Socio-economic Status of Marginalized Communities in the Seemanchal Region

Asian Development Research Institute

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A surveyor collecting data at Azampur Shankar Village in Purnia on 2 September 2023

In Loving Memory of Prof Prabhat P. Ghosh

With deep gratitude and fond remembrance, this survey report is dedicated to Prof. Prabhat P. Ghosh. His passion, attention to detail, and dedication served as the cornerstone for the work presented in this report.

PROJECT TEAM

Research Advisory Committee

Late Prof Prabhat P Ghosh, Asian Development Research Institute
Prof Achin Chakraborty, Institute of Development Studies Kolkata
Dr Ahmad Abdul Hai, Paras HMRI Hospitals
Dr Neha Hui, University of Reading, UK

Project Director

Dr Ashmita Gupta

Project Coordinators

Dr Deepak Kumar
Ms Miyola Fernandes
Mr Chanchal Kumar Singh
Mr Syed Iftekhar Hussain
Mr Suraj Kumar

Field Investigators

Md Shafquat Ahmad
Mr Prabin Kumar Thakur
Mr Naushad Aazmi
Mr Ranjan Kumar
Mr Sandeep Kumar Mahato
Md Shaiqur Rahman
Mr Balram Kumar Mahaldar
Mr Amar Kumar
Md Albakesh

Project Assistants

Mr Anjani Kumar Verma
Dr Suraj Shankar
Mr Shivnath Prasad Yadav
Mr Rishu Kumar
Mr Harendra Kumar
Mr Pankaj Kumar

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EXECUTIVE SUMMARY

The Government of Bihar has taken many affirmative actions targeted to the welfare of minority and marginalized households. However, despite these targeted welfare programs, there is a high incidence of poverty and inequality in the state. According to the Multidimensional Poverty Index, 51 percent of the population are poor in Bihar (NITI Aayog Report, 2021). Every third Muslim is multi-dimensionally poor (UNDP report, 2018). Similarly, every second person belonging to the Scheduled Tribes and every third person belonging to the Scheduled Castes remains poor. The Asian Development Research Institute (ADRI) conducted a comprehensive survey of marginalized communities in Bihar to understand their socio-economic status and challenges in accessing welfare schemes faced by households. The area of our study is in the Seemanchal region of Bihar, covering the districts of Araria, Purnia, Kisanganj, and Katihar. This region has the highest share of Muslim population in the State. These four districts have been identified as the poorest districts in India (NITI Aayog Report 2023).

Main Objectives:

This report has the following objectives:-

- Look at the socio-economic status of marginalized households, in general, and Muslims households, in particular
- Analyze the role of targeted welfare programs to mitigate some of the factors responsible for backwardness of marginalized communities
- Coverage of Aadhaar and Voter Identity Cards among the Muslim and other households

Methodology:

We use both secondary as well as primary data to look at various interesting outcomes. The secondary data sources such as Census 2011, National Family Health Survey-5 and National Sample Survey 55th Round were used to look at various outcomes variables. We also looked at reports such as the Sachar Committee (2006) and Socio Economic and Educational Status of Minorities in Bihar (2006) for our analysis.

For the primary data collection, we also followed a multistage method that included designing the survey questionnaire across several rounds. We also conducted a focused group discussion (FGD) to understand various community level challenges and awareness of various schemes. For the sampling strategy, we followed a stratified random sampling. We selected one block

within each district followed by random selection of 4 panchayats from each block. The final sample included four blocks and 16 panchayats covering 32 villages. The surveyors engaged with local authorities, including the Mukhiya, and adopted a random household selection method, maintaining a predefined ratio of Muslim to non-Muslim households. The resulting sample comprised 816 households, with 60.66 percent Muslims and 39.34 percent Hindus, further categorized into ST, SC, and General categories.

Survey CTO, STATA and NVivo were some of the tools used for data collection and analysis.

Major Findings:

I. Demographic Information:

- A total of 816 households and 4,205 individuals were surveyed.
- 60.66% of households were Muslim, and 39.34% were Hindu.
- 43.32% of Muslim households belonged to Extreme Backward Classes (EBCs).
- 24.92% of Hindu households were EBCs, and 49.22% were Dalits.
- The gender and age distribution within the household is similar for Hindus and Muslims
- The share of people above 60 were comparatively higher in Dalit households.

II. Education:

- Education levels among Muslims, especially females, were lower compared to Hindus.
- 37% of female members and 29% of males were illiterate.
- The percentage of the population with a graduation degree was very low for both Hindus (1.80%) and Muslims (0.82%).

III. Occupation:

- Most of the households report agriculture as their primary source of livelihood. These are small farmers who do not own any land. (41% Hindus and 35% Muslims).
- Significantly higher share of Muslim households work as casual labor in the industry
- The share of households employed in services and trade are similar for Hindus and Muslims

IV. Health:

- 73% of households lacked access to tap water or handpumps for drinking water.

- 33.46% reported open defecation, posing potential health hazards.
- Over 65.44% of households relied on wood for cooking, raising concerns about lung ailments.

V. Socio-economic Conditions:

- About 84.44% of households had less than three assets, indicating high poverty levels.
- Many households lived in houses with brick walls, mud floors, and tin roofs.
- A Multi-dimensional Living Standard Deprivation Index was prepared, akin to the global Multi-Dimensional Poverty Index. This index measured households' deprivation levels based on factors such as access to electricity, sanitation, drinking water, fuel sources, assets, and household conditions. The score of the index ranged from 0 to 6. The higher the value, better is the living condition of the households.
- 13.65 percent of people have a score below 1 indicating very low standards of living
- However, when we compare across generations, we find that the there is a significant increase in the living standard in the present generation compared to the previous two generations. The median value of living standard increases by 2 points from 1.5 to 3.5.

VI. Coverage of Identity cards:

- 5 % of Muslim individuals have no identity card (5.25 percent Hindus have no identity cards)
- 7.04 % Muslims and 8.67 % Hindus do not have Aadhaar Cards
- 19 % Muslim households and 10 % Hindu households did not have ration cards

VII. Access to Welfare Schemes:

- 0.62% of households did not benefit from any schemes, while 56.7% accessed at least six schemes.
- Commonly accessed schemes included public distribution system (67.4%), clean drinking water and electricity (61%), and Ujjwala (54%).
- Corruption, lack of information, and time were reported as major issues hindering access to welfare schemes.

In our sampled population of Muslims and Hindus, we observe a general lack of education and substandard living conditions. Socio-economic indicators point to elevated poverty levels, yet a multi-dimensional index reveals positive generational improvements. Access to welfare

programs exhibits variations, with prevalent obstacles including corruption, inadequate information, and time constraints. The socio-economic conditions and challenges faced by poor households are similar across religion.

Recommendations

- Welfare schemes surpasses that in urban areas, as gleaned from our qualitative insights in urban slums. Therefore, we recommend a policy approach that involves studying the networks in urban areas and generating empirical evidence. This would allow for a comprehensive understanding of the dynamics influencing the accessibility of welfare schemes in both rural and urban settings, enabling more targeted and effective policy interventions.

- Community Engagement and Awareness – We find lack of awareness a major hurdle in access to schemes. There is a need to conduct community engagement programs to raise awareness about welfare schemes, emphasizing eligibility criteria and application processes.

- Monitoring and Evaluation Mechanisms-Establish robust monitoring and evaluation systems to assess the impact of implemented policies and identify areas for enhancement. Regularly review and update policies based on evolving needs and challenges faced by marginalized communities.

- Inclusive Governance- Promote the representation of marginalized communities in local governance structures to ensure their voices are integral in decision-making processes. Foster inclusive policies that address the unique needs and challenges of diverse socio-economic and religious groups.

- Research and Data-driven Policy Design- Conduct periodic surveys and research to gather updated data on the socio-economic conditions of marginalized communities. Utilize research findings for evidence-based policy formulation, adapting and refining existing policies to remain responsive to evolving needs.

ACKNOWLEDGMENTS

ABBREVIATIONS

ADRI	Asian Development Research Institute
ARSH	Adolescent Reproductive and Sexual Health
BC	Backward Class
BPL	Below Poverty Line
BPSC	Bihar Public Service Commission
DBT	Direct Benefits Transfer
EBC	Extremely Backward Class
FGD	Focus Group Discussion
IAY	Indira Aawas Yojana
ICDS	Integrated Child Development Scheme
IGNDPS	Indira Gandhi National Disability Pension Scheme
IGNOAPS	Indira Gandhi National Old Age Pension Scheme
JBSY	Janani Bal Suraksha Yojana
MANF	Maulana Azad National Fellowship
MKUY	Mukhyamantri Kanya Utthan Yojna
NMDFC	National Minorities Development and Finance Corporation
NSDP	National Skill Development Program
NSSO	National Sample Survey Office
OBC	Other Backward Class
OMCs	Oil Marketing Companies
PDS	Public Distribution System

PHH	Priority Household
PMAY	Pradhan Mantri Awas Yojana
PMJAY	Pradhan Mantri Jan Arogya Yojana
PMUY	Pradhan Mantri Ujjwala Yojna
RGSEAG	Rajiv Gandhi Scheme for Empowerment of Adolescent Girls
RSBY	Rashtriya Swasthya Bima Yojana
SBM-G	Swacch Bharat Mission – Gramin
SC	Scheduled Caste
SECC	Socio Economic and Caste Census
ST	Scheduled Tribe
UPSC	Union Public Service Commission
USTTAD	Upgrading the Skills and Training in Traditional Arts/ Crafts for Development

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CHAPTER ONE: INTRODUCTION

India witnessed high growth rates largely due to globalization and integration with the world economy. However, it is also well documented that this high growth regime has also led to an increase in inequality. Similarly for Bihar, the economy has grown in the last three decades. The state government has also taken many affirmative actions targeted to the welfare of minority and marginalized households. However, despite these targeted welfare programs, there is a high incidence of poverty and inequality in the state. According to the Multidimensional Poverty Index, 51 percent of the population are poor in Bihar (NITI Aayog Report, 2021). Every third Muslim is multi-dimensionally poor (UNDP report, 2018). Similarly, every second person belonging to the Scheduled Tribes and every third person belonging to the Scheduled Castes remains poor.

In this research, we looked at socio-economic status of marginalized households – Muslims, SC/ST and non-marginalised households. We particularly focused on their educational status, and challenges they have been facing in terms of accessing welfare schemes. There could be many reasons for exclusion from the state welfare programs. Administrative lapses, geographical factors like remoteness of some of the habitations, lack of awareness, or even social background of the intended beneficiaries, in terms of caste and religion could be some of these factors. Non possession of proper identity cards such as Aadhaar or Voter ID cards could be one of the reasons for many eligible households not getting the benefits of the intended programs. In this context, the study delves into the socio-economic status of marginalized communities from the lens of their reach and access to state's welfare programs.

Graph 1: State-wise Muslim population
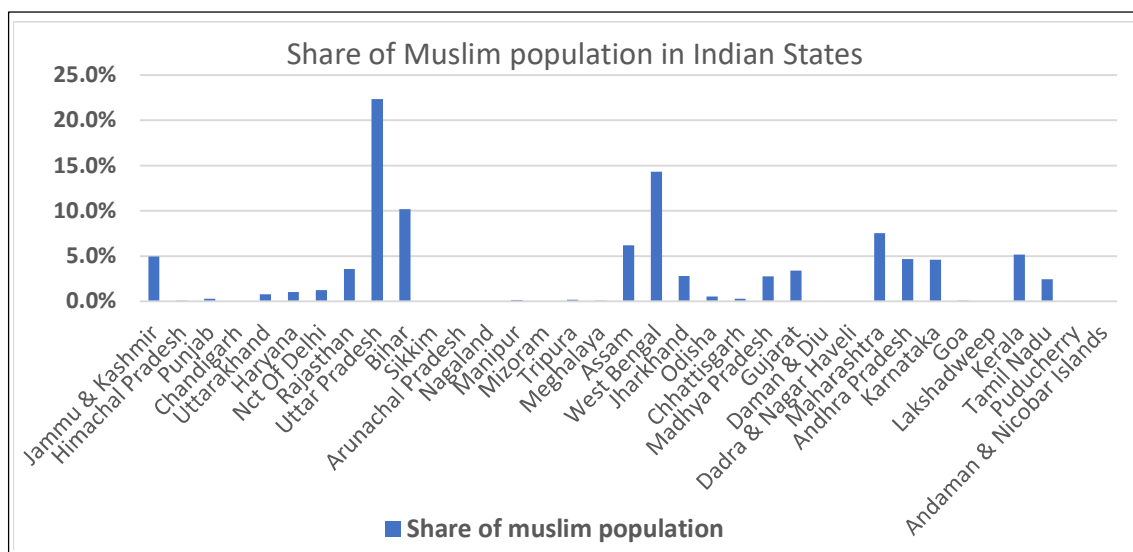
The graphs here give state-wise distribution of Muslim, Scheduled Caste (SC) and Scheduled Tribe (ST) communities out of each state's total population in the country (refer Annexure - I for a table on the state-wise population of Muslims, SCs and STs in India).

Graph 2: State-wise SC/ST population
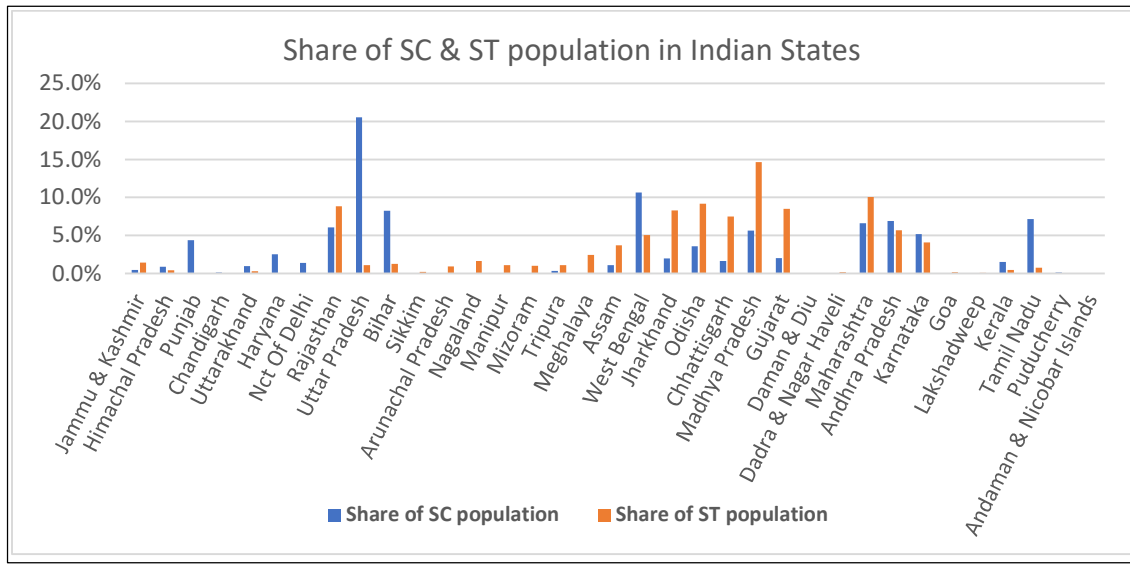
Source: 2011 Census

Graph 3 shows the share of Muslims in each district by the Bihar's total Muslim population. Similarly, Graph 4 shows the share of SC/ST population in each district by the share of Bihar's total SC/ST population.

Graph 3: District-wise Muslim population in Bihar
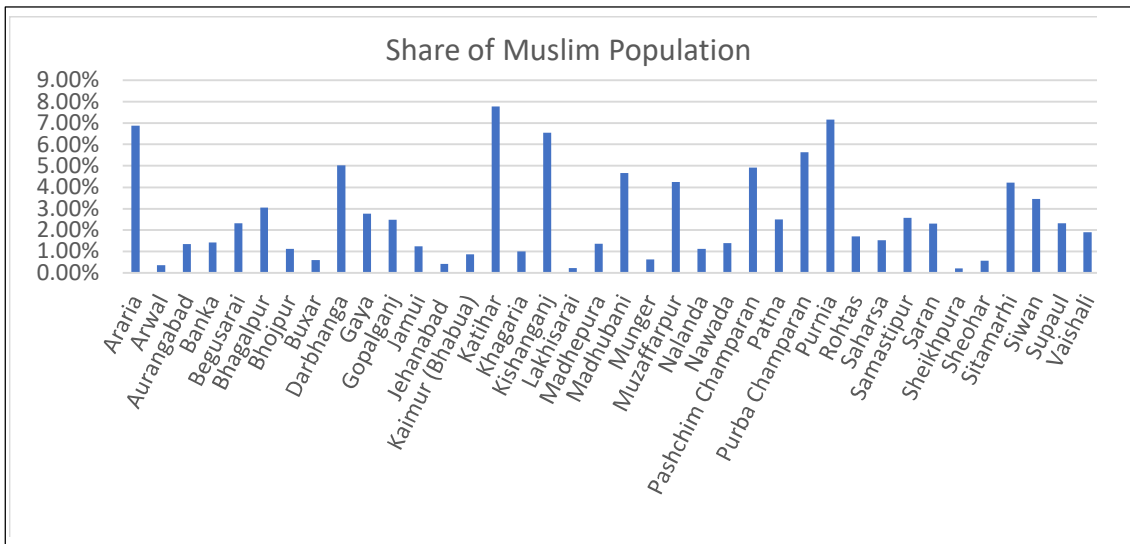
Source: 2011 Census

Graph 4: District-wise SC/ST population in Bihar
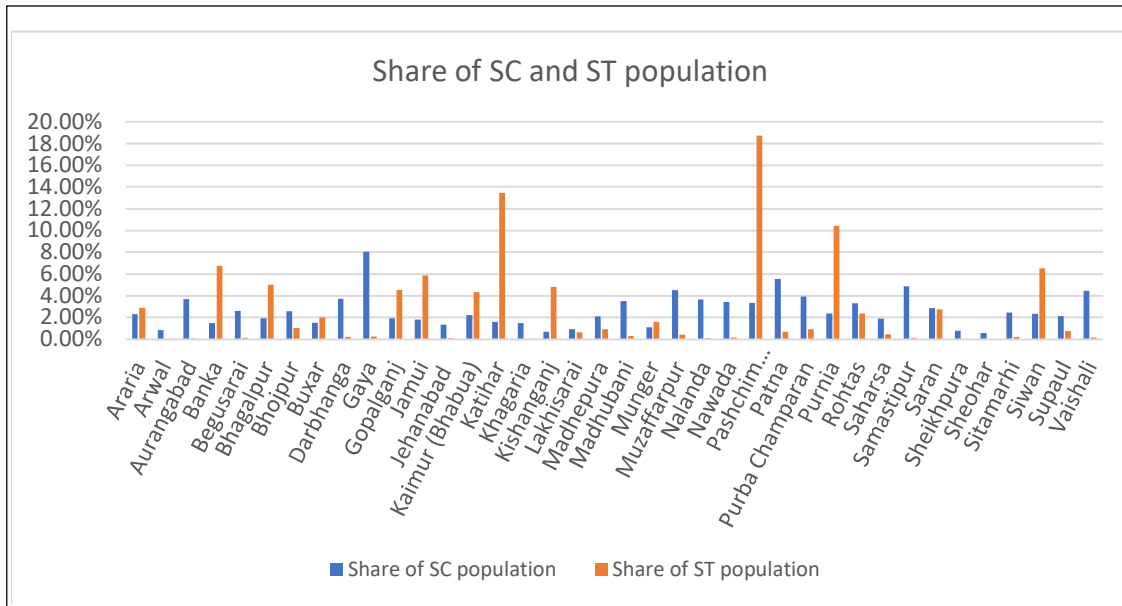
Source: 2011 Census

Area of the Study

In this study, we focus on the socio-economic status of Muslims. In order to understand the vulnerabilities faced by Muslims, we do a comparative analysis of non-Muslim populations particularly emphasising on other marginalised communities such as SCs and STs in the area. As per census 2011, Muslims account for 16.9 percent of the state's population. Muslims are spread throughout Bihar, but they form a major share of population in Seemanchal region of the state which is in the North-Eastern districts of Bihar. The share of Muslim population in Seemanchal districts are – Kishanganj (68.0 percent), Katihar (44.5 percent), Araria (44.2 percent) and Purnia (38.5 percent). As such, the survey will focus on these districts.

Of the state's total SC and ST populations, Araria has 2.31 percent SCs and 2.91 STs; in Katihar SCs and STs are, 1.59 per cent, 13.47 per cent, respectively; Kishanganj has 0.68 percent SCs and 4.81 STs; and, Purnia has 2.36 percent SCs and 10.44 percent STs.

The Seemanchal region is a geographical and cultural region located in the northeastern part of the Indian state of Bihar. It is situated along the border with the neighbouring country of Nepal and the state of West Bengal. Seemanchal is known for its unique cultural diversity and is home to a mix of different communities, including Hindus, Muslims, and others.

Like many other regions in Bihar, Seemanchal faces challenges such as inadequate infrastructure, limited access to quality healthcare and education, and issues related to poverty and unemployment.

Relatively poor - As per the NITI Aayog's Multidimensional Poverty Index 2023, these four districts are in top 10 districts with most poor populations in Bihar. As per the Index, Araria has maximum number of poor people (52.07 percent) followed by Purnia at the second position (50.70 percent), Kishanganj (45.55 per cent) and Katihar (44.21 percent) at 6th and 7th position, respectively (see Annexure - III for district-wise percentage of populations who are multidimensionally poor in Bihar).

Affected by floods and droughts - The Seemanchal region of Bihar is prone to various natural disasters, including floods, droughts, landslides, heatwaves, earthquakes, and cyclones. These disasters have a significant impact on the lives and livelihoods of the people living in the region.

Migration - Migration from the Seemanchal region of Bihar has been a significant phenomenon due to various social, economic, and environmental factors. Seemanchal has a history of outmigration, particularly for better employment opportunities. Many residents migrate to other parts of India, especially during seasonal labour demands in sectors like construction, agriculture, and industry.

Survey Aim

In this survey, we aim to look at the socio-economic status of marginalized households in general and Muslims households in particular.

The specific objectives of the survey are the following:

1. What are the factors responsible for the backwardness of households?

2. To analyse the role of targeted welfare programs to mitigate some of the factors responsible for backwardness of marginalized communities.

3. To find out coverage of Aadhaar and Voter Identity Cards among the Muslim and other households.

Limitations and Scope

With an aim to understand the factors responsible for the backwardness of marginalized sections a survey was conducted in four north-eastern districts of Bihar in September 2023. This survey was conducted in just four districts of Bihar (11 percent). However, the result provides valuable insights into the current socio-economic status of marginalized sections, and Muslims in particular. Other districts of the state would be covered for a large-scale survey to identify challenges and recommend policy-level solutions.

CHAPTER TWO: RESEARCH METHODOLOGY

The socio-economic status of marginalized communities in India is a well-researched and critical topic in the fields of sociology, economics, anthropology, and development studies. Scholars have conducted numerous studies and published extensive literature on this subject. The Sachar Committee Report (Sachar, 2006) highlighted disparities and inequalities faced by Muslims in various sectors, including education, employment, and access to basic amenities. A report titled, *Socio-Economic and Educational Status of Muslims in Bihar*, highlighted wide disparities and discriminations faced by Muslim communities in Bihar (Bihar State Minorities Commission, 2006). The report highlighted, among other issues, severe level of landlessness among Muslim families, less access to decent job opportunities, and elusive benefits from the government's poverty alleviation schemes.

As per Census 2011, Bihar was the second largest source of inter-state migrants after Uttar Pradesh (Iyer, 2020). According to a study by the Institute of Population Sciences, more than 50 percent of households in Bihar are vulnerable to migration inside and outside the country (Times of India, 2020). Divisions of Kosi, Purnia, and Tirhut saw highest seasonal migration.

Evidence from Secondary data

In this survey, we have also relied on secondary data sources. Census 2011, National Family Health Survey-5, National Sample Survey 55th Round, reports and news articles. The secondary sources provided us evidence on various indicators regarding the socio-economic status of marginalized communities in India and Bihar.

Sampling Strategy

This survey followed a stratified sampling method. Stratified sampling is used to ensure that a representative sample is drawn from a population, especially when the population is heterogeneous or contains subgroups with different characteristics. The primary goal of stratified sampling is to reduce sampling error and increase the accuracy of the sample's representation by dividing the population into strata (subgroups) and then randomly sampling from each stratum. Since the focus of this study is on the marginalised population in the Seemanchal region, the stratified sampling method has been found to be most appropriate. For this survey, we selected our sample households comprising Muslims, SC Households and Others in the four districts of Bihar.

For this survey, we relied on the Census 2011 definition of a household. The Census of India defines a "household" as a group of persons who normally live together and take their meals from a common kitchen, sharing the same house or residence. The 2011 Census of India used this definition to enumerate households across the country.

In order to get a representative sample of this region, we followed stratified cluster sampling where the stratification is based on the share of Muslim, SCs and other households We randomly selected one block within each district followed by random selection of four panchayats from each block. The final sample included four blocks and 16 panchayats covering 32 villages. The list of villages was taken from the Census 2011 list. In addition to the 32 villages, we selected two reserve villages in each panchayat (see Annexure-III for a list of sampled blocks and villages). For panchayats which consisted of only two villages, no replacement village was selected.
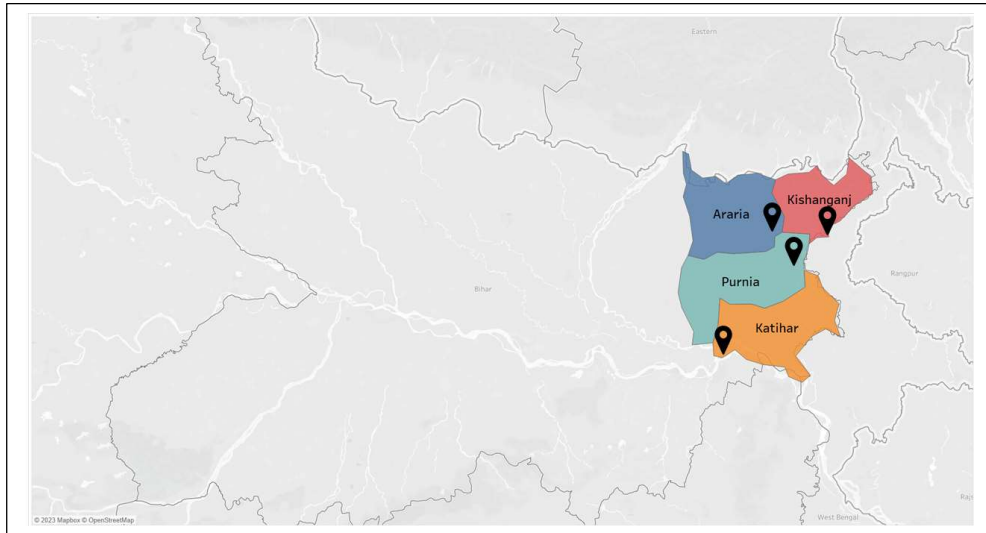
Figure 1: A map of the surveyed districts and blocks

These replacement villages were used only in the event of, no Muslim households in the selected villages, village consisted of only agricultural land, and the denial of permission to conduct the survey by the village panchayat, among others.

The surveyors approached the local *Mukhiya* (panchayat head) before initiating the data collection exercise in a particular village. The surveyors randomly chose the first household and then proceeded to the next household based on referral of the first household. The ratio of Muslim to non-Muslim household was considered as 5:3.

Our 816 sample households contain 60.66 percent Muslims and 39.34 percent Hindus; of the sampled households 5.3 percent, 19.63 percent and 32.79 percent belong to the ST, SC and General categories, respectively.

Designing of the Questionnaire

We followed a multi-stage process for designing the questionnaire for the survey. The stages involved from the inception to the finalization of the questionnaire are as follows:

- **Stage I - Inception Stage**: At this stage a layout of the questionnaire was prepared with basic questions. Here we relied on secondary sources, including ADRI's previous report on the 'Socio-Economic and Educational Status of Muslims in Bihar', the Economic Survey of Bihar 2022-23, and Census 2011 data. At this a sample testing was also done telephonically with a few people based in Patna and Jehanabad districts to gauge the effectiveness of the questionnaire and identify gaps and challenges.

- **Stage II - Discussion and Deliberation**: The initial set of questions was discussed with senior researchers and subject experts to further improve the questionnaire. Based on the suggestions and feedback received, the questionnaire was further worked upon to add relevant sections on welfare schemes and occupations, among others.

- **Stage III - Focus Group Discussion**: A focus group discussion (FGD) (details of which are discussed in the later section) was also conducted to understand community views of schemes and challenges faced by them, if any. The questionnaire was updated after responses received from the FGD.

- **Stage IV - Intermediate Stage**: At this stage, the questionnaire was shared with the surveyors. As part of the training programme for the surveyors (details are shared in the later section) they were asked to do a mock survey. Through this exercise some of the practical issues including the nature of the questions, response options and other filtering were incorporated in the questionnaire.

- **Stage V - Final Stage of piloting**: The last exercise in the process of finalizing the survey questionnaire was conducting a pilot survey. For this purpose, the surveyors visited Jehanabad for conducting the pilot survey. The pilot testing of the questionnaire and the survey tool (SurveyCTO) proved to be a worthy exercise in finalizing the survey questionnaire. Just a few technical issues were fixed after the piloting.

Developing Digital Version and testing

Initially, the questionnaire was prepared on Excel. A compatible digital version of the questionnaire was later uploaded on the SurveyCTO platform. The digital version of the questionnaire was shared with surveyors on their smartphones. And as discussed above, the digital version of the questionnaire was also tested during the pilot survey.

Focus Group Discussion

ADRI organized a focus group discussion (FGD) in Patna's Sultanganj on 26 July 2023. The participants in the FGD included members mostly from the Muslim community, and three Hindu members. The aim of the FGD was to understand the socio-economic conditions of the members and challenges they have been facing in terms of accessing government schemes and other services. The discussion and observations made during the FGD was helpful in designing a survey questionnaire to conduct a survey of the socio-economic status of marginalised communities in the Seemanchal region of Bihar.

Figure 2: Focus Group Discussion in Patna's Sultanganj

Recruitment of Surveyors and Training

The successful execution of any survey or data collection effort hinges upon the skills, knowledge, and preparedness of the surveyors involved. In this section, we provide an overview of the comprehensive training program conducted to equip our surveyors with the necessary tools and expertise for the task at hand. This training initiative aimed to prepare our surveyors to navigate the intricacies of data collection, overcome challenges, and maintain consistency and rigor throughout the survey process.

Given that our survey focused on the marginalised community in the north-eastern districts, we actively sought volunteers from within the same districts through our established network. Through extensive word-of-mouth efforts and leveraging our existing connections, we received

approximately 30 CVs from individuals interested in our project. Following a series of online interviews, each candidate displayed promising potential. We then invited them to participate in the training, informing them that we would select the top 25 performers for this project.

The training was scheduled from August 23-25, 2023 in Patna. Since most of the surveyors hailed from the different districts. We planned to conduct the survey in Patna. Hence, we arranged accommodations for them near our training hall. Over the course of all three days, training sessions ran from 10:00 AM to 6:00 PM, with adequate breaks (please see the schedule of the training in the Annexure–IV). On the final day, we organized a field visit, followed by feedback and review sessions.

The initial day of training was dedicated to ensuring that our enumerators grasped the study's purpose and objectives, nurturing a strong sense of ownership and commitment to the research endeavour. By noon, we seamlessly transitioned into the specifics of the survey, with an initial briefing of the SurveyCTO. Given that many of our trainees brought prior experience in surveys and data collection, we efficiently introduced them to the data collection methods and swiftly delved into the survey questionnaire. Different trainers were tasked with covering distinct aspects of the survey, and our training sessions began in earnest. Following each section, we conducted mock surveys, where one person assumed the role of the surveyor, and the other acted as the respondent. This exercise prepared our team to handle various responses they might encounter in the field.

On the second day, we commenced with a one-hour revision of the previous day's material before progressing to cover parts 3 and 4 of the survey. Towards the end of day 2, we conducted an open quiz, posing questions based on different scenarios, which helped us identify the most engaged and active volunteers, aiding our final selection process.

For the third day, we organized a field visit/field pilot in Jehanabad, offering our trainees a practical experience of real fieldwork. This exercise was mutually beneficial, allowing us to provide specific feedback on how questions should be posed and ensuring the team was well-prepared for the upcoming fieldwork. Upon concluding the fieldwork late in the evening, we scheduled a feedback and review session via Zoom for the following day. This allowed us to provide individualized feedback to each trainee. Subsequently, we selected our final team of 25 surveyors and decided to retain an additional 5 surveyors as standby surveyors in case of unforeseen circumstances.

The training program for our surveyors stands as a testament to our commitment to meticulous preparation and the pursuit of excellence in our research endeavour. The program not only equipped our surveyors with the necessary skills and knowledge but also instilled in them a profound sense of ownership and dedication to our research objectives. Through a carefully structured curriculum, practical exercises, and mock surveys, we ensured that our survey team

was well-prepared to navigate the complexities of data collection. The inclusion of local volunteers, recruited through our extensive network and rigorous selection process, further enriched our survey team's composition and local insights. Their active participation and dedication have been instrumental in our research efforts.

Surveyors raised some of the practical issues based on their previous experiences. These pertained to making the language of a few questions easier from the respondent's view. They also raised questions regarding why the repetitive questions are being asked from respondents. What should be the sample size, how the villages would be identified and what should be the household unit size were raised from a few surveyors. These were sorted out with inputs received from the surveyors.

Figure 3: Training of the surveyors

Data Analysis Tools

Primary data for this survey has been collected through a structured questionnaire using the SurveyCTO platform. SurveyCTO is a software platform designed for conducting digital data collection, particularly for surveys and field research. It provides tools and features to design, collect, and manage survey data using mobile devices such as smartphones and tablets. We used this platform to collect data using smartphones. One of the benefits of using SurveyCTO is that it allows real-time validation of data, identifying errors, if any, and in tracking and monitoring enumerator's location.

For this survey, the questionnaire was first prepared on Excel and then uploaded on the Survey CTO platform.

Analysis of the Information obtained from the respondents has been done through quantitative and qualitative software tools namely STATA and NVivo. These software tools have been useful in analysing the quantitative and qualitative information captured through SurveyCTO. NVivo has been useful in thematic coding of qualitative data used here for analysis.

Living Standard Index

A Multi-dimensional Living Standard Index is prepared following the methodology adopted for the preparation of global Multi-dimensional Poverty Index. The index shows the level of deprivation among the surveyed households, their parents and grandparents. The index is based on composite scores of accesses to electricity, sanitation, drinking water, cooking fuel, assets and household conditions.

Each household was assigned a score of zero if they were deprived based on their use of fuel, sanitation, drinking water, electricity, housing and assets. The definition of deprived is given below for each of these criteria and taken from Multidimensional Poverty Index scores.

Cooking fuel: A household cooks using solid fuel, such as dung, agricultural crop, shrubs, wood, charcoal, or coal.

Sanitation: The household has unimproved or no sanitation facility or it is improved but shared with other households. A household is considered non-deprived in sanitation if it has some type of flush toilet or latrine, or ventilated improved pit or composting toilet, provided that they are not shared.

Drinking water: The household's source of drinking water is not safe or safe drinking water is a 30-minute or longer walk from home, roundtrip. A household is considered non-deprived in drinking water if the water source is any of the following types: piped water, public tap, borehole or pump, protected well, protected spring, or rainwater. It must also be within a 30-minute walk, round trip.

Electricity: The household has no electricity. A small number of countries do not collect data on electricity because of 100 percent coverage. In such cases, we identify all households in the country as non-deprived in electricity.

Housing: The household has inadequate housing materials in any of the three components: floor, roof, or walls. Deprived if floor is made of natural materials (mud/clay/earth, sand or dung) or if dwelling has no roof or walls or if either the roof or walls are constructed using natural or rudimentary materials such as such as carton, plastic/ polythene sheeting, bamboo with mud/stone with mud, loosely packed stones, uncovered adobe, raw/reused wood, plywood, cardboard, unburnt brick or canvas/tent.

Assets: The household does not own more than one of these assets: radio, TV, telephone, computer, animal cart, bicycle, motorbike, or refrigerator, and does not own a car or truck.

A composite index was calculated and the household was defined deprived if they have a 0 score in all the criteria. In case the household is not deprived, they get a value 1.

Intergenerational Comparisons

For each household we also collected information for respondents' parents and grandparents as well as spouses' parents and grandparents.

CHAPTER THREE: SOCIO-ECONOMIC CONDITIONS

In this chapter, we present the findings of the survey. Descriptive details of the sampled households including age distributions, educational status, religion and caste categories are presented here. Findings related to coverage of Aadhaar card and other identity documents, access to welfare schemes and types of challenges faced are discussed in the next chapter.

Demographic Information

A total of 816 households comprising 4,205 individuals were surveyed in the four districts. We collected information on education, access to welfare schemes, sanitation, employment, coverage of identity documents. Of the surveyed households, 61 percent belong to the Muslim community and 39 per cent Hindus.

Among the 816 respondents, 65.03 percent were males and 34.97 percent were females. The mean age of respondents was 44.62 years. 89.34 percent of the respondents were married, 7.23 percent were widowed, 3.19 percent were unmarried and 0.25 percent were divorced.

Table 1: Information about households and individuals in the sample

District	Araria	Katihar	Kisanganj	Purnia	All
Total Households	200	216	200	200	816
No. of Individuals	997	1171	973	1064	4205
Muslim Households	120	136	119	120	495
Muslim Individuals	653	799	615	672	2739
Hindu Households	80	80	81	80	321
Hindu Individuals	344	372	358	392	1466

Above table states the number of households surveyed and individuals residing in them.

In the sample, we collected details of 115 migrants across religious groups in the four districts. These individuals belong to the sample households but they were classified as migrants if they spent six months out of their native places.

More than 46 percent of the sampled population comprises women as compared to 54 percent men. The following table provides age-wise distributions of the sampled population. About 55 per cent of the female members fall in the age bracket of 15-59 years and male members comprise 56 per cent in the similar age category.

Table 2: Age distribution of the sampled population

Age group	Male	Female	Hindu	Muslim	ST	SC
<5 years	212 (9.52)	209 (10.82)	135 (9.19)	286 (10.64)	2 (2.6)	76 (10.9)
5-14 years	561 (25.21)	537 (27.81)	352 (23.98)	746 (27.75)	21 (27.27)	172 (24.53)
15-59 years	1235 (55.51)	1060 (54.89)	855 (58.24)	1440 (53.57)	44 (57.14)	409 (58.68)
60 years and above	217 (9.75)	125 (6.47)	126 (8.58)	216 (8.04)	10 (12.99)	54 (7.75)
Total	2225 (100)	1931 (100)	1468 (100)	2688 (100)	77 (100)	697 (100)

Figures in the parenthesis refer to percentage share

Among Muslim households, 26 percent fall in the Extreme Backward Classes (EBCs) category, 14 percent comprises Backward Castes (BCs), and 20 per cent are Generals. Among the Hindus, 9 per cent are EBCs, 20 percent are Dalits, 2 percent are tribals, 8 percent BCs, and about less than 1 percent are Generals.

Table 3: Sample distribution of household caste categories by religion

Religion	EBC	ST	SC	BC	General
Hindu	80 (9.82)	17 (2.09)	158 (19.39)	63 (7.73)	3 (0.37)
Muslim	214 (26.26)	0	0	118 (14.48)	162 (19.88)

Figures in the parenthesis refer to percentage share

Education

Coming to the literacy status among the surveyed population, we have found that 38 percent female members as compared to 29 percent males are illiterates. Illiteracy is prevalent among 35 percent Muslim, 45 percent ST and 28 percent ST communities. In terms of higher education (till graduation level), literacy levels among Muslims are about 1 percent, 2 per cent for SCs, less than 1 percent for females, and zero percent for STs; and negligible in terms of having any technical education among females, Muslims, SCs and STs. The following table covers the literacy status of the surveyed population.

Table 4: Education levels among the sampled population

Education level	Males in % of sample male population	Females in % of sample female population	Muslim in % of sample Muslim population	ST in % of sample ST population	SC %in share of sample SC population
Illiterate	28.83	37.39	35.5	44.6	28.85
Literate	17.33	16.23	17.83	5.41	15.26
Literate but below primary	15.69	13.38	15.55	10.81	12.39
Primary	14.94	14.14	13.96	14.86	17.83
Middle/Wastania (Urdu Board 8th Pass)	9.96	9.87	7.86	10.81	11.61
Secondary/Fauquania (Urdu Board 10th Pass)	6.13	4.44	4.56	9.46	6.04
Higher Secondary/ Maulavi (Urdu Board 12th Pass)	4.23	3.73	3.09	4.05	5.89
Graduate/Aalim Honours (Urdu Board Graduation Hons)	1.94	0.55	1.01		1.81
Post-graduate/Fazil (Urdu Board MA)	0.45	0.11	0.36		1.5
Graduate - technical (Agriculture/ Medicine/ Engineer)	0.35	0.05	0.16		1.5
Other	0.15	0.11	0.12		

The percentages are calculated as a share of respective sample group.

Health

For 12.99 percent households, they do not have any access to either tap water or handpump as sources of drinking water. When asked about access to sanitation facilities, 33.46 percent households mentioned open defecation. Over 65.44 percent households rely on wood as a source of cooking fuel. The table below shows access of sanitation, drinking water, cooking fuel, electricity asset and housing facilities by respondents and in their previous generations.

Table 5: Share of deprived living standard indicators

	Sanitation	Drinking water	Cooking fuel	Electricity	Asset	Housing
Grandparents	434 (73.31)	209 (35.24)	589 (100)	811 (99.39)	809 (99.14)	582 (99.83)
Parents	590 (72.75)	550 (67.82)	803 (99.14)	600 (73.53)	683 (83.7)	791 (97.53)
Respondent	289 (35.42)	662 (81.93)	771 (94.49)	24 (2.94)	274 (33.58)	685 (83.95)
Spouse grandparents	204 (57.3)	108 (30.77)	352 (99.44)	576 (72.91)	658 (83.29)	349 (99.43)
Spouse parents	412 (54.35)	570 (74.9)	724 (95.51)	308 (38.99)	446 (56.46)	689 (90.07)

The figures represent the frequency and percentage in parenthesis of households deprived.

Multi-dimensional Living Standard Index

Across the generations the level of deprivation has improved compared to their parents and grandparents.

Table 6: Multi-dimensional Living Standard Index

Deprivation index	Grandparents	Parents	Respondent	Spouse grandparents	Spouse parents
0	184 (32.22)	234 (29)	5 (0.62)	64 (18.93)	116 (15.45)
1	250 (43.78)	368 (45.6)	105 (13)	103 (30.47)	182 (24.23)
2	132 (23.12)	142 (17.6)	237 (29.33)	136 (40.24)	198 (26.36)
3	5 (0.88)	52 (6.44)	302 (37.38)	22 (6.51)	164 (21.84)
4	0	7 (0.87)	119 (14.73)	12 (3.55)	72 (9.59)
5	0	2 (0.25)	30 (3.71)	1 (0.3)	16 (2.13)
6	0	2 (0.25)	10 (1.24)	0	3 (0.4)

The figures represent the frequency and percentage in parenthesis of households deprived.

The Multidimensional index scores were categorized into 2 quartiles of above and below median for the below graph.

Graph 5: Multi-dimensional Living Standard Index
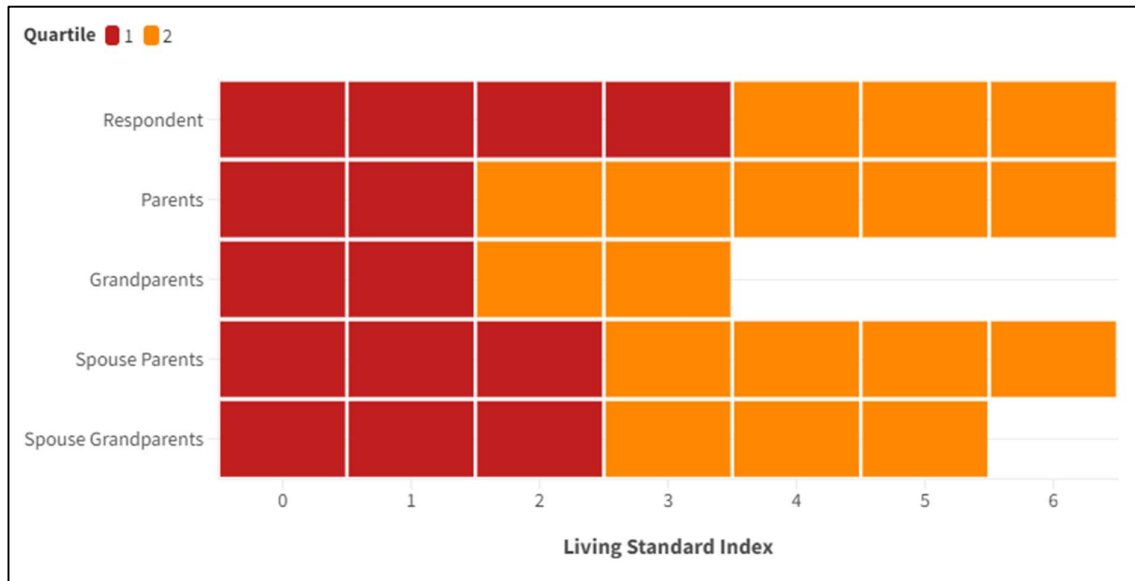
Job Prestige

This survey also examined the occupational prestige among households and their previous generations. What types of jobs had been considered prestigious in households' previous generations, and at the contemporary situation? It is interesting to note that, as per the responses received from the households, being a zamindar held more prestige followed by agriculture work, government and academic jobs in the previous generations. In the present times, a government job has been considered more prestigious followed by being a teacher, an academician, businessman and into agriculture. Figures 4 and 5 show word clouds of the occupations considered prestigious by respondents and in their previous generations.
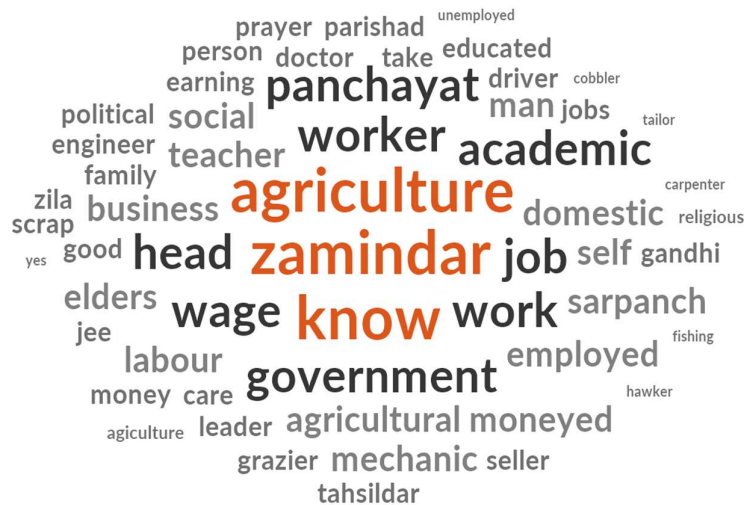
Figure 4: A word cloud showing occupational prestige in previous generations

Figure 5: A word cloud showing occupational prestige among respondents

Figure 6: A word cloud showing occupations of respondents

CHAPTER FOUR: ACCESS TO WELFARE SCHEMES

This chapter discusses the findings on coverage of identity documents, including Aadhaar card, and access to welfare schemes by the households.

Of the surveyed households, 84 percent said they had ration cards, with the majority of them are Priority Household (PHH) cardholders (85 percent) – PHH cardholders are entitled to 5 Kg of foodgrains per person every month. If we look at the availability of ration cards among Hindus and Muslims, 81 percent Muslims have ration cards and 90 percent Hindus are ration card holders. Ninety-one percent SCs and 88 percent STs hold ration cards.

Table 7: Sample distribution of households with ration card holders

Categories	Frequency	Percentage
Ration card		
Yes	690	84.56
No	126	15.44
Type of ration card		
Grey card (PHH)	589	85.36
Yellow card (AAY)	97	14.06
Others	3	0.58
Ration card availability		
Hindu	289	90.03
Muslim	401	81.01
ST	15	88.24
SC	143	90.51

Welfare schemes play a crucial role in the alleviation of poverty among the marginalised sections of society. However, access to these schemes often remains elusive for want of various reasons, including lack of awareness, corruption and illiteracy. In this survey, it has been found that about 1 percent of the surveyed households do not get the benefit of any scheme and about 60 percent households' access at least six schemes.

Table 8: Frequency of welfare schemes availed in the household

Number of welfare schemes	Frequency	Percentage
0	2	0.62
1	7	2.18
2	20	6.23
3	26	8.10
4	31	9.66
5	45	14.02
6	51	15.89
7	45	14.02
8	38	11.84
9	18	5.61
10	19	5.92
11	6	1.87
12	7	2.18
13	3	0.93
14	3	0.93

Table 9: Percentage of welfare schemes availed by different communities

Number of welfare schemes	Hindu		Muslim		ST		SC	
	N	%	N	%	N	%	N	%
0	2	0.62	20	4.04	1	5.88	1	0.63
1	7	2.18	51	10.3	1	5.88	3	1.9
2	20	6.23	50	10.1	1	5.88	9	5.7
3	26	8.10	66	13.33	2	11.76	12	7.59
4	31	9.66	60	12.12	3	17.65	15	9.49
5	45	14.02	61	12.32	3	17.65	25	15.82
6	51	15.89	56	11.31	2	11.76	21	13.29
7	45	14.02	50	10.1	3	17.65	24	15.19
8	38	11.84	30	6.06	1	5.88	24	15.19
9	18	5.61	30	6.06			8	5.06
10	19	5.92	12	2.42			8	5.06
11	6	1.87	6	1.21			3	1.9
12	7	2.18	1	0.2			3	1.9
13	3	0.93	2	0.4			1	0.63
14	3	0.93					1	0.63

*The percentage is the share of sample population in each group. For example, the % of Muslims is the share of total Muslims household in this sample.

Table 10: Percentage of households accessing schemes

General Schemes	Availing	
Integrated Child Development Scheme	11.15	⬇
Pradhan Mantri Jan-Dhan Yojana	37.75	➡
Ujjwala Scheme	54.04	⬆
National Nutrition Mission	0.74	⬇
Access to clean drinking water and electricity under Saat Nischay	61.15	⬆
Public Distribution System	67.4	⬆
Indira Aawas Yojana/Pradhan Mantri Awas Yojana-Gramin	35.54	➡
Pradhan Mantri Jan Arogya Yojana	19	⬇
Chief Minister Inter-caste Marriage Grant Scheme	0.12	⬇
Chief Minister Family Benefit Scheme	0.37	⬇
Kabir Antyesti Anudan Yojana	1.84	⬇
General Women		
Janani Bal Suraksha Yojana	24.14	➡
Mukhyamantri Kanya Utthan Yojna	0.49	⬇
Mukhyamantri Kanya Vivah Yojana	3.31	⬇
Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) Sabla	0.37	⬇
General Student		
Mukhyamantri Vidyarthi Protsahan Yojana	14.34	⬇
Rajya Coaching Yojana	0.25	⬇
Mukhyamantri Balika Poshak Yojana	33.82	➡
Mukhyamantri Balika Cycle Yojana	7.72	⬇
Civil Seva Protsahan yojana	0.49	⬇
Mukhyamantri Balak/Balika Protsahan Yojana	8.95	⬇
General Pension		
Indira Gandhi National Old Age Pension Scheme	14.71	⬇
Indira Gandhi National Widow Pension Scheme	4.17	⬇
Indira Gandhi National Disability Pension Scheme	1.47	⬇
Laxmibai Social Security Pension Scheme	0.12	⬇
Bihar Disability Pension Scheme	2.08	⬇
Mukhyamantri Vriddhjan Pension Yojana	7.97	⬇
Minority		
Concessional credit through National Minorities Development and Finance Corporation	0	⬇
Minority Women		
Muslim Divorcee/Deserted Women Assistance Programme	0	⬇
Minority Student		
Minority Hostel Yojana (Alpsankhyak Chhatrawas Yojana)	0	⬇
Chief Minister Minority Welfare Hostel Grant/Food Grain Scheme (Mukhyamantri Alpsankhyak Kalyan Chhatrawas Anudan / Khadyann Yojana)	0.31	⬇
Bihar Rajya Alpsankhayak Awasiya Vidyalaya Yojana	0.31	⬇
Scholarship Schemes Maulana Azad National Fellowship (MANF)	0	⬇
Jobs		
Mukhyamantri Shram Shakti Yojana	15.44	⬇
Mahatma Gandhi National Rural Employment Guarantee Scheme	20.34	⬇
JEEViKA	37.13	➡
Upgrading the Skills and Training in Traditional Arts/ Crafts for Development	0.49	⬇
Disability		
Chief Minister Disabled Marriage Grant Scheme	0.12	⬇
Mukhyamantri Disability Empowerment Umbrella Scheme, SAMBAL	0.12	⬇
Farmer		
PM-Kisan Samman Nidhi	39.09	➡

The figures represent the share of households availing the schemes among the eligible households. The schemes are arranged in tertiles of share of households availing it, wherein green represent those belonging to highest tertile, followed by yellow and red.

Table 11: People's perception of eligibility

Schemes	Think they are eligible		Think they are not	
	Hindu	Muslim	Hindu	Muslim
General	19	35.96	0.62	0.2
General women	35.83	46.67	38.32	35.76
General student	22.43	35.56	38.01	31.92
Pension	14.33	18.38	64.49	58.79
Job	18.07	32.12	17.76	25.45
Farmer	19.31	29.7	43.3	36.57

The figures represent the percentage of households

Table 12: People's perception of eligibility

Schemes	Think they are eligible					Think they are not				
	General	BC	EBC	SC	ST	General	BC	EBC	SC	ST
General	58.18	20.99	25.51	17.72	11.76	0	0.55	0.68		
General women	45.45	43.09	43.2	36.08	47.06	39.39	37.02	36.39	34.18	41.18
General student	33.94	32.04	31.29	24.05	23.53	32.12	33.7	33.67	37.97	41.18
Pension	23.03	18.78	13.61	13.92	17.65	51.52	59.67	64.63	67.09	47.06
Job	20.61	31.49	31.29	19.62	17.65	41.21	13.81	19.39	15.19	52.94
Farmer	26.67	30.39	25.51	20.89	11.76	38.18	35.91	34.69	50.63	58.82

The figures represent the percentage of households

Inaccessibility of Welfare Schemes

This survey investigated access to welfare schemes by respondents. It is found that some of the schemes are inaccessible to the respondents. The reasons for this could be varied. This section discusses some of these schemes where the access percentage is negligible or zero.

For example, the Mukhyamantri Kanya Utthan Yojna aims to provide financial assistance for the education of girls in the state. Right from their birth till they graduate, the scheme has provisions to provide funds at regular interval of time to inspire education of girls in the state. This is one of the schemes in the state directed towards empowerment of women by making them independent and bringing them into the mainstream of the society. In our surveyed population, around 28 percent and 55 percent females fall in the age bracket of 5-14 years and 15-59 years, respectively. If we look at the percentage of higher education till graduation for

females it is not even 1 percent. This indicates that the benefits of the scheme are elusive for a considerable section of females in the surveyed communities.

The Rajya Coaching Yojana is directed towards upliftment of students from the minority communities. Under the scheme, free coaching is provided to students belonging to the minority sections for taking competitive exams for government, technical and managerial jobs. In the sample survey, we have 54 percent Muslim populations in the age bracket of 15-59. It is found that only 0.25 percent households could avail this scheme.

The Central scheme of Upgrading the Skills and Training in Traditional Arts/ Crafts for Development' (USTTAD) aims for capacity building and skill development of traditional crafts and arts by minority communities and their linkages with market. Despite the Seemanchal region is home to some of the rare Indian arts and crafts, less than one percent households get the benefit of the scheme.

Centrally sponsored National Nutrition Mission (now called as POSHAN Abhiyaan) aims to improve nutritional status among children in the 0-6 years age bracket, pregnant and lactating women, and adolescent girls. The scheme aims to reduce cases of stunting and wasting in 0-6 years old children, and anemia in adolescent girls, children and women. It is worrisome to find that in the survey, mere 0.74 percent households, most of whom belong to the marginalized sections, could access the benefit of the nutrition mission.

Coverage of Aadhaar and other identity documents

Enquiring into the coverage of Aadhaar cards, which is one of the key documents to access any government scheme, it has been found that 92 percent of the population have Aadhaar cards. However, only 7 percent Muslims, 5 percent STs and 11 percent SCs don't hold Aadhaar cards.

Table 13: Sample distribution of Aadhaar card holders in the sample population

Aadhaar card holders	Frequency	Percentage
Yes	3836	92.3
No	320	7.7
Non-Aadhaar card holders by communities		
Hindu	127	8.66
Muslim	193	7.04
ST	4	5.19
SC	78	10.97

Table 14: Household members with no identity cards

No identity card	Frequency	Percentage
Total	215	5.17
Muslim	74	5.04
Hindu	141	5.25
ST	3	3.9
SC	49	6.89

*The percentage is the share of % as compared to total sample population

Table 15: Frequency of ID cards

	All	Hindu	Muslim	ST	SC
Voters card	1899	724	1175	40	350
Driving license	749	297	452	14	138
PAN card	76	29	47	2	16
Passport	34	2	32	0	1

Information sources

Forty-nine per cent households said they access information either from villagers, neighbours or some outsiders, followed by government officials (39 percent), social workers (25 percent), party workers (22 per cent), and from religious gatherings (21 percent).

Table 16: Source of information among households regarding welfare schemes

Source of information	Frequency	Percentage
TV	73	8.95
Newspaper	62	7.60
Radio	8	0.98
Party worker	183	22.43
Religious gathering	174	21.32
Social worker	203	24.88
NGO	17	2.08
Don't get any information	93	19.02
Friends/family/relatives	3	0.61
Outsiders/villagers/neighbour	201	41.1
PRI members/govt official	192	39.26

Challenges in accessing welfare schemes

The primary obstacle to accessing welfare schemes is a notable lack of awareness among the targeted households. Additionally, insufficient information poses a significant challenge for households attempting to navigate and benefit from these programs. Nearly half of the surveyed households, totaling 47%, identified a lack of proper documentation as a major hindrance in accessing welfare schemes. Furthermore, a substantial 67% of households reported encountering issues related to corruption in the process of availing themselves of these schemes.

Table 17: Problems faced by households in accessing welfare schemes

Problems faced by households in accessing welfare scheme	Frequency	Percentage
Lack of information	665	81.5
Lack of documents	385	47.18
Corruption	552	67.65
Lack of time	164	20.1
Others	48	5.88

CHAPTER FIVE: CONCLUSION

In our comprehensive survey encompassing 816 households and 4,205 individuals, a detailed demographic profile emerged, shedding light on key socio-economic indicators. Notably, 60.66% of the surveyed households identified as Muslim, while 39.34% identified as Hindu. A significant proportion of Muslim households, specifically 43.32%, fell within the category of Extreme Backward Classes (EBCs). Comparatively, 24.92% of Hindu households belonged to EBCs, and a substantial 49.22% households were Scheduled Castes (SC). Interestingly, the gender and age distribution within households exhibited similarities between Hindus and Muslims, emphasizing certain commonalities in family structures. Furthermore, it was observed that SC households had a notably higher proportion of individuals aged 60 and above, adding a demographic dimension to the socio-economic dynamics within the surveyed population.

Significant disparities in education levels emerged from our survey, particularly highlighting the challenges faced by the Muslim community, especially among females. A substantial 37% of female members and 29% of males were found to be illiterate, indicating a critical need for educational interventions. The prevalence of low educational attainment extended to higher levels, as both Hindus and Muslims exhibited remarkably low percentages of the population holding graduation degrees, with figures standing at 1.80% for Hindus and a mere 0.82% for Muslims.

Agriculture emerges as the predominant source of livelihood for the majority of households in our survey, with a notable focus on small-scale farming, particularly among those without land ownership. This trend is evident in both Hindu and Muslim communities, with 41% of Hindu households and 35% of Muslim households relying on agriculture as their primary means of sustenance. Notably, a substantial proportion of Muslim households are engaged as casual labor in the industrial sector, reflecting a distinct occupational distribution within the communities surveyed. However, the share of households employed in services and trade exhibits a striking similarity between Hindus and Muslims, suggesting commonalities in these aspects of economic engagement across the two communities.

A significant 73% of households grapple with the absence of tap water or handpumps, a critical factor for ensuring access to safe drinking water. Moreover, 33.46% of households reported engaging in open defecation practices, signaling potential health hazards and underlining the urgent need for improved sanitation infrastructure. Equally alarming is the finding that over

65.44% of households rely on wood for cooking, raising apprehensions about respiratory health issues due to indoor air pollution.

The socio-economic conditions prevailing among the surveyed households depict a landscape marked by high poverty levels and inadequate living standards. A staggering 84.44% of households reported possessing fewer than three assets, indicating a pronounced state of poverty. Housing conditions further underscored the challenges faced, with many households residing in dwellings characterized by brick walls, mud floors, and tin roofs. To gauge the multi-dimensional aspects of deprivation, a Living Standard Index was formulated, akin to the global Multi-Dimensional Poverty Index. This index considered factors such as access to electricity, sanitation, drinking water, fuel sources, assets, and overall household conditions, providing a score ranging from 0 to 6. Notably, 13.65% of individuals scored below 1, indicative of very low living standards. Despite these stark figures, a silver lining emerges when examining trends across generations. A significant improvement in living standards is evident in the present generation compared to the preceding two, as reflected in the median value of the Living Standard Deprivation Index, which sees a notable increase from 1.5 to 3.5.

Examining the coverage of identity cards within the surveyed population reveals notable gaps in documentation, posing potential barriers to accessing various services and welfare schemes. Approximately 5% of Muslim individuals lack any form of identity card, a concern mirrored by 5.25% among Hindus. The inadequacy extends to Aadhaar Cards, a vital identification document, with 7.04% of Muslims and 8.67% of Hindus lacking this crucial form of identification. Furthermore, the issue extends to ration cards, essential for accessing subsidized food and government provisions, where 19% of Muslim households and 10% of Hindu households find themselves without this critical documentation. Addressing these gaps in identity documentation is paramount for ensuring inclusivity and equitable access to government services and welfare programs, underlining the need for targeted efforts to bridge these disparities.

The effectiveness of welfare schemes within the surveyed households highlights a mixed landscape of accessibility and challenges. A minimal 0.62% of households reported not benefiting from any schemes, indicating a broad coverage of welfare programs in our study area. Conversely, a substantial 56.7% of households accessed at least six different schemes, reflecting a diverse utilization of available initiatives.

We find that welfare schemes in our primarily rural sample surpasses that in urban areas, as gleaned from our qualitative insights in urban slums. Therefore, we recommend a policy

approach that involves studying the networks in urban areas and generating empirical evidence. This would allow for a comprehensive understanding of the dynamics influencing the accessibility of welfare schemes in both rural and urban settings, enabling more targeted and effective policy interventions.

Commonly accessed schemes encompassed crucial aspects such as the public distribution system (67.4%), emphasizing the significance of subsidized food, as well as access to clean drinking water and electricity (61%). The Ujjwala scheme, aimed at providing clean cooking fuel, was also widely accessed, with 54% of households benefiting from it. Lack of awareness is a major hurdle in access of schemes. However, challenges persist in the form of reported corruption, lack of information, and time constraints, which were identified as major impediments hindering households' access to these essential welfare schemes.

Our findings indicate that access to welfare schemes is more robust in rural areas compared to urban settings, a conclusion drawn from qualitative insights gained in urban slums. In light of this, we advocate for a policy approach that delves into the networks and dynamics at play in urban areas, generating empirical evidence to facilitate a comprehensive understanding of the factors influencing accessibility to welfare schemes. This nuanced approach will enable policymakers to craft interventions that cater to the specific needs of both rural and urban communities, ensuring the effectiveness of welfare programs across diverse settings.

Additionally, we propose a multifaceted strategy encompassing community engagement, robust monitoring and evaluation mechanisms, inclusive governance, and research-driven policy design. Addressing the lack of awareness as a significant barrier, community engagement programs are crucial for raising awareness about welfare schemes, emphasizing eligibility criteria, and clarifying application processes. Establishing robust monitoring and evaluation systems ensures a continuous assessment of policy impact, allowing for timely enhancements and updates based on evolving needs. Furthermore, advocating for the representation of marginalized communities in local governance structures promotes inclusivity in decision-making processes, leading to policies that address the unique challenges of diverse socio-economic and religious groups. Finally, conducting periodic surveys and research is vital for gathering updated data on the socio-economic conditions of marginalized communities, providing the necessary evidence for evidence-based policy formulation and the adaptation of existing policies to remain responsive to evolving needs.

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ANNEXURES

Annexure-I: State-wise Table of Muslims, SCs and STs in India

Name	Muslim population as % of general population	SC population as % of general population	ST population as % of general population
INDIA	14.23	16.63	8.63
Jammu & Kashmir	68.31	7.38	0.12
Himachal Pradesh	2.18	25.19	0.03
Punjab	1.93	31.94	
Chandigarh	4.87	18.86	
Uttarakhand	13.95	18.76	0.02
Haryana	7.03	20.17	
Nct Of Delhi	12.86	16.75	
Rajasthan	9.07	17.83	0.76
Uttar Pradesh	19.26	20.70	0.09
Bihar	16.87	15.91	0.11
Sikkim	1.62	4.63	0.02
Arunachal Pradesh	1.95		0.08
Nagaland	2.47		0.14
Manipur	8.40	3.41	0.10
Mizoram	1.35	0.11	0.09
Tripura	8.60	17.83	0.10
Meghalaya	4.40	0.58	0.21
Assam	34.22	7.15	0.32
West Bengal	27.01	23.51	0.44
Jharkhand	14.53	12.08	0.71
Odisha	2.17	17.13	0.79
Chhattisgarh	2.02	12.82	0.65
Madhya Pradesh	6.57	15.62	1.26
Gujarat	9.67	6.74	0.74
Daman & Diu	7.92	2.52	0.00
Dadra & Nagar Haveli	3.76	1.80	0.01
Maharashtra	11.54	11.81	0.87
Andhra Pradesh	9.56	16.41	0.49
Karnataka	12.92	17.15	0.35
Goa	8.33	1.74	0.01
Lakshadweep	96.58		0.01
Kerala	26.56	9.10	0.04
Tamil Nadu	5.86	20.01	0.07
Puducherry	6.05	15.73	
Andaman & Nicobar Islands	8.52		0.002

Source: Census 2011

Annexure-II: District-wise Table of Muslims, SCs and STs in Bihar

Name	Muslim population as % of general population	SC population as % of general population	ST population as % of general population
BIHAR	16.87	15.91	1.28
Araria	42.95	0.37	0.04
Arwal	9.17	0.14	0.00
Aurangabad	9.34	0.59	0.00
Banka	12.33	0.24	0.09
Begusarai	13.71	0.42	0.00
Bhagalpur	17.68	0.31	0.06
Bhojpur	7.25	0.41	0.01
Buxar	6.18	0.24	0.03
Darbhanga	22.39	0.59	0.00
Gaya	11.12	1.28	0.00
Gopalganj	17.02	0.31	0.06
Jamui	12.36	0.29	0.08
Jehanabad	6.73	0.21	0.00
Kaimur (Bhabua)	9.55	0.35	0.06
Katihar	44.47	0.25	0.17
Khagaria	10.53	0.24	0.00
Kishanganj	67.98	0.11	0.06
Lakhisarai	4.08	0.15	0.01
Madhepura	12.08	0.33	0.01
Madhubani	18.25	0.56	0.00
Munger	8.07	0.18	0.02
Muzaffarpur	15.53	0.72	0.01
Nalanda	6.88	0.58	0.00
Nawada	11.01	0.54	0.00
Pashchim Champaran	21.98	0.53	0.24
Patna	7.54	0.88	0.01
Purba Champaran	19.42	0.62	0.01
Purnia	38.46	0.38	0.13
Rohtas	10.15	0.53	0.03
Saharsa	14.03	0.30	0.01
Samastipur	10.62	0.77	0.00
Saran	10.28	0.46	0.04
Sheikhpura	5.92	0.13	0.00
Sheohar	15.14	0.09	0.00
Sitamarhi	21.62	0.39	0.00
Siwan	18.26	0.37	0.08
Supaul	18.36	0.34	0.01
Vaishali	9.56	0.71	0.00

Source: Census 2011

Annexure-III: List of Sampled Districts, Blocks, Panchayats, and Villages

District	Block	Gram Panchayat	Village	Reserved Villages
Purnia	Baisi	Sugaba Mahanadpur	Habdang	Bhagiamariagachh
Purnia	Baisi	Sugaba Mahanadpur	Neamatpur	Basatpur
Purnia	Baisi	Meenapur	Goagaon	Dumra
Purnia	Baisi	Meenapur	Hardas Arazi	Minapur
Purnia	Baisi	Khapara	Garighatta	Chauni Arazi
Purnia	Baisi	Khapara	Neamatpur	Chauni
Purnia	Baisi	Khutiya	Surigaon	Khoksa
Purnia	Baisi	Khutiya	Shahpur	Khutia
Kishanganj	Kochadhamin	Kathamatha	Mosangaon	Katamata
Kishanganj	Kochadhamin	Kathamatha	Parwa	Barbata
Kishanganj	Kochadhamin	Mazkuri	Lator	Kushpara
Kishanganj	Kochadhamin	Mazkuri	Pokharia	Jiwanpur
Kishanganj	Kochadhamin	Patkoi Kala	Kalkali	Ghurna
Kishanganj	Kochadhamin	Patkoi Kala	Patkoi khurd	Gangikhurd
Kishanganj	Kochadhamin	Kamalpur	Kashibari	Burhimari
Kishanganj	Kochadhamin	Kamalpur	Kamalpur	Kalanagin
Katihar	Barari	Durgapur	Durgapur	Azampur Shankar
Katihar	Barari	Durgapur	Azampur Shankar Milik	Naya Tola
Katihar	Barari	Baisa Govindpur	Jot Ram Rai	Bhawanipur
Katihar	Barari	Baisa Govindpur	Sahoria Nandlal	Basgarha
Katihar	Barari	Sukhasan	Sukhasan Milik	
Katihar	Barari	Sukhasan	Sukhsan	
Katihar	Barari	Uttari Bhandartal	Kuchiahi Milik	Husena
Katihar	Barari	Uttari Bhandartal	Sarwantal Milik	Bhandartal Milik
Araria	Jokihat	Simaria	Khirdaha	Bagmaria
Araria	Jokihat	Simaria	Dhobinia	Atria
Araria	Jokihat	Bhagwan Pur	Satbhita	Bhag Turkaili
Araria	Jokihat	Bhagwan Pur	Bhagwanpur	Bagesari
Araria	Jokihat	Chaukata	Pechaili	Chaukta
Araria	Jokihat	Chaukata	Machhaila	Kachnahar
Araria	Jokihat	Chilhania	Sapa	Chilhania
Araria	Jokihat	Chilhania	Parshadpur	Malharia

Annexure-IV: Three-Day Training Programme on Marginalised Community Survey

23-25 August. 2023, Adrita House, Gandhi Maidan Patna

Organized by: CKSingh Management Service Pvt Ltd   **Supported by:** ADRI, Patna

Day – I: 23.08.2023

Session Plan

Time	Particulars	Resource Person
10.00 to 10.30 am	Registration	CKSingh Management Service Pvt Ltd team
10.30 to 11.00 am	Welcome and introduction by participants	Participants
11.00 to 11.10 am	Welcome address	Mr. Chanchal Kumar Singh
11.10 to 11.20 am	Formal inauguration	Guests and invitees
11.20 to 11. 30 am	Address by guests	
11.30 to 11.50 am	Tea	
11.50 to 1.00 pm	Orientation about Survey	Mr. Chanchal Kumar Singh
1.00 to 2.00 pm	Lunch	
2.00 to 4.00 pm	Discussion on Questions	Mr.Deepak & Mr S.Iftekhar Hussain
4.00 to 4.15 pm	Tea	
4.15 to 6.00 pm	Discussion on Questions	Mr.Deepak & Mr S.Iftekhar Hussain
Day – II: 24.08.2023		
10.00 to 10.30 am	Recap of previous day	Mr.Deepak & Mr S.Iftekhar Hussain
10.30 to 01.00 pm	Training on survey CTO	Mr. Chanchal Kumar Singh
01.00 to 02.00 pm	Lunch	
02.00 to 04.00 pm	Mock Training	Mr.Deepak,Suraj Kumar & Mr S.Iftekhar Hussain
04.00 to 04.15 pm	Tea	
04.15 to 06.00 pm	Mock Training	Mr.Deepak, Suraj Kumar & Mr S.Iftekhar Hussain
Day – III: 25.08.2023		
10.00 to 02.00 pm	**Testing In Field Jehanabad**	Mr S.Iftekhar Hussain

Annexure-V: Details of Welfare Schemes

SI. No.	Govt. Scheme Name	Details	Benefit	Document	Access Mode
Women					
1	Janani Bal Suraksha Yojana (JBSY)	To improve the condition of pregnant women and newborns. Financial assistance to be given to mothers once they deliver.	On delivery of a pregnant woman in JBSY, Rs. 6,000 is given directly to her bank account for providing adequate nutrition to the mother and child.	– Aadhaar Card – Voter ID Card – Delivery certificate issued by government hospital – Woman's bank account number	Asha workers/ Gram Panchayat
2	Mukhyamantri Kanya Utthan Yojna (MKUY)	This scheme aims to inspire girls towards education and will provide them financial help right from their birth till they get graduated through which the girls may get a better life.	On birth of a girl child - Rs. 2,000; on 1st year: Rs. 1,000; on 1st Vaccination: Rs. 1,000; Class1 to 2 for uniform: Rs. 600 yearly; Class 3 to 5 for uniform: Rs. 700 yearly; Class 6 to 8 for uniform: Rs. 1,000 yearly; Class 9 to12 for uniform: Rs. 1,500 yearly; Class 7 to 12 for sanitary napkin: Rs. 300 yearly; on Passing Intermediate or +2 Exam: Rs. 10,000; on Completing Graduation Degree: Rs. 25,000.	– Identity Proof: PAN Card, Aadhaar Card, Driving License, Voter ID Card, etc. – Address Proof: Aadhaar Card, Valid Passport, Utility bill, Property tax bill, etc. – Bank Account documents – Certificate of class 10th and 12th – Recent passport size photographs – Income Certificate – Financial background of applicants (EWS Certificate)	Online
3	Mukhyamantri Kanya Vivah Yojana	This scheme aims to support girls' marriage who belongs to economically weaker section and Below Poverty Line (BPL) family	On the marriage of a girl Rs. 5,100 is given to her	– Aadhaar card – Income certificate – Caste Certificate – BPL Ration card – Basic address proof – Passport size photo – Bank Details – Mobile number – Birth certificates of Both – Self-declaration of non-payment of dowry	Online
4	Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) Sabla	The objective of this scheme is the overall development of adolescent girls. It aims to improve their nutrition and health	The program would cover adolescent girls (only covered out-of-school girls) 11–14 years old and All girls, regardless of whether they are out-of-school or		Anganwadi sevikas

		status, promote awareness about health, hygiene, nutrition, adolescent reproductive and sexual health (ARSH) and family and child care, upgrade home-based skills, life skills and integrate with the National Skill Development Program (NSDP) for vocational skills, to mainstream out of school adolescent girls into formal/non-formal education and to provide information/guidance about existing public services such as PHC, CHC, post office, bank, police station, etc.	school going 14–18-year-old under all Integrated Child Development Services projects		
5	Muslim Divorcee/Deserted Women Assistance Programme	This scheme aims to provide financial assistance to divorced women of 18-50 years whose annual income is not more than Rs. 4 lakhs	Financial assistance of Rs. 25,000 is given.	– Passport size photo – Bihar Residence Certificate – Age certificate – Aadhaar Card – Address of two local witnesses – Bank account	Minority Welfare Department, Bihar
Student					
1	Chief Minister Student Promotion Scheme (Mukhyamantri Vidyarthi Protsahan Yojana)	This scheme aims to provide incentive to the minority students who pass the first class from the Bihar School Examination Board.	An incentive amount of Rs. 10,000 is given. At present, while expanding the said scheme, minority Muslim girl students (Rs. 15,000 per girl student), Bengali speaking students (Rs. 10,000 per student) and Faukania passed minority students from Bihar Madarsa Education Board, Patna (Rs. 10,000 per student) Incentive amount is being provided to minority girl students (Rs. 15,000 per		Online

		girl student) who have passed Maulvi.		
2	Rajya Coaching Yojana	A provision of free coaching has been made to increase the representation of minority students in state administration and other technical and management jobs.		
3	Mukhyamantri Balika Poshak Yojana	To provide financial assistance to the girls' students studying in govt. school to purchase clothes	Class 1 to 2 for uniform: Rs. 600 yearly; Class 3 to 5 for uniform: Rs. 700 yearly; Class 6 to 8 for uniform: Rs. 1,000 yearly; Class 9 to 12 for uniform: Rs. 1,500 yearly;	– Identity Proof: PAN Card, Aadhaar Card, Driving License, Voter ID Card, etc. – Address Proof: Aadhaar Card, Valid Passport, Utility bill, Property tax bill, etc. – Bank Account documents – Certificate of class 10th and 12th – Recent passport size photographs – Income Certificate – Financial background of applicants (EWS Certificate)	
4	Mukhyamantri Cycle Yojana	This scheme will provide a free cycle to students of the 9th class. This will provide encouragement to both candidates and their parents.	Each candidate will be given Rs 3,000 for purchasing a cycle. To make sure that the money has been utilized, the candidates must submit the purchase receipt at the school office.	– Aadhaar Card – Bank Account	Through School
5	Civil Seva Protsahan Yojana	The main objective of this scheme is to provide financial assistance to students for clearing preliminary round for civil service examinations conducted either by the Bihar Public Service Commission (BPSC) and Union Public	Rs 50,000 for clearing preliminary round for civil service examinations conducted by the Bihar Public Service Commission (BPSC) and Rs. 1 Lakh for clearing preliminary round for civil service examinations conducted by the Union Public Service Commission (UPSC).	– Aadhaar card – Caste certificate – Address proof – Certificate of passing the examination – Income certificate – Passport size photograph – Mobile number – Bank account statement – Email ID etc.	Online/Offline

		Service Commission (UPSC).			
6	Mukhyamantri Balak/Balika Protsahan Yojana	To motivate children to perform better in school	All unmarried girls and boys will get a stipend of Rs 10,000 after passing Class 10 in first division. Under this scheme an incentive amount of Rs. 8,000 will be provided by the government to the students belonging to scheduled castes and scheduled tribes who pass through 2nd division.	– Educational certificates. – Income proof – ST certificate – Domiciled certificate – Bank account details – Aadhaar card. – Receipt of course – Passport size photographs	Online
7	Minority Hostel Yojana (Alpsankhyak Chhatrawas Yojana)	This scheme aims to provide hostels to the students who belong to Minority Community and studies in a recognized institution/School/College/University or recognized technical institution of the District.	The candidate who belong to Minority Community and studies in a recognized institution/School/College/University or recognized technical institution of the District for which she/he is applying is eligible for getting admission to hostels run under Minority Welfare Dept	– Matric certificate – Marksheet of Class Xth – Proof of admission to the School / College / University / Institution – Bank account details – Aadhaar card.	Online
8	Chief Minister Minority Welfare Hostel Grant/Food Grain Scheme (Mukhyamantri Alpsankhyak Kalyan Chhatrawas Anudan / Khadyann Yojana)	Under the Bihar Free Hostel Scheme, the government provides hostel facilities to the students who want to pursue their further studies. Some money also goes in the form of food grains and grants under this Bihar free hostel scheme by the govt.	Apart from the hostel, the students are also provided with food grains (9 kg of rice and 6 kg of wheat per month) and grant of Rs. 1,000/- per month.	– Aadhar Card – 10th Marksheet & Certificate – Education Certificate – Birth Certificate – Bank account – Caste Certificate – Passport size photo – Proof of having attended High School /College /University	Offline
9	Bihar Rajya Alpsankhayak Awasiya Vidyalaya Yojana	This scheme aims to provide free education in residential schools for minority communities from class 9th to 12th	50% seats are reserved for girl students.		
10	Scholarship Schemes Maulana Azad National	The objective of Scheme is to provide five-year fellowships in the form of financial assistance to students	The Fellowship will cater to the minority community students pursuing regular and full time research studies leading to award of	– Aadhaar Card – UGC-NET or Joint CSIR-UGC NET certificate – Caste certificate	Online

	Fellowship (MANF)	from six notified minority communities viz. Buddhist, Christian, Jain, Muslim, Parsi and Sikh, notified by the Central Government, to pursue M. Phil and Ph.D.	M.Phil/Ph.D degree within India only. This will enable them to be eligible for employment to the posts with M.Phil and Ph.D as pre- requisites, including the posts of Assistant Professors in various academic institutions.		

Pension					
1	Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	This scheme aims to provide pension to citizens living Below Poverty Line and 60 years or above in age.	A monthly pension of Rs. 200 up to 79 years and Rs. 500 thereafter.	– Domicile Certificate – Residential Proof (Voter card/ Electricity Bill/Aadhaar Card) – Age Proof – Aadhaar Card – Bank Passbook – Ration Card – Affidavit duly attested by Judicial Magistrate /Executive Magistrate that she/he is not in receipt of any pension/ financial assistance from any other source	Through Block Development Office and the District Social Welfare Officer
2	Indira Gandhi National Widow Pension Scheme	This scheme aims to provide pensions to widows living Below Poverty Line, aged between 40 to 59 years.	A monthly pension of Rs. 200 is provided to the beneficiary.	– Domicile Certificate – Residential Proof (Voter card/ Electricity Bill/Aadhaar Card) – Age Proof – Aadhaar Card – Bank Passbook – Ration Card – Affidavit duly attested by Judicial Magistrate /Executive Magistrate that she/he is not in receipt of any pension/ financial assistance from any other source – Death certificate of husband – Passport size photograph	Block Development Officer
3	Indira Gandhi National	This scheme aims to provide pensions to	Under this scheme, eligible beneficiaries are entitled to	– Aadhaar card – Address proof	Block Developme

	Disability Pension Scheme	individuals with a disability level of 80 percent or more and must be between the ages of 18 and 79 years.	receive monthly assistance of Rs. 300.	– Account Details – Disability certificate – Mobile number – BPL Ration card – Age Certificate	nt Officer of the concerned block
4	Laxmibai Social Security Pension Scheme	This scheme aims to cover all widows above 18 years of age whose annual family income is below Rs. 60,000.	Financial Assistance of Rs. 300/- per month.	– Aadhaar card – Address proof – BPL Ration card – Age Certificate – Income Certificate – Husband's Death Certificate – Bank Account statement – Mobile number – Email id – Passport-size photo.	Through District Director or District Social Security cell
5	Bihar Disability Pension Scheme	This scheme aims to cover only those persons with disabilities who are not covered under the Indira Gandhi National Disability Pension Scheme (IGNDPS).	Financial Assistance of Rs. 400/- per month.	– Aadhaar card – Address proof – Account Details – Disability certificate – Mobile number – Email id – Passport-size photo.	Block RTPS Counter or Online
6	Mukhyamantri Vriddhjan Pension Yojana	This scheme provides financial assistance to senior citizens of the state.	The scheme applies to all senior citizens - 60 years and above, wherein a sum of Rs. 400 and whose age is 80 years and above a monthly pension of Rs. 500 is provided to the beneficiaries as pension.	– Aadhaar Card – Income Certificate – Date of Birth Certificate – Voter's ID – Bank Account – Bank Name – Bank Branch – IFSC	Online
Job/Skill					
1	Mukhyamantri Shram Shakti Yojana	Under this scheme women and men of minority community in the age group of 18 to 45 years and whose annual income is less than Rs 4.5 lakhs are trained for employment and after this training, loans are also given under Mukhyamantri Shram Shakti Yojna	To provide training for 2 years	– Aadhaar Card – Educational certificate – Photo – Income certificate	Offline

		2022 so that people can easily start their business and become self-dependent.			
2	Mahatma Gandhi National Rural Employment Guarantee (MGNREGA) Scheme	It aims to enhance livelihood security in rural areas by providing at least 100 days of wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. If work is not provided within 15 days of applying, applicants are entitled to an unemployment allowance.	100 days guaranteed paid work within a financial year	– Aadhaar card – Bank account	An aspirant can apply for this in their respective blocks.
3	JEEViKA	The objective of JEEViKA is social & economic empowerment of the rural poor.	Poverty alleviation through-out the state of Bihar in a phased manner		
4	USTTAD (Upgrading the Skills and Training in Traditional Arts/ Crafts for Development)	USTTAD scheme aims to preserve heritage of traditional arts and crafts of minority communities and build capacity of traditional crafts persons and artisans and establish linkages of traditional skills with the global market	Upgradation of skills and training in traditional arts or crafts through institutions. USTTAD apprenticeship stipend for research and development. Support craft museum for curating traditional arts/crafts. Hunar Haat and Shilp Utsav - Support minority craftsmen and artisans in marketing their products. USTTAD SAMMAN to outstanding master craftsmen and artisans.		
Disability					
1	Chief Minister Disabled Marriage Grant Scheme	Under this scheme, if someone marries a disabled person, then he is given money from the government. If a disabled person marries another disabled person, then they are given	If one of the bride and groom is disabled, then an amount of Rs. 1 lakh is provided by the government for marrying him, while under this scheme, if both the bride and groom are disabled, then for this	– Aadhaar Card – Residence Certificate – BPL Ration Card – Caste Certificate – Income Certificate – Date of birth of the girl – Bank Account Number	RTPS counter in your block.

		double the amount from the government.	marriage, the government will give Rs. 2 lakhs.	– Passport Size Photo – Email Id – Birth certificate or age – – Disability certificate	
2	Mukhyamantri Disability Empowerment Umbrella Scheme, SAMBAL	The main objective of this scheme is to provide quick benefits for the welfare of the disabled to all the schemes of the disability sector run by the state government. To increase awareness towards the disabled, to ensure their rights while empowering them physically, socially, educationally and economically.	A loan of up to Rs. 2 lakhs will be given for self-employment. The scholarship will be given for teaching in special schools, the rate of which will be less than the rate given to non-disabled people. In very special cases, the rate of grant and state grant in schemes of National Trust will be payable according to the needs of the scheme and the specific beneficiary.	– Aadhaar card. – Pan Card. – Permanent address proof. – Two passport-size photos. – Bank account proof. – Mobile registered with Aadhar card. – Caste Certificate if applicable. – Below poverty line certificate.	Online
Minority Development					
1	Concessional credit through National Minorities Development and Finance Corporation (NMDFC)	The Corporation has been set up to promote economic development for the benefit of "Backward Sections" amongst the Minority Communities i.e., Muslims, Christians, Sikhs, Buddhists, Parsis & Jains, preference being given to the occupational group and women.	Based on annual income, target group bifurcated into two credit lines as follows: Credit Line-1, the benefits are available for persons having annual family income of upto Rs.98,000/- in rural areas and upto Rs.1.20 lakhs in urban areas. Credit Line-2, the benefits are available to persons with annual family income of upto Rs. 8 lakhs.		
General/Household					
1	Integrated Child Development Scheme (ICDS)	The ICDS Scheme is aimed to improve the health, nutrition and education of the target community. It offers a package of six services, viz. Supplementary Nutrition, Pre-school non-formal education, Nutrition & health education, Immunization, Health check-up and Referral services to Children in	The objectives of this scheme is to improve the nutritional and health status of children in the age-group 0-6 years; To lay the foundation for proper psychological, physical and social development of the child; To reduce the incidence of mortality, morbidity, malnutrition and school dropout; To achieve effective co-ordination of policy and implementation		

		the age group of 0-6 years, Pregnant women and Lactating mothers, Adolescent Girls (14-18 years) in Aspirational Districts and North Eastern States	amongst the various departments to promote child development; and to enhance the capability of the mother to look after the normal health and nutritional needs of the child through proper nutrition and health education.		
2	Pradhan Mantri Jan-Dhan Yojana	It is a National Mission on Financial Inclusion encompassing an integrated approach to bring about comprehensive financial inclusion of all the households in the country. The plan envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension facility.	In addition, the beneficiaries would get RuPay Debit card having inbuilt accident insurance cover of Rs. 1 lakh. The plan also envisages channeling all Government benefits (from Centre / State / Local Body) to the beneficiaries' accounts and pushing the Direct Benefits Transfer (DBT) scheme of the Union Government.		
3	Ujjwala Scheme	The key objective of this scheme is to protect the health of women & children by providing clean cooking fuel and therefore, reducing their dependency on conventional cooking fuels such as coal and firewood, which will lower indoor smoke pollution and the risk of related diseases.	This is scheme for providing LPG connections to women from Below Poverty Line (BPL) households. Cash assistance for Pradhan Mantri Ujjwala Yojna (PMUY) connections is provided by Government of India - Rs. 1,600 (for a connection 14.2 kg cylinder/ Rs. 1,150 for a 5 kg cylinder). Additionally, All PMUY beneficiaries will be provided with first LPG refill and Stove (hotplate) both free of cost along with their deposit free connection by the Oil Marketing Companies (OMCs).	– Aadhaar card. – Ration Card – Address Proof – Bank Account – IFSC code	Online / Offline

4	National Nutrition Mission	This is a scheme to improve nutritional outcomes for children, pregnant women, lactating mothers, and children from 0 to 6 years of age	Under this scheme, mid-day meals have been extended to the children of Balvatika in addition to the children studying in classes 1 to 8 in government and government-aided schools in the country.		
5	Access to clean drinking water and electricity under Saat Nischay	In order to boost the electricity growth to the next level the program "Har Ghar Bijli, Lagatar" is introduced and with this program the state government of Bihar ensures the electricity connection to each and every household in Bihar. The program "Har Ghar Nal Ka Jal" aims to provide clean and secured drinking water to every resident in Bihar by connecting all household in Bihar with water pipeline connection. Under this scheme, it is targeted to remove all the hand pumps by which the people of Bihar depend for their water needs.			
6	Public Distribution System (PDS)	The PDS facilitates supply of food grains and distribution of essential commodities to large number of poor people through a network of Fair price shops at a subsidized price on recurring basis			
7	Indira Aawas Yojana (IAY) /Pradhan Mantri Awas Yojana (PMAY)-Gramin	To provide pucca houses to all who are houseless and living in dilapidated houses in rural areas.	The unit assistance given to beneficiaries under the programme is Rs. 1,20,000 in plain areas and to Rs. 1,30,000 in hilly states/difficult areas	– Aadhaar card. – Voter Card. – Income certificate. – PAN card. – Bank account details.	Online

			/Integrated Action Plan (IAP) for Selected Tribal and Backward Districts. Additional assistance of Rs.12,000/- is extended for construction of toilets through convergence with Swacch Bharat Mission – Gramin (SBM-G), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) or any other dedicated source of funding. The beneficiary is entitled to 90/95 days of unskilled labour from MGNREGA. The beneficiary would be facilitated to avail loan of up to Rs.70,000/- for construction of the house which is optional.	– Certificate of not having a house. – Passport-size photo. – Mobile number.	
8	Pradhan Mantri Jan Arogya Yojana (PMJAY)	AB-PMJAY provides a defined benefit cover of Rs. 5 lakh per family per year. This cover will take care of almost all secondary care and most of tertiary care procedures.	Only those households whose name is listed in Socio Economic and Caste Census (SECC) database and active Rashtriya Swasthya Bima Yojana (RSBY) card holders are entitled to avail PMJAY benefits.	– Aadhaar Card – PAN Card – Mobile – Address Proof – Email – Caste certificate – Income certificate (maximum annual income to be only up to Rs. 5 lakhs a year) – Document proof the current status of the family to be covered (Joint or nuclear)	
9	Chief Minister Inter-caste Marriage Grant Scheme	The benefit of the Bihar Inter-caste Marriage Scheme will be available to anyone only when one of the spouses is from a backward caste and the other is from an upper caste.	The scheme provides a financial incentive to couples who choose to marry outside their own caste and community, helping to promote social harmony and reduce caste discrimination. Under the scheme, eligible couples can receive a one-time grant of Rs. 2.5 lakhs,	– Permanent residence certificate – Aadhaar card of both pairs – Age Certificate – Passport size photo – Marriage Card – Marriage Certificate / – – Caste Certificate	Online / Offline

			– Joint bank account number of both the married couple – Wedding photo of both the married couple – Mobile number	
10	Chief Minister Family Benefit Scheme	The main objective of the National Family Benefit Scheme is to provide financial assistance to the helpless families of the state.	Under the scheme, in the event of the death of the earning head of the family, financial assistance of Rs. 20,000 will be given to the family of Economically weaker sections of the state	– Applicant Photo – Ration Card – EPIC – ID Proof – Residence Certificate – Age Certificate – Income Certificate – Husband's Death Certificate – Address Proof – Bank Account (Passbook First Page)	Online
11	Kabir Antyesti Anudan Yojana	This Scheme provides one time grant to BPL families to undertake last rites (funeral rituals) in case of death of a family member.	A one-time financial assistance of Rs. 3,000 is given by the state government to the dependent/closest relative of the deceased.	– Death certificate – Voter Card of Beneficiary – Aadhaar card of the deceased – BPL ration card – Bank Account details	Panchayat Office / Municipal Council Office / Municipal Corporation
Farmer					
1	PM-Kisan Samman Nidhi	The scheme aims to supplement the financial needs of the farmers in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income.	Financial benefit of Rs. 6,000 per annum per family in three equal installments, every four months.		

Source: This table is compiled from multiple online sources. In column five, the requirement of the documents is taken from unofficial online sources as these are not available on government websites.

Annexure-VI: District-wise Percentage of Multidimensionally Poor in Bihar

Bihar: Headcount Ratio

Percentage of population who are multidimensionally poor in each district

District	NFHS-5 (2019-21)	NFHS-4 (2015-16)
Araria	52.07%	64.65%
Purnia	50.70%	63.31%
Supaul	50.64%	63.90%
Saharsa	49.00%	61.46%
Madhepura	45.78%	64.43%
Kishanganj	45.55%	64.75%
Katihar	44.21%	62.38%
Sitamarhi	42.82%	63.46%
Jamui	41.94%	64.01%
Khagaria	41.38%	58.23%
Banka	38.22%	57.83%
Samastipur	37.36%	55.87%
Pashchim Champaran	36.67%	57.50%
Purbi Champaran	36.39%	64.13%
Gaya	35.43%	54.67%
Darbhanga	35.07%	56.45%
Madhubani	33.91%	55.41%
Sheohar	33.80%	60.03%
Nawada	32.13%	51.72%
Jehanabad	31.77%	45.41%
Arwal	31.72%	52.18%
Lakhisarai	31.46%	43.90%
Sheikhpura	31.17%	52.70%
Nalanda	30.02%	46.61%
Kaimur (Bhabua)	29.95%	44.48%
Vaishali	29.22%	47.56%
Begusarai	28.28%	50.68%
Saran	27.74%	42.80%
Muzaffarpur	27.61%	48.00%
Bhagalpur	27.40%	45.60%
Aurangabad	26.80%	43.94%
Bhojpur	26.35%	40.50%
Buxar	26.00%	41.84%
Gopalganj	23.23%	42.75%
Patna	23.09%	29.20%
Rohtas	21.93%	40.74%
Munger	21.63%	40.73%
Siwan	17.41%	40.55%

% of population who are multidimensionally poor

■ NFHS-5 (2019-21)   ■ NFHS-4 (2015-16)

Source: National Multidimensional Poverty Index: A Progress Review, 2023

Annexure-VII: Protocol followed for the identification of occupations

The secondary data from NSSO 55th round (1999-2000) was analysed to study the occupational characteristics among marginalised communities in four districts of Bihar-- Purnia, Kishanganj, Katihar and Araria.

The primary education qualification was coded as the years of education as follows:

Codes in NSSO 55th round	Education qualification	Number of years of education
00	Invalid	0
01	Not literate	0
02	Literate though attending: NFEC/AEC	0
03	TLC	2
04	Others	2
05	Literate but below the primary	4
06	Primary	5
07	Middle	8
08	Secondary	10
09	Higher Secondary	12
10	Graduate and above in: agriculture	15
11	Graduate and above in: engineering/technology	16
12	Graduate and above in: medicine	16
13	Graduate and above in: other subjects	15

This sample's average years of education per occupation were calculated by sorting the mean education years by occupation codes.

The average years of education for each occupation are listed in the table below.

The years of education were further categorised into tertiles, thereby categorising the occupation into three different categories 1=low, 2=average, 3=high.

Codes	Occupation as per NCO 1968	Average years of education	Tertiles
39	Engineering Technicians, N.E.C	8	3
60	Life Science Technicians	15	3
70	Physicians And Surgeons, Allopathic	11.67	3
76	Pharmacists	11.67	3
134	Librarians, Archivists And Curators	10	3
150	Teachers, University And Colleges	15	3
151	Teachers, Higher Secondary & Secondary Schools	12.78	3
152	Teachers, Middle School	11.25	3
153	Teachers, Primary	12.64	3
157		15	3
159	Teachers, N.E.C	15	3
173	Photographers, Other	9	3
190	Ordained Religious Workers	10.75	3
210	Administrative & Executive Officials, Union Govt	15	3
211	Administrative & Executive Officials, State Government	12.5	3
221	Working Proprietors, Directors & Managers, Retail Trade	5	3
243	Working Proprietors, Directors & Managers, Manufacturing	5.5	3
250	Working Proprietors, Directors ,Managers & Related Executives, Transport	7.5	3
259	Storage And Communication, N.E.C	6.5	3
269	Working Proprietors, Directors, Managers,& Related Executives, Other Services	10	3
299	Administrative, Executive &Ma Nagerial Workers, N.E.C	15	3
300	Clerical Supervisors,(Office. Superintendents), Head Clerks, Section Heads	13.5	3
309	Clerical And Other Supervisors, Other	5	3
330	Book Keepers And Accounts Clerks	12	3
331	Cashiers	10	3
350	Clerks, General	11	3
351	Store Keeper And Related Workers	12	3
358	Office Attendants (Peons, Daftries, Etc)	8	3
359	Clerical & Related Workers(Including Proof Readers &Copy Holders), N.E.C	12	3
361	Postmasters, Telegraph Masters And Other Supervisors	12	3
371	Conductors, Transport	8.3	3
389	Mail Distributors And Related Workers, N.E.C	15	3
390	Telephone Operators	11	3
400	Merchants And Shopkeepers, Wholesale Trade	5	3

401	Merchants And Shopkeepers, Retail Trade	4.91	3
409	Merchants & Shop Keepers & Wholesale & Retail Trade, N.E.C.	6.3	3
410	Sales Supervisors	12	3
412	Selling Agents	8	3
419	Manufacturers Agents, N.E.C	12.5	3
430	Salesmen, Shop Assistants And Demonstrators	7.62	3
431	Street Vendors, Canvassers And News Vendors	3	2
439	Salesmen, Shop Assistants & Related Workers, N.E.C.	2	2
449	N.E.C	12	3
499		4	2
500	Hotel And Restaurant Keepers	5	3
520	Cooks And Cook Bearers	0	1
521	Butlers, Bearers And Waiters	8	3
531	Domestic Servants	2	2
541	Sweepers, Cleaners And Related Workers	5.2	3
550	Laundrymen, Washermen And Dhobis	7	3
559	Launderers, Dry Cleaners And Pressers, N.E.C	5	3
560	Hair D Ressers, Barbers, Beauticians & Related Workers	8	3
571	Policemen And Detectives	7.5	3
574	Watchmen, Chowkidars And Gate Keepers	0	1
579	Protective Service Workers, N.E.C	10	3
599	Service Workers, N.E.C.	4	2
600	Farm Managers & Supervisors, Crop Production	15	3
610	Cultivators (Owners)	3.38	2
611	Cultivators (Tenants)	1.9	2
621	Livestock Farmers	2	2
622	Dairy Farmers	1.6	2
630	Agricultural Labourers	0.4	1
650	Farm Machinery Operators	4	2
651	Farm Workers, Animal, Birds And Insect Rearing	4.67	3
681	Fishermen, Inland And Coastal Waters	4	2
722	Metal Rolling Mill Workers	5	3
731	Wood Treaters	6.5	3
742	Cookers, Roasters And Related Heat Treaters	8	3
754	Weaving & Knitting Machine Setters & Pattern Card Preparers	8	3
755	Weavers And Related Workers	4	2
771	Grain Millers, Parchers And Related Workers	0.87	1
784	Bidi Makers	2	2
791	Tailors And Dress Makers	5.18	3
793	Milliners, Hat And Cap Makers	8	3
795	Sewers And Embroiders	7.5	3

801	Shoe Makers & Shoe Repairers	0	1
809	Leather, Cutters, Lasters & Sewers & Related Workers, N.E.C	4	2
811	Carpenter	0	1
812		5	3
831	Blacksmiths, Hammersmiths & Forgin G Press Operators	4.67	3
839	Blacksmiths, Toolmakers, Machine Tool Operators, N.E.C	0	1
840	Instrument Making (Except Electrical)	15	3
842	Machinery Fitters And Machine Assemblers	8	3
843	Motor Vehicle Mechanics	5	3
845	Mechanics, Repairmen, Other	5.57	3
851	Electricians, Electrical Fitters And Related Workers	6	3
856	Telephone And Telegraph Installers And Repairmen	12	3
871	Plumbers And Pipe Fitters	9	3
872	Welders And Flame Cutters	5	3
873	Sheet Metal Workers	0	1
879	Plumbers, Welders, Sheet Metal & Structural Metal Preparers & Erectors, N.E.C	6	3
893	Glass And Ceramic Kilnmen	5	3
901	Plastics Product Makers	15	3
903	Tyre Makers And Vulcanisers	5	3
926	Photo Engravers	10	3
929	Printers And Related Workers, N.E.C.	5	3
932	Painters, Spray And Sign Writing	8	3
939	Painters, N.E.C.	0.67	1
942	Basketry Weavers And Brush Makers	4	2
951	Bricklayers, Stone Masons And Tile Setters	1.26	1
958	Hut Builders And Thatchers	2	2
959	Construction Workers, N.E.C.	0	1
963	Oilers & Greasers (Including Cleaners Motor Vehicle)	6.5	3
970	Supervisors & Foremen, Material & Freight Handling & Related Equipment	0	1
980	Supervisors &Foremen, Transport Equipment Operation	4	2
986	Tram Car And Motor Vehicle Drivers	6.5	3
987	Drivers, Animal And Animal Drawn Vehicles	0	1
988	Cycle Rickshaw Drivers And Rickshaw Pullers	0.93	1
989	Transport Equipment Operators And Drivers, N.E.C	1.42	2
999		4.06	2

<u>Protocol to match prestige scores:</u>

The occupation codes were exported into Excel from the GSS survey of 1998. The US occupation classification used in this survey was from 1980. A separate Excel file was created wherein the 1980 US occupation classification codes were manually matched with India's 1968 NSSO classification.

The 1998 US sample was used as it's the closest to the 55th NSSO survey in India. Additionally, the 1980 occupation classification was more extensive as compared to the 2010 classification.

In most cases, the description of each occupational category in the censuses is not identical to those in the ISCO-88. In case the descriptions are not identical, we tried finding the closest ones. The classification of occupational categories is more detailed in the 1968 than in the censuses for some occupational areas. We also tried to first identify all related occupational categories in the ISCO-88 that well describe the occupational category in the 1968 categories. However, on matching the 1980 classification with the 1968 codes, we found that the Indian 1968 classification is way more elaborative, while around 50 percent of occupations from the Indian context that are missing in the 1980 list.

Annexure-VIII: Observations and experiences shared by surveyors from the field

OVERALL

- In one panchayat in Katihar, the Mukhiya initially refused to allow the survey. The survey was not conducted after the interference from the Mukhiya. Therefore, another panchayat was selected from the buffer pool as replacement. In most other cases, after explaining the purpose of the survey, the elected representatives (Mukhiyas and ward members), were willing to cooperate.

- In Kishanganj, a similar issue arose where the Mukhiya insisted on having a letter from the Block Development Officer (BDO). The matter was ultimately resolved through communication with the BDO.

- In general, when the surveyors informed these elected representatives in advance, they encountered minimal issues when conducting the surveys.

WORKFLOW IN PANCHAYATS

- In panchayats where the Mukhiya and/or ward members have established good relationships with bureaucrats at the block level or higher-level politicians such as Zila Parishad members, there is clear evidence of scheme benefits being more readily accessible.

- The residents of Gram Panchayats (GPs) tend to rely heavily on their ward members and Mukhiyas for accessing scheme benefits. They often express reluctance to go beyond these local representatives because they believe that at the block level, they won't be treated well or have the same level of access to benefits without the support and influence of their elected representatives.

DISCRIMINATION

- In the entirety of survey experiences, there was only one instance where surveyors observed discrimination by the Mukhiya towards fellow citizens of the panchayat. They were asked to state their problems from a distance and were not allowed to approach where the Mukhiya was seated.

- Besides this, there was no apparent discrimination observed or experienced by surveyors based on religion or caste throughout the survey.

SURVEY OBSERVATION/EXPERIENCE

- During the surveys, women were predominantly the primary respondents, as the men in their families were usually at work. Some men had migrated to other states for work, and a few had even gone to Gulf countries, particularly from Kishanganj.

- Most people were ultimately willing to participate in the survey, but they initially displayed some hesitancy or resistance.

- In certain areas, language barriers posed a challenge, especially with the Surjapuri dialect, which had more Bengali slang and differed from standard Hindi/Bhojpuri. This problem was more pronounced among women, while men generally understood and responded in Hindi.

- More educated individuals tended to ask more questions to better comprehend the purpose of the survey, but they were generally receptive to participating.

- Men typically posed more questions than women, but women in groups often asked more questions to gain a thorough understanding of the survey's purpose.

- After a few surveys were completed in any panchayat, other respondents became more responsive to participating.

- Surveys were typically conducted in the courtyards of households, and over time, neighbors would often join the respondents. Initially, respondents felt comfortable as the questions focused on demographics. As the questions shifted toward government schemes, they believed that participating might lead to increased government benefits.

- It was more effective to engage with women in the households, as they possessed a better understanding of both their parental and their husbands' families.

- Underreporting regarding assets and government schemes was observed. For instance, surveyors could see constructed toilets, but when asked if they received these under toilet schemes, respondents denied it, even though their neighbors confirmed it. A similar situation occurred with housing schemes (Pradhan Mantri Awas Yojana).

- On certain questions, respondents provided inconsistent answers, and different responses sometimes came from individuals within the same household. This inconsistency was mainly related to their reluctance to admit to receiving benefits from certain government schemes.

- When questions pertained to government scheme benefits, more people, including those outside the sample, expressed interest in participating, and some even forcefully requested to be included in the survey.

- Answers to some questions were readily available, and minimal probing was required, as the options in the survey lists made it easy to find the appropriate response.

- Photograph requests posed a challenge, particularly when dealing with females. In one instance, one female respondent raised concerns over the possibility of posting the photo on the social media (Facebook) but later she agreed after her children comforted her.

- Respondents believed that occupational requirements had evolved over time. Nowadays, education is often necessary for most occupations. Even in traditional occupations like being a *raj mistry* (mason), individuals are expected to possess skills in measurement and calculation.

- Many households had a mix of primary occupations. They engaged in agriculture but also pursued other jobs as laborers, mechanics, and masons. Agriculture was a subsistence source of income for most of them.

- OBCs (Other Backward Classes) were least involved in farming, with many of them working abroad in Gulf countries.

- Regarding questions about occupation, people still held the belief that political representatives (Mukhiya) enjoyed the same prestige as in the past, along with teachers and landowners (Zamindars).

Annexure-IX: Photographs from Sample Districts

Durgapur and Sukhsan Villages in Katihar

Sugaba Mahanadpur and Hardas Arazi Villages in Purnia

Kamalpur Village in Kishanganj