

TABLE : 2A.1**CATEGORISATION OF BENEFICIARIES**

ZONE	SEX		LITERACY		LITERACY	
	Male	Female	Literate	Illiterate	Primary & above	Mat & ab
North Bihar	55	05	20	40	17	03
Central Bihar	51	09	42	18	21	16
Jharkhand	55	05	48	12	26	20
Total	161	19	110	70	64	39

Table : 2A.2
SIZE OF THE FAMILY AND SOCIAL CLASSIFICATION

ZONE	SIZE OF THE FAMILY			Social Category		
	1-5	6-11	12+	SC	ST	OBCs
North Bihar	24	35	01	38	00	16
Central Bihar	24	34	02	26	00	34
Jharkhand	34	25	01	06	01	50
Total	82	94	04	70	01	100

Table : 2A.3
FAMILY INCOME

ZONE	BELOW POVERTY LINE :			
	upto 6400	6401-11000	11001-16000	16001-21000
North Bihar	03	02	20	23
Central Bihar	02	07	12	14
Jharkhand	06	22	24	06
Total	11	31	56	43

Table : 2A.4
BENEFICIARY'S INDEBTENESS

ZONE	NON INSTITUTIONAL BORROWING			
	Yes	No	Acquiring asset under the scheme	Acquiring raw material under the scheme
North Bihar	06	54	00	00
Central Bihar	15	45	00	00
Jharkhand	24	36	01	15
Total	45	135	01	15

Table : 2A.5
BENEFICIARY'S INDEBTEDNESS

ZONE	AMOUNT OF OUTSTANDING DEBT			
	Upto 1000	1001-2000	2001-5000	5001-10000
North Bihar	00	03	02	00
Central Bihar	00	02	07	05
Jharkhand	00	02	16	06
Total	00	07	25	11

Table : 2A.6
SELECTION OF BENEFICIARY

ZONE	SELECTION OF BENEFICIARY THROUGH			
	Gram Sabha/ Gram Panchayat	V.L.W./Block officials	Bank officials	Middle Man
North Bihar	00	60	00	00
Central Bihar	00	10	14	35
Jharkhand	00	60	00	00
Total	00	130	14	35

Table : 2A.7
SELECTION OF BENEFICIARY

ZONE	Block office												Bank office			Mandays Wast		
																Other o		
	0	1-4	5-9	10-15	16+	0	1-4	5-9	10-15	16+	0	1-4	5-					
North Bihar	01	36	20	03	00	00	59	01	00	00	60	00	00					
Central Bihar	34	16	05	05	00	00	54	03	03	00	59	01	00					
Jharkhand	00	60	00	00	00	00	60	00	00	00	53	07	00					
Total	35	112	25	08	00	00	173	04	03	00	172	08	00					

Table : 2A.8**EXPENSES TO MITIGATE THE LOAN**

ZONE	EXPENSES BY BENEFICIARY ON VISIT TO :							
	Block office/Bank/other offices/markets							
	0	1-25	26-50	51-100	101-500	501-1000	1000+	0
North Bihar	00	00	01	19	35	05	00	00
Central Bihar	04	07	10	13	16	04	06	10
Jharkhand	01	00	20	16	23	00	00	00
Total	05	07	31	48	74	09	06	20

Table : 2A.9**SECTORAL DISTRIBUTION OF ASSETS**

ZONE	PRIMARY SECTOR					Total	S H C
	Agri- culture	Irri- gation	Milch animal	Animal Husbandry			
				excluding Milch animal	primary animal		
North Bihar	01	02	19	08	30		
Central Bihar	06	01	44	00	51		
Jharkhand	02	02	03	01	08		
Total	09	05	66	09	89		

Table : 2A.10**PROCUREMENT AND STATUS OF THE ASSET**

ZONE	ASSET			Adeq capital
	Procured	Not Procured	Not required due to only need of working capital	
North Bihar	39	20	01	30
Central Bihar	40	18	02	30
Jharkhand	25	08	27	25
Total	104	46	30	100

Table : 2A.10a**PROCUREMENT AND STATUS OF THE ASSET**

ZONE	ASSET ACCORDING TO BENEFICIARY CHOICE			QUALITY OF THE ASSET		
	Yes	No	N.A.	Good	Average	Poor
North Bihar	39	00	21	38	01	00
Central Bihar	32	08	20	16	16	08
Jharkhand	60	00	00	00	00	00
Total	131	08	41	54	17	08

Table : 2A.11**BANK WISE DISTRIBUTION OF LOAN**

Zone	Commercial Bank	Regional Rural Bank	Others
North Bihar	60	00	00
Central Bihar	60	00	00
Jharkhand	60	00	00
Total	180	00	00

Table : 2A.12**LOAN REPAYMENT SCHEDULE**

ZONE	MODE OF REPAYMENT				NUMBER OF INSTALMENT				
	Monthly	Quarterly	Biannual	Annual	1-5	6-10	11-20	21-36	37-60
North Bihar	50	00	00	10	03	07	00	00	50
Central Bihar	60	00	00	00	00	00	00	00	60
Jharkhand	50	06	04	00	00	03	06	48	03
Total	160	06	04	10	03	10	06	48	113

Table : 2A.12b**LOAN REPAYMENT SCHEDULE**

ZONE	HOW PAID			
	Income generated from given assets	Disposal of old assets	old saving	Borrow from friends,
North Bihar	29	01	07	(
Central Bihar	21	05	07	(
Jharkhand	43	00	05	(
Total	93	06	19	(

Table : 2A.12b**LOAN REPAYMENT SCHEDULE**

ZONE	HOW			
	Income generated from given assets	Disposal of old assets	old saving	Borrow friends
North Bihar	29	01	07	(
Central Bihar	21	05	07	(
Jharkhand	43	00	05	(
Total	93	06	19	(

Table : 2A.13**OVERDUES**

Zone	Beneficiaries not in over dues	1-1000	1001-5000	5001-10000	10000+
North Bihar	00	00	08	37	
Central Bihar	21	01	12	16	
Jharkhand	13	03	24	18	
Total	34	04	44	71	

Table : 2A.14**REASONS FOR OVERDUES**

Zone	Asset perished	Delay in Income generation from the scheme	Inadequate income for regular payment
North Bihar	13	07	15
Central Bihar	06	00	13
Jharkhand	05	01	23
Total	24	08	51

Table : 2A.15
CURRENT STATUS OF ASSETS

Zone	Intact	No intact	If not intact		
			Not purchased	Sold	Fully perished
North Bihar	25	35	20	01	12
Central Bihar	30	30	18	06	06
Jharkhand	22	38	24	04	06
Total	77	103	62	11	24

Table : 2A.15a
REASONS FOR NOT INTACT

Zone	Unexpected contingency/ personal natural calamities	Not enough Income was generated	Maintenance was costly	Other
North Bihar	00	11	01	
Central Bihar	04	01	00	
Jharkhand	02	01	00	
Total	06	13	01	

Table : 2A.16
INSURANCE

Zone	Beneficiary awareness about the insurance for IRDP		Asset of Beneficiary	
	Yes	No	Insured	Not insured
North Bihar	00	60	00	60
Central Bihar	23	37	30	30
Jharkhand	06	54	00	60
Total	29	151	30	150

**Table : 2A.17
TRAINING**

ZONE	BENEFICIARY RECEIVED ANY TRAINING			NATURE OF TRAIN		
	Yes	No	Not required	I		
				Formal	TRYSEM	DWCRA
North Bihar	00	60	00	00	00	00
Central Bihar	00	60	00	00	00	00
Jharkhand	09	05	46	01	00	00
Total	09	125	46	01	00	00

**Table : 2A.18
LINKAGE AND AFTER CARE**

ZONE	ADEQUACY OF EXISTING INFRASTRUCTURE FACILITIES					
	Availability of input		Marketing of output/ services		Availability of repair/maintenance service/other care	
	Yes	No	Yes	No	Yes	No
North Bihar	58	02	56	04	55	05
Central Bihar	46	14	45	15	22	38
Jharkhand	33	27	47	13	26	34
Total	137	43	148	32	103	77

Table : 2A.19
INCOME FROM THE ASSETS/SCHEME

ZONE	1-1000	1001-2000	2001-3000	3001-4000	4001-
North Bihar	09	10	04	01	0
Central Bihar	07	12	05	03	0
Jharkhand	03	19	15	04	0
Total	19	41	24	08	0

Table : 2A.20
GENERAL OBSERVATIONS

ZONE	OBSTACLES FACED IN GETTING IRDP LOAN		TYPES OF OE	
	Yes	No	Procedural delay & payment of speed money	Ob b
North Bihar	32	28	32	
Central Bihar	27	33	22	
Jharkhand	44	16	44	
Total	103	77	98	

Table : 2A.21
POLICY RECOMMENDATIONS

Zone	Beneficiary's Recommendations :			
	Selection/ loan through credit camp	Curb on speed money and procedural simplification	Interest should be charged deducting the subsidy amount	Strict law and order
North Bihar	13	24	01	00
Central Bihar	03	23	04	08
South Bihar	07	38	00	00