

Draft Report on Baseline Survey & Study for West Bengal State Rural Livelihood Mission

West Bengal State Rural Livelihood Mission (WBSRLM)

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Executive Summary

The West Bengal State Rural Livelihood Mission aims at bringing about sustained improvement in the incomes, livelihoods, well-being and empowerment of the targeted rural poor. A survey of the households was planned to assess the present status and prepare a road map for future livelihoods initiatives for income generation and income enhancement of the poor SHG households and development of their well-being in the changing socio-economic scenario.

A total of 16 districts were taken with equal number of treated and control districts. Four sample blocks were selected from each identified district. Two GPs were selected from a block, one close to the blocks HQ and another far away from the block HQ. Thus, a total of 64 Gram Panchayats were selected for the study from both target and control blocks. A total of 2 villages were selected from each of the selected GPs and thus 320 villages were selected from the treated and control areas. Purposive sampling was followed during selection of villages, so that villages with highest & lowest SC / ST / Minority population were taken up for the study for both the treated and control blocks. Random selection of 25 households from each of the sampled villages was done after completion of listing exercise in each of the selected villages. Thus the target sample of 3200 households for treated area and another 3200 for control area was arrived at.

Considering the outcome of the present study, both quantitative and qualitative methodologies were implemented for collection of data from different target groups. The implementation plan started with the orientation exercise on data collection, conducted during 22nd-24th December 2014. A team of 64 investigators, 30 supervisors, 12 executives completed the field work in 58 days, starting on 20th January 2015. A total of 6400 household, 623 SHG institutions, 32 FGDs, 115 Fact sheets and 35 KII have been covered during the data collection. Data were entered and cleaned by using Microsoft Excel Office and SPSS software was used for data analysis. Quality Control was an intrinsic and important aspect of the study whereby it was maintained by GfK Mode at each and every stage of sampling, training, data collection, data entry, and analysis of data. Spot check, back-check, data validation, data check were maintained by GfK Mode and a weekly reporting was strictly followed at every stage.

Profile of the Sampled Household

		Treated	Control
Social Category (%)	Scheduled Caste	37.2	28.9
	Scheduled Tribe	12.5	7.3
	Other Backward Class	17.3	11.9
	General	33.0	51.8
Religion (%)	Hindu	79.8	63.8
	Islam	18.7	33.6
	Others	1.4	2.6
Average age (years)		28.6	28.9
Average Family Size (Number)		4.7	4.5
Can write their name (%)		75.8	79.1
Ever attended school (%)		75.5	77.8
Students not attending school (6-14 years) (%)		6.9	9.3
Standard of Living Index (SLI) (%)	Low	49.7	21.0
	Medium	39.3	58.0
	High	11.1	21.0
Media Habit (%)	News Paper	11.2	11.4
	Magazine	1.9	2.2

The sampled population has 37.2% SCs, 12.5% STs, 17.3% OBCs and 33% in the treated and correspondingly 28.9%, 7.3%, 11.9% and 51.8% in the control area. The sample is divided by 79.8% Hindus, 18.7% Islam and 1.4% belonging to other religion in treated and 63.8%, 33.6% and 2.6% respectively in control areas. The average family size is 4.7 in the treated and 4.5 in the control areas. Seventy six per cent can write their name in treated and 79.1% can do the same in control area. Larger proportion (49.7%)

belongs to low SLI in the treated area while 21% belongs to the same category in control

Livelihood Asset Portfolio -

The chapter on Livelihood Asset Portfolio explains the pattern of land ownership¹, cropping pattern and possession of non-land assets in the sampled districts. Respondents to the extent of 42.5% and 33.4% in the treated districts and control districts respectively mentioned that they possessed agricultural land, though there is wide variation in the rate of possession across the districts. The land ownership across districts is quite dispersed and so between treated and control areas and social categories. Excepting general caste, proportion of land ownership is higher in treated areas across all social categories. Average extent of land holding is 62.2 decimals in treated areas and 65.5 decimals in the control areas. The extent of total land holding is more or less similar across social categories and across treated and control areas. Home stead land around the house (sometimes used for agricultural use) is 2 decimal in treated areas and 5.6 decimal in control areas. It is less for STs in both treated and control areas. Amongst the households which have agricultural land, 19.5% in treated areas and 17.9% in control areas have irrigated land. The average amount of irrigated land holding is 50.6 decimal for the treated group and 58.5 decimal in control areas. Around 63% of the respondents in treated areas owning agricultural land cultivates land. The above data pertains to those who possessed agricultural land. However, it is observed that average land holding is only 27.44 decimal in treated areas, if the landless households are also considered. Correspondingly it is 23.27 decimal in the control areas.

The respondents were asked what technology they used in rice technology. All the respondents who answered to the question told that majority (90.31% in treated 71.32% in control) depended on conventional method only. In the treated areas, we find 58.02% cultivate during Kharif season, as compared to 22.79% in the control group. It is observed that cultivation in kharif season only is done by a large majority in Puruliya (93.1%) and Bankura (87.1%) within the treated areas. Such exclusivity of cropping pattern for “only kharif” is not noticed in any of the districts in control area. “Only Kharif” is cultivated by a large proportion of respondents amongst ST group and OBC group in treated area. However similar trend is not observed amongst social categories in the control areas. The respondents who owned agricultural land were asked if they leased out land in last 12 months. Overall, this was admittedly claimed by only 3.33%. In the treated group, 2.79% leased out land and the same was done by 4.03% in the control group. The households owning livestock was found to be more in treated than in control districts, but there was not much variation across social categories.

Employment & Occupational Pattern

The census definition of Work Participation Rate is the percentage of total workers (main and marginal) to total population. As per census, overall work participation rate of 44.75% in West Bengal. The proportion of main workers in this group constitutes 28.14% and the rest are marginal workers. However, in the study, work participation of respondents has been sought through a question, “does the individual work /support in the household (like on farm or in the business) or earn income in cash /kind from outside?” This question has yielded 73.2 per cent of work participation in the treated area and 59.0 per cent in the control area. Across different age groups a similar trend of difference in the treated and control is noticed. Work participation rate is high in most of the districts within treated area as compared to the control area. Wider gender disparity is observed across all social categories as compared to the treated area. The work participation by economic status show that respondents belonging to APL HHs are marginally engaged more than the BPL families. It is noticed that 24% and 21% of males are engaged in agricultural farming and casual agricultural labourer respectively in treated area. However, in the control area dependence on agricultural farming is to the extent of 20% and engagement as casual labourer in agricultural sector is to the extent of 18.5% for males. The work participation reverses by gender group in only one type of occupation, i.e. handicraft

¹ Landless are those who do not possess land other than the plot on which the house is built

.More female working population is engaged in zari work, beads making, weaving and mat making which are part of handicraft industry. Animal husbandry is also a more common occupation among female than male working population. in the treated area, 81.53 % of respondents claimed having job cards in the family compared to 74.47 % in the control area. The job card holders are more amongst SCs and STs.

The number of days per person is engaged is 5.46 days in the treated areas and 9.17 days in the control area. In the control area, engagement in MNRGA job is more, in particular, among the registered social category. Across the social categories, migration has happened more in the treated areas than in the control area, excepting amongst general category. Migration differential between treated and control is pronounced in case of scheduled tribes in the 2 areas. highest level of migration has happened in Maldah (26.5%) followed by Coochbehar (18.75%) in the treated area. In the control area, highest level of migration has taken place from North Dinajpur (22.3%) followed by Murshidabad (21.0%). *Unavailability of work in the village* or *“Lack of assured work in the village throughout the year”* are primary reasons cited for migration. The pull factor of *“better wages at migrating destinations”* is more pronounced in treated area than the control area . But the push factor *“Unavailability of work in village* is also told by higher proportion of respondents in the treated area

Household Income

The respondents were asked if they were engaged in multiple occupations and what was the time spent and what was the annual earning on each of the activities performed by each of the family members. This method of probing was in details and likelihood of misinformation about the amount of income is to some extent reduced. This information was collected for all members in the household. This apart, a question was posed to each household regarding monthly income of the household from all sources and was asked to state the income within a range. The latter probe has the possibility of under reporting annual income. The respondents from these 2 sources very necessarily produced different sets of income information. It is also known that income information are generally under reported

Through direct query, monthly Per Capita Income (MPCI) is INR 1214 in the treated area and monthly per capita income is INR 1246 It is noticed that MPCI is as low as INR 674 in Bankura , INR 781 in Puruliya and INR 783 in Birbhum , while in the control area Murshidabad recorded MPCI of INR 809 followed by INR 959 in North Dinajpur. Calculating income from all sources at the member base and aggregating at the household level yielded income data a little higher than the direct query method . The monthly per capita Income (MPCI) is INR 1433 in the treated area a little more than what was calculated through the other method (INR 1214)in the treated area. In the control area, monthly per capita income is INR 2004. The average monthly income is INR 6456 in treated area and INR 9021 in control area. MPCI is lower in Birbhum (INR 896), Bankura (INR 909) and Puruliya (INR 906) , while in the control area Murshidabad recorded MPCI of only INR 868.

Household Expenditure

The data of monthly household expenditure and annual household expenditure for different items were gathered and average annual income was calculated. Average MPCE in the treated area is marginally more those in the control group. Average MPCE is least amongst the ST group in treated area. Same observation is found amongst the ST group. MPCE is INR 1642 in the treated area and INR 1853 in the control area. MPCE is least in Puruliya (INR 1142) followed by Bankura (INR 1220). In the control districts, the Murshidabad (INR 1263) has the least MPCE in the control area. In the treated area average MPCI (INR 1433) is stated to be less than average MPCE (INR 1642), but in control area average MPCI , INR 2004 is more than average MPCE , INR 1853. This could indicate some amount of perpetual indebtedness or savings is negative. The MPCE is a better measure of capacity to purchase which in turn points at the earning abilities of individuals

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Housing & Other Amenities

In the treated area, 60.2 % respondents stay in “*kutcha*” and 9.2 % in “*pucca*” houses, while in comparison in the control area 55.1% stay in “*kutcha*” and 11.0 % in “*pucca*” houses . Availability of separate kitchen was with 64.13% household in treated and 65.25 % in the control areas. The respondents built their house under different government schemes. In the treated area, 11.09 % got this opportunity, while it was 12.16 % in the control area. Piped water supply is available with a very few households. Till date, majority of the household in the treated area (82.41%) depends on Tube well/Bore well/Hand Pump as compared to the respondents in the control area(77.22%). The respondents to the extent of 51.63 % in the treated area do open defecation as compared to 31.06% in the control area. The analyses by districts reveal that open defecation is practised by a very high proportion in Bankura (97%), Birbhum (83.5%) and Puruliya (92%). All these districts belong to the treated area. Among all the districts in control area, North Dinajpur is ranked first, within control area, so far as open defecation is concerned. It is observed that primarily rural households depend on wood, straw, grass, leaves, agricultural crop waste and cow dung or dung cakes to light the stove for daily cooking. Rural Electrification has reached interior pockets and it is observed that it has reached homes of 87.19 percent respondents in the treated area and 91.28 % in the control area

Household Savings, Access to Savings, Credit and Debt

The respondents were enquired if they had saved any amount in last one year. Sixty percent in treated area and 53.31 % in the control area responded in affirmative. The analyses of savings habit by districts show that, savings habit is high among respondents of Cooch behar (80.0%), while it is as low as 31.5 % in Bankura within the treated area. The analyses of savings habit by districts show that, savings habit is high among respondents of Cooch behar (80.0%), while it is as low as 31.5 % in Bankura within the treated area. Average savings (including no savings) is INR 1966 in the treated area and 1999 in the control area. Annual per capita savings is meagre , INR 420 in the treated area and INR 448 in the control area . The respondents were asked how the savings was utilized. It is found that 25.69 % in the treated area and 19.7 % in the control area have not utilized what they saved, otherwise, buying household goods, renovation of the house featured as important items for utilizing the savings. The requirement of loan was stated by 67.81% of the respondents in the treated area and 70.38% in the control area. The respondents were asked if they had any existing loan. It was found that 26.91% of respondents in the treated area and 32.81% in the control area had existing loans at the time of survey. Districts those are better-off socio-economically, such as, Bardhaman, Purba Medinipur and Paschim Medinipur show outstanding loan receipts more than the state average, whereas districts like Bankura, Purulia, Birbhum, etc. have lesser average of outstanding loans indicative of poorer financial credibility among families to opt for financial risks. and it shows that agriculture, house construction /repair and business are the important reasons for taking loan. The respondents took loan primarily from SHGs, followed by banks and MFIs . The trend was more or less similar across the treated and control areas

Food Insecurity & Other exigencies

The food insecurity was mentioned by 7.53% of the respondents in the treated area and 6.91% in the control area. Food insecurity is slightly more in SC families within treated area as compared to other social groups. In control area, OBCs, to the extent of 8.12% mentioned about food insecurity. Food insecurity was assessed by a question “Over the past 12 months, was there always enough food for all family to have at least two full meals every day?” The food insecurity was stated by 21.25% in Purba Medinipur and 17% in Birbhum which are much higher proportions as compared to the average. Similar spikes in the control areas were observed. Fifteen percent respondents from Bardhaman, supposedly a developed district mentioned about food insecurity. Around 21% in the treated area and 20% in the control area mentioned that in some circumstances or the other they borrowed money to buy food. Accessing PDS across the treated and control areas at the overall level is similar (78.47% in the treated and 79.69% in the control). It is highest amongst the ST groups in the treated and correspondingly it is highest amongst SC group in the control area. Availing ration through PDS is highest Purba Medinipur (94.25%) followed by South 24 Pargana (90%), Bankura (88.50%) and Puruliya (83.75%). The least is used by respondents from Cooch behar (54%).

Access to Public Services

The schemes which are more widely known schemes are (above 50%) awareness are ICDS, Indira Awas Yojana, MNREGA, JSY, Kanyashree and SSA, IGNOAPS and IGNOAPS and Swach Bharat Abhiyan. Amongst some of the popular social security schemes, MNREGA was availed by a large proportion, i.e., 66.01% in the treated area and 63.61% in the control area as compared with other schemes. MNREGA was availed by a large proportion, 66.01% in the treated area and 63.61% in the control area as compared with other schemes

Consulting unqualified practitioners or quacks for common ailments is high, 49% amongst the respondents from the treated area and 67.1% in the control area. The rural households seek services from district hospitals in case of major ailments to the extent of 67.6% in the treated area and 64.3% in control area.

Women Empowerment

It was found that in the treated area, 47.38% households had one or more family members in SHGs. This proportion was however less, 38.66% in the control area. Those who were members of SHG groups were asked how often they attended the SHGs, an indicator to understand how actively they are involved. Sixty six percent of the households in the treated and 65.48% in the control area mentioned attending the SHG meetings regularly. On an average, a negligible proportion of 3.19% HHs in the treated and 2.5% HHs in the control areas had female elected member of PRIs. The women members mostly do not participate in the gram sabha meetings and this was reiterated by 63.75% in the treated area and 68.94% in the control area who mentioned never having attended any gram sabha meetings. Only 9.16% households in the treated area and 7.81% HHs in the control area had females owning assets in their own name. Ownership of assets or properties in the name of the women of the HH is a rare occurrence, as only 9.16% in the treated area and 7.81% have assets in the name of female members of the household. However, exceptions are Coochbehar in the treated area and Darjeeling in the control area. There is only one area, such as, immunization of children where women lead in decision making. In all other areas, marriage, education asset purchase, selection of livelihood, migration, occupation, children's marriage, and family planning women take a back seat. In taking important family decisions, SHG women are ahead of the Non SHG members but nonetheless it is quite low across both the categories. Rural women do not have much freedom of mobility.

Quality of Self Help Groups

The performance of SHGs with respect to certain parameters were analysed for all the SHGs considered from the districts. Scores were assigned against to each parameter and a sum arrived for each component. Such scores have been presented by districts. The components that have been considered are systems and self-management, nature of meetings in last 1 year , financial transaction within the group, financial stability , members awareness and participation in social development . All the indicators from different segments, such as, systems & self-management, nature of meetings - for a year, financial transactions within the group, financial stability and members' awareness and participation in social development were considered. Purba Medinipur occupies the first position (81.03) and Jalpaiguri occupies the bottom position (42.05) in the treated group. At the overall level, North 24 Pargana has occupied the 1st rank and Nadia has occupied the last rank.

The study looked into the functioning of federations such as “*Sanghas*”, “*Upasnsanghas*,” *Activity Clusters*” and “*Mahasanghas*” in all the selected and findings is elaborated in the report on Systems of Functioning, Modes of Communication, Linkages, Main Activities, Financial Status, Role in Social Empowerment

1 CHAPTER 1: INTRODUCTION

1.1 Background

Aajeevika-National Rural Livelihoods Mission (NRLM) is one of the important programmes of government of India, in terms of allocation and coverage, and it seeks to reach out to 8–10 crore rural poor households and organize them into SHGs and federations at village and at higher levels by 2021-22. While doing so, NRLM ensures adequate coverage of poor and vulnerable sections of the society identified through Participatory processes and approved by Gram Sabha. A strong convergence with Panchayati Raj Institutions (P.R.I) is an important feature of the program. During the year 2013-14, Aajeevika-NRLM has focused on supporting the State Missions in transiting to NRLM by fulfilling all the requirements, setting up implementation architecture, strengthening them by providing comprehensive induction training and capacity building support. The Resource blocks initiated during the year 2012-13 have shown impressive results in terms of quality of community institutions and generation of social capital. NRLM has focused on creating special strategies and initiating pilots to reach out to the most marginalized and vulnerable communities – Persons with Disabilities (PwDs), the elderly, Particularly Vulnerable Tribal Groups (PVTGs), bonded labour, manual scavengers, victims of human trafficking, etc. During the year emphasis was also placed on strengthening the institutional systems in terms of adopting Human Resource Manual, Financial Management manual and roll out of interest subvention program. Around 1.58 lakh youths have set up own enterprises with the help of Aajeevika. 24.5 lakh Mahila Kisans have also been provided support.²

The core values which guide all the activities under NRLM are as follows:

- Inclusion of the poorest, and meaningful role to the poorest in all the processes
- Transparency and accountability of all processes and institutions
- Ownership and key role of the poor and their institutions in all stages planning, implementation, and, monitoring
- Community self-reliance and self-dependence

In West Bengal, NRLM was launched as ANANDADHARA on 17th May, 2012. The agenda is to mobilize the rural poor and vulnerable people into self- managed, federated institutions and support them for livelihood collectives. In addition, the poor would be facilitated to achieve increased access to their rights, entitlements and public services, diversified risk and better social indicators of empowerment. To further these objectives, WBSRLM (West Bengal State Rural Livelihoods Mission), a registered society under the Society Registration Act 1860 has been formed by the Government of West Bengal to implement the National Rural Livelihood Mission in the state.³ However, the SHG movement in West Bengal predates NRLM and under the SGSY programme, SHGs were nurtured by the District Rural Development Cell (DRDC), which at present has come under the WBSLRM fold.

1.2 Objective of the Baseline Study

The Mission aims at bringing about sustained improvement in the incomes, livelihoods, well-being and empowerment of the targeted rural poor. A survey of the households is intended to assess the present status and prepare a road map for future livelihoods initiatives for income generation and income enhancement of the poor SHG households and development of their well-being in the changing socio-economic scenario.

² Social Statistics Division, Ministry of Statistics and Programme Implementation, Government of India , www.mospi.nic.in, Millennium Development Goals- India Country Goals , Page Number 30-31

³ <https://wb.gov.in/portal/web/guest/anandadhara>

The West Bengal State Rural Livelihoods Mission has therefore decided to commission an independent inter temporal / longitudinal study to assess the livelihoods of the rural poor at the baseline and two follow up stages.

The specific objective of the Baseline Survey is to assess the present socio-economic status/condition of the NRLM target population (poor, women in rural areas& their families) and their linkages with CBOs.

The data collected during this baseline will act as base/ reference point to capture the present status of different indicators, mentioned in the result framework, & measure impact during subsequent mid-line and end-line study

1.3 Scope of the Study

The central purpose of the study is to assess the contribution of NRLM to the livelihoods of the rural poor mediated through efficient and sustainable institutions of the poor, key impact areas need to be explored and evidence based information to have to be provided. Such areas include:

- Size, composition and stability of household income;
- Household consumption including consumption expenditure on health and education
- Size and composition of household savings.
- Access to institutional and other sources of credit and their terms and conditions
- Wage and self-employment opportunities and patterns
- Food security status
- Health and nutrition status of household members
- Access of household / members to entitlements
- Household livelihood assets and liabilities
- Risks and vulnerabilities of households and
- Participation of households in PRIs

Additionally, the study should bring out key features of SHGs and their federations including their:

- inclusiveness;
- governance and accountability features and practices;
- functional effectiveness;
- credit / financial and non-financial intermediation facilitated including role played in promoting the livelihoods of the members;
- financial and managerial self-reliance;
- sustainability features;
- relationship with federations and federating units;
- relationship with PRIs; and
- any such other issues.

The study further should track changes in the:

- levels of awareness of members on their socio-economic reality and poverty situation, rights and entitlements, and Mission interventions and processes;
- intra – household decision making and control over the resources;

- participation in the community level social and political activities including participation in PRIs;
- levels of empowerment;
- solidarity among members and their commitment to the vulnerable and marginalized; and
- perceived changes in the well-being status.

All the above will cover, when with a scientific approach the livelihoods and the income generation activities of rural poor SHG members will be studied and analyzed.

1.4 Methodology

1.4.1 Coverage of Study

WBSRLM identified 32 blocks out of 341 blocks in different geographical and socio-economic regions as treatment blocks in the 1st phase. The blocks that are taken up for implementation of NRLM, conduct activities for universal and intense social and financial inclusion, livelihoods, partnerships etc. The rest of the districts are “control areas” for NRLM in West Bengal.

Sample blocks have been selected from identified blocks of the mission from which *villages* and subsequently households were selected for the panel study.

The Baseline Study was conducted in the following treated blocks in the respective districts.

Districts	Blocks
Bankura	Simlapal, Ranibandh, Patrsayer, Saltora
Birbhum	Bolpur-Sriniketan, Md Bazar, Rampurhat-I, Dubrajpur
Cooch-Bihar	Dinhata-I, Haldibari, Mekhliganj, Sitai
Jalpaiguri	Alipurduar-I, Dhupguri, Kalchini, Matiali
Malda	Kaliachak-I, Harishchandrapur-II, Manikchak, Habibpur
Purba Medinipur	Khejuri-II, Tamluk, Ramnagar-I, Nandigram-I
Purulia	Joypur, Manbazar-II, Para, Baghmundi
South 24 Pgs	Joynagar-II, Basanti, Pathar Pratima, Bishnupur-II

Four blocks from control districts were included in the Baseline study for WBSRLM in West Bengal in the following areas:

Districts	Blocks
Uttar Dinajpur	Chopra, Raiganj, Goalpokhar – II, Hemtabad
Darjeeling	Kurseong , Kalimpong-I , Darjeeling – Pulbazar, Matigara
Murshidabad	Hariharpara, Sagardighi, Bhagawangola – I, Jalangi
Nadia	Chapra, Tehatta – I, Krishnaganj, Ranaghat - II
North 24 Pgs	Bagda, Bongaon, Swarupnagar, Baduria
Bardhaman	Memari – II, Raina – II, Khandaghosh, Purbasthali - II
Howrah	Udaynarayanpur, Shyampur – I, Uluberia – I, Amta - II
Paschim Medinipur	Chandrakona – I, Daspur – II, Sankrail, Mohanpur

The selection bias or issue of non-equivalence between treatment and control was controlled by selecting matching blocks through propensity score matching. All the districts in the state witnessed SHG movement and therefore social and financial improvement happened over the years in all the districts, though the pace of growth differed from district to district. Therefore, there exists an environment universally applicable to all areas. Moreover, to avoid exogenous influences of intervention on the control areas, the treatment and control blocks have not been considered from the same district.

1.4.2 Study components:

Capsule 1: Quantitative Approach

Capsule 2: Qualitative Approach

1.4.2.1 Capsule 1: Quantitative Component

The two important components of Quantitative Approach were the following -

- i. Village profiling & Listing Exercise
- ii. Quantitative Interview amongst the different target groups
 - a. Household Surveys
 - b. SHG functionaries

1.4.2.2 Capsule 2: Qualitative Component

The important components of Qualitative Approach were the following:

- i. Fact Sheet with Functionaries
- ii. Focus Group Discussion (FGD) with community members
- iii. Key Informant Interviews (KII) with various stakeholders and opinion makers

1.4.3 Study Instruments

The research tools utilised to gather information for Baseline Survey were as follows:

1.4.3.1 Capsule 1: Quantitative Approach

- a. Listing Questionnaire
- b. Household Questionnaire
- c. SHG Score sheet for 640 SHGs

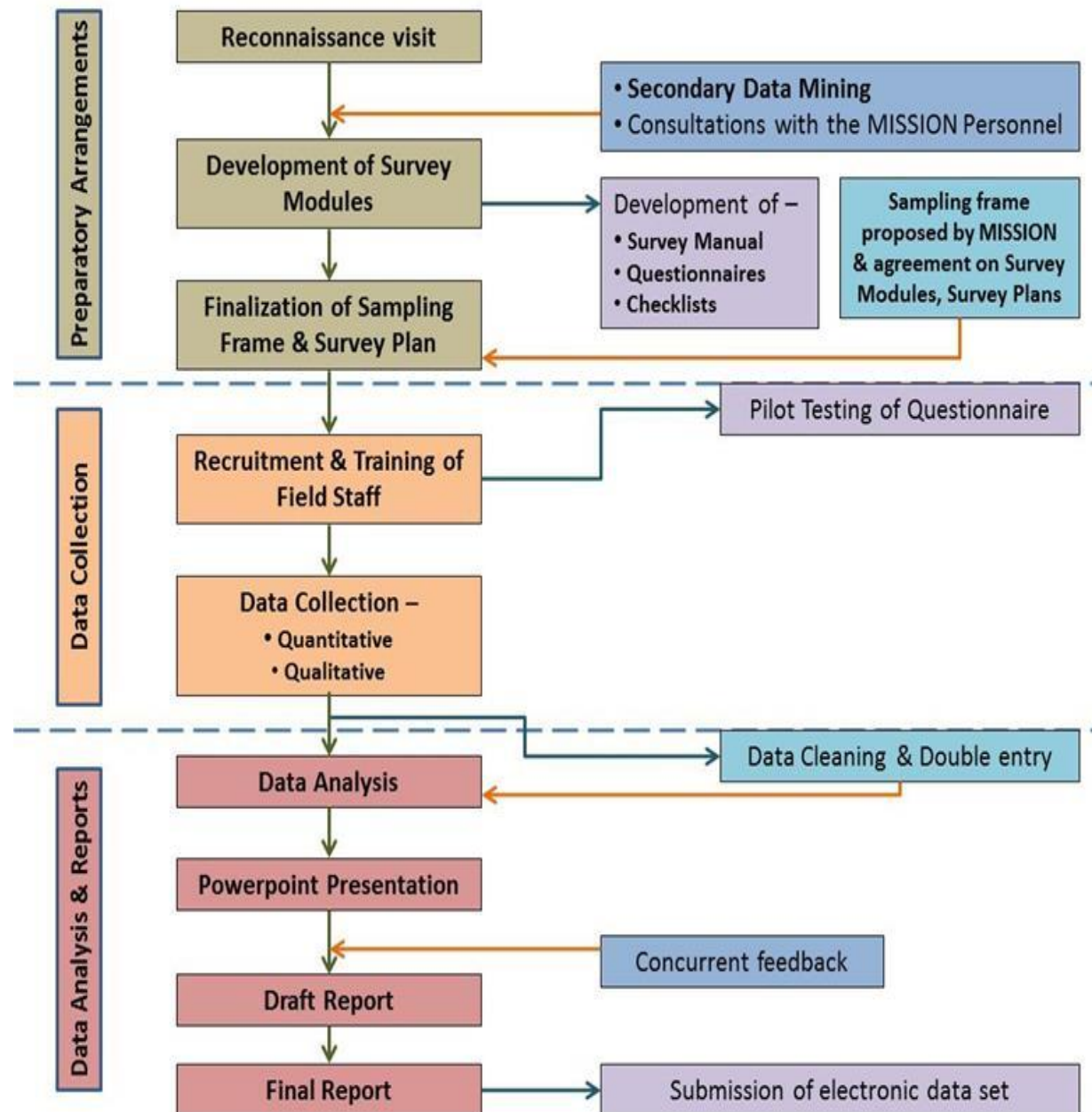
1.4.3.2 Capsule 2: Qualitative Approach

- a. Information Sheet for Upa-sangha, Sangha, Maha Sangha, Activity Clusters and Banks.
- b. In-Depth Interviews schedules with same numbers of Upa-sangha, Sangha, Maha Sangha, opinion makers including PRI members, bank officials, DWDO, DRP, GPRP, PDS outlets, school teachers, AWW, NGO representatives etc.
- c. FGD guide with community members (male and female)

1.4.4 Steps followed in Sampling

- Districts were selected based on agro climatic zones and livelihood parameters.
- The selection of blocks were based on
 - proportion of the adult female population in each of the sub-district/blocks;
 - proportion of the female SC population;
 - proportion of the female ST population;
 - proportion of the female literate;
 - proportion of female minority population and presence of SHGs.
- From each of the 8 districts, 4 blocks were selected and thus a total of 32 blocks were selected from treated and another 32 blocks from non-intensive areas using the above parameters.
- Two GPs were selected from a block, one close to the blocks HQ and another far away from the block HQ. Thus, a total of 64 Gram Panchayats were selected for the study from both target and control blocks.
- Purposive sampling was followed during selection of villages, so that villages with highest & lowest SC / ST / Minority population were taken up for the study for both treated and control blocks.
- Random selection of 25 households from each of the sampled villages was done after completion of listing exercise in each of the selected villages.
- Thus the target sample of 3200 households for Treated Area and another 3200 for control area was arrived at.

1.4.5 Implementation Plan



1.4.6 Training of Data Collection Team

The briefing or training for the baseline study was held over a period of three days at the Indian Institute of Training and Development (IITD), Joka, Kolkata from 22nd December to 24th December, 2014. A total of 60 staffs including field investigators, supervisors, were present at the briefing for study titled 'Anandadhara'. Training included classroom training, mock interviews in classroom, visiting the field, administering questionnaires for practice, scrutiny to identify issues for re-training.

There was representation from WBSRLM during the training to provide critical clarifications on the proposed study. Official from WBSRLM briefed in-details about the NRLM framework and the context of WBSRLM in the state. The overview of WBSRLM, details of treated areas, non-intensive locations, SHGs structure were also discussed in details by the official.

Field supervisors were also trained on scrutiny/editing work and back-check of the filled-in questionnaires. Though these supervisors have a long experience of the supervisory work, yet scrutiny/editing of data of a specific study needs orientation on the questions which need to be scrutinized for completeness and consistency checks.

On the third day of Briefing, mock sessions were conducted with the field Investigators, who were divided into different groups, to develop greater understanding and clarity about the Baseline Study.

1.4.7 Pre-testing of Research Instruments

1.4.7.1 Quantitative Instrument

In order to test the suitability of the questionnaires according to the local needs (such as terminology); an attempt was made to test the questionnaires in adjoining locations after the training. Pilot-testing of the HH Questionnaire was conducted in Phirkhali, Raghunathpur and Kulerdari villages under Kulerdari and Julpia GPs under Bishnupur-I block. The Field Investigators were divided into four teams. Each team comprised of 14 team members and a supervisor. Every team was further accompanied by a researcher who looked into the problems faced by each team during pilot-testing. The selection of the households was through simple random sampling method.

The purpose of this exercise was to firm up on the following aspects

- Completeness of range of issues/ variables covered
- Relevance of issues/ variables/ response options
- Flow/ sequence of questions
- Appropriateness of translations
- Terminology used
- Identify any double meaning questions and rectify
- Time taken for the interview
- Problems encountered in approaching the survey populations

After the pre-testing, a de-briefing session was organised on 27th December with the entire team. The problem areas were looked into through Group work presented by each team focussing the problem areas. Necessary clarifications were provided by the researchers. Accordingly, necessary changes in the research tools were also made based on the feedback from the field investigators after the pilot-testing.

1.4.7.2 Qualitative Instrument

The pre-testing of Qualitative tools (Fact-Sheets, FGD/KII Guides) was conducted in Bagnan-II Block of Howrah district on 10th January 2015.

A team of researchers from GFK Mode Pvt Ltd visited the block and met the Bagnan-II Gram Panchayat (GP) officials. (District Resource Person, Mr Biswanath Moitra and Women Development Officer, Mithu Hazra Bagnan-II were present) along with the members of different tiers of SHG institutions. Later, an activity cluster run by SHG members in nearby Primary Healthcare Centre was also visited where the women provide the regular diet to patients.

The pre-testing of FGD Guide was also conducted with female respondents in Baneswarpur village under Baneswarpur-I Gram Panchayat (GP) of Shyampur-I block of Howrah district. Based on the feedback, changes were incorporated into the Quantitative and Qualitative tools.

1.4.8 Team Deployment

The basic qualification of field staff (investigators) was at least bachelor's degree with thorough understanding of the local languages in the coverage areas of our study. The fieldwork was carried out under the guidance of well-experienced professionals having expertise in quantitative surveys.

The KIIs and FGDs were conducted by the moderators, researchers and team members in local language with pre-designed guides. Audio recording was done during the interview which was later transcribed by separate in-house team with expertise in this type of work.

Each team comprised of 1 supervisor and four investigators which included 2 males and 2 females. Four such teams were deployed to complete the entire task of data collection in stipulated time frame. By assuming a productivity of 3 household per cluster of village, the entire task of data collection aimed to be completed in 52 days including a buffer of 4 days for the availability of the respondent during the survey. Researchers were part of the assessment at all the stages of the survey.

1.4.9 Data Quality Assurance

A set of strict quality control measures were followed during the project lifecycle, from study design to data collection, analysis and report writing.

- 1 Since quality assurance precedes data collection, its main focus is 'prevention' (i.e., forestalling problems with data collection). Prevention is the most cost-effective activity to ensure the integrity of data collection. This proactive measure is best demonstrated by the standardization of protocol developed in a comprehensive and detailed procedures manual for data collection. Preparing a data management plan before data are collected to ensure that data are in the correct format, organized well, and better annotated.
- 2 The data collected in field were edited in field office for all skip sequences and consistency. The data entry was done using a program that has in built checks on ranges, consistencies and skips to the maximum extent possible to minimize the error during punching. The open-ended questions were translated into English and additional codes were generated.

Our primary quality control measures included:

Design	Data Collection	Analysis and Report
<ul style="list-style-type: none">• Ensure each research objective is addressed in the questionnaire or moderator's guide• Interactive questions to boost respondent engagement• Professional translators for forward/backward translation• Pre-test questionnaire for validity and comprehension• Ensure sampling plan and screening criteria are representative of the target population(s)• Set quotas to ensure each target group is sufficiently represented	<ul style="list-style-type: none">• "Quality Assurance" questions embedded in the survey to ensure respondents are paying attention• Maximize response rates and minimize response bias through advanced sample management, reminders and sufficient field windows• Use of automated data generators to test complicated skip patterns• Script checked and validated by lead researcher• Soft launch/pre-test all tools to ensure accuracy• Fieldwork progress is monitored daily with regular client updates	<ul style="list-style-type: none">• Data "cleaned" for response biases and quality verbatims; respondents replaced as necessary at no cost to client• Processed data is checked against raw data• Results are checked for statistical significance• Report numbers checked against data tables, and full report proofed by two different researchers• Report is reviewed to ensure all research objectives are effectively addressed

The following steps were followed for quality assurance of the data.

- Twenty percent of filled in questionnaires were back-checked by the supervisors in the field
- As stipulated, team supervisors *back-checked* 20 percent filled-in questionnaires on daily basis.
- Field supervisors had edited all the questionnaires on daily basis for completeness and consistency.
- Field Executives also check quality of the field work.
- The survey data entry was done using in-house data-entry software. This took care of both range and consistency checks. The cleaned data was analysed as per the analysis plan using SPSS software.
- Questionnaires were submitted at research office almost every week for scrutiny and data entry.
- Data received was carefully scrutinized before it was passed on for data entry. One person, in the Data Processing Division at HQ has responsibility for such continuous scrutiny.
- Weekly Progress Report was submitted to WBSRLM.

Monitoring was done in the form of direct observation of the functions of investigators and supervisors during briefing, data collection, scrutiny, data entry and data reports to identify inconsistencies, extreme values or invalid codes. Quality control identified corrective actions necessary for efficient and error free data collection and ensure eliminating possibilities of such happening in future.

2 Chapter 2: Profile of Sampled Households

2.1 General Profile of the State of West Bengal

West Bengal is the fourth most populous state in India with a population of 91,347,736 (7.55% of India's population), according to the provisional results of the 2011 national census. As of 2011, West Bengal has a population density of 1,029 inhabitants per square kilometre (2,670/sq mi) making it the second-most densely populated state in India, after Bihar⁴ The literacy rate is 77.08%, higher than the national rate of 74.04%. About 72% of people live in rural areas. Scheduled Castes and Tribes form 28.6% and 5.8% of the population respectively in rural areas, and 19.9% and 1.5% respectively in urban areas⁵. The proportion of people living below the poverty line in 1999–2000 was 31.9%⁶. The state's 2001–2011 decennial growth rate was 13.93%, lower than 1991–2001 growth rate of 17.8%, and also lower than the national rate of 17.64%. The gender ratio is 947 females per 1000 males.

West Bengal's climate varies from tropical savanna in the southern portions to humid subtropical in the north. The main seasons are summer, rainy season, a short autumn, and winter. In 2015–16, percentage share of Gross Value Added (GVA) at factor cost by Economic Activity at constant price (base year 2011–12) was Agriculture-Forestry & Fishery – 14.84%, Industry 18.51% and Services 66.65%.

It has been observed that there has been a slow but steady decline in the percentage share of industry and agriculture over the years.^[79]

Agriculture is the leading occupation in West Bengal. Rice is the state's principal food crop. Rice, potato, jute, sugarcane and wheat are the top five crops of the state.^{[80]:14} Tea is produced commercially in northern districts; the region is well known for Darjeeling and other high quality teas.^{[80]:14} State industries are localised in the Kolkata region, the mineral-rich western highlands, and Haldia port region.^[81]

The Durgapur–Asansol colliery belt is home to a number of major steel plants.^[81] Manufacturing industries playing an important economic role are engineering products, electronics, electrical equipment, cables, steel, leather, textiles, jewellery, frigates, automobiles, railway coaches, and wagons. The Durgapur centre has established a number of industries in the areas of tea, sugar, chemicals and fertilisers. Natural resources like tea and jute in and nearby parts has made West Bengal a major centre for the jute and tea industries.

⁴ http://www.censusindia.gov.in/2011-prov-results/prov_results_paper1_india.html

⁵ www.censusindia.gov.in/2011

⁶ https://en.wikipedia.org/wiki/West_Bengal#CITEREFWest_Bengal_Human_Development_Report2004

The present chapter gives an overview of the study area and the demographic characteristics of the study population under such as social category, age distribution, marital status, educational status, disability status, etc.

2.2 Profile of Study Area

The key demographic parameters for 16 study districts are as presented in the following tables.

TABLE 2-1: KEY DEMOGRAPHIC CHARACTERISTICS OF STUDY DISTRICTS

Treated								Control							
District	Population	Growth rate	Sex ratio	Literacy			Density per square Kilometre	District	Population	Growth rate	Sex ratio	Literacy			Density per square Kilometre
				Male (%)	Female (%)	Total (%)						Male (%)	Female (%)	Total (%)	
Bankura	3,596,292	12.64	954	80.05	60.05	70.26	523	North Dinajpur	3,000,849	22.90	936	65.52	52.17	59.07	956
Birbhum	3,502,387	16.15	956	76.92	64.14	70.68	771	Darjeeling	1,842,034	14.47	971	85.61	73.33	79.56	585
Cooch Behar	2,822,780	13.86	942	80.71	68.49	74.78	833	Murshidabad	7,102,430	21.07	957	69.95	63.09	66.59	1334
Jalpaiguri	2,172,846	13.77	954	79.95	66.23	73.25	621	Nadia	5,168,488	12.24	947	78.75	70.98	74.97	1316
Alipurduar	1,700,000						400	North 24 Parganas	10,082,852	12.86	949	87.61	80.34	84.06	2463
Maldah	3,997,970	21.50	939	66.24	56.96	61.73	1071	Bardhaman	7,723,663	12.01	943	82.42	69.63	76.21	1100
Purba Midnapore	5,094,238	15.32	936	92.32	81.37	87.02	1076	Howrah	4,841,638	13.31	935	86.95	79.43	83.31	3300
Purulia	2,927,965	15.43	955	77.86	50.52	64.48	468	Paschim Midnapore	5,943,300	14.44	960	85.26	70.50	78.00	636
South 24 Parganas	8,153,176	18.05	949	83.35	71.40	77.51	819								

Source: Census 2011

Note: The undivided district of Jalpaiguri was divided into two parts as Alipurduar & Jalpaiguri in 2014.

Amongst the treated districts, South 24 Pargana is the most populous district and Purba Medinipur has the highest density of population followed by Maldah. The literacy level is low in Maldah and Purulia as compared to other treated districts. The most populous district is South 24 Pargana amongst the control districts. Amongst the control districts, majority of the districts have high density of population as compared to the treated districts. Howrah is as dense as 3300 persons per square kilometre. Within the control districts, Murshidabad has the lowest level of literacy. The women literacy is low in Purulia (50.52%) and Maldah (56.96 %) amongst the treated districts and Uttar Dinajpur (59.07%)

The districts do not demonstrate wide variation in sex ratio.

TABLE 2-2: ADMINISTRATIVE DIVISIONS IN TREATED AND CONTROL DISTRICTS

Treated					Control				
District	Sub divisions	Panchayat Samities /Blocks	Gram Panchayats	Villages		Sub divisions	Panchayat Samities /Blocks	Gram Panchayats	Villages
Bankura	3	22	190	5187	North Dinajpur	2	9	98	1516
Birbhum	3	19	167	2455	Darjeeling	4	12	134	1390
Cooch Behar	5	12	128	1194	Murshidabad	5	26	254	2166
Jalpaiguri & Alipurduar	3	13	146	733	Nadia	4	17	187	2637
Maldah	2	15	146	1641	North 24 Parganas	5	22	200	1527
Purba Medinipur	4	25	145	2997	Bardhaman	6	31	277	3172
Purulia	3	20	170	2687	Howrah	2	14	157	2430
South 24 Parganas	5	29	312	1996	Paschim Midnapore	4	29	290	8695

Source: Census 2011

The above table shows the administrative divisions in the treated and control districts⁷.

2.3 Demographic Composition of Sampled Households

The section deals with the demographic composition of the sampled population in the state of West Bengal. The demographic composition of the samples covered for this study and its social, cultural heterogeneity is elaborated in the Tables to follow.

A total of 6400 households were selected across the 16 districts as sample for this study, equally distributed across treated and control districts. Four hundred households were selected from each district. The total number of individuals for which data was collected was 29,264; out of which 14990 belonged to treated areas and 14274 to the control areas.

⁷ Census 2011

2.3.1 Social Category

The distribution of social category by districts in treated and control areas is show significant variation.

TABLE 2-3: SOCIAL CATEGORY BY DISTRICTS (BASE: ALL RESPONDENTS)

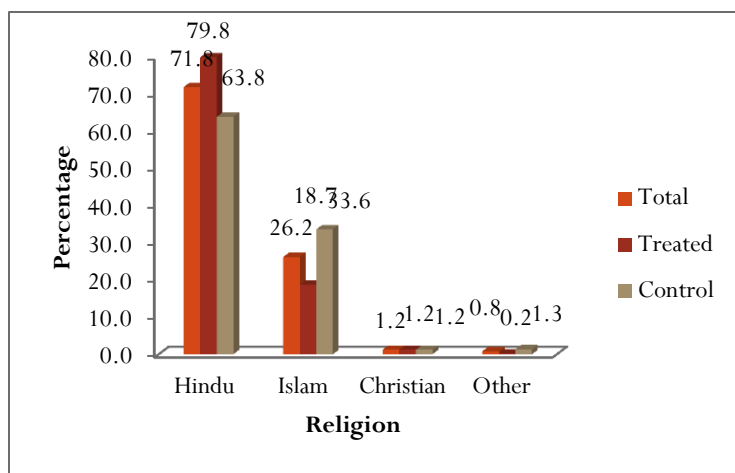
N (3200)	Treated (%)				N (3200)	Control (%)			
	SC	ST	OBC	General		SC	ST	OBC	General
Districts					Districts				
Bankura	46.5	27.5	15.8	10.3	Bardhaman	34.8	8.0	10.5	46.8
Birbhum	45.5	9.3	12.5	32.8	Darjeeling	27.5	27.0	12.8	32.8
Cooch Behar	54.5	0.0	14.3	31.3	Howrah	32.3	0.3	8.3	59.3
Jalpaiguri	48.3	28.0	6.3	17.5	Murshidabad	25.8	3.8	9.3	61.3
Maldah	25.0	11.8	21.3	42.0	Nadia	35.5	4.0	5.8	54.8
Purba Medinipur	22.5	0.0	22.3	55.3	North Dinajpur	17.5	5.3	6.5	70.8
Puruliya	21.8	22.8	39.5	16.0	North 24 Parganas	35.5	0.5	29.8	34.3
South 24 Parganas	33.8	0.8	6.5	59.0	West Medinipur	22.8	9.5	12.8	55.0
Total (N=3200)	37.2	12.5	17.3	33.0	Total (N=3200)	28.9	7.3	11.9	51.8

Base :All Respondents

The distribution shows that there is higher proportion of respondents belonging to reserved categories in the treated area than in the control area. The proportion of general caste is 51.8% in the control areas as compared to 33.0 % in treated area. Intervention area is intrinsically more vulnerable compared to control area in this study. According to Census 2011, the proportion of scheduled caste is 28.45 and Scheduled tribe is 7.21. The control area is more representative of the overall West Bengal situation.

2.3.2 Religion

FIGURE 2-1: DISTRIBUTION OF RESPONDENTS BY RELIGION IN TREATED AND CONTROL AREAS



Base: All respondents

Hinduism is the dominant religious tradition in the state of West Bengal as 70.53% of the population identified themselves as Hindus (as of 2011) and there are 27% followers of Islam in the state (census 2011).

The total sampled population more or less represents the universe, though treated area has more Hindus as compared to the control area. Hinduism is majority in all districts except Murshidabad , Maldah, and Uttar Dinajpur district.

Apart from the 2 major religions, the believers in other religion is very small in the state and so in the sampled population .

TABLE 2-4: DISTRIBUTION OF RESPONDENTS BY RELIGION IN TREATED AND CONTROL DISTRICTS

Districts	Treated (%)				Districts	Control(%)			
	Hindu	Islam	Christian	Other		Hindu	Islam	Christian	Other
N (3200)	2555	599	39	7	N (3200)	2043	1075	39	43
Bankura	98.8	0.0	0.0	1.3	Bardhaman	71.3	28.8	0.0	0.0
Birbhum	83.0	16.3	0.8	0.0	Darjeeling	80.0	0.5	9.0	10.5
Cooch Behar	56.8	43.3	0.0	0.0	Howrah	92.0	8.0	0.0	0.0
Jalpaiguri	85.5	9.5	4.5	0.5	Murshidabad	35.5	64.5	0.0	0.0
Maldah	53.5	45.5	1.0	0.0	Nadia	55.3	44.5	0.3	0.0
Purba Medinipur	88.8	11.3	0.0	0.0	North Dinajpur	28.3	71.3	0.5	0.0
Puruliya	95.8	4.3	0.0	0.0	North 24 Parganas	54.0	46.0	0.0	0.0
South 24 Parganas	76.8	19.8	3.5	0.0	West Medinipur	94.5	5.3	0.0	0.3
Total (N=3200)	79.8	18.7	1.2	0.2	Total(N=3200)	63.8	33.6	1.2	1.3

Base : All Respondents

The above table shows that Hindus are the majority in most of the treated districts. However, in Maldah and CoochBehar, the respondents belonging to Islam are 45.5 % and 43.3 % respectively. In control districts, the respondents following Islam are found in substantial proportion in North Dinajpur (71.3%), Murshidabad (64.5%), North 24 Pargana (46.0%), Nadia (44.5%) and Bardhaman (28.8%). As already mentioned, respondents following Christianity or other religion is negligible in both the treated and control districts.

2.4 Age, Family Size and Sex

2.4.1 Age Composition

The age composition of the sample shows that about 8.8 percent of individuals covered by it are below 6 years of age and only about 4.37 percent of them are above 64 years (Table 2-5).

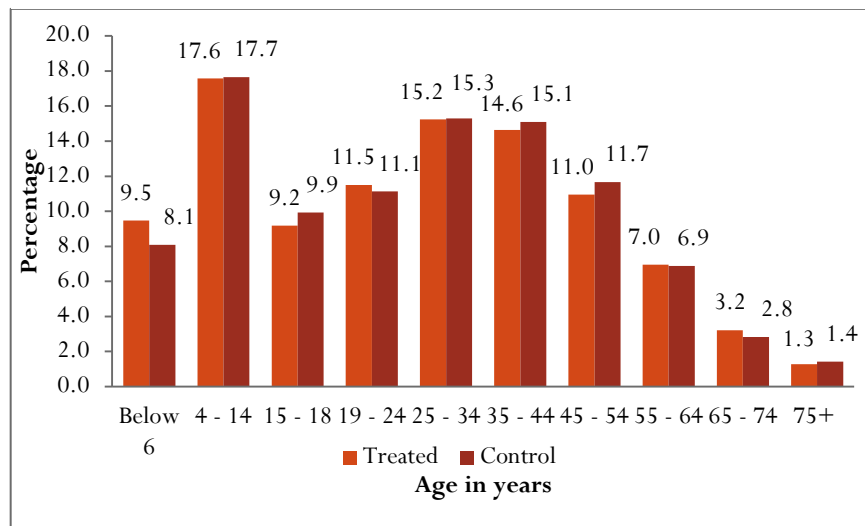
TABLE 2-5 DISTRIBUTION OF AGE OF ALL FAMILY MEMBERS BY SOCIAL CATEGORY

Age in years	All	Treated (%)					Control(%)				
	29264	14990	5541	1902	2769	4778	14274	4076	1056	1709	7433
	All	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
Below 6	8.8	9.5	9.3	10.4	10.2	8.9	8.1	7.2	8.4	8.0	8.5
6 to 14	17.61	17.6	17.3	16.1	18.0	18.2	17.7	17.3	18.4	17.4	17.8
15 to 18	9.55	9.2	9.3	9.9	9.0	8.9	9.9	9.6	8.1	10.0	10.4
19 – 24	11.31	11.5	11.9	12.6	11.7	10.4	11.1	11.5	13.0	10.9	10.7
25 – 34	15.26	15.2	15.2	15.7	15.6	14.9	15.3	16.1	14.4	16.3	14.8
35 – 44	14.86	14.6	14.8	13.4	13.9	15.4	15.1	16.3	15.8	15.0	14.4
45 – 54	11.31	11.0	11.4	11.0	10.3	10.8	11.7	11.2	11.7	11.0	12.1
55 – 64	6.92	7.0	6.9	7.2	6.9	7.1	6.9	6.9	6.9	6.9	6.9
65 – 74	3.03	3.2	2.8	2.7	3.5	3.8	2.8	2.8	1.6	2.6	3.1
75+	1.34	1.3	1.1	1.1	1.1	1.6	1.4	1.1	1.7	1.9	1.4
Average	28.77	28.56	28.42	28.04	28.07	29.21	28.99	29.08	28.58	29.08	28.97
Standard Deviation	18.56	18.64	18.31	18.33	18.71	19.09	18.46	17.96	18.22	18.65	18.73

Base: All Family Members

Around 60% in the sample between 19 and 64 years of age, are in the working age group. On one hand, they are a potential source of income generation and economic development of this area and on the other hand, they are the

FIGURE 2-2: PROPORTION OF RESPONDENTS BY AGE GROUPS IN TREATED AND CONTROL AREAS



people, whose existing livelihood should be promoted or provided with

decent source of livelihood. Twenty eight percent in the sample is between 6 to 18 years of age who should be provided with quality school education.

The proportion of respondents in each of the age categories across the treated and control districts is almost similar. Some amount of variation is noticed in the age group below 6 years where 9.5 % of the population is in the treated area and 8.1 % population is found in the control area signifying that fertility is slightly more in the intervention area than in

the non-intervention area. Highest proportion of individuals are found in the age group of 4-14 years age group. The proportion of aged persons in the age group of 65+ is low signifying that life expectancy has not improved much in the state

2.4.2 Family Size

TABLE 2-6 SIZE OF FAMILY BY DISTRICTS

Treated Districts	Size of Family	Control Districts	Size of Family
N	14990		14274
Bankura	4.69	Bardhaman	4.38
Birbhum	4.48	Darjeeling	4.80
Cooch Behar	4.37	Howrah	4.30
Jalpaiguri	4.58	Murshidabad	4.25
Maldah	4.94	Nadia	4.17
Purba Medinipur	4.68	North Dinajpur	5.39
Puruliya	5.34	North 24 Parganas	4.14
South 24 Parganas	4.41	West Medinipur	4.25
Total	4.68	Total	4.46

Base: All Family Members

The average family size across the districts is somewhat similar, averaging 4.68 in the treated area and 4.46 in the control area

TABLE 2-7: SIZE OF FAMILY BY SOCIAL CATEGORY IN TREATED AND CONTROL

Average Family Size	Treated						Control				
	Total	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
N	6400	3200	1191	400	553	1056	3200	926	233	382	1659
	4.57	4.68	4.65	4.76	5.01	4.52	4.46	4.4	4.53	4.47	4.48
Standard Deviation	1.71	1.78	1.77	1.61	1.91	1.76	1.63	1.4	1.85	1.58	1.73

The above table show that there is not much variation in family size across the social categories

2.4.3 Sex Ratio

TABLE 2-8: SEX RATIO BY DISTRICTS

Treated Districts	Sex Ratio	Control Districts	Sex Ratio
N			
Bankura	958.2	Bardhaman	974.1
Birbhum	894.2	Darjeeling	1035.0
Cooch Behar	925.0	Howrah	967.8
Jalpaiguri	983.7	Murshidabad	901.6
Maldah	946.7	Nadia	954.3
Purba Medinipur	944.8	North Dinajpur	954.6
Puruliya	917.3	North 24 Parganas	915.4
South 24 Parganas	996.6	West Medinipur	995.3
Total(N=14990)	944.8	Total(N=14274)	962.5
Base: All Family Members			

Sex ratio is slightly more favourable in the control districts than in the treated districts at the overall level. In the sampled population in Darjeeling has a sex ratio of 1035 which is slightly higher than sex ratio stated in Census 2011(971 for Darjeeling).

TABLE 2-9: SEX RATIO BY SOCIAL CATEGORIES

Sex Ratio	Treated						Control				
	Total	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
	29264	14990	5541	1902	2769	4778	14274	4076	1056	1709	7433
	953.5	944.9	914.9	961.7	943.2	974.7	962.7	952.5	1007.6	1025.0	944.9
Base : All Family Members											

TABLE 2-10: SEX RATIO IN DIFFERENT AGE CATEGORY

Age in years	Sex ratio
Total	
Below 6 years	953.42
6 to 14 years	970.09
15 to 18 years	968.59
19 – 24 years	901.77
25 – 34 years	953.90
35 – 44 years	1027.69
45 – 54 years	1090.91
55 – 64 years	862.13
65 – 74 years	739.06
75+ years	819.30
Base : All Family Members	

The sex ratio amongst ST and OBC categories in control areas is favourable in the control areas.

The sex ratios in different age groups are presented in the table 2-10. The table depicts that in the sampled population sex ratio is 953 in the below 6 years and 970 in 6-14 years. This is as low as 902 in 19-24 year age group. However, the sex ratio is favourable in the age group of 35-44 years (1028) and 45-54 years (1091)

2.5 Educational Status

Educational status by social category

TABLE 2-11: EDUCATIONAL STATUS BY SOCIAL CATEGORY

Literacy variables	Treated (%)					Control (%)				
	13570	5027	1704	2488	4351	13119	3781	967	1572	6799
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
Can write their name	82.6	81.0	73.8	83.9	87.1	84.7	84.5	80.0	86.0	85.1
Ever attended school	75.4	72.6	66.6	77.3	81.1	77.7	77.1	71.5	80.3	78.3

Base : All family members above 6 years

It is found that overall in the treated districts, 82.6 percent can write their name as compared to 84.7% in the control districts. The proportion of person who ever attended school is also marginally higher in the control districts. The trend of educational attainment across the social category in the treated and control districts does not show wide variance. However, expectedly literacy status is least amongst the scheduled tribes and highest amongst the general categories

TABLE 2-12: EDUCATIONAL STATUS BY DISTRICTS

Treated Districts	Can write their name	Ever attended school	Control Districts	Can write their name	Ever attended school
Bankura	70.9	62.0	Bardhaman	85.5	80.9
Birbhum	77.2	60.0	Darjeeling	89.6	83.1
Cooch Behar	88.1	84.3	Howrah	88.3	84.0
Jalpaiguri	90.1	80.6	Murshidabad	77.7	67.2
Maldah	77.8	74.7	Nadia	81.5	75.0
Purba Medinipur	92.2	86.5	North Dinajpur	81.4	74.4
Puruliya	75.8	69.9	North 24 Parganas	85.9	78.7
South 24 Parganas	89.8	86.3	West Medinipur	87.3	77.9
Total (N=13570)	82.6	75.4	Total (N=13119)	84.7	77.7

Base : All family members above 6 years

It is noticed that proportion of respondents who never attended school is highest in Birbhum followed by Bankura, Puruliya and Maldah within the treated area. The district which has the least proportion of persons who ever attended school in the control area is Murshidabad followed by North Dinajpur . Similar trend is noticed also for the indicator “can write”. Bankura is lowest and Purba Medinipur is highest in the treated are in this aspect. North Dinajpur records the least proportion of respondents in the control area who can write.

TABLE 2-13: STUDENTS CURRENTLY NOT ATTENDING SCHOOL BY DISTRICTS

Treated Districts (%)	Dropout	Control Districts (%)	Dropout
Bankura	11.5	Bardhaman	16.1
Birbhum	11.6	Darjeeling	5.0
Cooch Behar	2.0	Howrah	14.4
Jalpaiguri	4.6	Murshidabad	11.3
Maldah	3.7	Nadia	5.9
Purba Medinipur	7.5	North Dinajpur	5.0
Puruliya	4.6	North 24 Parganas	6.1
South 24 Parganas	13.2	West Medinipur	18.7
Total (N=2464)	6.9	Total (N=2334)	9.4
Base : All family members 6 -14 years			

Overall, the school going children not attending school is 6.9 per cent in the treated districts and 9.4 per cent in the control districts. The decline in overall drop outs in the state is reflective of Sarva Shiksha Abhiyan . The proportion of drop outs is highest in South 24 Pargana followed by Birbhum and Bankura within the treated districts and West Midnapore has the highest proportion of children not attending school followed by Bardhaman within control districts. Howrah, within control districts has also high proportion of drop outs from school. Some of the districts having comparatively higher literacy rate have failed to create congenial educational environment to retain children in school. The phenomenon of high drop outs in comparatively high literate states is an area of concern.

2.5.1 Reasons for not attending school

On asking the children why they were not attending schools, as high as 83.5 % did not mention the reasons for not attending schools indicating that for majority there is no definite reason for not attending school. Only 10.0% per cent mentioned that they were not interested in studies. The other reasons such as lack of transport, working status engaged in housework and looking after other siblings were mentioned by a very low proportion of respondents. The reasons for not attending school is not established on well- founded reasons. It is more about disinterest of the child and the parents.

“Girls are withdrawn from schools early to be married off. Factors holding back children from attending schools include lack of awareness of parents; lack of infrastructure in schools, lack of funds Sending children to schools is not a priority when there is no food to eat at home”- Male FGD –South 24 Pargana

“Almost every family in the area is suffering from economic crisis. Children are often sent to other/neighbouring states in search of work- thus ending their educational endeavour there by stunting their overall personal development. There is very high rate of students drop out”- Purulia district in Borogram village

2.6 Standard of living

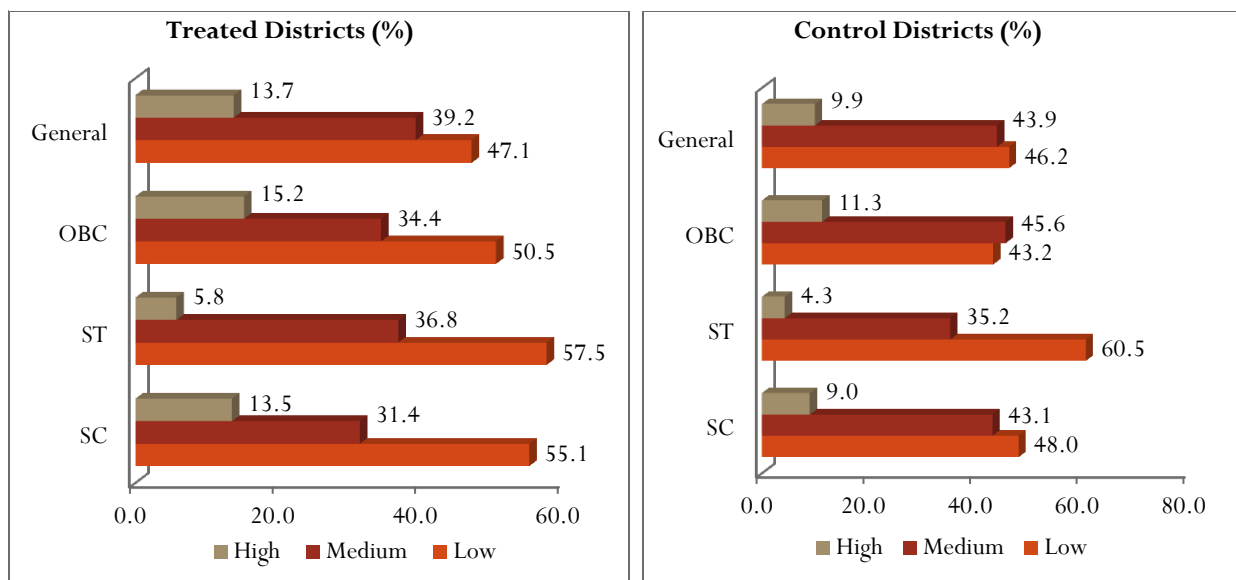
The Standard of Living Index (SLI) is an indicator of the economic status of people, calculated by assigning scores for ownership of assets/products and facilities being used by those people. Usually the indicators considered are agricultural land ownership, if land is irrigated, ownership of livestock, type of house, Ownership of House , Source of Lighting, Source of Drinking water, Toilet Facility, Type of fuel used for cooking, Separate room for Cooking The assets/products and facilities are considered to arrive at the SLI after assigning scores to possession and extent of possession , wherever applicable and tabulated with their scores. On the basis of the score the concerned population are classified into 3 groups, low SLI, Medium SLI and high SLI

TABLE 2-14: STANDARD OF LIVING BY DISTRICTS

Treated Districts	Low (%)	Medium (%)	High (%)	Control Districts	Low (%)	Medium (%)	High (%)
N (3200)	1662	1125	413	N (3200)	1516	1384	300
Bankura	60.0	34.8	5.3	Bardhaman	21.0	58.0	21.0
Birbhum	38.0	43.3	18.8	Darjeeling	65.5	31.8	2.8
Cooch Behar	44.5	28.8	26.8	Howrah	74.3	24.0	1.8
Jalpaiguri	44.3	33.5	22.3	Murshidabad	23.0	60.8	16.3
Maldah	66.3	27.0	6.8	Nadia	47.5	38.5	14.0
Purba Medinipur	41.3	51.5	7.3	North Dinajpur	57.8	38.5	3.8
Puruliya	51.5	38.0	10.5	North 24 Parganas	45.8	49.5	4.8
South 24 Parganas	69.8	24.5	5.8	West Medinipur	44.3	45.0	10.8
Total	51.94	35.16	12.91	Total	47.4	43.3	9.4
Base : All Respondents							

The districts having large proportion low SLI in the treated area are South 24 Pargana (69.8%), Maldah (66.3%) and Bankura (60.0%). The lower ranked districts as per socio economic status in control districts are Howrah (74.3%) and Darjeeling (65.5%) in low SLI category .

FIGURE 2-3: STANDARD OF LIVING BY SOCIAL CATEGORY



Base: All respondents

The Standard of Living Index (SLI) by social categories in both the districts show that Scheduled Tribe as caste group is the most disadvantaged group and 57.5% belong to the low SLI group in treated districts and 60.5% in control districts. In both treated and control areas, amongst the social categories, ST population has highest proportion of respondents belonging to low SLIs. In treated districts, proportions of persons belonging to low SLI are 47.1 percent in general caste, 50.5 percent in OBC and 55.1 per cent in SC. A similar trend is noticed in control areas also , only the difference between low and medium SLI is small compared to the treated areas . In control districts, proportions of persons belonging to low SLI are 46.2 percent in general caste, 43.2 percent in OBC and 48.0 per cent in SC groups.

2.7 Media Habit

Media (printed) habits by districts (Base: All respondents)

TABLE 2-15: MEDIA (PRINTED) HABITS OF RESPONDENTS BY DISTRICTS

Treated Districts	News paper	Magazine	Control Districts	News paper	Magazine
N (3200)	359	62	N (3200)	366	71
Bankura	5.0	0.3	Bardhaman	16.5	2.0
Birbhum	7.8	2.3	Darjeeling	22.5	5.5
Cooch Behar	10.8	1.3	Howrah	15.3	3.5
Jalpaiguri	11.8	2.5	Murshidabad	0.5	0.0
Maldah	19.5	4.8	Nadia	11.3	1.5
Purba Medinipur	16.5	2.0	North Dinajpur	3.3	0.3
Puruliya	7.8	1.5	North 24 Parganas	8.5	3.0
South 24 Parganas	10.8	1.0	West Medinipur	13.8	2.0
Total	11.2	1.9	Total	11.4	2.2

Base : All respondents

The readership of newspaper is low, and even lower is readership of magazines, in both treated and control areas. The highest readership of newspaper is found in Maldah (19.5%) within treated area and Darjeeling records highest.

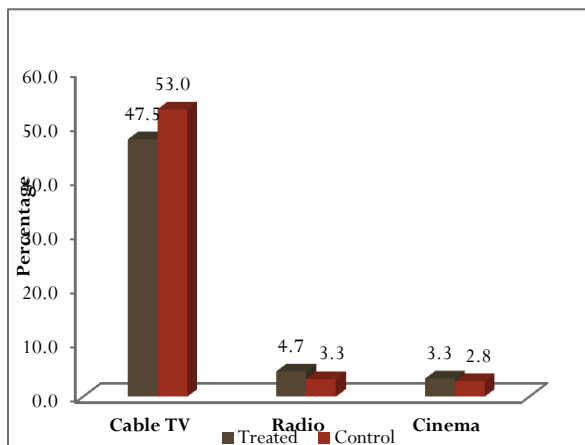


FIGURE 2-4: MEDIA HABIT BY TREATED AND CONTROL

The following tables show other media habits and it is found that TV viewing is the most prominent media habit as compared to listening to radio or watching movies in cinema hall. In fact the latter two are insignificant.

Television viewing is almost similar across the social categories in control districts. It ranges between 50.1% in general categories to 58.8% in SC categories. However, in treated districts, variation is observed across social categories. Only 24.5% TV viewership is observed amongst ST category in treated districts. Television viewing is less amongst the SC group in the treated than the control

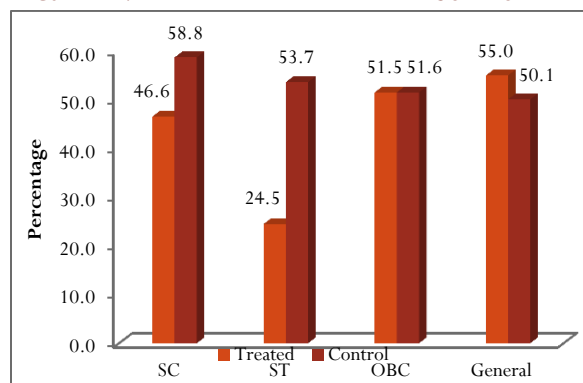


FIGURE 2-5 : TELEVISION VIEWING BY SOCIAL CATEGORY

area respondents

3 Chapter 3-Livelihood Asset Portfolio

The chapter deals with the asset portfolio of the respondents from the 16 districts segregated by treated and control areas. The details involves pattern of land ownership⁸, cropping pattern and possession of non-land assets.

3.1 Land ownership

TABLE 3-1 AGRICULTURAL LAND OWNERSHIP

Treated Districts	Have agricultural land (%)	Control Districts	Have agricultural land (%)
N	3200	N	3200
Bankura	51.5	Bardhaman	51.5
Birbhum	36.3	Darjeeling	9.8
Cooch Behar	43.3	Howrah	27.5
Jalpaiguri	28.5	Murshidabad	26.8
Maldah	31.5	Nadia	28.3
Purba Medinipur	51.5	North Dinajpur	37.3
Puruliya	65.3	North 24 Parganas	25.8
South 24 Parganas	32.5	West Medinipur	60.3
Total	42.5	Total	33.4

Base: All respondents

The respondents were asked if they possessed agricultural land, apart from the land on which their house is built. Depending on the definition, overall respondents to the extent of 42.5% in treated districts mentioned that they possessed agricultural land, though there is wide variation in the rate of possession across the districts. It ranges from as low as 28.5 % in Jalpaiguri and 65.3 % in Puruliya. The overall proportion of land ownership is 33.4% in the control area and similar disparity in land possession across districts in control area is observed too. In Darjeeling, 9.8

% respondents possessed land and in West Medinipur 60.3 % were mentioned being owners of agricultural land.

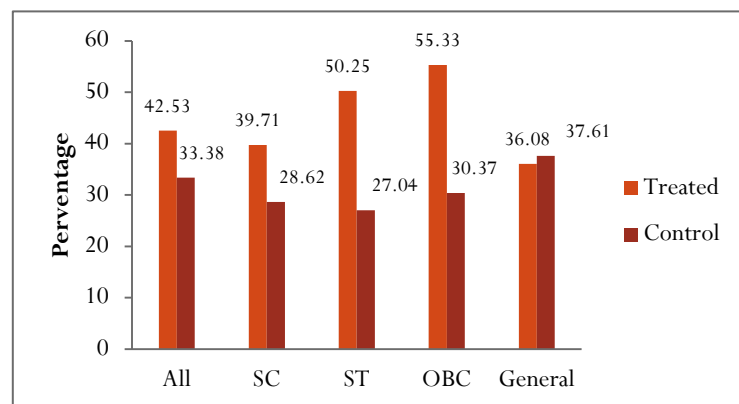


FIGURE 3-1: LAND OWNERSHIP BY SOCIAL CATEGORY

Similar difference between treated and control areas is also noticed amongst OBC category.

The land ownership across districts is quite dispersed and so between treated and control areas and social categories. Excepting general caste, proportion of land ownership is higher in treated areas across all social categories. The proportion of ST respondents possessing land in control area is 27.04 per cent as compared to 50.25 per cent in treated areas.

⁸ Landless are those who do not possess land other than the plot on which the house is built

3.2 Land ownership by Different land Types

TABLE 3-2: LAND OWNERSHIP BY DIFFERENT TYPES AND SOCIAL CATEGORY

	Treated					Control				
	Total	SC	ST	OB C	Genera l	Tota l	SC	ST	OB C	Genera l
Sample Household (no.)	3200	1191	400	553	1056	3200	926	233	382	1659
Household with land (no.)	1361	473	201	306	381	1068	265	63	116	624
Households with land (%)	42.5	39.7	50.3	55.3	36.1	33.4	28.6	27.0	30.4	37.6
Landless Households (%)	57.5	60.3	49.8	44.7	63.9	66.6	71.4	73.0	69.6	62.4
Average extent of land (in decimal)	62.2	61.9	59.9	62.1	63.7	65.5	62.1	54.0	63.5	68.5
Average extent of Homestead land (in decimal)	2.0	1.0	0.4	2.1	3.8	5.6	11.2	1.8	1.5	4.3
Average extent of Low land (in decimal)	16.0	14.9	7.1	11.3	26.0	25.0	15.4	17.7	24.2	30.0
Average extent of Medium land (in decimal)	31.0	31.7	33.0	40.1	21.7	26.2	28.6	15.5	24.7	26.5
Average extent of Up land (in decimal)	9.1	8.6	16.9	6.5	7.8	4.6	2.3	14.3	11.8	3.3
Average extent of Pond (in decimal)	1.5	2.3	0.1	0.7	1.8	0.5	0.6	0.3	0.0	0.6
Households with irrigated land (%)	19.5	22.7	10.0	22.6	17.9	26.2	23.9	17.6	22.3	29.7
Average extent of irrigated land (in decimal)	50.6	52.3	53.0	38.9	55.5	58.5	60.5	43.2	53.7	59.7
Household engaged in cultivation (%)	62.7	67.8	70.8	67.5	51.2	46.6	49.5	42.5	40.1	47.1
Average extent of leased in land	32.5	33.3	25.8	36.2	32.9	36.3	35.8	84.8	22.5	37.2

Base: Those who admitted having agricultural land

The above table tells about the landholding by social categories in treated and control areas by those who admitted having land agricultural land. As already discussed we have observed that 42.5 % in treated districts owns agricultural land as compared to 33.4 % in in control areas.

Average extent of land holding is 62.2 decimals in treated areas and 65.5 decimals in the control areas. It is interesting to observe that extent of total land holding is more or less similar across social categories and across treated and control areas.

Home stead land around the house (sometimes used for agricultural use) is 2 decimal in treated areas and 5.6 decimal in control areas. It is less for STs in both treated and control areas. Amount of landholding is different between SC categories in treated and control areas.

The possession of low land is more with the general categories in both treated (26 decimal) and control areas (30.0) decimal as compared to other social categories .

Most part of the state is plain land, excepting the northern region and therefore, possession of upland is low, 9.1 decimal in the treated areas and 4.6 decimal in the control areas. However, possession of upland is more than average for tribal households, 16.9 decimals in treated areas and 14.3 decimals in control areas. It is also much more than other social categories. The social tribes could be pushed to the difficult terrains or historically could be resident of such areas. We know that large ST groups are residing in the western highlands of the state.

The amount of land in pond is more with the treated group (1.5 decimal) as compared to (0.5 decimal). Pond is held more by SC group and General than other social category groups.

Amongst the households which have agricultural land, 19.5% in treated areas and 17.9% in control areas have irrigated land. The average amount of irrigated land holding is 50.6 decimal for the treated group and 58.5 decimal in control areas.

Around 63% of the respondents in treated areas owning agricultural land cultivates land. The proportion of respondents owning agricultural land and cultivating is lesser in control areas. It is 46.6% in the control areas but there is not much variation across social categories, similar to the treated areas.

The extent of leased in land holding is 32.5% in treated areas and 32.9 % in the control areas.

The previous tables were calculated on the basis of those owning agricultural land. In the following table, it is observed that average land holding is only 27.44 decimal in treated areas , if the landless HHs are also considered . Correspondingly it is 23.27 decimal in the control areas

TABLE 3-3: AVERAGE LAND HOLDING INCLUDING LEASED LAND AND INCLUDING LAND LESS

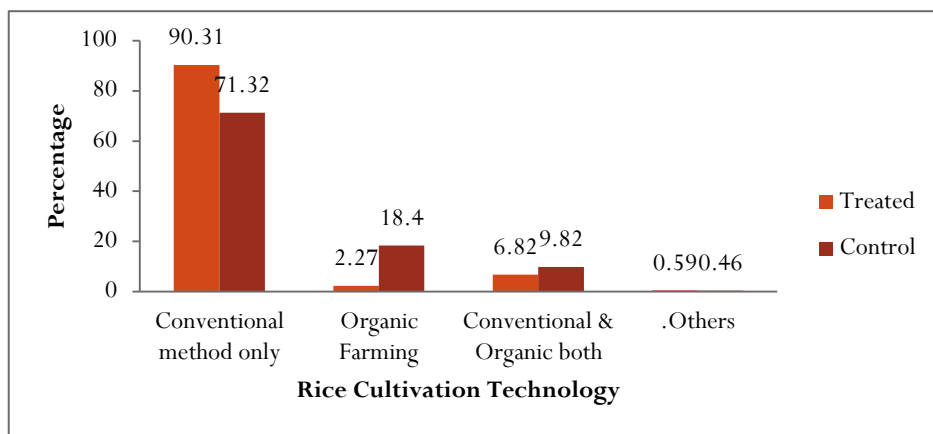
	Treated					Control%				
	All	SC	ST	OBC	General	All	SC	ST	OBC	General
N	3200	1191	400	553	1056	3200	926	233	382	1659
Total amount of land in decimal	27.44	25.78	30.93	35.2	23.92	23.27	19.35	14.87	20.07	27.38
Standard Deviation	63.03	63.14	50.15	61.8	67.43	59.25	60.91	37.38	50.68	62.29

Base: All Respondents

3.3 Use of Technology in Rice Cultivation

The respondents were asked what technology they used in rice technology. All the respondents (1663 in total , 1011 in treated and 652 in control) who answered to the question told that

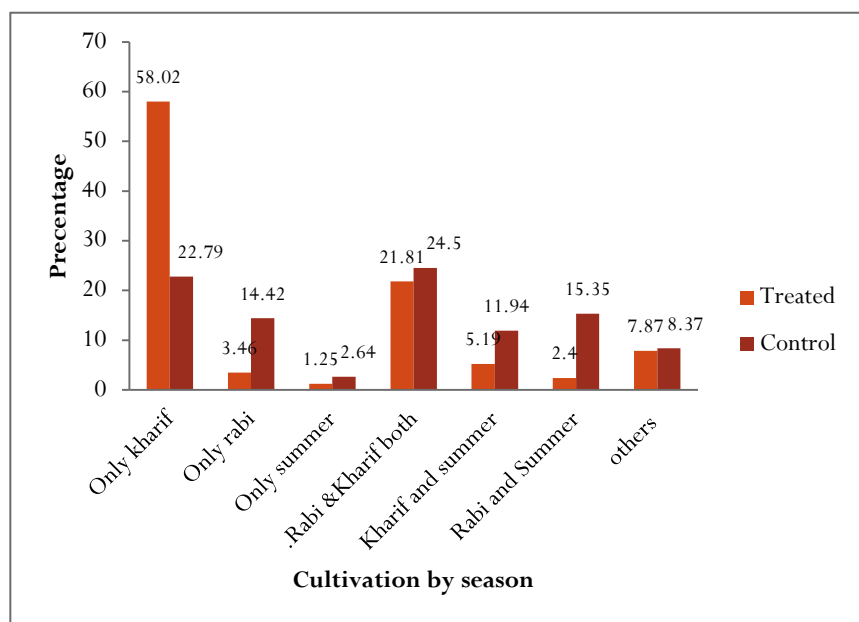
Base: All those who responded to the question (N=1663)



majority (90.31% in treated 71.32% in control) depended on conventional method only. Only Organic farming is 2.27 % in treated areas and 18.4 % in control areas. However, 6.82 % in treated areas practices conventional and organic both and the corresponding figure

FIGURE 3-2: USE OF TECHNOLOGY IN RICE CULTIVATION is 9.82 % in control areas .

3.4 Cropping Pattern by Season



In the treated areas, we find 58.02 % cultivate during Kharif season ,as compared to 22.79% in the control group. The treated and control areas were primarily segregated by districts belong to different agro climatic zones. However, the proportions of respondents involved in cultivating in both Rabi & Kharif seasons in both treated and control areas are similar. The details of the cropping pattern in districts is given below explaining the difference between the districts of treated and control areas

FIGURE 3-3: CROPPING PATTERN BY SEASON

Base: Those who responded to the question (N=1686)

TABLE 3-4CROPPING PATTERN BY DISTRICTS

Treated Districts (%)	Only kharif	Rabi & Kharif	Kharif, Rabi and Summer	Control Districts(%)	Only kharif	Rabi & Kharif	Kharif, Rabi and Summer
Bankura	87.1	10.7	1.1	Bardhaman	15.4	44.2	11.5
Birbhum	48.2	51.9	0.0	Darjeeling	23.5	29.4	0.0
Cooch Behar	5.3	40.8	35.5	Howrah	45.2	38.1	0.0
Jalpaiguri	26.7	11.1	6.7	Murshidabad	11.0	17.6	14.3
Maldah	37.8	42.9	8.2	Nadia	4.9	22.6	7.8
Purba Medinipur	53.7	28.0	0.0	North Dinajpur	9.1	9.1	18.2
Puruliya	93.1	6.0	0.0	North 24 Parganas	9.9	24.7	4.9
South 24 Parganas	57.8	12.9	4.3	West Medinipur	36.3	17.4	10.0
Total (N=1041)	58.0	21.8	7.5	Total (N=645)	22.8	24.5	8.1

Base: Those who responded to the question (N=1686)

It is observed that cultivation in kharif season only is done by a large majority in Puruliya(93.1%) and Bankura (87.1%) within the treated areas . Such exclusivity of cropping pattern for “only kharif”is not noticed in any of the districts in control area.

TABLE 3-5 CROPPING PATTERN BY SOCIAL CATEGORY

	Treated (%)					Control(%)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
Only kharif	58.0	49.0	86.3	66.0	46.4	22.8	14.6	28.3	27.1	24.9
Only Rabi	3.5	3.6	1.9	2.5	5.1	14.4	17.1	23.9	20.0	11.0
Rabi &Kharif	21.8	23.0	9.3	23.2	26.3	24.5	28.7	26.1	28.6	21.6
Kharif, Rabi and Summer	7.5	14.0	0.0	2.5	7.7	8.1	7.9	4.4	5.7	9.0
	Total(N=1041)	365	161	241	274	Total (N=645)	164	46	70	365

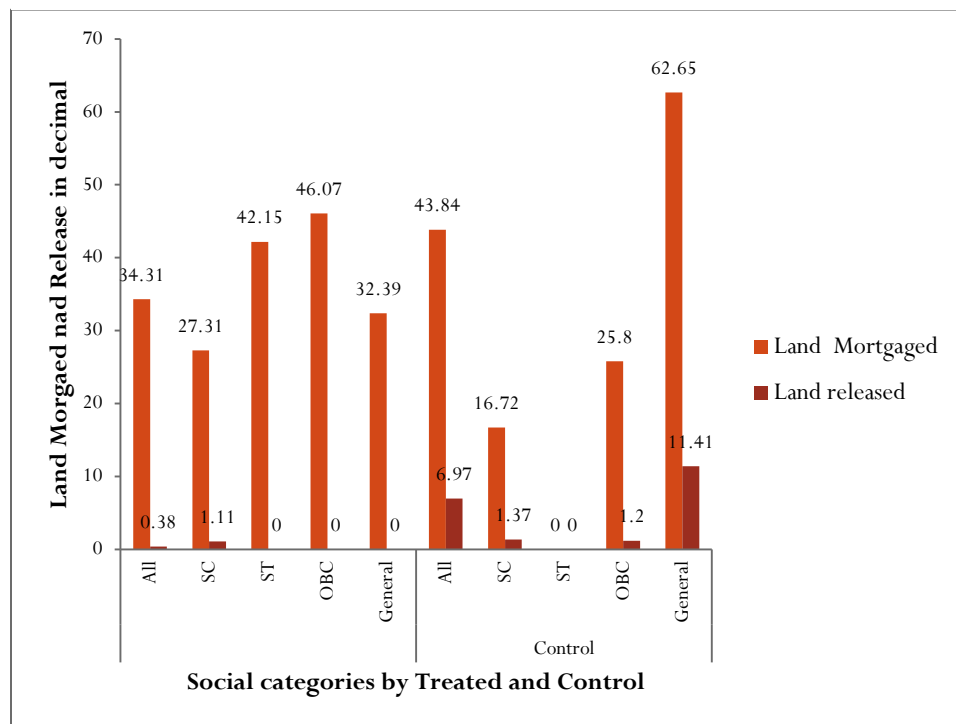
Base: Those who responded to the question (N=1686)

“Only Kharif” is cultivated by a large proportion of respondents amongst ST group and OBC group in treated area. However similar trend is not observed amongst social categories in the control areas.

3.5 Other Land Ownership Issues

The respondents who owned agricultural land were asked if they leased out land in last 12 months. Overall, this was admittedly claimed by only 3.33%. In the treated group, 2.79% leased out land and the same was done by 4.03% in

FIGURE 3-4: LAND MORTGAGED AND LAND RELEASED



the control group.

People mortgage their

land at the time of exigencies. On asking the respondents about mortgaging land, it was found that 3.89% in the treated group and 6.18% mortgaged land in the past 12 months

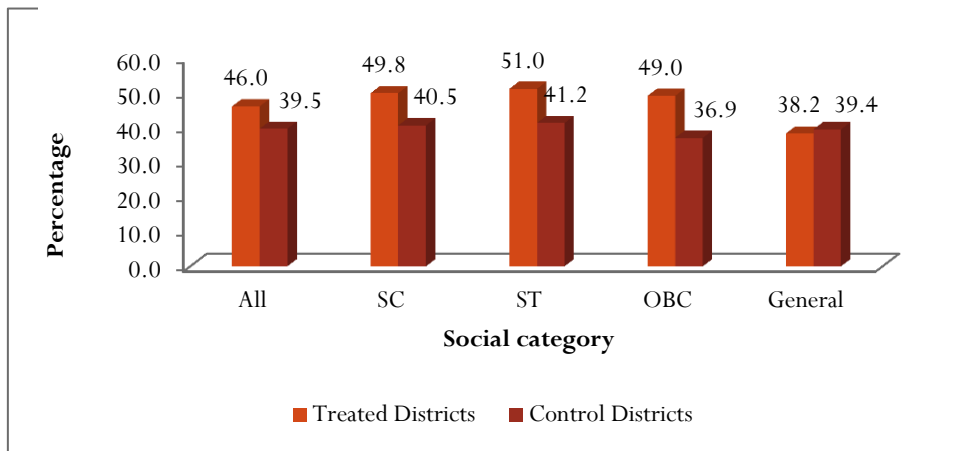
The respondents were asked about the amount of land mortgaged and amount that could be removed.

Unfortunately, across the social category rate of recovery was negligible. The respondents from the ST and OBC groups in the

treated areas could not get their land released at all .

3.6 Household owning Livestock

TABLE 3-6: HOUSEHOLDS OWNING LIVESTOCK

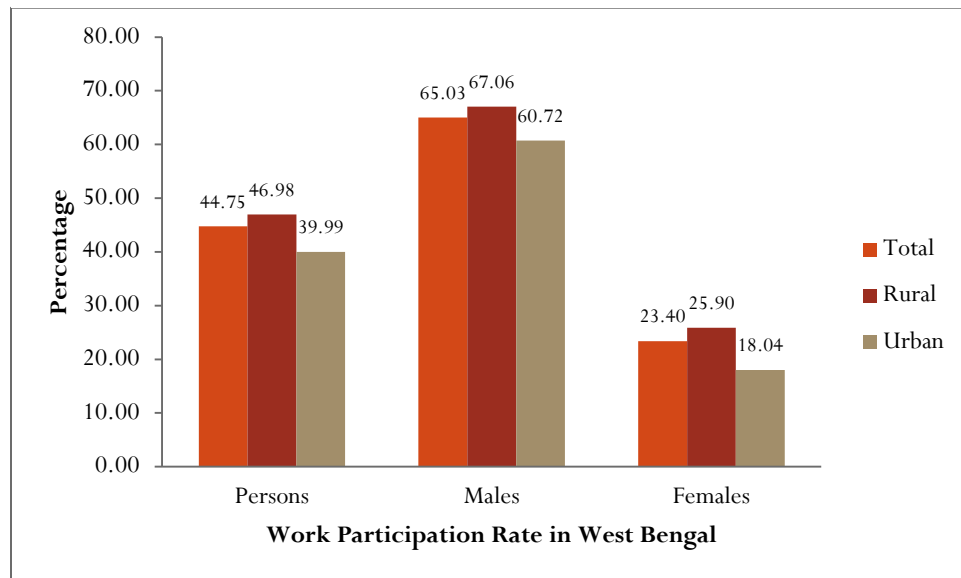


The households owning livestock was found to be more in treated than in control districts, but there was not much variation across social categories, excepting marginally lower in the general category .

4 Chapter-4: Employment and Occupational Pattern

The census definition of Work Participation Rate is the percentage of total workers (main and marginal) to total population. The following figure shows that overall work participation rate of 44.75% in West Bengal. The proportion of main workers in this group constitutes 28.14% and the rest are marginal workers. The rural work participation is marginally higher than the overall work participation. There is wide disparity between male and female work participation. Overall female work participation is 23.40%, but only 9.01% belong to the main worker category. Overall, male work participation is

TABLE 4-1: WORK PARTICIPATION RATE IN WEST BENGAL

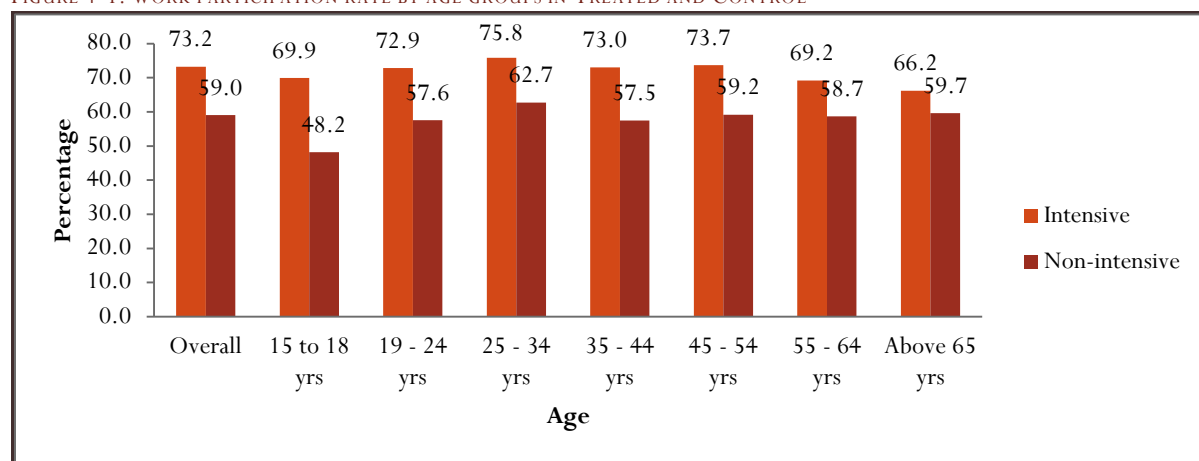


65.03% with 67.06% and 60.72% working in rural and urban areas respectively.

Source: Census 2011

4.1 Work Participation Rate

FIGURE 4-1: WORK PARTICIPATION RATE BY AGE GROUPS IN TREATED AND CONTROL



In the study, work participation of respondents has been sought through a question, “does the individual work /support in the household (like on farm or in the business) or earn income in cash /kind from outside?” This question has yielded 73.2 per

cent of work participation in the treated area and 59.0 per cent in the control area. Across different age groups a similar trend of difference in the treated and control is noticed .

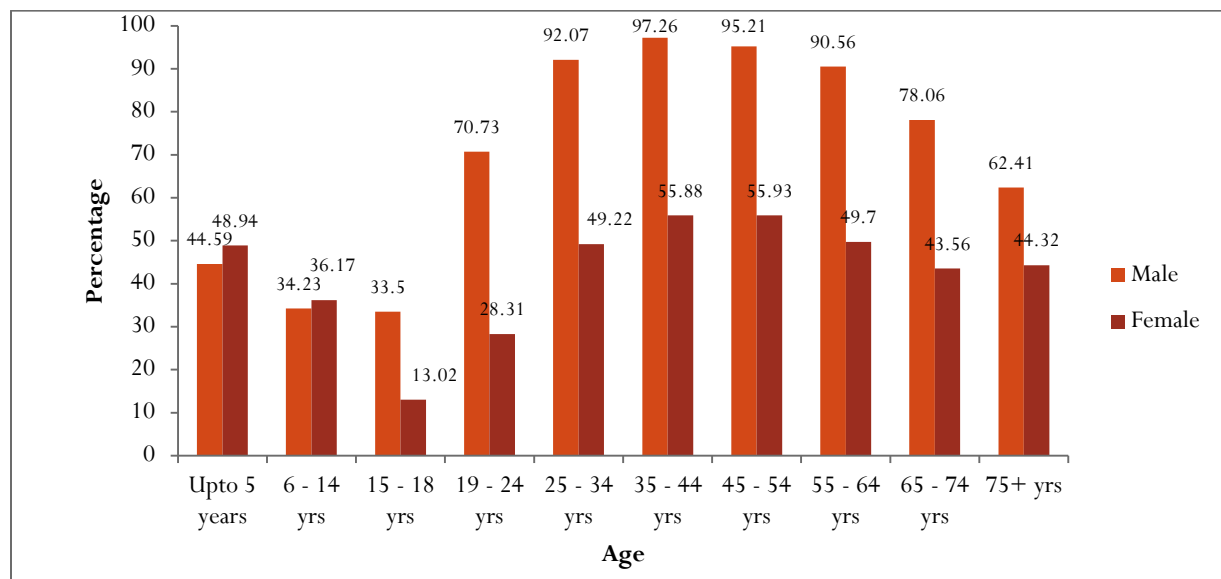


FIGURE 4-2 WORK PARTICIPATION BY AGE AND SEX GROUPS

It is observed that there almost no gender differential for child labourers. The engagement of women in work force decreases as the girls become older and attain marriageable age. The participation of women in the age group of 15-18 years becomes less than half of the male counterpart and this pattern continues thereafter in all subsequent age groups. The figure projects how engagement of men and also women, though lesser in proportion than men, increase during their productive years and then tapers off as age advances .

4.1.1 Work Participation by Districts

TABLE 4-2: WORK PARTICIPATION BY DISTRICTS

Treated Districts (%)			Control Districts (%)				
	Male	Female	All		Male	Female	All
Total			73.02	Total			58.85
Bankura	81.44	69.27	75.77	Bardhaman	81.46	40	61.92
Birbhum	86.67	51.12	71.56	Darjeeling	76.56	35.8	56.14
Cooch Behar	92.64	75.28	85.4	Howrah	79.84	25.71	54.46
Jalpaiguri	77.19	38.46	58.75	Murshidabad	71.5	10.11	43.29
Maldah	98.02	92.9	95.89	Nadia	77.39	28.5	54.02
Purba Medinipur	81.39	41.86	61.95	North Dinajpur	92.67	46.87	74.4
Puruliya	75.89	52.04	64.79	North 24 Parganas	75.31	20.29	49.79
South 24 Parganas	97.94	89.16	94.76	West Medinipur	97.32	90.85	94.74
N=8648				N=9014			

Base : HH members within 15-70 years

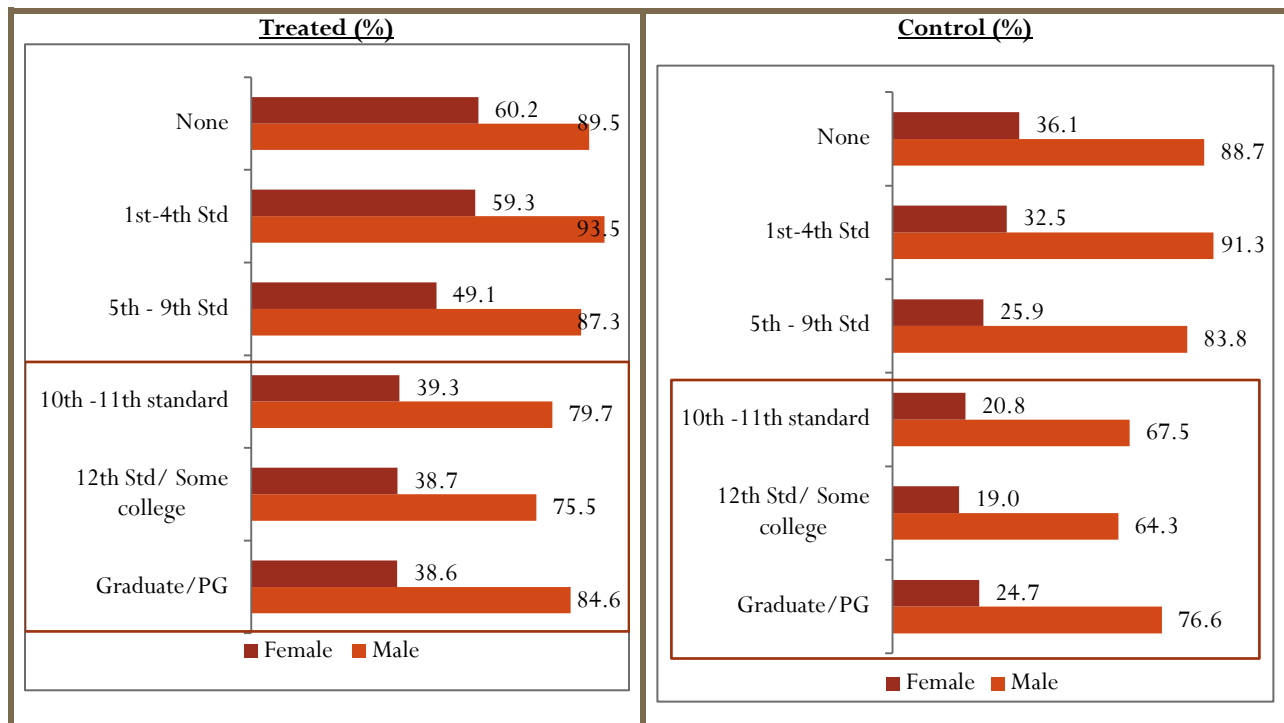
The above table shows that work participation rate is high in most of the districts within treated area. Excepting Jalpaiguri (58.75%), the work participation is above 60% in the treated area, while in comparison, the control area has five districts having work participation less than 60%. The districts having less than 60% work participation rates in the control area are Darjeeling (56.14%), Howrah (54.46%), Murshidabad (43.29%), Nadia (54.02%) and North 24 Pargana (49.79%) in the district.

The primary data reaffirms that there is significant difference between male and female work participation as 87.2 per cent of the male population in the treated area participate in the workforce, whereas, only 54.0 per cent of the female do so in the same area. The difference in work participation by gender is more pronounced in non-intensive area, as 82.9 per cent of male within 15-70 age group work, compared to only 29.4 per cent females.

Overall the work participation rate is 82.66 % for men and 45.61 for women.

4.1.2 Work Participation by Educational Status

FIGURE 4-3: WORK PARTICIPATION BY EDUCATIONAL STATUS



The work participation is more amongst those respondents who have lesser educational qualification. The primary data was collected in rural areas and work participation considers all types of workers irrespective of the nature of engagement. The question is posed to persons who are employed at the point of time of the survey and engagement could be in any kind of economic activities, where remuneration was received either in cash or kind. This is expected to have a wider base. Considering the definition, it could be assumed that persons with lesser education, has lesser inhibition to work as marginal workers and do menial jobs. More a person is educated, less is the probability of getting employed anywhere under any terms of condition.

Work participation across all categories of educational status shows that female work participation is much lower. The trend of lesser work participation for females across the educational categories is proportionately lower, in parity with the overall low work participation rate in the control areas.

4.1.3 Work Participation by Social category

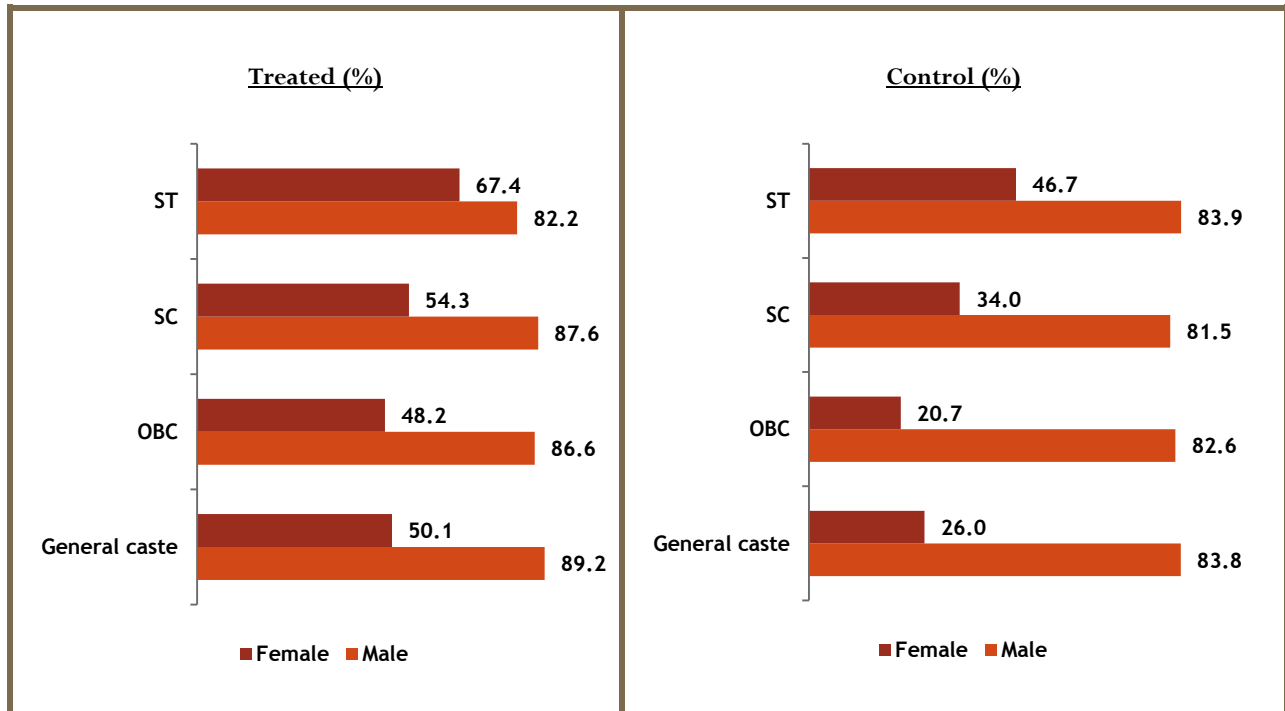


FIGURE 4-4: WORK PARTICIPATION BY SOCIAL CATEGORY

The work participation rate by social categories show that in the treated areas there is less disparity by gender amongst the ST community. In the treated area, the women belonging to general and OBC categories engage themselves in economic activity in much lesser number than men. But, surprisingly, disparity is even wider in the control area. Amongst OBC and general category in the treated, women participation is almost half that of men, but in control area, the women participation is about one fourth that of men in OBC category and close to one third amongst general category.

4.1.4 Work participation by APL and BPL status

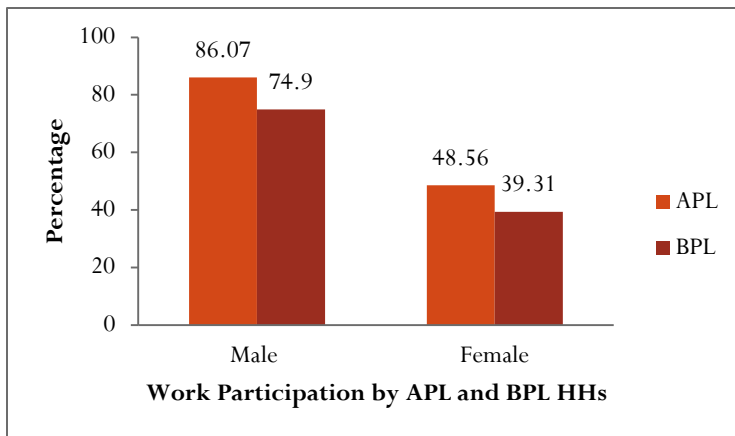


FIGURE 4-5: WORK PARTICIPATION BY APL AND BPL HOUSEHOLDS

The work participation by economic status show that respondents belonging to APL HHs are marginally engaged more than the BPL families. There is usual disparity between males and females within the APL and BPL categories.

4.2 Type of Work or Occupation

Agriculture is the mainstay of the people of West Bengal and it accounts for the largest share of the labour force. It contributed around 18.7% to the state's gross domestic state product (GSDP) in 2009–10⁹. A large section of the state's population is peasant farmers.

The respondents were asked about their principal occupation and subsidiary occupation through the primary survey. The following figure depicts about the different occupation respondents were engaged in in treated and control areas.

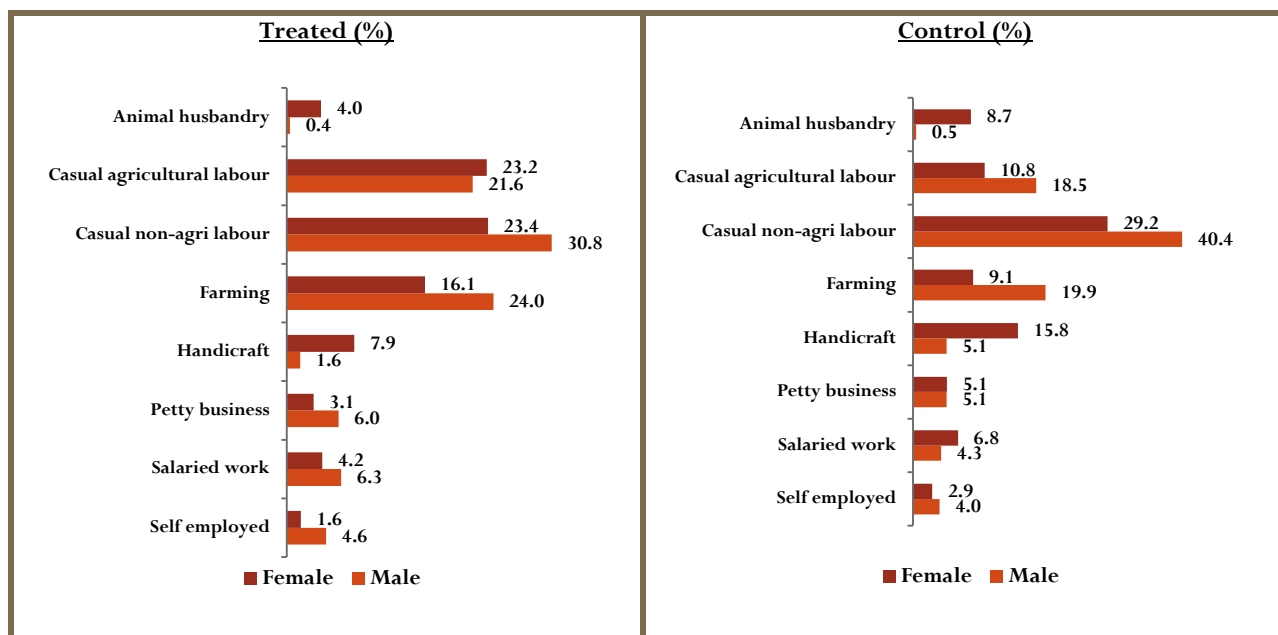


FIGURE 4-6: TYPE OF PRINCIPAL OCCUPATION BY GENDER

It is noticed that 24 % and 21% of males are engaged in agricultural farming and casual agricultural labourer respectively in treated area. However, in the control area dependence on agricultural farming is to the extent of 20% and engagement as casual labourer in agricultural sector is to the extent of 18.5% for males. Apart from engagement in agriculture, the rural working population is engaged in other non-agricultural occupations also. In fact, working as casual non-agricultural labourer is conspicuous among both male and female population across the two areas. In the treated area, 30.8 per cent of the male workforce is involved in this occupation and 23.4 per cent of female workforce is involved in non-agricultural work. In the control area 40.4 per cent of the male working population and 29.2 per cent of the female working population are involved in non-agricultural work.

The work participation reverses by gender group in only one type of occupation, i.e. handicraft. More female working population is engaged in zari work, beads making, weaving and mat making which are part of handicraft industry. Animal husbandry is also a more common occupation among female than male working population.

⁹ https://en.wikipedia.org/wiki/Economy_of_West_Bengal#cite_note-hdrchap1-1 "West Bengal" . . India Brand Equity Foundation. November 2011. Retrieved 6 February 2012

The following table presents a picture about the pattern of occupations people of different social groups are engaged in.

TABLE 4-3: TYPE OF PRINCIPAL OCCUPATION BY SOCIAL CATEGORY

		Treated(%)				Control(%)			
		General	OBC	SC	ST	General	OBC	SC	ST
	N=	1845	1095	2372	918	2618	573	1612	432
Farming / Agriculture	Male	22.3	24.4	26.3	20.4	20.2	21.0	17.3	15.5
	Female	13.5	23.8	13.9	17.0	18.9	11.1	12.3	16.9
Casual agricultural labour	Male	15.1	20.4	23.8	32.9	15.9	10.5	18.4	15.0
	Female	10.2	18.9	27.2	36.9	14.5	14.3	22.0	24.2
Casual non-agricultural labour	Male	27.9	23.8	28.4	34.4	31.5	30.2	30.7	49.6
	Female	19.1	18.3	22.6	29.9	29.9	38.6	35.3	38.7
Handicraft	Male	1.6	3.9	0.9	0.2	6.5	5.9	9.7	1.8
	Female	20.5	9.5	2.4	0.0	9.1	6.8	7.8	1.5
Salaried work	Male	7.3	7.5	5.6	4.6	3.9	6.2	4.2	5.8
	Female	5.2	2.4	4.3	3.9	5.4	8.2	4.0	5.3
Self employed	Male	6.3	6.5	3.4	1.5	3.0	4.6	4.7	2.7
	Female	2.1	1.5	2.2	0.0	4.7	2.1	3.3	3.4
Petty business	Male	9.4	5.9	4.7	0.7	6.1	8.5	4.1	0.9
	Female	5.8	2.7	2.5	1.0	4.9	5.4	4.0	3.9
Animal Husbandry	Male	0.4	0.5	0.4	0.4	2.7	2.3	2.4	0.4
	Female	3.5	1.8	6.3	2.3	2.0	2.5	2.5	2.4

In Table 4-3, we observe that in the treated area, a significantly higher proportion of the respondents from Schedule Tribe category is engaged as casual labourers. Among Schedule Tribe 32.9 per cent of male working population and 36.9 per cent of female are engaged as casual agricultural labour and 34.4 per cent of male and 29.9 per cent of female are engaged as non-agricultural labour.

Among female working population, belonging to General caste in the treated area, handicraft work, such as, zari work, bead making and mat making is more common as reportedly, 20.5 per cent are engaged in the same. The socially disadvantaged groups, such as scheduled castes, tribes and minorities are more likely to be engaged as casual agricultural or non-agricultural labourers.

TABLE 4-4: TIME SPENT PER DAY FOR PRINCIPAL OCCUPATION

Treated Districts	Average time in hours	Control District	Average time in hours
Bankura	7.35	Bardhaman	6.84
Birbhum	8.23	Darjeeling	7.08
Cooch Behar	7.18	Howrah	7.96
Jalpaiguri	7.07	Murshidabad	6.81
Malda	7.28	Nadia	6.79
Purba Medinipur	7.19	Uttar Dinajpur	7.67
Purulia	7.25	North 24 Parganas	7.31
South 24 Parganas	7.45	Paschim Medinipur	7.46
Treated (Average)	7.36	Control (Average)	7.23

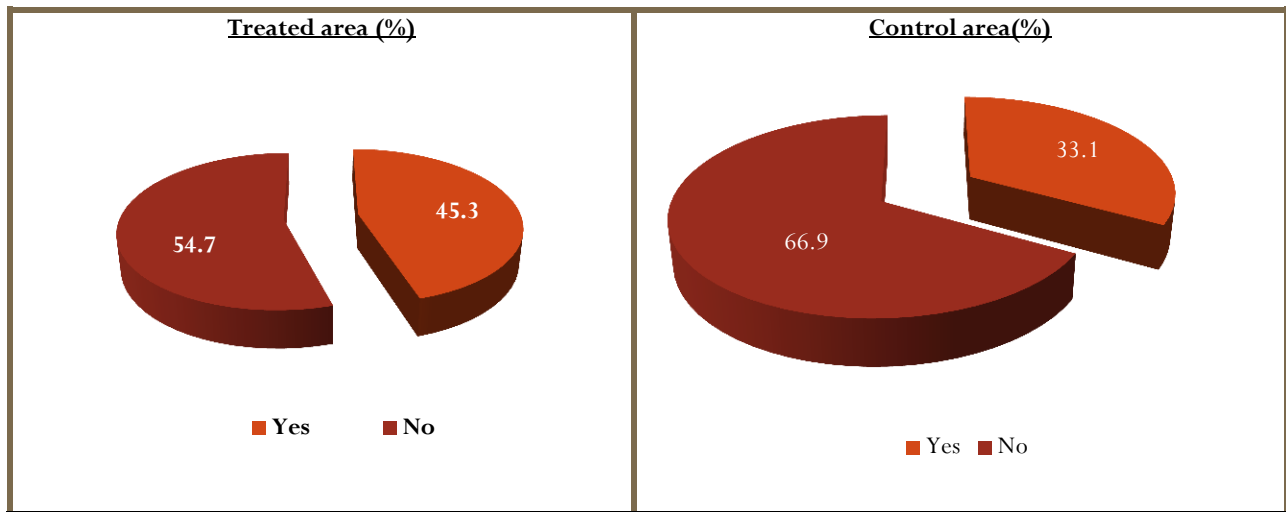
Table 4-4, presents the average time spent per day for pursuing principal occupation by the family members of sampled families. The average time spent for principal occupation is highest in treated intervention district, Birbhum (8.23 hours) and lowest in control district, Nadia (6.79 hours).

Agriculture or farming continues to be a major occupation among rural population however due to lack of own land many are forced to work as casual labour for agricultural or non-agricultural work. Service or self-employment as primary occupation is much lower among the rural population.

4.3 Involvement in Multiple Occupations

Involvement in multiple occupations can work as a strategy to overcome exigencies. A large proportion of respondents participate as casual workers in the farm and non-farm activities which are often their principal occupations. These labourers often do not get engagement throughout the year and hence the dependence on subsidiary income. Overt dependency on farming or agriculture comes with high risks of uncertainty and fluctuations. The income from agriculture is also often not sufficient to sustain the family and hence supplementation of income becomes crucial.

It is found that in the treated area around 45.3 per cent of the households are engaged in multiple occupations whereas 54.7 per cent of the households are engaged only in one principal occupation. In the control area, a significantly lower proportion of the households are engaged in more than one occupation (33.1%), whereas majority of the households are engaged in one principal occupation (66.9%).



4.3.1 Subsidiary Occupation

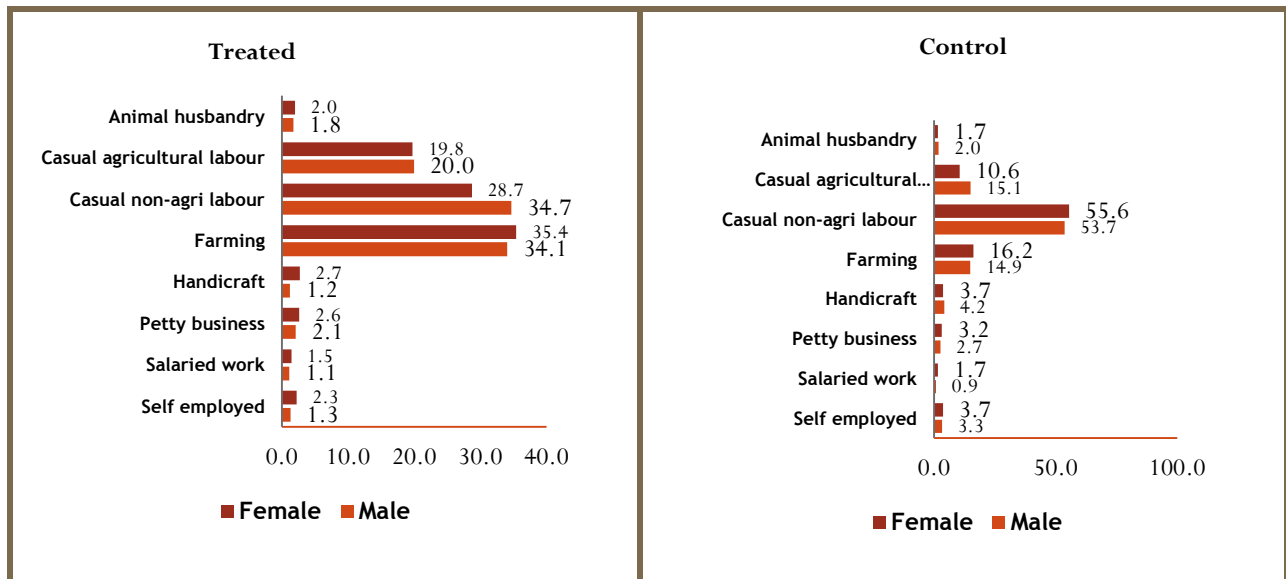


FIGURE 4-7: TYPE OF SUBSIDIARY OCCUPATION BY GENDER

Among those engaged in a subsidiary occupation, working as casual labour is a more common practice. In the treated area, a significantly higher proportion of the households are involved in farming as a subsidiary occupation. Similar trend is seen among male and female working population in the intervention as well as non-intervention area.

TABLE 4-5: SUBSIDIARY OCCUPATION IN TREATED AND CONTROL AREAS BY DISTRICTS

Treated									
Type of Occupation	Bankura (n=510)	Birbhum (n=66)	Cooch Behar (n=322)	Jalpaiguri (n=83)	Mald a (n=312)	Purba Medinipur (n=298)	Purulia (n=548)	South 24 Parganas (n=109)	Total (n=2248)
Farming /agriculture	54.3	31.8	25.5	16.9	16.7	15.8	44.5	39.5	34.7
Agricultural wage labor	16.5	36.4	22.7	14.5	25.3	7.4	25.7	10.1	19.8
Non-agricultural wage labor	21.0	10.6	38.2	36.1	37.8	56.0	25.6	21.1	31.8
Petty Business	4.4	7.6	3.1	7.2	11.8	6.1	2.5	13.8	5.6
Animal husbandry	1.4	-	-	22.9	0.6	4.0	0.4	-	1.9
Self-employed	0.6	3.0	5.0	-	3.5	1.4	0.4	2.8	1.8
Salaried work	0.4	6.1	2.5	2.4	1.9	3.4	0.2	7.3	1.8
Control									
Type of Occupation	Bardhaman (n=444)	Darjeeling (n=44)	Howrah (n=85)	Murshidabad (n=109)	Nadi a (n=41)	Uttar Dinajpur (n=66)	North 24 Parganas (n=135)	Paschim Medinipur (n=331)	Total (n=1255)
Farming /agriculture	13.1	22.7	16.5	14.7	7.3	30.3	5.9	19.9	15.5
Agricultural wage labor	10.8	-	17.7	2.8	22.0	31.8	16.3	13.6	13.0
Non-agricultural wage labor	61.3	61.4	27.1	70.6	41.5	9.1	49.6	59.2	54.6
Petty Business	7.3	2.3	25.9	4.6	14.6	27.2	23.7	2.1	7.4
Animal husbandry	4.7	2.3	-	-	-	-	-	0.3	1.8
Skilled Works	0.9	2.3	2.4	-	4.9	1.5	0.7	0.9	1.1
Self-employed	0.9	2.3	-	4.6	2.4	-	20.0	1.8	3.5
Salaried work	1.8	-	3.5	1.8	7.3	-	2.2	1.5	1.9

The percentage distribution of sampled families by subsidiary occupation in the treated and the control areas is shown in the above table. In aggregate, higher proportion of individuals reported to practice agriculture (34.70%) as their secondary occupation followed by non-agricultural wage labour (31.81%). Animal husbandry is found to be common secondary occupation among 22.89 percent of families in Jalpaiguri district. The proportion of agricultural wage labourer is higher in Birbhum, Malda and Purulia while the proportion of non-agricultural wage labour is highest in Purba Medinipur followed by Cooch Behar, Malda and Jalpaiguri districts.

The percentage distribution of sampled families by subsidiary occupation in the control districts is also presented. In the control area, the proportion of non-agricultural wage labour (54.58%) is higher among sampled families and almost all districts except Uttar Dinajpur and Howrah show high prevalence of the same.

TABLE 4-6: TIME SPENT PER DAY FOR SUBSIDIARY OCCUPATION BY DISTRICTS

Treated Districts	Average time in hours	Control Districts	Average time in hours
Bankura	6.79	Bardhaman	5.93
Birbhum	6.03	Darjeeling	7.49
Cooch Behar	6.03	Howrah	5.49
Jalpaiguri	6.37	Murshidabad	5.77
Malda	6.05	Nadia	6.59
Purba Medinipur	5.77	Uttar Dinajpur	6.68
Purulia	6.67	North 24 Parganas	6.50
South 24 Parganas	4.67	Paschim Medinipur	6.34
Treated (Average)	6.28	Control (Average)	6.17

The average time spent per day for pursuing subsidiary occupation by the family members of sampled families is displayed in the above table. Overall, the average time spent for subsidiary occupation (both treated and control) is 6.24 hours per day and it is 6.28 hrs in the treated area and 6.17 hrs in the control area. The highest average time spent for subsidiary occupation is in Darjeeling (7.49 hours) and the lowest time spent for the same is in South 24 Parganas (4.67 hours).

Engagement in subsidiary occupation happens for many people whose primary occupation is related to agriculture and during lean season many are forced to take up economic activities in some other sectors to sustain families.

To sum it up, the land-based activities is most common and available livelihood option adopted by people across districts. Interestingly, South 24 Parganas, Howrah, Medinipur, Bardhaman, Jalpaiguri, Darjeeling districts show strikingly higher proportion of respondents engaged in small enterprises.

Decline or absence of agricultural income pushes the workforce to non-agricultural sector, such as, petty business or small enterprises or working as informal labourers outside agricultural field. Thus, it would be interesting for the policy planners to pay attention on districts where agricultural engagement is not sufficient enough for sustenance throughout the year.

4.4 Involvement in MGNREGA jobs

In a recent study conducted on MNREGA index¹⁰, with respect to financial year 2015-16, it is found that West Bengal ranks in the bottom rung, fourth from the last, the others behind West Bengal are Chattisgarh, Meghalaya and Arunachal Pradesh, with respect to 3 parameters, average days per HH (%), % of wages paid within 15 days and work completion rate .

*“The Mahatma Gandhi National Rural Employment Guarantee Act aims at enhancing the livelihood security of people in rural areas by guaranteeing hundred days of wage –employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work”-Source -
<http://www.nrega.nic.in/netnrega/home.aspx>*

¹⁰ <http://www.thehindu.com/opinion/op-ed/the-mgnrega-index/article8668701.ece>

TABLE 4-7: DATA ABOUT JOB CARDS IN WEST BENGAL

Card	
Total No. of Job Cards issued[In Lakhs]	125.88
Total No. of Workers[In Lakhs]	282.49
Total No. of Active Job Cards[In Lakhs]	85.79
Total No. of Active Workers[In Lakhs]	142.73
(i)SC worker against active workers[%]	28.32
(ii)ST worker against active workers[%]	8.08

Source: http://164.100.129.4/netnrega/homestciti.aspx?state_code=32&state_name=WEST%20BENGAL

The above table depicts the details of MNREGA job card in the official website of the West Bengal. In the official website of the government of West Bengal, average days of employment provided per household is 46.88 in 2015-16, 37.44 in 2013-14 and 34.7 in 2012-13

The following table provides information from the survey

TABLE 4-8 NUMBER OF DAYS GOT MGNREGA JOBS & PAID IN LAST 12 MONTHS

Proportion having MNREGA Job cards (%)					
	All	SC	ST	OBC	General
Treated	81.53	86.65	88	80.11	74.05
Control	74.47	80.67	82.83	70.42	70.77
Base :All HHs					
Number of days engaged					
	All	SC	ST	OBC	General
Treated	5.46	5.64	4.85	5.32	5.63
Control	9.17	10.65	9.9	9.26	7.97
Base: Those who are registered with MNREGA and said to be earning in cash/kind (member base)					
Paid for number of days					
	All	SC	ST	OBC	General
Treated	3.94	4.03	3.18	4.12	4.13
Control	7.23	8.66	7.18	7.46	6.19
Base: Those who are registered with MNREGA and said to be earning in cash /kind (member base)					

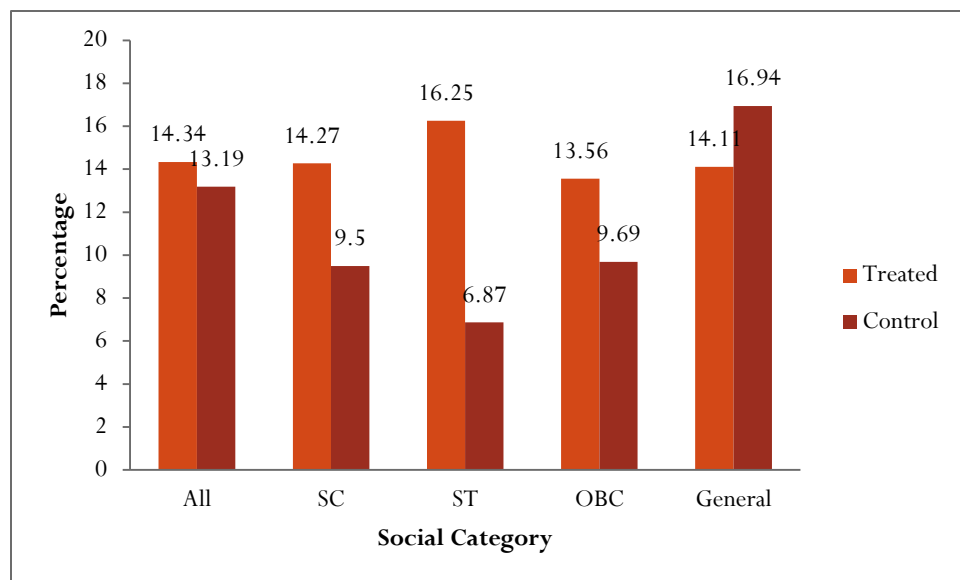
The above table shows that in the treated area, 81.53 % of respondents claimed having job cards in the family compared to 74.47 % in the control area. The job card holders are more amongst SCs and STs.

The number of days per person is engaged is 5.46 days in the treated areas and 9.17 days in the control area. In the control area, engagement in MNREGA job is more, in particular, among the registered social category.

4.5 Migration

It is observed that lack of requisite resources and opportunities in the native place leads to migration of workforce to other regions, sometimes leaving behind the aged of the family. Migration takes place singly or with the immediate family. Migration is recognized as one of the important factors that influences the social and economic development of a community. Lack of suitable employment opportunities, seasonality of work, economic distress often lead to migration of one or more family members to other places in search of gainful employment. However, migration is not always negative. Many-a-times members of a household migrate to other places in search of better economic opportunities than those available in the native place.

FIGURE 4-8 PROPORTION OF HOUSEHOLDS WHERE ANY MEMBER HAS MIGRATED BY SOCIAL CATEGORIES



The primary data looks into out migration. It is observed that, migration is more in the treated area than in the control area. Across the social categories, migration has happened more in the treated areas than in the control area, excepting amongst general category. Migration differential between treated and control is pronounced in case of

scheduled tribes in the 2 areas. The scheduled tribes in the treated area have moved to other places to the extent of 16.25% as compared to 6.87% in the control area

TABLE 4-9: PROPORTION OF HOUSEHOLDS WHERE ANY MEMBER HAS MIGRATED BY DISTRICTS

Treated District (%)		Control District (%)	
All	14.3	All	13.2
Bankura	15.0	Bardhaman	7.3
Birbhum	6.8	Darjeeling	3.3
Cooch Behar	18.8	Howrah	15.8
Jalpaiguri	8.3	Murshidabad	21.0
Maldah	26.5	Nadia	14.8
Purba Medinipur	16.5	North Dinajpur	22.3
Puruliya	16.0	North 24 Parganas	7.3
South 24 Parganas	7.0	West Medinipur	14.0
Base All HHs			

The data show highest level of migration has happened in Maldah (26.5%) followed by Coochbehar (18.75%) in the treated area. Low level of migration is noticed in Birbhum (6.8%) and South 24 Pargana (7.0%), within treated area. In the control area, highest level of migration has taken place from North Dinajpur (22.3%) followed by Murshidabad (21.0%). However, we find that in Darjeeling district, migration is as low as 3.3%. Bardhaman and North 24 Pargana record migration of 7%.

4.6 Reasons of Migration

Urban centres provide scope for employment in industries, transport, trade and other services. They also offer modern facilities of life. Thus, they act as ‘magnets’ for the migrant population and attract people from outside. In other words, cities pull people from other areas. This is known as “pull factor”. People also migrate due to ‘push factors’ such as unemployment, hunger and starvation. When they do not find means of livelihood in their home villages, they are ‘pushed’ out to the nearby or distant towns.

The data on migration from West Bengal, as per Census 2011 says that total migrant population 16,87,690, out of which 7,51,523 are males and 9,36,167 are females.

The reasons for migration as per Census 2011 in West Bengal is as depicted in the following figure

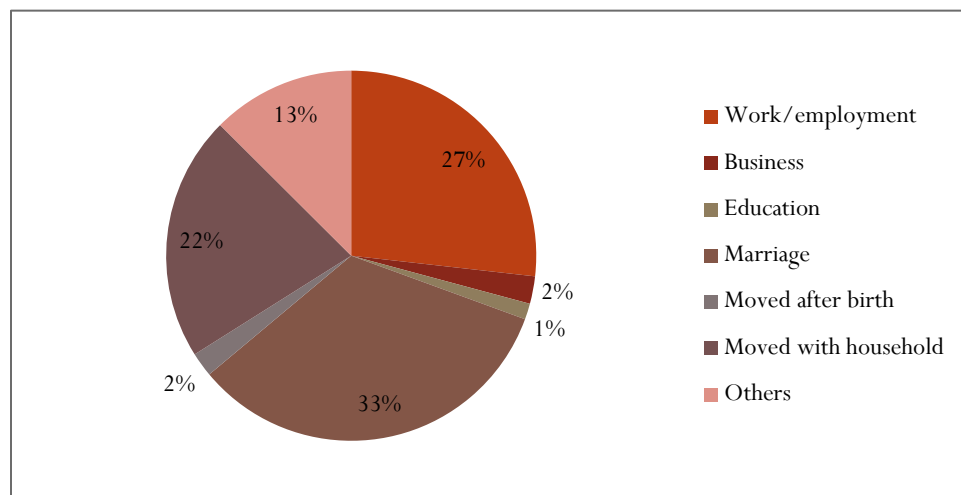


FIGURE 4-9: REASONS OF MIGRATION IN WEST BENGAL AS PER CENSUS 2011

The above figure shows the most important reason for migration is marriage and it affects female population. The next most important reason is movement due to work or employment.

In the next section analyses of primary data reveal that reason/s of the family members migrating is primarily due to push factors. "Unavailability of work in the village" or "Lack of assured work in the village throughout the year" are primary reasons cited for migration. The pull factor of "better wages at migrating destinations" is more pronounced in treated area than the control area. But the push factor "Unavailability of work in village" is also told by higher proportion of respondents in the treated area.

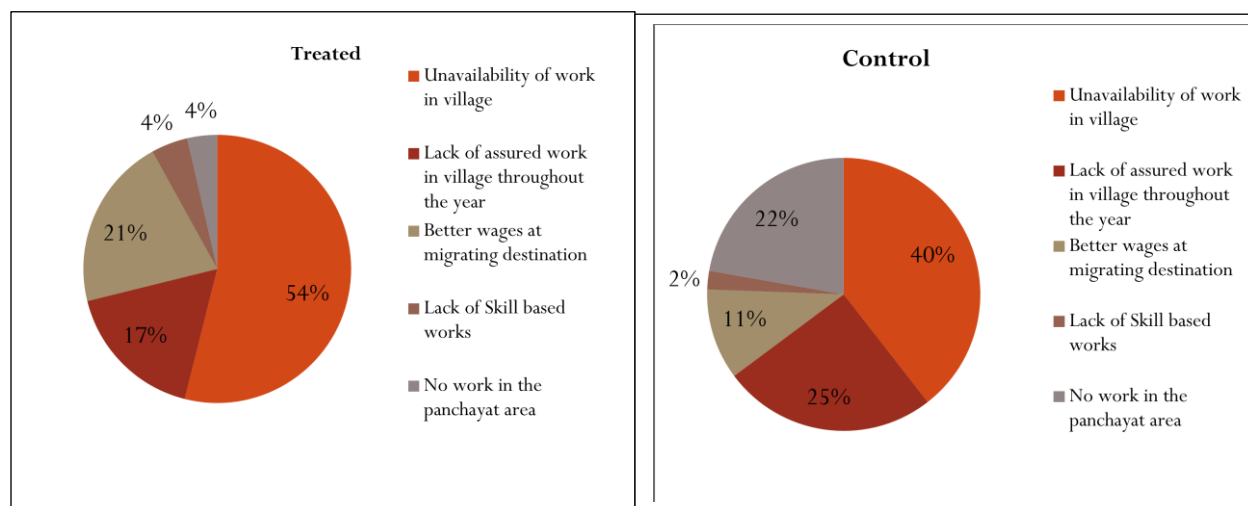


FIGURE 4-10 REASONS OF MIGRATION IN TREATED AND CONTROL AREAS

4.7 Place of migration

	Treated (%)					Control (%)				
	All	SC	ST	OBC	General	All	SC	ST	OBC	General
N=	970	352	162	153	303	852	167	33	80	572
Outside the block	4.54	4.26	3.7	3.92	5.61	15.38	13.17	21.21	28.75	13.81
Outside the district	36.19	36.93	58.02	28.1	27.72	19.6	19.16	12.12	17.5	20.45
Outside the state	49.79	48.86	20.99	51.63	65.35	54.81	58.08	63.64	48.75	54.2
Not answered	9.48	9.94	17.28	16.34	1.32	10.68	10.78	3.03	5	11.89

Base All HHs from any member has migrated

The above table show that the trend of moving out of the state is the most important reason in both treated and control area. Excepting the STs in the treated area, the dominant trend across social categories is to move out of the state. In the treated area, STs have preferred to go to other districts (58.02%). In the control area, without exception the dominant trend is to go out of state.

The respondents were asked which communities migrate more and it is found that

4.8 Type of work

TABLE 4-10: TYPE OF WORK BY SOCIAL CATEGORY

	Treated (%)					Control (%)				
	All	SC	ST	OBC	General	All	SC	ST	OBC	General
N=	970	352	162	153	303	852	167	33	80	572
Unskilled worker (Construction labourers, loaders, house/domestic help, care-taker, watchman, etc.)	34.61	36.65	21.6	35.95	38.54	22.65	22.75	12.12	10	25
Skilled worker (carpenter, plumber, driver, mason, mechanic) Entertainment- dance, song, drama	23.76	26.14	5.56	19.61	32.89	58.33	68.26	51.52	53.75	56.47
Farming/ Agriculture labour	17.77	14.49	60.49	9.15	2.99	3.4	1.2	6.06	5	3.67
Self employed professional	2.79	3.98	0	3.27	2.66	3.87	1.2	24.24	5	3.32
Services (job)	6.2	7.95	0	5.88	7.64	5.99	4.19	0	7.5	6.64
Housemaid	1.03	1.14	1.23	1.31	0.66	2.23	2.4	0	0	2.62
Petty trader/shop owner	0.72	0	1.23	0.65	1.33	0.94	0	6.06	2.5	0.7
Other	0.72	0	1.85	0	1.33	0.12	0	0	0	0.17
Not answered	12.4	9.66	8.02	24.18	11.96	2.7	1.2	0	16.25	1.4

The above table shows that people migrate to other places as unskilled or skilled workers, having some differential trend in the treated and control areas. In the control area, the proportion of skilled and unskilled workers are almost similar but in the treated area, the proportion of unskilled worker (34.61%) is more than skilled workers (23.76%). Persons moving out in search of agricultural jobs are less compared to unskilled and skilled jobs., though it is 17.77% in treated area as compared to 3.4% in the control area.

4.9 Perception of Community Members on Employment and Occupational Pattern

The discussion with male community members in the surveyed districts revealed that unemployment and under employment remains a problem in some districts forcing migration. The MGNREGA scheme in the districts surveyed is mired in problems or is dysfunctional. Though MGNREGA scheme guarantees 100 days of work but in reality the respondents in districts in Bankura, Murshidabad and Purulia districts said they get only 12-15 days of work. In Malda district another problem that emerged relating to MGNREGA scheme is that MGNREGA workers are getting paid long time after completion of their work as a result of which people have lost their interest in work.

Though all the districts are largely dependent on agriculture for earning a livelihood, agriculture is also not enough productive and profitable. Lack of irrigation facility acts as an impediment. One reason for decline in agricultural production is reduction in the size of landholdings as was revealed in Murshidabad and Bardhaman districts. Migrating to other states is not free from problems. Often people who have migrated to other States have faced accidental deaths doing hazardous work and the family members did not even receive compensation. In South 24 Parganas majority are agricultural labourers in the area. It is the prime economic driver. There are also cart pullers and masons. Men migrate to cities in Kerala, Bihar, Uttar Pradesh and other states in search of work. They work as masons and “decorators”. Women commute long distance to city in search of work.

“We took training from the Agricultural Department but we failed to do any business. We took water bodies on lease to release fishlings. But the fishes did not survive. The pond became useless,” shared one of the respondents during FGD.

All Government funded assistance many a times reaches us in the wrong time. We often receive seeds at a time when growing season is already over. We often receive fertilisers at a time when it is of limited or no use. This way, the whole effort turns out to be futile. Even if we try to make the otherwise timed-out seeds usable, there is water scarcity. Deep boring may solve the problem,” opined one of the respondents.

Apart from agriculture, which is no longer productive due to lack of irrigational facilities; people are engaged as labourers and construction workers in Bankura district. Many migrate to southern Indian states, for labour work. The respondents mentioned that the situation can improve if proper irrigation system is developed.

Apart from agriculture which is the mainstay in Malda district, few are also engaged in business. Some also run grocery shops while some are engaged in fish farming. Few earn money from van driving. Talking about problems in the MGNREGA work in Malda district the respondents those who are engaged in MGNREGA work are getting paid after a long time after completion of their work that’s why people have lost their interest. The problem in MGNREGA work is fuelling migration and that’s why lots of people are going other states for earning money. They usually do the work of Mason, craftsmen, electrician.

Main source of employment in Birbhum district is Agriculture. Few people work as mason, craftsmen, carpenter, Vegetable vendor, Wall painter. Most of all people are doing 100 days work, the project of MREGA. 10% people migrate to other states for their job. Mostly they go to other states for 2-3 years. After returning sometimes they go back while some prefers to stay here only. They usually go to Delhi, Mumbai, Chennai and they work in Factory.

In Coochbehar district, those who are involved in agricultural activities they want to continue with their present livelihood while those who do not have enough land resources they want to do some other business for earning a livelihood. Unemployment is a big problem in the district. The youth population, who are educated, are not getting proper job opportunity. *“I don’t have enough land for cultivation, and so I am totally depend upon handicrafts work. We need capital for this business. But we don’t have sufficient capital and it’s difficult for us to earn and save,”* said a respondent. *“I have a small piece of land the earnings from the land is not enough to run the family. So I have started a tailoring business but capital is the main barrier to run the business. If we get some help or loan from government it will be helpful for us to continue our business,”* said Tapan Chanda.

In Jalpaiguri district agriculture is the mainstay. The respondents during FGD mentioned agricultural labourers are gainfully employed for six months. Those who have land resources they earn enough to run the family. People are interested in getting into salaried jobs or doing business. The number of educated unemployed is quite huge in the district. Irrigation facility is not well-developed in the entire district hampering agriculture.

In Burdwan district agriculture is the mainstay in the district. However, people are not getting gainfully employed all the year. 100 days work is mired in problems and payments are due. *“The people are not eager to work under the MGNREGA scheme due to irregularity in payments,”* Gram Rojgar Sevak, Shyamsundar GP said, who was also a respondent in FGD.

The womenfolk in Bankura, Malda, Purulia, Murshidabad, Bardhaman districts mostly work in the fields along with their husbands to complement their family income. Female workers are predominantly agricultural labourers. Women's involvement in the service sector is marginal. Besides working as agricultural workers women in Bankura district are engaged in hazardous work like stone crushing, collection and selling of firewood along with everyday household work. Women who do not work outside contribute as labour for their own agricultural land. Women contribute considerable amounts of unpaid labour towards tending livestock and crops. In Malda district women are also engaged in home-based economic activities such as biri binding and sericulture. The work opportunities found are casual in nature and do not offer employment all the year round in Malda Purulia Bankura and Murshidabad districts. In the Paschim Medinipur district there is a substantial gap among men and women in respect of main workforce. The proportion of women is more in marginal workforce and in the household industry. It may be noted that in all the surveyed districts rural women undertake a large volume of unpaid work besides economic activities. Also, women's work or contribution as part of the labour force is largely invisible, labour intensive and often poorly paid indicating gender disparity. In all the sampled districts a large number of women are recruited as functionaries in government schemes and work either on a voluntary mode or are paid monthly honorariums. Besides many women in all the surveyed districts are also part of various SHG groups and engaged in various economic activities.

5 Chapter5: Household Income

5.1 Secondary Data on Poverty, Income and Expenditure

The secondary data on poverty, income and expenditure derived from 68th round of NSSO is presented below.

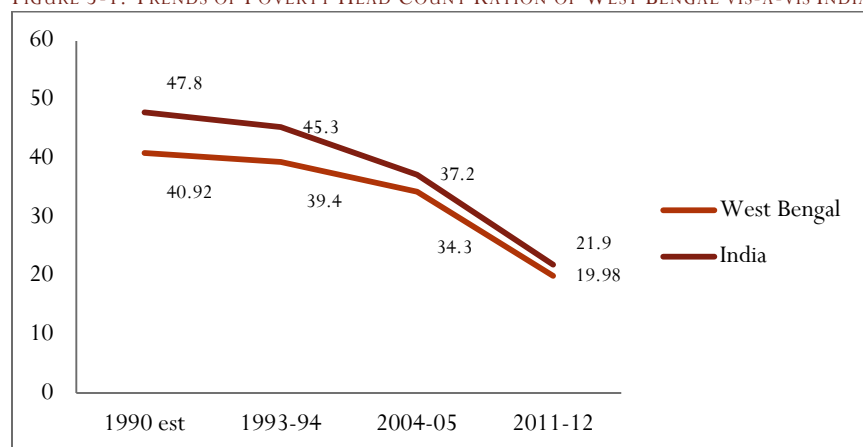
TABLE 5-1: POVERTY HEAD COUNT RATIO

	1990 est	1993-94	2004-05	2011-12	Likely achievement in 2015	Target 2015
West Bengal	40.92	39.40	34.30	19.98	19.37	20.46
India	47.80	45.30	37.20	21.90	20.74	23.90

Source: Press Note, Planning Commission (now renamed as NITI Ayog), July 2013

National **poverty headcount ratio** is the percentage of the population living below the national **poverty** lines. National estimates are based on population-weighted subgroup estimates from household survey. We find that poverty head count ration in West Bengal was marginally less than the national average.

FIGURE 5-1: TRENDS OF POVERTY HEAD COUNT RATION OF WEST BENGAL VIS-À-VIS INDIA



The trend line over the years show that poverty head count ratio remained at a lower level than national average but gap declined over the years, indicating that West Bengal's poverty reduction did not happen as the same pace as India

The poverty gap ratio is the mean shortfall of the **total** population from the **poverty** line (counting the non-poor as having zero shortfall), expressed as a percentage of the **poverty** line. The **poverty** line is a common method used to measure poverty based on income or consumption levels.

TABLE 5-2: POVERTY GAP RATIO(MRP CONSUMPTION DISTRIBUTION)

	Rural		Urban	
	2004-05	2011-2012	2004-05	2011-12
West Bengal	7.922	3.7	5.287	2.7
India	9.635	5.05	6.078	2.7

Source: Press Note, Planning Commission (now renamed as NITI Ayog), July 2013

The poverty gap index is a measure of the intensity of poverty. It is defined as the average poverty gap in the population as a proportion of the poverty line. The poverty gap index is an improvement over the poverty measure

headcount ratio which simply counts all the people below a poverty line, in a given population, and considers them equally poor. Poverty gap index estimates the depth of poverty by considering how far, on the average, the poor are from that poverty line.

Excepting for urban 2011 data, poverty gap was less for West Bengal than the Nation in 2004, both in rural and urban areas in 2005-05 and rural areas in 2011-12.

The following table shows the poverty line estimates through Tendulkar Methodology

TABLE 5-3: NUMBER AND PERCENTAGE OF POPULATION BELOW POVERTY LINE -2011-12 (TENDULKAR METHODOLOGY)

	Rural		Urban		Total	
	Percentage of Persons	Number of Persons (lakhs)	Percentage of Persons	Number of Persons (lakhs)	Percentage of Persons	Number of Persons (lakhs)
West Bengal	22.52	141.14	14.66	43.83	19.98	184.98
India	25.70	2166.58	13.70	531.25	21.92	2697.83

Source: Press Note, Planning Commission (now renamed as NITI Ayog), July 2013

Note: Population as on 1st March 2012 has been used for estimating number of persons below poverty line (2011 population extrapolated)

Overall, estimation of the poverty line shows that marginally lesser proportion of persons are below poverty line than the national level and so is the case at the rural level, but urban poverty in West Bengal in 2011-12 by Tendulkar method is marginally more than the national average

TABLE 5-4: ESTIMATES OF AVERAGE MONTHLY PER CAPITA EXPENDITURE (MPCE) AS PER MIXED REFERENCE PERIOD (MRP) FOR 2011-12

	Rural	Urban
West Bengal	1170.11	2489.89
India	1287.17	2477.02

Source: NSSO Report No K1 (68/1.0) on key indicators of household Consumer expenditure in 2011-12, NSS 68th round

The per capita expenditure in rural area is less than the national average and urban expenditure in West Bengal is higher than the national average by a negligible amount

The percentage share in the consumption of bottom 20% of population (the poorest quintile class of MPCE) is presented below

	2009-10						2011-12					
	URP		MRP		MMRP		URP		MRP		MMRP	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
West Bengal	10.79	6.97	11.4	7.16	11.08	7.16	10.6	6.7	10.9	7	11	7.1
India	9.41	6.97	9.75	7.11	9.85	7.21	9.1	7.1	9.6	7.2	9.6	7.3

Source : National Sample Survey

URP: Uniform Reference Period, MRP: Mixed Reference Period, MMRP: Modified Mixed Reference Period

5.2 Income from Different Sources

The respondents in the study were asked about the primary /principal source of income, subsidiary/secondary source of income and if he was he was engaged any other source of income/tertiary income apart from the first two sources mentioned.

TABLE 5-5: PROPORTION OF INCOME EARNED FROM DIFFERENT SOURCES BY SOURCES BY SOCIAL CATEGORIES

	Treated (%)					Control(%)				
	All	SC	ST	OBC	General	All	SC	ST	OBC	General
Primary/Principal Source	60.89	61.31	56.12	59.08	59.12	60.24	59.47	63.07	58.77	60.25
Subsidiary /secondary Source	25.73	26.82	28.39	25.89	24.13	24.12	23.31	24.06	22.20	25.15
Other /Tertiary source	13.38	11.87	15.50	15.03	16.75	15.63	17.22	12.86	19.03	14.60

A large section of the rural population depends on agrarian economy, which has its share of uncertainties and risks due to several reasons, seasonality, unfavourable weather and rainfall, low procurement price etc. It becomes imperative for many to supplement the income by engaging them in occupations other than their principal earning source. The above table shows the amount people earn from different sources of income

There is not much variation in the trend by social category. In the treated area , people sustain on primary/principal income to extent of 61% and it is 60% in the treated area

TABLE 5-6: PROPORTION OF INCOME EARNED BY DISTRICTS

	Primary/Principal Source	Subsidiary /secondary Source	Other /Tertiary source		Primary/Principal Source	Subsidiary /secondary Source	Other /Tertiary source
All	60.89	25.73	13.38	All	60.24	24.12	15.63
Bankura	54.19	24.57	21.25	Bardhaman	58.67	25.86	15.47
Birbhum	44.71	23.49	31.80	Darjeeling	73.64	26.36	0.00
Cooch Behar	61.48	28.11	10.41	Howrah	55.07	19.86	25.07
Jalpaiguri	44.97	25.23	29.79	Murshidabad	73.98	26.02	0.00
Maldah	56.93	31.04	12.03	Nadia	61.93	38.07	0.00
Purba Medinipur	62.85	23.42	13.73	North Dinajpur	58.84	33.66	7.50
Puruliya	57.43	25.76	16.81	North 24 Parganas	66.34	22.25	11.41
South 24 Parganas	57.55	23.93	18.51	West Medinipur	61.00	23.22	15.78

However, the analyses by districts show variation with respect to engagement in principal source of income. In Jalpaiguri and Birbhum within treated district, people depend on the subsidiary sources of income to supplement income. In Darjeeling, people are mostly engaged in the principal occupation. None of the respondents from Darjeeling , Murshidabad or Nadia mentioned about any tertiary occupation.

This is to be noted primary, secondary and tertiary occupations relate to the agriculture, manufacturing and service sector, but this definition has not been considered when respondents were asked about their occupation. It was more to understand if the respondents were engaged in multiple occupation

5.3 Family Income

The primary data collection emphasised on knowing monthly family income from each the household member above 15 years of age. The respondents were asked if they were engaged in multiple occupations and what was the time spent and what was the annual earning on each of the activities performed by each of the family members. This method of probing was in details and likelihood of misinformation about the amount of income is to some extent reduced. This information was collected for all members in the household. In survey methodology, assessing exact income becomes difficult. Through this method, income of all members from a household gets aggregated at the household level and thus the annual income at the HH level is assessed.

This apart, a question was posed to each household regarding monthly income of the household from all sources and was asked to state the income within a range. The latter probe has the possibility of under reporting annual income.

The respondents from these 2 sources have produced different sets of income.

5.3.1 Annual & Monthly- Family & Per capita income (by direct query)

The respondents were asked to quote their monthly family income from all sources and income sources were presented in ranges. The following table gives the details about income asked directly. In this kind of query there is a possibility of under reporting

TABLE 5-7: INCOME ASSESSED THROUGH DIRECT QUERY BY SOCIAL CATEGORY

	Treated (INR)					Control(INR)				
	All	SC	ST	OBC	General	All	SC	ST	OBC	General
Average Monthly Family Income	5684	6118	4582	5436	5741	5558	5559	6354	5309	5503
Monthly Per Capita Income	1214	1316	963	1085	1270	1246	1263	1403	1188	1228
Average Annual Family Income	68203	73412	54986	65238	68886	66696	66706	76242	63711	66036
Average annual per capita income	14573	15787	11552	13022	15240	14954	15161	16831	14253	14740
Base : All HHs										

The above table shows that Monthly Per Capita Income (MPCI) is INR 1214 in the treated area. The STs have the least MPCI in the treated area. The OBCs earn INR 1085 per person per month as per the survey in the treated area. Overall in the control area , monthly per capita income is INR 1246. The STs' profile in the control group was proved better by earlier analyses and accordingly they earn more as compared to their counterpart in the treated area and in fact more than other social categories in the control area.

TABLE 5-8: : INCOME ASSESSED THROUGH DIRECT QUERY BY DISTRICTS

Treated District (INR)					Control District(INR)				
Base :All HHs	Monthly Family Income	Monthly Per Capita Income	Annual Family Income	Annual Per capita Income		Monthly Family Income	Monthly per capita Income	Annual Family Income	Annual Per capita Income
All	5684	1214	68203	14573	All	5558	1246	66696	14954
Bankura	3163	674	37950	8092	Bardhaman	7712	1761	92543	21128
Birbhum	3508	783	42098	9397	Darjeeling	7806	1626	93675	19516
Cooch Behar	7682	1758	92183	21094	Howrah	4430	1030	53164	12364
Jalpaiguri	6393	1396	76718	16751	Murshidabad	3440	809	41276	9712
Maldah	7657	1550	91886	18600	Nadia	5621	1348	67448	16174
Purba Medinipur	6897	1474	82763	17684	North Dinajpur	5167	959	62003	11503
Puruliya	4170	781	50036	9370	North 24 Parganas	4261	1029	51135	12351
South 24 Parganas	5999	1360	71989	16324	West Medinipur	6027	1418	72323	17017

It is noticed that MPC I is as low as INR 674 in Bankura , INR 781 in Puruliya and INR 783 in Birbhum , while in the control area Murshidabad recorded MPC I of INR 809 followed by INR 959 in North Dinajpur .

5.3.2 Annual & Monthly- Family & Per capita income (collected from all members of the family)

This probe is more detailed about income and probability is to quote more realistic figures. The table below gives the details of income collected from all family members in the HH.

TABLE 5-9 ANNUAL & MONTHLY –FAMILY & PER CAPITA INCOME (MEMBER BASE) BY SOCIAL CATEGORY

	Treated (INR)					Control(INR)				
	All	SC	ST	OBC	General	All	SC	ST	OBC	General
Average Monthly Family Income	6456	6935	4946	5674	6897	9021	6284	18418	6798	9741
MPCI	1433	1584	1101	1193	1513	2004	1481	2908	1701	2239
Average Annual Family Income	77470	83218	59354	68085	82765	108250	75403	221021	81581	116886
Average annual per capita income	17195	19013	13210	14322	18161	24047	17770	34892	20410	26864
Base : All Members										

The above table shows that Monthly Per Capita Income (MPCI) is INR 1433 in the treated area a little more than what was calculated through the other method (INR 1214)in the treated area. In the control area , monthly per capita income is INR 2004. The STs have the least MPC I in the treated area. The OBCs earn INR 1193 per person per month as per the survey in the treated area. The STs and the General category respondents earn more in the control area.

TABLE 5-10: ANNUAL & MONTHLY –FAMILY & PER CAPITA INCOME (MEMBER BASE) BY DISTRICTS

Treated District (INR)					Control District(INR)				
Base :All HHs	Monthl y Family Income	MPC I	Annual Family Income	Annual Per capita Income		Monthl y Family Income	MPC I	Annual Family Income	Annual Per capita Income
All	6456	1433	77470	17195	All	9021	2004	108250	24047
Bankura	4755	909	57066	10907	Bardhaman	10334	2510	124011	30117
Birbhum	3734	896	44807	10757	Darjeeling	8706	1924	104470	23089
Cooch Behar	9646	2268	115750	27221	Howrah	4551	1077	54611	12924
Jalpaiguri	6437	1483	77246	17790	Murshidabad	3493	868	41910	10414
Maldah	8021	1692	96249	20300	Nadia	5949	1516	71386	18187
Purba Medinipur	8081	1754	96969	21050	North Dinajpur	5341	1043	64090	12513
Puruliya	4558	906	54699	10871	North 24 Parganas	4289	1087	51472	13040
South 24 Parganas	6415	1555	76976	18660	West Medinipur	29504	6007	354048	72087

The average monthly income is INR 6456 in treated area and INR 9021 in control area.

The above table also shows that MPC I is lower in Birbhum (INR 896), Bankura (INR 909) and Puruliya (INR 906) , while in the control area Murshidabad recorded MPC I of only INR 868.

6 Chapter 6: Household Expenditure

Income measures are helpful in identifying the vulnerable groups, and understanding the sources of poverty or economic success. Estimating poverty requires two essentials: a comparable welfare profile and a predetermined poverty norm. A household is classified as poor if its consumption level is below the poverty norm. In India, the welfare profile is usually measured using consumption expenditures of the households because income represents potential, but not actual, consumption.¹¹

Consumption expenditures are measured because they are less volatile over time, and are considered to be measured more reliably. However, during surveys, measuring consumption expenditure poses certain challenges. One of the major challenges is respondent fatigue or inability to offer exact estimates. While the other problem comes in the form of volatility, as the expenditure of some households may have shot up during the reference period due to marriages, debts or health crises, which then create unrepresentative spikes for some households. Nonetheless, consumption expenditures, combine with measure of household possessions offers a fairly good estimate of levels of economic well-being.

This chapter outlines the key findings pertaining to the household consumption expenditure assessed during the baseline survey to offer insights into the standard of living of sampled households.

6.1 Methodology for Poverty Estimates

In India we have had a long history of studies on measurement of poverty. There are in fact many approaches to it. Some analysts focus on deprivations. There are however many problems associated with this approach including difficulties in aggregating deprivations on several scores derived from different data sources. Perhaps the best approach is look at it in terms of certain minimum consumption expenditure per person or preferably per household. Any household failing to meet this level of consumption expenditure can be treated as a poor household. This minimum level of consumption expenditure can be derived, in turn, in terms of minimum expenditure on food and non-food items.

The studies on poverty and inequality go beyond the average income or expenditure, to measure the level of living of each individual. It is for this purpose, that all the national level poverty assessments use monthly per capita consumption expenditure (MPCE) as a pertinent estimate. For calculating MPCE, the household monthly consumer expenditure is divided by the number of members in the household. The distribution of persons by MPCE can then be built up, giving a picture of the population classified by economic level.

The methodology used in this report for poverty estimates are same as used by the Planning Commission at present (since January 2011) to estimate poverty is based on the recommendations of the Expert Group under the chairmanship of Professor Suresh D. Tendulkar. According to this methodology the state specific poverty line for West Bengal rural is considered as Rs.783 per capita consumption expenditure per month.¹² Any household incurring consumption expenditure lesser than the above mentioned falls below the poverty line and those households with higher consumption expenditure are labelled as above the poverty line.

6.2 Expenditure of Surveyed Households

The expenditure of the households were calculated by different items

¹¹ Desai Sonalde B. et.al (2010), 'Human Development in India: Challenges for a Society in Transition', Oxford University Press, 2010.

¹² **Reference:** Report of the expert group to review the methodology for measurement of poverty, Government of India, Planning Commission, June 2014

6.2.1 Annual & Monthly- Family & Per capita Expenditure

TABLE 6-1: ANNUAL & MONTHLY –FAMILY & PER CAPITA EXPENDITURE BY SOCIAL CATEGORY

	Treated (INR)					Control(INR)				
	All	SC	ST	OBC	General	All	SC	ST	OBC	General
Average Monthly Family Expenditure	7215	7023	5417	7607	7906	7841	7905	7434	8176	7786
Monthly per capita Expenditure	1642	1588	1200	1601	1892	1853	1889	1674	1888	1849
Average Annual Family Expenditure	86578	84280	65002	91283	94877	94094	94859	89205	98111	93429
Average annual per capita Expenditure	19706	19059	14398	19214	22709	22231	22670	20088	22654	22189
Base : All Hhs										

The above table conform to the income table in the previous chapter. Average MPCE in the treated is marginally more those in the control group. MPCE is INR 1642 in the treated area and INR 1853 in the control area .Average MPCE is least amongst the ST group in treated area. Same observation is found amongst the ST group

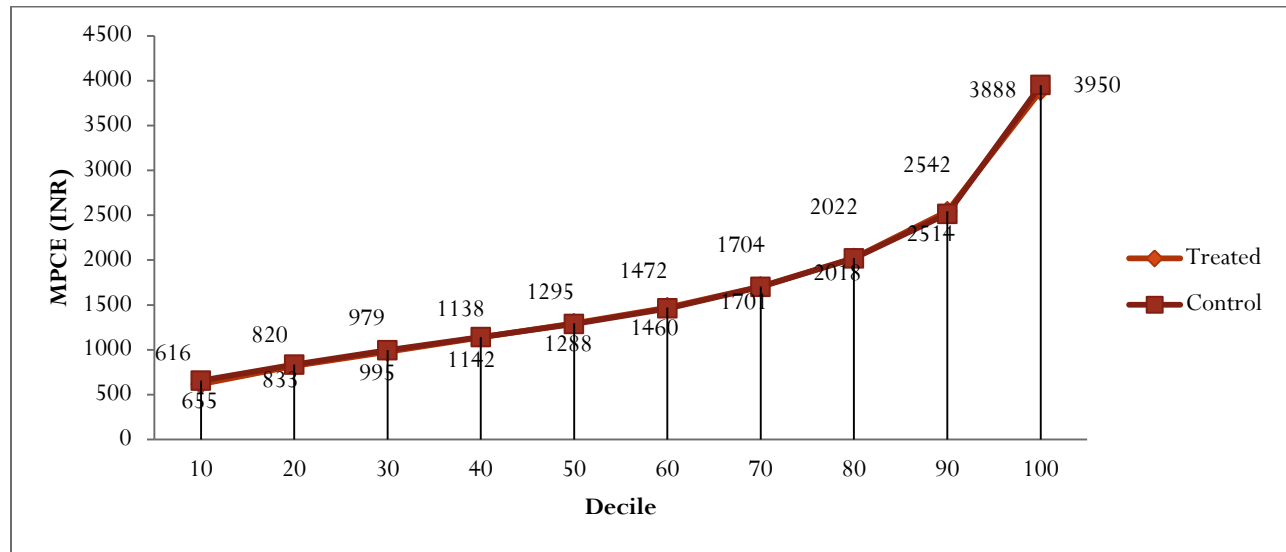
In the treated area average MPCPI (INR 1433) is stated to be less than average MPCE (INR 1642), but in control area average MPCPI , INR 2004 is more than average MPCE , INR 1853. This could indicate some amount of perpetual indebtedness or savings is negative

TABLE 6-2: ANNUAL & MONTHLY –FAMILY & PER CAPITA EXPENDITURE BY DISTRICTS

Treated District (INR)					Control District(INR)				
Base :All HHs	Monthly Family Expenditure	Monthly per capita expenditure	Annual Family Expenditure	Annual Per capita Expenditure		Monthly Family Expenditure	Monthly per capita expenditure	Annual Family Expenditure	Annual Per capita Expenditure
All	7215	1642	86578	19706	All	7841	1853	94094	22231
Bankura	5447	1220	65366	14637	Bardhaman	7791	1850	93496	22201
Birbhum	7184	1788	86213	21462	Darjeeling	9227	1990	110730	23883
Cooch Behar	7300	1704	87599	20453	Howrah	6572	1569	78862	18824
Jalpaiguri	8224	1879	98689	22547	Murshidabad	5144	1263	61724	15153
Maldah	7081	1433	84971	17199	Nadia	8988	2255	107855	27066
Purba Medinipur	8224	1931	98684	23169	North Dinajpur	7455	1463	89458	17551
Puruliya	5801	1142	69611	13707	North 24 Parganas	7716	2008	92589	24099
South 24 Parganas	8457	2040	101488	24485	West Medinipur	9837	2422	118041	29069

MPCE is least in Puruliya (INR 1142) followed by Bankura (INR 1220). In the control districts, the Murshidabad (INR 1263) has the least MPCE in the control area.

TABLE 6-3 MONTHLY PER CAPITA EXPENDITURE BY DECILE



The average MPCE presented by decile do not give any distinctive difference between the treated and control area

6.3 Annual Per Capita Expenditure by APL and BPL families

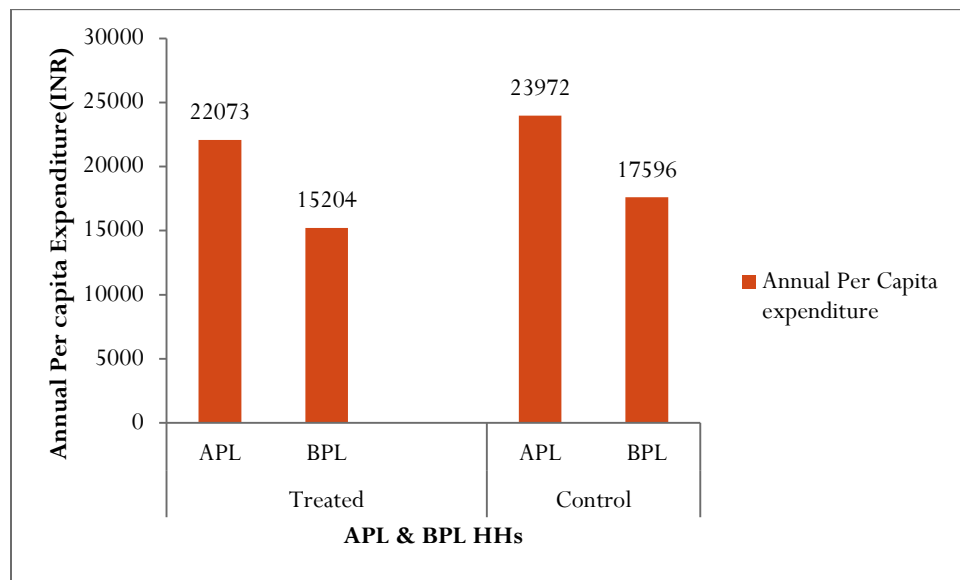


FIGURE 6-1: ANNUAL PER CAPITA EXPENDITURE BY APL AND BPL FAMILIES

The annual per capita expenditure of the APL families is 1.452 times that of the BPL families in the treated area and it is 1.362 in the control area.

7 Chapter 7: Housing and Other Amenities

The chapter will describe the living condition of the respondents in terms of housing status, access to drinking water, sanitation facilities and basic amenities

7.1 Housing Status

TABLE 7-1: TYPES OF RESIDENCE AND HOUSING FACILITIES

	Treated (%)					Control (%)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
N	3200	1191	400	553	1056	3200	926	233	382	1659
Kutchha	60.2	65.1	78.0	57.3	49.5	55.1	60.0	57.1	50.0	53.2
Pucca	9.2	6.1	1.5	12.3	14.0	11.0	7.6	3.4	10.7	14.1
Semi-pucca	30.6	28.9	20.5	30.4	36.5	33.9	32.4	39.5	39.3	32.7
Having separate Kitchen	64.13	65.66	55.5	55.7	70.08	65.25	65.33	64.38	66.23	65.1
House built through Indira Aavas Yojna/ Amar Bari/ Geetanjali	11.09	14.19	13.25	8.14	8.33	12.16	17.28	14.59	9.42	9.58
Base :All respondents										

In the treated area, 60.2 % respondents stay in “kutchha” and 9.2 % in “pucca” houses, while in comparison in the control area 55.1% stay in “kutchha” and 11.0 % in “pucca” houses. The STs in control area are much better off than those staying in the treated area. The average number of rooms available for sleeping is 2 and this is same across the social categories.

Availability of separate kitchen was with 64.13% household in treated and 65.25 % in the control areas. Access to a separate kitchen is same across categories, with a minor reduced proportion for the SCs and ST categories in the treated area.

The respondents built their house under different government schemes. In the treated area, 11.09 % got this opportunity, while it was 12.16 % in the control area. The respondents belonging to SC and ST categories got their houses built through the scheme more than those belong to general and OBC categories. This trend was similar, excepting the extent in both the treated and control areas.

7.2 Sources of Drinking Water

TABLE 7-2: SOURCES OF DRINKING WATER

	Treated(%)					Control(%)				
	All	SC	ST	OBC	General	All	SC	ST	OBC	General
N=	3200	1191	400	553	1056	3200	926	233	382	1659
Piped water into dwelling	1.41	0.84	1.75	1.45	1.89	2.41	1.51	4.29	2.36	2.65
Piped water in the yard	1.69	0.59	5.25	1.08	1.89	6.31	3.67	16.31	12.04	5.06
Tube well/Bore well/Hand Pump	82.41	84.3	68	85.53	84.09	77.22	79.7	44.21	76.96	80.53
Dug well	9.06	9.49	18	9.22	5.11	4.47	4.86	16.74	3.4	2.77
Surface water	0.47	0.34	0.75	0.18	0.66	0.34	0.22	0.86	0.52	0.3
Community Tap	4.5	4.2	6	1.45	5.87	8.75	9.61	17.17	4.71	8.02
Others	0.47	0.25	0.25	1.08	0.47	0.5	0.43	0.43	0	0.66
Base :All Respondents										

Piped water supply is available with a very few households. Till date, majority of the household in the treated area (82.41%) depends on Tube well/Bore well/Hand Pump as compared to the respondents in the control area (77.22%). Dug well is used to the extent of 9.06% in the treated and 4.47 % in the control area.

TABLE 7-3: AVERAGE TIME TAKEN TO FETCH WATER

	Treated (%)					Control (%)				
	All	SC	ST	OBC	General	All	SC	ST	OBC	General
N=	3200	1191	400	553	1056	3200	926	233	382	1659
Average time taken to fetch water (in mins)	9.32	8.13	11.53	9.75	9.62	6.16	6.18	6.39	5.59	6.25
Base :All Respondents										

The average time taken to fetch water for respondents in the treated area as compared to control area is high. The respondents from ST category in the treated area claimed to have spent more time to fetch water than others.

7.3 Toilet facility

The respondents were asked about access to toilet facilities

	Treated (%)					Control (%)				
	All	SC	ST	OBC	General	All	SC	ST	OBC	General
N	3200	1191	400	553	1056	3200	926	233	382	1659
Open fields	51.63	52.73	84.5	57.5	34.85	31.06	31.64	49.79	19.9	30.68
Pit latrine	17.34	16.46	4.5	17	23.39	27.44	25.38	15.45	24.35	30.98
Flush toilet	30.47	30.14	11	25.14	41	39.78	41.25	32.19	52.88	37.01
Community Toilet	0.53	0.67	0	0.36	0.66	1.59	1.73	1.72	2.88	1.21
Other	0.06	0	0	0	0.19	0.34	0.32	0.86	0.26	0.3
Base :All Respondents										

Open defecation is still rampant, particularly in the treated area. The respondents to the extent of 51.63% in the treated area do open defecation as compared to 31.06% in the control area. Open defecation is practised by 84.5% of the respondents belonging to ST category in the treated area. The following table tells us about the status of open defecation by districts

TABLE 7-4: ACCESS TO DIFFERENT TYPES OF TOILETS BY DISTRICTS

	Treated (%)					Control (%)					
	Open fields	Pit latrine	Flush toilet	Community Toilet	Other	Open fields	Pit latrine	Flush toilet	Community Toilet	Other	
N=3200						N=3200					
All	51.63	17.34	30.47	0.53	0.06	All	31.06	27.44	39.78	1.59	0.34
Bankura	97	1.5	1.5	0	0	Bardhaman	28	33.75	34.75	3.5	0
Birbhum	83.5	2	14.5	0	0	Darjeeling	18	13.5	67	0.5	1
Cooch Behar	23.75	27	48.5	0.5	0.25	Howrah	34.5	31.75	30	3	0.75
Jalpaiguri	32.75	25	42	0.25	0	Murshidabad	37.5	35.25	26.75	1	0
Maldah	41.25	12.75	46	0	0	Nadia	12.5	41.75	44.75	0.5	0.75
Purba Medinipur	16.75	46	34.5	2.75	0	North Dinajpur	70.75	21	7.75	0.75	0
Puruliya	92	4.25	3.5	0.25	0	North 24 Parganas	6.75	20.5	71.75	1	0.25
South 24 Parganas	26	20.25	53.25	0.5	0.25	West Medinipur	40.5	22	35.5	2.5	0
Base :All Respondents											

The analyses by districts reveal that open defecation is practised by a very high proportion in Bankura (97%), Birbhum (83.5%) and Puruliya (92%). All these districts belong to the treated area. Among all the districts in control area, North Dinajpur is ranked first, within control area, so far as open defecation is concerned. North 24 Pargana in the control area has shown remarkable results in reducing open defecation and only 6.75% reported doing open defecation in the district.

TABLE 7-5 :AVERAGE TIME TAKEN TO REACH TOILET

	Treated (%)					Control (%)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
N	3200	1191	400	553	1056	3200	926	233	382	1659
Average time taken to reach the toilet	11.36	10.94	18.5	14.5	7.47	5.58	5.71	8.38	3.77	5.53
Base :All Respondents										

As per the claim by the respondents, average time to access toilet is more in the treated area than in control area. It is highest for the respondents belonging to ST categories in the treated area.

TABLE 7-6: FUEL MAINLY USED

	Treated (%)					Control (%)				
	All	SC	ST	OBC	General	All	SC	ST	OBC	General
N=	3200	1191	400	553	1056	3200	926	233	382	1659
Electricity	0.25	0.17	0	0.18	0.47	0.5	0.22	0	1.05	0.6
LPG	3.97	2.43	0	3.25	7.58	8.44	6.16	12.88	13.09	8.02
Bio Gas	0.09	0.08	0	0	0.19	0.22	0.22	0	0	0.3
Kerosene	0.22	0.34	0	0.36	0.09	0.09	0	0	0	0.18
Coal	1.19	0.5	0	1.81	2.08	0.31	0.32	0	0	0.42
Charcoal	0.44	0.25	0	0.9	0.57	0.38	0.43	0	1.05	0.24
Wood	31.44	33	33.5	36.35	26.33	32.72	32.72	38.2	36.39	31.1
Straw/Grass/leaves	46.03	44.58	56.25	45.03	44.32	47.69	49.24	45.06	42.15	48.46
Agricultural crop waste	7.13	8.06	6.75	5.06	7.29	5.09	4.54	1.72	2.62	6.45
Cowdung /dung cake	9.16	10.5	3.25	7.05	10.98	4.56	6.16	2.15	3.66	4.22
Base :All Respondents										
Time taken to get fuel (in mins)	24.75	22.81	36.02	26.6	21.7	22.39	22.13	23.09	23.02	22.29
Base :All Respondents										

It is observed that rural households depend on wood, straw, grass, leaves, agricultural crop waste and cow dung or dung cakes as fuel to light the stove for daily cooking. Use of LPG is limited to 3.97 % households in the treated area and 8.44 % in the control area. STs in the treated area is only depending on collected fuel. Not a single respondent amongst STs mentioned about any type which are readily available at home.

Time taken to get the fuel is substantial. In treated average time required to fetch fuel is 24.75 minutes, while it is 22.39 minutes in the control area. The average time spent by the respondents of ST group in treated area is over half an hour.

7.4 Main source of Lighting

TABLE 7-7: MAIN SOURCE OF LIGHTING

	Treated (%)					Control (%)				
	All	SC	ST	OBC	General	All	SC	ST	OBC	General
N=	3200	1191	400	553	1056	3200	926	233	382	1659
Electricity	87.19	85.98	73.25	87.34	93.75	91.28	91.79	86.27	92.67	91.38
Kerosene Oil Lamp	12.72	13.94	26.75	12.48	6.16	8.66	8.1	13.73	7.33	8.56
Base :All Respondents										

Rural Electrification has reached interior pockets and it is observed that it has reached homes of 87.19 percent respondents in the treated area and 91.28 % in the control area

TABLE 7-8 ACCESS TO LIGHTING BY DISTRICTS

Treated (%)			Control (%)		
N=3200			N=3200		
	Electricity	Kerosene Oil Lamp		Electricity	Kerosene Oil Lamp
All	87.19	12.72	All	91.28	8.66
Bankura	69.25	30.5	Bardhaman	91.5	8.25
Birbhum	86.5	13.5	Darjeeling	96.75	3.25
Cooch Behar	91	9	Howrah	89.75	10
Jalpaiguri	91.5	8.5	Murshidabad	86	14
Maldah	93	7	Nadia	89.25	10.75
Purba Medinipur	96	4	North Dinajpur	89	11
Puruliya	75.75	24	North 24 Parganas	92.25	7.75
South 24 Parganas	94.5	5.25	West Medinipur	95.75	4.25

Base :All Respondents

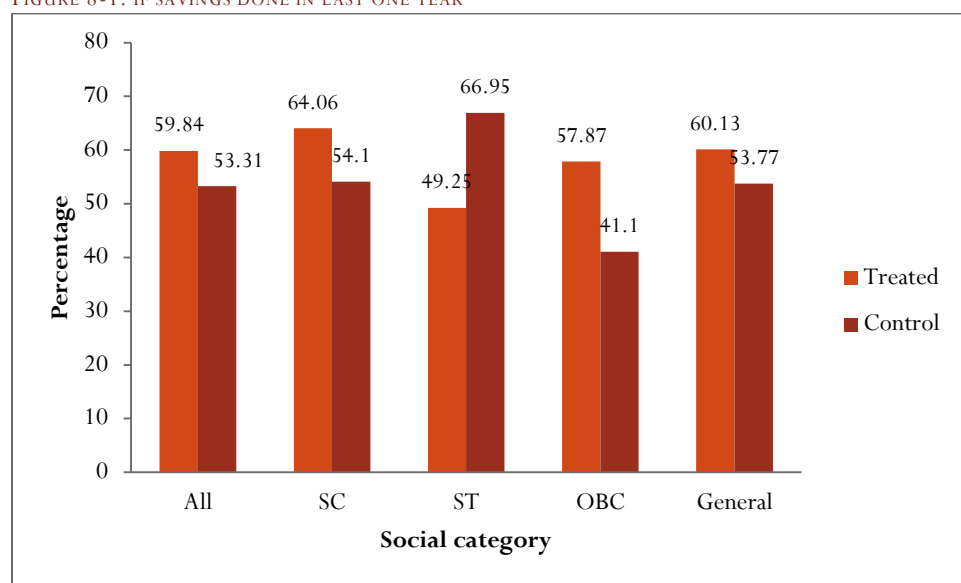
The above table show that rural electrification has reached almost all the districts and it is availed by a large number of respondents. Only in Puruliya , one of the treated districts, only 75.75% of the respondents have mentioned having access to electricity.

8 Chapter 8: Household Savings, Access to Savings, Credit & Debt

In this chapter, we look into the saving habits of respondents and pattern they follow while saving. This also looks into means of mitigation, if there is inadequate savings in the household. This chapter would also discuss about access to credit and current debt situation. Insurance is another important tool to overcome contingency situation and therefore households' access to insurance schemes will be learnt.

8.1 Savings Habit and Pattern

FIGURE 8-1: IF SAVINGS DONE IN LAST ONE YEAR



The respondents were enquired if they had saved any amount in last one year. Sixty percent in treated area and 53.31 % in the control area responded in affirmative. The ST population in the control area saved more than their counterpart in the treated area; otherwise all other social groups in treated area saved more than the corresponding social groups in control area ..

TABLE 8-1 SAVINGS HABIT AND PLACE BY DISTRICTS

Treated Districts	Saved Money	Place of savings			Control Districts	Saved Money	Place of savings		
		Bank	SHG	In-House			Bank	SHG	In-House
N=3200		N=1915			N=3200		N=1706		
All	59.8	58.6	41.2	32.2	All	53.3	69.6	32.2	21.8
Bankura	31.5	8.7	87.3	-	Bardhaman	55.3	59.7	25.8	54.3
Birbhum	51.0	59.8	0.5	48.5	Darjeeling	74.5	78.9	39.9	35.2
Cooch Behar	80.0	94.7	32.5	68.8	Howrah	56.5	86.3	26.1	19.0
Jalpaiguri	76.5	54.6	56.9	8.5	Murshidabad	5.3	57.1	19.1	-
Malda	74.5	80.9	15.1	56.4	Nadia	70.3	29.2	68.3	10.0
Purba Medinipur	56.3	59.1	12.4	30.2	Uttar Dinajpur	66.8	91.8	0.8	8.2
Purulia	47.0	10.6	81.4	2.1	North 24 Parganas	25.8	84.5	7.8	2.9
South 24 Parganas	62.0	50.8	70.2	12.9	Paschim Medinipur	72.3	69.2	37.4	17.7
	Base :All	Base: Those who saved				Base :All	Base: Those who saved		

The analyses of savings habit by districts show that, savings habit is high among respondents of Cooch behar (80.0%), while it is as low as 31.5 % in Bankura within the treated area . Only forty seven percent of the respondents of the district of Puruliya spoke in affirmative regarding saving money. In Murshidabad, however an abysmally low proportion of 5.25 % claimed to have saved money. Excepting Murshidabad and North 24 Pargana in the control area, a large proportion of respondents told that they saved money in the last 12 months .

The respondents who saved were asked where they kept their saved money. Interesting trends emerge for the place of keeping the saved amount. The habit is quite diverse. In Bankura, people mostly saved in banks and habit of keeping saved money at home is absolutely absent. The majority of the residents of Coochbehar showed the prudence to save money, but they save money at different places , 94.7 percent saved in banks , 32.5% saved in SHGs and as high as 68.8 percent also admitted keeping saved money at home . Within the treated districts, 81.4 % in Puriliya told that they saved money in SHGs, but only 0.5 % percent in Birbhum considered SHGs as their savings destination. In Bankura, only 8.7 % told that they saved in banks.

Keeping money at home is less preferred option in the control districts. In Nadia, 68.3% saved money in SHGs but only 7.8 % did so in North 24 Pargana. Interestingly, in North 24 Pargana, 84.5 % saved in banks.

TABLE 8-2: AVERAGE AMOUNT SAVED BY SOCIAL CATEGORY

	Treated (%)					Control (%)				
	All	SC	ST	OBC	General	All	SC	ST	OBC	General
N=	3200	1191	400	553	1056	3200	926	233	382	1659
Less than Rs.500 (500.00)	13.84	14.02	18	15.01	11.46	11.63	10.91	18.45	7.33	12.06
Rs.500 - Rs.1000 (750.00)	16.94	17.72	17.25	20.61	14.02	15.13	16.74	22.75	12.04	13.86
Rs.1001- Rs.2500 (1750.00)	9.28	9.82	7.5	8.14	9.94	8.44	7.99	10.73	9.16	8.2
Rs.2501-Rs.5000 (3750.00)	9.69	11.92	3.25	7.78	10.61	6.94	6.91	4.72	4.19	7.9
Rs.5001-Rs. 10,000 (7500.00)	5.34	4.7	2.25	4.16	7.86	5.66	6.05	2.58	4.45	6.15
More than Rs.10,000 (1000.00)	4.13	4.37	0.5	2.35	6.16	4.84	4.32	6.01	3.93	5.18
Not saved	40.78	37.45	51.25	41.95	39.96	47.38	47.08	34.76	58.9	46.65
Average Annual Savings	1966	1948	1326	1721	2307	1999	2033	1350	1989	2094
Base : All Respondents										

In the above table we consider all those who have saved and not saved to arrive at an average figure for the total sampled population

It is observed that in the treated area 50 % of the respondents have saved less than INR 5000 and in control area the same figure is 42 %, which is no doubt a very small amount to face any exigencies.

Average savings (including no savings) is INR 1966 in the treated area and 1999 in the control area. Annual per capita savings is meagre , INR 420 in the treated area and INR 448 in the control area

8.1.1 Utilization of Savings

TABLE 8-3: UTILIZATION OF SAVINGS

	Treated (%)					Control(%)				
	All	SC	ST	OBC	General	All	SC	ST	OBC	General
N=	1915	763	197	320	635	1706	501	156	157	892
Bought jewellery daughter's marriage	4.13	5.24	2.54	2.81	3.94	5.33	6.39	3.21	4.46	5.27
Repaid loan	15.35	19	6.6	12.5	15.12	17.35	20.16	16.67	17.83	15.81
Bought household goods	27.94	30.14	34.52	26.25	24.09	29.31	28.54	38.46	31.85	27.69
Bought agricultural equipment	10.18	13.63	7.61	6.25	8.82	5.16	4.59	3.21	4.46	5.94
Renovated the house	23.97	25.29	19.8	26.56	22.36	19.58	16.17	23.08	16.56	21.41
Bought mobile	2.35	2.36	1.52	2.19	2.68	3.46	2.4	1.28	2.55	4.6
Invested Bank/Bank Related	1.78	2.62	0	0.31	2.05	2.4	2.99	2.56	1.27	2.24
Children Education/other	1.93	1.7	0.51	1.56	2.83	2.58	2.4	1.28	2.55	2.91
Business	1.31	1.31	0.51	0.94	1.73	1.17	1	1.28	0.64	1.35
Medical Treatment	2.09	1.83	0	1.25	3.46	1.35	2.2	0	0.64	1.23
Family Maintenance	2.14	2.36	0	2.19	2.52	0.53	0.6	0	0.64	0.56
Not utilized	25.69	20.45	20.81	34.69	28.98	19.7	21.76	14.74	12.74	20.63
Base :All Respondents										

The respondents were asked how the savings was utilized. It is found that 25.69 % in the treated area and 19.7 % in the control area have not utilized what they saved, otherwise, buying household goods, renovation of the house featured as important items for utilizing the savings. In the treated area, 10.18% mentioned utilising savings for buying agricultural equipment.

8.2 Outstanding Loan

The section deals with the outstanding loan or debt the respondents have from different districts .

8.2.1 Families having Loan

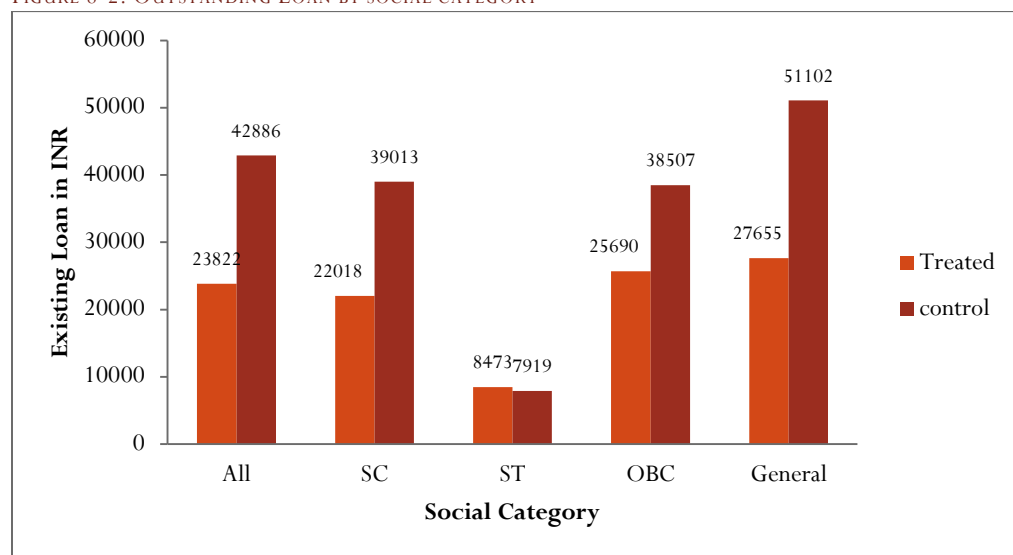
TABLE 8-4: FAMILIES HAVING LOAN BY SOCIAL CATEGORY

	Treated (%)					Control (%)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
N=	3200	1191	400	553	1056	3200	926	233	382	1659
If there is requirement of loan	67.81	71.37	66.5	58.41	69.22	70.38	73.87	66.95	69.63	69.08
If there is a loan with family	26.91	29.97	13.25	24.95	29.64	32.81	34.88	20.6	32.46	33.45
Base : All Respondents										

The requirement of loan was stated by 67.81% of the respondents in the treated area and 70.38% in the control area. The respondents were asked if they had any existing loan. It was found that 26.91% of respondents in the treated area and 32.81% in the control area had existing loans at the time of survey. Creditworthiness depends on the financial ability and in the treated area, the ST group had lesser income and lesser access to amenities and, we find that this group most justifiably has the least proportion of persons having loans .

8.2.2 Outstanding loan by Social category

FIGURE 8-2: OUTSTANDING LOAN BY SOCIAL CATEGORY



The respondents were asked about the amount of loan remaining outstanding as on the date of survey. The response shows that amount of outstanding loan is much lower in the treated group as compared to the control, excepting the ST groups. The analyses from the previous sections revealed that ST group in the control area is economically better than their counter part in the treated area. However, in terms of taking loans, the ST group has featured as the lowest takers in both treated and control and the average amount in both the areas is close.

However, across all other social categories, we find that average outstanding loan is much higher in the control areas than in the treated area.

8.2.3 Number of outstanding Loans

FIGURE 8-3: HOUSEHOLDS HAVING DIFFERENT NUMBER OF LOAN

	Treated (%)					Control (%)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
N=	3200	1191	400	553	1056	3200	926	233	382	1659
Households with one outstanding loan	23.03	26.28	13.25	20.8	24.24	28.94	31.1	20.17	28.01	29.17
Households with two outstanding loans	3.03	3.19	0	2.71	4.17	3.28	3.24	0.43	3.14	3.74
Households with three outstanding loans	0.56	0.42	0	0.9	0.76	0.38	0.32	0	0.79	0.36
Households with more than three outstanding loans	0.28	0.08	0	0.54	0.47	0.22	0.22	0	0.52	0.18

The above table shows proportion of households across the social categories having taken different number of loans.

The table shows that if people have taken loan, they have kept themselves restricted to one loan, primarily. In keeping with discussion in the previous section, it shows that there no household in the ST group in the treated area having more than one loan. Even in control group, the ST respondents are restricted to one loan only, excepting a small fraction of 0.43% having 2 loans.

8.2.4 Outstanding Loan , collaterals & Interest

FIGURE 8-4: OUTSTANDING LOAN , COLLATERALS AND INTEREST

Treated Districts	Have outstanding Loans (%)	Average amount of outstanding Loan (Rs.)	Given collateral (%)	Cash interest (%)	Control Districts	Have outstanding Loans (%)	Average amount of outstanding Loan (Rs.)	Given collateral (%)	Cash interest (%)
All	27.3	24073	16.0	99.5	All	33.5	28678	19.9	98.8
Bankura	16.5	7107	6.5	100.0	Bardhaman	51.3	33703	33.2	97.9
Birbhum	15.8	17852	22.0	98.1	Darjeeling	27.5	13960	3.6	100.0
Cooch Behar	39.3	20035	13.0	100.0	Howrah	34.3	22853	9.0	100.0
Jalpaiguri	35.8	24767	7.0	100.0	Murshidabad	20.0	14636	7.5	100.0
Malda	18.5	18349	-	98.6	Nadia	38.0	19282	8.0	99.3
Purba Medinipur	44.8	41687	41.9	98.8	Uttar Dinajpur	27.8	20241	8.3	99.1
Purulia	10.3	14322	10.5	100.0	North 24 Parganas	27.0	42204	35.1	95.4
South 24 Parganas	38.0	21619	7.3	100.0	Paschim Medinipur	42.0	50299	38.1	99.3

The details of outstanding loans along with collateral and kind of interest among the sampled families have been presented in Table 8-3. As far as current loans are concerned, only 30.41 per cent of the households surveyed under baseline study had some outstanding loans. Districts those are better-off socio-economically, such as, Bardhaman, Purba Medinipur and Paschim Medinipur show outstanding loan receipts more than the state average, whereas districts like Bankura, Purulia, Birbhum, etc. have lesser average of outstanding loans indicative of poorer financial credibility among families to opt for financial risks. In case of collateral also, districts like Purba Medinipur, Bardhaman, Paschim Medinipur and North 24 Parganas have shown adequate strengths to provide collaterals while taking loans. Most of the families reported to have paid cash interest.

8.2.5 Purpose of taking Loan

FIGURE 8-5: PURPOSE OF TAKING LOAN

	Treated (%)					Control (%)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
N=	3200	1191	400	553	1056	3200	926	233	382	1659
Food	1.28	1.09	1.25	1.63	1.33	1.5	1.94	1.29	0.52	1.51
Health	2.78	2.69	0.75	3.62	3.22	4.47	4.75	3	4.19	4.58
House construction/ repair	4.56	5.04	1.25	3.25	5.97	7.19	7.13	3.86	7.59	7.59
Social expenses	1.69	1.85	0	1.63	2.18	2.56	2.16	2.15	3.4	2.65
Purchase of gold/ jewellery	0.19	0.08	0	0.54	0.19	0.31	0.22	0	0.26	0.42
Redemption of old debt	1.5	0.67	1.5	1.81	2.27	1.59	1.94	0.43	2.62	1.33
Livelihood investments	0.09	0.17	0	0.18	0	0.13	0.11	0	0	0.18
Agriculture	8.22	10.16	5.25	7.78	7.39	8.69	8.53	3.86	7.85	9.64
Livestock	2.19	2.77	2	1.27	2.08	1.31	2.05	0.86	1.31	0.96
Business	4.88	5.29	1	4.16	6.25	4.94	5.4	3	6.54	4.58
Others	1.91	1.76	0.75	1.45	2.75	3.19	4	2.15	2.36	3.07
Base : All respondents										

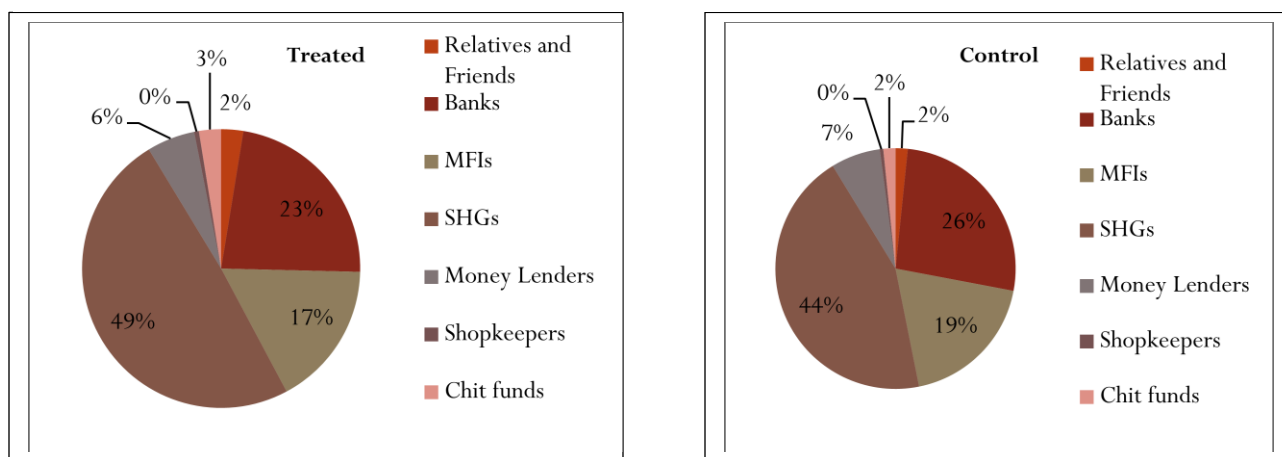
The above table show that the outstanding loan by purpose and it shows that agriculture, house construction /repair and business are the important reasons for taking loan. Other reasons mentioned were for issues around health, social expenses etc. .

8.2.6 Sources of Loan

FIGURE 8-6: SOURCES FROM WHERE LOAN TAKEN BY SOCIAL CATEGORY

	Treated (%)					Control (%)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
N=	3200	1191	400	553	1056	3200	926	233	382	1659
Relatives and Friends	0.75	0.34	0.25	0.72	1.42	0.56	0.65	0.43	0.79	0.48
Banks	6.66	5.63	2	9.58	8.05	9.03	7.78	3.43	9.69	10.37
MFI's	4.91	5.29	1	1.99	7.48	6.47	6.05	5.58	7.07	6.69
SHGs	14.34	17.8	9.5	12.3	13.35	15.22	19.01	9.01	14.92	14.04
Money Lenders	1.63	1.93	0.25	1.08	2.08	2.28	2.7	1.72	2.36	2.11
Shopkeepers	0.16	0.17	0	0.18	0.19	0.16	0	0	0.52	0.18
Chit funds	0.75	0.34	0.25	0.72	1.42	0.56	0.65	0.43	0.79	0.48
Base :All respondents										

FIGURE 8-7: SOURCES OF LOAN BY TREATED AND CONTROL



The respondents took loan primarily from SHGs, followed by banks and MFIs . The trend was more or less similar across the treated and control areas

8.2.7 Household not having outstanding Loans

The respondents who had not taken loans were asked why they had not opted for taking credit from anywhere. The most frequently cited reason was “Need a loan, but worried that cannot make repayment”(53.91%), followed by “Need a loan, but could not obtain one (24.91 %)”, “Need a loan, but interest rate too high(22.7%)”, No need for a loan (20%)

9 Chapter 9-Food Insecurity & other Exigencies

One of the key factors that are inextricably linked to the overall well-being of the household is food security. 'Food security' is defined as a state in which "all people at all times have both physical and economic access to sufficient food to meet their dietary needs for a productive and healthy life" (USAID, 1992)¹³. Food security takes into consideration the physiological needs of individuals, the complementary and trade-offs among food and other basic necessities that households have, the dynamic nature of household food security over time and the levels of vulnerability and response to risk.

The government of West Bengal in 2011 introduced Rs.2 per Kg rice program. Government of West Bengal merged the scheme of Centre and along with their own framed *Khadya Sathi* Scheme in order to bring in more family under food security program. In the process, GoWB raised the ceiling of income. A family earning less than Rs42, 000 in a year is eligible for Rs.2 per Kg rice. At this point of time, out of 9 Cr. people in the state, 7.5 Cr. people get this benefit after re-revised guidelines was passed for this program.¹⁴

9.1 Food Insecurity

The section deals with food insecurity suffered by respondents and how such exigencies were tackled and mitigated

The following table tells us about average number of meals the respondents had in last one month

TABLE 9-1 AVERAGE NUMBER OF MEALS RESPONDENTS HAD IN LAST ONE MONTH

	Treated (number)					Control(number)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
Adult male	91.19	90.63	93.53	94.75	89.03	86.01	86.55	88	86.72	85.26
Base : All Adult Male										
Adult Female	92.6	91.2	94.99	99.49	89.59	89.47	90.46	86.74	88.57	89.51
Base : All Adult Female										
Male children	105.99	104.83	110.99	115.34	99.68	101.49	97.97	92.18	102.5	104.63
Base : All male children										
Adult Female Children	108.26	105.74	116.14	120.63	100.93	104.77	100.28	93	108.88	107.95
Base : All Female children										

The above table show that there is no gender based discrimination, in terms of number of meals the persons had in last one month, neither amongst adults nor against children.

TABLE 9-2: FOOD INSECURITY BY SOCIAL CATEGORIES

	Treated (%)					Control (%)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
N=	3200	1191	400	553	1056	3200	926	233	382	1659
Food insecurity	7.53	8.31	4.5	7.96	7.58	6.91	6.7	6.87	8.12	6.75
Base :All Respondents										

The food insecurity was mentioned by 7.53% of the respondents in the treated area and 6.91% in the control area. Food insecurity is slightly more in SC families within treated area as compared to other social groups. In control area , OBCs , to the extent of 8.12 % mentioned about food insecurity. Food insecurity was assessed by a question "Over the past 12 months, was there always enough food for all family to have at least two full meals every day?"

¹³ Coates J, Swindale A, Bilinsky P. Household Food Insecurity Access Scale (HFIAS) for measurement of food access: indicator guide. Version 3. Washington, DC: Food and Nutrition Technical Assistance Project; 2007

¹⁴ <http://www.thedialogue.co/food-security-program-boon-curse-west-bengal/>

The above table show that presently food insecurity is not extremely severe, though policy makers need to be wary of the fact that food insecurity still exists in whatever form and extent it may be and it is ignominious for a society where food insecurity exists in any form.

TABLE 9-3: FOOD INSECURITY BY DISTRICTS

Treated Districts (%)		Control Districts (%)	
(All)	7.53	(All)	6.91
Bankura	7.75	Bardhaman	14.75
Birbhum	17	Darjeeling	2
Cooch Behar	0.5	Howrah	11.5
Jalpaiguri	0	Murshidabad	3.5
Malda	3	Nadia	8
Purba Medinipur	21.25	Uttar Dinajpur	3
Purulia	3.5	North 24 Parganas	3.5
South 24 Parganas	7.25	Paschim Medinipur	9

The above table show that food insecurity was stated by 21.25% in Purba Medinipur and 17 % in Birbhum which are much higher proportions as compared to the average. Similar spikes in the control areas were observed. Fifteen percent respondents from Bardhaman, supposedly a developed district mentioned about food insecurity. The respondents of Howrah also mentioned about food insecurity to the extent of 11.5 %.

TABLE 9-4: DETAILS ABOUT FOOD INSECURITY

	Treated (number)					Control(number)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
N=	241	99	18	44	80	221	62	16	31	241
Days food insecure (Number)	5.46	5.73	8.82	3.27	5.43	11.59	10.88	14.58	9.32	5.46
Severity of Food insecurity (%)										
Every night, some/all family members went to bed hungry	9.96	10.1	38.89	6.82	5	10.41	8.06	6.25	6.45	13.39
Only on some nights, some/all family members went to bed hungry	43.98	37.37	50	52.27	46.25	42.99	37.1	68.75	54.84	39.29
Managing Food insecurity										
Migrated	4.56	4.04	5.56	11.36	1.25	2.71	1.61	0	0	4.46
Sold our assets/ belongings	1.66	1.01	11.11	0	1.25	1.36	1.61	0	0	1.79
Borrowed from our neighbours/relative	46.47	40.4	77.78	38.64	51.25	44.34	37.1	62.5	61.29	41.07
Took loan from SHG	7.05	6.06	11.11	9.09	6.25	5.43	4.84	18.75	3.23	4.46
Took loan from MFI/bank/other sources	1.24	0	0	2.27	2.5	3.17	6.45	0	0	2.68
Food scarcity affecting eating pattern										
We did not eat dal at all	8.3	11.11	16.67	9.09	2.5	3.17	1.61	0	3.23	4.46
We did not eat fish/meat/egg at all	17.84	21.21	27.78	20.45	10	10.86	6.45	12.5	6.45	14.29
We only had rice with potato	36.1	30.3	44.44	36.36	41.25	29.86	24.19	31.25	45.16	28.57
We reduced the intake of milk to our children	6.22	6.06	16.67	11.36	1.25	2.71	0	18.75	0	2.68
All the above(coded 1 to 4)	4.15	3.03	22.22	2.27	2.5	8.6	14.52	25	6.45	3.57
Base : Those who mentioned food insecure										

The respondents who mentioned being food insecure were asked about the severity of food insecurity, mitigating such adverse situations and if food scarcity changed their eating habits. The food insecure days were more in numbers

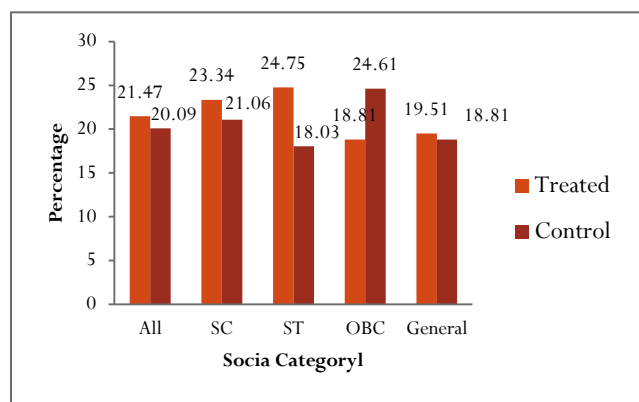
in the control area than in the treated area. Highest number of days was mentioned by ST groups in the control area. In the previous section, it was observed that socio economic condition of the ST group was on average better than the average condition of the STs in the treated area. This analysis reveals that many truths get veiled under the law of average. In the control area, the poor belonging to lowest percentiles are more disadvantaged which gets hidden when indicators on average basis is considered.

On being asked about the severity of food insecurity, 9.96% respondents in the treated area and 10.41% in the control area mentioned that “Every night, some/all family members went to bed hungry”. Forty four % in the treated area and 46.25 % in the control area mentioned “Only on some nights, some/all family members went to bed hungry”

Those who faced food insecurity were asked how they managed such difficult situation. Those who were food insecure primarily mentioned that they borrowed from their neighbours/relatives. Other means mentioned were migration, selling assets/ belongings, taking loan from SHGs and taking loan from MFI/bank/other sources.

The food insecure persons were asked what change in food habit happened during the time of food scarcity. It was observed that mostly people ate rice with potato. This was mentioned by 36.1 % in the treated area and 29.86 in the control area. “We did not eat fish/meat/egg at all” during the period was mentioned by 17.84 % in the treated area and 10.86 % in the control area .

All the respondents were asked if they required borrowing money to buy food and the diagram below says about the responses in this regard



Around 21% in the treated area and 20 % in the control area mentioned that in some circumstances or the other they borrowed money to buy food. Excepting, the respondents in OBC group, all the groups mentioned in larger proportion to have borrowed money in the treated area as compared to the control area.

FIGURE 9-1: REQUIRED TO BORROW MONEY TO BUY FOOD

9.2 Unprecedented Food scarcities

The respondents were also asked about situations when they were faced with unprecedented food crises and whether they could manage to get food supply for the entire family in such situations. They also asked how long they faced such situation and how did the family manage with such exigencies. In this regard, 6.5 % mentioned facing such situations in the treated area and 3.75 % in the control area. However, it is observed that highest proportion of respondents from the general category (7.29%) mentioned such a situation in treated area while in the control area the highest number of respondents was from OBC group.

When they were asked about the period of such exigency situation continuing, in the treated area , 29.81 % respondents mentioned the period of one week, 23.56 % mentioned one month and 12. 98 % mentioned that it continued beyond a month. In the control area , 24.17% % respondents mentioned the period of one week, 25.83 % mentioned one month and 17.50 % mentioned that it continued beyond a month. There was a substantial number who could specify the time period .

A large number of respondents, 60.1% in the treated area and 55% in the control area mentioned that they sold their assets/ belongings during such exigencies to counter the crises. In the treated group, OBCs had done this most (74.29%) and in the control group, 80% STs told that they sold their assets /belongings to meet the exigencies

The respondents were asked if they had stocked up adequate supply of food to deal with any unprecedented food shortages. To this query, 94.23% in the treated area denied having made such provisions for unprecedented situation and corresponding proportion was 95 % in the control area. In the treated area STs told that they were better prepared as 15 % mentioned making provisions for uncertain times. Situation is reversed in control area as 10% OBCs were prepared for exigencies and none was prepared in the ST group in the control area to face unprecedented food scarcities.

9.3 Other Exigencies

Unexpected exigencies happen when relatives come to visit. The respondents were asked if any additional expenses were incurred for visit of relatives. In the treated area, overall, 40.47% spoke in affirmative and 48.82% from OBCs, the highest proportion amongst different social groups. Correspondingly, in the control area 42% percent told that they incur extra expenses due to relatives' visits. Forty four percent of OBCs and 33.91 % of STs expressed having spent extra amount.

The respondent were asked on how many occasions they spent more than INR 500 each in cash and it was found that on an average 2 such occasions happened excepting amongst ST group in both treated and control areas ?

9.4 Public Distribution System

The Public Distribution System (PDS) is a major state intervention in the country aimed at ensuring food security to all people, especially the poor. The PDS operates through a large distribution network of almost half a million fair price shops (FPSs). Under the PDS, the central government is responsible for the procurement and transportation of food grains up to the principal distribution centres of the Food Corporation of India (FCI), while the state governments are responsible for the identification of families living below the poverty line, the issue of ration cards, and the distribution of food grains to the vulnerable sections through FPSs.

TABLE 9-5: ACCESSING PDS BY SOCIAL CATEGORY

	Treated (number)					Control(number)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
N=	3200	1191	400	553	1056	3200	926	233	382	1659
Yes	78.47	75.4	83	80.47	79.17	79.69	82.94	76.39	81.41	77.94
No	21.25	24.43	17	19.17	20.36	20.16	17.06	23.18	18.32	21.88
Entitled but not availed	0.28	0.17	0	0.36	0.47	0.16	0	0.43	0.26	0.18
Base All respondents										

Accessing PDS across the treated and control areas at the overall level is similar. It is highest amongst the ST groups in the treated and correspondingly it is highest amongst SC group in the control area.

TABLE 9-6: ACCESSING PDS BY DISTRICTS

Treated (%)				Control (%)			
N=3200				N=3200			
	Yes	No	Entitled but not availed		Yes	No	Entitled but not availed
All	78.47	21.25	0.28	All	79.69	20.16	0.16
Bankura	88.5	11.5	0	Bardhaman	88	12	0
Birbhum	70.75	29.25	0	Darjeeling	68.25	31.5	0.25
Cooch Behar	54	46	0	Howrah	93.5	6.25	0.25
Jalpaiguri	72.5	27.5	0	Murshidabad	54.75	45.25	0
Maldah	74	25.75	0.25	Nadia	94.5	5.5	0
Purba Medinipur	94.25	3.75	2	North Dinajpur	53.5	46.25	0.25
Puruliya	83.75	16.25	0	North 24 Parganas	91.25	8.25	0.5
South 24 Parganas	90	10	0	West Medinipur	93.75	6.25	0

Base :All Respondents

Availing ration through PDS is highest Purba Medinipur (94.25%) followed by South 24 Pargana (90 %), Bankura (88.50%) and Puruliya (83.75%). The least is used by respondents from Cooch behar (54%).

In the control area, 94.5 % in Nadia, 93.75% in West Medinipur , 93.50 % in Howrah , 91.25 in North 24 Parganas. Accessibility is least in North Dinajpur (53.50%)

TABLE 9-7: ITEMS PROCURED FROM PDS

	Treated(%)					Control(%)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
N=	2437	871	328	438	800	2533	773	176	305	1279
Rice	69.22	66.82	79.57	75.11	64.38	50.26	50.32	65.34	44.59	49.49
Wheat	23.02	23.54	11.59	18.04	29.88	39.52	39.59	25.57	42.3	40.73
Base : All those who responded to the question										

The two important food grains are procured from the PDS and we find rice is taken by 69.22 per cent respondents in the treated area and only 50.26% the control area. Rice is demanded more by STs and OBCs in the treated area. Tice is taken by 65.34 % respondents in the control area. The demand of wheat is relatively less. However , in comparison respondents in the treated area had procured wheat less than those in the control area.

The majority of the respondents told that they received Ration through Public Distribution System weekly This was reiterated by around 92 percent in both the areas .

10 Chapter 10: Access to Public Services

The chapter deals with level of awareness of respondents about different social schemes operational and how far they have availed such services

10.1 Awareness and Access to Social Security Schemes

TABLE 10-1 SERVICES AWARE VIS-À-VIS AVAILED BY TREATED AND CONTROL

Schemes	Treated (%)		Control (%)	
	Aware	Availed	Aware	Availed
Integrated Child Development Services(ICDS)	91.9	53.0	92.0	49.5
Indira AawasYojna, Gitanjali/AamarThikana/ Adhikaar	89.9	8.9	96.0	27.9
Mahatma Gandhi National Rural Employment Guarantee Act-2005	89.3	58.9	93.8	59.7
Janani Suraksha Yojana (JSY)/Janani O Sishu Surakshya Karyakram	86.7	21.0	89.7	32.1
Kanyasree	78.5	11.1	86.9	25.2
Sarva Siksha Abhiyan	76.3	36.3	82.1	41.3
Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	71.9	5.4	76.2	15.4
Indira Gandhi National Widow Pension Scheme (IGNWPS)	63.4	2.2	67.8	12.8
Swachh Bharat Abhiyan	54.8	3.6	53.1	6.9
Swarnjayanti Gram SwarozgarYojana	48.6	16.0	67.5	25.0
Sikshasree	45.2	8.1	45.4	12.9
School Health Program	40.2	20.9	36.0	17.8
Weekly Iron Folic Acid Supplementation (WIFS)	20.3	15.3	9.4	5.0
Indira Gandhi National Disability Scheme	19.9	0.5	34.7	6.2
Aam Admi Bima Yojana	17.1	0.8	20.3	7.2
GP based mobile health camps	13.8	3.5	10.7	2.4
Provident Fund For landless Agricultural Labourers (PROFLAL)	13.3	2.5	26.1	4.6
Sabala	8.3	0.8	8.1	1.8
National Family Benefit Scheme	7.6	0.4	11.4	0.9
Jubaashree	6.0	0.3	14.2	0.3
Ayushmati Scheme	4.9	0.6	6.8	0.3
SAHAY	3.5	0.5	5.8	2.2
State assistance Fund for Un-organized Worker	0.6	0.0	5.3	0.8
	Base :All	Base : those who were aware of the scheme	Base :All	Base : those who were aware of the scheme

The above table is arranged chronologically by level of awareness highest to lowest in the treated area. The schemes which are more widely known schemes are (above 50%) awareness are ICDS, Indira Awas Yojana, MNREGA, JSY, Kanyashree and SSA, IGNOAPS and IGNWPS and Swatch Bharat Abhiyan. The schemes for which awareness is moderate (more than 20% and less than 50%) are Swannajayanti Gram Swarozgar Yojana, Skhashree, School Health Programme, WIFS and Indira Gandhi National Disability Scheme

The availing a scheme depends on entitlement and also the demand it has amongst community members. ICDS is widely known but only availed by half of those who were aware. MNREGA is popular scheme but availed by 58.9% in the treated area and 59.7% in the control area. Swatch Bharat Abhiyan is known to half the sampled population but availed by a negligible proportion of 3.6% in the treated area and 6.9% in the control area

TABLE 10-2: AWARENESS AND AVAILABILITY OF SCHEMES BY CASTE GROUPS

AWARE										
	Treated (%)					Control (%)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
N=	3200	1191	400	553	1056	3200	926	233	382	1659
Integrated child Development Services(ICDS)	91.88	91.1	93.5	90.24	92.99	92.03	93.3	88.41	92.41	91.74
Indira AawasYojna, Gitanjali/ AamarThikana/ Adhikaar	89.94	88.33	88.75	90.05	92.14	96.03	95.03	97	95.29	96.62
Mahatma Gandhi National Rural Employment Guarantee Act-2005	89.28	87.32	90.5	87.7	91.86	93.78	93.84	96.57	93.46	93.43
Janani Suraksha Yojana (JSY)/Janani O Sishu Surakshya Karyakram	86.69	86.82	80	86.08	89.39	89.72	89.74	78.97	89.53	91.26
Kanyasree	78.5	75.99	67.5	82.28	83.52	86.94	86.18	72.53	92.41	88.13
Sarva Siksha Abhiyan	76.34	76.83	58.5	76.49	82.48	82.13	81.1	79.83	87.17	81.86
Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	71.94	71.96	75.5	69.26	71.97	76.16	76.46	73.82	69.63	77.82
Indira Gandhi National Widow Pension Scheme (IGNWPS)	63.38	62.64	65	63.47	63.54	67.75	68.14	66.95	64.66	68.35
Swachh Bharat Abhiyan	54.75	55.16	50	50.27	58.43	53.09	49.46	59.66	50.52	54.79
Swarnjayanti Gram SwarozgarYojana	48.63	45.17	25.5	46.29	62.5	67.53	64.9	60.94	67.28	69.98
Sikshasree	45.19	45.68	39.5	46.11	46.31	45.38	45.79	36.91	46.6	46.05
Base : All										
AVAILED										
	Treated (%)					Control (%)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
N=										
Integrated child Development Services(ICDS)	57.72	60.65	60.43	55.51	54.58	53.82	54.98	54.85	60.62	51.45
Indira AawasYojna, Gitanjali/ AamarThikana/ Adhikaar	9.9	13.21	13.24	7.03	6.58	29.06	32.73	17.7	40.38	26.08
Mahatma Gandhi National Rural Employment Guarantee Act-2005	66.01	73.56	74.86	56.08	59.59	63.61	72.96	72	67.23	56.32
Janani Suraksha Yojana (JSY)/Janani O Sishu Surakshya Karyakram	24.22	23.79	25.31	22.9	25	35.81	37.55	27.72	46.2	33.49
Kanyasree	14.09	13.48	10	13.41	16.33	29.01	28.82	10.06	41.64	28.25
Sarva Siksha Abhiyan	47.56	49.95	33.33	46.34	49.48	50.3	51.53	46.24	57.06	48.53
Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	7.56	7.12	8.94	5.74	8.42	20.19	21.61	9.3	24.81	19.91
Indira Gandhi National Widow Pension Scheme (IGNWPS)	3.55	3.35	5.77	2.85	3.28	18.87	18.86	8.97	28.34	18.17
Swachh Bharat Abhiyan	6.51	7.91	7	4.68	5.67	13.01	13.32	7.91	8.81	14.52
Swarnjayanti Gram SwarozgarYojana	32.97	35.13	16.67	32.42	33.94	36.97	36.94	20.42	52.14	35.66
Sikshasree	17.84	21.51	27.22	12.16	13.7	28.37	31.37	31.4	32.58	25.39
Base : Those who were aware of the particular scheme										

In the above table, we have considered some of the popular social security schemes. MNREGA was availed by a large proportion, 66.01% in the treated area and 63.61 % in the control area as compared with other schemes

With respect to ICDS, the respondents from the SC and ST categories have availed services more than respondents from general and OBC categories in the treated area, but that is not the case in control area as ICDS services are availed more by OBC groups than others there. Indira Awas Yojana is availed by small proportion in the treated area, ST (13.21%), SC (13.24%) and even lesser by OBC (7.03%) and general category, while in the control area, OBCs have availed to the extent of 40.38 % in comparison to 32.73% SCs, 17.7 % STs and 26.08 % general. MNREGA, an important social security schemes providing “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”, is availed by high proportion of SCs and STs in both treated and control area . Swach Bharat Abhiyan (access to toilets) is availed by a very small proportion of sampled population proportion. Swarnajayanti Gram Swarozgar Yojana is better known by respondents from the control area. However, proportions of “aware” respondents who participated in the scheme were almost same in the treated and the control area.

TABLE 10-3: AWARENESS & AVAILING SOCIAL SCHEMES BY APL & BPL

	Treated			Control			Treated			Control		
	AWARE						AVAILED					
	All	APL	BPL	All	APL	BPL	All	APL	BPL	All	APL	BPL
	3200	2096	1104	3200	2326	874						
Swarnajayanti Gram Swarozgar Yojana	48.63	57.49	31.79	67.53	66.68	69.79	32.97	36.43	21.08	36.97	34.49	43.28
Indira Awas Yojana	89.94	89.46	90.85	96.03	96.39	95.08	9.9	8.75	12.06	29.06	25.74	38.03
Kanyashree	78.5	81.39	73.01	86.94	87.66	85.01	14.09	14.42	13.4	29.01	24.87	40.38
Sabala	8.28	10.54	3.99	8.09	8.81	6.18	10.19	10.86	6.82	22.39	19.02	35.19
Sikhashree	45.19	47.28	41.21	45.38	45.79	44.28	17.84	17.26	19.12	28.37	25.63	35.92
Sarva Siksha Abhiyan	76.34	80.53	68.39	82.13	81.64	83.41	47.56	45.79	51.52	50.3	46.55	60.08
Mahatma Gandhi National Rural Employment Guarantee Act 2005	89.28	89.84	88.22	93.78	94.24	92.56	66.01	68.08	62.01	63.61	62.96	65.39
SAHAY	3.5	3.39	3.71	5.84	5.76	6.06	14.29	11.27	19.51	37.97	35.82	43.4
Indira Gandhi National Old Age Pension Scheme (IGNOAPS)	71.94	70.13	75.36	76.16	77.99	71.28	7.56	7.21	8.17	20.19	15.99	32.42
Swach Bharat Abhiyan	54.75	58.54	47.55	53.09	57.57	41.19	6.51	7.66	3.81	13.01	12.1	16.39
Indira Gandhi National Widow Pension Scheme (IGNWPS)	63.38	62.36	65.31	67.75	70.46	60.53	3.55	3.14	4.3	18.87	14.64	31.95
Indira Gandhi National Disability Scheme	19.94	20.71	18.48	34.66	34.78	34.32	2.66	1.61	4.9	17.76	13.47	29.33
Provident Fund for Landless Agricultural Labourer	13.31	15.89	8.42	26.06	26.01	26.2	18.54	21.02	9.68	17.75	18.84	14.85
Aam Admi Bima Yojana	17.09	18.32	14.76	20.34	20.08	21.05	4.94	4.95	4.91	35.33	29.55	50
National Family Benefit Scheme	7.63	8.02	6.88	11.44	12.08	9.73	5.74	5.36	6.58	7.65	6.76	10.59
Integrated Child Development Services	91.88	93.03	89.67	92.03	93.16	89.02	57.72	58.1	56.97	53.82	50.25	63.75
Janani Suraksha Yojana	86.69	88.22	83.79	89.72	90.67	87.19	24.22	22.55	27.57	35.81	31.63	47.38
School Health Programme	40.22	41.22	38.32	36	39.38	27	51.98	46.06	64.07	49.57	49.89	48.31
Ayusmati Scheme	4.94	3.72	7.25	6.81	7.22	5.72	12.03	5.13	18.75	5.05	2.98	12
GP based Mobile Camp	13.84	15.31	11.05	10.66	12.08	6.86	25.51	24.61	27.87	22.58	24.91	11.67
Jubashree	5.97	5.96	5.98	14.22	13.67	15.68	5.24	8	0	2.2	1.89	2.92
State Assistance Fund for Unorganised worker	0.63	0.62	0.63	5.31	4.51	7.44	0	0	0	15.29	17.14	12.31
Weekly Iron Folic Acid Supplementation (WIFS)	20.31	16.94	26.72	9.38	10.96	5.15	75.54	70.99	81.02	53.33	55.29	42.22

Awareness and access to **Swarnajayanti Gram Swarozgar Yojana** was analysed based on the APL and BPL status. In the treated area, APL are relatively better aware (57.49%) than BPL (31.79%), while in the control area there is hardly any difference in the level of awareness. At the overall level, there is not much difference in accessing services (33% in the treated and 37% in the control), but, interestingly APL has availed more than BPL in the treated area but it is reversed in the control area.

We have already observed that awareness about **IAY** is very high, 89% across all categories, but there is an interesting revelation so far as availing the service is concerned. The first priority is given to BPL families belonging to Scheduled Castes, Scheduled Tribes, non-Scheduled Caste and non-Scheduled Tribes and then women from disadvantaged or distressed situation are given the assistance. It is observed in the treated area, only 12.06% BPL HHs have availed against 8.75% APL HHs, difference between the two groups being negligible. In the control area, 38.03% BPL availed as against 25.74% APL. It is observed that substantial proportion of APL has availed IAY, almost close to the BPLs.

The awareness about Kanyashree is comparatively more with APL than BPL HHs, but general level of awareness is quite high. However, a much lesser proportion has availed services from the treated area than control (14.09% in the treated and 29.01% in the control). BPLs have availed to the extent of 13.4% as compared to 14.42% of APLs, but in the control area 40.38% BPLs availed as compared to a much lower proportion of 25.74% amongst APLs.

Awareness about Sarva Shiksha Abhiyan is more with respondents from the control area than the treated area though the gap is not high at the overall level, but in the treated area APL HHs (80.53%) know about SSA more than BPL HHs (68.39%). In treated as well as in the control area, BPL households have availed services more than the APLs.

Knowledge about MNREGA is quite high amongst all, but differing trends are observed while availing the service. In the treated area, APL HHs have availed more (68.08%) than the BPLs (62.01%). In the control area, reverse is the case, 68.08% of APLs avail as compared to 62.01% of BPLs. In the control area, 62.96% of APLs has availed as compared to 65.39% of BPLs.

Knowledge about ICDS, one of the oldest social is quite high, but availability is limited to almost half of those who were aware. In the treated group, there is not much difference regarding availability of service between APL and BPL families, but within the control group, 63.75% BPL HHs and 50.25% APL HHs have accessed

10.2 Health Seeking Behaviour

The respondents were asked about the health seeking behaviour

TABLE 10-4: TYPE OF HEALTH FACILITIES ACCESSED FOR COMMON AILMENTS

	Treated					Control				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
Home treatment/home remedy	7.8	7.6	5.0	5.8	10.0	12.8	10.4	10.3	10.5	15.1
Faith Healers	5.6	5.5	10.0	7.6	2.9	3.7	2.7	2.2	5.5	4.0
Unqualified practitioner/ Quacks	49.0	50.8	34.8	39.8	57.1	67.1	71.4	67.0	68.1	64.6
Qualified private practitioner	16.4	14.7	12.8	19.2	18.2	21.2	21.6	22.3	19.6	21.1
Private Hospital	2.5	2.5	1.0	1.6	3.6	2.9	2.9	0.9	2.4	3.3
ICDS/AWC	9.0	9.0	4.8	9.0	10.5	2.2	2.5	1.3	1.6	2.3
Primary Health Centre (PHC)/Sub centre	59.6	60.4	71.0	65.5	51.4	43.3	44.2	47.6	32.5	44.8
Pharmacy/Chemist	9.3	8.0	4.0	10.7	12.2	7.2	9.7	9.9	5.0	5.9

In the treated area, majority of the households reportedly visited primary health centres or sub centres for treatment of common ailments. Consulting unqualified practitioners or quacks for common ailments is high, 49% amongst the respondents from the treated area and 67.1% in the control area.

TABLE 10-5: TYPE OF HEALTH FACILITIES ACCESSED FOR MAJOR AILMENTS

	Treated (%)					Control (%)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
Primary /Community Health Centre	4.9	5.5	6.8	1.6	5.2	7.3	8.3	8.6	7.9	6.4
Block Primary Health Centre (BPHC)	38.6	43.7	39.5	30.4	36.9	34.9	36.2	27.9	34.8	35.1
Sub-divisional Hospital	34.1	35.6	33.8	28.8	35.3	37.2	34.7	47.6	30.9	38.5
District Hospital	67.6	65.5	72.8	79.8	61.7	64.3	62.3	63.5	61.8	66.1
Unqualified practitioner	2.3	1.5	0.5	2.9	3.7	6.8	8.9	6.0	5.8	6.0
Qualified practitioner	7.6	8.0	4.8	6.5	8.8	14.0	16.4	14.6	8.1	13.9
Private Nursing home/hospital	14.6	12.1	11.5	12.3	19.8	9.5	9.9	4.7	10.5	9.6

The rural households seek services from district hospitals in case of major ailments to the extent of 67.6% in the treated area and 64.3% in control area. There is not much variation across the social category with respect to availing services from district hospital. The Block Primary Health Centres are also an important option for seeking health services for major ailments. In case of major ailments, reliance is on government hospitals rather than “Quacks” or unqualified practitioners. On the other extreme, they are also not dependent individual qualified practitioners. A proportion of 14.6% in the treated area and 9.5 % in the control area go to private nursing home /hospitals

11 Chapter 11-Women Empowerment

This chapter, to a large extent, substantiates the role and responsibilities of women against a set of socio-economic resources and services that are available within existing institutions. This in a way leaves adequate scope to revisit the roles of existing institutions in the overall empowerment drives for rural women, in particular those who are economically disadvantaged. Women empowerment cannot only be measured through income generation or levels of literacy but also how rural women have fared in social and economic indicators .

11.1 Participation and Representation of Females in Community Processes

TABLE 11-1: WOMEN'S PARTICIPATION IN COMMUNITY PROCESSES BY SOCIAL GROUPS

	Treated (%)					Control (%)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
Member of the SHG in the family (Base: All HHs)										
	47.38	50.29	45	48.82	44.22	38.66	45.14	33.48	32.72	37.13
Female members attending meetings of SHGs (Base : Those who are member of SHG)										
Always	66.49	66.11	59.44	63.7	71.31	65.48	62.68	71.79	61.6	67.37
Sometimes	24.8	23.37	32.22	30	20.77	25.79	28.23	25.64	32	22.89
Rarely	6.2	8.51	6.67	4.07	4.28	6.71	7.18	2.56	4.8	7.31
Never	1.72	1.67	1.11	1.48	2.14	1.46	1.44	0	1.6	1.62
Female elected member of PRI in the family (Base: All HHs)										
	3.19	3.44	3	1.81	3.69	2.5	2.38	0	2.88	2.83
Female members participate in Gram Sabha meetings (Base : All HHs)										
Always	6.03	4.87	2	9.76	6.91	6.47	5.94	5.58	6.54	6.87
Sometimes	17.16	19.56	15.5	15.37	16	16.06	16.85	29.61	15.18	13.92
Rarely	12.34	13.52	9.25	11.93	12.41	7.78	9.83	8.58	7.59	6.57
Never	63.75	61.38	71.5	62.75	64.02	68.94	66.95	54.08	69.9	71.91
Female members part of any committee in village (Base : All HHs)										
	9.47	11.17	4.5	6.15	11.17	9.56	11.23	9.44	8.9	8.8
Female members cast vote (Base: All HHs)										
	96	95.72	95.75	96.56	96.12	95.63	95.46	95.71	96.6	95.48
Actively take part in Gram Sansad Planning (Base : All HHs)										
	19.59	19.48	10.75	20.43	22.63	14.03	16.63	15.45	11.78	12.9

The respondents were asked if the members of the households have joined SHGs. It was found that in the treated area, 47.38 % households had one or more family members in SHGs. This proportion was however less, 38.66% in the control area. In both treated and control area, the respondents from the SC group have joined SHGs , more in numbers than other social categories.

Those who were members of SHG groups were asked how often they attended the SHGs, an indicator to understand how actively they are involved. Sixty six percent of the households in the treated and 65.48% in the control area mentioned attending the SHG meetings regularly.

On an average, a negligible proportion of 3.19% HHs in the treated and 2.5 % HHs in the control areas had female elected member of PRIs.

The women members mostly do not participate in the gram sabha meetings and this was reiterated by 63.75% in the treated area and 68.94% in the control area who mentioned never having attended any gram sabha meetings. Highest proportion of respondents who never attended was 71.5 % from the SC group in the treated area and 71.91% of general category in the control area. Only 9.47 % in the treated and 9.6% in the control area were part of any village level committees. Women participate in adult franchise and they cast their votes in a large number. However, this does not indicate empowerment or independent decision making as rural population is influenced by many interest

groups to take part in the adult franchise. Overall, females' participation in community processes , other than SHGs is abysmally low in almost all the districts

TABLE 11-2 WOMEN'S PARTICIPATION IN COMMUNITY PROCESSES BY DISTRICTS

Treated Districts (%)								Control Districts (%)							
	Member of SHG	Meetings of SHG(Always)	Elected Member of PRI	Members participate in gram meetings	Member of any village committee	cast vote	gram sansad planning		Member of SHG	Meetings of SHG(Always)	Member of PRI	Members participate gram sabha(always)	Member of any village committee	cast vote	gram sansad planning
(All)	47.38	66.49	3.19	6.03	9.47	96	19.59	(All)	38.66	65.48	2.5	6.47	9.56	95.63	14.03
Bankura	51.5	48.06	1.75	3.5	5	96	13.25	Bardhaman	31	66.94	3.25	8.5	12.75	93.75	25.5
Birbhum	41.75	54.49	1.5	3.75	14	94	6.5	Darjeeling	45.25	71.82	0.5	11.25	10.25	96.5	17
Cooch Behar	51.5	74.76	0.25	7	3.25	98.5	25.5	Howrah	41	75.61	2.5	8.5	11.5	96.5	16.25
Jalpaiguri	45.25	58.01	6.75	4.5	14.5	92.5	17	Murshidabad	28.25	47.79	0	0.25	0.5	96.5	1
Malda	34.75	56.12	0.75	8	3	97.75	17	Nadia	51.25	39.02	2.25	1.5	11	98	18.5
Purba Medinipur	34.25	67.15	6.25	16	18	96	45.75	Uttar Dinajpur	42.25	66.27	7.5	9.75	24	91.5	15
Purulia	55	66.36	1.25	1.5	1.5	97	9.25	North 24 Parganas	24.5	62.24	1.75	0.75	2.5	96	3.25
South 24 Parganas	65	93.46	7	4	16.5	96.25	22.5	Paschim Medinipur	45.75	90.71	2.25	11.25	4	96.25	15.75

Highest participation of women in SHGs is noticed in South24 Pargana (65%) followed by Purulia (55%) and Cooch Behar (51.5%) in the treated area. In the control area, participation is highest in Nadia (51.25%), followed by Paschim Medinipur (45.75%) and Darjeeling (45.25%).

In South 24 Pargana , a district from treated area had the highest proportion of HHs , where people are registered as SHG members and, they are also actively involved in the affairs of SHGs, as 93.46 % of the SHG members from the district told that they attended meetings regularly . In Coochbehar , also a district from treated zone ,75% of the registered members held meetings regularly . In the control area, 90.71% of the respondents held meetings regularly followed by 75.61 % from Howrah and 71.82 % from Darjeeling.

Female elected members in PRIs were found to the extent of 7% in South 24 Pargana and 6.75% in Jalpaiguri which are the treated area. In the control area, Uttar Dinajpur recorded the highest political participation of women (7%) as elected members in PRIs.

In eighteen percent HHs of from Purba Medinipur, followed by 16.5 % in South 24 Pargana from treated area, females were part of the village committees. In Malda, the corresponding participation rate is 3%. In the control area, the female members were part of the village committees to the extent of 24 % in Uttar Dinajpur

The proportion of households from where females participated in gram sansad planning were highest in Purba Medinipur (45.75%), followed by Coochbehar (25.5%) and South24 Pargana (22.5%) , while the highest proportion was found in Nadia (18.5%) , followed by Darjeeling (17%)and Howrah (16.25%)

TABLE 11-3 TOTAL SCORES FROM DIFFERENT INDICATORS BY DISTRICTS

Treated Districts	South 24 Parganas	Purba Medinipur	Cooch Behar	Jalpaiguri	Purulia	Bankura	Malda	Birbhum
Scores	304.71	283.4	260.76	238.51	231.86	219.06	217.37	215.99
Control Districts	Paschim Medinipur	Uttar Dinajpur	Darjeeling	Howrah	Bardhaman	Nadia	North 24 Parganas	Murshidabad
Scores	265.96	256.27	252.57	251.86	241.69	221.52	190.99	174.29

The values of all the indicators have been added to calculate a score for women's participation and progressiveness and it is observed that South 24 Pargana leads in the treated group and Paschim Medinipur in the control group.

TABLE 11-4: WOMEN'S PARTICIPATION BY SHGs AND NON SHGs MEMBERS

	Treated			Control		
	All	SHG	NON SHG	All	SHG	NON SHG
	3200	1516	1684	3200	1237	1963
Elected member of the PRI	3.19	5.28	1.31	2.5	5.25	0.76
Participate in Gram Sabha	6.03	9.37	3.03	6.47	13.58	6.03
Member of any village committee	9.47	15.11	4.39	9.56	19.56	3.26
Cast vote	96	97.43	94.71	95.63	96.6	95.01
Actively Participate in Gram sansad Planning	19.59	27.31	12.65	14.03	25.14	7.03

All the household were asked on women participation and the data was analysed by SHG and Non SHG members. It is found that SHG members are way ahead in all counts both in treated and control area so far as women's , participation in community processes is concerned.

11.2 Females owning Assets in their Own Name

TABLE 11-5: FEMALEs OWNING ASSETS IN THEIR OWN NAME BY SOCIAL CATEGORIES

	Treated (%)					Control (%)				
	Total	SC	ST	OBC	Genera l	Total	SC	ST	OBC	Genera l
Females owning Assets in their own name	9.16	10.66	4	10.13	8.9	7.81	7.99	8.15	5.5	9.16
Base :All HHs										

The respondents were asked if the assets/properties were registered in the name of the female members of the households. In this regard, we find registration in the name of female member is not a usual practice in rural households. Only 9.16 % households in the treated area and 7.81 % HHs in the control area had females owning assets in their own name. Around 11% SC and 10 % OBC households had women property owners in the treated area and 9.16 % households amongst general category, 8.15% amongst ST category and 7.99% in SC category had women members holding assets in their name.

TABLE 11-6: FEMALES OWNING ASSETS IN THEIR OWN NAME BY DISTRICTS

Treated Districts (%)		Control Districts (%)	
(All)	9.16	(All)	7.81
Bankura	3	Bardhaman	8.75
Birbhum	3.75	Darjeeling	24
Cooch Behar	34.75	Howrah	7
Jalpaiguri	2	Murshidabad	0.75
Malda	14	Nadia	9.75
Purba Medinipur	7	Uttar Dinajpur	3.5
Purulia	2.25	North 24 Parganas	2
South 24 Parganas	6.5	Paschim Medinipur	6.75

Ownership of assets or properties in the name of the women of the HH is a rare occurrence, as only 9.16 % in the treated area and 7.81 % have assets in the name of female members of the household. However, exceptions are Coochbehar in the treated area and Darjeeling in the control area which have the proportion of households holding assets in the name of women to the extent of 34.75% and 24% respectively. Other extremes are Jalpaiguri (2%) and Bankura (3%) in the treated area and Murshidabad (0.75%) and North 24 Parganas (2%)

TABLE 11-7: FEMALES OWNING ASSETS IN THEIR OWN NAME BY SHG AND NON SHG

	Treated			Control		
	All	SHG	NON SHG	All	SHG	NON SHG
	3200	1516	1684	3200	1237	1963
Females Owning asset in their own name	9.16	10.69	7.78	7.81	9.62	6.67

It is observed that SHG members have assets more in their name as compared to non SHG members.

11.3 Decision Making by Women

The following table shows the areas where women take the lead in taking decision and it is exclusively taken by her

TABLE 11-8: WOMEN'S DECISION MAKING BY SOCIAL CATEGORY

	Treated (%)					Control (%)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
Marriage	4.34	4.28	5.25	3.25	4.64	4.03	4.21	4.72	4.97	3.62
Education	8.31	9.07	8.25	6.15	8.62	12.81	12.96	9.01	16.49	12.42
Asset Purchase	3.94	3.86	5.25	2.89	4.07	3.59	3.56	3.43	2.62	3.86
Selection of Livelihood	5.09	5.29	5	4.34	5.3	4.84	5.08	5.58	3.66	4.88
Migration	4.44	4.37	5.25	3.07	4.92	4.66	4.86	6.01	3.4	4.64
Occupation	4.31	4.28	5.25	3.25	4.55	4.34	3.46	6.44	4.71	4.46
Access to services	14.16	16.62	14.25	7.96	14.58	10.84	13.07	11.59	8.38	10.07
Immunization	40.81	43.41	48	37.07	37.12	51.22	53.13	41.2	52.88	51.18
Children's marriage	5.53	6.05	7	4.7	4.83	4.94	4.21	4.72	4.97	5.36
Family Planning	4.47	4.45	5.75	4.88	3.79	3.19	2.48	3.43	2.62	3.68
Base : All										

The above table depicts that in almost all areas the decision making does not lie with the women. There is only one area, such as, immunization of children where women lead in decision making. In all other areas, marriage, education asset purchase, selection of livelihood, migration, occupation, children's marriage, and family planning women take a back seat .

TABLE 11-9: WOMEN'S DECISION MAKING BY SHG AND NON SHG

	Treated			Control		
	All	SHG	NON SHG	All	SHG	NON SHG
	3200	1516	1684	3200	1237	1963
Marriage	4.34	4.75	3.98	4.03	4.12	3.97
Education	8.31	9.63	7.13	12.81	13.18	12.58
Asset Purchase	3.94	4.75	3.21	3.59	3.31	3.77
Selection of Livelihood	5.09	5.94	4.33	4.84	4.93	4.79
Migration	4.44	4.88	4.04	4.66	4.85	4.53
Occupation	4.31	4.49	4.16	4.34	4.28	4.38
Access to services	14.16	16.75	11.82	10.84	12.85	9.58
Immunization	40.81	41.62	40.08	51.22	50.61	51.6
Children's marriage	5.53	6.66	4.51	4.94	5.34	4.69
Family Planning	4.47	5.08	3.92	3.19	2.91	3.36
Base: All						

In taking important family decisions, SHG women are ahead of the Non SHG members but nonetheless it is quite low across both the categories.

11.4 Male Vis-à-vis Female Decision making

A comparison is drawn to the gender divide in decision making regarding all the family decisions.

Treated (%)	Control (%)	
<p>Male: 4.34 Female: 17.09 Joint: 78.56</p>	<p>Male: 4.03 Female: 10.25 Joint: 85.72</p>	Marriage It is more a joint decision and if not joint men take a lead in making the decision .
<p>Male: 8.31 Female: 17.66 Joint: 74.03</p>	<p>Male: 12.81 Female: 13.34 Joint: 73.84</p>	Education This is also usually a joint decision. Exclusive decision making either by men or women is almost equal
<p>Male: 34.06 Female: 3.94 Joint: 62</p>	<p>Male: 35.09 Female: 3.59 Joint: 61.31</p>	Asset purchase It is a joint decision to large extent , otherwise next to take the lead is men

Treated (%)	Control (%)	
<p>Male: 39.56% Female: 5.09% Joint: 55.34%</p>	<p>Male: 44.19% Female: 4.84% Joint: 50.97%</p>	Livelihood Source Almost half the sampled household take the decision jointly, otherwise men lead.
<p>Male: 34.75% Female: 4.44% Joint: 60.81%</p>	<p>Male: 49.19% Female: 4.66% Joint: 46.16%</p>	Migration Decision regarding migration is taken jointly or otherwise by men and only negligible proportion of women take decisions independently
<p>Male: 47.72% Female: 4.31% Joint: 47.97%</p>	<p>Male: 55.81% Female: 4.34% Joint: 39.84%</p>	Occupation In this case also, almost equal proportion of households either take decision jointly or men take the decision
<p>Male: 22.56% Female: 14.16% Joint: 63.28%</p>	<p>Male: 34.16% Female: 10.84% Joint: 55%</p>	Access to Services This is an area where some women take decisions independently, at least more than other areas we discussed earlier.
<p>Male: 5.59% Female: 40.81% Joint: 53.59%</p>	<p>Male: 6.34% Female: 51.22% Joint: 42.44%</p>	Immunisation This is the only area of decision making where both men and women either take decisions jointly or females lead.
<p>Male: 6.78% Female: 5.53% Joint: 87.69%</p>	<p>Male: 9.88% Female: 4.94% Joint: 85.19%</p>	Children's Marriage It is largely a joint decision

11.5 Women's Freedom of Movement

TABLE 11-10: WOMEN'S FREEDOM OF MOVEMENT BY SOCIAL CATEGORY

Female members Need Permission to visit :	Treated (%)					Control (%)				
	Total	SC	ST	OBC	General	Total	SC	ST	OBC	General
Health Center	66.84	63.81	69.5	70.89	67.14	54.91	51.94	62.23	50.26	56.6
Friends/Relative House Outside Village/ Para	68.38	65.74	78.5	65.1	69.22	65.19	67.39	57.08	68.06	64.44
Bank /Post office	64.97	64.82	73.5	66.18	61.27	54.94	58.21	56.22	58.12	52.2
Gram Sabha	48.72	48.45	53.25	55.15	43.94	27.63	30.89	28.33	26.18	26.04
SHG meetings	39.97	38.37	48.75	45.03	35.8	29.69	34.34	23.61	28.01	28.33
Local Market	61.13	61.04	78	60.76	55.02	57	55.94	54.08	63.61	56.48
Other Shopping	65.56	66.41	70	70.34	60.42	35.47	37.26	39.48	31.41	34.84
Base : All										

Rural women do not have much freedom of mobility. Women were asked if they had to take permission to visit different places. It is observed that more or less women have to seek permission if they move out of home. Excepting for attending SHG and Gram Sabha meetings, the instances of seeking permission is high, if they want to visit places like health centres, friends/relatives places, bank/post offices and local markets .

STs in the treated area as group seek permission more than the members from other social categories. However, similar trait is not found amongst the ST group in the control area

TABLE 11-11: WOMEN'S FREEDOM OF MOVEMENT BY SHG AND NON SHG

Female members Need Permission to visit :	All	SHG	NON SHG	All	SHG	NON SHG
	3200	1516	1684	3200	1237	1963
Health Center	66.84	69	64.9	54.91	52.79	56.24
Friends/Relative House Outside Village/ Para	68.38	69.46	67.4	65.19	62.41	66.94
Bank /Post office	64.97	68.27	62	54.94	57.8	53.13
Gram Sabha	48.72	55.74	42.4	27.63	35	22.98
SHG meetings	39.97	51.19	29.87	29.69	49.23	17.37
Local Market	61.13	61.48	60.81	57	54.81	58.38
Other Shopping	65.56	65.24	65.86	35.47	36.86	34.59
Base : All						

Attending SHGs do not empower them to a large extent. There is hardly any difference between the SHG and Non SHG group or in fact there is no definite trend that can claim that SHGs have more independence regarding mobility.

12 Chapter 12: Quality of Self Help of Group

The chapter gives an overview of the quality of the SHGs in terms of how much they score on the different parameters, such as, systems & self-management, nature of meetings for a year, financial transactions within the group, financial stability, and members' awareness-participation in social development activities.

Later we also look at the background profile of the SHG members and functionaries, their livelihood pattern, functionalities of the SHGs and opinions of various stakeholders regarding SHG operations in the surveyed area of the baseline study.

12.1 Performance of SHGs

The performance of SHGs with respect to certain parameters were analysed for all the SHGs considered from the districts. Scores were assigned against to each parameter and a sum arrived for each component. Such scores have been presented by districts. The components that have been considered are systems and self-management, nature of meetings in last 1 year, financial transaction within the group, financial stability, members awareness and participation in social development.

The following table provides the number of SHGs interviewed across the treated and control districts.

TABLE 12-1: NUMBER OF SHGs INTERVIEWED

Treated districts		Control districts	
Bankura	39	Bardhaman	38
Birbhum	39	Darjeeling	36
Cooch Behar	40	Howrah	40
Jalpaiguri	39	Murshidabad	40
Maldah	40	Nadia	33
Purba Medinipur	40	North 24 Parganas	40
Puruliya	40	North Dinajpur	40
South 24 Parganas	36	West Medinipur	39
	313		306

12.1.1 Systems and Self-Management

The parameters for systems and self-management were defined by homogeneity of the group basic understanding of the functioning and ability to work independent of the group leader. The parameters in the section were i) total number of members ii) Members mostly living in same neighbourhood, iii) Members mostly belonging to same social class iv) Members are literate, v) members having economic activity, vi) Members from same economic class, vii) Members knowing the name of Group Leader/s, viii) Members showing saving cum credit taking as main cause for joining the Group, ix) Members knowing the value of basic documents like attendance register, minutes book, other documents on saving, loan, pass book and x) Members can take saving and borrowing related decisions in the absence of Group leaders

TABLE 12-2: AVERAGE SCORES ON SYSTEMS & SELF-MANAGEMENT OUT OF 20

Treated	Scores	Control	Scores
Bankura	12.49	Bardhaman	15.61
Birbhum	14.92	Darjeeling	15.53
Cooch Behar	16.08	Howrah	15.9
Jalpaiguri	13.05	Murshidabad	17.73
Maldah	17.6	Nadia	13.03
Purba Medinipur	16.65	North Dinajpur	14.85
Puruliya	13.83	North 24 Parganas	17.83

South 24 Parganas	16.06	West Medinipur	14
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The districts were assigned scores on systems and self-management and we find Maldah has got the highest score and Bankura, the least in the treated area, while in the control area, Nadia has the least score and North 25 Parganas the highest score.

12.1.2 Nature of Meetings in 1 year

The parameters to understand quality of meetings were decided by parameters, i) frequency of meetings held, ii) meetings held in consultation with every member, iii) resolutions available at the SHG, iv) resolutions available at the SHG, v) meetings have a clear monitoring method on members' savings, loan taking, repayment performances, vi) meetings plan out a clear target for month, year etc, vii) meetings take special sessions on members' awareness on loaning facility, formalities of bank, saving scopes...etc, viii) minutes of the meeting with Participants' name, signature, dates, ix) minutes of the meeting being signed by members, x) meetings address other familial, neighbourhood, social, financial crisis of members

A total score of 20 for 10 parameters were considered. The following is table on the quality of meetings held.

TABLE 12-3: AVERAGE SCORES ON NATURE OF MEETINGS OUT OF 20

Treated	Scores	Control	Scores
Bankura	10	Bardhaman	15.95
Birbhum	16.82	Darjeeling	14.25
Cooch Behar	15.6	Howrah	15.58
Jalpaiguri	8.85	Murshidabad	17.55
Maldah	16.25	Nadia	10.09
Purba Medinipur	16	North Dinajpur	15.1
Puruliya	10.1	North 24 Parganas	18.08
South 24 Parganas	16.22	West Medinipur	15.51

In the treated districts, Birbhum, Maldah and South 24 Parganas are ahead of other districts so far as performance regarding nature of meetings is concerned. Those districts which have fared well in the control area are North 24 Parganas followed by Murshidabad. The highest score as well as average is better in the control area than treated area.

12.1.3 Financial Transactions within the Group

The quality of financial transactions within the group was determined by 5 parameters. The parameters were i) transactions were made in the meetings all/partly/none, ii) member wise savings and loan portfolio maintained, iii) repayment performance iv) defaulters and v) group maintains a clear guideline on defaulting. Based on the quality of performance, the following table is developed

TABLE 12-4: AVERAGE SCORES ON FINANCIAL TRANSACTION WITHIN THE GROUP OUT OF 10

Treated	Scores	Control	Scores
Bankura	7.05	Bardhaman	9.84
Birbhum	8.62	Darjeeling	8.47
Cooch Behar	7.7	Howrah	7.85
Jalpaiguri	5.18	Murshidabad	8.88
Maldah	7.9	Nadia	6.15
Purba Medinipur	9.5	North Dinajpur	6.58
Puruliya	7.28	North 24 Parganas	9.45
South 24 Parganas	8.92	West Medinipur	8.92

The average score in the treated area is 7.77, compared to 8.27 in the control area. The total score considered in this segment is 10 and Purba Medinipur in the treated area has scored 9.5 followed by South 24 Parganas (8.92). In the control area Bardhaman has scored 9.84, West Medinipur 8.92 and Murshidabad 8.88.

12.1.4 Financial Stability

The financial stability of the SHGs were measured by i) internal lending is need based with many members, ii) Loans, Procedures followed for all occasion, iii) Repayment are Discussed and Done at the Meeting, iv) Books of accounts, ledger, balance sheet available in an updated manner, v) Audit being done for the last year, vi) Members have developed any vocational skill, vii) Members plan/practice on a new trade/investment/business, viii) Members show increase in family income, ix) group showing bank loans under credit account , a certain times of the deposits, x) groups show regular bank transactions with most /all members visiting the bank

TABLE 12-5: AVERAGE SCORES ON FINANCIAL STABILITY OUT OF 20

Treated	Scores	Control	Scores
Bankura	8.92	Bardhaman	12.21
Birbhum	13.51	Darjeeling	13.06
Cooch Behar	12.98	Howrah	11.30
Jalpaiguri	8.46	Murshidabad	14.10
Maldah	10.68	Nadia	8.18
Purba Medinipur	14.45	North Dinajpur	7.65
Puruliya	9.18	North 24 Parganas	17.45
South 24 Parganas	13.47	West Medinipur	11.00

The performance score has wide variance between the districts, both in the control and the in treated areas. Jalpaiguri has scored as low as 8.46 out of 20, while Purba Medinipur has got a reasonable score of 14.45 out of 20; both are from the treated area. In control area, Nadia has scored as low as 7.65 and North 24 Parganas has got 17.45.

12.1.5 Members Awareness and Participation in Social Development

The members of SHG group were queried on their awareness about SHGs and their level of participation in social development. The indicators are i)awareness about group mission and vision ii)the loan and saving status - individual & group, iii)Members awareness about gradation ,iv)Members aware of the Gram/Village level Upa-Sangha through its name, v)Members regularly participated in Upa-Sangha level meets, vi)Members taking leads in the absence of Group Leader/s, vii)Members standing by group members /neighbourhood in times of any socio-economic emergency, viii) Members showing increased participation in outside work, social life, ix) Members are part of local social issues, x) Members are consulted by other institutions like ASHA, ANM, AWW, School Teachers under any local issue and xi) Members taking special drives in integrating poorer women into group

TABLE 12-6: AVERAGE SCORE ON MEMBERS AWARENESS AND PARTICIPATION IN SOCIAL DEVELOPMENT OUT OF 28

Treated	Scores	Control	Scores
Bankura	8	Bardhaman	19.47
Birbhum	17.1	Darjeeling	16.08
Cooch Behar	15.78	Howrah	16.1
Jalpaiguri	6.51	Murshidabad	15.43
Maldah	15.53	Nadia	6.24
Purba Medinipur	24.43	North Dinajpur	14.78
Puruliya	13	North 24 Parganas	25.93
South 24 Parganas	17.14	West Medinipur	13.13

In the treated area the scores, as low as 8 received by Bankura and as high as 24.43 received by Purba Medinipur mark the wide variation in the level of awareness and participation in the social development . In the control area also, similar trend is noticed, Nadia having received a low score of 6.24 and North 24 Parganas , a high score of 25.93.

12.1.6 Overall Score

All the indicators from different segments, such as, systems & self-management, nature of meetings - for a year, financial transactions within the group, financial stability and members' awareness and participation in social development were considered.

TABLE 12-7: OVERALL SCORE OUT OF 98

Treated	Scores	Control	Scores
Bankura	46.46(Rank 7)	Bardhaman	73.08(Rank 3)
Birbhum	70.97 (Rank 3)	Darjeeling	67.39(Rank 4)
Cooch Behar	68.13 (Rank 4)	Howrah	66.73(Rank 5)
Jalpaiguri	42.05 (Rank 8)	Murshidabad	73.68 (Rank 2)
Maldah	67.95(Rank 5)	Nadia	43.7 (Rank 8)
Purba Medinipur	81.03 (Rank1)	North Dinajpur	58.95(Rank 7)
Puruliya	53.38(Rank 6)	North 24 Parganas	88.73 (Rank 1)
South 24 Parganas	71.81(Rank 2)	West Medinipur	62.56 (Rank 6)

Purba Medinipur occupies the first position (81.03) and Jalpaiguri occupies the bottom position (42.05) in the treated group. At the overall level, North 24 Pargana has occupied the 1st rank and Nadia has occupied the last rank .

12.2 Overview of SHG Federations in West Bengal

Presently SHGs are gaining importance as a vehicle for economic development amongst rural poor, in particular women. SHGs have also emerged as an agency for government service delivery.

SHG helps in capacity building, building social cohesion and empowerment amongst women in the rural area through making loans accessible to them, marketing the products, helping to take group decisions, encouraging interaction with administration and participating in local governance and PRI. SHGs also work on women centric issues like improving drinking water, child development, education and health. Providing micro-credits to SHG units is a step towards financial inclusion strategy.

The federation of SHGs present in the State helps in consolidating their strength. The following section gives an overview of the functioning of federation at different level.

12.2.1 Overview about Sanghas in West Bengal

The following section provides an overview of the entire state on the sanghas as the movement. Variation exist from district to district but no definite trend can be ascertained by treated districts and control districts

Systems of Functioning: All the Sanghas surveyed in the state of West Bengal have a fixed time of operation and a formal method of exchanges with members. In most of the Sanghas they have the General Body and Executive Committee popularly known as Sadharan Parishad and Parichalan Samiti respectively. The numbers of total and active members vary across the different Sanghas .Not all Sanghas surveyed have committees with clear agenda.

Modes of Communication, Linkages: As revealed through the modes of communication, linkages, the benefits and obligations of membership are clear to the Sangha members. The agenda for discussions cover toilet construction, literacy drive, training needs and creation of own building for Upasangha , engaging groups which have MFI banks,

awareness camps including public health, payment of monthly subscription and advising every group about increasing their respective income source, training needs, training on cash carried loan savings and methods of borrowing loans by Upasangha.

Each Sangha has their own sets of benefits such as , groups have gained social recognition and have come to know people from different walks of life, got opportunity from DRDC for organising mela, got to know about banking rules and regulations and access to different government schemes.

Some of the obligations as stated by them were forming new groups and helping the old groups to remain active and develop further, need to attend meetings, sending different sorts of information to various groups and taking care of the needs of the groups and informing Sangha leadership about it and make the groups self-sufficient.

Not all Sanghas are represented in higher bodies. AGMs are held regularly in most of the Sanghas. The decisions taken in the AGMs, however, vary across districts.

Main Activities: In only a few Sanghas among the Sanghas surveyed, trainings have been planned or provided. Except for one Sangha, group functioning is supervised at regular intervals. The recommendations emerging out of supervision are followed up in almost all Sanghas. The Sangha members have got training on livestock rearing. Group functioning is supervised at regular intervals by Maha Sangha, DRDC and WDO. Sangrami Sangha from Birbhum district, reiterated that trainings have been planned in the last 6 months and trainings provided was on tailoring, batik, Jewellery, incense stick. Group functioning has been supervised by the Maha Sangha at regular intervals. The Sangha members mostly expect help from block, banks and PRIs. Except for one Sangha; steps have been taken for entry of new members in all the Sanghas.

Financial Status: The source of funding in different Sanghas is largely varied while some of the Sanghas do not have any source of funding. The larger proportion of expenditure in all Sanghas is on travel, stationary, tiffin and meeting expenses. In most of the Sanghas accounts is not maintained with the support of an accountant/expert. In most of the Sanghas there is a monitoring mechanism on loan planning, disbursement, utilisation and repayment.

Role in Social Empowerment: In most of the Sanghas, the members do not share an interface with the PRI. However, majority of the Sanghas surveyed maintain an interface with health, nutrition and school. The challenges and aspirations of the Sangha members vary across districts with a few similarities here and there. One of the predominant challenges faced by the Sangha members is dearth of space to conduct meetings. One of the predominant aspirations of the members of different Sanghas is to make the groups attached with Sangha self-sufficient and impart them skill training.

12.2.2 Overview of Upasangha

System of Functions: The system of functions therefore reveals that all the Upasanghas have a fixed time of operation and formal method of exchanges with members though none of the Upasanghas are a registered body. Considerable variation can be seen among the surveyed Upasanghas in the different districts with regard to having committees with clear agenda.

Modes of Communication and Linkages: The modes of communication, linkages of Upasanghas vary across districts in West Bengal. The obligations and benefits of membership are more or less clear to the members of different Upasanghas with each Upasangha having their own set of reasons for joining the Upasangha. The topics discussed in different Upasanghas in the last meeting also vary across the surveyed districts.

The main decisions taken in the AGM in different Upasanghas in different districts of West Bengal included discussions about participating in various community development programmes, maintaining transparency, awareness generation on different issues, work related to emancipation of women, payment of monthly subscription of Upasangha, training and resolution of financial problems, exploring opportunities to find out marketing channels, vocational trainings, to identify new leadership for Upasangha, subsidy and resolving problems related to payment of monthly subscription.

The benefits of membership as articulated by members in different Upasanghas of West Bengal include getting training support and loan from bank The Upasangha members have learnt to transact with the bank, got to know the outside world, have gained social recognition respect and have received training in book-keeping and other subjects The Upasangha members are engaged in survey work and have got to know about government benefits and schemes They have become financially capable and have been able to carve a niche in society The Upasangha members have got acquainted with official work and now know where to put forward their petitions and requests They have also developed communication skills.

The obligations of membership as articulated by members of different Upasanghas in the districts of West Bengal are obligated to implement the decisions of Sangha, disseminate information regarding polio, mid-day meal, disseminate information from Sangha to the SHG groups and help the different SHG groups function The Upasangha members are obligated to teach book-keeping to the SHG members, conducting SHG meets on a timely basis and collecting monthly subscription The Upasangha members are obligated to see to it that the members get government benefits The Upasangha members also play a pivotal role in disseminating block level information to the different groups The Upasangha members also see to it that groups return bank loans on a timely basis The Upasangha members also do grading of different groups and delegate different government works among the SHG groups The Upasangha members are also obligated to provide training to the existing group members and form new groups They also bring the women who are outside the purview of the group and improve their standard of living

Main Activities: In all the Upasanghas surveyed in West Bengal the main activities vary. In some Upasanghas the trainings have been planned and provided while in some Upasanghas trainings have only been planned but not provided. Initiatives for entry of new members also vary across the districts. The expectations from different stakeholders are varied across the districts with some similarities across Upasanghas.

No trainings have been planned or provided in Bankura, Nadia and Purulia districts The trainings which have been provided in the rest of the surveyed districts are jam jelly making, batik, leather, tailoring, livestock rearing, jute, soft-toy making, incense-stick making, book-keeping, beauty parlour training, paper-making training, handholding training, skill training, embroidery, zari training, ayurvedic training, health and nutrition, wool-knitting, chanachur-making, banking, agriculture and nursing and bakery

Resource mobilisation has been planned in Upasanghas in Bankura, Birbhum, Coochbehar, Purbo Medinipore and Purulia districts No resource mobilisation has been planned in any of the surveyed Upasanghas in Jalpaiguri, Malda, Bardhaman, Murshidabad, Nadia and South 24 Parganas districts

Very little initiatives have been taken for entry of new groups in the last six months in Howrah, Birbhum and Jalpaiguri districts In South 24 Parganas, Purulia, Purbo Medinipore, Nadia, Murshidabad, Malda, Coochbehar, Bardhaman and Bankura districts majority of the Upasanghas surveyed have taken initiative for entry of new groups in the last six months

The support expected by Upasangha members in the different districts of West Bengal include Upasangha members expect subsidy from the Government, they expect loan from the bank and expect the bank to increase the CC limit The Upasangha members also expect funds, handicrafts training, Pragati fund, revolving fund, infrastructure support, training support, subsidy from DRDC, farming equipment, MGNREGA work and space to conduct meeting from PRI, support for setting up cottage industry, work for every SHG member, infrastructure support, subsidy from government and work for every SHG member

Financial Status: In none of the Upasanghas across the districts there is any sustained source of funding. The accounts are also not maintained with the support of an expert or accountant. In Purbo Midnapore district, some Upasanghas have received a one-time grant of Rs 25,000 from DRDC. The expenses borne by the Upasanghas are mainly on travelling, stationary and meeting expenses.

Role in Social Empowerment: Interface with PRI is maintained in Bankura, Coochbehar, Jalpaiguri, Malda, Purulia, South 24 Praganas districts while no interface is maintained in Bardhaman, Howrah, Murshidabad, Nadia and Purbo Midnapore districts

Aspirations: The Upasanghas across districts have their own sets of challenges and aspirations. In some cases the challenges faced by the Upasangha members seemed to be similar. The aspirations too, in some cases, are similar with variations here and there. Not all the Upasanghas across districts maintain an interface with the PRI or share an interface with institutions like health. In some of the districts, support is extended by Upasangha members in personal, familial, social or community need.

12.2.3 Overview about Activity Clusters

The different activity clusters surveyed in the state of West Bengal are engaged in different trades. The activity cluster in Jalpaiguri district is defunct presently. In some of the activity clusters members are engaged on a part-time basis while in some of the clusters members are engaged on a full-time basis. Most of the activity clusters have got a fixed time of operation.

Out of the nine activity clusters surveyed, skill development/capacity building training has been held on in two activity clusters in Murshidabad and Nadia districts. None of the activity clusters have any well-designed marketing strategies. Only in some of the activity clusters loans are disbursed to the members.

The turnover of the activity clusters varies across districts. All the Activity Clusters surveyed in West Bengal has good linkages with the bank. The sources of funding in Activity Clusters vary across districts.

The members of different activity clusters across districts mentioned that they have benefitted, mostly financially, by forming the activity cluster

12.2.4 Overview of Maha Sangha

All the Maha Sanghas in the surveyed districts are registered bodies. In all the surveyed Mahasanghas, the time of operation is fixed and method of exchanges with members is formal. All the Maha Sanghas have committees with clear agenda. The total and active number of members in the Maha Sanghas, however, varies across districts. There is considerable variation in the main activities across the districts in the four Maha Sanghas. The source of funding varies across the districts in the four Maha Sanghas surveyed. In the other parameters too, there is variation across the districts. Meetings are held on a regular basis in all the four Maha Sanghas across the districts. The decisions taken in AGM vary in the Maha Sanghas. The benefits and obligations of membership are clear to the members of the Maha

Sanghas though they vary in the different Maha Sanghas None of the Maha Sanghas share an interface with PRI or get any support from them. All the Maha Sanghas finally aim at making the groups self-sufficient and taking suitable steps for it. The need for a monthly allowance for those in leadership position in Maha Sangha is urgently felt by respondents during FGDs conducted in all the surveyed districts The responsibilities of Maha Sangha as articulated by respondents in sampled districts include imparting training to the groups, looking into the problems of the SHG groups, identifying the weak areas, finding out the reasons for not depositing money subscription regularly The ultimate aim is to empower the groups

12.2.5 Perception of Bankers about SHG Functioning

Majority of bankers expressed that amongst SHG account holders, there are a very few defaulters. The proportion of dormant SHG accounts is quite less as compared to other type of account holders. Most of the banker told that there is hardly any loan rejection to the SHG members. Highest priority is given to SHG groups and proportion of SHG 1. According to the banker at Purba Medinipur, “SHG loan recovery is better than in other sectors. 100% recovery is possible. Since the SHG groups are led by women they save the amount to be paid back to banks. The bank is SHG friendly and allows SHG members to take individual loan or group loans, complying with the criteria for loan disbursement.”

Only a few groups could be rejected due to paucity of funds. Emergency loans are disbursed for education, marriage, health and agriculture. Special subsidy is given to the minority community. “SHG loans are generally disbursed within a day’s time. Emergency loans are disbursed on the same day of application as well.” These kinds of views were expressed by bankers from other districts too.

There is no difficulty in opening SHG accounts. Banks can function better if they work with the SHGs,” says the a branch manager from a Coochbehar bank.

If there are any defaulters, they are sent legal notices and visited through Remittance Processors. Loans are usually sanctioned within a week’s time. Information to SHG groups is given through group meetings where the role of the group is discussed

In some cases, default management is done by personally contacting the SHG A/C holders. Information about government schemes is given through notification and through contacting the CSP. Loans are usually sanctioned within 1-2 days. Sanctioning of emergency loans also takes the same time. Different awareness programmes like Kisan Credit Mela are organized to sensitise the SHG groups as reiterated by a banker from Maldah.

“We have been able to benefit a lot of people from our MFI bank. We want those groups who have benefitted from loans from our bank to open Savings account in the bank,” the banker said. Loans are given at the rate of 5 percent as told by a banker from Howrah.

In South 24 Parganas, the banker feels sustainable livelihood scopes for women can have an impact on the informed decisions. He feels a stronger interface with SHGs and PRI and the bank can help in easy loan recovery. However, he doesn’t feel there is any need to give special orientation to bankers in remote areas. He also feels accessibility to information (customized to the level and capacity of rural folks) has a positive impact on accessing banking facilities.

The banker from Maldah says “Rural folk are allowed to communicate with the bankers according to their necessity and availability of time. Relation with the bankers is very healthy. SHG groups are very much comfortable with the bankers. They are now confident about monetary matters and have developed good banking habits. Banks have become an unquestioned organization among the rural people”.

The banker from Jalpaiguri says “The bank is very much SHG friendly and also maintains cordial relationship with the Panchayat. The banker feels sustainable livelihood scopes for women can positively impact on her informed decisions and can help in uplifting the rural economy. He feels no special orientation is needed for bankers in rural areas.”

The **banker from Cooch Behar** feels if women earn and embrace livelihood options they can help in eradicating rural poverty. She feels special orientation is need for bankers in rural areas. The banker is however, skeptical about the role of NGOs. She says in the past the bank has had experiences for dealing with fraudulent NGOs who no longer exist and therefore several SHG groups which were born under their guidance have also vanished adding to the list of defaulter SHGs. She also informed that under the new NRLM guidance SHGs are eligible for interest subversion and not subsidy like

12.3 Overview of SHGs by Community Members

The FGDs conducted in surveyed districts revealed that the women who are part of the SHG groups realize the importance of maintaining records and documents and tries to maintain them properly. They particularly understand the importance of maintaining savings ledger or ‘hathboi’. Taking loans from SHGs is a common feature in all the districts. Loans are taken for various purposes which include doing individual or group business, investing in agricultural activities, to fund educational expenses of children and meet other family expenses. Different groups are doing different kinds of business such as poultry, hosiery, chicks hatching, cattle farming, sanitary napkin making. The amount saved by the group members, however, varies from one group to another. SHG meetings are generally held twice a month. Discussion regarding disbursement of loans is decided through group meeting. Loan transaction is a common feature across district and loans are given for varied reasons. Loans are generally taken for business purpose but sometimes it’s used for other reasons too. Sometimes, repayment becomes a major issue and there are defaulters. The Loan amount given varies from member to member. Inabilities to repay loans do result in abolishment of groups.

In Bankura district, elaborating on the functioning of the SHG a respondent said, *“I belong to Nirviksangha Gathi in Foara village. The group is working since the last 4 months. Every month we call meeting, whatever we discuss I write that in a resolution copy. We deposit money in the bank, few days back we had started maintaining block register. In that register we had recorded all the details of group members and submitted that register at the block level. Till today, no one had taken any loan amount. After 6 months we will get loan.”*

In Howrah district the respondents mentioned that they had to brave a lot of difficulties to become members of groups like resistance from family members. But now the situation has changed and now even family members encourage them to be part of the SHG groups.

In Birbhum district, regarding loan transactions one group leader said she and her group members didn’t take loan as it is not possible for them to repay that amount. There were instances from different groups in Birbhum district where members had taken loans for various purposes but still haven’t repaid it.

In Malda district it was revealed that every member in a group is not getting the same amount, some members get more and that is the reason those who are getting lesser amount do not want to cooperate. Mainly members take the loan for their business or their children’s study.

The **training opportunities** received by group members vary from district to district. The need for training opportunities also varies from district to district. Regarding training opportunity in Birbhum district, one Group leader of Sarada Mata Dal told they are getting training on a regular basis. They already got the training of crystal, soft

toys, Katha stitch from block level. Computer training they got from Mahasangha. Another respondent told that they got the training of cattle farming from sangha Level and block level.

In South 24 Parganas district, trainings that have been imparted to the respondents include Papad making, training in tailoring; training in group formation, Poultry training.

In Purulia district the training courses attended by various tier group members are on Documentation, Group ethics and clarity on roles and responsibilities of group members, Method of keeping resolutions, Loan log keeping, Training in Cash book keeping, Training in vegetable growing, Identifying needs and placing proposals before Sanghas and discussing further trainings to develop human resource.

In Malda district, regarding training most of the members said they didn't get any training.

In Nadia district one respondent told they got training on agriculture. Another respondent said they have got training on farming and poultry rearing. This training was given from the horticulture department. After getting the training they had started hatcheries and poultry.

Regarding training opportunities received the respondents in Coochbehar district mentioned they didn't get any training programme which can help them financially. They have only got the training on how to maintain the books of SHG. Few had got the training of beauty parlour. No other training programme was held.

In Bardhaman district the training opportunities that the group members want include training in tailoring, jute work beautician training and embroidery work They also want tailoring machines The respondents also mentioned that marketing the materials produced by the group is difficult. *"Manufacturing any product is not a problem But the main problem is to market those products and we want help in that regard,"* a respondent said

The pre-dominant **benefits of joining** the group as articulated by the members across the surveyed districts include financial independence, improvement in overall living standards, increase in self-confidence, availing of loan at a low rate of interest and increased respect in society. Various forms of livelihood trainings have also led to capacity building of members. They have also established good linkages with the block and the bank and now can do all the official work alone without any fear. They have also gained social recognition.

"I earn more respect at home. Before forming the group, I was largely ignorant. Never knew Block. I am financially independent now. Learning in social issues like hand washing, maternity health has boosted my morale and I am fuelled by the urge to do something for my village," said a Gram Panchayat Resource Person, a respondent in Purulia district.

The predominant reason for not joining the group as articulated by members includes lack of adequate knowledge about group formation.

When asked about the reasons for not joining group one respondent in Birbhum district said, earlier she didn't have clear idea about the group, she didn't know that it will give her a good earning but now she wants to join a group.

The challenges faced across districts include lack of cooperation from the bank, lack of place to conduct meetings, lack of knowledge about the Sangha hierarchy, lack of enough work for SHG members, lack of BPL cards causing inability to join groups and inability to repay loans taken.

In South 24 Parganas district banks are reluctant to open savings accounts for new members. It is opening only current accounts.

“We have money. We got a loan of Rs 75000 from the bank .Members have been turned down for loans. However, banks are refusing to open any more savings account. The banks will open only current accounts from now on. New groups are facing problem. They need loan. New groups want CC account. They are unable to take loans”.

The male respondents in FGD also expressed their views. They expressed that though SHG groups are functional in the surveyed districts, poor linkages with the bank hamper SHG functioning in districts like South 24 Parganas, Murshidabad and Malda

On the SHG initiatives taken in Purbo Midnapore district the respondents said, the Government had taken good initiative for women; they had introduced self-help group concept which is very good. West Bengal is the first state where the SHG group concept had been introduced. Purba Midnapore had accepted this concept eagerly and Tamluk Unnayan block had taken first initiative to make this concept successful in reality. They also mentioned that Tamluk block had first started the concept of Sangha, Mahasangha, Upasangha. Seeing this other block of Purba Midnapore had introduced the concept of Mahasangha.

Presently total 1,100 SHG groups are there in these blocks. approx 10 member in each group so around 11515 women are working through SHG. In purba midnapore this block only had made a co-operative bank with group members. Recently, NRLM system has been introduced which will help the SHGs financially.

“Other than this SHG members are also taking part to cook midday meal at school. They get training on a regular basis. Soon we are going to start computer training programme with 30 group members,” said a respondent