 villages in the Bano block mostly ST beneficiaries were selected and from the village in Khunti block only Non- ST beneficiaries were selected.

Collection and Processing of Data: The collection of field data took place in two stages:

- in the month of January 2000 a team of investigators spent two weeks in Bano block to collect both secondary and primary data.
- after the assembly elections at the end of February 2000, the team spent nearly 3 weeks in Khunti block to collect the required data.

After the data collection the filled-in schedules were scrutinised by the research assistants and the data were processed on computer.

Research team had to face some difficulties in collecting the required data as on account of assembly elections the Govt. Staff at the block headquarters were very busy and could not spare time to provide the required data.

Table 1.1: Programme-wise Distribution of Beneficiaries Interviewed

Block	Village	Programmes																				
		EAS/JRY			DWCRA			TRYSEM			IRDP			IAY			MWS			Total		
		M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T
BANO	Ukauli	03	01	04		02	02	02		02	04		04	04		04	04		04	17	03	20
	Hatinghore	02	02	04		02	02		02	02	04		04	03	01	04	04		04	13	07	20
	Buruhonjar	04		04		02	02	01	01	02	04		04	04		04	04		04	17	03	20
	Samdega	04		04		02	02	01	01	02	04		04	04		04	04		04	17	03	20
	Pabura	04		04		04	04				04		04	04		04	04		04	16	04	20
	Sub Total	17	03	20		12	12	04	04	08	20		20	19	01	20	20		20	20	20	100
KHUNTI	Hitutola		04	04		03	03	01		01	04		04	04		04	04		04	13	07	20
	Goregaon	01	03	04		02	02		02	02	03	01	04	02	02	04	04		04	10	10	20
	Rewa	04		04		02	02	02		02	04		04	04		04	04		04	18	02	20
	Anigara	02	02	04		02	02	02		02	04		04	04		04	04		04	16	04	20
	Kundi	02	02	04		04	04				04		04	04		04	04		04	14	06	20
	Sub Total	09	11	20		13	13	05	02	07	19	01	20	18	02	20	20		20	71	29	100
Grand Total		26	14	40		25	25	09	06	15	39	01	40	37	03	40	40		40	151	49	200

CHAPTER – II

AREA PROFILE

2.1 BIHAR

Bihar has an area of 173,877 sq.km and a population of 86,374,465 (1991 census). The Scheduled caste population is 12,571,700 (14.55%) and the Scheduled Tribe population is 6,616,914 (7.66%).

Bihar is mainly an agricultural state with 87.5% of the total population living in rural areas with almost all engaged in agriculture production. With 53% living below the poverty line (national average is 39%), Bihar also has the lowest literacy rate at 38% (national average is 52%).

Three Areas of Bihar

Bihar can be divided into three distinct areas.

1. The northern part of the state is very poor, densely populated and depends mainly on agriculture. Although it is rich in land and water resources, productivity is comparatively low. With a large number of rivers and poor water management schemes this area is also prone to rapid onset monsoon flooding.
2. Bihar's central belt is dominated by the state capital, with Patna located on the south bank of the Ganges. The central belt benefits from fertile land, the river, the concentration of administrative power and the revenue from Bihar's mineral resources.
3. The southern part of Bihar, known as Jharkhand, is an area rich in both mineral and forest resources. It is the home of almost all of Bihar's tribal population people. Formerly characterised by rolling hills, dense forests, abundant wildlife and winding rivers, many areas of the south are pock-marked by the industrial development of open cast mines, steel plants and the various coal washeries and other supporting industries. Through industrialisation, the vast mineral wealth of the area flows out to the state capital, to central government, and out of India via multinational corporations. The extreme poverty of displaced adivasi people is a distinct feature of this area.

Mineral Resources:

Bihar is famous primarily for its mineral resources supplying a huge 40% of India's national production. The exploitation of iron ore, coal and a wide range of minerals has helped to create wealth for the state, but the negative side has been urbanisation, displacement, migration and severe environmental damage. Open cast coal mining in particular is responsible for the displacement of thousands of people.

2.2 BANO BLOCK IN GUMLA DISTRICT

Bano block is one of the 18 blocks of Gumla district. The district was created in the year 1989; prior to that date it was a part of Ranchi district. All the blocks of Gumla district are tribal dominated blocks in the sense that more than 60% of the population in these blocks are tribals. The main tribal groups in the district are: Mundas, Kharias and Oraons. The northern part of the district is mostly inhabited by Oraons, while the southern part of the district is the home of the Kharias, but Munda and Oraon families have also settled in this area.

Bano block of Gumla District has 93 villages covered in 19 panchayats.

The distinguishing physical feature of this block is the occurrence of hill features and large forest cover in most of the panchayats. The topography is undulating and the slope is gentle in most of the places. There is no major river system but only rivulets.

According to 1991 census the block had a population of 62461 of which 64.65 percent were scheduled tribes, 7.67 percent were scheduled castes and 27.68 percent belonged to other communities. The intercensal growth rate of block population (1981-1991) was very low at 6.06 percent. The scheduled tribe population declined by 1.92 percent which is a matter of great concern. The decrease in tribal population is to some extent due to high incidence of Malaria, water-borne diseases and mal-nutrition.

The sex ratio is markedly in favour of the male that is 51.98 percent males and 48.02 percent females.

Literacy rate of this Block was 29.77 percent, male literacy rate was 39.28 percent and female literacy rate 19.47 per cent. Poor literacy rate is due to paucity of educational facilities.

35.44 percent of the total population were main workers, male participation rate was 53.67 per cent and women 50.69 percent. This rate is little higher than the participation rate of state population. 80.36 percent of the total main workers were cultivators and 10.52 percent were agricultural labourers. 3.05 percent were engaged in household industry, 8.76 percent belonged to category of other workers. Among the marginal workers 95 percent were female.

Irrigation facilities are poor. Total area irrigated from all sources was 327.39 hectares which was 2.26 percent of the net sown area. The important source of irrigation are 779 dug wells irrigating 126.09 hectares besides ponds/tanks and also check dams.

The block is connected by rail with one railway station and the total length of railway line in the block is 26 km. There is no National highway but a state highway serves very important means of road communication. The state highway is also connected with a few rural roads which serve many important villages and markets.

Table 2.1: Population of Bano Block (1991 Census)

Categories	Male	Female	Total	%	Male/Female Ratio
ST	21049	19334	40383	64.65	52.12/47.88
SC	2384	2405	4789	7.67	49.78/50.22
Others	9039	8250	17289	27.68	52.28/47.72
Total	32472	29989	62461	100.00	51.98/48.02

2.3 KHUNTI BLOCK IN RANCHI DISTRICT

Khunti Block of Ranchi district has 159 villages covered in 23 panchayats.

In terms of physical features this block is characterised by undulating topography, low hills features interspersed with valleys. This block has several rivers and nallas including Tajna and Kanchi crisscrossing the block particularly in the eastern portion.

Scheduled tribes account for 65.80 percent, scheduled castes for 6.23 percent and other communities for 27.96 percent of the total population according to 1991 census. The intercensal growth rate of total population was 15.49 per cent for the scheduled tribes population it was 17.76 percent and for scheduled castes 15.82 percent and growth rate of other communities was as low

as 2.8 percent. The growth rate of scheduled tribes in this block is higher than the growth rate of tribal population in the state.

Sex ratio was marginally in favour of the female in 1981 census and became unfavourable in 1991. 21.97% of the total population was literate (male literacy was 32.57 percent and female literacy 11.36 percent). 42.36 percent of the total population were main workers in which 76.88 percent were listed as cultivators and 16.39 percent as agriculture labour making a total of more than 93 percent of the workers making their living out of agriculture. This block sends out an estimated 12 percent of the population as seasonal migrants.

Two important rivers Kanchi and Tajna along with feeder nallas are providing irrigation. The canal system of Kanchi and Tajna irrigate 637.37 hectares. There are six lift irrigation schemes ; other sources of irrigation are check dams, ponds and tanks but the most important source are the large number of dug wells which irrigate 845.78 hectares. The total area irrigated in the block is 13.28 percent to the net area sown.

Khunti block is fortunate in respect of another important infrastructure, that is roads. The network of roads (pucca and kachcha) including State Highway provides connection to most of the villages and important markets. The total length of pucca road was 86 km and of kuchcha roads 280 km.

The net sown area is 27.8 percent of the total geographical area. Low percentage of net sown area was partly due to large area under fallows which account for 14.76 percent of the total area. Forest are only 9.6 percent of the area and cultivable waste land accounts for 9.10 percent.

Table 2.2: Population of Khunti Block (1991 Census)

Caste	Population
SC	5233 (6.23%)
ST	55302 (65.80%)
Others	23498 (27.96%)
Total	84033 (100%)

2.4 PROFILE OF SELECTED VILLAGES

In order to get beneficiaries for all rural development programmes, the following villages were selected.

Table 2.3: Population of Selected Villages

Block	Village Name	No. of Household	Total Population
BANO	Ukauli	254	943
	Samdega	121	701
	Buruhonjar	126	611
	Hatinghore	207	1068
	Pabura	175	1306
	Total		
	Seneguli	158	928
	Anigara	287	1445
	Chalani	126	610
	Rewa	170	894

KHUNTI	Garigaon	139	719
	Total	880	4596
Grand Total		1763	9225

Geographical Area

Looking at the geographical area of the villages we find a substantial difference between two blocks. The 5 villages of Bano block have a total area of 3,058.64 hectares; the average area per village comes to 611.72 hectares. The total geographical area of the 5 villages in Khunti block is 2,314.35 hectares which comes to 462.87 hectares per village. So the villages in Bano block have a larger geographical area and the population in these villages is spread out in several hamlets, called tolas. Some of these hamlets are very small (only 5 to 6 households) as people have settled on the slope of the hills.

In the villages of Bano block the net sown area is only 56.44% of the total area and the area under forest is 18.76% while the cultivable waste land is 12.2%. In Khunti block the net sown area is 73% of the total geographical area and the forest area is only 4.5% with cultivable waste land being 6.8%. In Khunti block there is no scope of expanding the area under cultivation.

Population

From the data it is clear that the average number of members per family is 5.2. The biggest village in terms of population is Anigara in Khunti block with a population of 1,445 and the second biggest is Pabura in Bano with 1,306 inhabitants, but this village has only 175 families and therefore the number of members per family is as high as 7.4.

The two smallest villages are: Chalani in Khunti block with 610 inhabitants and Buruhonjar in Bano with 611 inhabitants.

The literacy rate is 32.75% for the 5 villages in Bano block. Male literacy is 45.41% and female literacy is 19.4%. The literacy in the villages in Khunti block is lower at 25.84% with male literacy rate of 38.89% and a female literacy rate of only 12.4%.

There is a high variation in literacy levels among the villages in both blocks. In Khunti block the overall literacy rate ranges from a low of 12.78% in Chalani village to 41.86% in Garigaon village. In Bano block the lowest literacy is 22.4% in Buruhonjar and highest is 50% in Ukauli village.

Facilities

As regards the availability of drinking water the information gathered shows that for 5 villages in Bano there were 64 public hand pumps out of which 34 were in working condition. In the villages in Khunti block there were 25 hand pumps out of which 10 were functional. The relatively large number of wells in Bano can be explained by the fact that the villages in Bano block are divided into small hamlets. For example Ukauli village with 254 families has 16 hamlets. The block has tried to provide hand pumps to these hamlets.

In addition to hand pumps the number of public wells in Bano was 150 while in Khunti there were 113 wells.

8 of the 10 villages have primary school while for 2 villages the primary school is outside the village at a distance of about 2 kilometres. 3 villages in Khunti block have a middle school; this facility is not available in any of the villages in Bano block. In 4 of these villages the middle school

is more than 5 kilometres away from the villages and for 1 village (Pabura) the distance is 15 kilometres. None of 10 villages have a high school.

Table 2.4: Distribution of Population on the Basis of Caste and Sex

BANO BLOCK												
Village	ST		Total	SC		Total	Others		Total	Total		Grand Total
	M	F		M	F		M	F		M	F	
Ukauli	366	379	745	21	28	49	72	77	149	459	484	943
Samdega	172	155	327	40	39	79	160	135	295	372	329	701
Buruhonjar	157	138	295	35	37	72	125	119	244	317	294	611
Hatinghore	310	241	551	22	19	41	244	232	476	576	492	1068
Pabura	360	348	708	31	29	60	261	277	538	652	654	1306
Total	1365	1261	2626	149	152	301	862	840	1702	2376	2253	4629
KHUNTI BLOCK												
Senegutu	108	111	219	217	204	421	145	143	288	470	458	928
Anigara	498	486	984	142	132	274	103	84	187	743	702	1445
Chalani	160	158	318	73	67	140	77	75	152	310	300	610
Rewa	167	148	315	3	2	5	287	287	574	457	437	894
Garigaon	303	305	608	40	32	72	15	24	39	358	361	719
Total	1236	1208	2444	475	437	912	627	613	1240	2338	2258	4596
Grand Total	2601	2469	5070	624	589	1213	1489	1453	2942	4717	4511	9225

Table 2.5: Distribution of Population by Sex and Literacy

BANO BLOCK									
Village	Illiterate			Literate			Total Population		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Ukauli	166	305	471	293	179	472	459	484	943
	36.17%	63.02%	49.95%	63.83%	36.98%	50%			
Samdega	210	265	475	162	64	226	372	329	701
	56.45%	80.55%	67.76%	43.55%	19.45%	32%			
Buruhonjar	204	270	474	113	24	137	317	294	611
	64.35%	91.84%	77.57%	35.65%	6.16%	22.42%			
Hatinghore	294	411	705	282	81	363	576	492	1068
	51.04%	83.54%	66%	48.96%	16.46%	34%			
Pabura	423	565	988	229	89	318	652	654	1306
	64.88%	86.39%	75.66%	35.12%	13.61%	24.35%			
Total	54.59%	80.60%	67.25%	45.41%	19.40%	32.75%	2376	2253	
KHUNTI BLOCK									

Senegutu	338	419	757	132	39	171	470	458	928
	71.91%	91.48%	81.57%	28.09%	8.52%	18.42%			
Anigara	507	637	1144	236	65	301	743	702	1445
	68.24%	90.74%	79.17%	31.76%	9.26%	20.83%			
Chalani	240	292	532	70	8	78	310	300	610
	77.42%	97.33%	87.2%	22.58%	2.67%	12.78%			
Rewa	223	334	557	234	103	337	457	437	894
	48.80%	76.43%	62.30%	51.20%	23.57%	37.70%			
Garigaon	122	296	418	236	65	301	358	361	719
	34.08%	81.99%	58.13%	65.92%	18.01%	41.86%			
Total	1430	1978	3408	908	280	1188	2338	2258	4596
	61.16%	87.60%	74.15%	38.89%	12.40%	25.84%			
Grand Total	2727	3794	6521	1987	717	2704	4717	4511	9225
	57.81%	84.11%	70.69%	42.12%	15.89%	29.31%			

Table 2.6: Drinking Water Facilities

BANO BLOCK					
Village	Public Hand Pump	Public Well	Others	Working Condition	
				Public Hand Pump	Public Well
Ukauli	16	25	2	8	25
Samdega	16	40	3	9	40
Buruhonjar	11	8	3	6	8
Hatinghore	12	26	8	7	26
Pabura	9	51	2	4	51
Total					
KHUNTI BLOCK					
Senegutu	6	26	3	2	26
Anigara	5	14	2	2	13
Chalani	4	21	2	2	21
Rewa	7	35	4	3	33
Garigaon	3	17	3	1	16
Total	25	113	14	10	109
Grand Total	89	263	32	44	259

Table 2.7: Education Facilities (Village-wise)

BANO BLOCK												
Village	Primary School			Middle School			High School			College		
	Within the Village	Outside the Village	Distance	Within the Village	Outside the Village	Distance	Within the Village	Outside the Village	Distance	Within the Village	Outside the Village	Distance
Ukauli	1				1	7 km		1	7 km		1	7 km
Samdega		1	2 km		1	2 km		1	2 km		1	2 km
Buruhonjar	1				1	7 km		1	7 km		1	7 km
Hatinghore	1				1	6 km		1	6 km		1	36 km
Pabura	1				1	15 km		1	15 km		1	15 km
Total	4	1			5			5			5	
KHUNTI BLOCK												
Senegutu	1			1				1	5 km		1	5 km
Anigara		1		1				1	4 km		1	4 km
Chalani	1				1	1 km		1	6 km		1	6 km
Rewa	1			1				1	3 km		1	3 km
Garigaon	1				1	6 km		1	6 km		1	15 km
Total	4	1		3	2			5			5	
Grand Total	8	2		3	7			10			10	

Table 2.8: Land Use Pattern (in Hectares)

BANO BLOCK							
Village	Forest Area	Cultivable Waste Land	Area not Available for Cultivation	Net Area Sown			Total Geographical Area
				Irrigated	Unirrigated	Total	
Ukauli	157.53	186.33	19.30	8.19	564.35	572.54	935.70
Samdega	65.13	6.97	12.05	6.27	288.41	294.68	378.83
Buruhonjar	206.66	79.13	15.76	5.33	333.88	339.21	640.76
Hatinghore	119.57	18.01	163.96	8.26	241.85	250.11	551.65
Pabura	25.15	82.73	174.08	10.05	259.69	269.74	551.70
Total	(18.76%)	(12.2%)	(12.6%)	0		1726.28 (56.44%)	(100%)
KHUNTI BLOCK							
Senegutu	0	26.04	190.71	13.26	264.28	277.54	494.29
Anigara	25.41	16.54	44.74	63.29	601.89	665.18	751.87
Chalani	5.05	45.52	43.10	8.45	161.42	169.87	263.54
Rewa	0	27.56	65.37	19.80	296.15	315.95	408.88
Garigaon	75.94	42.64	16.04	10.52	250.63	261.15	395.77
Total	106.40 (4.5%)	158.30 (6.8%)	359.96 (15.55%)	115.32	1574.37	1689.69 (73%)	2314.35 (100%)
Grand Total	680.44	531.47	745.11	153.42	3262.55		

CHAPTER – III

IMPLEMENTATION OF RURAL DEVELOPMENT PROGRAMMES

This chapter deals with the findings of the survey on the implementation of various government programmes. It is divided into the following sections:

Section – I: Profile of Beneficiaries

Section – II: Wage Employment/Asset Creation Programmes

Section – III: Self Employment and Entrepreneurship Programmes

Section – IV: Rural Housing

SECTION – I: PROFILE OF BENEFICIARIES

A total of 200 beneficiaries were selected for the study, 100 from Bano block and 100 from Khunti Block. The interview schedules contained some basic questions about the beneficiary households. In this section an attempt is made to present the basic social and economic data on beneficiaries.

Demographic Features of the Beneficiary Households

The social composition of the sampled households indicates that 84 (42%) belong to SC community while 75 (37.5%) belong to the ST community. All the 75 ST beneficiaries were from Bano block and 68 of the 84 SC beneficiaries belong to Khunti block. Only 12 beneficiaries belong to OBC community and 29 (14.5%) belong to General Caste (24 of them were from Khunti).

In terms of religion it was found that all the 100 beneficiaries in Khunti belong to the Hindu religion while in Bano 58 beneficiaries were Christians, 14 belonged to Sarna (Tribal religion) and 27 were Hindus.

In Bano 84 of the beneficiaries belong to nuclear families while in Khunti this number was only 68. In ST communities most of the families are nuclear.

The age distribution of the family members of the beneficiary households shows that nearly 40% of the members were below 15 years of age, 36% were between 15 and 35 years old, 21.52% were between 36 and 59 years old while only 2.6% were above 60 years. The comparison of the two blocks shows very little difference in the age composition of the population; while for Bano the average size of the household was 5.26 members, for Khunti it was 4.96. The male female ratio was 50.3% males and 49.62% females in Bano block and 52.62% males and 47.38% females in Khunti. The male-female ratio is more equal in tribal communities.

The literacy level of the beneficiaries in Bano block is high at 52.09%; among men the percentage is 60% and among women it is 44.6%. A female literacy rate of 44.6% in such remote area is a clear indication that tribals have gone in for education in a big way. In the villages of Khunti blocks the literacy level is 46.77% with a male literacy rate of 55% and a female literacy rate of 37%. It is clear that the level of education of SC beneficiaries is less than the educational level of tribals.

Economic Status of the Beneficiaries

The data in the table on land holding show that:

- The percentage of marginal farmers is nearly the same for both blocks. In Bano there were 32 marginal farmers among the beneficiaries and in Khunti this number was 33.
- Bano had only 19 landless beneficiaries while in Khunti 39 were landless.
- As many as 38 beneficiaries belonged to the small farmer category in Bano and in Khunti only 21 belonged to this category.
- Of the 18 beneficiaries recorded as big farmers 11 belong to Bano and 7 to Khunti.

Thus the data on landholding show that 80% of the beneficiaries in Bano own land while in Khunti this percentage was only 60%. The pattern of landholding reflects the caste composition of the population. In general, the tribals in this area own some land while many of SC community are landless and many of them are artisans.

The data on occupational status of beneficiaries gives the following picture:

- In Bano block the main occupation was cultivation for 75 households while in Khunti block only 52 households had cultivation as their main occupation.
- While in Bano only 13 households were artisans, in Khunti 22 of the families belong to this category.
- In Khunti the main occupation for 16 beneficiaries was casual labour; in Bano only 7 belonged to this category.
- For subsidiary occupation the majority of the beneficiaries (71 in Bano and 60 in Khunti) depend on casual labour. Since agriculture is rain fed, many family members go for casual labour during the dry season.
- A good number of families – 12 in Bano and 24 in Khunti – have cultivation as a subsidiary occupation. This indicates that they have some land but it is not sufficient to support the family throughout the year.

Programme-wise Distribution of Beneficiaries

The programme-wise distribution of beneficiaries shows that only 24.5% of the beneficiaries were women. Of the 49 women, 25 were beneficiaries of DWCRA and 15 were beneficiaries of TRYSEM programme. There were also 14 women beneficiaries under JRY and of these 11 belonged to Khunti block.

Table - 3.1.1: Caste-wise Distribution of Beneficiaries

Caste	Block		
	BANO	KHUNTI	Total
SC	16	68	84
ST	75		75
OBC	4	8	12
Others	5	24	29
Total			

Table – 3.1.2: Religion-wise Distribution of Beneficiaries

Religion	Block		
	BANO	KHUNTI	Total
Hindu	27	100	127
Muslim			
Christian	58		58
Sarna	14		14
Others	1		1
Total			

Table – 3.1.3: Distribution of Beneficiaries According to Family Type

Block	Family Type		
	Joint Family	Nuclear Family	Total
BANO	16	84	100
KHUNTI	32	68	100
Total	48	152	200

Table – 3.1.4: Distribution of Family Members by Age and Sex

Age	BANO			KHUNTI			Total		
	M	F	T	M	F	T	M	F	T
0 – 5 yrs	35	54	89 16.9%	37	39	76 15.32%	72	93	165 16.14%
6 – 14 yrs	65	64	129 24.52%	49	65	114 23.98%	114	129	243 23.77%
15 – 35 yrs	98	88	186 35.36%	107	74	181 36.5%	205	162	367 35.9%
36 – 59 yrs	59	52	111 21.1%	56	53	109 21.97%	115	105	220 21.52%
60 +	8	3	11 2.09%	12	4	16 3.22%	20	7	27 2.64%
Total									

Table – 3.1.5: Distribution of Family Members by Literacy and Sex

Literacy	BANO			KHUNTI			Total			
	Male	Female	Total	Male	Female	Total	Male	Female	Total	
Infant	35 13.2%	48 18.39%	83 15.78%	29 11.11%	35 14.89%	64 12.7%	64 12.17%	83 16.73%	147 14.38%	
Illiterate	71 26.79%	98 37.55%	169 32.13%	87 33.3%	113 48.09%	200 40.32%	158 30.04%	211 42.54%	369 36.11%	
Literate	Primary	52	46	98	34	20	54	86	66	152

	Middle	48	42	90	42	42	84	90	84	174
	Secondary	42	23	65	53	24	77	95	47	142
	College	16	03	19	16	01	17	32	64	36
	Technical	01	01	02				01	01	02
Total Literate		159 60%	115 44.06%	274 52.09%	145 55.56%	87 37.02%	232 46.77%	304 57.79%	202 40.73%	506 49.51%
Grand Total		265 100%	261 100%	526 100%	261 100%	235 100%	496 100%	526 100%	496 100%	1022 100%

Table – 3.1.6: Land Holding of Beneficiaries

Size of Land Holding	BANO	KHUNTI	Total
Landless	19	39	58
Marginal Farmers	32	33	65
Small Farmers	38	21	59
Big Farmers	11	07	18
Total	100	100	200

Table – 3.1.7: Occupational Status of Beneficiaries

Occupation	Primary			Subsidiary		
	BANO	KHUNTI	Total	BANO	KHUNTI	Total
Cultivation	75	52	127	12	24	36
Agricultural Labour	01		01	03	05	08
Casual Labour	07	16	23	71	60	131
Service	01	04	05	01	02	03
Business	03	06	09	06	03	09
Artisan	13	22	35	07	06	13
Others						
Total	100	100	200	100	100	200

Table – 3.1.8: Sex-wise Classification of Beneficiaries

Programmes	BANO			KHUNTI			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
DWCRA	0	12	12	0	13	13	0	25	25
TRYSEM	04	04	08	05	02	07	09	06	15
IRDP	20	0	20	19	01	20	39	01	40
JRY	17	03	20	09	11	20	26	14	40
MWS	20	0	20	20	0	20	40	0	40
IAY	19	01	20	18	02	20	37	03	40
TOTAL	80	20	100	71	29	100			

SECTION – II: WAGE EMPLOYMENT AND ASSET CREATION PROGRAMMES

The section contains data regarding two programmes, Jawahar Rojgar Yojana and Million Wells Scheme. There were 40 beneficiaries in each of these programmes.

Jawahar Rojgar Yojana:

A first question asked from the respondents was to know how many members of the family got employment under JRY. The information on the implementation on JRY can be summed up as follows:

Employment Creation

In Bano block 11 families had two members and 4 four families had 3 members in the labour force. In Khunti 12 families had two members each and 5 families had three members each in the labour force, other had only one member.

In the majority of the families, 32 out of 40, only one member got employment under JRY. In 9 families two members got employment and 6 out of these 9 families belonged to Bano block.

The duration of employment (no. of days employed) was very short for most of the beneficiaries. As many as 13 out of 40, got employment for less than 8 days. Another 13 got employment ranging from 8-15 days. Only 9 beneficiaries - 7 of them belonging to Khunti block – got employment for more than one month. Employment for less than 15 days is too short period to an impact on the life of a beneficiary.

For 30 out of 40 beneficiaries the wage rate received was less than Rs.40 . While for 7 beneficiaries the wage rate was between 40 and 50. All payments were made in cash and no food grains were distributed. Payment was made on weekly basis. For 5 beneficiaries the wage payment has not been made and for 3 of them the amount due is between Rs.100/- and 200/-.

Assessment of the programme: Opinion of beneficiaries

The overall assessment of JRY by the beneficiaries is very positive as can be seen from the following facts :

- all of them expressed their opinion that the programme is useful
- 38 out of 40 are satisfied with the benefits received
- 35 state that the programme meets the felt need of the community
- only 6 out of 14 reported that the rate of payment was not satisfactory
- 5 beneficiaries agreed that part payment could be done in the form of food grains.

Asset Creation

In Bano block 15 of the 20 beneficiaries worked on the construction of link roads and another 4 worked for construction of culverts. So 19 out of 20 participated in work for improvement in transport. In places like Bano, there is a great need to construct road as the inhabitants are very

much spread out and scattered. It becomes difficult for them to move out of the village specially in the rainy season.

In Khunti block 16 of the beneficiaries worked for construction of community hall. This activity is mentioned by beneficiaries of 4 villages. The beneficiaries of only one village were engaged for the construction of a culvert.

Million Well Scheme

The implementation of MWS has been a successful programme in the Jharkhand region. Information on the scheme was collected from 40 beneficiaries. The analysis of the information collected brings out the following findings.

Construction of Wells

For 29 of the beneficiaries the amount sanctioned for the well was between Rs.10000/- and 20000/-. Of these 29, 18 belong to Bano block. For 10 beneficiaries the amount sanctioned was more than Rs. 20000/- . 8 of these 10 belonged to Khunti block; for 3 of them the amount was more than Rs.30,000/-.

In case of 19 beneficiaries the amount actually spent on the construction of the well exceeded the amount sanctioned. Of these 19, 12 belong to Bano block. Only 5 out of 19 could meet the extra expenditure from their own savings. The others had to take the loan and 7 of them took a loan from the moneylenders while 3 took a loan from the Bank.

The participation of family labour in the construction of the well accounted for 100 to 150 mandays for 30 of the beneficiaries. Higher labour accounted for more than 50 days in case of 29 beneficiaries. In most cases, people take up the construction of wells by themselves and only higher labour is required for technical jobs such as steening of the wells.

The present status of the wells

The present status of the wells is that:

- 31 had been completed
- 4 are still under construction
- 5 had to be abandoned because they collapsed.

The dimensions of the wells are as follows :

- 33 wells have a diameter ranging from 11 to 20 ft. While 6 wells have a diameter of less than 10 ft.
- 28 wells have a depth ranging from 21 to 40 ft. Of these 28, 17 are in Bano block.

The data on availability on water in the wells show that :

- 18 wells have water throughout the year, 14 of these are in Khunti block.
- 18 wells do not have water throughout the year, and therefore the source of water is seasonal only. Of these 18, 14 are in Bano block.
- 4 wells are dry and do not provide any water.

22 beneficiaries are satisfied with the quantity of water available in the well, while 18 are not satisfied with the quantity available. And out of these 18, 12 belong to Bano block.

It is clear that availability of water is less in Bano block and this is due to the hilly terrain.

Use of the Wells

Of the completed wells, 28 are mostly used for irrigation purpose and 3 are only used for drinking water purpose. In most cases, the area irrigated is very small; for 28 beneficiaries the area is less than 1 acre.

Impact of the Scheme

24 of the 33 beneficiaries with a completed well earn more than Rs.1500/- per year from cultivation with irrigation. This is not a big amount and yet for these people it is a substantial earning which gives them some cash to purchase daily necessities. The others earn less than Rs.1500/-.

It is generally accepted that the provision of wells to farmers has been very beneficial in this region.

Tables for JRY Programme

TABLE 3.2.1: LABOUR FORCE IN THE FAMILIES OF BENEFICIARIES AND FAMILY MEMBERS EMPLOYED UNDER JRY / EAS

	No. of family members in labour force						Worked under JRY			No. of days employed					
	1	2	3	4	5	Total	1	2	Total	Upto 7	8-15	16-21	22-30	30 +	Total
Ukauli		03	01			04	03	01	04	02	02				04
Hatinghore	02		01	01		04	03	01	04		04				04
Buruhonjar		04				04	02	02	04	02				02	04
Samdega	02	01	01			04	03	01	04	02	01	01			04
Pabura		03	01			04	03	01	04		01		03		04
TOTAL	04	11	04	01		20	14	06	20	06	08	01	03	02	20
Hethutola		03	01			04	02	02	04		04				04
Garigaon		04				04	04		04	03	01				04
Rewa		01	03			04	04		04	04					04
Anigara	01	02	01			04	03	01	04					04	04
Kundi	02	02				04	04		04				01	03	04
TOTAL	03	12	05			20	17	03	20	07	05		01	07	20
GRAND TOTAL	07	23	09	01		40	31	09	40	13	13	01	04	09	40

TABLE - 3.2.2: MODE OF WAGES PAID AND ACTUAL WAGES PAID TO THE WORKERS UNDER JRY / EAS

BLOCK		CASH				
		Up to Rs.40	Rs.41 to Rs.50	Rs.51 to Rs.60	Rs.61 & above	Total
BAN0	Ukauli	02	02	-	-	04
	Hatinghore	02	01	01	-	04
	Buruhonjar	01	01	02		04
	Samdega	04	-			04
	Pabura	03	01			04
	TOTAL	12	05	03		20
KHUNTI	Hethutola	04				04
	Garigaon	04				04
	Rewa	04				04
	Arighra	04				04
	Kundi	02	02			04
	Total	18	02			20
	Grand Total	30	07	03		40

Table – 3.2.3: PERIODICITY OF PAYMENT – JRY

BLOCK	VILLAGE	PERIODICITY OF PAYMENT					TOTAL	
		DAILY	WEEKLY	FORT - NIGHTLY	MONTHLY	NOT PAID		
BAN0	Ukauli	-	04				04	
	Hatinghore		03			01	04	
	Buruhonjar		04				04	
	Samdega		04				04	
	Pabura		04				04	
	TOTAL			19			01	20
KHUNTI	Hethutola		04				04	
	Garigaon					04	04	
	Rewa		04				04	
	Arighra		04				04	
	Kundi		04				04	
	Total			16			04	20
	Grand Total			35			05	40
			90.00%			10.00%	100%	

Table – 3.2.4: AMOUNT DUE FOR PAYMENT

BLOCK	Amount Due				Total
	VILLAGE	Upto Rs. 100.00	101.00 to 200.00	201 & above	
B A N O	Ukauli	-	-	-	
	Hatinghore	-	-	01	01
	Buruhonjar	-	-	-	
	Samdega	-	-	-	
	Pabura	-	-	-	
	TOTAL	-	-	01	01
	Grand Total	01	03	01	05
B L O C K	Hethutola	-	-	-	
	Garigaon	01	03	-	04
	Rewa	-	-	-	
	Arighra	-	-	-	
	Kundi	-	-	-	
	Total	01	03	-	04
	Grand Total	01	03	01	05

Table – 3.2.5: COMMENTS & SUGGESTIONS

BLOCK	Programme is useful		Satisfied with the benefits received		Meets the felt need of community			Rate is Satisfactory		Food grain should also be given		Total No. of beneficiaries	
	Yes	No	Yes	No	Yes	No	Some extent	Yes	No	Yes	No		
B A N O	Ukauli	04		04		04			04			04	04
	Hatinghore	04		03	01	03	01		04			04	04
	Buruhonjar	04		04		04			04		02	04	04
	Samdega	04		04		04			04		02	04	04
	Pabura	04		04		04			04			04	04
	TOTAL	20		19	01	19	01		20		04	16	20
	BLOCK	Hethutola	04		03	01	03	01		01	03		04

K H U N T I	Garigaon	04		04		03	01		03	01		04	04
	Rewa	04		04		03	01		03	01		04	04
	Arighra	04		04		03		01	03	01		04	04
	Kundi	04		04		04			04		01	03	04
	Total	20		19	01	16	03	01	14	06	01	19	20
	Grand Total	40		38	02	35	04	01	34	06	05	35	40

Table – 3.2.6: ASSETS CREATED

BLOCK	VILLAGE	Link Road	Community Building	RCC Culvert	Platform for Meeting	Others	Total	
B A N O	Ukauli	04					04	
	Hatinghore			04			04	
	Buruhonjar				04		04	
	Samdega	04					04	
	Pabura	04					04	
	TOTAL	12			04	04		20
K H U N T I	Hethutola	04					04	
	Garigaon		04				04	
	Rewa		04				04	
	Arighra		04				04	
	Kundi		04				04	
	Total	04	16					20
	Grand Total	16	16	04	04			40
	40.00%	40.00%	10.00%	10.00%			100%	

Tables for MWS Programme

Table – 3.2.7: Sanctioned Amount and Mode of Payment (MWS)

BANO							KHUNTI							Grand Total
Village	Amount Sanctioned				Assistance in Lump sum		Village	Amount Sanctioned				Assistance in Lump sum		
	Rs. 10000 – Rs. 20000	Rs. 21000 – Rs. 30000	Rs. 31000 and Above	No	Yes	No		Rs.10000 – Rs.20000	Rs.21000 – Rs.30000	Rs. 31000 and Above	No	Yes	No	
Ukauli	04	0	0	0	0	04	Hitutola	04	0	0	0	03	01	08
Hatinghore	03	01	0	0	02	02	Goregaon	03	0	0	01	04	0	08
Buruhonjar	04	0	0	0	0	04	Rewa	03	0	01	0	04	0	08
Samdega	04	0	0	0	03	01	Anigara	0	04	0	0	02	02	08
Pubura	03	01	0	0	02	02	Kundi	01	01	02	0	03	01	08
Total	18	02	0	0	07	13	Total	11	05	03	01	16	04	40
	(90%)	(10%)			(35%)	(65%)		(55%)	(25%)	(15%)	(5%)	(80%)	(20%)	(100%)

Table – 3.2.8: Expenditure Exceeded the Sanctioned Amount

BANO								KHUNTI								Grand Total
Village	Expenditure Exceeded the Sanctioned Amount		If Yes				Total	Village	Expenditure Exceeded the Sanctioned Amount		If Yes				Total	
	Yes	No	Own Saving	Loan from Friend	Loan from Money-Lender	Loan from Bank			Yes	No	Own Saving	Loan from Friend	Loan from Money-Lender	loan from Bank		
Ukauli	03	01	02			01	04	Hitutola	04					04	08	
Hatinghore	02	02		01		01	04	Goregaon	01	03	01			04	08	
Buruhonjar	02	02	01	01			04	Rewa	04		01		03	04	08	
Samdega	03	01		01	01	01	04	Anigara	01	03			01	04	08	
Pubura	02	02			02		04	Kundi	01	03		01		04	08	
Total	12	08	03	03	03	03	20	Total	07	13	02	01	04	20	40	
	(60%)	(40%)	(15%)	(15%)	(15%)	(15%)	(100%)		(35%)	(65%)	(10%)	(5%)	(20%)	(100%)	(100%)	

Table - 3.2.9: Mandays Utilised

Block	Village	Family Labour				Hired Labour				Grand Total
		Upto 50 Days	51 – 100 Days	101 - 150 Days	151 & Above	Upto 50 Days	51 – 100 Days	101 - 150 Days	151 & Above	
BANO	Ukauli	01	01	01	01	02	02			04
	Hatinghore			04		03	01			04
	Buruhonjar			04		04				04
	Samdega			04		04				04
	Pubura		01	03		03	01			04
	Total	01	02	16	01	16	04			20
KHUNTI	Hitutola		01	03		02	02			04
	Goregaon	01		03		04				04
	Rewa			04		01	03			04
	Anigara			03	01	02	02			04
	Kundi	02	01	01		04				04
	Total	03	02	14	01	13	07			20
Grand Total		04 (10%)	04 (10%)	30 (75%)	02 (5%)	29 (72.5%)	11 (27.5%)			40 (100%)

Table – 3.2.10: Present Status of the Well

BANO						KHUNTI					
Village	Completed	Under-Progress	Failure	Reason of Failure	Total	Village	Completed	Under-Progress	Failure	Reason of Failure	Total
Ukauli	03	0	01	Rock blocked	04	Hitutola	04	0	0	0	04
Hatinghore	02	01	01	Damaged to rain	04	Goregaon	03	0	01	Collapsed	04
Buruhonjar	02	02	0	0	04	Rewa	04	0	0	0	04
Samdega	04	0	0	0	04	Anigara	04	0	0	0	04
Pubura	03	01	0	0	04	Kundi	02	0	02	Collapsed	04
Total	(70%)	(20%)	(10%)		(100%)	Total	(85%)		(15%)	0	(100%)

Table – 3.2.11: The Dimensions of Well Constructed Under the MWS

BANO							KHUNTI							Grand Total
Village	Diameter(feet)		Depth(feet)			Total	Village	Diameter(feet)		Depth(feet)			Total	
	5 – 10	11 – 15	15-20	21-40	N.A.			5 – 10	11 - 15	15-20	21-40	N.A.		
Ukauli	0	04	01	03	0	04	Hitutola	02	02	03	01	0	04	08
Hatinghore	0	03	0	03	01	04	Goregaon	01	03	01	02	01	04	08
Buruhonjar	0	04	0	04	0	04	Rewa	0	04	0	04	0	04	08
Samdega	01	03	01	03	0	04	Anigara	0	04	0	04	0	04	08
Pubura	0	04	0	04	0	04	Kundi	02	02	02	0	02	04	08

Total	01	18	02	17	01	20	Total	05	15	06	11	03	20	40
	(5%)	(85%)	(5%)		(5%)	(100%)		(25%)	(75%)	(30%)	(55%)	(16%)	(100%)	(100%)

Table – 3.2.12: Availability of Water

Village	BANO				Village	KHUNTI				Grand Total
	Seasonal	Perennial	Not At All	Total		Seasonal	Perennial	Not At All	Total	
Ukauli	01	02	01	04	Hitutola	01	03		04	08
Hatinghore	03	03	01	04	Goregaon		03	01	04	08
Buruhonjar	04			04	Rewa		04		04	08
Samdega	03	01		04	Anigara		04		04	08
Pubura	03	01		04	Kundi	02		02	04	08
Total	(70%)	04 (20%)	02 (10%)	20 (100%)	Total	03 (20%)	14 (70%)	03 (10%)	20 (100%)	40 (100%)

Table – 3.2.13: Quantity of Water in Constructed Well

Village	BANO			Village	KHUNTI			Grand Total
	Sufficient		Total		Sufficient		Total	
	Yes	No			Yes	No		
Ukauli	02	02	04	Hitutola	03	01	04	08
Hatinghore	01	03	04	Goregaon	02	02	04	08
Buruhonjar	02	02	04	Rewa	04		04	08
Samdega	02	02	04	Anigara	04		04	08
Pubura	01	03	04	Kundi	01	03	04	08
Total	(40%)	(60%)	(100%)	Total	(70%)	(30%)	(100%)	(100%)

Table – 3.2.14: Use of Well

Block	Village	Drinking	Irrigation				Income				Total Beneficiaries	
			Upto 1 Acre.	1.01 – 2.00 Acre	2.01 Acre & Above	Total	Upto Rs.500	Rs.501 – Rs.1000	Rs.1001 – Rs.1500	Rs.1501 & Above		Total
BANO	Ukauli	02	02			02			02		02	04
	Hatinghore	02	03			03				03	03	04
	Buruhonjar		03	01		04				04	04	04
	Samdega		03	01		04		02		02	04	04
	Pubura		03	01		04				04	04	04
	Total		04	14	03		17		02	02	13	17

KHUNTI	Hitutola		04			04		03		01	04	04
	Goregaon	01	02			02				02	02	04
	Rewa		04			04				04	04	04
	Anigara		03	01		04	02			02	04	04
	Kundi		01	01		02				02	02	04
	Total	01	14	02		16	02	03		11	16	20
Grand Total		05 (12.50%)	28 (84.85%)	05 (15.15%)		33 (100%)	02 (6.06%)	05 (15.15%)	02 (6.06%)	24 (72.73%)	33 (100%)	40 (100%)

Table – 3.2.15: Socio-Economic Condition of Beneficiaries

BANO			KHUNTI			Grand Total		
Village	Economic Condition Changed		Village	Economic Condition Changed				
	Yes	No		Total	Yes		No	Total
Ukauli	02	02	04	Hitutola	04		04	08
Hatinghore	03	01	04	Goregaon	02	02	04	08
Buruhonjar	04		04	Rewa	04		04	08
Samdega	04		04	Anigara	04		04	08
Pubura	04		04	Kundi	01	03	04	08
Total	17 (85%)	03 (15%)	20 (100%)	Total	15 (75%)	05 (25%)	20 (100%)	40 (100%)

SECTION – III: SELF EMPLOYMENT AND ENTREPRENEURSHIP PROGRAMMES

A. IRDP

40 beneficiaries were contacted to obtain information about the benefits received under IRDP (4 beneficiaries per village) 28 of them had received productive assets for use and 12 of them had received cash in order to start a business venture. The types of assets received were:

Assets Received	No. of beneficiaries
Bullocks	9
Pump sets	18
Rickshaw	1
Total	28

The majority of the beneficiaries received pumpsets for irrigation purpose.

The cash disbursement was for the following purposes:

Employment venture	No. of beneficiaries
Retail shop	7
Weaving	1

Purchase of goats	1
Basket weaving	2
Carpentry	1
Total	12

The majority (7 out of 12) obtained cash disbursement for starting a retail shop.

Opinion of beneficiaries about assets received

More than 75% of the beneficiaries (22 out of 28) stated that the assets was as per their own choice. In case of 6 of the beneficiaries the asset given to them was not as per their choice, all these 6 belong to Bano block.

About 2/3rd of the beneficiaries were satisfied with the quality of the assets, while nearly 1/3rd were not satisfied. 9 of the 10 not satisfied belong to Bano block. The fact that they did not get the asset of their choice, has influenced their opinion about the quality of the asset.

Cost of Asset / Benefit

90% of the beneficiaries (36 out of 45) gave the information that the amount of assistance received was sufficient to cover the cost of the asset or the cost of starting a business. Only 4 informed that the amount received did not cover the cost involved, but the amount of short fall was less than Rs.400/-, and 3 of them manage to put in that amount from their own savings..

Purchase of Assets

It was found that in 72% of the cases no pressure was put on the beneficiaries and that they were free to purchase the assets or to procure the required material from any source. 11 beneficiaries (6 from Khunti and 5 from Bano) complained that they were forced to purchase assets either from a particular dealer or from a specified list supplied by the Block officials.

Impact of the Programme

1. Current status of the asset / Self-employment scheme: 65% of the beneficiaries reported that the asset is intact or that the material / equipment purchased is in use and functional. 9 beneficiaries (22.5%) out of which 6 are from Khunti reported that the assets has perished or the equipment is no more in use.
2. Earning from use of Asset: Of the 26 who reported that the asset / equipment is intact and in use, 6 reported that the annual gross income from the use of the asset is below Rs.3,500/- (all 6 belong to Bano). 14 have stated that they earn between Rs.3,500/- and Rs.6,400/- per year, 11 of them belong to Khunti. 6 beneficiaries have a gross income of more than Rs.6,400/- per year from the use of the asset / equipment.

A. TRYSEM

a. Introduction:

Only 15 beneficiaries of TRYSEM could be found in the villages selected for the survey, 8 in Bano block and 7 in Khunti block. These beneficiaries received training in the following trades:

Trade	No. of Beneficiaries		
	Bano	Khunti	Total
Repair of Pumpsets	1	2	3
Tailoring	6	0	6
Weaving	0	2	2
Tube well repair	0	1	1
Radio / TV repair	0	1	1
Carpentry	0	1	1
Mason	1	0	1
TOTAL	8	7	15

The 6 beneficiaries trained in tailoring were all from Bano block.

b. The training process

3 beneficiaries of Khunti block received training for a duration of less than 10 weeks (3 months), 6 beneficiaries received training for a duration ranging from 11-20 weeks and 2 had training for more than 20 weeks.

The beneficiaries of the villages in Khunti block were trained in well established institutions such as YMCA, Tribal Handicraft Marketing Cell of XISS, Society of Rural Industrialisation and Department training Institute in Khunti. The institutions which conducted training in Bano were ; Support for Sustainable Society, Sewing Centre of St.Anna Convent at Banki and private institutions located at Bano.

Of the 8 beneficiaries of Bano block 2 received less than Rs.150/- and 6 received between Rs.250/- and Rs.350/- per month as stipend. In Khunti only 1 beneficiary received less than Rs.150/-, 4 received Rs.250/- and Rs.350/- while 2 have not yet received the stipend. None of the beneficiaries received more than Rs.350/- per month. In Bano 7 out of 8 reported that the stipend was sufficient while in Khunti only 1 out of 7 found stipend sufficient.

The trainees were given only skill training, meaning training in technical skills. No inputs were given on entrepreneurial skills to motivate them to become self-employed and to start a small business to their own.

All the 8 trainees of Bano and 6 out of 7 of Khunti were satisfied with the training provided. Only 1 person of Rewa village was not satisfied.

c. Starting a Business

It was found that all the trainees, except one, are ready to start their own business and the one who is not ready, is the person not satisfied with the training. However only 4 persons of Bano block have received a loan to start a business in tailoring. Nobody has received subsidy. In Khunti block no trainee has received a loan.

Only 8 trainees have received tool kits as part of the training.

Tool Kits	No. of beneficiaries
-----------	----------------------

Pump set repair	2
Stitching kit	3
Carpenter tools	2
Tube well repair	1
Total	8

All the trainees have found that the tools are very useful.

Assistance received for starting one's business

Assistance received for	Beneficiaries		
	Bano	Khunti	Total
Procuring tool kits	5	3	8
Place to start business	3	1	4
Procurement of raw material	3	0	3
TOTAL	11	4	15

In summary we can say;

- 8 out of 15 received help to get tool kits
- 4 received help to get a place to start business
- 3 got help in procurement of raw material

Only 4 beneficiaries have stated that they face the problems of lack of funds in starting their own business. One beneficiary has mentioned lack of proper guidance as a problem in starting a business. As per the information received, lack of forward / backward linkages does not appear to have posed the problem for any beneficiaries.

On the other hand only 4 beneficiaries are satisfied with the arrangements made for procuring inputs and only 3 are satisfied with the arrangement for marketing the product. The others are not satisfied with these arrangements.

a. Present Status of Beneficiaries

In terms of employment the present status of the beneficiaries is as follows:

Status	No.of Beneficiaries		
	Bano	Khunti	Total
Self Employment	4	-	4
Employed with some one	2	3	5
Unemployed	2	3	5
Training just completed	-	1	1
TOTAL	8	7	15

It is clear that 9 out of 15 are employed at present (4 self employed and 5 working with somebody else)

The monthly income of these 9 is as follows :

- less than Rs.300/- : 4 persons
- between Rs.300/- and Rs.600/-:5 persons
- More than Rs.600/-: 2 persons

Impact

All 9 beneficiaries, who are employed, stated that their socio-economic conditions has improved, while the other 6 have said that their socio-economic conditions has not improved.

A. Development of Women and Children In Rural Areas (DWCRA)

A total of 25 beneficiaries of DWCRA were interviewed in course of the survey. These 25 represent 10 DWCRA groups (1 group in each village). As per the information provided by the respondents the total membership of the 10 groups was 123, i.e. about 12 members per group. In all the groups except one, all the members belonged to the same village.

a. Group formation and Selection of Group Activity

13 respondents were introduced to the group by some acquaintance and 11 respondents were invited to join the group in a formal village meeting. Nobody was pressurised to join the group. The members of the group took their own decision in selecting the group activity and in the process they were guided by the Gram Sevika. This was mentioned by 18 beneficiaries. In only 1 village (Hitutola) the activity was imposed by the Gram Sevika. The activity taken up were as follows:

Activity	No. of Villages		
	Bano	Khunti	Total
Bee Keeping	1	0	1
Sale of vegetables	1	0	1
Tailoring	1	0	1
Bamboo work	1	2	3
Goat rearing	1	0	1
Leaf plate making	0	2	2
Weaving	0	1	1
Total	5	5	10

We see that in Bano block each group has a different activity, while in Khunti block there are only three activities.

b. Training under TRYSEM

11 of the 25 beneficiaries received training under TRYSEM ;

- in Bano 4 received training in Bee keeping and 2 in tailoring
- in Khunti 5 received training in leaf plate making and 2 in weaving

a. Functioning of the Groups

Only 1 group of Samdega village in Bano applied for a loan under IRDP. They obtained the loan and received cash to start their income generating activities of bamboo work.

21 respondents, representing 9 groups, stated that they received the revolving fund of Rs.15,000/- for group activities. Only 4 members of one group have stated that they have not received a revolving fund.

None of the groups of Khunti block have made use of the revolving fund. In Bano block one group has used less than Rs.5,000/-, 2 groups has used between Rs.5,000/- to Rs.10,000/- and another two groups has used between Rs.10,000/- and Rs.15,000/-. Of the two groups having used more than Rs.10,000/-, one is engaged in Bee keeping activity while the other is engaged in goat rearing, both in Bano block.

In only 2 groups the amount has revolved, i.e. it was used more than once. In the group of Hatinghore the amount has revolved three times.

All the beneficiaries complained that the revolving fund was not received when needed.

b. Impact of the Programme

The question arises as to what is the impact of the programme on the beneficiaries. In Khunti block the impact is non-existent as the groups are not functioning and the beneficiaries are not engaged in the activity for which they were trained. As a result they have no additional income.

In Bano block the situation is different. In only one group (Pabra village) all 3 respondents have stated that they have not taken up the income generating activity and in Ukauli village one beneficiary has not started, while the others are engaged for more than 20 days in a month in Bee keeping and are earning about Rs.100/- to Rs.300/- per month. For the other groups the situation is as follows:

- In Hatinghore the no. of earning days is less than 10 per month
- In Buruhonjar the no. of earning days is between 10 to 20
- In Samdega the no. of earning days is more than 20 per month

For all three groups the income per month ranges from Rs.100/- to Rs.300/-. It is therefore a supplementary income. Only 3 respondents have stated that the increase in income in the last 2 years is appreciable (2 are from Hatinghore and 1 is from Buruhonjar).

Tables for IRDP Programme

Table – 3.3.1: Year of Sanction of IRDP Loan to Beneficiaries

BANO BLOCK						KHUNTI BLOCK					Total No. of Beneficiaries	
Village	Year of Sanction					Village	Year of Sanction					
	1990 - 92	1993 - 95	1996 - 98	1999 onwards	Total		1990 - 92	1993 - 95	1996 - 98	1999 onwards		Total
Ukauli		03		01	04	Hitutola	01	01	02		04	08
Hatinghore	01		02	01	04	Goregaon		01	03		04	08
Buruhonjar		01	03		04	Rewa	02		01	01	04	08

Samdega	01	01	02		04	Anigara	01	01	01	01	04	08
Pabura		01	01	02	04	Kundi			04		04	08
Total	02 (10%)	06 (30%)	08 (40%)	04 (20%)	20 (100%)	Total	04 (20%)	03 (15%)	11 (55%)	02 (10%)	20 (100%)	40 (100%)

Table – 3.3.2: Number of Beneficiaries as per Type of Assistance Received Under IRDP

BANO BLOCK				KHUNTI BLOCK				Total No. of Beneficiaries
Village	Assistance Received			Village	Assistance Received			
	Asset	Cash	Total		Asset	Cash	Total	
Ukauli	02	02	04	Hitutola	03	01	04	08
Hatinghore	01	03	04	Goregaon	03	01	04	08
Buruhonjar	02	02	04	Rewa	04		04	08
Samdega	04		04	Anigara	01	03	04	08
Pabura	04		04	Kundi	04		04	08
Total	13 (65%)	07 (35%)	20 (100%)	Total	15 (75%)	05 (25%)	20 (100%)	40 (100%)

Table – 3.3.3: Type of Scheme

Block	Village	Name of the Scheme for Asset Disbursement				Name of the Scheme for Cash Disbursement						Total
		Bullocks	Pump Set	Rickshaw	Total	Retail Shop	Weaving	Goat Purchasing	Basket Making	Carpentry	Total	
BANO	Ukauli	02			02				02		02	04
	Hatinghore		01		01	03					03	04
	Buruhonjar		02		02	02					02	04
	Samdega	01	03		04							04
	Pabura	02	02		04							04
	Total	05	08		13	05					07	20
KHUNTI	Hitutola		03		03	01					01	04
	Goregaon	02	01		03		01				01	04
	Rewa		04		04							04
	Anigara			01	01	01		01		01	03	04
	Kundi	02	02		04							04
	Total	04	10	01	15	02	01	01		01	05	20
Grand Total		09	18	01	28	07	01	01	02	01	12	40

Table – 3.3.4: Views of Beneficiaries Regarding Assets Received

Block	Village	Asset as per Choice of Beneficiary	Asset Not as per Choice of Beneficiary	Total	Quality of Assets Received			Total No. of Beneficiaries
					Good	Average	Poor	
BANO	Ukauli	01	01	02	01	01		02
	Hatinghore	01		01	01			01
	Buruhonjar		02	02		02		02
	Samdega	03	01	04	02	02		04
	Pabura	02	02	04		04		04
	Total	07	06	13	04	09		13
KHUNTI	Hitutola	03		03	03			03
	Goregaon	03		03	02	01		03
	Rewa	04		04	04			04
	Anigara	01		01	01			01
	Kundi	04		04	04			04
	Total	15		15	14	01		15
Grand Total		22 (78.57%)	06 (21.43%)	28	18 (64.29%)	10 (35.71%)		28 (100%)

Table – 3.3.5.a: Cost of Asset and Amount of Shortfall

Block	Village	Amount of Assistance		Amount of Shortfall				Balance Amount Taken From		
		Covering Cost of Asset	Not Covering Cost of Asset	Up to Rs.200	Rs.201– Rs.400	Rs.401 & Above	Total	Own Saving	Borrowed	Total
BANO	Ukauli	03	01	01			01	01		01
	Hatinghore	03	01		01		01	01		01
	Buruhonjar	02	02		02		02	01	01	02
	Samdega	04								
	Pabura	04								
	Total	16	04	01	03		04	03	01	04
KHUNTI	Hitutola	04								
	Goregaon	04								
	Rewa	04								
	Anigara	04								
	Kundi	04								
	Total	20								
Grand Total		36 (90%)	04 (10%)	01 (25%)	03 (75%)		04 (100%)	03 (75%)	01 (25%)	04 (100%)

Table – 3.3.5.b: Number of Beneficiaries Feeling Either Free or Constrained in Purchase of Asset

Block	Village	Free to Purchase	Not Free to Purchase/The Constraint				Sub. Total	Total No. of Beneficiaries
			Had to Purchase Asset from a Particular Dealer	Had to Purchase Asset of a Specified Brand/Company	Had to Purchase Asset from a Specified List Supplied by Officials			
BANO	Ukauli	03			01	01	04	
	Hatinghore	04					04	
	Buruhonjar	02	01		01	02	04	
	Samdega	03			01	01	04	
	Pabura	02			02	02	04	
	Total	14	01		05	06	20	
KHUNTI	Hitutola	03			01	01	04	
	Goregaon	03			01	01	04	
	Rewa	04					04	
	Anigara	01	01		02	03	04	
	Kundi	04					04	
	Total	15	01		04	05	20	
Grand Total		29 (72.5%)	02 (5%)		09 (22.5%)	11	40 (100%)	

Table – 3.3.6: Current Status of Asset and Gross Income From It Over the Past 12 Months

Block	Village	Status of Asset								Gross Income					
		Intact	Not Purchased	Sold	Fully Perished	Partly Perished/Defective	Transferred Without Sale	Other	Total	Below Rs. 3500	Rs. 3501 – 6400	Rs. 6401 – 11000	Rs. 11001 – 14000	Rs. 14000 & Above	Total
BANO	Ukauli	02			02				04		01	01			02
	Hatinghore	04							04	02		01	01		04
	Buruhonjar	01	01				01	01	04	01					01
	Samdega	03			01				04	01	01	01			03
	Pabura	03				01			04	02	01				03
	Total	13	01		03	01	01	01	20	06	03	03	01		13
KHUNTI	Hitutola	02			02				04		02				02
	Goregaon	02			02				04		01	01			02
	Rewa	03						01	04		03				03
	Anigara	02			02				04		01	01			02
	Kundi	04							04		04				04
	Total	13			06			01	20		11	02			13
Grand Total		26 (65%)	01 (2.5%)		09 (22.5%)	01 (2.5%)	01 (2.5%)	02 (5%)	40 (100%)	06 (23.08%)	14 (53.85%)	05 (19.23%)	01 (3.85%)		26 (100%)

Tables for TRYSEM Programme

Table – 3.3.7: Duration of Training

BANO BLOCK						KHUNTI BLOCK						Grand Total
Village	Upto 10 Weeks	11 to 20 Weeks	21 to 30 weeks	31 & Above	Total Beneficiaries	Village	Upto 10 Weeks	11 to 20 Weeks	21 to 30 Weeks	31 & Above	Total Beneficiaries	
Ukauli		02			02	Hitutola	02				01	03
Hatinghore		02			02	Goregaon			02		02	04
Buruhonjar			02		02	Rewa	01	01			02	04
Samdega			02		02	Anigara	01	01			02	04
Pabura						Kundi						
Total		04 (50%)	04 (50%)		08 (100%)	Total	03 (42.86%)	02 (28.57%)	02 (28.57%)		07 (100%)	15 (100%)

Table – 3.3.8: Trade/Craft-wise Distribution of Beneficiaries

BANO BLOCK						KHUNTI BLOCK						Total No. of Beneficiaries	
Village	Trade/Craft in Which Training Received					Village	Trade/Craft in Which Training Received						
	Pump Set Repairing	Mason	Tailoring	Others	Total		Pump Set Repairing	Tube Well Repairing	Weaving	T.V., Radio Repairing	Carpe-nting	Total	
Ukauli	01	01			02	Hitutola		01				01	03
Hatinghore			02		02	Goregaon			02			02	04
Buruhonjar			02		02	Rewa	01			01		02	04
Samdega			02		02	Anigara	01				01	02	04
Pabura						Kundi							
Total	01 (12.5%)	01 (12.5%)	06 (75%)		08 (100%)	Total	02 (28.57%)	01 (14.29%)	02 (28.57%)	01 (14.29%)	01 (14.29%)	07 (100%)	15 (100%)

Table – 3.3.9: Name of the Institution (TRYSEM)

BANO BLOCK							KHUNTI BLOCK							Total No. of Beneficiaries
Village	SSS Ukaul	Banki Sewing Centre	Pvt. Bano	Multi - Purpose Training Centre Lachra	Other	Total	Village	YMCA	XISS	SRI, Bariatu	Khunti	Other	Total	
Ukauli	02					02	Hitutola	01					01	03
Hatinghore		02				02	Goregaon		02				02	04
Buru-honjar	01		01			02	Rewa			02			02	04
Samdega				02		02	Anigara				02		02	04
Pabura							Kundi							
Total	03 (25%)	02 (25%)	01 (12.5%)	02 (25%)		08 (100%)	Total	01 (14.29%)	02 (28.57%)	02 (28.57%)	02 (28.57%)		07 (100%)	15 (100%)

Table – 3.3.10: Stipend Received by Beneficiaries and Opinion Regarding Stipend

BANO BLOCK								KHUNTI BLOCK									
Village	Upto Rs. 150	Rs. 151 – Rs. 250	Rs. 251 – Rs. 350	Rs. 351 & Above	Not Received	Total	Stipend was Sufficient		Village	Upto Rs. 150	Rs. 151 – Rs. 250	Rs. 251 – Rs. 350	Rs. 351 & Above	Not Received	Total	Stipend was Sufficient	
							Yes	No								Yes	No
Ukauli			02			02	02		Hitutola			01			01		01
Hatinghore	02					02	01	01	Goregaon			02			02		02
Buru-honjar			02			02	02		Rewa			01		01	02		02
Samdega			02			02	02		Anigara	01				01	02	01	01
Pabura									Kundi								
Total	02 (25%)		06 (75%)			08 (100%)	07 (87.5%)	01 (12.5%)	Total	01 (14.29%)		04 (57.14%)		02 (28.57%)	07 (100%)	01 (14.29%)	06 (85.71%)

Table – 3.3.11: Tool-Kits Received by Beneficiaries

Block	Village	Tools Received		Kind of Tool-Kits				Tools was Useful		Total No. of Beneficiaries
		Yes	No	Pump Set Repair Tools	Stitching Kit	Carpenting Tools	Tube Well Kit	Yes	No	
BANO	Ukauli		02							02
	Hatinghore	02			02			02		02
	Buruhonjar	01	01		01			01		02
	Samdega	02				02		02		02
	Pabura									
	Total	05	03		03	02		05		08
KHUNTI	Hitutola	01					01	01		01
	Goregaon		02							02
	Rewa	01	01	01				01		02
	Anigara	01	01	01				01		02
	Kundi									
	Total	03	04	02			01	03		07
Grand Total		08 (53.33%)	07 (46.67%)	02 (13.33%)	03 (20%)	02 (13.33%)	01 (6.67%)	08 (53.33%)		15 (100%)

Table – 3.3.12: Area of Skills Imparted in the Training

BANO BLOCK				KHUNTI BLOCK				Total No. of Beneficiaries
Village	Vocational/ Technical	Entrepreneurial	Total	Village	Vocational/ Technical	Entrepreneurial	Total	
Ukauli	02		02	Hitutola	01		01	03
Hatinghore	02		02	Goregaon	02		02	04
Buruhonjar	02		02	Rewa	02		02	04
Samdega	02		02	Anigara	02		02	04
Pabura				Kundi				
Total	08 (100%)		08 (100%)	Total	07 (100%)		07 (100%)	15 (100%)

Table – 3.3.13: Number of Beneficiaries Satisfied/Dissatisfied with the Training

BANO BLOCK								KHUNTI BLOCK									
Village	Satisfied with Training		If No, Reason					Total	Village	Satisfied with Training		If No, Reason					Total
	Yes	No	Dura- tion Inade- quate	Trai- ning Faculty Not Satisf- actory	Prac- tical Trai- ning Not Enou- gh	Trai- ning Infra- struc- ture Not Enou- gh	Other			Yes	No	Dura- tion Inade- quate	Trai- ning Faculty Not Satisf- actory	Prac- tical Trai- ning Not Enou- gh	Trai- ning Infra- struc- ture Not Enou- gh	Other	
Ukauli	02						02	Hitu- tola	01								
Hatinghore	02						02	Gore- gaon	02								
Buruhonjar	02						02	Rewa	01	01		01				01	
Samdega	02						02	Ani- gara	02								
Pabura								Kundi									
Total	08 100%						08 100%	Total	06 85.71%	01 14.29 %		01 100%				01 100%	

Table – 3.3.14: Number of Beneficiaries Ready to Start their Own Business

BANO BLOCK				KHUNTI BLOCK				Total No. of Beneficiaries
Village	Yes	No	Total	Village	Yes	No	Total	
Ukauli	02		02	Hitutola	01		01	03
Hatinghore	02		02	Goregaon	02		02	04
Buruhonjar	02		02	Rewa	01	01	02	04
Samdega	02		02	Anigara	02		02	04
Pabura				Kundi				
Total	08 (100%)		08 (100%)	Total	06 (85.71%)	01 (14.29%)	07 (100%)	15 (100%)

Table – 3.3.15: Received Any Financial Assistance

BANO BLOCK							KHUNTI BLOCK							Total No. of Beneficiaries		
Village	Not Received	Loan	Sub- sidy	Source			Total	Village	Not Received	Loan	Sub- sidy	Source			Total	
				Bank IRDP	Block	Other						Bank IRDP	Block	Other		
Ukauli	02						02	Hitutola	01						01	03
Hatinghore		02			02		02	Goregaon	02						02	04
Buruhonjar	02						02	Rewa	02						02	04
Samdega		02			02		02	Anigara	02						02	04
Pabura								Kundi								
Total	04 50%	04 50%		02 25%	02 25%		08 100%	Total	07 100%						07 100%	15 100%

Table – 3.3.16: Status of the Beneficiaries at the Time of Survey

BANO BLOCK						KHUNTI BLOCK						Total No. of Beneficiaries
Village	Just Completed Training	Self-Employed	Employed After Training	Unemployed After Training	Total Beneficiaries	Village	Just Completed Training	Self-Employed	Employed After Training	Unemployed After Training	Total Beneficiaries	
Ukauli		01		01	02	Hitutola				01	01	02
Hatinghore		02			02	Goregaon			01	01	02	04
Buruhonjar			02		02	Rewa	01		01		02	04
Samdega		01		01	02	Anigara			01	01	02	04
Pabura						Kundi						
Total		04 (50%)	02 (25%)	02 (25%)	08 (100%)	Total	01 (14.29%)		03 (42.86%)	03 (42.86%)	07 (100%)	14 (100%)

Table – 3.3.17: Number of Family Members Involved in the Self-Employment Activity and Net Monthly Income

Block	Village	Net Family Income from Activity					Total
		NIL	Upto Rs.300	Rs.301 – Rs.600	Rs.601 – Rs.900	Rs.901 & Above	
BANO	Ukauli	01		01			02
	Hatinghore		02				02
	Buruhonjar		01	01			02
	Samdega		01	01			02
	Pabura						
	Total		01	04	03		
KHUNTI	Hitutola	01					01
	Goregaon	01		01			02
	Rewa	01			01		02
	Anigara	01			01		02
	Kundi						
	Total		04		01	02	
Grand Total		05 (26.67%)	04 (26.67%)	04 (33.33%)	02 (13.33%)		15 (100%)

Table – 3.3.18: Number of Beneficiaries Received Help for the Purpose

BANO BLOCK									
Village	Tool Kit		Accommodation		Raw Material		If No		Total
	Yes	No	Yes	No	Yes	No	Yes	No	
Ukauli		02		02		02	01	01	02
Hatinghore	02		01	01	01	01		01	01
Buruhonjar	01	01		02		02		02	02
Samdega	02		02		02				
Pabura									
Total	05 50%	03 50%	03 35.5%	05 62.5%	03 35.5%	05 62.5%	01 25%	04 75%	05 100%

KHUNTI BLOCK									
Village	Tool Kit		Accommodation		Raw Material		If No		Total
	Yes	No	Yes	No	Yes	No	Yes	No	
Hitutola	01		01			01		01	01
Goregaon		02		02		02		02	02
Rewa	01	01		02		02	01	01	02
Anigara	01	01		02		02		02	02
Kundi									
Total	03 42.86%	04 57.14%	01 14.29%	06 85.71%		07 100%	01 14.29%	06 85.71%	07 100%

Table – 3.3.19: Problem Faced by Beneficiaries in Starting Self-Employment Activities

BANO BLOCK						
Village	Lack of Fund		Lack of Proper Guidance		Forward/ Backward Linkages	
	Yes	No	Yes	No	Yes	No
Ukauli	01	01	01	01		02
Hatinghore	01	01		02		02
Buruhonjar		02		02		02
Samdega		02		02		02
Pabura						
Total	02 (25%)	06 (75%)	01 (12.5%)	07 (87.5%)		08 (100%)

KHUNTI BLOCK							TOTAL of Both Blocks
Village	Lack of Fund		Lack of Proper Guidance		Forward/Backward Linkages		
	Yes	No	Yes	No	Yes	No	
Hitutola		01		01		01	03
Goregaon	02			02		02	04
Rewa		02		02		02	04
Anigara		02		02		02	04
Kundi							
Total	02 (28.57%)	05 (71.43%)		07 (100%)		07 (100%)	15 (100%)

Table – 3.3.20: Level of Satisfaction of Self-Employed Persons with Arrangement

Block	Village	Satisfied with			
		Inputs		Marketing Products	
		Yes	No	Yes	No
BANO	Ukauli		02		02
	Hatinghore	01	01	01	01
	Buruhonjar		02		02
	Samdega	01	01	01	01
	Pabura				
	Total	02	06	02	06
KHUNTI	Hitutola		01		01
	Goregaon		02		02
	Rewa		02		02
	Anigara	02		01	01
	Kundi				
	Total	02	05	01	06
Grand Total		04 (26.67%)	11 (73.33%)	03 (20%)	12 (80%)

Table – 3.3.21: Impact of the Programme (TRYSEM)

Block	Village	Socio-Economic Condition		Total No. of Beneficiaries
		Improved	Not Improved	
BANO	Ukauli	01	01	02
	Hatinghore	02		02
	Buruhonjar	02		02
	Samdega	01	01	02
	Pabura			
	Total	06	02	08
KHUNTI	Hitutola		01	01
	Goregaon	01	01	02
	Rewa	01	01	02
	Anigara	01	01	02
	Kundi			
	Total	04	03	07
Grand Total		09 (66.67%)	06 (33.33%)	15 (100%)

Tables for DWCRA Programme

Table – 3.3.22: The Manner of Joining the DWCRA Group

Block	Village	Ways of Joining Groups				Total
		Somebody Registered her Name	Introduced to Group	In Village Meeting	Pressured	
BANO	Ukauli	0	0	02	0	02
	Hatinghore	0	02	0	0	02
	Buruhonjar	0	01	01	0	02
	Samdega	0	02	0	0	02
	Pabra	0	01	03	0	04
	Total	0	06	06	0	12
KHUNTI	Hitutola	0	03	0	0	03
	Garigaon	0	02	0	0	02
	Rewa	0	02	0	0	02
	Anigara	01	0	01	0	02
	Kundi	0	0	04	0	04
	Total	01	07	05	0	13
Grand Total		01 4%	13 52%	11 44%	0	25 100%

Table – 3.3.23: Number of Members Belong to DWCRA Group

Block	Village	No. of Members Belong to:		
		Own Village	Other Village	Total
BANO	Ukauli	15	0	15
	Hatinghore	12	0	12
	Buruhonjar	16	0	16
	Samdega	10	0	10
	Pabra	11	0	11
	Total			
KHUNTI	Hitutola	10	0	10
	Garigaon	04	06	10
	Rewa	12	0	12
	Anigara	12	0	12
	Kundi	15	0	15
	Total	53	06	59
Grand Total		117 95.12%	06 4.88%	123 100%

Table – 3.3.24: Group Activities

Block			
BANO		KHUNTI	
Village	Activities	Village	Activities
Ukauli	Bee Keeping	Hitutola	Pattal Plate
Hatinghore	Vegetable (Business)	Garigaon	Weaving
Buruhonjar	Tailoring	Rewa	Bamboo Work
Samdega	Bamboo Work	Anigara	Pattal Plate
Pabra	Goat Rearing	Kundi	Bamboo Work

Table – 3.3.25: Ways of Selecting Group Activity

Block	Village	Selection of Activity				Total
		AGS/GS Guidance	Imposed by AGS/GS	Advised by AGS/GS	Others	
BANO	Ukauli	02	0	0	0	02
	Hatinghore	02	0	0	0	02
	Buruhonjar	02	0	0	0	02
	Samdega	0	0	0	02	02
	Pabra	04	0	0	0	04
	Total					
KHUNTI	Hitutola	0	03	0	0	03
	Garigaon	0	0	02	0	02
	Rewa	02	0	0	0	02
	Anigara	02	0	0	0	02
	Kundi	04	0	0	0	04
	Total	08	03	02	0	13
Grand Total		18	03	02	02	25

Table – 3.3.26: Knowledge of R.F. and Its Usages

Block	Village	R.F. Amount Received			Usage of Amount				R.F. Revolved (No. of Times)				Got R.F. When Needed	
		Yes (15,000/-)	No	Total	Not Use	Upto Rs.5,000/-	Rs.5,001/- to Rs.10,000/-	Rs.10,000/- & Above	NIL	1	2	3 & Above	Yes	No
BANO	Ukauli	02	0	02	0	0	0	02	0	02	0	0	0	02
	Hatinghore	02	0	02	0	02	0	0	0	0	0	02	0	02
	Buruhonjar	02	0	02	0	0	02	0	02	0	0	0	0	02
	Samdega	02	0	02	0	0	02	0	02	0	0	0	0	02
	Pabra	04	0	04	0	0	0	04	04	0	0	0	0	04
	Total	12	0	12	0	02	04	06	08	02	0	02	0	12
KHUNTI	Hitutola	03	0	03	03	0	0	0	03	0	0	0	0	03
	Garigaon	02	0	02	02	0	0	0	02	0	0	0	0	02
	Rewa	02	0	02	02	0	0	0	02	0	0	0	0	02
	Anigara	02	0	02	02	0	0	0	02	0	0	0	0	02
	Kundi	0	04	04	0	0	0	0	04	0	0	0	0	04
	Total	09	04	13	09	0	0	0	09	0	0	0	0	13
Grand Total		21 84%	04 16%	25 100%	09 42.8%	02 9.5%	04 19%	06 28.5%	17 85%	02 8%	0	02 8%	0	25 100%

Table – 3.3.27: Group Applying for IRDP Loan

Block	Village	Applied for IRDP Loan		Loan Availing		If Yes			
		Yes	No	Yes	No	Credit	Subsidy	Cash	Kind
BANO	Ukauli	0	02	0	0	0	0	0	0
	Hatinghore	0	02	0	0	0	0	0	0
	Buruhonjar	0	02	0	0	0	0	0	0
	Samdega	02	0	02	0	02	0	02	0
	Pabra	0	04	0	0	0	0	0	0
	Total	02	10	02	0	02	0	02	0
KHUNTI	Hitutola	0	03	0	0	0	0	0	0
	Garigaon	0	02	0	0	0	0	0	0
	Rewa	0	02	0	0	0	0	0	0
	Anigara	0	02	0	0	0	0	0	0
	Kundi	0	04	0	0	0	0	0	0
	Total	0	13	0	0	0	0	0	0
Grand Total		02 (8%)	23 (92%)	02 (8%)	0	02 (8%)	0	02 (8%)	0

Table – 3.3.28: Training Under TRYSEM

Block	Village	Training Received	Training Not Received	I. G. Activity					
				Bee Keeping	Tailoring	Bamboo Works	Goat Rearing	Pattal	Weaving
BANO	Ukauli	02	0	02	0	0	0	0	0
	Hatinghore	0	02	0	0	0	0	0	0
	Buruhonjar	02	0	0	02	0	0	0	0
	Samdega	0	02	0	0	0	0	0	0
	Pabra	0	04	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0	0
KHUNTI	Hitutola	03	0	0	0	0	0	03	0
	Garigaon	02	0	0	0	0	0	0	02

	Rewa	0	02	0	0	0	0	0	0
	Anigara	02	0	0	0	0	0	02	0
	Kundi	0	04	0	0	0	0	0	0
	Total	07	06	0	0	0	0	05	02
Grand Total		11	14	02	02	0	0	05	02

Table – 3.3.29: Information Regarding Monthly Earning

Block										Total No. of Beneficiaries
BANO					KHUNTI					
Village	None/ Negligible	Rs.101/- – Rs.300/-	Above Rs.300/-	Total	Village	None/ Negligible	Rs.101/- – Rs.300/-	Above Rs.300/-	Total	
Ukauli	01	01	0	02	Hitutola	03	0	0	03	05
Hatinghore	0	02	0	02	Garigaon	02	0	0	02	04
Buruhonjar	0	02	0	02	Rewa	02	0	0	02	04
Samdega	0	02	0	02	Anigara	02	0	0	02	04
Pabra	03	01	0	04	Kundi	04	0	0	04	08
Total	0	0			Total					

Table – 3.3.30: Number of Earnings Days

Block	Village	None	Up to 10 Days	11 to 20 Days	Above 20 Days	Total
BANO	Ukauli	01	0	0	01	02
	Hatinghore	0	02	0	0	02
	Buruhonjar	0	0	02	0	02
	Samdega	0	0	0	02	02
	Pabra	03	01	0	0	04
	Total	04	03	02	03	12
KHUNTI	Hitutola	03	0	0	0	03
	Garigaon	02	0	0	0	02
	Rewa	02	0	0	0	02
	Anigara	02	0	0	0	02
	Kundi	04	0	0	0	04
	Total	13	0	0	0	13
Grand Total		17 (68%)	03 (12%)	02 (8%)	03 (12%)	25 (100%)

Table – 3.3.31: Any Increase in Income in the Last Two Years

Block	Village	None/ Negligible	Not So Appreciable	Appreciable	Total
BANO	Ukauli	01	01	0	02
	Hatinghore	0	0	02	02
	Buruhonjar	0	01	01	02
	Samdega	0	02	0	02
	Pabra	03	01	0	04
	Total	4	05	0	
KHUNTI	Hitutola	03	0	0	03
	Garigaon	02	0	0	02
	Rewa	02	0	0	02
	Anigara	02	0	0	02
	Kundi	04	0	0	04

	Total	13	0	0	13
Grand Total		17 (52%)	05 (36%)	03 (12%)	25 (100%)

SECTION – IV: INDIRA AWAS YOJANA

40 beneficiaries of IAY were interviewed in the 10 selected villages. Only 3 of them were women and the former title of the house was in their name.

For all beneficiaries the house was constructed on their own plot of land ; for 26 of them within the main habitation of the village and in case of 14 beneficiaries (35%) the constructed house was outside the main habitation of the village. For all the beneficiaries of Bano block and 14 of Khunti block a new house was constructed without dismantling the old house. For 5 beneficiaries of Khunti block it was a new construction after dismantling the old house and for one beneficiary it was only renovation of the old house.

a. House Construction:

19 beneficiaries supplied household labour and supervised the construction of the house taking help of skilled labour (mason, carpenter). 9 beneficiaries provided only household labour while another 9 took full responsibility for the construction of the house and did all the work by themselves. In case of 3 constructions there was no involvement of the beneficiaries.

All the houses were constructed with local material.

The assistance received for construction was between Rs.15000/- and Rs.20,000/- for 15 respondents in Bano block and for 5 it was less than Rs.15,000/-. In Khunti block 9 received less than Rs.15,000/-, 7 received between Rs.15,000/- and Rs.20,000/- and 4 received more than Rs.20,000/-. So in Bano the amount received was more uniform, while in Khunti there was a wide variation. Nearly all the respondents (19 out of 20) in Khunti found the sanctioned amount adequate for the construction. The one beneficiary who found inadequate could manage to make up with his own savings. In Bano block 18 found the amount sanctioned inadequate ; 15 of them borrowed money from friends to complete the house, while 13 of them managed with their own savings.

b. Facilities Available:

While 39 out of 40 respondents reported that they have a separate living room , only 17 (42.5%) have a separate kitchen. The provision of sanitary latrine was found in only one house.

As regards drinking water, 57.5% of the respondents have access to village well for obtaining drinking water and 42.5% get drinking water from a public hand pump. All have drinking water facility within the village.

Of the 40 beneficiaries 34 had taken possession of the house at the time of the survey and 33 were actually occupying the house. 6 had not yet taken possession because the construction was incomplete. Of these 6, 4 belonged to one village, Buruhonjar in Bano block.

C. Quality of Construction:

31 of the beneficiaries were satisfied with the construction work and 9 were not satisfied (6 belonged to Bano and 3 belonged to Khunti) . The 9 not satisfied includes the 5 who have not taken possession of the house. Perhaps they are not satisfied because they find the accommodation inadequate. In Khunti 3 are not satisfied either because of poor quality of construction or lack of basic facilities.

The investigators were asked to give their opinion on the quality of the construction work. They have given the following observations ;

- in Bano the investigators found 7 constructions of good quality and 13 constructions of satisfactory quality.
- In Khunti block the investigators classified the houses into three categories : good quality (7 houses), satisfactory quality (9 houses) and poor quality (4 houses).

Tables for IAY Programme

Table – 3.4.1: Formal Title of House

BANO			KHUNTI			Grand Total
Village	Male Members	Female Members	Village	Male Members	Female Members	
Ukauli	04	0	Hitutola	04	0	08
Hating Hore	03	01	Garegaon	02	02	08
Buruhonjar	04	0	Rewa	04	0	08
Samdega	04	0	Anigara	04	0	08
Pabura	04	0	Kundi	04	0	08
Total	(95%)	(5%)	Total	(90%)	(10%)	(100%)

Table – 3.4.2: Location of House

BANO					KHUNTI					Grand Total
Village	Own Plot in Main Habitation	Own Plot Outside	In Cluster	Total	Village	Own Plot in Main Habitation	Own Plot Outside	In Cluster	Total	
Ukauli	04	0	0	04	Hitutola	03	01	0	04	08
Hating Hore	03	01	0	04	Garegaon	04	0	0	04	08
Buruhonjar	0	04	0	04	Rewa	01	03	0	04	08
Samdega	02	02	0	04	Anigara	04	0	0	04	08
Pabura	02	02	0	04	Kundi	03	01	0	04	08
Total	(55%)	(45%)		(100%)	Total	(75%)	(25%)		(100%)	(100%)

Table – 3.4.3: Nature of Construction

BANO					KHUNTI					Grand Total
Village	New Construction	Dismantling the Old House	Renovation of the Old House	Total	Village	New Construction	Dismantling the Old House	Renovation of the Old House	Total	
Ukauli	04	0	0	04	Hitutola	04	0	0	04	08
Hating Hore	04	0	0	04	Garegaon	04	0	0	04	08
Buruhonjar	04	0	0	04	Rewa	02	01	01	04	08
Samdega	04	0	0	04	Anigara	04	0	0	04	08
Pabura	04	0	0	04	Kundi	0	04	0	04	08
Total	100%			100%	Total	70%	25%	5%	100%	100%

Table – 3.4.4: Involvement of Beneficiary in Construction of House

Block	Village	Constructed by Contractor			Total	
		Constructed by Self	Provided only H.H. Labour	H.H. Labour and also Supervised Construction		No Involvement
BANO	Ukauli	01	0	03	0	04
	Hating Hore	0	01	03	0	04
	Buruhonjar	04	0	0	0	04
	Samdega	0	0	04	0	04
	Pabura	0	0	04	0	04
	Total	05	01	14	0	20
KHUNTI	Hitutola	02	01	0	01	04
	Garegaon	01	0	03	0	04
	Rewa	0	03	0	01	04
	Anigara	01	02	01	0	04
	Kundi	0	02	01	01	04
	Total	04	08	05	03	20
Grand Total		09 (22.5%)	09 (22.5%)	19 (47.5%)	03 (7.5%)	40 (100%)

Table – 3.4.5: House Constructed from mostly Locally Available Material

BANO			KHUNTI			Grand Total
Village	Yes	No	Village	Yes	No	
Ukauli	04	0	Hitutola	04	0	08
Hating Hore	04	0	Garegaon	04	0	08
Buruhonjar	04	0	Rewa	04	0	08
Samdega	04	0	Anigara	04	0	08
Pabura	04	0	Kundi	04	0	08
Total	20 (100%)	0	Total	20 (100%)	0	40 (100%)

Table – 3.4.6: Amount of Assistance Received

BANO						KHUNTI						Grand Total
Village	Less than Rs. 10000	Rs. 10001 – Rs. 15000	Rs. 15001 – Rs. 20000	Rs. 20001 & Above	Total Beneficiary	Village	Less than Rs. 10000	Rs. 10001 – Rs. 15000	Rs. 15001 – Rs. 20000	Rs. 20001 & Above	Total Beneficiary	
Ukauli	0	0	04	0	04	Hitutola	0	0	0	04	04	08
Hatinghore	0	0	04	0	04	Garegaon	0	01	03	0	04	08
Buruhonjar	0	03	01	0	04	Rewa	0	04	0	0	04	08
Samdega	0	01	03	0	04	Anigara	0	0	04	0	04	08
Pabura	0	01	03	0	04	Kundi	0	04	0	0	04	08
Total	0	05 25%	15 75%	0	20 100%	Total	0	09 45%	07 35%	04 20%	20 100%	40 100%

Table – 3.4.7: Adequacy of Amount

BANO							KHUNTI							Grand Total	
Village	Amount was Adequate		If No, Balance of Amount				Village	Amount was Adequate		If No, Balance of Amount					
	Yes	No	Borrowed from Friends	Borrowed from Bank	Own Saving	Borrowed from Money-lenders		Yes	No	Borrowed from Friends	Borrowed from Bank	Own Saving	Borrowed from Money-lenders		
Ukauli	0	04	0	0	04	0	Hitutola	04	0	0	0	0	0	0	08
Hatin ghore	0	04	02	0	02	0	Gare gaon	03	01	0	0	0	01	0	08
Buruhonjar	0	04	01	0	03	0	Rewa	04	0	0	0	0	0	0	08
Samdega	01	03	01	0	02	0	Anigara	04	0	0	0	0	0	0	08
Pabura	01	03	01	0	02	0	Kundi	04	0	0	0	0	0	0	08
Total	02	18	05	0	13	0	Total	19	01	0	0	01	0	40	

Table – 3.4.8: Facilities

Block	Village	Separate Living Room		Separate Kitchen		Sanitary Latrines Provided	
		Yes	No	Yes	No	Yes	No
BANO	Ukauli	04	0	03	01	0	04
	Hatinghore	04	0	03	01	0	04
	Buruhonjar	04	0	0	04	0	04
	Samdega	04	0	03	01	0	04
	Pabura	04	0	04	0	0	04
	Total						
KHUNTI	Hitutola	04	0	01	03	01	03
	Garegaon	04	0	0	04	0	04
	Rewa	04	0	02	02	0	04
	Anigara	04	0	01	03	0	04
	Kundi	03	01	0	04	0	04
	Total	19	01	04	16	01	19
Grand Total		39 (97.5%)	01 (2.5%)	17 (42.5%)	23 (57.5%)	01 (2.5%)	39 (97.5%)

Table – 3.4.9: Drinking Water Facilities

Block	Village	Hand Pump	Tap Water	Village Well
BANO	Ukauli	01	0	03
	Hating Hore	03	0	01
	Buruhonjar	0	0	04
	Samdega	0	0	04
	Pabura	0	0	04
	Total	04	0	16
KHUNTI	Hitutola	01	0	03
	Garegaon	02	0	02
	Rewa	04	0	0
	Anigara	04	0	0
	Kundi	02	0	02
	Total	13	0	07
Grand Total		17 (42.5%)	0	23 (57.5%)

Table – 3.4.10: Taken Possession of Constructed House

Block	Village	Taken Possession		If Yes, Occupied at that Time		If No						Total No. of Beneficiaries
		Yes	No	Yes	No	Incomplete	Waiting for Inauguration	Inadequate for the Family	Lack of Basic Facilities	Very Distance from the Village	Other	
BANO	Ukauli	04	0	03	01	0	0	0	0	0	0	04
	Hatinghore	04	0	04	0	0	0	0	0	0	0	04
	Buruhonjar	0	04	0	0	04	0	0	0	0	0	04
	Samdega	03	01	03	0	01	0	0	0	0	0	04
	Pabura	04	0	04	0	0	0	0	0	0	0	04
	Total											
KHUNTI	Hitutola	04	0	04	0	0	0	0	0	0	0	04
	Garegaon	04	0	04	0	0	0	0	0	0	0	04
	Rewa	04	0	04	0	0	0	0	0	0	0	04
	Anigara	04	0	04	0	0	0	0	0	0	0	04
	Kundi	03	01	03	0	01	0	0	0	0	0	04
	Total	19	01	19	0	01	0	0	0	0	0	20
Grand Total		34 85%	06 15%	33 82.5%	01 2.5%	06 15%	0	0	0	0	0	40 100%

Table – 3.4.11: Satisfied with Constructed House

Block	Village	Satisfied		If No					Total No. of Beneficiaries
		Yes	No	Inadequate	Lack of Facility	Distant from Village	Poor Quality	Others	
BANO	Ukauli	04	0	0	0	0	0	0	04
	Hatinghore	03	01	0	0	0	0	01	04
	Buruhonjar	0	04	04	0	0	0	0	04
	Samdega	03	01	01	0	0	0	0	04
	Pabura	04	0	0	0	0	0	0	04
	Total	14	06	05	0	0	0	01	20
KHUNTI	Hitutola	02	02	0	0	0	02	0	04
	Garegaon	04	0	0	0	0	0	0	04
	Rewa	03	01	0	01	0	0	0	04
	Anigara	04	0	0	0	0	0	0	04
	Kundi	04	0	0	0	0	0	0	04
	Total	17	03	0	01	0	02	0	20
Grand Total		31 77.5%	09 22.5%	05 55.56%	01 11.11%	0	02 22.22%	01 11.11%	40 100%

Table – 3.4.12: Quality of Constructed House

BANO					KHUNTI					Grand Total
Village	Quality of House				Village	Quality of House				
	Good	Satisfactory	Poor	Total		Good	Satisfactory	Poor	Total	
Ukauli	03	01	0	04	Hitutola	0	01	03	04	08
Hating Hore	0	04	0	04	Garegaon	01	02	01	04	08
Buruhonjar	0	04	0	04	Rewa	01	03	0	04	08
Samdega	0	04	0	04	Anigara	04	0	0	04	08
Pabura	04	0	0	04	Kundi	01	03	0	04	08
Total	35%	66%		100%	Total	35%	45%	20%	100%	

CHAPTER – IV

THE SOCIO-ECONOMIC CONDITION OF THE BENEFICIARIES

Direct measurement of standard of living is very difficult. The people in the rural areas are not able to give information on how much they earn from cultivation because most of the produce is used to feed the family members. The income method for measuring the standard of living is not really practical. Even the method of measuring the expenditure as a proxy for income is very difficult. Therefore in this study no attempt was made to measure income or expenditure of the households directly. Instead we have tried to look at the standard of living of the people with the help of certain indicators. In this section these indicators are analysed :

Housing Condition

It can be seen from the data that 85% of the beneficiaries have kutchha houses and about 15% of them have a construction with bricks and mud. In Bano block the percentage of this mixed construction is 12% and in Khunti it is 16%.

Only 36% of the beneficiaries have a separate kitchen in their house. This percentage is only 30 in Bano block and 42% in Khunti block. 39% have a separate place for animals in their house. In Khunti this percentage is 46 and in Bano it is 32%.

Assets

Life Stock

68% of the beneficiaries have draught animals while 32% do not have draught animals. The percentage of those not having draught animals is only 24% in Bano block while 40% in Khunti block.

45% of the beneficiaries have milch animals while 55% do not have milch animals. The difference between the two blocks is very substantial. In Bano 61% have milch animals while in Khunti block this percentage is only 28%.

44% of the beneficiaries keep goats or sheeps. In Bano block this percentage is 53 and in Khunti it is 35%.

So in Bano block the S.T. population are mostly cultivators and therefore they own draught animals for cultivating their fields and other animals.

Agricultural Implements

Very few beneficiaries have pump sets : in Bano 8 and in Khunti 17. This gives a total of 25. Other modern agricultural implements are not used by the beneficiaries.

Domestic Items

The most common item used by the families is a bicycle : in Bano 68 and in Khunti 70 have this means of transport. This is a clear sign that there has been progress in the rural areas. Some 30 years ago very few people had a cycle.

About 1/4th of the beneficiary households have a radio (22 in Bano and 25 in Khunti). Only 6 families, all from Khunti, have a T.V. set and 4 household, also from Khunti, have a motorcycle.

Women

All the women are engaged in household duties. In 36.5% of the beneficiary households the women also go out to work as labourers (agricultural or casual). Again there is a difference between the two blocks and this difference reflects the social composition of the households and the standard of living. In Bano block the practice of women going out to work as labourers occurs in 56% of the households, while in Khunti this percentage was only 17. In addition to going out for work the women also help the male members in cultivation work.

Health Conditions

The most common diseases among children are:

- fever : mentioned by 71% of the beneficiaries
- cough and cold : mentioned by 68% of the beneficiaries
- malaria : mentioned by 58% of the beneficiaries
- dysentry : mentioned by 25%

The common diseases prevailing amount adults are :

- fever ; mentioned by 89.5%
- malaria : mentioned by 89.5%
- cold and cough : mentioned by 60.5%
- dysentry : mentioned by 33%

It has been observed in recent years that malaria is rampant. Some years ago it was thought that malaria was eradicated but in the last few years it has come back with a vengeance. During the last rainy season many deaths were reported in the interior villages. Even in Khunti block the incidents of malaria is very high.

As regards medical treatment more than half of the respondents reported that they go to private doctors for treatment, nearly 30% go to govt. doctors and about 15% go to compounders or nurses for treatment.

For the majority of the beneficiaries (55%) the Govt. Health Centre is outside the village. About 45% have a Health centre within the village. The complaint is that the health centre does not run effectively and the staff is not available to treat the patients.

Migration

In 13% of the beneficiary families some migration takes place on a seasonal basis. One or more family members go out in search of temporary employment. A good number of them go outside the state for employment. Seasonal migration is a very common practice in this tribal area. Since irrigation facilities are very limited the people cultivate only one crop and this one crop does not provide enough to support the family for the whole year. Hence some family members go out for employment after the harvest season. Many of those who migrate go and work in the brick kilns.

Table – 4.2.1: Housing Condition

Type of Houses	BANO	KHUNTI	Total
Kuccha	87	84	171
Pucca	01		01
Thatched Roof			
Kuccha Pucca Mixed	12	16	28
Total	100	100	200

Table – 4.2.2: Basic Facilities Available in the Beneficiaries Family

Facilities Available	BANO		KHUNTI		Total	
	Yes	No	Yes	No	Yes	No
Separate Kitchens	30	70	42	58	72	128
Separate place for animal	32	68	46	54	78	122
Toilet	-	100	-	100		200
Bathroom	-	100	-	100		200
TOTAL	62				150	

Table – 4.2.3: Livestock Owned by Beneficiary Families

Livestock	Numbers	BANO	KHUNTI	Total
Draught Animals	NIL	24	40	64
	1 – 2	58	54	112
	3 – 4	10	05	15
	5 – 6	08	01	09
	7 +			
Milch Animals	NIL	39	72	111
	1 – 2	47	22	69
	3 – 4	13	05	18
	5 – 6	01	01	02
	7 +			
Sheep and Goats	NIL	47	65	112
	1 – 2	19	19	38
	3 – 4	22	10	32
	5 – 6	07	05	12
	7 +	06		06

Table – 4.2.4: Agricultural Implements and Consumer Assets

Implements and Assets	BANO	KHUNTI	Total
Pump Set	08	17	25
Power Tiller		01	01
Cart			
Spray Dt			
Others		02	02
T.V.		06	06
Radio	22	25	47

Motor Cycle		04	04
Cycle	68	70	138
Sewing Machine	02	01	03
Others		01	01

Table – 4.2.5: Type of Work of Women

Type of Work	BANO	KHUNTI	Total
Household Duties	100	100	200
Agricultural Labour	19	05	24
Casual Labour	37	12	49
Regular Service	05		05
Help Family Members	44	29	73
Help in Traditional Work	09	14	23
Others	04	01	05
Total			

Table – 4.2.6: Prevalence of Common Diseases among Children

Common Diseases in Children	BANO	KHUNTI	Total
Cough and Cold	75	61	136
Fever	79	63	142
Malaria	53	63	116
Diarrhoea	02	03	05
T.B.	01		01
Measles	01	05	06
Dysentery	27	23	50
Typhoid	01		01
Polio	02	01	03
Others	01		01

Table – 4.2.7: Common Diseases in Beneficiary Families (Adult Members)

Common Diseases among Adult Members	BANO	KHUNTI	Total
Cough and Cold	78	43	121
Fever	83	96	179
Malaria	91	88	179
Diarrhoea	21	08	29
T.B.	02		02
Measles	14	02	16
Dysentery	40	26	66
Typhoid	06	01	07
Polio	06	02	08
Others	02		02
Total No. of Beneficiaries	100	100	200

Table – 4.2.8: Places of Treatment

Preference for Treatment	BANO	KHUNTI	Total
Ojha/Baidh			
Village Quacks	04		04
Private Doctors	53	55	108
Government Doctors	22	37	59
Compounder/Nurse	21	08	29
Total No. of Beneficiaries			

Table – 4.2.9: Availability of Health Centre in the Village

Place	BANO	KHUNTI	Total
In the Village	40	50	90
Outside the Village	60	50	110
Total No. of Beneficiaries	100	100	200

Table – 4.2.10: Details Migration

Details		BANO	KHUNTI	Total
No. of Families/ Members Used to Migrate	Yes	13	13	26
	No	87	87	174
	Total	100	100	200
Reason for Migration	To Get Job	12	13	25
	Education	01		01
	Business			
	Bought Land			
	Married			
Type of Migration	Seasonal	11	12	23
	Permanent	02	01	03
Where Migrated	Within the District	02	06	08
	Within the State	03	02	05
	Outside the State	08	05	13
Total No. of Beneficiaries		100	100	200

CHAPTER – V

ASSESSMENT OF IMPACT

An evaluation has to look into the following dimensions or components of the programme.

- First of all any programme involves the delivery of certain inputs to beneficiaries/recipients in order to produce an output. For example, under IAY beneficiaries are given financial and other assistance (inputs) in order to construct a house (output). The evaluation has to review the process of providing or delivering the inputs and services and examine the efficiency of the process.
- Secondly the evaluation has to look at the quantity and quality of the output produced.
- The output is created so that people can make use of it and derive benefit from it. In other words the programme has a purpose. For example, under MWS a well (output) is provided to the beneficiaries in order to provide drinking water or to have a source for irrigation. This purpose will be achieved if the beneficiaries make proper use of the well. The evaluation examines to what extent and how effectively this purpose is achieved.
- The final objective or goal of anti-poverty programmes is to bring about an increase in the standard of living of the people and to bring them above the poverty-line. The evaluation assesses the impact of the programme on the lives of the people.

Making use of these dimensions the findings of the survey are summed up in table form and the assessment of impact is presented taking into account the observations of the Research Team and the outcome of the interactions and discussions with various categories of people of the area.

Assessment of JRY

Programme Components	Block	
	Bano	Khunti
1. Inputs (Material/Money/Manpower)	No. of Beneficiaries	No. of Beneficiaries
- No. of Days Employed:		
Less than 15 days	14	12
15 – 30 days	4	1
More than 30 days	2	7

2. Outputs		
- Wages Paid:	12	18
Less than Rs. 40	8	2
Above Rs. 40	12	4
- Infrastructure:	4	0
Link Road	2	16
Culvert		
Community Building		
3. Effect (Achievement of Purpose)		
- Satisfied with Benefits Received:	19	19
Yes	1	1
No		
4. Impact (Long-term Goal)		
- Increase in Standard of Living:	20	20
Insignificant		

Observations

All the respondents agreed that the programme is useful and 35 of them expressed the view that JRY meets the felt needs of the community as it provides employment in the lean season and creates necessary infrastructure. The type of infrastructure created was in accordance with the needs. Link roads are very much required in Bano block to connect the villages to the block headquarter.

Improvement in transport facility through construction of roads and culverts creates the necessary infrastructure for development. For example, once the roads are constructed it becomes possible to transport the heavy equipment required for boring of tube-wells and installing hand-pumps for safe drinking water.

In our interaction with various groups we found that there is also a negative side to this development. Roads pave the way for contractors to come in and start illegal cutting of trees and transporting the wood outside the area. The timber mafia moves in and this results in deforestation.

Other basic infrastructures such as community hall or special platform for meetings has facilitated the process of conducting A.E. classes and organising social functions involving the whole community.

It was however observed that construction of buildings with government money has created a mentality of dependency among people. The villagers lose their sense of self-reliance and for every small need they want to get government help. So, even though the infrastructure is built up, if an attitude of dependency is created development in real sense does not take place. This can be seen in the fact that there is no sense of ownership of the infrastructures built by the government on the part of the people. Because of the absence of feeling of ownership, people do not maintain these buildings. Care should be taken to develop self-reliance among the people and they should learn to do things by themselves so that they own the assets and maintain them.

Assessment of MWS

Programme Components	Block	
	Bano	Khunti
1. Inputs (Material/Money/Manpower)	No. of Beneficiaries	No. of Beneficiaries
- Money Sanctioned:	18	11
Rs.10,000 –	2	5
Rs.20,000	0	3
Rs.21,000 –		
Rs.30,000		
Rs.31,000 +		
2. Outputs		
- Wells:	14	17
Completed	4	0
In-progress	2	3
Failure	14	3
- Water Available:	4	14
Perennial	2	3
Seasonal		
Nil		
3. Effect (Achievement of Purpose)		
- Use of Assets	3	1
Drinking	15	16
Irrigation +	2	5
Drinking	15	11
- Income		
Less than		
Rs.1,000		
Rs.1,000 +		
4. Impact (Long-term Goal)		
- Improvement in Socio-economic Condition:		
Yes	17	15
No	3	5

Observations

It has been noted that in 14 wells in Bano block water is not available the whole year around. This is partly due to the fact that it is a hilly terrain, but the main reason is that the depth of wells is only 30 feet. Normally the depth should be 40 feet, but the beneficiaries did not receive the full amount sanctioned and hence could not go for the required depth.

It is an accepted fact that construction of open wells has been of benefit to the people of the area. The wells provide clean drinking water and also allow the beneficiaries to grow vegetables on a small plot of land. Most of the time the water is drawn from the well with hand operated devices as there is not enough water to use a pump-set. The vegetables produced are consumed at home (which results in better nutrition) or sold in the weekly bazar (which brings in some cash).

From our observation and interaction with the people we could conclude that the basic reason for the success of this scheme is the fact that the digging and construction are done by the beneficiaries themselves and materials used/technology used are local. The role of the Jr. Engineer/Block Staff/Block Staff consists in measuring the depth of the well and fill in the master roll for making payment. The scheme has found ready acceptance with the people as they know how to dig wells and the wells have enabled them to make better use of their land and thereby to increase the standard of living. Earlier studies have shown that families, who make proper use of the dug wells, are able to send their children to school.

A few blocks of this region, for example Bero block in Ranchi district, have become major vegetable growing areas thanks to the water available in the dug wells and the use of portable pump-set for irrigation.

This scheme should not be stopped, at least not in this plateau region of Chotanagpur. There are still many villages without wells.

This scheme can also be linked up with water harvesting. Run off rain water can be collected in shallow wells and in this way ground water can be recharged.

Assessment of IRDP

Programme Components	Block	
	Bano	Khunti
1. Inputs (Material/Money/Manpower)	No. of Beneficiaries	No. of Beneficiaries
- Productive Assets:	5	4
Bullocks	8	10
Pump-sets	0	1
Rickshaw	7	5
- Cash Disbursement for Self-employment		
2. Outputs		
- Quality of Assets Received:	4	14
Good	9	1
Average	7	15
- Own Choice:		

Yes	6	0
No		
3. Effect (Achievement of Purpose)		
- Current Status of Asset	13	13
Intact	4	6
Perished	3	1
Other	6	0
- Income	3	11
Below Rs.3,500	4	2
Rs.3,500 – Rs.6,400		
Rs.6,400 +		
4. Impact (Long-term Goal)		
- Improved in Socio-economic Condition	13	13

Observations

Cash disbursed was made to 12 beneficiaries to enable them to start a small business and become self-employed.

For 26 beneficiaries the asset is intact and they are earning some money from the use of the asset. The amount earned is higher in Khunti than Bano and in Khunti the quality of assets provided is also better.

The economic status of all 26 beneficiaries, with whom the asset is intact, has improved.

It was found that in some cases the pump-sets have been sold because the beneficiaries, even if they had received a well under MWS, were not able to make use of the pump-set (either kerosene oil or diesel operated). Such pump-sets are not suitable because the water level is not sufficient. In general such beneficiaries sold the pump-set on the very low price.

Assessment of TRYSEM

Programme Components	Block	
	Bano	Khunti
1. Inputs (Material/Money/Manpower)	No. of Beneficiaries	No. of Beneficiaries
- Trades:	Pump-set Repairing	Pump-set Repairing
	Tailoring	Weaving
	Mason	Radio/TV
		Carpenting
		Tube-well
- Institutions:	4: Local	3: Outsider
- Duration:	0	1: Local
Upto 10 Weeks		

11 Weeks – 20 Weeks	4	3
21 Weeks – 30 Weeks	4	2
- Stipend:	2	2
Upto Rs.150	6	1
Rs.250 – Rs.350	0	4
Not Received		2
2. Outputs		
- Skill:	8	7
Technical Skill	0	0
Enterprise		
- Assistance Received:	5	3
Toolkit:	3	4
Yes	3	1
No	5	6
Accommodation:	3	0
Yes	5	7
No	8	6
Raw Material:	0	1
Yes		
No		
- Satisfied with Training:		
Yes		
No		
3. Effect (Achievement of Purpose)		
- Status of Beneficiaries:	4	0
Self-employed	2	3
Employed	2	4
Unemployed		
4. Impact (Long-term Goal)		
- Net Monthly Income:	4	0
Upto Rs.300	3	1
Rs.300 – Rs.600	0	2
Rs.600 – Rs.900	1	4
Nil		

Observations

In Khunti the training was provided by institutions with headquarters at Ranchi and the trades were more diversified. But besides the training these institutions did not give other assistance to the trainees and as a result none of them became self-employed.

In Bano block the trades were more traditional and local organisations imparted the training and rendered other assistance to the trainees. As a result 4 trainees have become self-employed, earning some supplementary income.

8 beneficiaries reported that they have been given toolkits. On probing further it was found that the toolkits have actually been purchased from the stipend money sanctioned. The block officials

did not make any money available for the purchase of toolkits. It was also found that the distribution of stipend money is very irregular and in some cases it was very much delayed.

The local organisations, which conducted the training in Bano block complained that the cost of running the training (honorarium for trainers and cost of raw material) has not yet been paid by the block officials. Payment has been pending for two years or more. As a result of this delay organisations are not ready to take up more trainings under TRYSEM.

Assessment of DWCRA

Programme Components	Block	
	Bano	Khunti
1. Inputs (Material/Money/Manpower) - Group Formation: Voluntarily Pressurised - Trades: Agriculture Based - Training under TRYSEM: Yes No	No. of Beneficiaries 12 0 4 8	No. of Beneficiaries 12 0 7 6
2. Outputs - Revolving Fund Received: Yes No	Groups 5 0	Groups 4 1
3. Effect (Achievement of Purpose) - Revolving Fund Used: Yes No - No. of Days Employed Per Month: Nil Upto 10 11 – 20 21 + - Monthly Earning: Nil Rs.100 – Rs.300	Groups 5 0 No. of Beneficiaries 4 3 2 3 4 8	Groups 0 5 No. of Beneficiaries 13 0 0 0 13 0
4. Impact (Long-term Goal) - Increase in Income: None Not Significant Appreciable	4 5 3	13 0 0

Observations

The main observation is that 9 out of 10 groups received revolving fund but only the 5 groups of Bano block made use of the fund. 8 members of the groups in Bano are regularly engaged in the group activities and earn a supplementary income ranging from Rs.100 to Rs.300 per month.

As per the scheme the groups are supposed to receive Rs.25,000 as revolving fund in two installments. It was found that the groups received only Rs.15,000 from the block authorities. On account of this fact the groups in Bano block were not able to extend the benefits of the scheme to all the members of the group. For example, in case of Bee Keeping, sufficient number of boxes and bees could not be obtained to make the scheme really successful. Bee keeping can result in a significant supplementary income if the required number of boxes are obtained. At present the income is too small to allow the beneficiaries to make some refund of the cost of the box. Only in case the beneficiaries are able to refund some amount, the fund will become revolving.

Assessment of IAY

Programme Components	Block	
	Bano	Khunti
1. Inputs (Material/Money/Manpower) - Amount Disbursed in Rs.: 10,000 – 15,000 15,000 – 20,000 Above 20,000 - Amount Adequate: Yes No	5 15 0 2 18	9 7 4 19 1
2. Outputs - Facilities: Separate Living Room: Yes No Separate Kitchen Yes No Sanitary Latrines Yes No	20 0 13 7 0 20	19 1 4 17 1 19
3. Effect (Achievement of Purpose) - House has been Occupied: Yes No - Satisfied with Constructed House:	14 6	19 1

Yes	14	17
No	6	3
4. Impact (Long-term Goal)		
- Increase in Standard of Living:		
Negligible	20	10
To Some Extent	0	10

Observations

Under the earlier regulations the houses were constructed under the direct supervision of the Block Staff with checking by the Junior Engineer at every step. It was a blue-print approach: there was a fixed plan (two rooms, one kitchen and verandah), and material used was from the outside. The house so constructed was very small and not at all adapted to the style of life of the tribal people.

In the last three years the procedures have been simplified. The beneficiaries can build their house as per their own design; they can make it more spacious and use local material. The Jr. Engineer will only check at the end. This has made the scheme more attractive and beneficial.

The fact that beneficiaries have occupied the house does not mean that they are actually living in the house. The house in stone is not suitable for rural areas as it becomes very hot in summer and cold in winter. The people prefer to stay in their mud-house, which is kept very neat and clean, and the newly constructed house is very often used for storing grain or a study room or sleeping for the children and sometimes for keeping cattle.

CHAPTER – VI

CONCLUSIONS

For the present study 200 beneficiaries were selected from 10 villages in two blocks (Bano and Khunti). The sample size of 200 is too small to allow us to draw conclusions which would be valid for other areas of Bihar. However it must be stated that the statistical data have been supplemented with direct observations of the ground realities and the outcome of discussions with knowledgeable persons of the area, including staff of NGOs. And therefore valuable conclusions can be drawn from the findings.

SECTION – I: SUMMING UP

The findings of the report indicate that the anti-poverty programmes have had a positive impact on the people, but at the same time the report has brought out that there have been some shortcomings in the implementation of the programmes. Both the positive impact and the shortcomings are briefly summed up here.

A. Positive Impact of the Programmes

1. The Wage Employment and Asset Creation Programmes have had a positive impact on the beneficiaries.
 - The implementation of JRY has provided employment during the lean season and has reduced migration to some extent.
 - The infrastructure created in the process has laid the foundation for further development work.
 - The Million Wells Scheme has enabled the beneficiaries to make better use of their land and has increased food security.

The Impact of the Self-Employment and Entrepreneurship Programmes has been more restricted.

- Under IRDP only about 50% of the beneficiaries are getting a substantial increase in income (more than Rs.3,500 per year) from the asset provided.
- In the villages under study it was found that very few persons were trained under TRYSEM and only 4 of the 15 became self-employed while 5 got employment with some other person.
- Although groups have been formed and beneficiaries have been trained under DWCRA, the programme has only had an impact on the beneficiaries in the Bano block on account of presence of local NGOs.

In the earlier years IAY was not adapted to the needs of the local population. Now with the simplified procedures the scheme has become more attractive and useful for the people.

B. Shortcomings in Implementation

It was found that the beneficiaries have not received the full benefits of the schemes on account of defective implementation of the programmes. The following may be mentioned:

- In a few cases the selection of beneficiaries was faulty, in the sense that persons above the poverty line were selected.
- The practice of taking a percentage on cash disbursed by block officials is wide spread. This was a common complaint received in both blocks. This means that the beneficiaries do not get the full amount of money to which they are entitled and hence are unable to take full benefit of the scheme.
- In general there is a lack of work culture and motivation on the part of government staff. The required follow up and monitoring of the implementation process is not done and as a result the beneficiaries do not get proper guidance.
- It must also be mentioned that the block officials are working under severe constraints. Many projects have to be implemented but there is scarcity of staff. With the limited staff available it is not possible to supervise the implementation of the programmes.

SECTION – II: LESSONS LEARNED

By way of conclusion two issues are briefly mentioned:

- The main factors which have contributed to the success of the programmes
- Some of the wider implications of the programmes and to take note of the unintended effects.

The successful implementation of the projects depends on a number of parametres which can be described as follows:

- The positive impact of the programmes in Bano block can partly be attributed to the fact that the level of education and awareness is relatively high in the selected villages. The level of awareness has brought about the self-confidence of the people. Education, specially of women, plays a definite role in development.
- In today's Development Literature the term Social Capital is being used. It refers to a set of relationships among people based on common expectations, shared values and a sense of trust. In tribal society such relationships exist among people as they have a strong sense of identity and are ready to help one another. Thus the composition of the population is also a major factor for the success of any programme.
- The involvement of local organisations with the people of the area has contributed to the successful implementation of projects. It is well known NGOs can play a two-fold role. On the one hand they can prepare the recipients (beneficiaries) to take full benefits of the schemes and the other hand their presence can have salutary effects on the officials involved in the implementation of the project. For instance, in case of TRYSEM and DWCRA escorting of beneficiaries is absolutely necessary for achieving a lasting impact. Such situation was found in Bano block.
- The implementation of Rural Development programmes are very much target oriented and a number of schemes have to be implemented irrespective of the fact whether the schemes are responding to the felt-needs of the people. In this report it was pointed that pump-sets were provided to beneficiaries who could not use them and as a result they sold these assets. Any scheme can only be successful if it meets the needs of the people.

Broader issues have to be looked into when implementing anti-poverty programmes. It has been noted in the report that some unintended effects might occur and result in a negative side effects of the programmes. Two such issues were mentioned in this report.

- The construction of roads has resulted in better transport facilities and as a results cutting of trees is taking place on a large scale.

- The availability of government funds is slowly creating an attitude of dependency among the people. They are slowly losing their sense of self-reliance and self-dependence.

These are issues, which need further study.