

INTRODUCTION

Overview

The process of sustainable development must bring the degree of abject poverty to a minimum level as far as possible. The relative poverty is a universal fact and has existed in every society at all times. The matter of serious contemporary concern is, a maintained level of abject poverty of the exposed poor masses, deprived of basic human needs under the Glass Curtain Economy. The process of sustainable development is badly obstructed by the Neo Vicious Circle of Poverty which implies a circular constellation of forces tending to act and react upon one another in such a way as to keep a poor country in a state of poverty. It is a humiliating reality before the civil society and world's greatest challenge of the 21st century.

South Asia has been the centre of poverty. Out of 1.2 billion developing world's poor (20% of the total population living on less than \$1 a day), 43.5 percent live in South Asia (India, Pakistan, Bangladesh, Nepal, Bhutan, Maldives, Sri Lanka and Afghanistan), 24.3 percent in Sub-saharan Africa, 23.2 percent in East Asia and Pacific, 6.5 percent in Latin America and Carribean, 2.0 percent in Europe and Central Asia and 0.5 percent in the Middle East and North Africa. (Annex 1 & 2).

The poverty has resulted into low survival rate; low adult literacy rate; population without access to safe water, health services and sanitation and under weight children below the age of five amongst the poor in the developing world (Annex 3).

Poverty has been historically identified as the main persistent malady of the Indian Economy. Calculations of poverty indices for the Indian economy including Head-Count Index (HCI), Poverty Gap Index (PGI) and Squared Poverty Gap Index (SPGI) from August 1951 to December 1997 have clearly revealed that poverty had persisted in our system in a chequered way and the absolute number of poor has risen (Annex 4).

State wise variation in poverty level is an added dimension of the problem. Undivided Bihar had the highest poverty level from all the three poverty estimates i.e. HCI, PGI and SPGI. The classified estimation for rural and urban poverty indicate that rural poverty was the highest in Bihar, but this place was occupied by Madhya Pradesh in case of urban poverty (Annex 5). Since 74.29% & 86.86% poor live in rural areas in India and Bihar respectively, the rural setting has a predominant impact on the poverty situation.

Bihar had been at the top of the poverty-stricken states of the country. But poverty indices for different zones of different states reveal that the poverty level of Madhya Pradesh South/West, Orissa South, and UP South was higher in comparison to all the three zones of undivided Bihar. Himalayan region of West Bengal, Maharashtra Inland Central and Maharashtra Inland East had higher poverty than Central Bihar. But poverty in all the three zones of undivided Bihar was higher in comparison to the remaining zones of the different states of the country. North Bihar had been the poorest region of undivided Bihar followed by Jharkhand. Central Bihar had been better placed (Annex 6).

Reduction in poverty and unemployment and improvement in the quality of life have been the basic goals of our plans which have remained unchanged since the beginning of the plan era. The earlier Indian plan models had visualised that the **Trickle Down effect** would result in higher income opportunities for the poor sector and significant dent on the incidence of poverty. But the average annual growth rate was around 3.5 percent against the desired growth rate of 5.0 percent during the first three decades of planning and the growth rate of population could not be brought down which jointly resulted extremely low per capita income growth and exposed the trickle down hypothesis.

A distinct change in the strategy of poverty alleviation was visualised since later part of 1970s. Instead of relying on growth to percolate, efforts were initiated to directly attack the problem of poverty by endowing the poor with productive assets/skill to employ themselves to earn larger income. Policy initiatives were also taken to create additional opportunities for wage employment essentially as a supplement to fill the gaps of unemployment in lean seasons. A number of poverty alleviation measures were introduced in the Sixth Five Year Plan and the subsequent Plans followed suit.

The survey

The study has evaluated the efficacy of the poverty alleviation programmes on the basis of data collected from the sample survey of 752 beneficiaries from poverty alleviation programmes of North Bihar, Central Bihar and Jharkhand (now the separate state) applying the structural-functional method. (Table 1.0 - 1.3)

Bihar was divided into three above mentioned geographical regions since the separation of Orissa in 1935. The entire poverty alleviation programmes under the plans have been implemented on the uniform basis in all the three regions till creation of separate Jharkhand state bifurcated from Bihar on 15th November, 2000.

The survey was conducted in between April-September, 2000. Hence, one unit from each zone was selected to make the study representatives. Units have been selected on the basis of multistage sampling method.

One district from each zone was selected on a random basis. From each selected district only a single block was taken up on the same basis and from each block village Panchayats were selected for sample collection as unit areas. The village panchayats have been taken as units for the sample survey because villages are usually found to be too small to serve as an adequate area unit. The selected districts are Muzaffarpur from North Bihar, Nalanda from Central Bihar and Sahebganj from Jharkhand and the selected blocks are Katra in Muzaffarpur, Nagar Nausha in Nalanda and Barhait in Sahebganj.

Katra Panchayat of Katra block in Muzaffarpur was selected for the sample survey. As adequate number of beneficiaries were not available in the Katra block, the remaining targetted samples were collected from the adjacent village Panchayats including Gangeya, Dhanaur and Tehawara. The sample survey collected from the villages are namely Katra, Deogan, Sonepur, Bakhri, Shiswara, Gotoli, Banjari in Katra Panchayat and Nawada, Madhopur, Bhawanipur and Barri village in Gangeya Panchayat, Rajadih and Sakri Village in Dhanaur Panchayat and Tehawara village in Tehawara Panchayat.

Vishnupur-Daldali chowk Panchayat of Nagar Nausha block in the district of Nalanda in Central

Bihar was selected for the sample survey. But as adequate number of beneficiaries were not available in Nagar Nansha block, the remaining targetted samples were collected from the adjacent Korari Panchayat. The samples collected from the villages are namely Khansaria, Lachchubigha, Khirubigha, Hajipur, Bajetpur, Khazura, Daldalichak, Fauzdaribigha, Vishnupur, Shivalayapur and Sakarpura, Chainpura, Panchrukhiya, Mahanandapur, Bodhibigha in Vishnupur-Daldalichak Panchayat, Mustafapur and Chakmunni villages in Korari Panchayat.

Barhait Panchayat of Barhait block in the district of Sahebganj in Jharkhand region was selected for sample survey. Adequate number of beneficiaries was available in the Barhait block. The samples collected from the villages are namely Barhait Santhali, Sonajori, Dhanjori and Barhait Bazar in the Barhait Panchayat.

Beneficiaries from 35 villages-14 from North Bihar, 17 from Central Bihar and 4 from Jharkhand were surveyed. IRDP was the oldest and most important on-going poverty alleviation programme under the self-employed scheme. Hence, 180 samples-60 from each zone were collected from the beneficiaries of the IRDP. The other important poverty alleviation programmes under self-employed programmes are TRYSEM and DWCRA. Till 1991 TRYSEM was part of IRDP main programme. DWCRA came into existence since 1982-83. 60 samples - 20 from each zone were selected from the TRYSEM beneficiaries and similar number of beneficiaries were surveyed i.e., 20 from each zone from the DWCRA beneficiaries. The Govt. of India has launched Supply of Improved Toolkits to Rural Artisans (SITRA) scheme since July 1992 with a financial ceiling of Rs. 2,000 for improved hand tools. The beneficiaries have to pay only 10% of the amount and the remaining 90% would be subsidy. But the ceiling for power driven tools is Rs. 4500. The scheme was not in the knowledge of the common men of all the three zones and the block authorities could not supply the list of beneficiaries of the scheme. Hence, no sample could be collected from the beneficiaries of the scheme.

JRY was the oldest and most important on-going scheme under wage employment programmes. 180 samples - 60 from each zone were selected from the beneficiaries of JRY. The 2nd wage employment programme - EAS was launched on 2nd October, 1999 in drought prone desert, tribal and hilly areas. But with the merger of 722 blocks covered under the 2nd stream of JRY the EAS had been universalised with effect from April, 1997. 60 samples - 20 from each zone were taken from the beneficiaries of the scheme. The Government of India had given a separate status to the Million Wells Scheme (MWS) with effect from January, 1996 to provide open irrigation wells to the target groups. But surprisingly block authorities had shown complete ignorance about the scheme and could not supply the list of the beneficiaries. Hence, the scheme could not be evaluated under the study. Indira Awaas Yojna IAY had received separate status with effect from January, 1996 after restructuring of the JRY. 60 samples - 20 from each zone were taken from the beneficiaries of the scheme.

National Social Assistance Programme (NSAP) came into existence from August 15, 1995 for social assistance to the poor households in case of old age death of primary bread winner and maternity with 100% Central assistance. The scheme has three components - NMBS, NFBS and NOAPS. 60 samples - 20 from each zone were selected from the beneficiaries of NOAPS and the same number of samples were selected from the beneficiaries of NMBS. But only 32 samples could be collected from the beneficiaries of NFBS. 20 beneficiaries of the scheme were surveyed at Jharkhand but only 9 beneficiaries of the scheme could be surveyed at North Bihar and only 3 at the Central Bihar as adequate number of beneficiaries were not available in the selected village panchayats and their adjoining areas.

The samples had been collected out of beneficiaries' list supplied by the block and bank authorities of the concerned block on the basis of linear systematic procedure and the stratified sampling method. Specifically prepared schedules had been used for the survey of beneficiaries of different schemes/

To verify the various observations made during the survey by the beneficiaries, some interviews were taken from the block authorities, bank authorities, DRDA authorities, Gram Sevaks, VLWs and prominent social workers.

Limitations of the study :

The study had not evaluated land reforms and Public Distribution system (PDS) and Urban-poverty Alleviation Programmes due to vast and complex nature with countless dimensions. They deserve separate study. It was not possible to cover them under one umbrella.

Socio-economic condition of the beneficiaries :

752 beneficiaries were surveyed under the study to evaluate the performance of poverty alleviation programmes under the scheme - Direct Attack On Poverty. The data had been collected in similar proportion from North Bihar, Central Bihar and Jharkhand except for NFBS. 497 (66.09%) beneficiaries were male and 255 (33.91%) were female. 372 (49.5%) beneficiaries were literate and 380 (50.50%) were illiterate. Out of 372 literate population 266 (35.37%) had only primary education i.e., below matriculation, 91(12.10%) had secondary and senior secondary education, only 15(2.0%) had graduation and above qualification. (Chart 1 & 2)

60 (7.97%) beneficiaries were small farmers, 37 (4.92%) were marginal farmers, 263(34.97%) were agricultural labourers, 110(14.62%) were non-agricultural casual labourers, 194(25.79%) were non-agricultural self-employed, 23(3.05%) were artisans and 65(8.64%) were others including housewives. 331(44.01%) beneficiaries had a family size of 1-5 members, 339(45.07%) had a family size of 6-11 members, only 22(2.93%) had a family size of 12 or more i.e., combined family. (Chart 3 & 4)

318(42.28%) beneficiaries were schedule castes, 10(1.39%) were scheduled tribes, 376(50.0%) were OBCs and 48(6.38%) belonged to others including minorities. Only 22(2.92%) beneficiaries were ex/freed bonded labourers and 10(1.39%) were assignees of surplus land. Remaining 720 (95.74%) beneficiaries were of others/general categories. (Chart 5 & 6)

Poverty Line

Following the recommendations of The Task Force On Minimum Needs And Effective Consumption Demand (1979) the planning commission has been estimating the proportion and the number of poor separately for rural and urban India at National as well as State levels. The estimates have been released from the year 1972-73 onwards, using the full survey data on household consumption expenditure collected by NSSO at different intervals. The Official estimate is based on a calorie norm of 2400 calories per capita per day for rural areas and 2100 calories per capita per day for urban areas. The Task Force (1979) defined the poverty line equivalent to Rs. 49.09 and Rs. 56.64 per capita per month for rural and urban areas respectively at 1973-74 prices.

The poverty line has been updated from time to time using the suitable deflators. During the Seventh Five Year Plan the Poverty line was fixed at Rs. 6400 per annum (for the family of 5 members). The amount was deflated to Rs. 11000 per annum at 1991-92 prices. The planning commission has adopted a new methodology using a state-specific price index for estimation of poverty line since 1993. Using this methodology the poverty line was at Rs. 16000 per annum at 1996-97 prices and Rs. 21000 per annum at 2000 prices for Bihar.

Only 22(2.93%) beneficiaries had income below Rs. 6401, 80(10.63%) beneficiaries had income

in between Rs. 6401-11000, 226(30.45%) beneficiaries had income in between Rs. 11001-16000 and 235(31.21%) had income in between Rs. 16001-21000. Remaining 189 (25.13%) beneficiaries had income above poverty line. But they had managed to take the help from the poverty alleviation Programmes with their fraudulent skill. (Chart 7)

But it is a fact that a large number of households in rural areas have not been covered under poverty alleviation Programmes as they don't fall in the BPL category by living just above the poverty line. The Government has launched credit-cum - subsidy scheme covering people upto twice the income level of the BPL families. The scheme was launched with effect from April, 1999 with rural family annual income-ceiling upto Rs. 32000. Out of the beneficiaries having income above poverty line, 131 (17.42%) came to this category but 58 (7.71%) beneficiaries had income even beyond this.

Calculation of Poverty Indices of beneficiaries: *

Head-Count ratio :

$$H = \frac{q}{n} = \frac{570}{752} = 0.76$$

Income-gap ratio :

$$I = \frac{g}{\pi \cdot q} = \frac{4132500}{21000 \times 570} = \frac{413.25}{1197}$$

$$I = 0.34$$

Ginni Co-efficient :

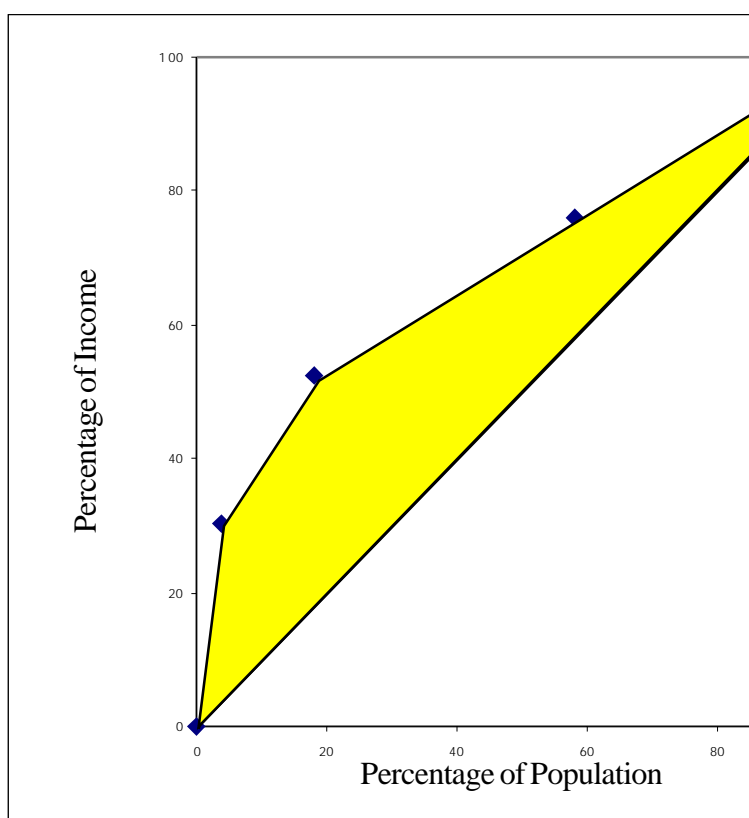
$$G = 0.19$$

The Sen Index (P)

$$\begin{aligned} P &= H \{I + (1-I) G\} \\ &= 0.76 [0.34 + (1-0.34) 0.19] \\ &= 0.76 [0.34 + 0.66 \times 0.19] \\ &= 0.76 [0.34 + 0.12] \\ &= 0.76 \times 0.46 \\ &= 0.35 \end{aligned}$$

* (see technical notes for details).

Fig. 1.1 : Income inequality for the beneficiaries of different poverty alleviation programmes



Percentage of Population	Percentage of Income
0	0
3.9	30.48
18.18	52.38
58.26	76.19
100	100

An Analysis of Poverty Index

The calculation of Head-Count Ratio (H) for the state as a whole under different poverty alleviation Programmes shows that 76% of the beneficiaries were below poverty line. The estimated value of Income gap ratio (I) comes out to be 0.34 which signifies that a large proportion of beneficiaries were in the upper income slab below poverty line.

A low estimate of Ginni coefficient (G) of 0.19 reflects a very low degree of income disparity among the beneficiaries below poverty line.

The Sen-Index being calculated on the basis of above information gives a value of 0.35 which also reveals that a considerable number of beneficiaries comes from the upper income slab below poverty line.

Socio-economic condition of North Bihar :

249 beneficiaries were surveyed at the North Bihar unit. 176 (70.68%) beneficiaries were male and 73(29.31%) were female. 82(32.93%) beneficiaries were literate and 167(67.06%) were illiterate. Out of 82 literate population 67(81.70%) had only primary education i.e., below matriculation and 14(17.07%) had secondary and senior secondary education and 1(1.21%) had graduation degree. 7(8.53%) beneficiaries were small farmers, 1(0.04%) was marginal farmer, 132(53.01%) were agricultural labourers. 16(6.42%) were non-agricultural casual labourers, 60 (24.07%) were non-agricultural self employed, 1(0.40%) was artisan and 32(12.85%) were others including mainly housewives.(Chart 1-3)

93(37.34%) beneficiaries had a family size of 1-5 members, 149(59.83%) had family size of 6-11 members and only 07(2.81%) had a family size of 12 or more. 141(56.62%) beneficiaries were scheduled caste, 69(27.71%) were OBCs and 39(15.66%) belonged to others including minorities. only 7(2.81%) beneficiaries were assignees of surplus land and remaining 24(9.18%) were of others/general categories. (Chart 4-6)

Only 4(1.60%) beneficiaries of North Bihar had income below Rs. 6401- 14(5.62%) in between Rs. 6401-11000, 4(1.60%) in between Rs. 11001-16000 and 78(31.32%) in between Rs. 16001-21000, 79(31.72%) beneficiaries had income above poverty line but 60(75.94%) had income in between Rs. 21001-32000 whereas 19(24.05%) above Rs. 32001. (Chart 7)

Calculation of Poverty Indices : (North Bihar)

Head-Count ratio :

$$H = \frac{q}{n} = \frac{174}{248} = 0.70$$

Income-gap ratio :

$$I = \frac{g}{\pi \cdot q} = \frac{1226600}{21000 \times 174} = \frac{1226.6}{3654}$$

$$I = 0.33$$

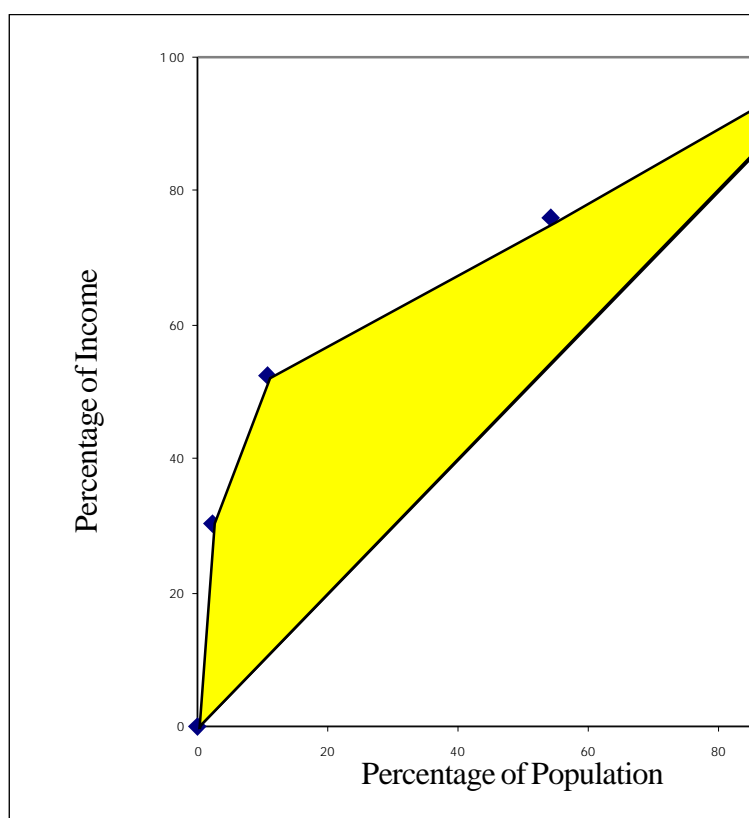
Ginni Coefficient :

$$G = 0.22$$

Sen-Index :

$$\begin{aligned} P &= H \{I + (1-I) G\} \\ &= 0.70 [0.33 + (1-0.33) \times 0.22] \\ &= 0.70 [0.33 + 0.67 \times 0.22] \\ &= 0.70 [0.33 + 0.15] \\ &= 0.70 \times 0.48 \\ &= 0.33 \end{aligned}$$

Fig. 1.2 : Income inequality of beneficiaries of poverty alleviation programme in North Bihar



Percentage of Population	Percentage of Income
0	0
2.35	30.48
10.59	52.38
54.18	76.19
100	100

An Analysis of Poverty Index for North Bihar :

The estimated value of Head-Count ratio (H) reflects that 70% of the beneficiaries were below poverty line. A value of 0.33 for Income gap ratio (I) reveals that a considerable number of beneficiaries were in the upper income slab below poverty line.

The Ginni coefficient (G) value is 0.22. This shows a very low degree of income inequality among the beneficiaries below poverty line.

The Sen-Index value of 0.33 also symbolizes that a large number of beneficiaries were in the upper income slab below poverty line.

Socio-economic Condition of Central Bihar :

243 beneficiaries had been surveyed at the Central Bihar unit. Out of 243 beneficiaries, 150 (61.72%) beneficiaries were male and 93(38.27%) were female. 121 (49.79%) were literate and 122 (50.20%) were illiterate. Out of 121 literate population, 70(50.20%) had only primary education i.e., below matriculation level and 43(35.53%) had the secondary and senior secondary education and 08(6.61%) had graduation degree. Out of 243 beneficiaries, 32(13.16%) were small farmers, 35(14.40%) were marginal farmers, 104(42.79%) were agricultural labourers, only 12(4.93%) were non-agricultural casual labourers, 39(16.04%) were non-agricultural self-employed, 17(6.99%) were artisans and remaining only 4(1.64%) were others including housewives. (Chart 1-3)

109(44.85%) beneficiaries had the family size of 1-5 members, 120(49.38%) had the family size of 6-11 members and only 14(5.76%) had a family size of 12 or more. 146(60.08%) beneficiaries were scheduled caste, 96(39.50%) were OBCs, and only 1(0.41%) belonged to others including minorities. Only 22(9.05%) beneficiaries were ex/freed bonded labourers and remaining 221 (90.04%) were of others/ general categories. (Chart 4-6)

Only 6(2.46%) beneficiaries of Central Bihar had income below Rs. 6401, 20(8.23%) in between Rs. 6401-11000, 60(24.69%) in between Rs. 11001-16000 and 79(32.51%) in between Rs. 16001-21000. 78(32.09%) beneficiaries had income above poverty line but 40(16.46%) had income in between Rs. 21001-32000 whereas 38(15.63%) above Rs. 32001. (Chart 7)

Calculation of Poverty Indices : (Central Bihar)

Head-Count ratio :

$$H = \frac{q}{n} = \frac{168}{243} = 0.69$$

Income-gap ratio :

$$I = \frac{g}{\pi \cdot q} = \frac{1108900}{21000 \times 168} = \frac{1108.9}{3528}$$

$$I = 0.31$$

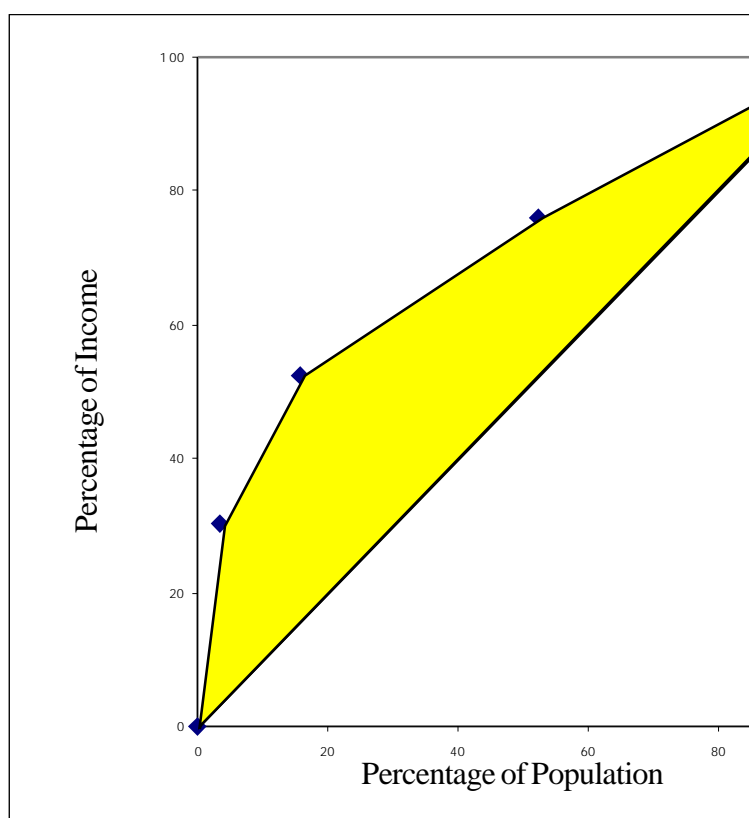
Ginni Coefficients :

$$G = 0.21$$

Sen-Index :

$$\begin{aligned} P &= H \{ I + (1-I) G \} \\ &= 0.69 [0.31 + (1-0.31) \times 0.21] \\ &= 0.69 [0.31 + 0.69 \times 0.21] \\ &= 0.69 [0.31 + 0.14] \\ &= 0.69 \times 0.45 \\ &= 0.31 \end{aligned}$$

Fig. 1.3 : Income inequality of beneficiaries of poverty alleviation programme in Central Bihar



Percentage of Population	Percentage of Income
0	0
3.64	30.48
15.76	52.38
52.12	76.19
100	100

An Analysis of Poverty Index for Central Bihar :

The calculation of Head-Count ratio (H) shows that 69% of the beneficiaries were below poverty line. The estimated value of Income-gap ratio is 0.31. This value shows that a large number of beneficiaries were in the upper income slab below poverty line.

A value of 0.21 for Ginni co-efficient gives a low degree of income inequality among the beneficiaries below poverty line. The value of Sen-Index 0.31 signifies that a large number of beneficiaries were in the upper income group below poverty line. The equal values for Income-gap ratio and Sen index gives the same result numerically.

Socio-economic condition of Jharkhand :

260 beneficiaries had been surveyed at Jharkhand unit. Out of 260 beneficiaries, 171(65.76%) beneficiaries were male and 89(34.23%) were female. 169(65.0%) beneficiaries were literate and 91(35.0%) were illiterate. Out of 169 beneficiaries 129(76.33%) had the primary level education but below matriculation, 34(20.11%) had the secondary and senior secondary level of education but below graduation and lastly, only 6(3.55%) had the education of graduation level. Out of 260 beneficiaries 21(08.07%) were small farmers, only a single (00.38%) was marginal farmer, 27(10.38%) were agricultural labourers, 82(31.53%) were non-agricultural casual labourers, 95(36.53%) were non-agricultural self employed and only 5(1.92%) were artisans and remaining 29(11.15%) were others including housewives. (Chart 1-3)

Out of 260 beneficiaries, 129(49.61%) had the family size of 1-5 members, 130(50.0%) had the family size of 6-11 members, and only a single (00.38%) had the size of 12 or more. 31(11.92%) beneficiaries were scheduled caste, 10(3.84%) were scheduled tribes, 211(1.15%) belonged to OBCs and only 8(3.07%) were others including minorities. Only 3(1.15%) were the assignees of surplus land and remaining 257(98.84%) were of others/general category. (Chart 4-6)

12(4.61%) beneficiaries of Central Bihar had income below Rs. 6401, 46(17.69%) had in between Rs. 6401-11000, 92(35.38%) had in between Rs. 11001-16000, 78(30.0%) had in between Rs. 16001-21000. 32(12.30%) beneficiaries had income above poverty line but 31(11.92%) had income in between Rs. 21001-32000, and only 1(0.38%) had above Rs. 32001. (Chart 7)

Calculation of Poverty Indices : (Jharkhand)

Head-Count ratio :

$$H = \frac{q}{n} = \frac{228}{260} = 0.87$$

Income-gap ratio :

$$I = \frac{g}{\pi \cdot q} = \frac{1787000}{21000 \times 228} = \frac{1787}{4788}$$

$$I = 0.37$$

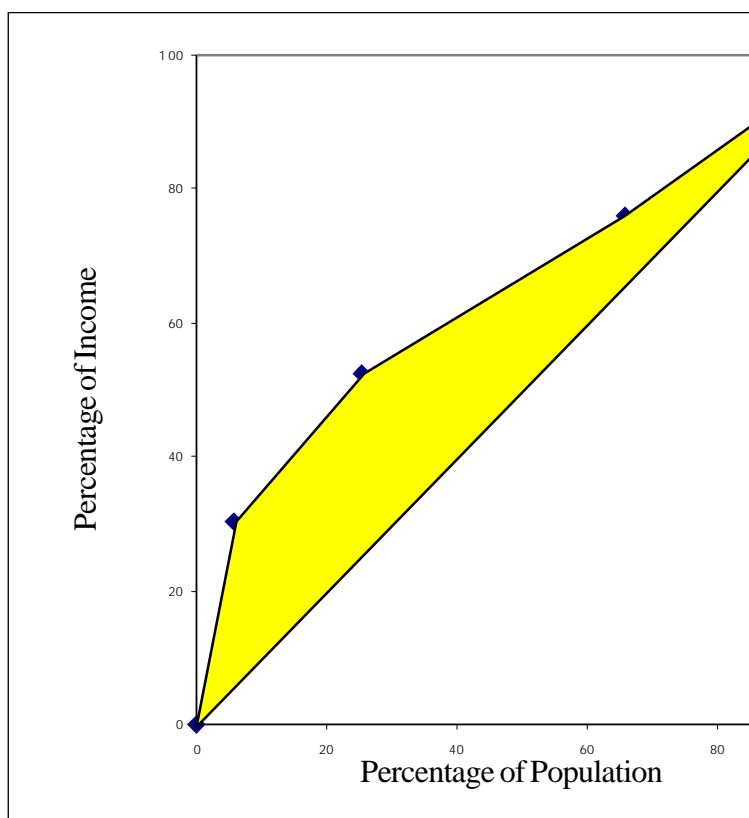
Ginni Co-efficients :

$$G = 0.15$$

Sen-Index :

$$\begin{aligned} P &= H \{I + (1-I) G\} \\ &= 0.87 [0.37 + (1-0.37) \times 0.15] \\ &= 0.87 [0.37 + 0.63 \times 0.15] \\ &= 0.87 [0.37 + 0.09] \\ &= 0.87 \times 0.46 \\ &= 0.40 \end{aligned}$$

Fig. 1.4 : Income inequality of beneficiaries of poverty alleviation programme in Jharkhand



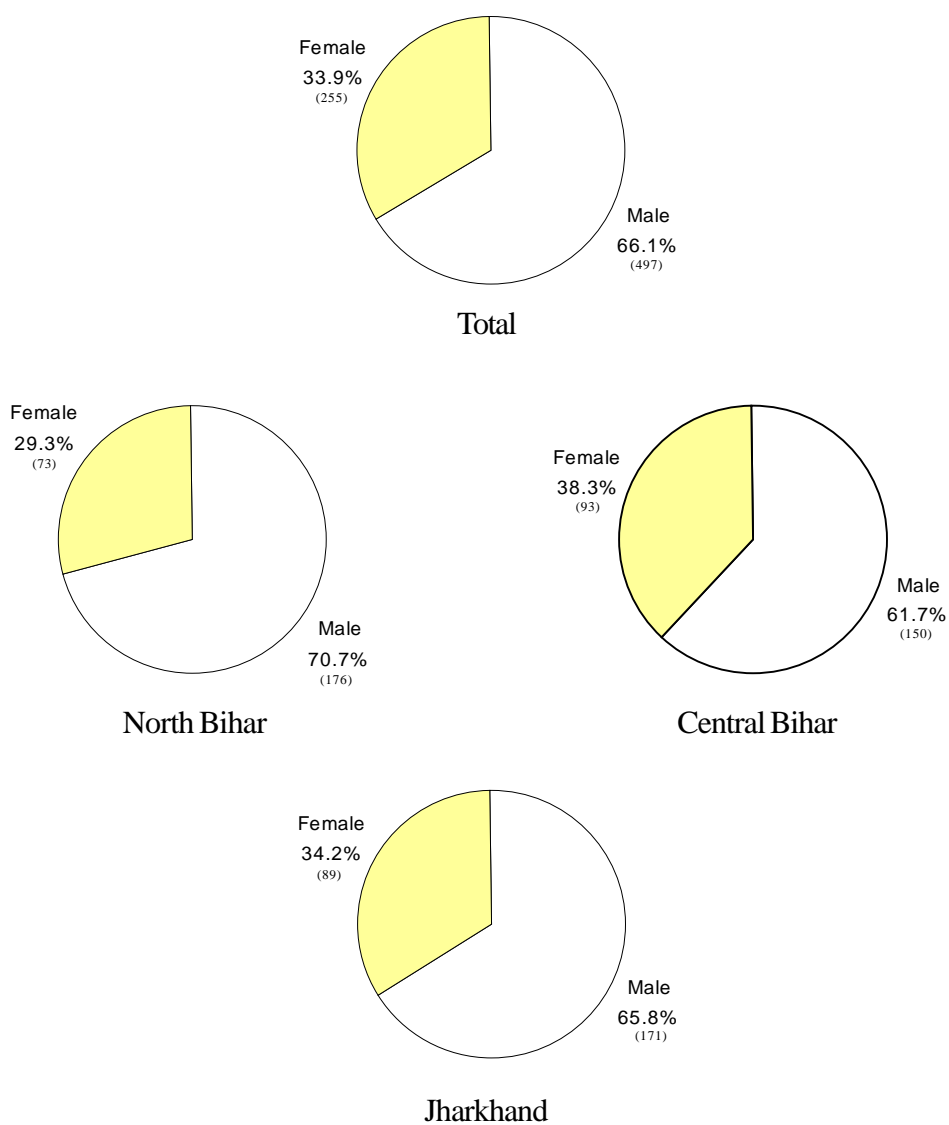
Percentage of Population	Percentage of Income
0	0
5.26	30.48
25.44	52.38
65.79	76.19
100	100

An Analysis of Poverty Index for Jharkhand :

The calculation of Head-Count Ratio (H) for the Jharkhand region shows that 87% of the beneficiaries were below poverty line. The calculation of Income-gap ratio (I) gives a value of 0.37. The estimate reveals that a sufficiently large number of beneficiaries were in the higher income group below poverty line.

The measurement of Ginni co-efficients - 0.15, signifies a very low degree of income disparity among the beneficiaries below poverty line. The Sen-Index gives a value of 0.40 which also says that a large proportion of beneficiaries come from the upper income slab below poverty line.

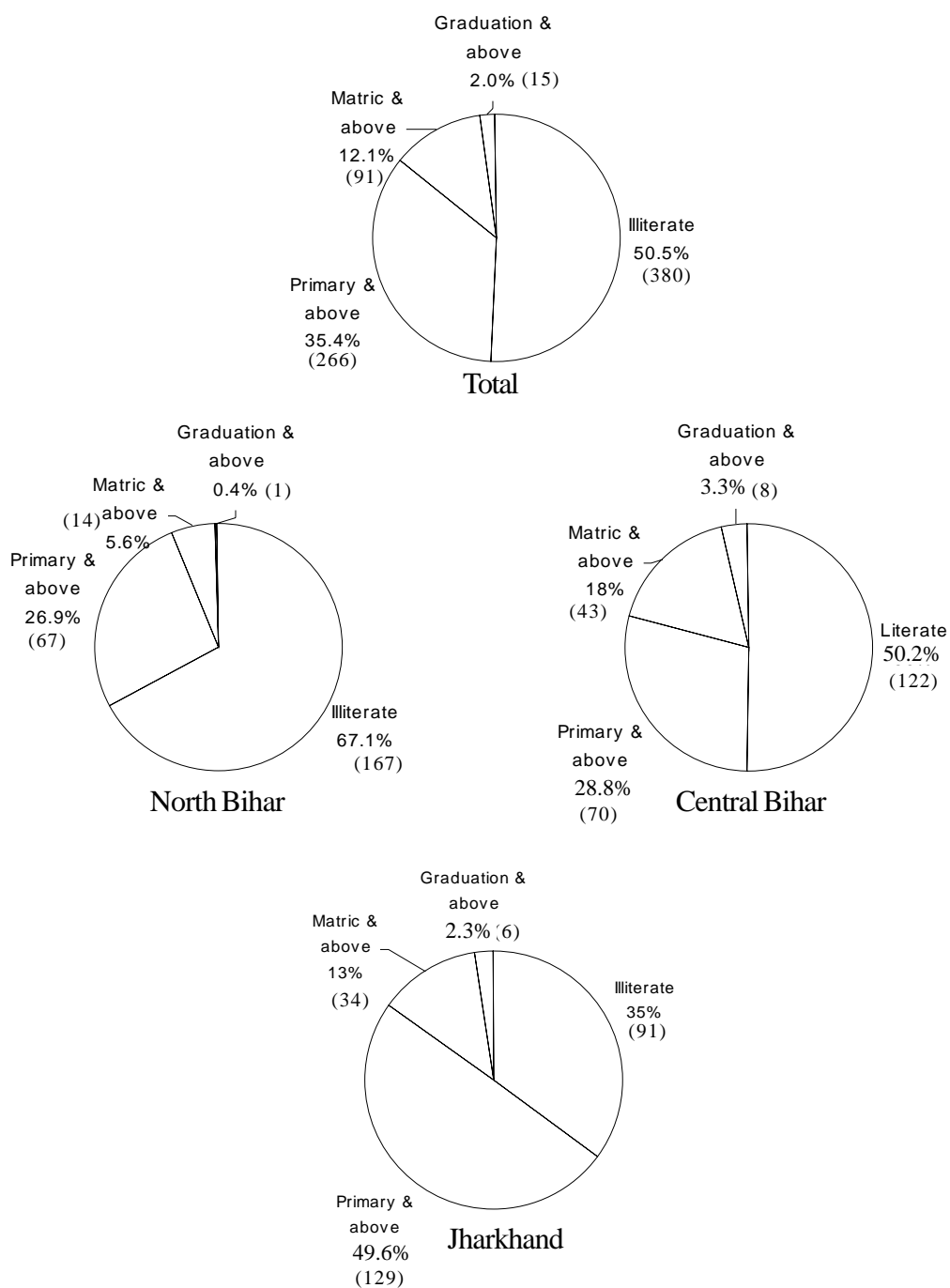
However, the figure for Sen-Index gives a better picture as compared to Income-gap ratio.

Chart 1**CATEGORISATION OF BENEFICIARIES OF POVERTY ALLEVIATION PROGRAMMES
SEX RATIO**

NB : Figures in bracket indicate exact number of beneficiaries

Chart 2

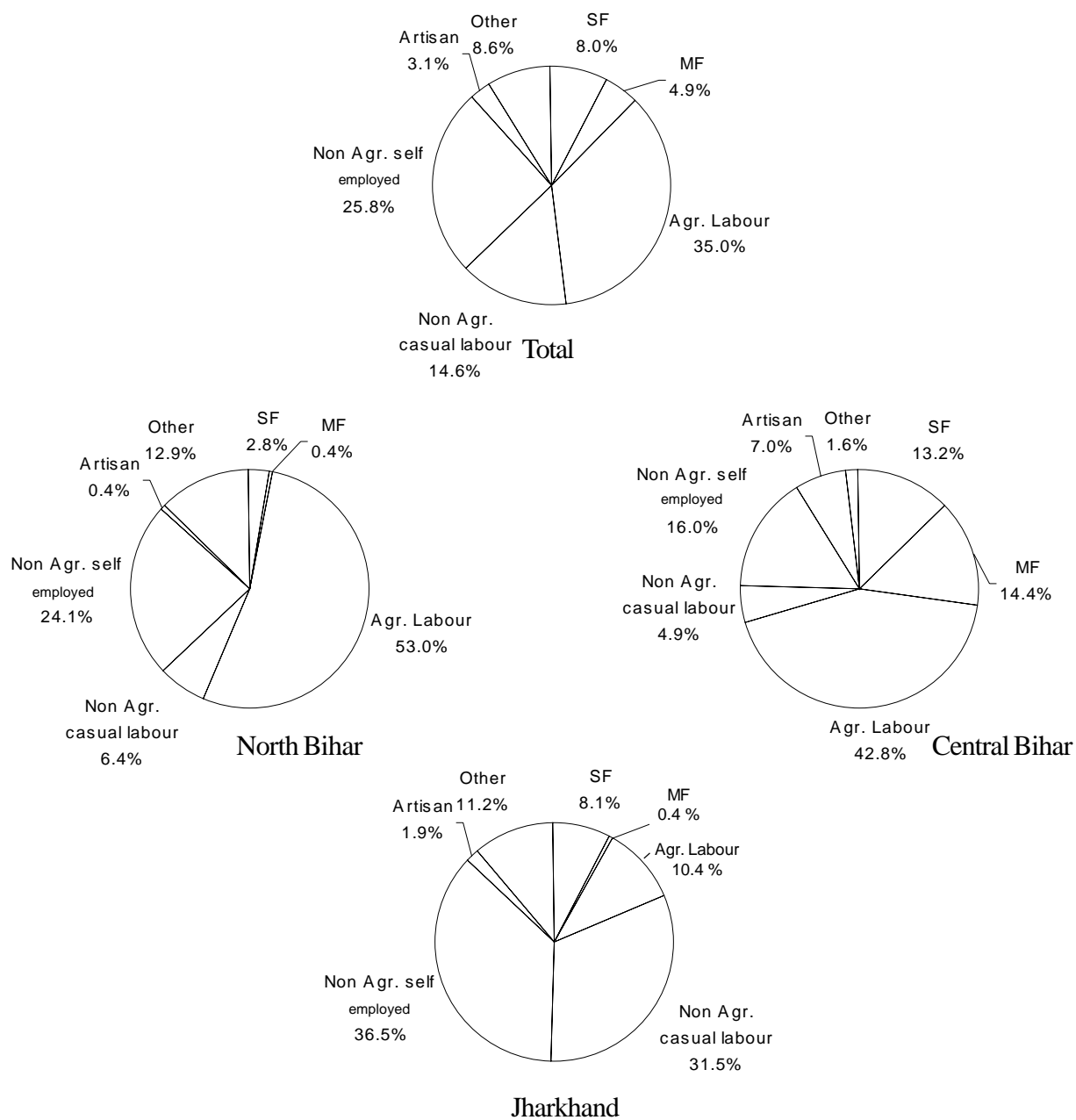
CATEGORISATION OF BENEFICIARIES OF POVERTY ALLEVIATION PROGRAMMES LITERACY



NB : Figures in bracket indicate exact number of beneficiaries

Chart 3

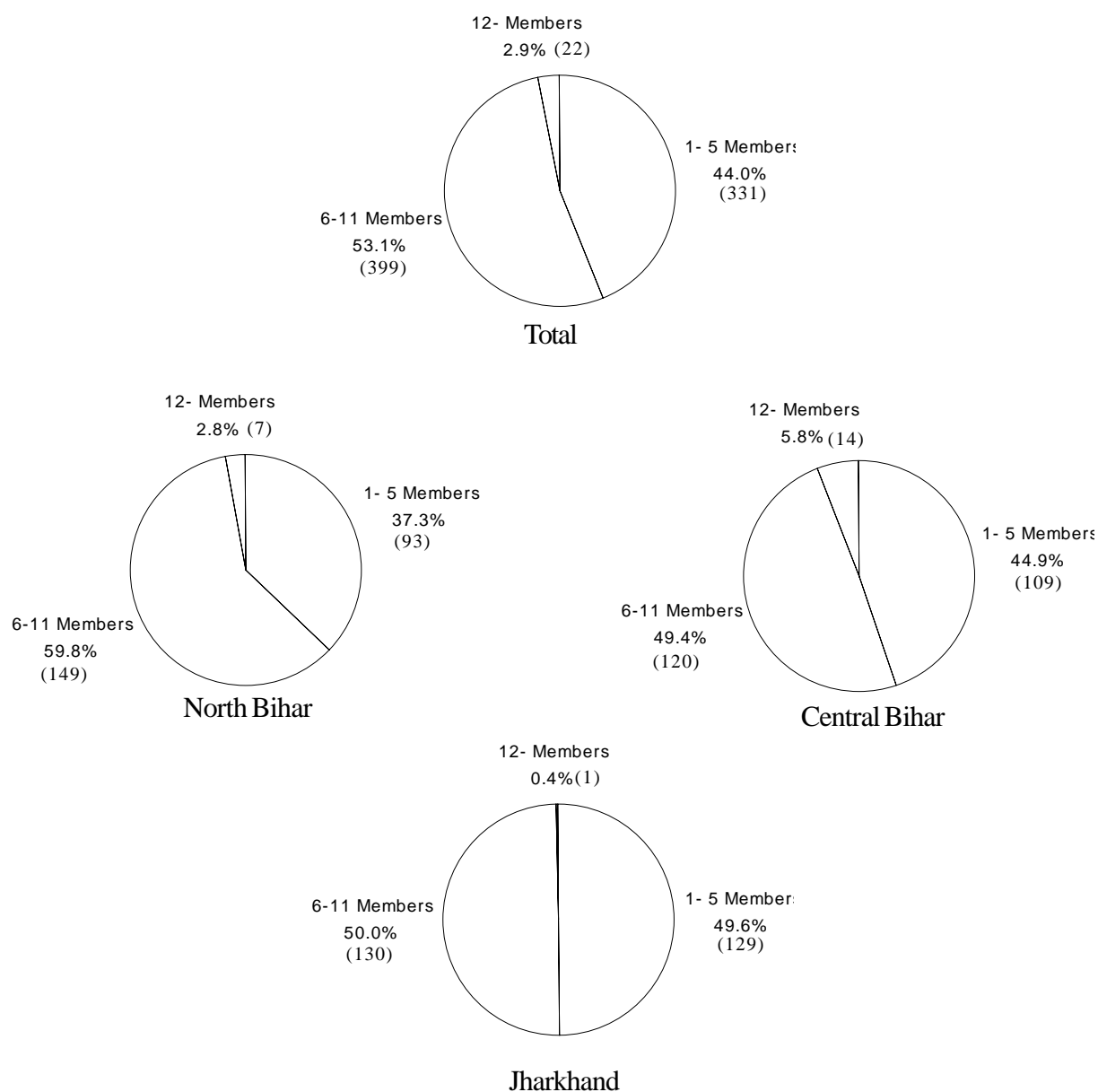
**CATEGORISATION OF BENEFICIARIES OF POVERTY ALLEVIATION PROGRAMMES
OCCUPATION**



NB : Figures in bracket indicate exact number of beneficiaries

Chart 4

**CATEGORISATION OF BENEFICIARIES OF POVERTY ALLEVIATION PROGRAMMES
SIZE OF FAMILY**



NB : Figures in bracket indicate exact number of beneficiaries

Chart 5

SOCIAL CLASSIFICATION OF BENEFICIARIES Category I

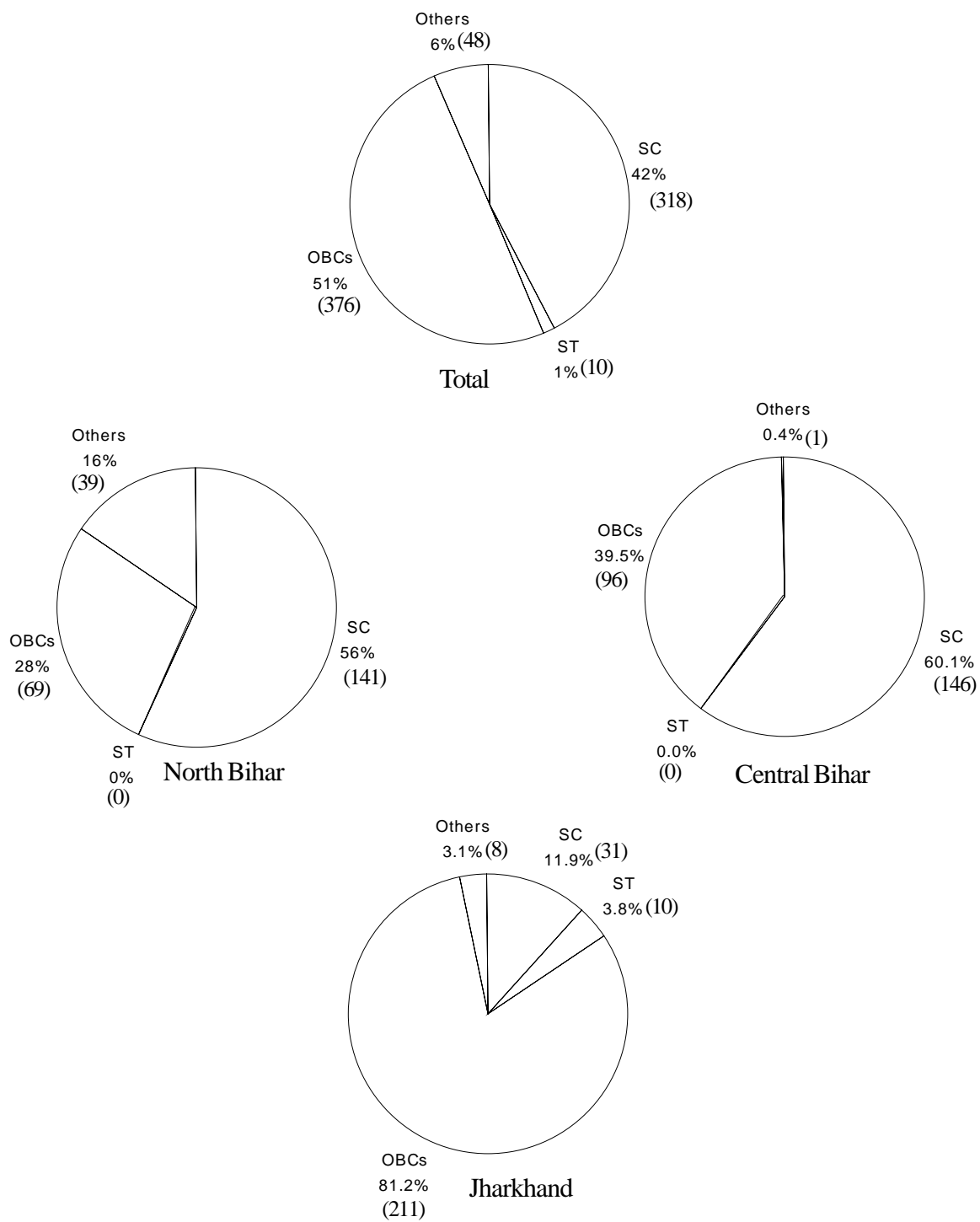
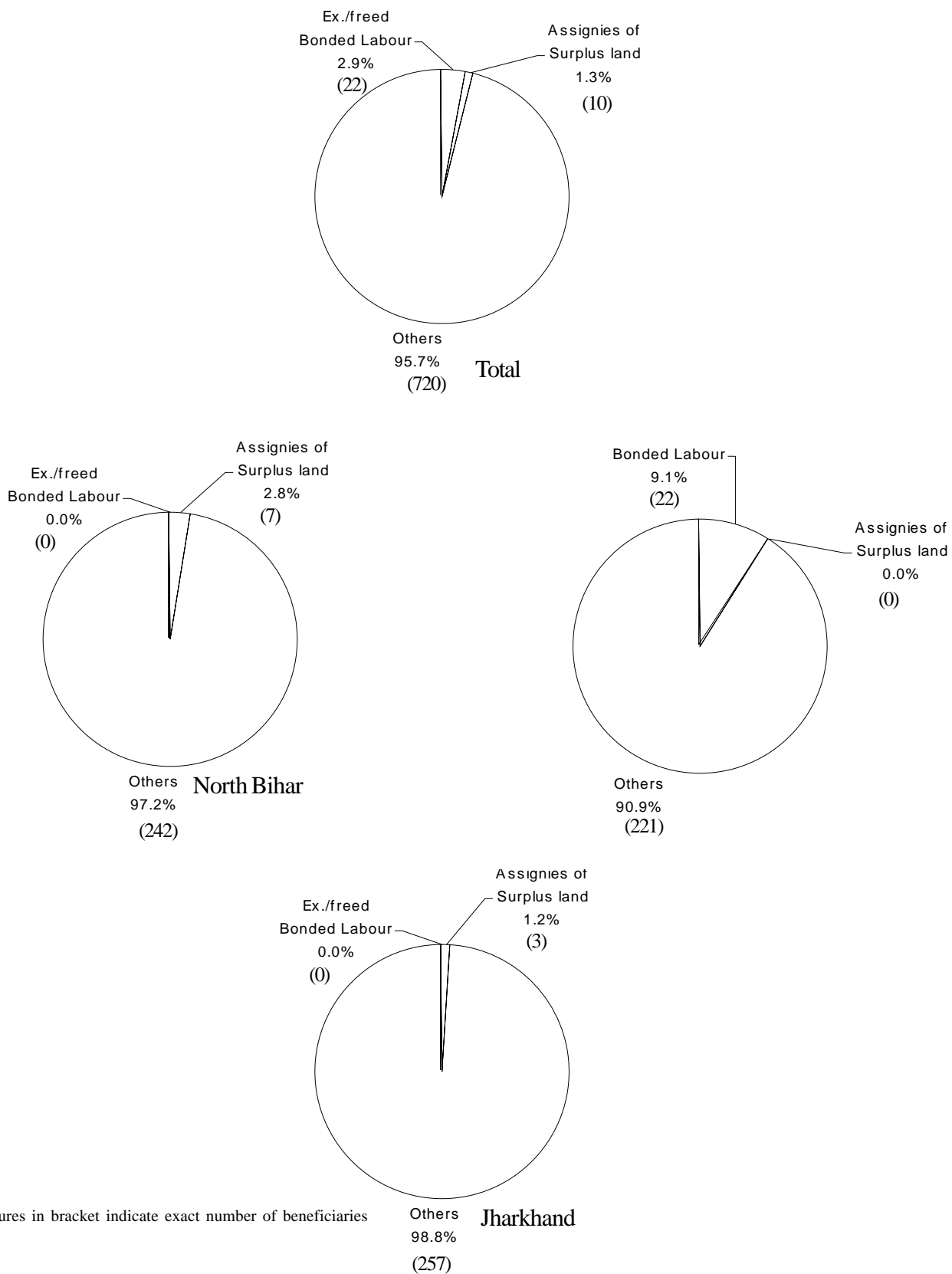


Chart 6

SOCIAL CLASSIFICATION OF BENEFICIARIES Category II



NB : Figures in bracket indicate exact number of beneficiaries

Chart 7

ACTUAL FAMILY INCOME OF BENEFICIARY

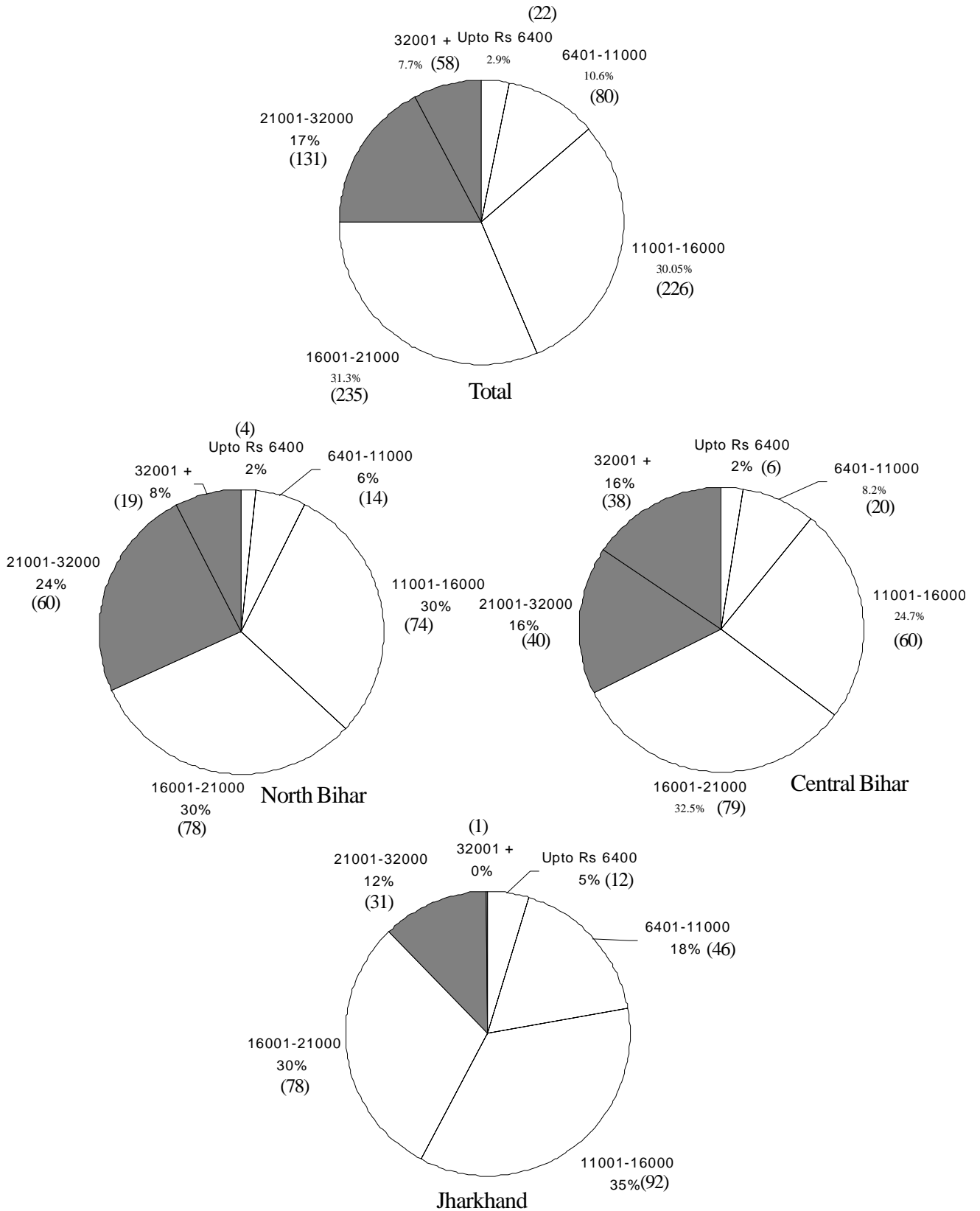


Table : 1.0
SCHEME-WISE DISTRIBUTION OF BENEFICIARIES

ZONE	SELF-EMPLOYMENT PROGRAMMES			WAGE-E
	IRDP	TRYSEM	DWCRA	PROG JRY
North Bihar	60	20	20	60
Central Bihar	60	20	20	60
Jharkhand	60	20	20	60
Total	180	60	60	180

Table : 1.1
CATEGORISATION OF BENEFICIARIES

ZONE	SEX		LITERACY		LITERAC	
	Male	Female	Literate	Illiterate	Primary & above	Mat & above
North Bihar	176	73	82	167	67	14
Central Bihar	150	93	121	122	70	43
Jharkhand	171	89	169	91	129	34
Total	497	255	372	380	266	91

Table : 1.2
SIZE OF THE FAMILY AND SOCIAL CLASSIFICATION

ZONE	SIZE OF THE FAMILY			SOCIAL			
	1-5	6-11	12+	SC	ST	OBCs	Other
North Bihar	93	149	07	141	00	69	39
Central Bihar	109	120	14	146	00	96	01
Jharkhand	129	130	01	31	10	211	08
Total	331	399	22	318	10	376	48

Table : 1.3
FAMILY INCOME

ZONE	BELOW POVERTY LINE :			
	Upto 6400	6401-11000	11001-16000	16001-:
North Bihar	04	14	74	78
Central Bihar	06	20	60	79
Jharkhand	12	46	92	78
Total	22	80	226	235