# Navigating Vulnerabilities:

## Baseline Evaluation for Ultra-Poor Sensitive Gram Panchayat
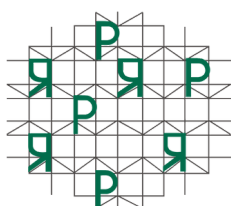
# Foreword

India has managed to bring down 'extreme poverty' below 3 per cent of its population, latest data on the World Poverty Clock showed but still there are around 3.5 crore population who are living in extreme poverty. (The clock has taken $2.15 a day income to present the finding). And the interaction at the ground shows that these populations are mostly invisible in the local ecosystem. The community-based institutions, local clubs, PRI institutions are not very much aware about the issues and concern of these categories of population. Being very insignificant in number and also socio economically marginalised in a unit of a village or a GP their presence is hardly felt in any decision-making spaces like Gram Sabha, SHG meetings. The various development programmes and policies designed for the upliftment of poor are mostly insensitive towards the needs of these category of population.

This baseline study is an attempt to understand the situation of these populations in terms of their standing in economic, social and political spaces in the local context. Also, this study has also made an effort to develop a nuanced understanding of the awareness of the local institutions about these people and their preparedness to address these challenges.

I am quite hopeful that this study will not only be helpful to relate to the situations of such extremely poor people but also provide some strategic guidance for identifying the areas to intervene.

All my best wishes to all who have worked hard to make this study successful.

**Sukanta Sarkar**
**Integrator, PRADAN**

# Foreword

In the heart of India, where public investments and economic progress continue to rise, Jharkhand remains one of the most impoverished states, as highlighted by the Multidimensional Poverty Index 2021. The persistent poverty and inadequate rural infrastructure in the region reflect deep-rooted deprivation, with vulnerable communities, particularly women-headed households, often left without adequate support systems or pathways to improve their circumstances.

Amidst these challenges, Panchayati Raj Institutions (PRIs)—the cornerstone of local self-governance—hold immense potential for driving transformative change but remain underutilized due to limited institutional capacity and leadership gaps. Despite substantial financial commitments and initiatives aimed at poverty reduction, the ultra-poor continue to face barriers to accessing essential resources, sustainable livelihoods, and opportunities for socioeconomic advancement.

In response to this pressing need, PRADAN, a leading development organization with over four decades of grassroots experience, and Trickle Up, a global pioneer in poverty alleviation, have come together to pilot a transformative model for inclusive development. This initiative uniquely integrates the 'Graduation Approach'- a globally recognized, evidence-based strategy for sustainable poverty reduction—with the institutional framework of PRIs. The Graduation Approach offers a phased, holistic support system that includes livelihood development, financial literacy, social protection, and confidence-building, while PRIs ensure localized decision-making and sustained community support.

This collaborative project not only emphasizes local capacity-building but also aligns closely with the Sustainable Development Goals (SDGs), specifically targeting Goal 1: No Poverty, Goal 5: Gender Equality, Goal 8: Decent Work and Economic Growth, and Goal 10: Reduced Inequalities. By empowering PRIs and strengthening community-based organizations (CBOs), the initiative translates global commitments into localized, context-driven actions that address the complex challenges of extreme poverty.

Focusing on four Gram Panchayats in Jaridih Block, Bokaro District, the project aspires to lift 400 ultra-poor households out of extreme poverty over three years. This will be achieved through a structured, multidimensional approach that combines sustainable livelihood promotion, capacity-building, and enhanced social security measures. Concurrently, the project strengthens PRIs, enabling them to identify, support, and advocate for the needs of the most marginalised. This dual-focus approach fosters participatory decision-making, efficient resource utilization, and long-term institutional capacity to address poverty.

By anchoring the Graduation Approach within a PRI-led framework and emphasizing localized SDG implementation, this initiative sets forth a scalable, transformative model for breaking the cycle of poverty. It envisions a future where grassroots empowerment drives systemic change, ensuring no community is left behind.

This document presents the baseline findings of this collaborative effort, serving as a critical foundation for effective implementation and future learning. It reflects the shared commitment of PRADAN and Trickle Up to creating lasting, equitable development and a world where every individual has the opportunity to thrive with dignity.

**Sushant Verma**
**Asia Regional Director, Trickle Up**

# Acknowledgments:

# Contents

| Abbreviation | Full Form |
| --- | --- |
| APL | Above Poverty Line |
| CLF | Cluster Level Federation |
| CBO | Community-Based Organization |
| FGDs | Focus Group Discussions |
| GP | Gram Panchayat |
| HFIAS | Household Food Insecurity Access Scale |
| HH | Household |
| JDY | Jan Dhan Yojana |
| MGNREGA | Mahatma Gandhi National Rural Employment Guarantee Act |
| NSK | Nagarik Sahayata Kendra |
| OBC | Other Backward Classes |
| PDS | Public Distribution System |
| PMAY | Pradhan Mantri Awas Yojana |
| PMKSNY | Pradhan Mantri Kisan Samman Nidhi Yojana |
| PRI | Panchayati Raj Institution |
| SBA | Swachh Bharat Abhiyan |
| SC | Scheduled Caste |
| SHG | Self-Help Group |
| ST | Scheduled Tribe |
| UPGA | Ultra-Poor Graduation Approach |
| UPHH | Ultra-Poor Households |
| VO | Village Organization |

# INFOGRAPHICS

# Baseline Situation of the Ultra-Poor Households in the Project Villages

## OBJECTIVE

As a concurrent evaluation of the programme called "Ultra-poor sensitive Gram Panchayat", this baseline study provides a foundation towards achieving the following overall objective:

-To understand changes in households due to interventions in assets, income, linkages, skills, and confidence.
-To track changes in the capacity of the institutions.
-To see the effectiveness of the strategies, engagement methodologies, processes and tools and improve.

## METHODOLOGY

The study has adopted a mixed-methods approach, incorporating both quantitative and qualitative methodologies.
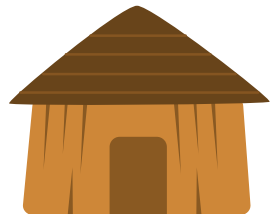
**412 - Survey of Ultra-Poor Households**

**6 Focus Group Discussions**

**9 Personal Interview**

## Caste-Wise Distribution

● Percentage

| Category | Percentage |
|----------|------------|
| General | 1.0% |
| OBC | 25.2% |
| SC | 10.4% |
| ST | 63.4% |
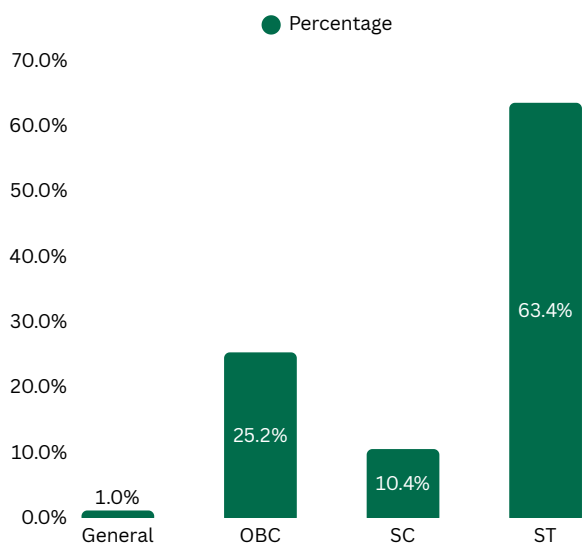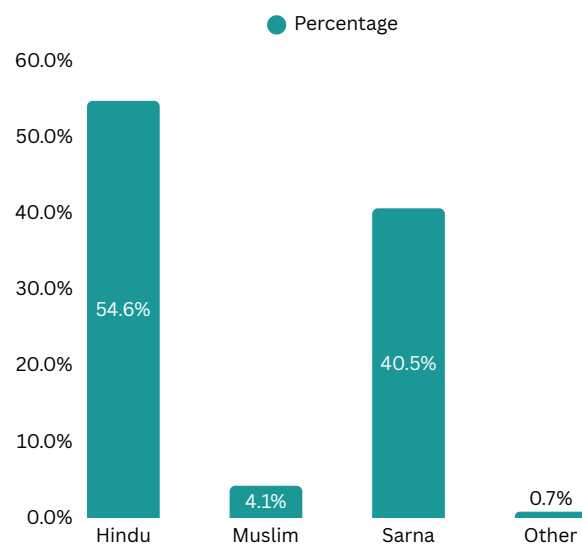
## Religion-Wise Distribution

● Percentage

| Category | Percentage |
|----------|------------|
| Hindu | 54.6% |
| Muslim | 4.1% |
| Sarna | 40.5% |
| Other | 0.7% |

## Dwellings

● Percentage of House

| Category | Percentage of House |
|----------|---------------------|
| Pucca | 12.6% |
| Semi-Pucca | 19.4% |
| Kucha | 67.0% |
| Other | 1.0% |
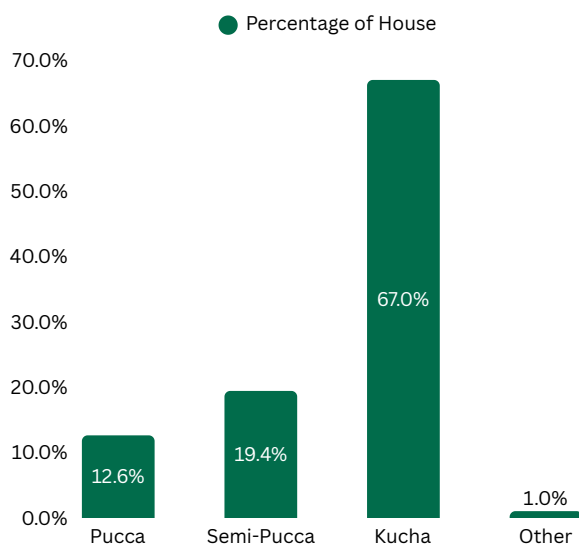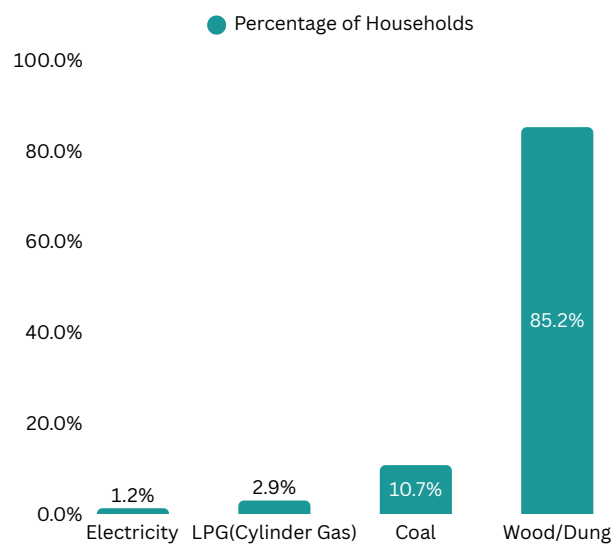
## Main Sources of Cooking Fuel

● Percentage of Households

| Category | Percentage of Households |
|----------|--------------------------|
| Electricity | 1.2% |
| LPG(Cylinder Gas) | 2.9% |
| Coal | 10.7% |
| Wood/Dung | 85.2% |

# Main Sources of Drinking Water

## Households
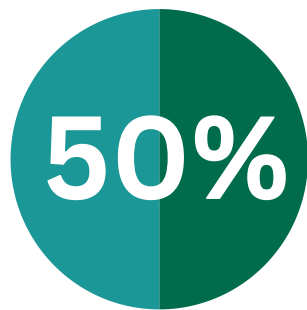
**50%** depends on unsafe water source

## Access to Toilets
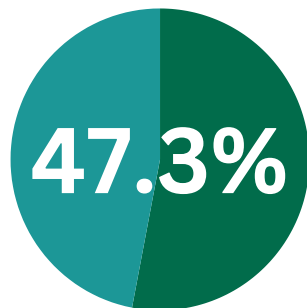
**47.3%** lack access to toilets
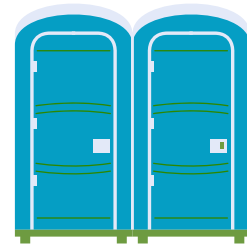
## Landholding
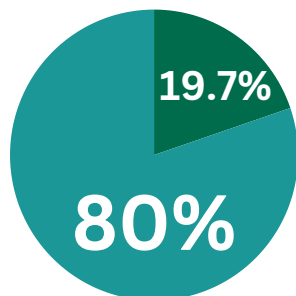
**19.7%** landless

**80%** marginal or smallholders

# What Did the Household Do With Their Agricultural Produce?

● Percentage of Households

| | |
|---|---|
| Only Consume | 55.8% |
| Only Sell | 0.2% |
| Both | 10.2% |
| Either No land or Didn't Cultivate This Year | 33.7% |

*(Bar chart with y-axis from 0.0% to 60.0% in 10.0% increments)*

## Access to Veterinary Services

**82%**
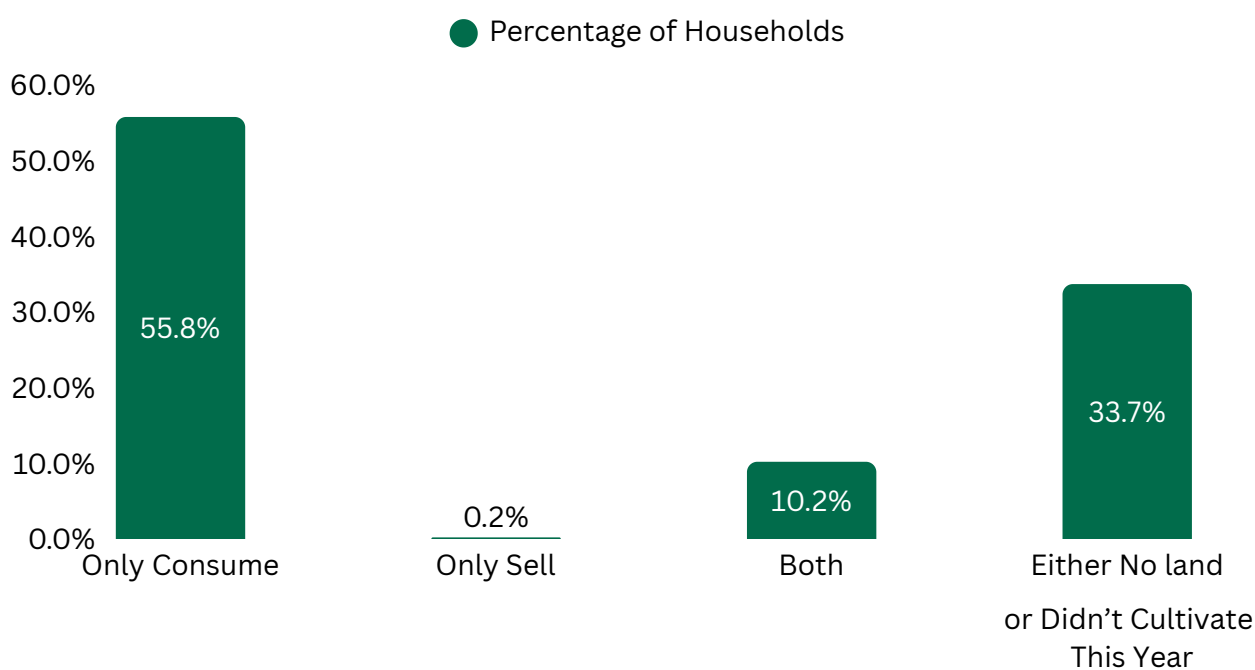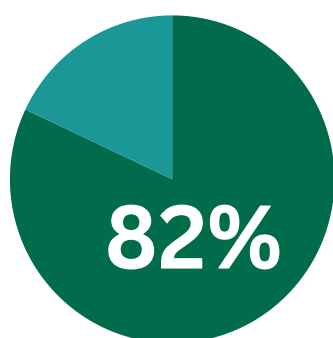
**of households with livestock lack access to veterinary services**

# Participation in Local Governance

**32.1%** raised questions

*out of*

**27.8%** ST households participated in Gram Sabha
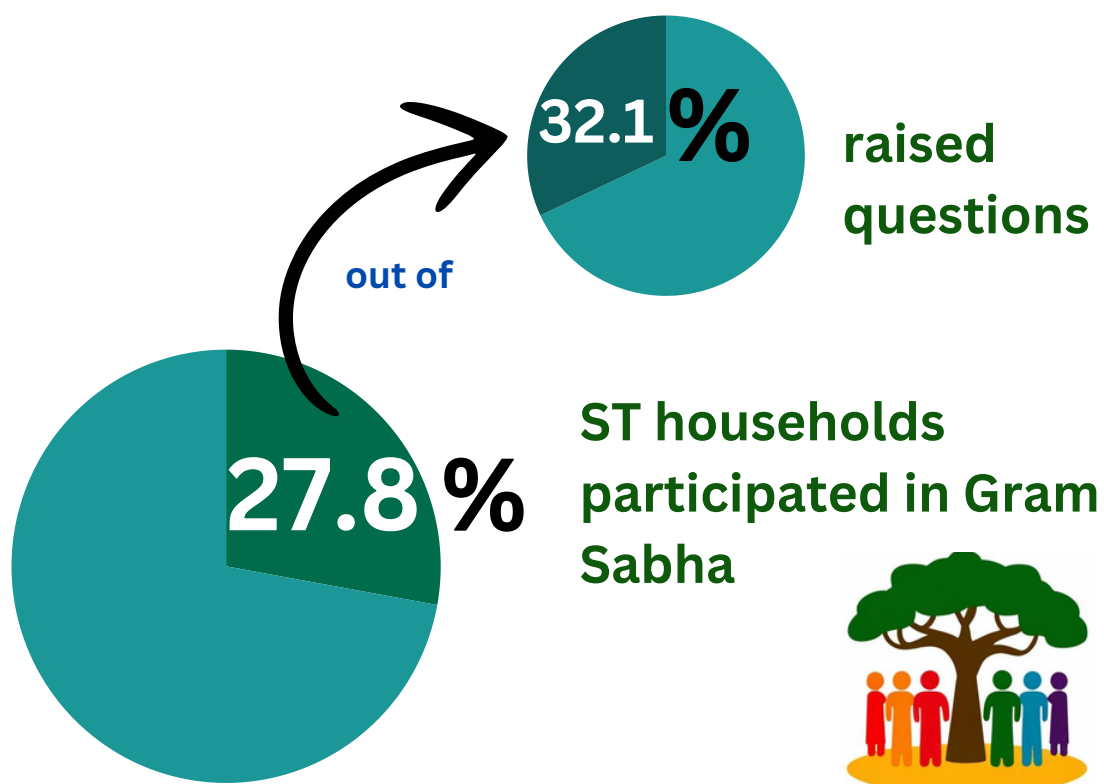
# Discrimination Faced

|  | Discrimination Due to Poverty | Gender Discrimination |
|---|---|---|
| OBC | 17.3 | 1.9 |
| ST | 10.3 | 5.7 |
| SC | 4.7 | 4.7 |

# Occupation

**OBC individuals are in non-agricultural unskilled labour**

**OBC households (mainly women) do unpaid household work**

25.4%    34.7%

**ST adults are in non-agricultural unskilled labour**

24.8%

22.6%    **ST adults do unpaid household work**

5.3%
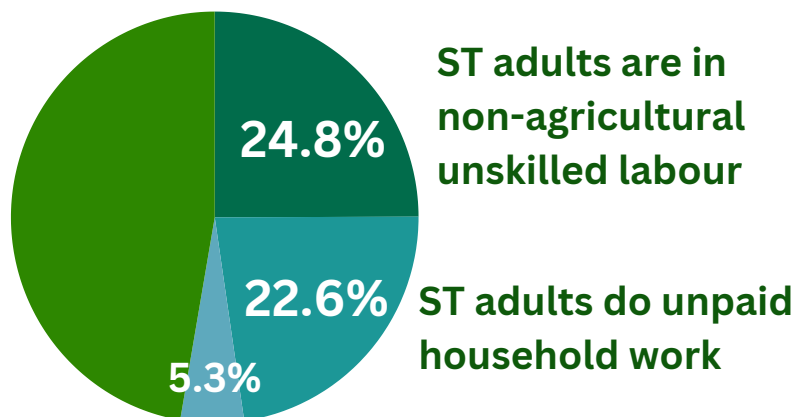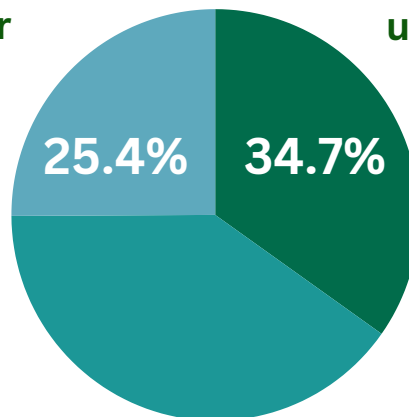
**ST adults work in casual salaried jobs**

# Consumption

● Annual Spending

| | | | |
|---|---|---|---|
| ₹60,000 | | | |
| ₹50,000 | | | |
| ₹40,000 | | | |
| ₹30,000 | | | |
| ₹20,000 | | | |
| ₹10,000 | | | |
| ₹0,000 | | | |

₹51,585 (General) ₹46,917 (OBC) ₹52,544 (SC) ₹42,768 (ST)

General    OBC    SC    ST
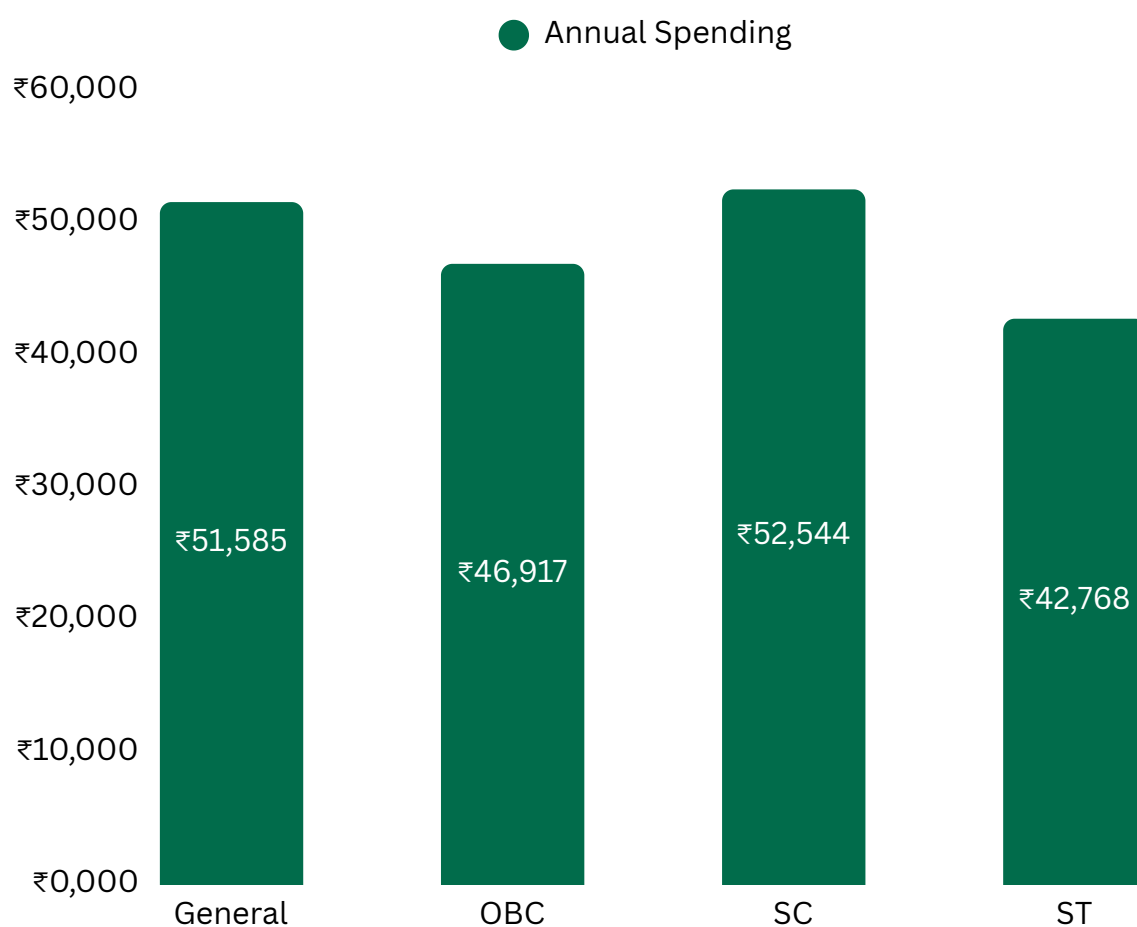
**Maximum Spending: Food – OBC & ST (55%), SC (47%)**

# Income

Annual Household Income

| | ₹50000 | | | |
|---|---|---|---|---|
| ₹40000 | | | | |
| ₹30000 | | | | |
| ₹20000 | ₹44500 | ₹34985 | ₹40469 | ₹46145 |
| ₹10000 | | | | |
| ₹0 | General | OBC | ST | SC |
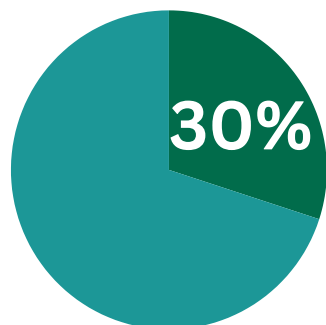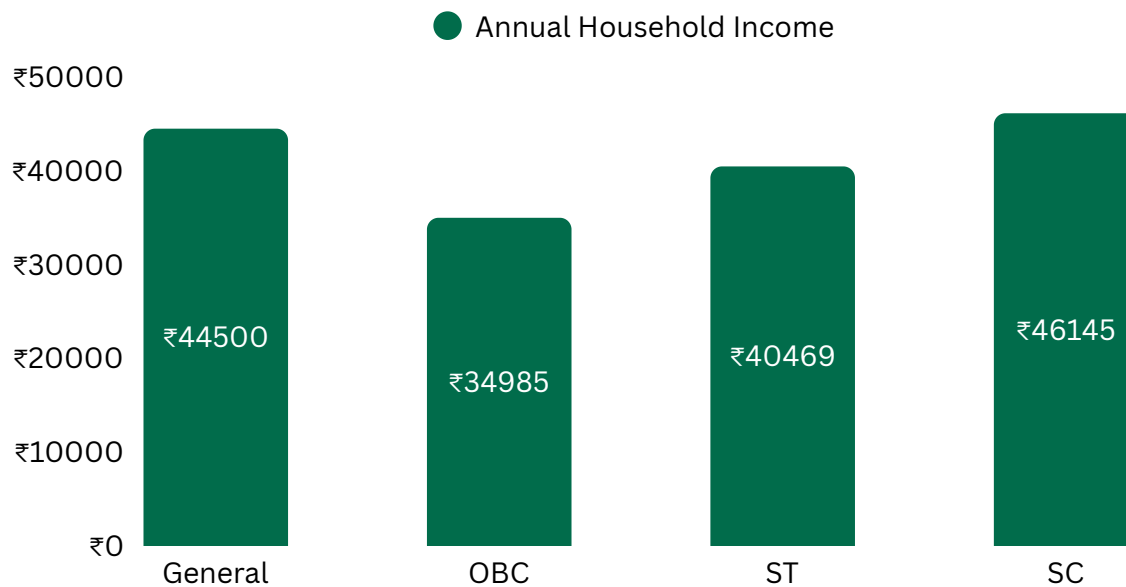
**30%** of households have no or only one income source
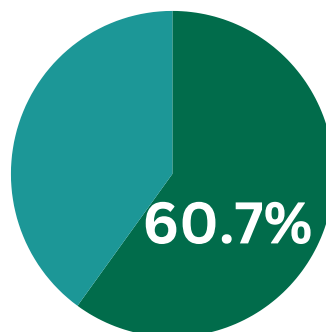
**60.7%** of households are severely food insecure

## Migration
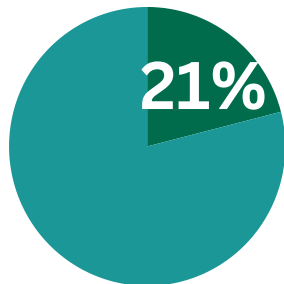
**21%** households had a member migrate for work

ST households saw the highest migration rates

On average individuals migrate **155 Days in a Year**

## Education

● Never Attended School
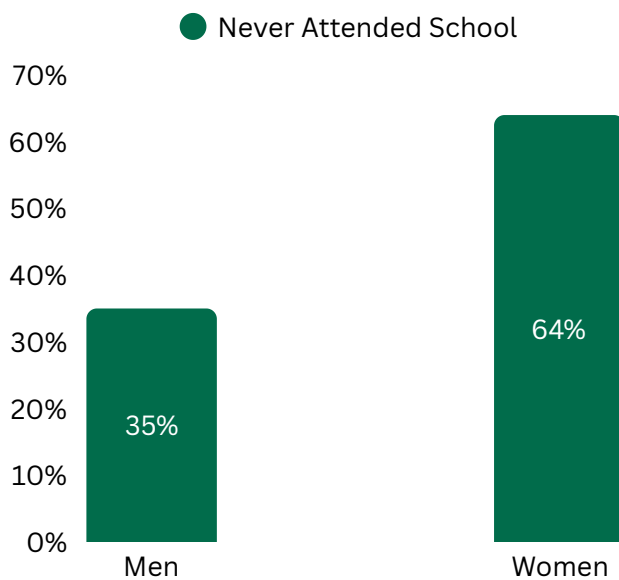
ST households had the highest no schooling rates

| | |
|---|---|
| Men | 35% |
| Women | 64% |

70%
60%
50%
40%
30%
20%
10%
0%

## Ration Card

**3.6% have APL ration card.**

**households do not have ration card**

**13%**

## MGNREGA

**92%**

**reported delay in payment**

**out of**

**57%**

**households have a job card, with 33 days of work on average**

## Financial Inclusion

**55%** of households have no member in an SHG (Self-Help Group)

**out of**

of SHG members received no loan in the last year

**48%**

15% borrowed from money lenders & MFIs instead
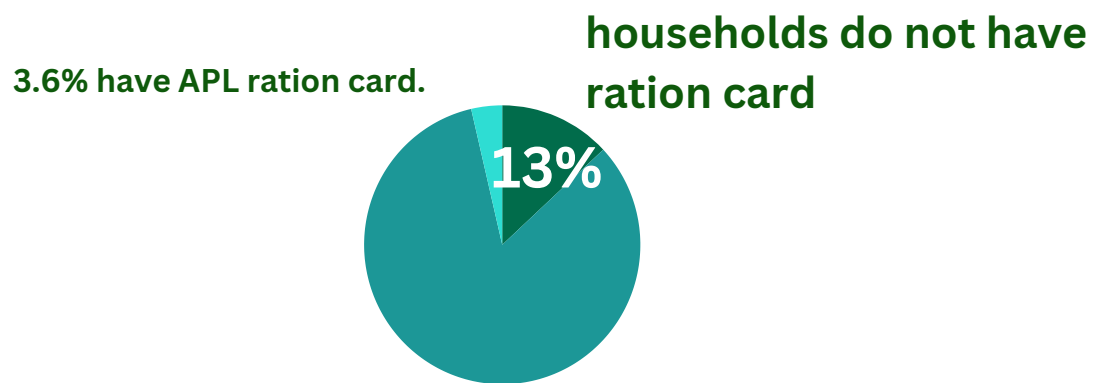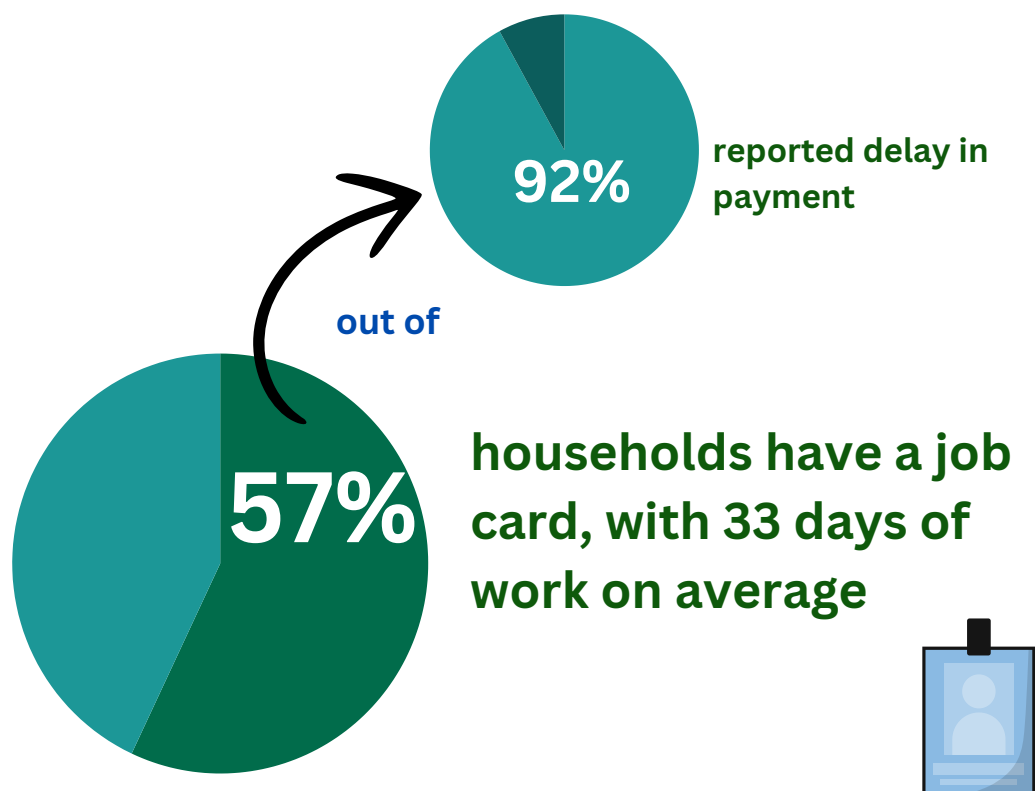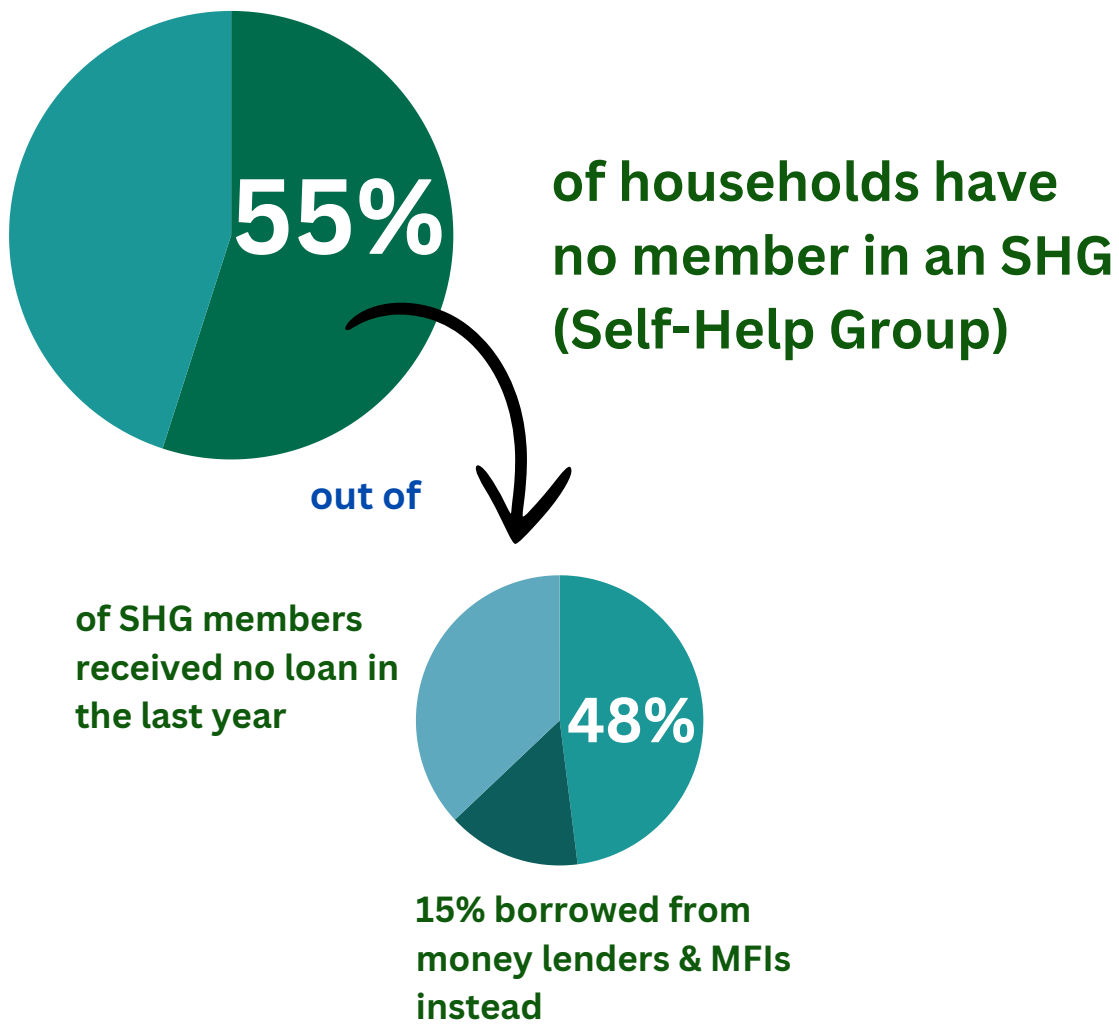
# CHAPTER 01

# INTRODUCTION

## The Project: Enhancing Well-Being of the Ultra-Poor Through Responsive Gram Panchayats

This initiative has been developed in partnership with Trickle Up[1]. The primary goal of the project is not only to showcase the graduation process of the ultra-poor within a specific context but also to establish a sustainable framework to support this effort. The central aim of the project is to design effective processes and engagement methodologies. These approaches will be built upon collaboration among Gram Panchayats (GPs), Gram Sabhas, and Self-Help Groups (SHGs).

This initiative is being implemented in the Jaridih Block of Bokaro District in Jharkhand. The project commenced on May 4, 2023, and is scheduled to continue until March 31, 2026.

## General Profile of Bokaro District, Jharkhand:

Bokaro District is located in the eastern part of Jharkhand state, sharing a border with the neighboring state of West Bengal. The district headquarters is approximately 113 kilometers by road from the state capital, Ranchi. Bokaro

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1 Trickle Up is a non-profit international development organization that helps women living in extreme poverty by offering programs rooted in the Graduation Approach to support sustainable livelihoods and pathways out of poverty.

district was established on April 1, 1991.

The Bokaro Steel Plant is situated in the district, earning it the name Bokaro Steel City. It is one of the most industrialized coal belt districts in Jharkhand and is recognized as one of the planned cities of India. The Bermo-Phusro coalfields are also located in the district. Bokaro district is part of the Chhotanagpur Plateau. It has a total of nine blocks, out of which PRADAN is engaged in six blocks (both directly and through partnerships).



BLOCK MAP OF BOKARO DISTRICT, JHARKHAND

## Socio-Political Profile:

Bokaro is one of the 24 districts in the state of Jharkhand, located in eastern India. The district is divided into two sub-divisions, namely Bokaro and Chas. It is part of the North Chhotanagpur division and has been included in the Aspirational District Program of the central government. Bokaro Steel City serves as the district's administrative headquarters.

According to the 2011 Census, the district had a population of 2,062,330, including 1,085,806 males and 976,524 females. The district has a predominantly rural population, with 71.25% of its residents living in rural areas.

## About Jaridih:

Jaridih is one of the nine blocks of Bokaro district. It consists of 42 villages, covers an area of 212.83 square kilometers, and has a population of 104,988, according to the 2011 Indian Census.

Most of the population in the block is engaged in agriculture and allied activities, with paddy being the main crop grown in the region. The block also hosts several small-scale industries, including brick-making units and stone quarries. Predominantly rural, Jaridih has a strong agricultural base and access to basic amenities.

Most of the block's terrain is primarily hilly and undulated, with erratic rainfall. Similar to other parts of the district, Jaridih experiences severe topsoil erosion, resulting in low agricultural productivity. The adverse effects of climate variability and change exacerbate the unpredictability of rainfall patterns, intensifying water scarcity in the region.

## The Project:

By establishing life skills through technical training, asset transfers, fostering enterprise development, promoting savings, and facilitating future planning, all while simultaneously attending to the socio-economic and health needs of families, ultra-poor households can be guided towards upward mobility on their path to economic self-sufficiency. The presence of a responsive local social and institutional ecosystem further supports the development of local governance capable of identifying, addressing, and systematically resolving the root causes of vulnerability sustainably.

## Obstacles Preventing Ultra-Poor Households from Escaping the Poverty Cycle

Ultra-poor households frequently face challenges such as food insecurity, lack of assets, inadequate education, and poor health. A significant proportion of these households are headed by women, with approximately 35% of such families in Jharkhand being led by single women or widows. Additionally, individuals with physical and mental disabilities make up around 20% of the ultra-poor families.

These households often experience social exclusion, lacking the self-

assurance and opportunities needed to develop the essential skills and resilience to shape their own futures. A lack of confidence and motivation impedes their ability to escape poverty, primarily due to the absence of viable pathways to sustainable livelihoods.

The limited engagement of ultra-poor individuals within immediate social and economic spheres renders them nearly invisible within their communities and to relevant institutions. As a result, social and institutional frameworks often remain uninformed and unresponsive to their needs. This lack of opportunities, coupled with unresponsive social and institutional structures, perpetuates the cycle of poverty and adversity.

## Adopted Strategies and Their Rationale

The project adopts a dual-pronged approach, addressing both the root causes and immediate consequences of poverty. While focusing on the immediate vulnerabilities and capacity issues of households, it also aims to sensitise the local governance system. This sensitivity is essential to prioritize ultra-poor households within developmental efforts.

The provision of immediate relief measures will address daily consumption needs, health concerns, and other critical financial issues of households. This, in turn, will enable families to participate seamlessly in various livelihood interventions without disruptions, both physical and mental.

The livelihood prototypes will be designed to require low capital investment and will be tailored to the specific local context. A core strategy involves a one-time provision of lump-sum capital to initiate activities, offering a crucial initial push.

To enhance the responsiveness of systems to the needs of ultra-poor households, orientation programs will be conducted for village-level institutions of social and economic significance. These sessions will familiarize institutions with the challenges faced by these families and the roles they are expected to fulfill. Notably, SHG collectives, the Gram Sabha, and Gram Panchayats will play a pivotal role in this initiative.

The broader effort relies on the collaborative work of SHG collectives, Gram Sabha, and Gram Panchayats, to establish an inclusive governance framework.

The program will be implemented by PRADAN, leveraging its expertise in creating sustainable and dignified rural livelihood solutions for the ultra-poor.

Additionally, PRADAN will integrate Trickle Up's extensive experience in this field to incorporate the ultra-poor graduation methodology into the program design. With scalability in mind, this model could potentially be expanded to other parts of the country. Process documentation and advocacy, along with learning workshops, will be seamlessly incorporated as integral components of the project.

## The Envisaged Outcomes

▶ Collaborative efforts by Gram Panchayats (GPs) and Community-Based Organizations (CBOs) to strengthen local governance, with a special focus on ultra-poor households.

▶ Establishment of Citizen Help Desks at GP and Block Offices to facilitate citizen engagement for information, enrolment, grievance redressal, and updating related to social security schemes.

▶ Generation of additional annual incomes of ₹36,000 for ultra-poor households through low-risk activities.

## The Major Activities Planned

▶ Conducting a Civic Literacy Programme at the Village Organisation (VO) level to enhance understanding of the Constitution, local democracy, public administration systems, and the causes of vulnerability.

▶ Participatory identification of ultra-poor households by Panchayati Raj Institutions (PRIs) and CBOs, followed by household screening.

▶ Ensuring sustainable livelihoods through continuous coaching of targeted households using the Graduation Approach.

▶ Training and capacity building of PRI representatives on various aspects of institutional strengthening.

▶ Exposure visits for PRI representatives, functionaries, and CBO (SHG institution) leaders to understand ultra-poor Graduation Approaches (UPGA).

▶ Preparation of Village Poverty Reduction Plans (VPRPs) with a special focus on the ultra-poor.

▶ Organizing camps to issue certificates and relevant documents, facilitating enrolment and grievance redressal.

▶ Nurturing Block-level Nagarik Sahayata Kendras (NSKs) managed by CBOs at Block Offices.

## The Study

### Objective and Methodology

The study has been conceptualized and designed as a concurrent evaluation, enabling continuous assessment and integration of findings throughout the

program's implementation. It has been developed with the following objectives:

▶ **To evaluate to what extent the project has achieved:**

　▶ Changes in households through interventions in assets, income, linkages, skills, and confidence.

　▶ Changes in the capacity of institutions as a result of interventions, assessed in terms of understanding, processes, human resources (HRs), budgets, monitoring, review, and outlook.

　▶ Changes in 'Policy in Practice,' referring to practical, ground-level modifications that promote the inclusion of the ultra-poor.

▶ **To assess the effectiveness of strategies, engagement methodologies, processes, and tools:**

　▶ Are the strategies effective, or are new strategies needed?

　▶ Are the institutions/organisations used as vehicles for change increasing and deepening their capacities to support social and individual processes?

　▶ Are social relationships between existing institutions/organizations and the ultra-poor shifting in their favor?

　▶ Are the ultra-poor families responding adequately to interventions, and which specific strategies are performing better or worse?

▶ **To fine-tune the engagement methodology and strengthen collaboration between PRIs and women's collectives for inclusive grassroots governance:**

　▶ Is there any missing element in the current approach that needs to be introduced?

▶ **To assess whether the project has created the support conditions necessary to address:**

　▶ Life-cycle emergency needs, behavioral changes, livelihood needs, and sustained income for ultra-poor families.

▶ **To evaluate the potential for replication of the model across the state and beyond:**

　▶ Is the 'policy-in-practice' landscape adapting to support the ultra-poor? What needs to be done to ensure this happens?

## Methodology

　▶ The study employs a mixed-methods approach, combining both quantitative and qualitative methodologies. The quantitative component involves a household survey covering all 400 identified households, capturing baseline and endline data to evaluate their status over the intervention period. The qualitative methods include focus group discussions (FGDs) and interviews with Village Organizations (VOs), Gram Panchayats,

Gram Sabhas, and other stakeholders. These discussions are conducted in both the intervention area and a comparison block where the program has not yet been implemented.

▶ During the baseline phase, qualitative methods will delve deeper into issues identified from the quantitative data. In the midline phase, qualitative techniques will focus on analyzing the engagement methodologies, tools, and strategies employed, as well as assessing the extent to which these have been internalized by key actors, particularly the Gram Panchayats. At the endline phase, quantitative and qualitative approaches will be integrated to comprehensively achieve the study's objectives.

**Sample Size for Baseline Round is as Follows:**

| Household Survey | 412 Households Identified for the Project |
|---|---|
| FGD | 6 |
| Personal Interview | 9 |

## About the Report

▶ This report is based on the baseline survey conducted among 412 ultra-poor households (UPHH) identified in Jaridih Block, Bokaro. The survey evaluated their current socio-economic status, the livelihood activities they engage in, and their level of access to government support. The baseline survey was followed up with six focus group discussions (FGDs): two with village organizations, one with Scheduled Tribe (ST) landed households; one with ST landless households, one with Other Backward Classes (OBC) landless households, and one with OBC/General landed households.

▶ The report provides insights from the baseline study, guiding the development of tailored livelihood strategies to address their specific needs and conditions.

# CHAPTER 02

# HH STATUS, CASTE WISE ANALYSIS

## 2.1 Household Profile

The household (HH) survey covered 412 HHs in the Jaridih Block of Bokaro District. This chapter presents a detailed demographic profile of the households, highlighting the significance of caste, age, marital status, religion, and family structures in understanding the socio-cultural landscape.

Table 2.1 shows the distribution of households by caste, revealing that the majority, 63.35%, belong to Scheduled Tribes (ST) category, followed by 25.24% from the Other Backward Castes (OBC) category, 10.44% from the Scheduled Castes (SC) category, and 0.97% from the General Caste.

Table 2.2 focuses on the average family size across different caste groups. SC HHs have the largest average family size, whereas the General category has the smallest.

### Table 2.1 Caste of the Survey Households

| Caste Category | Frequency | Percent |
|---|---|---|
| General | 4 | 0.97 |
| OBC | 104 | 25.24 |
| SC | 43 | 10.44 |
| ST | 261 | 63.35 |
| Total | 412 | 100.00 |

### Table 2.2 Average Number of Members and Average Age

| Caste Category | Average Number of Members | Average Age |
|---|---|---|
| General | 3 | 33.8 |
| OBC | 3.9 | 27.7 |
| SC | 4.3 | 26.8 |
| ST | 3.9 | 31.1 |

General HHs are much older in age compared to SC and OBC populations, indicating that HH members in these groups are younger.

Table 2.3 indicates the marital status of HH members across different caste groups.

### Table 2.3 Marital Status of Individuals

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Never Married | 50.0 | 48.9 | 45.4 | 46.7 | 47.1 |
| Currently Married | 0.0 | 40.8 | 47.0 | 42.9 | 42.5 |
| Widow/Widower | 50.0 | 9.4 | 7.1 | 9.8 | 9.7 |
| Divorced | 0.0 | 0.2 | 0.0 | 0.3 | 0.3 |
| Separated | 0.0 | 0.7 | 0.6 | 0.3 | 0.4 |

Table 2.4 presents the religion of HHs. The high proportion of HHs practicing Sarna, a tribal religion, aligns with the large ST population, emphasizing the presence of tribal culture.

### Table 2.4 Religion of the Households

| Religion | Percent |
|---|---|
| Hindu | 54.6 |
| Muslim | 4.1 |
| Sarna | 40.5 |
| Other | 0.7 |

Table 2.5 reveals that most of the surveyed HHs have nuclear families. The joint and extended family can be slightly seen among ST, SC and OBC HHs.

The overwhelming presence of nuclear families suggests changing socio-cultural dynamics in the region.

**Table 2.5 Family Structure**

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Nuclear | 100.0 | 97.1 | 95.4 | 88.5 | 91.5 |
| Joint | 0.0 | 2.9 | 4.7 | 11.1 | 8.3 |
| Extended | 0.0 | 0.0 | 0.0 | 0.4 | 0.2 |

The above analysis provides a snapshot of HH profiles, indicating the demographic dominance of the ST population, which accounts for 63.35% of HHs.

## 2.2 Socio-Economic Conditions

This section examines the socio-economic conditions of the households (HHs) with respect to housing conditions, energy use, water and sanitation, and infrastructure gaps.

Scheduled Tribe (ST) households have the highest proportion, with 77% living in kuccha houses. This highlights the persistent challenge of inadequate housing conditions and underscores significant disparities in access to quality housing. Overall, 67% of households still reside in kuccha houses on average.

**Table 2.6 Type of House**

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Pucca | 75.0 | 12.5 | 23.3 | 10.0 | 12.6 |
| Semi-Pucca | 0.0 | 32.7 | 30.2 | 12.6 | 19.4 |
| Kuccha | 0.0 | 52.9 | 46.5 | 77.0 | 67.0 |
| Other | 25.0 | 1.9 | 0.0 | 0.4 | 1.0 |

Approximately 85.2% of all households use wood or dung as their primary source of cooking fuel, indicating limited access to clean energy. Access to clean energy varies significantly across caste categories, with Scheduled Tribe (ST) households being the most disadvantaged group, facing pronounced health and environmental challenges.

### Table 2.7 Main Source of Cooking Fuel

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Electricity | 0.0 | 3.9 | 0.0 | 0.4 | 1.2 |
| LPG (Cylinder Gas) | 50.0 | 8.7 | 0.0 | 0.4 | 2.9 |
| Coal | 50.0 | 16.4 | 25.6 | 5.4 | 10.7 |
| Wood/Dung | 0.0 | 71.2 | 74.4 | 93.9 | 85.2 |

Among all households, 44.7% use unprotected wells, while 31.6% rely on hand-pumps as their primary source of drinking water. This reveals that most households do not have access to safe drinking water. The caste-wise data highlights disparities, with the General category having the highest access to tap water at 75%. Scheduled Tribe (ST) households rely heavily on unprotected wells (53.6%) followed by Scheduled Caste (SC) households (37.2%).

### Table 2.8 Main Source of Drinking Water

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| RO Water | 0.0 | 0.0 | 0.0 | 1.2 | 0.7 |
| Handpump | 0.0 | 46.2 | 39.5 | 24.9 | 31.6 |
| Tap Water | 75.0 | 13.5 | 23.3 | 5.4 | 10.0 |
| Protected Well | 0.0 | 2.9 | 0.0 | 4.6 | 3.6 |
| Unprotected Well | 25.0 | 26.0 | 37.2 | 53.6 | 44.7 |
| Surface/ River Water | 0.0 | 9.6 | 0.0 | 4.2 | 5.1 |
| Other | 0.0 | 1.9 | 0.0 | 6.1 | 4.4 |

A total of 10.4% of households do not have access to electricity. Notably, 13% of Scheduled Tribe (ST) households lack electricity connections, whereas all surveyed General category households have electricity access.

**Table 2.9 Electricity Connection**

|  | Do Not Have Electricity Connection |
|---|---|
| General | 0.0 |
| OBC | 5.8 |
| SC | 7.0 |
| ST | 13.0 |
| Total | 10.4 |

Approximately 47.3% of households lack access to toilets, despite extensive efforts by the Swachh Bharat Abhiyan (SBA) campaign.

Table 2.10 highlights significant disparities in sanitation infrastructure across households.

**Table 2.10 Toilet Facility**

|  | Do Not Have Toilet Facility |
|---|---|
| General | 0.0 |
| OBC | 38.5 |
| SC | 41.9 |
| ST | 52.5 |
| Total | 47.3 |

Table 2.11 reveals that only 36.3% of all members in Scheduled Tribe (ST) households use toilets, followed by 56% in Scheduled Caste (SC) households.

Among Other Backward Classes (OBC) households, 70.3% report full usage of toilets, whereas all members in General category households use toilet facilities.

**Table 2.11 Do All Members Use Toilet Facility**

|  | No | Yes |
|---|---|---|
| General | 0.0 | 100.0 |
| OBC | 29.7 | 70.3 |
| SC | 44.0 | 56.0 |
| ST | 63.7 | 36.3 |
| Total | 50.2 | 49.8 |

Table 2.12 highlights the reasons households do not use toilet facilities. The primary reason for non-usage is water-related issues, reported by 73.4% of all households, particularly among Scheduled Tribe (ST) households (72.2%) and Scheduled Caste (SC) households (100%). Hygiene concerns are secondary reasons for non-usage. While toilet construction has increased, usage remains a significant challenge, especially in tribal households, due to water scarcity and cultural barriers.

## 2.3 Resource and Livestock Ownership

### 2.3.1 Resource Ownership

This section discusses various data on land ownership, irrigation availability across different seasons of total owned land, and the uses of agricultural produce.

Table 2.13 reveals that 79.1% of households have marginal landholdings, 1.2% have small landholdings, and 19.7% do not own land. The data indicates a

dominance of marginal landholdings, particularly among Scheduled Tribe (ST) households. However, landlessness remains a significant challenge for General and Scheduled Caste (SC) households.

**Table 2.12 Reason For Not Using the Toilet Facility**

|  | Hygiene Issue | Water Issue | Others |
|---|---|---|---|
| OBC | 26.3 | 63.2 | 10.5 |
| SC | 0.0 | 100.0 | 0.00 |
| ST | 10.1 | 72.2 | 17.7 |
| Total | 11.9 | 73.4 | 14.7 |

**Table 2.13 Land Ownership**

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Landless | 50 | 26.9 | 32.6 | 14.2 | 19.7 |
| Marginal | 50 | 73.1 | 67.4 | 83.9 | 79.1 |
| Small | 0 | 0 | 0 | 1.9 | 1.2 |

## Table 2.14 Irrigation Availability in Different Seasons for Owned Land

| Kharif | | | | | |
|---|---|---|---|---|---|
| | **All the Land** | **Most of the Land** | **Half of the Land** | **Less Than Half** | **None** |
| General | 0 | 0 | 0 | 0 | 100 |
| OBC | 2.5 | 5.1 | 13.9 | 31.7 | 46.8 |
| SC | 3.5 | 0 | 17.2 | 20.7 | 58.6 |
| ST | 3.6 | 3.1 | 19.6 | 50.9 | 22.8 |
| Total | 3.3 | 3.3 | 18 | 43.4 | 32 |
| **Rabi** | | | | | |
| General | 0 | 0 | 0 | 0 | 100 |
| OBC | 1.3 | 1.3 | 11.4 | 39.2 | 46.8 |
| SC | 3.5 | 0 | 24.1 | 13.8 | 58.6 |
| ST | 1.8 | 1.3 | 16.5 | 62.5 | 17.9 |
| Total | 1.8 | 1.2 | 15.9 | 52.4 | 28.7 |
| **Summer** | | | | | |
| General | 0 | 0 | 0 | 0 | 100 |
| OBC | 0 | 1.3 | 1.3 | 17.7 | 79.8 |
| SC | 0 | 0 | 0 | 6.9 | 93.1 |
| ST | 2.7 | 0.5 | 3.1 | 32.6 | 61.2 |
| Total | 1.8 | 0.6 | 2.4 | 26.7 | 68.6 |

Table 2.14 examines irrigation availability during different seasons for the total owned land, showing that irrigation is limited across all seasons, with the most significant deficits occurring during the rabi and summer seasons. Most households rely on rain-fed agriculture, although ST households demonstrate slightly better access to irrigation compared to other groups.

During the kharif season, Scheduled Tribe (ST) households have relatively better access to irrigation, with 3.6% irrigating all their land and 19.6% irrigating half of their land. In contrast, Scheduled Caste (SC) and Other Backward Classes (OBC) households face significant irrigation deficits during this season, with 58.6% of SC households and 46.8% of OBC households reporting no access to irrigation.

In the rabi season, access to irrigation declines further, with 62.5% of ST households irrigating less than half of their land and 58.6% of SC households completely lacking irrigation.

During the summer season, access to irrigation becomes negligible. Approximately 93.1% of SC households and 79.8% of OBC households lack irrigation, whereas ST households show slightly better access, with 2.7% able to irrigate all their land.

## Table 2.15 What Did the Household Do With Their Agricultural Produce?

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Only Consume | 0 | 45.2 | 32.6 | 64.8 | 55.8 |
| Only Sell | 0 | 0 | 0 | 0.4 | 0.2 |
| Both | 0 | 9.6 | 2.3 | 11.9 | 10.2 |
| Not Applicable | 100 | 45.2 | 65.1 | 23 | 33.7 |

## Table 2.16 Livestock Ownership

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Cows/Buffaloes | 0.0 | 15.4 | 11.6 | 13.8 | 13.8 |
| Bulls | 0.0 | 16.4 | 9.3 | 33.3 | 26.2 |
| Pigs | 0.0 | 1.0 | 0.0 | 3.1 | 2.2 |
| Goats/Sheep | 0.0 | 33.7 | 22.3 | 27.2 | 28.2 |
| Ducks | 0.0 | 39.4 | 51.2 | 54.8 | 50.0 |
| Fishery | 0.0 | 1.9 | 0.0 | 0.4 | 0.7 |

Table 2.15 highlights that most households (55.8%) consume their own agricultural produce. Subsistence farming dominates among ST households, where 64.8% consume their produce. OBC households exhibit a more diverse usage pattern, with 45.19% consuming their produce and 9.6% both consuming and selling their agricultural products. Among SC households, 32.6% primarily consume their produce, while only 2.3% engage with the market.

Market engagement remains low across all households, with most producing primarily for self-consumption, particularly among ST and SC households.

## 2.3.2 Livestock Ownership

This section discusses asset ownership by households in terms of livestock and fisheries, issues related to diseases and mortality in livestock and fisheries, and access to veterinary clinics and hospitals.

Table 2.16 highlights a notable diversity in livestock ownership. Scheduled Tribe (ST) households report the highest ownership of bulls and ducks, as well as a relatively significant share in goat/sheep ownership. However, across all groups, ducks and goats/sheep are the most commonly owned livestock, while cows and bulls are the least owned. Fisheries remain an underutilized resource, with minimal ownership reported.

## Table 2.17 Are Diseases and Mortality of the Livestock/Fishery Issues for the Household

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| No | 100 | 66.4 | 53.5 | 69.7 | 67.5 |
| Yes | 0 | 21.2 | 37.2 | 10 | 15.5 |
| Not Applicable | 0 | 12.5 | 9.3 | 20.3 | 17 |

## Table 2.18 Access to Veterinary Clinic or Hospital?

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| No | 75 | 85.6 | 88.4 | 79.7 | 82 |
| Yes | 0 | 1 | 0 | 0.8 | 0.7 |
| Not Applicable | 25 | 13.5 | 11.6 | 19.5 | 17.2 |

Promoting more equitable distribution and diversification of livestock assets is essential to enhancing livelihoods.

Table 2.17 explores issues of disease and mortality in livestock and fisheries, which are significant concerns for Scheduled Caste (SC) households (37.2%) and Other Backward Classes (OBC) households (21.1%). In contrast, Scheduled Tribe (ST) households report the lowest concerns, at just 10%. The majority of households report no issues with livestock or fisheries.

Table 2.18 highlights limited access to veterinary clinics and hospitals across all groups. This lack of veterinary services serves as a critical barrier to improving livestock ownership, productivity, and health across all caste groups.

The analysis reveals that Scheduled Tribes (ST) dominate the demographic profile, comprising 63.35% of households, followed by Other Backward Classes (OBCs) at 25.24%, among the surveyed households in the Jaridih block. Scheduled Caste (SC) households have the largest family sizes, while General households are the smallest and the oldest. Nuclear families are predominant (91.5%), and the prevalence of the Sarna religion underscores a strong tribal cultural influence.

The analysis highlights significant inequalities across caste groups in housing, sanitation, energy use, and access to resources. General households enjoy better living conditions, including pucca houses and access to clean energy and water, while SC and ST households face persistent challenges. Access to clean cooking fuel, safe drinking water, and sanitation facilities is particularly limited among SC and ST households.

Economic activities among these households are largely subsistence-driven, with marginal landholdings and limited irrigation. Although ST households lead in land ownership and livestock holdings, these resources are primarily used for consumption rather than market engagement, reflecting low economic diversification.

Interventions are needed to address the disparities in housing, sanitation, and energy. Improved infrastructure, equitable resource distribution, and access to basic services are essential for fostering inclusive development.

# CHAPTER 03

# POLITICAL AND SOCIAL PARTICIPATION

## 3.1 Political Participation

This chapter explores the political participation of households from various caste categories and examines the benefits they have received from the Panchayat.

Table 3.1 highlights the limited participation of households in Gram Sabha meetings. Among the categories, 50.5% of Other Backward Classes (OBC) households and 53.5% of Scheduled Caste (SC) households attended, while only 27.8% of Scheduled Tribe (ST) households participated, indicating the lowest level of engagement among the ST community.

Among those who attended the Gram Sabha, less than 45% of households asked questions. The Scheduled Tribe (ST) community lagged significantly, with only 32.1% raising questions, whereas communities like Other Backward Classes (OBCs) and Scheduled Castes (SCs) showed relatively higher levels of participation.

### Table 3.1 Participation in Gram Sabha

|  | Participation in Gram Sabha |
|---|---|
| General | 100.0 |
| OBC | 50.5 |
| SC | 53.5 |
| ST | 27.8 |
| Total | 37.1 |

**Table 3.2 Has the Household Asked Any Question in the Gram Sabha**

|  | Ask Questions in Gram Sabha |
|---|---|
| General | 50.0 |
| OBC | 56.6 |
| SC | 60.0 |
| ST | 32.1 |
| Total | 44.8 |

**Table 3.3 Did the HH Cast Vote in Last Election (Assembly and Panchayat Election)**

|  | Cast Vote in Last Election |
|---|---|
| General | 100.0 |
| OBC | 97.1 |
| SC | 93.0 |
| ST | 94.4 |
| Total | 95.0 |

Table 3.3 highlights the political participation of households across various categories, revealing that nearly all households actively participated in the last elections, with only a few exceptions from Scheduled Caste (SC) and Scheduled Tribe (ST) communities.

Table 3.4 further analyses the responses of households who voted in the last elections, showing that 89.5% of households cast their votes in all three elections. Together, Tables 3.3 and 3.4 demonstrate a strong level of electoral participation among households.

It is intriguing to note the contrast between high political participation and low participation in Gram Sabha meetings. This warrants further investigation. Some possible reasons cited by respondents include the distribution of incentives before elections and a desire to gain recognition from candidates.

**Table 3.4 Which Election Have They Casted Their Votes in?**

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Panchayat | 0 | 7 | 10 | 11.3 | 10 |
| Panchayat and State Assembly Election | 0 | 1 | 0 | 0.4 | 0.5 |
| Panchayat and State Assembly Election and Lok Sabha Election | 100 | 92 | 90 | 88.2 | 89.5 |

Table 3.5 highlights the benefits households received from the Panchayat, revealing that less than 50% of the total households have benefited. Among the groups, Scheduled Tribe (ST) households benefited the least (33.7%), followed by Other Backward Classes (OBC) and Scheduled Caste (SC) households. In contrast, households in the General category benefited the most. This reflects the power dynamics within the Panchayat, which tend to favor the upper castes.

**Table 3.5 Have They Received Any Benefit From Panchayat?**

|  | Benefits From Panchayat |
|---|---|
| General | 75.0 |
| OBC | 52.4 |
| SC | 62.8 |
| ST | 33.7 |
| Total | 42.0 |

Table 3.6 outlines the types of benefits households receive from the Panchayat. The majority of households benefited in the form of free rations (36.2%), followed by employment (3.6%), healthcare support (1.5%), and house reconstruction (1.2%). Across categories, Scheduled Tribe (ST) households received the least benefit in terms of free rations (27.6%) compared to General, Other Backward Classes (OBC), and Scheduled Caste (SC) households.

A similar pattern is observed in healthcare support. 50% of General households received healthcare support, but only 1.5% of ST households and none of the SC and OBC households reported receiving such support. This disparity suggests that Panchayats are more accessible to upper-caste households compared to marginalised groups.

## Table 3.6 Type of Benefits Received From Panchayat

| | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Financial Support | 0.0 | 0.0 | 0.0 | 0.4 | 0.2 |
| Health Care Support (Treatment, Check-Up etc.) | 50.0 | 0.0 | 0.0 | 1.5 | 1.5 |
| Free Ration | 75.0 | 47.1 | 58.1 | 27.6 | 36.2 |
| Support in Reconstruction of House | 0.0 | 0.0 | 4.7 | 1.1 | 1.2 |
| Employment/Work Opportunity | 0.0 | 2.9 | 2.3 | 4.2 | 3.6 |
| Support for Children's Education | 0.0 | 1.0 | 0.0 | 0.4 | 0.5 |
| Other | 0.0 | 1.0 | 2.3 | 1.1 | 1.2 |

## 3.2 Discrimination and Violence

Tables 3.7 and 3.8 collectively show that the majority of households reported no discrimination (82%) and no violence (85.9%) across all categories. However, notable instances of discrimination were reported among Other Backward Classes (OBC) households (17.3%), Scheduled Tribe (ST) households (10.3%), and Scheduled Caste (SC) households (4.7%), primarily attributed to poverty. Additionally, cases of gender-based discrimination were noted among ST households (5.7%), SC households (4.7%), and OBC households (1.9%).

## Table 3.7 Have You Ever been Discriminated Against for Gender and/or Caste Identity or Disability

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Gender | 0.0 | 1.9 | 4.7 | 5.7 | 4.6 |
| Caste Identity | 0.0 | 0.0 | 2.3 | 0.8 | 0.7 |
| Disability | 0.0 | 0.0 | 0.0 | 0.8 | 0.5 |
| Poverty | 0.0 | 17.3 | 4.7 | 10.3 | 11.4 |
| Marital Status | 0.0 | 0.0 | 0.0 | 0.4 | 0.2 |
| No Discrimination | 100.0 | 80.8 | 90.7 | 80.8 | 82.0 |

Table 3.8 highlights instances of violence faced by the OBC and ST communities. Among Other Backward Classes (OBC) households, violence is primarily linked to poverty (15.4%) and, to a lesser extent, gender (1%).

For the Scheduled Tribe (ST) community, violence is associated with poverty (10.7%), disability (1.5%), marital status (1.2%), caste identity (0.8%), and gender (0.4%). The experiences of violence within the ST community are notably diverse.

## Table 3.8 Have You Ever Faced Any Violence?

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Gender | 0 | 1.0 | 2.3 | 0.4 | 0.7 |
| Caste Identity | 0 | 0.0 | 0.0 | 0.8 | 0.5 |
| Disability | 0 | 0.0 | 0.0 | 1.5 | 1.0 |
| Poverty | 0 | 15.4 | 2.3 | 10.7 | 10.9 |
| Marital Status | 0 | 0.0 | 2.3 | 1.2 | 1.0 |
| No Violence | 100 | 83.7 | 93.0 | 85.4 | 85.9 |

# CHAPTER 04

# LIVELIHOOD ANALYSIS

## 4.1 Occupation

Table 4.1 shows the proportion of individuals above 18 years of age across caste groups engaged in different occupations. Among the General caste, non-agricultural unskilled labour, unpaid household work, and individuals not participating in any work are significant, each accounting for 27.3%. Additionally, 18.2% of individuals in the General caste are students, indicating some engagement in higher education.

Among Other Backward Classes (OBC) households, 34.7% of adults are involved in unpaid household work, primarily reflecting domestic responsibilities, particularly among women. Non-agricultural unskilled labour engages 25.4% of OBC individuals, with smaller proportions involved in cultivation (2%), petty business activities (2.4%), and casual salaried work (2%). The percentage of students among OBCs drops to 6.9%, suggesting a shift from education to labour.

In Scheduled Caste (SC) households, non-agricultural unskilled labour (28.1%) and unpaid household work (24.6%) dominate as major occupations, indicating trends similar to OBCs. However, there is slightly more diversity in this group, with 4.4% engaged in casual salaried work and 3.5% in cultivation.

Scheduled Tribe (ST) households show the highest involvement in cultivation (6.4%) and agricultural wage labour (5.4%), highlighting a stronger connection to traditional farming livelihoods. A significant proportion of the ST adult population is engaged in non-agricultural unskilled labour (24.8%) and unpaid household work (22.6%), followed by casual salaried work (5.3%).

Across all caste groups, non-agricultural unskilled labour (25.3%) and unpaid household work (25.7%) are the predominant occupations, while 17.1% of individuals do not engage in any work. The proportion of students drops significantly among marginalised caste groups, with only 6.9% pursuing education, emphasizing a transition to labour or domestic responsibilities among adults.

The occupational distribution indicates limited access to formal, skilled, and regular employment, reflecting the economic struggles faced by adults in extremely poor households. Economic hardships and traditional gender roles are evident, as seen in the high proportion of individuals involved in unpaid

## Table 4.1 Individual's Occupation (Above 18 years)

| Occupation | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Cultivator | 0.0 | 2.0 | 3.5 | 6.4 | 5.0 |
| Agricultural Wage Labourer | 0.0 | 3.6 | 3.5 | 5.4 | 4.7 |
| Non-Agricultural Unskilled Labour | 27.3 | 25.4 | 28.1 | 24.8 | 25.3 |
| Non-Agricultural Skilled Labour | 0.0 | 1.2 | 2.6 | 3.1 | 2.6 |
| Artisan/Independent Worker | 0.0 | 1.2 | 1.8 | 2.2 | 1.9 |
| Livestock | 0.0 | 0.4 | 0.9 | 0.9 | 0.8 |
| Petty Shop/Small Business | 0.0 | 2.4 | 0.9 | 1.5 | 1.6 |
| Unpaid Household Work/Housewife | 27.3 | 34.7 | 24.6 | 22.6 | 25.7 |
| Paid Household Work | 0.0 | 0.8 | 0.0 | 0.4 | 0.5 |
| Casual Salaried Work/Honorarium/ Piecemeal Work | 0.0 | 2.0 | 4.4 | 5.3 | 4.4 |
| Regular Salaried Work | 0.0 | 2.0 | 2.6 | 1.0 | 1.4 |
| Student | 18.2 | 6.9 | 8.8 | 6.4 | 6.9 |
| Looking for Work/Unemployed | 0.0 | 0.8 | 0.9 | 1.3 | 1.1 |
| Too Young/Unfit to Work | 0.0 | 0.0 | 0.0 | 0.2 | 0.1 |
| Retired | 0.0 | 0.0 | 0.9 | 0.0 | 0.1 |
| Not Doing Any Work | 27.3 | 16.1 | 16.7 | 17.4 | 17.1 |
| Others | 0.0 | 0.4 | 0.0 | 1.2 | 0.9 |

**Table 4.2 Average Household Annual Expenditure**

| | Average Annual Expenditure |
|---|---|
| General | 51,585 |
| OBC | 46,917 |
| SC | 52,544 |
| ST | 42,768 |

household work. Moreover, the significant percentage of individuals not engaging in any work highlights barriers to workforce participation and the lack of economic opportunities.

## 4.2 Household Expenditure

On average, households from General castes spend ₹51,585 annually, OBC households ₹46,917, Scheduled Caste (SC) households ₹52,544, and Scheduled Tribe (ST) households ₹42,768 annually.

Table 4.3 illustrates the expenditure shares of extremely poor households across different caste groups. For General households, the largest share of expenditure is allocated to food, highlighting its priority. Additionally, 12% of expenses are directed toward cooking fuel, indicating the use of costlier and higher-quality fuel sources. Education also accounts for 8.6% of expenditure, reflecting a significant focus on education and skill development. Smaller portions are allocated to transport (1.6%), health (3.4%), and clothing (6.1%).

OBC households also prioritize food, which accounts for 55% of their total expenditure, followed by health at 10%, significantly higher than other caste groups. Education accounts for 5.3% of their spending, whereas 4.4% goes toward loan repayments. Expenditure on intoxicants (5.4%) and festivals (4.6%) are notable, indicating cultural or social obligations. Spending on

## Table 4.3 Share of Different Component in Total Annual Expenditure

|  | General | OBC | SC | ST |
|---|---|---|---|---|
| Food | 58.0 | 55.0 | 47.0 | 55.0 |
| Education | 8.6 | 5.3 | 2.4 | 4.4 |
| Loan | 0.0 | 4.4 | 5.6 | 2.7 |
| Cooking Fuel | 12.0 | 3.1 | 3.9 | 1.3 |
| Transport | 1.6 | 4.8 | 7.9 | 4.6 |
| Intoxicant | 0.0 | 5.4 | 6.5 | 5.4 |
| Rent | 6.7 | 0.37 | 0.0 | 0.14 |
| Other Exp | 0.0 | 0.26 | 0.47 | 0.28 |
| Cloth | 6.1 | 5.8 | 7.2 | 5.5 |
| Festival | 3.2 | 4.6 | 6.2 | 7.7 |
| Durable Goods | 0.45 | 0.39 | 0.63 | 0.46 |
| Health | 3.4 | 10.0 | 10.0 | 11.0 |
| House Repair | 0.0 | 0.57 | 2.2 | 1.1 |
| Other Yearly Expenses | 0.0 | 0.05 | 0.12 | 0.02 |

transport (4.8%), cooking fuel (3.1%), and clothing (5.8%) is moderate, with minimal allocation to house repairs and other yearly expenses.

Scheduled Caste (SC) households allocate a comparatively smaller portion of their expenditure to food (47%). Transport (7.9%), health (10%), and festivals (6.2%) take up significant portions of annual expenses, reflecting travel for work, prevalent health issues, vulnerability, and cultural expenditures. Loan repayments account for 5.6% of total expenditure, indicating financial hardships and high debt levels.

Among Scheduled Tribe (ST) households, food accounts for 55% of expenses. Expenditure on health is the highest among all groups at 11%, highlighting significant health challenges. Education expenses stand at 4.4%, while loan repayments are relatively low at 2.7% compared to other groups. Festival-related expenses (7.7%) are the highest among ST households, indicating cultural priorities.

Overall, food dominates household expenditure across all caste groups, reflecting the economic constraints faced by extremely poor households. Spending on education varies, with General caste households allocating more, indicating their focus on skill development and future opportunities. Health expenses are the highest among OBC and ST households, signaling poor health conditions in these communities.

These caste-wise expenditure patterns call for targeted interventions addressing health, education, and formal credit sources. Measures to reduce dependence on loans and alleviate financial hardships are essential for fostering economic resilience among these households.

## 4.3 Household Income and Income Sources

Average income and income sources are important indicators of social mobility and economic stability. Table 4.4 provides caste-wise data on how households are earning their livelihood and their average income levels.

As there are only four General households in the sample, the diversity of income sources cannot be thoroughly analyzed. The general households surveyed earned their livelihood from non-agricultural unskilled labour with an average annual income of ₹35,000, followed by pensions (₹18,000). The annual average income of these households is ₹44,500, the highest among all the caste groups.

The average annual income of OBC households is ₹34,985, which is the lowest among all the caste groups. Most of these households (57) earn from non-agricultural unskilled labour, with an annual average income of ₹26,932, followed by agricultural wage labour (29 households) with a very low annual average income of ₹3,293. A significant number of OBC households derive their income from pensions, which provides an average of ₹13,563 annually.

With 42 SC households, the annual average income is ₹46,145, derived from varied sources. 26 SC households engage in non-agricultural unskilled labour, generating an average income of ₹31,304. Casual salaried and regular salaried work generate the highest average income of ₹72,500 and ₹67,333, though it benefits only two and three households respectively. Most SC households derive income from non-agricultural unskilled labour and agricultural wage labour, which generally yields low average income levels.

The average annual income of ST households is ₹40,469, which is lower than General and SC households. Most of the households rely on non-agricultural unskilled labour (164), agricultural wage labour (106), and cultivation (67),

all informal forms of employment that generate low average income levels.

Overall, the income levels and sources across caste groups are varied. General households have the highest average annual income, but there are very few households in the survey. OBC and ST households have significant dependence on cultivation as well as agricultural wage labour, which yields very low incomes. This might be due to limited agriculture in the area and the presence of nearby industries. Though a significant number of ST households are involved in salaried jobs, the average income from these sources is very low, indicating low-level occupations. The dependence on wage labour among these groups, both agricultural and non-agricultural, is quite prevalent, offering little security and yielding very low incomes.

A higher average income comes from skilled labour, demonstrating a positive correlation between skill levels and

## Table 4.4 Average Annual Income and Income Sources

| | General | | OBC | | SC | | ST | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Average Income | No. of HH | Average Income | No. of HH | Average Income | No. of HH | Average Income | No. of HH | Average Income | No. of HH |
| Cultivation | | | 5227 | 11 | 1050 | 4 | 3372 | 67 | 3507 | 82 |
| Horticulture | | | | | 950 | 2 | 5200 | 5 | 3986 | 7 |
| Agri Wage Labour | | | 3293 | 29 | 3050 | 12 | 4094 | 106 | 3851 | 147 |
| Non Agri Unskilled Labour | 35000 | 2 | 26932 | 57 | 31304 | 26 | 26866 | 164 | 27410 | 249 |
| Non Agri Skilled Labour | | | 21750 | 4 | 66333 | 3 | 29443 | 14 | 33248 | 21 |
| Artisan | | | 27667 | 3 | 52500 | 2 | 21250 | 12 | 26059 | 17 |
| NTFP | | | | | 2367 | 6 | 2388 | 19 | 2383 | 25 |
| Shop | | | 25750 | 4 | 12500 | 2 | 26000 | 10 | 24250 | 16 |
| Paid HH Worker | | | 36000 | 4 | 22000 | 1 | 26000 | 4 | 30000 | 9 |
| Casual Salaried | 12000 | 1 | 27800 | 5 | 72500 | 2 | 35134 | 28 | 35549 | 36 |
| Regular Salaried | | | 39000 | 4 | 67333 | 3 | 51714 | 7 | 51429 | 14 |
| Pension | 18000 | 2 | 13563 | 48 | 12900 | 20 | 13300 | 126 | 13371 | 196 |
| Retired | | | | | | | 24000 | 1 | 24000 | 1 |
| Remittance | | | 12000 | 7 | 17750 | 2 | 18813 | 32 | 17598 | 41 |
| Other Income | 20000 | 3 | 23800 | 7 | 12600 | 4 | 17250 | 9 | 18793 | 23 |
| Annual Income | 44500 | 4 | 34985 | 99 | 46145 | 42 | 40469 | 257 | 39752 | 402 |

earning potential, and highlighting the need for skill development among these households. These findings underscore the economic challenges faced by ST and OBC households and emphasize the need for targeted support to diversify and enhance income-generating opportunities for these groups.

## Diverse Income Sources

Among General households, a significant majority (75%) of the households have more than one income source, whereas only 25% of them earn from a single income source. 5.8% of the OBC households do not have any income source, whereas 28.8% of them rely on a single income source. Among SC households, only 58.1% have more than one income source compared to a substantial proportion (39.5%) relying on a single income source. Among ST households, a large proportion of 75.5% households have multiple income sources, and only 22.6% households rely on a single income source.

Across all households, 2.9% lack an income source, indicating that the majority of the households have some means of livelihood. A significant proportion of 71.1% households have multiple income sources, showing a diversified income base among households.

### Table 4.5 Diverse Income Sources of Households

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| No Income Source | 0 | 5.8 | 2.3 | 1.9 | 2.9 |
| 1 Income Source | 25 | 28.8 | 39.5 | 22.6 | 26 |
| More Than 1 Income Source | 75 | 65.4 | 58.1 | 75.5 | 71.1 |

Higher income diversification among General and ST households reflects better access to resources and livelihood opportunities. A heavy reliance on a single income source by SC households indicates limited economic opportunities or lack of resources and potentially greater vulnerability to economic shocks.

## 4.4 Household Food Insecurity Access Scale (HFIAS)

This section focuses on the Household Food Insecurity Access Scale (HFIAS), with Table 4.6 presenting the HFIAS categories of all households and Table 4.7 detailing their food insecurity status. Out of 402 households, 244 (60.6%) fall into the category of severely food insecure.

This shows that despite access to free rations provided through Panchayats as previously discussed, many households continue to experience severe food insecurity.

There are significant disparities in food security among caste groups, with the General category performing considerably better, while marginalised groups such as OBCs, SCs, and STs face severe food insecurity challenges. 76.7% of OBC and 72.1% of SC households fall into the severely food insecure category. Additionally, more than 50% of ST households are severely food insecure, underscoring their limited access to free rations, as discussed in Table 3.6.

**Table 4.6 HFIAS Category**

|  | Frequency | Percent |
|---|---|---|
| Food Secure | 46 | 11.4 |
| Mildly Food Insecure | 44 | 11.0 |
| Moderately Food Insecure | 68 | 16.9 |
| Severely Food Insecure | 244 | 60.7 |
| Total | 402 | 100.0 |

## Table 4.7 Caste wise HFIAS Status

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Food Secure | 75 | 8.7 | 9.3 | 11.9 | 11.4 |
| Mildly Food Insecure | 0 | 5.8 | 7 | 13.9 | 11 |
| Moderately Food Insecure | 0 | 8.7 | 11.6 | 21.4 | 16.9 |
| Severely Food Insecure | 25 | 76.7 | 72.1 | 52.8 | 60.7 |

## 4.5 Migration

Overall, 86 households reported migration, among which only one General household reported migration. Twenty-one OBC, thirteen SC, and fifty-one ST households reported migration.

Most of the migrants' main occupation is in livestock rearing, whereas ST migrants have more diversified occupations. All General migrants are involved in livestock, whereas OBC migrants are also working in artisan occupations in addition to livestock. A small proportion of SC migrants run small shops or businesses alongside livestock. ST migrants work as independent workers, in small businesses, as well as in livestock. 4.2% of OBC migrants are unemployed, compared to 8.9% of ST migrants.

Heavy reliance on livestock among migrants indicates limited opportunities in other sectors. SC and ST migrants' involvement in small businesses reflects entrepreneurial attempts that could be supported through targeted policies, such as micro-finance or skill training.

The members of the General household migrated for an average of 50 days in the last year, earning an average income of ₹13,500. Scheduled Castes members migrated for the longest period, an average of 175 days, earning an average of ₹56,167 during this period. With 160 days of migration on average, ST members earned ₹38,736 on average, whereas OBC members earned more (₹39,958) in a shorter period of 142 days on average.

## Table 4.8 Occupation of Migrants

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Livestock | 100.0 | 87.5 | 87.5 | 75.0 | 80.6 |
| Artisan/ Independent Worker | 0.0 | 8.3 | 0.0 | 7.1 | 6.1 |
| Petty Shop/ Small Business | 0.0 | 0.0 | 6.3 | 7.1 | 5.1 |
| Looking for Work/ Unemployed | 0.0 | 4.2 | 0.0 | 8.9 | 6.1 |
| Other | 0.0 | 0.0 | 6.3 | 1.8 | 2.0 |

## Table 4.9 Average Number of Days Migrated and Average Income in This Instance

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Average Number of Days Migrated | 50 | 142 | 175 | 160 | 155 |
| Income of Migrated Members | 13,500 | 39,958 | 56,167 | 38,736 | 41,293 |

## Table 4.10 Average Amount Sent Home by Migrants

|  | Money Sent Home |
|---|---|
| General | 0 |
| OBC | 23208 |
| SC | 37531 |
| ST | 15125 |
| Total | 20454 |

Migrants from General households did not send any money back home, whereas SC migrants sent the most (₹37,531). ST migrants sent the least (₹15,125), followed by OBC migrants (₹23,208). These differences likely reflect variations in economic opportunities, familial dependence, and cultural obligations, highlighting the need for caste-sensitive support policies for migrant families.

children in the sample of General households. Overall, the enrolment percentage stands at 93.1% among all caste groups. The highest enrolment percentage is observed in SC households (94.9%), followed by OBC households (94.4%). The lowest enrolment percentage is among the ST households, at 92%. The remaining children aged 6 to 14 years are not enrolled in schools.

## 4.6 Human Capital

### Children's Enrolment

According to Table 4.11, there are no

**Table 4.11 Enrolment % of Children Between 6 and 14 Years**

|  | Enrolment % of Children Between 6 and 14 Years |
| --- | --- |
| OBC | 94.4 |
| SC | 94.9 |
| ST | 92.0 |
| Total | 93.1 |

## Adult Education

Table 4.12 presents the proportion of male and female educational attainment across caste groups. A higher proportion of females across caste groups lacks formal schooling compared to males. 57.1% of General females have no schooling, compared with 0% of males. 68.5% of ST females have no schooling, compared with 39.1% of ST males. Females generally have lower representation at higher education (graduation level) too, except for ST females, of whom 1.9% hold BA/BSc/BCom degrees.

Among caste groups, the likelihood of General males completing graduation are higher compared to other caste groups, as only 3.7% of OBC males, 1.9% of SC males, and none of the ST males have completed graduation. A significant proportion of ST males (5.4%) complete Class 12, which is better than in other caste groups, but they are not able to pursue higher education relative to other groups.

The gender and caste gap in higher education, as well as formal schooling attainment, is quite evident. In particular, education levels among SC and ST females are exceptionally low.

## Table 4.12 Proportion of Individuals Who Have Completed Different Education Levels (Above 18 Years of Age)

|  | General | | OBC | |
|---|---|---|---|---|
|  | Male | Female | Male | Female |
| Class 1 | 0.0 | 0.0 | 0.9 | 0.7 |
| Class 2 | 0.0 | 0.0 | 0.9 | 0.7 |
| Class 3 | 0.0 | 0.0 | 3.7 | 3.6 |
| Class 4 | 0.0 | 14.3 | 6.5 | 3.6 |
| Class 5 | 0.0 | 0.0 | 11.1 | 5.7 |
| Class 6 | 0.0 | 0.0 | 0.9 | 2.9 |
| Class 7 | 0.0 | 0.0 | 4.6 | 1.4 |
| Class 8 | 0.0 | 0.0 | 9.3 | 4.3 |
| Class 9 | 25.0 | 0.0 | 9.3 | 2.9 |
| Class 10 | 50.0 | 14.3 | 15.7 | 11.4 |
| Class 11 | 0.0 | 14.3 | 2.8 | 4.3 |
| Class 12 | 0.0 | 0.0 | 2.8 | 5.7 |
| BA/BSc/BCom | 25.0 | 0.0 | 3.7 | 0.0 |
| No Schooling | 0.0 | 57.1 | 27.8 | 52.9 |

| SC | | ST | | Total | |
|---|---|---|---|---|---|
| Male | Female | Male | Female | Male | Female |
| 0.0 | 0.0 | 0.6 | 0.0 | 0.6 | 0.2 |
| 1.9 | 0.0 | 2.2 | 0.8 | 1.9 | 0.7 |
| 1.9 | 1.6 | 1.9 | 0.3 | 2.3 | 1.2 |
| 3.8 | 1.6 | 1.9 | 1.4 | 3.1 | 2.1 |
| 13.2 | 4.9 | 9.5 | 4.6 | 10.2 | 4.9 |
| 3.8 | 0.0 | 2.8 | 0.3 | 2.5 | 0.9 |
| 9.4 | 1.6 | 2.2 | 2.2 | 3.5 | 1.9 |
| 13.2 | 11.5 | 7.3 | 4.6 | 8.3 | 5.2 |
| 3.8 | 3.3 | 6.6 | 2.2 | 7.1 | 2.4 |
| 15.1 | 3.3 | 18.0 | 7.3 | 17.4 | 8.0 |
| 5.7 | 4.9 | 2.5 | 1.9 | 2.9 | 3.0 |
| 1.9 | 4.9 | 5.4 | 4.1 | 4.4 | 4.5 |
| 1.9 | 0.0 | 0.0 | 1.9 | 1.2 | 1.2 |
| 24.5 | 62.3 | 39.1 | 68.5 | 34.6 | 63.9 |

# CHAPTER 05

# FINANCIAL INCLUSION AND ACCESS TO GOVERNMENT SCHEMES

## 5.1 Ration Card

All the general households who have been surveyed possessed ration cards. However, other caste groups have lower ownership, with SC households having the least.

The most common ration card among the surveyed households is the Priority (Red/Pink) Card. A higher proportion of SC and ST households own Yellow Cards (Antyodaya), reflecting their socio-economic vulnerabilities and dependence on government support. There is a need to explore the exclusion of these households from the extremely poor category, as 3.6% of the extremely poor households own APL Ration Cards, primarily among OBC, SC, and ST households.

### Table 5.1 Ration Card Ownership

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Ration Card Holders | 100.0 | 88.5 | 83.7 | 86.6 | 86.9 |

### Table 5.2 Types of Ration Card Owned

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Yellow – Antyodaya | 0 | 13 | 22.2 | 16.4 | 15.9 |
| Red/Pink – Priority | 100 | 79.3 | 69.4 | 79.2 | 78.5 |
| Green/Brown – APL | 0 | 5.4 | 5.6 | 2.7 | 3.6 |
| White - Annapurna Yojana | 0 | 2.2 | 2.8 | 1.8 | 2 |

General households consistently utilise the Public Distribution System (PDS), whereas other caste groups show more variability, indicating limited access, which may reflect barriers or challenges in equitable distribution. Factors such as migration, Aadhaar verification, and other systemic challenges may contribute to this variability and require further exploration.

**Table 5.3 Number of Times the Household Has Accessed PDS in Last 6 Months**

|   | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| 0 | 0 | 2 | 3 | 1 | 1 |
| 1 | 0 | 1 | 0 | 0 | 0 |
| 2 | 0 | 2 | 0 | 0 | 1 |
| 3 | 0 | 1 | 3 | 0 | 1 |
| 4 | 0 | 1 | 3 | 1 | 1 |
| 5 | 0 | 5 | 11 | 16 | 13 |
| 6 | 100 | 87 | 81 | 81 | 83 |

## 5.2 Self Help Groups

Self-Help Groups (SHGs) play a critical role in improving livelihoods, particularly among marginalised groups. Membership is highest among surveyed OBC households (59.6%), followed by SC households (51.2%), indicating a stronger reliance on SHGs compared to ST (38.3%) and General (25%) households.

SHG membership has significantly impacted households across caste groups, mainly through providing loans in emergencies. The value of associating with other group members is emphasised more by STs, fostering community building and social support. Enhancing confidence and social status are other common benefits of participation in SHGs.

### Table 5.4 Is Anyone in Your Household Engaged in SHG?

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| SHG Membership | 25.0 | 59.6 | 51.2 | 38.3 | 44.9 |

### Table 5.5 In What Ways Do You Think SHG/VO/Federation/CLF has Impacted Your life

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| By Giving Loan in Emergency | 100.0 | 88.7 | 95.5 | 74.0 | 81.6 |
| Providing Funds to Start Small Business | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Association With Other Group Members | 100.0 | 27.4 | 27.3 | 36.0 | 32.4 |
| Enhanced My Confidence | 100.0 | 24.2 | 18.2 | 23.0 | 23.2 |
| Enhanced My Social Status | 100.0 | 14.5 | 18.2 | 10.0 | 13.0 |
| No Major Gain | 0.0 | 8.1 | 0.0 | 11.0 | 8.6 |
| Other | 0.0 | 0.0 | 0.0 | 1.0 | 0.5 |

Access to loans from SHGs varies across castes, with ST households being the highest recipients, followed by moderate levels among OBC and SC households. The primary purpose of loans across all groups has been medical treatment, especially among STs. SC households show more preference for business-related loans, while ST households focus more on housing.

The importance of SHGs extends beyond providing financial support to enhancing social and psychological status, especially for marginalised communities and helping them improve their livelihoods.

**Table 5.6 Have You Received Any Loan From SHG in Last One Year?**

|  | Yes % |
|---|---|
| General | 0.0 |
| OBC | 51.6 |
| SC | 40.9 |
| ST | 56.0 |
| Total | 52.4 |

## Table 5.7 Purpose of Loan

|  | OBC | SC | ST | Total |
|---|---|---|---|---|
| Medical Treatment | 46.9 | 55.6 | 69.6 | 60.8 |
| Marriage | 15.6 | 11.1 | 12.5 | 13.4 |
| Education | 12.5 | 11.1 | 12.5 | 12.4 |
| Business | 3.1 | 11.1 | 3.6 | 4.1 |
| Housing | 9.4 | 0.0 | 14.3 | 11.3 |
| Agriculture/ Livestock | 12.5 | 11.1 | 10.7 | 11.3 |
| Others | 12.5 | 0.0 | 5.4 | 7.2 |

**Business Loan from SHG**

Only four households (1 OBC, 1 SC, and 2 ST households) took loans from SHGs for business purposes. Except for the ST households, none of them started any new activity after taking the loan. One ST household started a chicken farm, and the other started a vegetable business using the loan amount. The household with the chicken farm reported that their economic status improved after starting the business, whereas the other household did not report any improvement in their economic status.

Specific support in the form of skill development and understanding of market dynamics may enhance the effectiveness of loans in fostering sustainable livelihoods. More efforts are required to encourage other groups (OBC and SC) to utilise loans for entrepreneurial purposes, which may currently be restricted due to lack of access to markets or knowledge of business undertaking.

## 5.3 Loans From Other Sources

Apart from SHGs, there are other sources from which households take loans, such as banks and moneylenders. A significant number of SC and OBC households reported taking loans from such sources in the last year, while a smaller proportion of ST households also accessed loans from these sources.

**Table 5.8 Has the Household Taken Any Other Loan?**

|  | OBC | SC | ST | Total |
|---|---|---|---|---|
| Loans From Other Sources | 18.3 | 27.9 | 11.1 | 14.6 |

**Table 5.9 Source of Loan**

|  | OBC | SC | ST | Total |
|---|---|---|---|---|
| Bank | 26.3 | 25 | 13.8 | 20 |
| Employers | 5.3 | 0 | 6.9 | 5 |
| Money Lenders | 26.3 | 8.3 | 31 | 25 |
| Micro-Finance | 31.6 | 50 | 10.3 | 25 |
| Others | 10.5 | 25 | 41.4 | 28.3 |

## Table 5.10 Number of Times Loan Taken in Last 1 year

|  | OBC | SC | ST | Total |
|---|---|---|---|---|
| 1 Time | 68.4 | 66.7 | 62.1 | 65 |
| Multiple Times | 31.6 | 33.3 | 37.9 | 35 |

## Table 5.11 Purpose of the Loan

|  | OBC | SC | ST | Total |
|---|---|---|---|---|
| Medical Treatment | 36.8 | 25.0 | 62.1 | 46.7 |
| Marriage | 42.1 | 25.0 | 31.0 | 33.3 |
| Education | 10.5 | 0.0 | 0.0 | 3.3 |
| Business | 5.3 | 8.3 | 0.0 | 3.3 |
| Housing | 15.8 | 33.3 | 6.9 | 15.0 |
| Agriculture/Livestock | 5.3 | 0.0 | 6.9 | 5.0 |
| Others | 0.0 | 8.3 | 3.4 | 3.3 |

Among these sources, moneylenders, micro-finance, and banks are the most preferred, but this differs across groups. SC households prefer microfinance sources while ST households have easier access to moneylenders. Access to formal sources is comparatively lower among ST households, indicating barriers to formal credit.

Most of the ST households took loans for medical treatment, which might justify their heavy dependence on moneylenders, as medical emergencies often require quick access to funds, which formal institutions, even SHGs, may not readily provide. Marriage is another common reason for loans among all groups, especially OBC households. Housing appears to be a primary reason for loans among SC households.

Loans from both SHGs and other sources are primarily used to meet needs such as medical treatment, marriage, and housing rather than for investment purposes, and thus may not significantly impact livelihoods. A targeted approach to educate households on formal credit access and how to utilise it for livelihoods can be beneficial for these households.

## 5.4 MGNREGA

None of the General households in our sample have an MGNREGA job card. Among those with job cards, OBC households are the most likely to have one, followed by SC households. However, all households reported receiving just one month of work, with SC and OBC households receiving the most work under MGNREGA.

**Table 5.12 Does the Household Have MGNREGA Job Card and Average Work Days Under MGNREGA?**

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| % of HH | 0 | 63.5 | 51.2 | 55.6 | 57 |
| Average Number of Work Days | 0 | 37 | 38 | 31 | 33 |

Dissemination of information about MGNREGA jobs is primarily carried out by Panchayats, but a significant proportion of ST households remain unaware of it. Targeted interventions by Panchayats is needed, especially among ST households.

In most cases, there has been a delay in payment under MGNREGA, especially for SC households. Only 9.1% of SC households reported receiving payments on time, with an average delay ranging from 83 days for SC households to 95 days for ST households. Streamlining MGNREGA payment processes and ensuring timely disbursements within 15 days could help improve the livelihoods of extremely poor households.

MGNREGA is crucial for marginalised communities, but limited access and awareness among households require targeted outreach by Panchayats. Severe delays in wage payments undermine the scheme's effectiveness, requiring prompt interventions to make it more impactful.

**Table 5.13 How Did You Get to Know About MGNREGA Jobs?**

|  | OBC | SC | ST | Total |
|---|---|---|---|---|
| Panchayat | 83.3 | 86.4 | 70.3 | 75.7 |
| Community Members | 16.7 | 13.6 | 28.3 | 23.4 |
| Others | 0 | 0 | 1.4 | 0.9 |

## Table 5.14 Delay in MGNREGA Payment

|  | OBC | SC | ST | Total |
|---|---|---|---|---|
| Was the Wage Received on Time (Yes %) | 21.2 | 9.1 | 31 | 26 |
| Average Delay (In Days) | 90 | 83 | 95 | 92 |

## Table 5.15 Households With Bank Account and Savings

|  | General | OBC | SC | ST | Total |
|---|---|---|---|---|---|
| Have Bank/Post Office Account | 100 | 91.3 | 90.7 | 92.7 | 92.2 |
| Have Savings | 0 | 47.1 | 39.5 | 51.3 | 48.5 |

**Table 5.16 Where Do They Save?**

|  | OBC | SC | ST | Total |
|---|---|---|---|---|
| SHG | 16.3 | 23.5 | 27.6 | 24.5 |
| Bank | 93.9 | 100.0 | 97.8 | 97.0 |
| Post Office | 2.0 | 0.0 | 0.0 | 0.5 |

## 5.5 Bank Account and Saving

Nearly all households have a bank or post office account, with the lowest proportion among SC households. However, savings are less common among the surveyed households. None of the General households reported having savings, whereas almost half of OBC and ST households do. Fewer SC households reported having savings, indicating the need for financial literacy and support.

Most of the households save with banks, with minimal use of post offices for savings. Some SC and ST households prefer to save with SHGs in addition to banks. Efforts to increase savings among households and strengthen the role of SHGs for community savings can enhance financial security across all groups.

## 5.6 Government Schemes

Table 5.17 highlights the awareness and availing rates of different government schemes across caste groups. Most households are mostly aware of the PDS and Ujjwala schemes, along with

substantial availing rates, except for SC and ST households, half of whom are unable to avail of the Ujjwala scheme. This limited access among these marginalised groups points towards the need to address food security and clean energy needs.

Schemes like Ajeevika and PMKSNY have relatively low awareness and availing rates across all groups, suggesting limited outreach and barriers to access. MGNREGA, which provides employment support, shows significant gaps between awareness and availing rates, indicating challenges in its implementation.

PMAY (housing) and SBA (sanitation) have moderate awareness but low availing rates for PMAY and varied availing rates for SBA among different caste groups. These schemes, designed to address critical infrastructure gaps, require more efforts to enhance accessibility.

For economic security, a targeted effort is required to disseminate information about and improve access to JDY and Pension schemes among all groups.

*Awareness proportion is calculated for all the households whereas availing ratio for only those households who are eligible for those schemes.

Enhanced outreach efforts and targeted interventions, especially prioritising the needs of the poorest households within SC and ST groups, are required to improve the effectiveness of government schemes.

**Table 5.17 Awareness and Availing Rates of Different Government Schemes**

| | General | | | OBC | | | SC | | | ST | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Aware | Eligible | Availed | Aware | Eligible | Availed | Aware | Eligible | Availed | Aware | Eligible | Availed |
| MGNREGA | 50.0 | 100.0 | 0.0 | 73.1 | 88.2 | 32.8 | 62.8 | 92.6 | 28.0 | 64.0 | 82.0 | 34.3 |
| AJEEVIKA | 0.0 | 0.0 | 0.0 | 34.6 | 86.1 | 16.1 | 16.3 | 85.7 | 33.3 | 26.4 | 85.5 | 20.3 |
| PDS | 100.0 | 100.0 | 100.0 | 97.1 | 99.0 | 90.0 | 100.0 | 100.0 | 83.7 | 96.2 | 96.0 | 89.2 |
| PMAY | 100.0 | 100.0 | 25.0 | 82.7 | 96.5 | 22.9 | 72.1 | 96.8 | 30.0 | 77.8 | 92.6 | 28.7 |
| Ujjwala | 100.0 | 100.0 | 50.0 | 85.6 | 94.4 | 65.5 | 72.1 | 93.5 | 55.2 | 73.2 | 89.0 | 58.8 |
| Swachch Bharat Abhiyan | 100.0 | 100.0 | 25.0 | 75.0 | 97.4 | 60.5 | 76.7 | 100.0 | 54.5 | 61.7 | 92.5 | 49.7 |
| Jan Dhan Yojana | 50.0 | 100.0 | 50.0 | 39.4 | 95.1 | 38.5 | 34.9 | 100.0 | 46.7 | 21.8 | 87.7 | 36.0 |
| PMKSNY | 50.0 | 100.0 | 0.0 | 26.9 | 82.1 | 17.4 | 30.2 | 92.3 | 8.3 | 21.5 | 78.6 | 27.3 |
| Pension | 100.0 | 100.0 | 50.0 | 89.4 | 74.2 | 69.6 | 95.3 | 70.7 | 55.2 | 81.2 | 74.5 | 67.1 |

# CHAPTER 06

# CONCLUSION

The study reveals that most of the ultra-poor households (UPHH) are either landless or small and marginal landholders. Thus, their primary livelihood is non-agricultural unskilled labour or paid and unpaid household labour. The data also highlight that a sizable number of households do not have basic welfare cards, such as ration cards and MGNREGA job cards. To understand these anomalies, we can draw from the focus group discussions and explore their vulnerabilities in accessing these schemes.

This section will summarise the survey findings and explain them in conjunction with the findings from the Focus Group Discussions (FGD).

## Caste Inequalities

The demographic and socio-economic analysis of the data largely highlights significant caste inequalities in the region. The region has a significant ST population, comprising approximately 63% of the total households. When we look at basic facilities, ST households appear to be the most deprived, with 77% living in kuccha houses and only 5.4% of households accessing tap water. For other indicators, such as access to electricity, clean fuels, and toilets, ST households rank the lowest.

In terms of landholding, ST households perform better, with just 14% of households landless, compared to 33% among SC households, 26% among OBC households, and 50% among General households. Given better landholding, ST households achieve better agricultural outcomes than other groups. General category households perform the worst in agriculture. Similarly, in terms of livestock ownership, ST households fare better, followed by SC and OBC households. As with agriculture, General households exhibit very poor livestock ownership.

Overall, although ST households fare the worst in terms of access to basic infrastructural amenities, General households rank the lowest in livelihood outcomes. This highlights the fact that deprivations among UPHH are highly heterogeneous.

Even though there is economic inequality across castes, the FGDs highlight that people report not experiencing caste-based discrimination.

## Low Political Participation

The data suggest that there is an overall low political participation rate among the UPHH from underprivileged castes in places like Gram Sabha meetings.

The participation of ST households is the lowest, followed by SC households. Even though ST households constitute the majority, they have the least access to social welfare or benefits from the Panchayat, with only 33% receiving any kind of benefit, compared to 75% of General category households.

However, all households, across all caste groups, actively participate in voting. One respondent group remarked:

**"We vote so that we can get counted by the government, be identified, and benefit from government schemes. If we do not vote, then the government might think that we are dead."**

They display a strong sense of citizenship, with many saying that voting is their right and thus they vote. Yet, they do not receive much benefit from the government, and the above quote reflects the sense of dejection they feel.

## Access to Social Welfare

Most of the households have ration cards, and the data also suggests that the UPHH frequent the PDS quite often. However, the food expenditure is very high for the UPHH, coupled with high food insecurity. Food insecurity affects nearly 75% of OBC and SC households, and about 50% of ST households.

The FGD narratives suggest that while households visit the PDS, they do not get the full amount of grains they are entitled to. As one of the groups puts it:

**"We receive 4 Kg per person; the depot holder cuts the ration per household."**

They do not protest because they fear that the dealer might deny them grain during their next visit.

**"If we say anything, the dealer may be angry and may not give us any ration next time."**

In terms of expenditure, apart from food, a few other categories are significant across various caste groups. Education and cooking fuel are major expenses for General households, whereas health and transportation are significant expenses for OBC, SC, and ST households. For cooking fuel, some groups pointed out that:

**"No one benefited from Ujjwala Yojana."**

For health, it was observed that while households possess Ayushman cards, they were unable to benefit from them.

**"The doctor refused to accept the card."**

Most households have MGNREGA job cards, but the number of workdays received is very low. Some of them have

never worked in MGNREGA. As one of the groups shared:

**"We have never worked in MGNREGA, even though most of us have job cards. It remains with middlemen."**

Another issue with all the benefit cards is migration. Since there is in-migration due to marriage and other reasons, adding new members' names to household benefit cards is difficult. Hence, many members are left out of ration cards, health cards, and MGNREGA job cards. As one group said:

**"Farmers are newly married and come from different places and have not added their names to the card, and the same applies to MGNREGA job cards. Health cards can only be made if there is a ration card, or the latter could be made if you have an Aadhaar card."**

There is also a significant social problem in the region, related to alcohol consumption. Expenditure on intoxicants is significant, especially among OBC, ST, and SC households. This leads many households into debt traps. As one group said:

**"Savings? We eat it all; otherwise, our husbands drink it up."**

Women want to save and diversify their sources of income, but alcoholism in the family hinders their growth.

However, SHGs have proven instrumental in enabling women to build a saving culture. However, most savings remain informal due to a lack of trust in the formal financial system. As one group pointed out:

**"We are not able to save money in general, but for SHG meetings, we save from the money we get for our monthly grocery expenses. We prefer to keep the savings in the SHG boxes because if we deposit it in banks, we cannot take it immediately when we are in need."**

**"It is difficult to save money, but we save some and keep it in boxes in our house to use during emergencies."**

## Lack of Awareness

The discussion with local governance and village organisations reveals a general lack of awareness among the UPHH regarding schemes and their benefits. Hence, while they might have all the relevant cards, they do not utilise them effectively. There is also an issue of excessive documentation required to get certain certificates, like caste certificates and health cards, which they are often unable to manage independently. Hence, the role of village organisations and

Panchayat committees becomes crucial.

There is also a general lack of understanding at the Panchayat level about the vulnerabilities of the UPHH. The identification of the UPHH is an essential first step in bridging this gap.
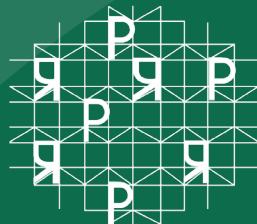
## Way Forward – Key Action Points

▶ Provide targeted awareness initiatives to inform households about how to avail the benefits of the schemes they are covered under.

▶ Livelihood enhancement in livestock and self-owned enterprises.

▶ Strengthening the SHG system and facilitating household inclusion in formal financial systems.

▶ Addressing social issues like alcoholism.

▶ Sensitise village organisations and Panchayat-level committees to the vulnerabilities of the UPHH and the gaps in accessing various schemes.

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PROFESSIONAL ASSISTANCE
FOR DEVELOPMENT ACTION