

7/13/2019

# INTERNSHIP REPORT

## “SATAT JEEVIKOPARJAN YOJANA”

### BRLPS-JEEViKA

Jitendra Kumar Tiwari (MA/MSC in Sustainable Livelihood and Natural  
Resources Governance 2018-20)  
TATA INSTITUTE OF SOCIAL SCIENCES, TULJAPUR CAMPUS



# Internship Report

On

## Impact Study of “SATAT JEEVIKOPARJAN YOJANA”

In Association with

**BIHAR RURAL LIVELIHOOD PROMOTION SOCIETY (BRLPS-JEEViKA)**



Submitted in Partial Fulfilment of Master in Sustainable Livelihood and Natural Resources  
Governance at Tata Institute of Social Sciences (TISS) Tuljapur Campus, Maharashtra

Submitted to: -

Submitted by:-

BRLPS-JEEViKA

Jitendra Kumar Tiwari

PATNA

TISS Tuljapur Campus, 2018-20

## **DECLARATION**

I Jitendra Kumar Tiwari, a student of Tata Institute of Social Sciences Tuljapur campus of “Sustainable Livelihood and Natural Resources Governance” hereby declare that this Internship report entitled “Impact Study of Satat Jivikorpajan Yojana “for the Ultra-poor Households in Bihar is the outcome under the BRLPS-JEEViKA in the month of May-June 2019 under the coordination of DPM and BPM Purnea, Katihar and Khagaria. The information and data given in this report are authentic to the best of my knowledge. This report has not previously formed the basis for the decree or award of any organization. I have duly acknowledged all the sources used by me in the preparation of this report.

Signature of the Student

Jitendra Kumar Tiwari

Tata Institute of Social Science  
(TISS), School of Rural Development  
Tuljapur Campus

Date: 13/07/2019

## ACKNOWLEDGMENT

I would like to express my deepest appreciation to all those who provided me the possibility to complete my study report. Since the very beginning SPM of “SJY” Mr. Ajit Ranjan and Mrs. Mahuwa Roy Choudhury Programme Coordinator-Governance and Knowledge Management for allowing me to associate our self to the BRLPS-JEEViKA and carry out our Project titled “Impact Study of Satat Jivikorpajan Yojana “. Secondly, I would like to thanks DPM Purnea Mr. Sunirmal Garain, DPM Katihar Mr. Rajendra Krishna Nikhil, DPM Khagaria Mr. Ajit Kumar and YP SPMU Mr. Himanshu Pahwa, YP KMC Mr. Abhijeet Mukherjee, YP Mr. Tushar Kumar and YP IB-CB Mr. Mukesh Kumar Mandal who help me properly during the study period and the guidance is given by us in each interval of time shall carry us a long way in the journey of my life on which we are about to embark.

I would also like to thanks YP-SJY of the Purnea district Miss Choden Dukpa, Katihar district Miss Shreya Sen and in Khagaria district Mr. Chandra Prakash Gupta to guide throughout the study period. I am deeply indebted to BPM Banmankhi Mr. Dilip Kumar Mehata, BPM Dhamdha Mr. Krishna Kumar Singh in the Purnea district, BPM Korha Mr. Vivek Tamichor, BPM Barari Mr. Ajit Kumar, BPM Barsoi Mr. Md. Mazhar in the district of Katihar, BPM Khagaria Sadar Mr. Brajesh Kumar and BPM Alluli Mr. Anjani Kumar in the district of Khagaria who give me valuable suggestions, generous help, and corrections during all the phase of the project study, without which the efforts could not have completed successfully.

I would also like to thanks the Livestock trainer Mr. Omprakash and his team who gives me continuous suggestions and feedback of the “SJY”. Lastly I am sincerely thankful to AC, CC who provide me arrangement for the accommodation in the place of study and all the staff at the BPIU level of different districts as well as the MRP of the Purnea, Katihar, and Khagaria who coordinated with me during the field visit and BRLPS-JEEViKA for answering our query regarding process without this study would have been incomplete. I am making this report not only for getting marks but also to enhance my skills and knowledge. I would also like to thank all respondents of “SJY” ultra-poor households who actively supported in due to interaction, whenever possible in the form of personal interactions. Their plight acted as motivation to work sincerely towards the completion of this internship report.

## ABBREVIATIONS

- BRLPS - Bihar Rural Livelihoods Promotion Society (JEEViKA)
- SPMU - State Project Implementation Unit.
- BPIU - Block Project Implementation Unit.
- DPCU - District Program Coordination Unit.
- LIF - Livelihood Investment Fund.
- LGF - Livelihood Investment Fund.
- SJY - Satat Jivikoparjan Yojana.
- SLY - Sustainable Livelihood Scheme.
- CBO - Community Based Organizations.
- GB - General Body.
- RGB - Representative of General Body.
- BOD - Board of Director.
- OB - Office Bearers.
- LAGF - Livelihood Gap Assistance Financing.
- BARC - Building Resources across Communities.
- NRLM - National Rural Livelihood Mission.
- CB - Capacity Building.
- UC - Utilization certificate.
- PRA - Participatory Rural Appraisal.
- CRP - Community Resources Person.
- VO - Village Organization
- MRPs - Master Resources Person
- CLF - Cluster Level Federation
- CM - Community Mobiliser
- SHG - Self Help group.
- AC - Area Coordinator.
- CM - Community Meeting
- BRGF- Backward Regions Grant Fund Program.

## Table of Content

	Page no.
i. Deceleration.....	02
ii. Acknowledgement.....	03
iii. Abbreviations .....	04
iv. ABSTRACT .....	08
CHAPTER -1 .....	09
INTRODUCTION.....	09
1.1 About the Organization.....	09
1.2 About the “SJY”.....	10
1.3 What is “Satat Jivikorpajan Yojana”? .....	11
1.4 What is the Process of “Satat Jivikorpajan Yojana”? .....	12
1.5 Phasing of “Satat Jivikorpajan Yojana”.....	13
1.6 Operational Framework of Community Based Organization. ....	14
1.7 Objective .....	14
1.8 Chapterisation .....	15
1.9 What is Livelihood Gap Assistance Fund? .....	16
1.10 What is Livelihood Investment Fund?.....	16
1.11 How “Satat Jivikorpajan Yojana” works? .....	17
CHAPTER -2.....	18
LITERATURE REVIEW.....	18
CHAPTER -3.....	20

METHODOLOGY.....	20
3.1 Study Area.....	21
3.2 About Purnea.....	21
3.2.1 Demography of the Purnea district .....	21
3.3 About Katihar .....	23
3.3.1 Demography of the Katihar district.....	23
3.4 About Khagaria.....	25
3.4.1 Demography of the Khagaria district.....	25
3.5 Research Design.....	27
3.6 Source of Data.....	27
3.6.1 Primary Data.....	27
3.6.2 Secondary Data.....	27
3.7 Technique and Tolls of data collection.....	27
3.7.1 SJY Household Visit.....	27
3.7.2 Observation.....	28
3.7.3 Focus group Discussion.....	28
3.7.4 Questionnaire.....	28
3.8 Limitations of the Study.....	28
CHAPTER-4.....	29
DATA ANALYSIS AND INTERPREATATION .....	30
4.1 Purnea .....	34
4.2 Katihar .....	36
4.3 Khagaria.....	37

CHAPTER -5.....	39
IMPACT ASSESSMENT OF THE ENTERPRISES AND LIVESTOCK.....	39
5.1 Social Impact.....	39
5.2 Economic Impact.....	39
5.3 Political Impact.....	39
5.4 Observation and Learning.....	40
5.5 Challenges; - And a way Forward.....	41
5.6 Gap Analysis in context of Livestock. ....	42
CHAPTER – 6.....	42
6.1 Recommendations and Suggestions.....	42
References.....	46
ANNEXURE –I.....	47
ANNEXURE –II.....	61
ANNEXURE –III.....	64
ANNEXURE –IV.....	69



## ABSTRACT

This study report's aim is to understand a critical descriptive of the Ultra-poor households of Purnea, Katihar and Khagaria district of the State Bihar. These communities are landless, backwardness, social domination of upper caste, etc. the study report focused on the impact of "SJY" in the three districts of Bihar. The data collection instruments are observation, interview schedule, ultra-poor household's visits, and involving myself into the training center as well as different meetings such as VO meeting, CLF meeting, SHG meeting with key informants. The data are analyses in qualitative and quantitative it describes to present in the table, chart, diagram, and percentage. 91 ultra-poor households were covered during the whole study period. These households have lack of two-meal food for eat and a large number of households are widow, who have no alternative options for livelihood creation within the village or city. These households slept with an empty stomach.

A total of 91 households were surveyed through a semi-structured interview according to our questionnaire. The average size of the family member is six in those ultra-poor households, which is female-headed. There are many families, which had more than two children; it is due to a lack of awareness of family planning or willing to look for the male child. In addition, a large number of widow "SJY" households are below 30 years of age. Natural resources like those that Land is important for the ultra-poor households but this community are mostly landless and their livelihood is depended on working as a laborer in agriculture and another sector.

These ultra-poor "SJY" households are the victims of social discrimination. They have limited access to both socially and economically. Wage labor is the main occupation of this community; they work as daily wageworker. Through the "SJY" scheme, it has targeted the most vulnerable section of the society through Graduation Based approach. The program combines complementary approaches- the transfer of productive assets, training, livelihood gap assistance, and regular handholding into one comprehensive package that may help spur a sustainable transition to employment/income-generating activities. The idea is to give a big push, over a limited period to unlock the poverty trap.

## **CHAPTER – 1**

### **INTRODUCTION**

#### **1.1 About the Organization**

The government of Bihar established the Bihar Rural Livelihood Promotion Society (Popularly known as JEEViKA in 2005, with the assistance of the World Bank for Poverty Alleviation in the state. JEEViKA is India’s largest state-level women’s socio-economic empowerment program, working directly with nearly 90 lakh families in rural Bihar and is one of the flagship programs for poverty alleviation by the Government of Bihar. The objective of the program is to diversify and enhance household-level incomes and improves access to and use of nutrition and sanitation services among rural households. The programs involve the mobilization of women into affinity-based Self-help Groups, community-specific producer groups, and higher federations. These community institutions enable collective capacity building, social development, and improved access to finance, public services, and direct linkage to the market.

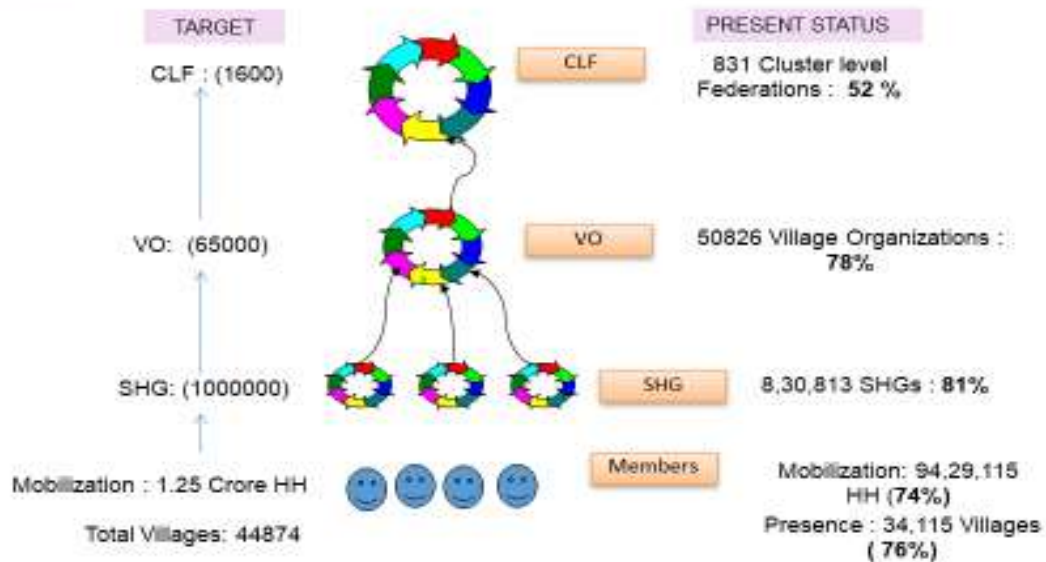
The program was introduced in 2007 under the World Bank-supported Bihar Rural Livelihood Project (BRLP) in 6 districts of Bihar, successful implementation of the first phase of the program (2007-11) provided a large-scale proof of concept where women collectives emerged as platforms for delivering transformational socio-economic outcomes and prompted restricting of the erstwhile SGSY program into the National Rural Livelihood Mission (NRLM). JEEViKA is presently funded under the World Bank-supported Bihar Transformative Development Project (BTDP), NRLM and advantages significant resources from several state-level livelihoods and welfare schemes. JEEViKA presently operates 34,115 villages across 534 blocks and 38 districts of Bihar. Under this program, Bihar has the highest number of SHGs nationally.

#### **1.2 About the “SJY”**

Keeping in view the need for a differential, intensive strategy for developing sustainable livelihoods for Ultra-poor and highly vulnerable households, the Government of Bihar approved the Sustainable Livelihoods Scheme that targets to cover 100,000 ultra-poor households through a customized ultra-poor graduation approach. Therefore, to provide a means of continuous livelihood for the Ultra-poor people the Government of Bihar launched the “Continuous livelihood

scheme” or “Satat Jivikoparjan Yojana (SJY)” on 5th August 2018 by the Ministry of Rural Development. This project based on the BARC model, which includes the Graduation approach, Handholding, Loading, and mentioning funds. The total budget of this project is 860 crores and the duration of this project is 3 years.

### JEEVIKA : Community Institution Presence

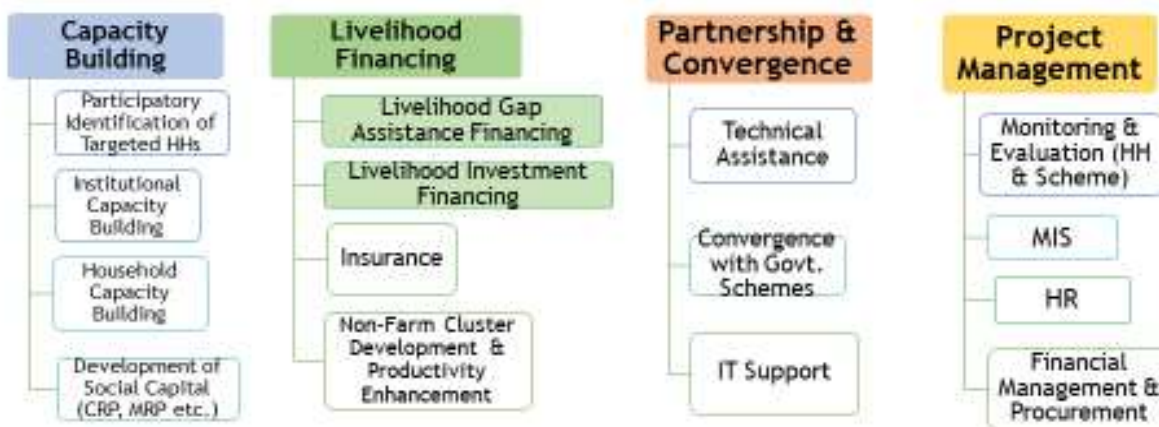


Bihar Rural Livelihoods Promotion Society (BRLPS-JEEViKA) has been designed as the nodal implementation agency for SJY. To implement this project in a good manner Government of Bihar sign an MoU (Memorandum of Understanding) with the JEEViKA which is an implementing agency of this scheme. The idea is to give a big push, over a limited period, to unlock the trap. JEEViKA took this scheme. Initially this scheme is started in 16 districts of Bihar but later on, this scheme is expended in all 38 districts and 152 Block. The four main components made by JEEViKA for SJY to address specific constraints faced by ultra-poor is based on “Graduation approach” which combines,

1. Capacity Building – Capacity Building includes staffs, Cadres, and CBO.
2. Livelihood financing – Livelihood financing includes LGFF and LIF

3. Convergence and Partnership – Concerned Administrative Department, THP etc.
4. Project Management – Enterprises selection and transfer of productive assets.

### Satat Jeevikoparjan Yojana : Components



### 1.3 What is “Satat Jivikoparjan Yojana” or Continuous Livelihood Scheme?

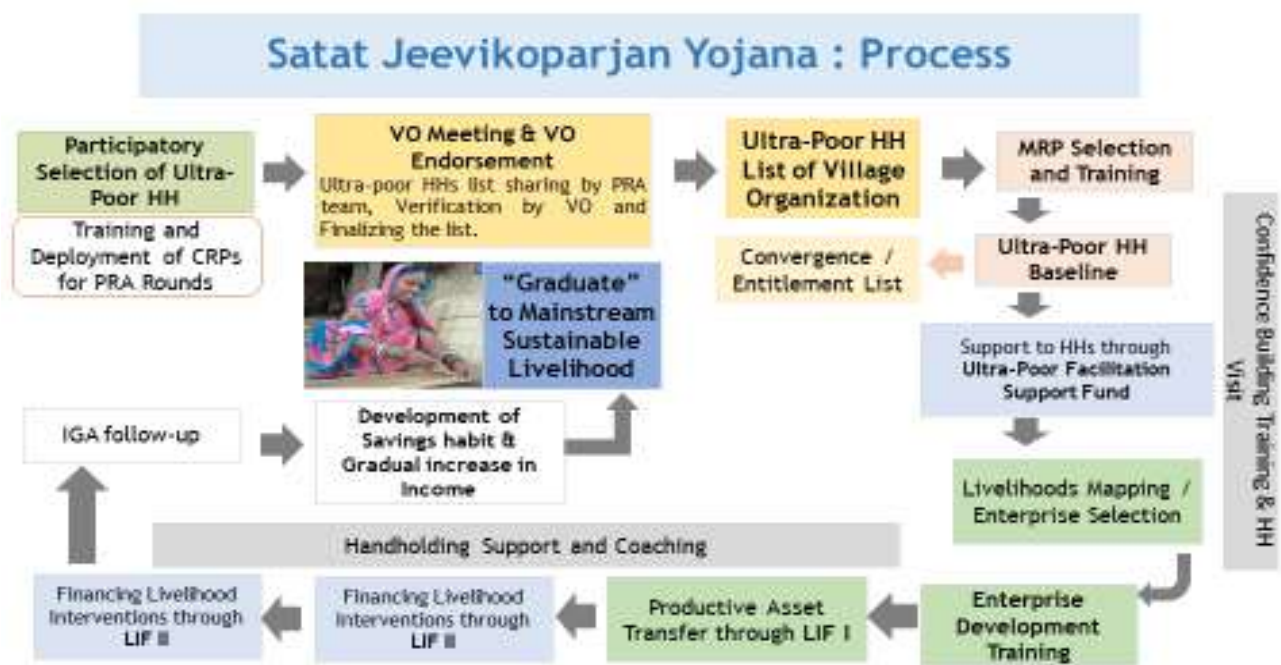
The “Satat Jivikoparjan Yojana”, is a scheme of the Government of Bihar for the upliftment of the ultra-poor, covering 1, 00,000 ultra-poor households through a customized ultra-poor graduation approach. The “Satat Jivikoparjan Yojana “scheme is for those ultra-poor families whose monthly income is less than 3000 rupees in a month. The government gives a subsidy of 60th thousand rupees to one lakh to the beneficiary of this scheme. Under SJY, assistance to the targeted families will be provided for new employment like Enterprises, Livestock, and Farming based activity. Apart from this as a help to the target families, 1000 rupees per month will be given before employment begins so that there is no obstacle took place during their Business. Under this scheme, there is MRPs (Master Resources Persons) for 35-40 ultra-poor households whose role is to give proper guidance to the households.

The main objective of “Satat Jivikoparjan Yojana” is to empower “ultra-poor” households traditionally engaged in production, transportation, and sale of country liquor/toddy and ultra-

poor from SC/ST. Besides, ultra-poor from other communities has also to be included in the gamut of the scheme through diversification of livelihoods, capacity building and improved access to finance.

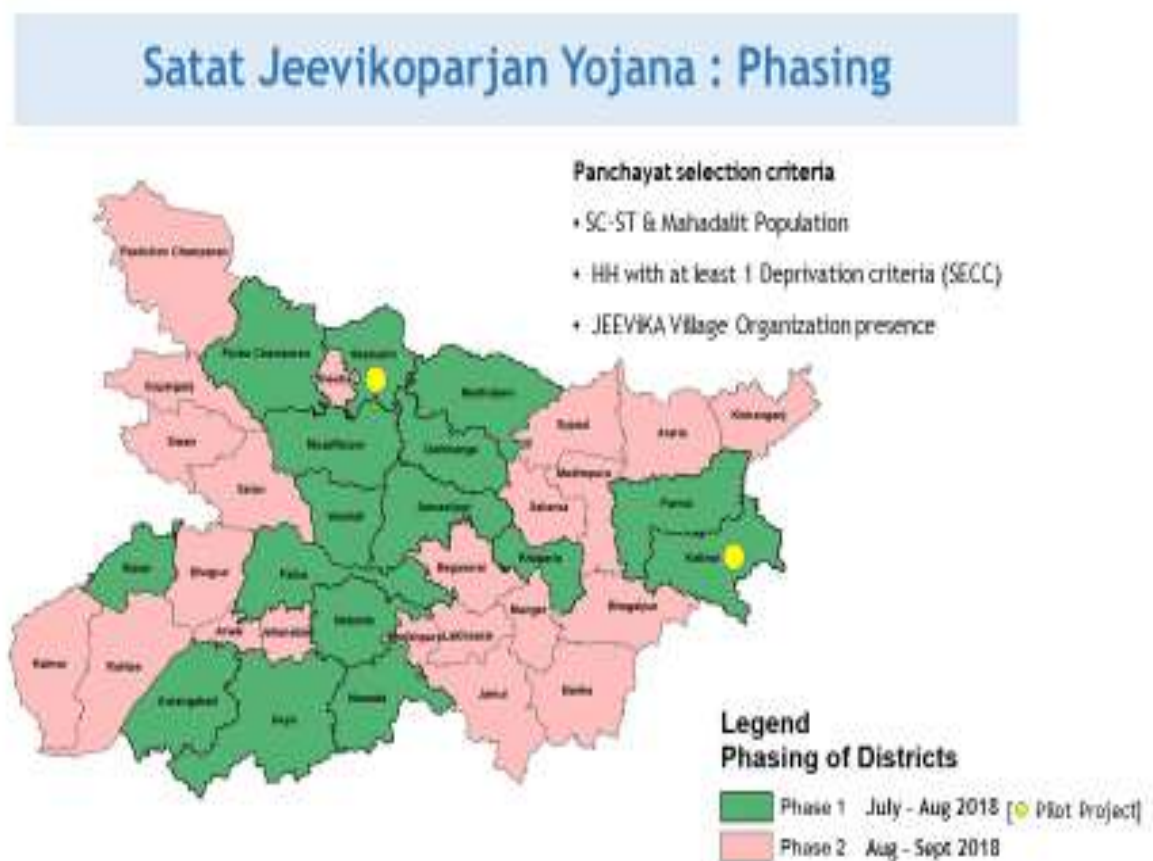
#### 1.4 Process of “Satat Jivikoparjan Yojana”

The selection process of the ultra-poor households under the “Satat Jeevikoparjan Yojana” goes on the various process. Initially, CRPs' drive took place and do PRA rounds in the village for the selection of the households of ultra-poor. After the PRA rounds, the VO meeting took place. In this meeting, the PRA team share the lists of ultra-poor households and after that in the VO meeting endorsement of the ultra-poor households is listed and finalizing the list in that meeting. After the selection process of the ultra-poor households, MRP selection and training took place along with the baseline survey of the ultra-poor households is going parallel. After the selection and training of the MRPs, we should do Livelihood mapping or Enterprises selection to the ultra-poor households. When the livelihood mapping/Enterprise selection is finalizing then after enterprise development training took place and transfer the productive asset through LIF and later on financing livelihood interventions through LIF II, III. This process is done by the Graduation Based approach. After a certain period, these households “Graduate” to a mainstream sustainable livelihood.



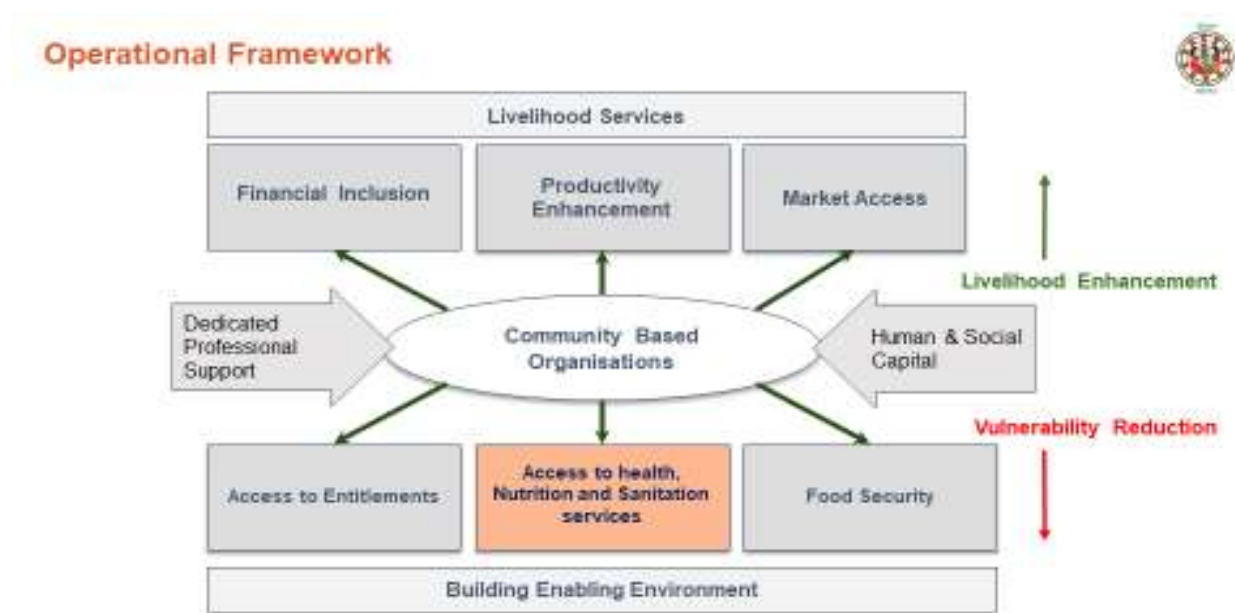
## 1.5 Satat Jeevikoparjan Yojana: Phasing

“Satat Jeevikoparjan Yojana” is not going randomly. This scheme targeted ultra-poor households through the graduation approach. Therefore, to achieve the main goals, JEEViKA, which is an implementing agency of the project “SJY”, is going on Phase wise. The main target of this project is to the pickup those SC-St and Mahadalit Population households, which are ultra-poor. Phase 1 is started from July-August 2018 in the Purnea district Banmankhi Block and Katihar district. After getting, the positive feedback in the first phase later on in August-September 2018 this project is implemented on the rest of the district of the Bihar. Now a day is a total of 38 district and 512 blocks in which “SJY” scheme is going on successful. Below the map of Bihar where we can easily see, the different phases of this project, which is, took place in the state.



## 1.6 Operational Framework of Community Based Organizations.

The operational framework of community-based Organizations, having two main components. The first one is Livelihood Services, which consists, financial inclusion, productivity enhancement, market access and the second one is, Building Enabling Environment which consists, access to entitlements, access to health, nutrition sanitation services and food security. It also includes human & social capital as well as dedicated professional support.

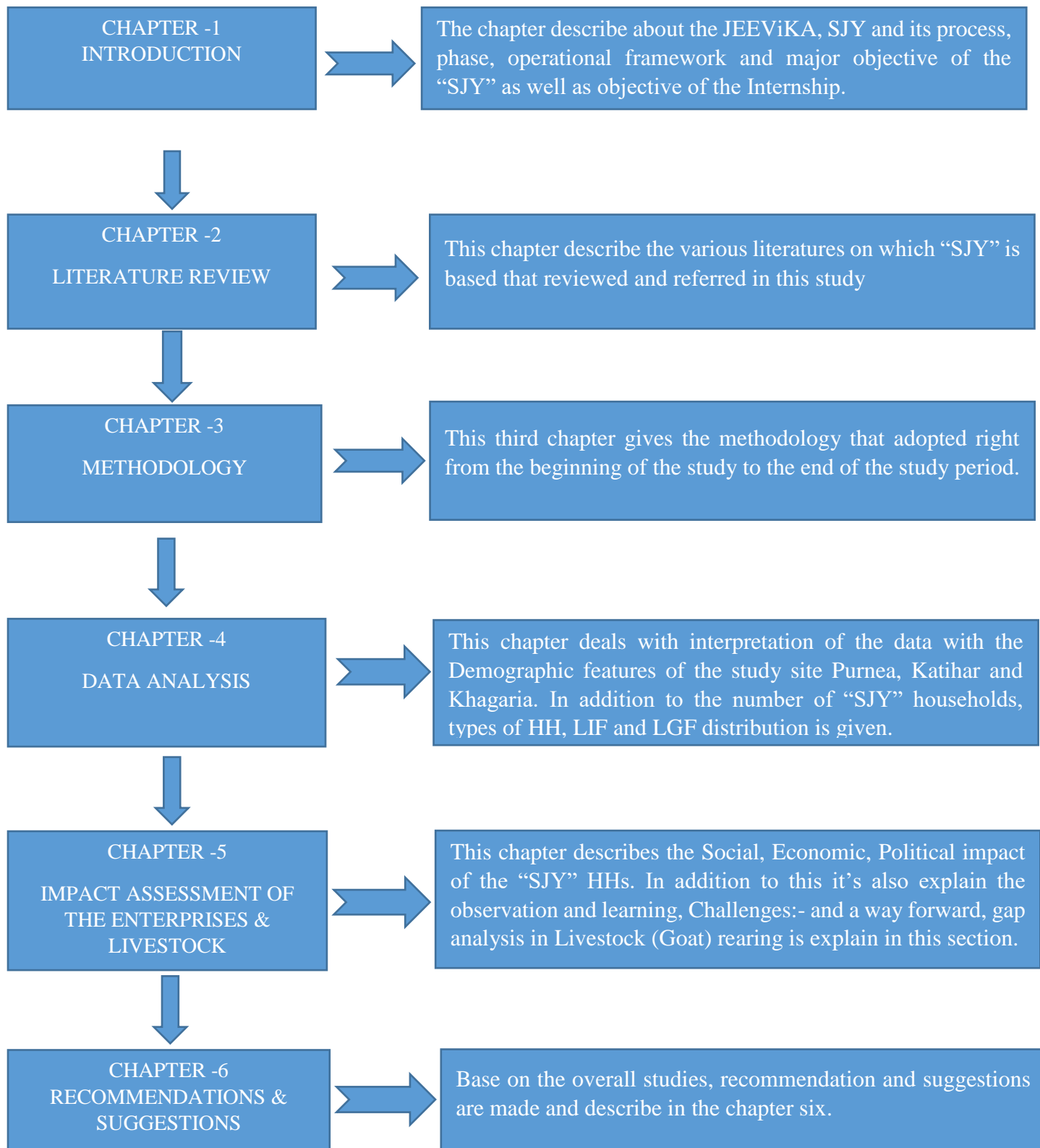


## 1.7 Objective of the Internship

1. To analyze Enterprises status (income/loss re-invest in Enterprise etc) and a way ahead.
2. To analyze Livestock Current Status.
3. To Develop 5 Case Studies of at least 3 months old Micro-enterprises/ Livestock from each district
4. To present their understanding about ultra-poor Households Micro-Enterprise/Livestock “Sustainability and Graduation” bringing them out of Extreme Poverty.

5. To study the socio-economic status of the ultra-poor households.

### 1.8 Chapterisation





## **1.9 What is Livelihood Gap Assistance Fund?**

Livelihood Gap Assistance Fund is to facilitate the targeted HHs to participate in the training/meeting and provide financial substance to the HHs until their livelihood investment starts generating income for their family. Targeted Households will receive Rs.1000/ month for 7 months after the endorsement. The fund will be transferred to the individual Targeted HH through VO. The DPCU will transfer Rs.7000/- per Targeted HH to the VOs for which VO will submit the UC to BPIU. Triggers for fund transfer of Livelihood Gap Assistance Fund:

- The VO has completed the endorsement process and submitted the report to BPIU.
- The BPIU to collect photocopy of AADHAR Card/other photo identity card and Bank A/c Pass book of the Targeted HHs.

## **1.10 What is Livelihoods Investment Fund?**

Livelihoods Investment Fund will ensure that the selected household is able to start sustainable livelihood activities to generate income. For this, the first and foremost requirement is to analyze the livelihood portfolio of the Household and consumption need of the family. This would require Micro planning of individual Targeted households. As part of microplanning, capacity of the Targeted HH, available opportunity in the village and demand of the Households will be captured to facilitate the beneficiary in identifying most suitable livelihoods investment. It will help to assess the household's requirement and planning for the future livelihood activities. The financial support will be based upon the livelihood option selected by the individual through Livelihood Micro Planning. The financial support will be a Grant, Channeled through the endorsing VO (Village Organization). The LIF tranches based support will be spread over 2-3 tranches. The targeted Households will contribute 10% of the unit cost from the 2<sup>nd</sup> tranche and 90% of the total unit cost be as grant to the households by the VO. Disbursement of each tranche to the household will be contingent upon completion of mandatory triggers.

### **1.11 How “Satat Jivikorpajan Yojana” works?**

The programme combines complementary approaches- the transfer of productive assets, training, livelihood gap assistance and regular handholding into one comprehensive package that may help spur Sustainable transition to employment/income generating activities. The idea is to give a big push, over a limited period, with the objective of unlocking the poverty trap.

## CHAPTER - 2

### LITERATURE REVIEW

#### **2.1 What is Graduation Approach?**

Challenging the Frontiers of Poverty Reduction: Targeting the Ultra Poor (CFPR-TUP) project was initiated by BRAC, a Bangladesh-based development organization in 2002. The ultra-poor are a group of people who eat below 80% of their energy requirements despite spending at least 80% of their income on food. The poorest and most vulnerable refugees need interventions specially targeted to build their economic self-reliance. The Graduation Approach is a sequenced, multi-sector intervention that supports the poorest and most vulnerable households to achieve sustained income and move out of extreme poverty within a specified period.

The graduation approach provides us a comprehensive package that includes consumption assistance to meet basic needs, skills training, seed capital or employment opportunities to jump-start economic activity, financial education and access to savings, and mentoring to build confidence and reinforce skills.

#### **2.2 Why Graduation Approach?**

While there is no universal definition of “ultra-poor,” and the context is important to consider, this group is characterized as having very little to no financial or physical assets. Also, the ultra-poor are understood to be facing an interrelated set of common challenges: food insecurity, lack of land ownership, predominantly engaged in insecure and fragile sources of income such as seasonal and short-term wage labor, lack of education, skills, and confidence. As a result, this group is very vulnerable to shocks and tends to remain trapped in poverty. Among this group, the most deprived are the women-headed households with no adult male member between age 16 to 59 in the family. India has 69,43,2478 (~6.9 million households) such female-headed households out of the 14 million female-headed households considered for deprivation, as per the Socio-Economic and Caste Census (SECC) 2011 data. These women are the sole breadwinners for their family but lack the confidence and skills to make a living and improve their socio-economic condition.

### **2.3 Who is Ultra-poor?**

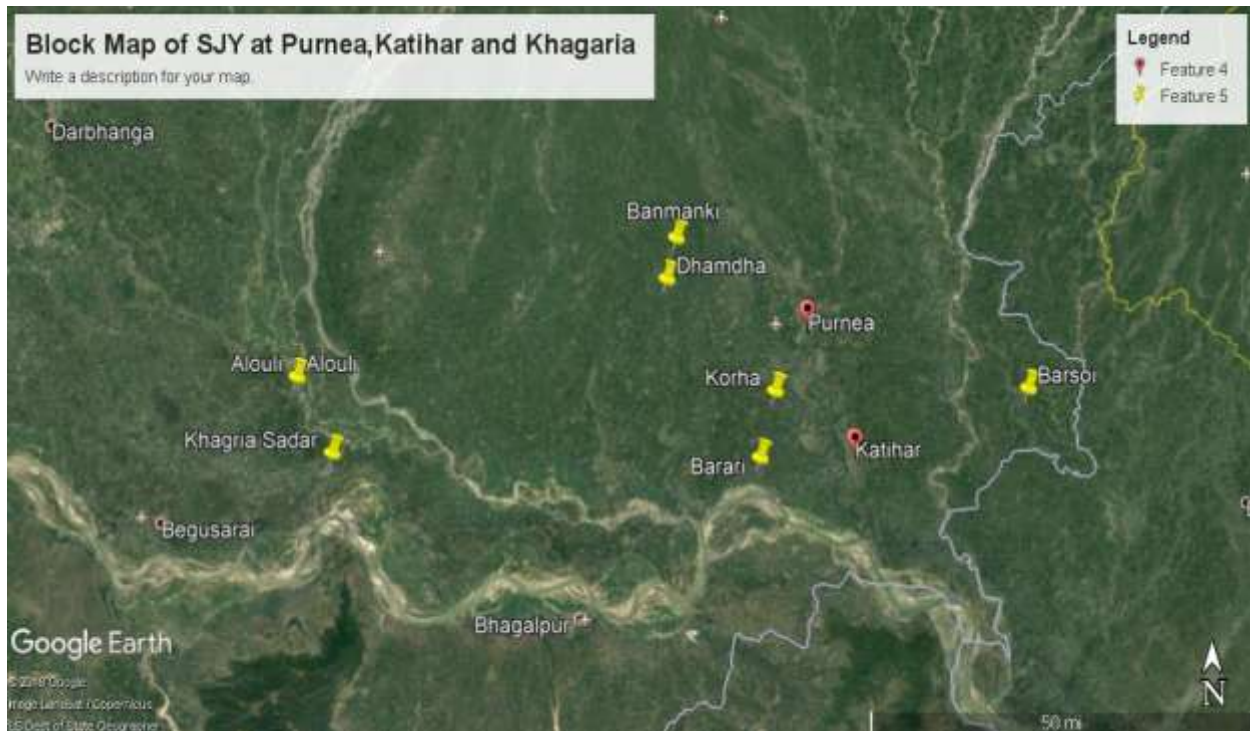
The term ultra-poor was coined in 1986 by Michael Lipton of the University of Sussex. It is defined as “a group of people who eat below 80% of their energy requirements despite spending at least 80% of income on food”. Ultra-poor is an inability to meet even the barest of basic needs. The ultra-poor are typically food insecure, have few or no assets, lack of education, and suffer from poor health. Women head the vast majority of ultra-poor households. Ultra-poor women tend to be the victims of social exclusion and lack self-confidence or opportunities to build the skills and resilience necessary to plan their futures.

## CHAPTER - 3

### METHODOLOGY

#### 3.1 Study Area

Bihar can be described as a fertile alluvial plain occupying the north, the Genetic valley the northern plain extends from the foothills of the Himalayas in the north to a few miles south of the river Ganga as it flows through the state from the west to the east. It is located between 24° 20' 10" and 27°3'15" North Latitude 83° 19' 50" and 88°17'40" Eastern Longitude. The temperature of the state Varies from a maximum of 44°C in summer to a minimum of around 5°C in the winters. The present state of Bihar covers an area of 94163.00 square km. and is surrounded by West Bengal in the east, Uttar Pradesh in the west, Nepal in north and Jharkhand in the south. The most important river that flows in Bihar is the Ganga that flows from the west to the east for 560 km through the heart of the plains, which comprises the state's central region. Bihar is the heart of India's periphery. Probably, a periphery without which India could not have achieved what it has over the years of its capitalist development. The study of the impact analysis of the “Satat Jivekorpajan Yojana” is limited to the three districts i.e. Purnea, Katihar, and Khagaria.



## 3.2 About Purnea

Purnea district is one of the thirty-eight districts of the Indian state of Bihar. The city of Purnea is the administrative headquarters of the district. The Purnea district is a part of the Purnea Division. The district extends northwards from the Ganga River. Purnea is the unofficial capital; of Seemanchal due to its financial and educational importance. Purnea has an area of 3,202 square km. it is a level, depressed tract of country, consisting for the most rich, loamy soil of alluvial formation. It is traversed by several rivers flowing from the Himalayas, which afford great advantages of irrigation and water-carriage. Its major rivers are the Kosi, the Mahananda, the Suwara kali, and the Koli. In the west, the soil is thickly covered with sand deposited by changes in the course of the Kosi. Among others, rivers are the Mahananada and the Panar. Its major agricultural products are jute and banana. Agricultural products in Purnia include paddy, maize, pulses, wheat, and oilseeds. Roughly, one-third of the area sown is under rice (paddy); cash crops such as vegetables and watermelons are present.

### 3.2.1 Demography of the Purnea District

The demography details of the Purnes district according to the census 2011 is following,

Description	2011	2001
Population	32.65 Lakhs	25.44 Lakhs
Actual Population	3,264,619	2,543,942
Male	1,699,370	1,328,417
Female	1,565,249	1,215,525
Population Growth	28.33%	35.23%

Description	2011	2001
Area Sq. Km	3,229	3,229
Density/km2	1,011	788
Proportion to Bihar Population	3.14%	3.07%
Sex Ratio (Per 1000)	921	915
Child Sex Ratio (0-6 Age)	954	967
Average Literacy	51.08	35.10
Male Literacy	59.06	45.63
Female Literacy	42.34	23.42
Total Child Population (0-6 Age)	656,510	549,690
Male Population (0-6 Age)	335,955	279,449
Female Population (0-6 Age)	320,555	270,241
Literates	1,332,326	700,070
Male Literates	805,261	478,689
Female Literates	527,065	221,381
Child Proportion (0-6 Age)	20.11%	21.61%
Boys Proportion (0-6 Age)	19.77%	21.04%
Girls Proportion (0-6 Age)	20.48%	22.23%

### 3.3 About Katihar

Katihar district is one of the thirty-eight districts of Bihar state, India and Katihar town is one of the administrative headquarters of this district. The district is a part of Purne Division. One important thing is the Katihar railway station is one of the biggest railway stations in Bihar. Katihar district occupies an area of 3,057 square Kilometers. The district covers four main rivers is Mahananda, Ganga, Koshi, and Right. Maize, Wheat, Banana, and Rice are the main predominant crops of the district. The district is also a good producer of Green Vegetables, which is dominated by Potato, onion, and Cauliflowers

Katihar district is situated in the plains of North Eastern part of Bihar State, surrounded by Purne district (Bihar) in the north and the west, Bhagalpur district (Bihar) and Sahebganj district (Jharkhand) in the south and Malda District and Uttar Dinaipur District (West Bengal) in the east. In 2006, the Ministry of Panchayati Raj named Katihar one of the country's 250 most backward districts out of 640 districts. It is one of the 36 district currently receiving funds from the Backward Regions Grant Fund Programme (BRGF)

#### 3.3.1 Demography of the Katihar District

The demography details of the Katihar District as per the census 2011 is following,

Description	2011	2001
Population	30.71 Lakhs	23.93 Lakhs
Actual Population	3,071,029	2,392,638
Male	1,600,430	1,246,872
Female	1,470,599	1,145,766



Description	2011	2001
Population Growth	28.35%	30.91%
Area Sq. Km	3,057	3,057
Density/km2	1,005	783
Proportion to Bihar Population	2.95%	2.88%
Sex Ratio (Per 1000)	919	919
Child Sex Ratio (0-6 Age)	961	966
Average Literacy	52.24	35.09
Male Literacy	59.36	45.31
Female Literacy	44.39	23.80
Total Child Population (0-6 Age)	620,332	525,449
Male Population (0-6 Age)	316,391	267,239
Female Population (0-6 Age)	303,941	258,210
Literates	1,280,190	655,119
Male Literates	762,256	443,862
Female Literates	517,934	211,257
Child Proportion (0-6 Age)	20.20%	21.96%

Description	2011	2001
Boys Proportion (0-6 Age)	19.77%	21.43%
Girls Proportion (0-6 Age)	20.67%	22.54%

### 3.4 About Khagaria

Khagaria, as a district, is only twenty years old. Earlier, it was a part of the district of Munger, as a subdivision. The sub-division of khagaria was created in the year 1943-44. It was upgraded as a district, with effect from 10th May, 1981. As a sub-division of the old district of Munger, khagaria was the youngest, in terms of creation of subdivision, before independence. The other three older subdivisions were Munger Sadar, Begusarai and Jamui. Khagaria covers five major rivers- The Ganga, The Gandak, The Bagmati, The Kamala, and The Koshi. The recurrence of floods along with waterlogging made communication extremely difficult in the rainy season.

#### 3.4.1 Demography of the Khagaria District

The demographic details of the Khagaria districts are,

Description	2011	2001
Population	16.67 Lakhs	12.80 Lakhs
Actual Population	1,666,886	1,280,354
Male	883,786	679,267
Female	783,100	601,087

Description	2011	2001
Population Growth	30.19%	29.32%
Area Sq. Km	1,486	1,486
Density/km2	1,122	862
Proportion to Bihar Population	1.60%	1.54%
Sex Ratio (Per 1000)	886	885
Child Sex Ratio (0-6 Age)	926	932
Average Literacy	57.92	41.35
Male Literacy	65.25	51.82
Female Literacy	49.56	29.35
Total Child Population (0-6 Age)	340,880	278,691
Male Population (0-6 Age)	177,007	144,257
Female Population (0-6 Age)	163,873	134,434
Literates	768,028	414,174
Male Literates	461,153	277,226
Female Literates	306,875	136,948
Child Proportion (0-6 Age)	20.45%	21.77%
Boys Proportion (0-6 Age)	20.03%	21.24%
Girls Proportion (0-6 Age)	20.93%	22.37%

### **3.5 Research Design**

The research is both Qualitative and Quantitative type. It describes the study of “Satat Jivikorparjan Yojana” in the three districts i.e. Purnea, Katihar and Khagaria in the state of Bihar. The research is mainly focused on the impact of the “Satat Jivikorparjan Yojana” to the ultra-poor households in the district as mentioned above.

### **3.6 Source of Data**

#### **3.6.1 Primary Data**

Primary data has been collected from the field visit during the internship tenure from May-June in the Purnea, Katihar and Khagaria District of Bihar state. In Purnea the data is collected from the two-block Banmankhi and Dhamdha, in Katihar the data is collected from the three-block Kohara, Barari, and Barsoi and in Khagaria district the data is collected from the two blocks which are Khagaria Sadar and Alluli respectively.

#### **3.6.2 Secondary Data**

The reference data were taken from various sources like Census Data, Government, of India, J-PAL, TRICKLE UP and UNHCR report etc.

### **3.7 Technique and Tolls of Data Collection**

The household’s visit to the Enterprises and Livestock beneficiaries of under the scheme of “SJY” is the technique and tools of the data collection. The impact study of “SJY” to the ultra-poor is based upon the observation and data collection of the different tools. The data collection is from the three districts such as Purnea, Katihar and Khagaria and seven blocks where “SJY” scheme is going on.

#### **3.7.1 Household’s Visit**

The technique was applied to get the necessary data to gain a better understanding of the impact of the “SJY” to the ultra-poor. Under this technique, I visit each enterprise and livestock allocated ultra-poor households to get better information and make a case study.

### **3.7.2 Observation**

Observation of the Enterprises and current situation of the livestock is the main agenda during the internship tenure because I knew that they are ultra-poor people and my moto is to observed that how “SJY” impact these households. Are any challenges facing after getting the benefit of “SJY” is my core agenda.

### **3.7.3 Focus Group Discussion**

Qualitative information such as before getting the benefits of the “SJY”, scheme what is the situation and after getting the benefits of the “SJY”, scheme what kinds of changes took place in terms of their behavioral change is the core part of the discussion. Also, what kind of challenges is arising while implementing this scheme?

### **3.7.4 Questionnaire**

No study can achieve success without a well-designed questionnaire. Unfortunately, the questionnaire design has no theoretical base to guide the marketing researcher in developing a flawless questionnaire. Therefore, to get an understanding of the impact of the “SJY” to the ultra-poor, and do an analysis of the scheme it is necessary to make a questionnaire. Hence, questionnaire design is more of art than a science.

## **3.8 Limitation of the Study**

The study was based on a small sample size of three districts i.e. Purnea, Katihar, and Khagaria and Seven block Banmankhi, Dhamdaha, Kohara, Barari, Barsoi, Khagaria Sadar and Alluli enterprises and livestock which was given under the ‘SJY’ scheme. The study will not represent the completely 38 districts where ‘SJY’ scheme is going on. Data collection and study was done in the month of May-June and it was the time of maze cutting season so most of the people are leaving home for maze cutting. The study was done early in the morning or in the evening.

## CHAPTER - 4

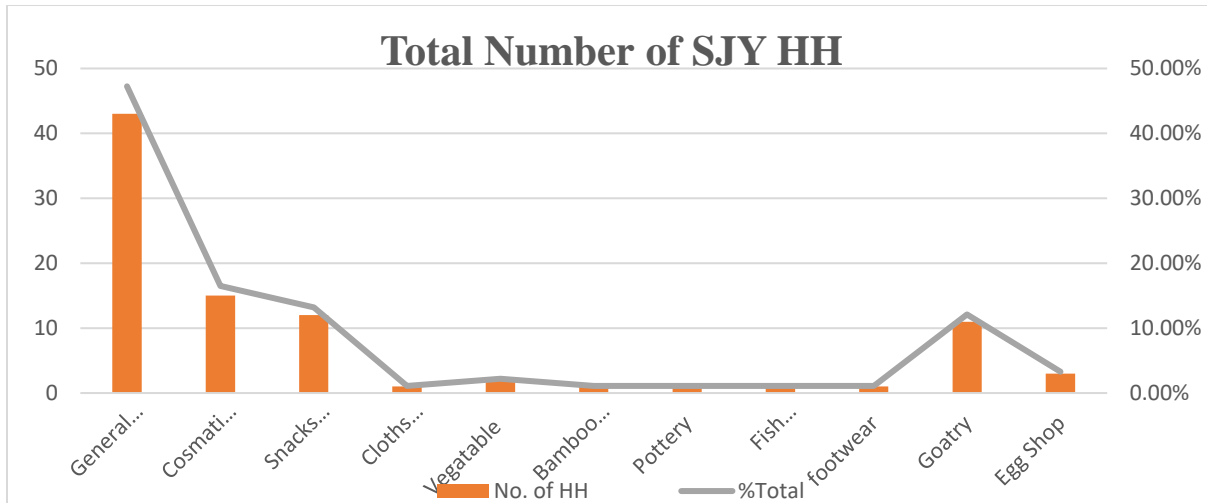
### **DATA ANALYSIS AND INTERPRETATION**

Under the “SJY” Scheme, the approach combines complementary approaches i.e. the transfer of the productive assets, training, livelihood gap assistance, and regular handholding into one comprehensive program that may help spur a sustainable transition to employment/income-generating activities. During the internship period between May to the middle of the June 91 “SJY” households are visited. The details of the total households, as well as the different types of the “SJY” households, is given below in table no 4a,

<b>Total Different Types of Enterprises and Livestock</b>		
Types of Occupation	No. of HH	% Total
General Store	43	<b>47.25%</b>
Cosmetic Shop	15	<b>16.48%</b>
Snacks and tea	12	<b>13.19%</b>
Cloths Shop	1	<b>1.10%</b>
Vegetable	2	<b>2.20%</b>
Bamboo basket	1	<b>1.10%</b>
Pottery	1	<b>1.10%</b>
Fish selling	1	<b>1.10%</b>
footwear	1	<b>1.10%</b>
Goatry	11	<b>12.09%</b>
Egg Shop	3	<b>3.30%</b>

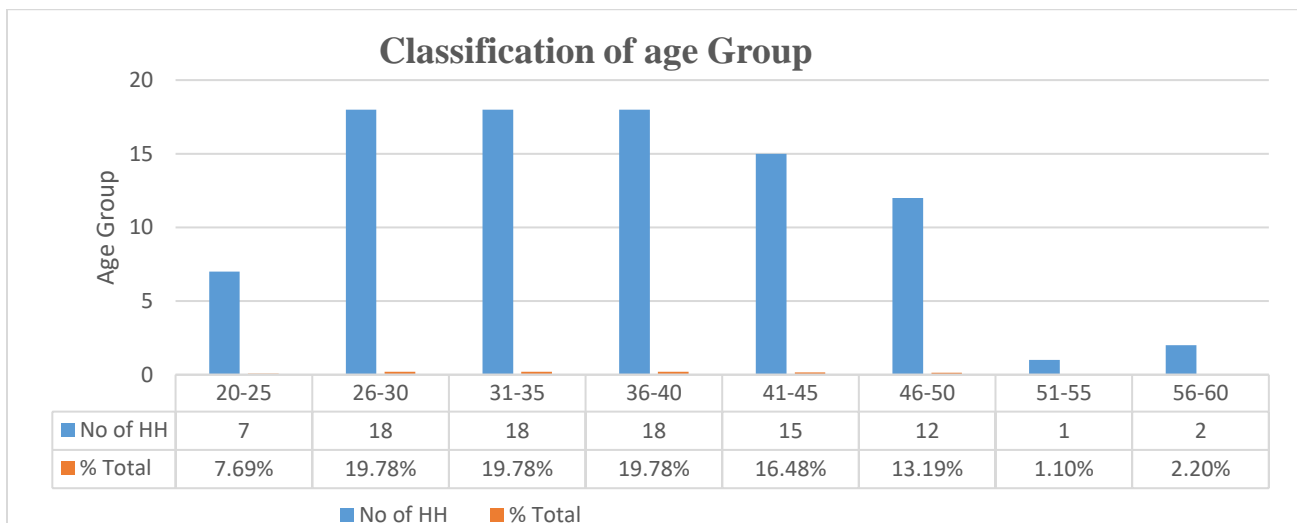
**--Table no-4a--**

In the above (4a) table, we see that that the maximum number of the “SJY” HH belongs to the Enterprises (General Store) and the least number of the Enterprises under “SJY” is Cloths Shop, Bamboo Basket, Pottery, Fish Selling and footwear. It can be also seen in the table that total Livestock is 11 out of 91. In the below (4b) graph we can see that the total no of “SJY” households along with their percentage value is given. In this graph, it is mentioned that the highest number of the category under Enterprises is General store, which is 47% follow by the 16% cosmetic, 15% snacks and tea respectively. The least percentage of the enterprises is 1%, which is quite less as a comparison of all enterprises. This graph also gives the views that a large number of the ultra-poor people demands only enterprises. Only 11 “SJY” households received livestock (Goatry).



**--Table no.4b--**

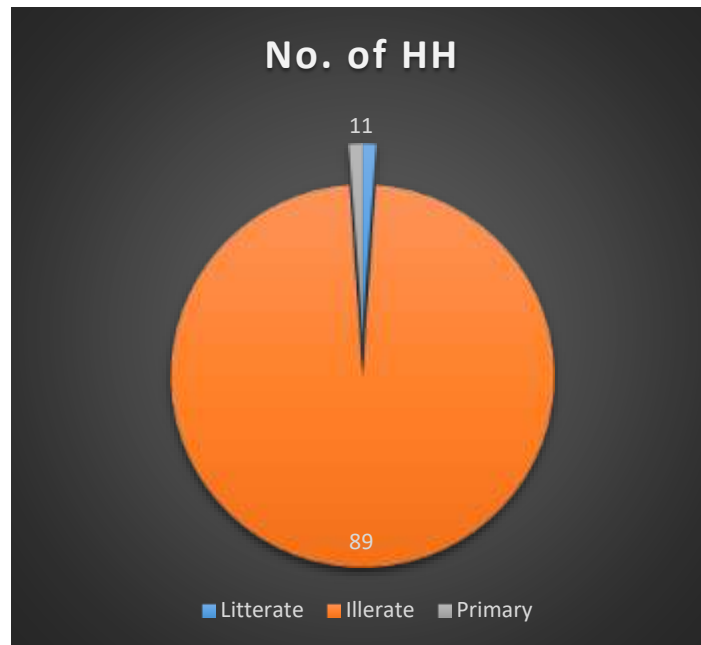
In the below graph 4c, it represents the age group of the different “SJY” Households. In this graph age group between 26-30 years, 31-35 years, and 36-40 years the total no of “SJY” households are 18 in each group. Also, the age group between 41-50 years the total “SJY” HH are 12. The least age group of the “SJY” interventions area is one, which lies between 51-55 years group. The main reason for this age group (51-55 years) is the least is that they do not want to take any enterprises and livestock or it may be that they are not willing to do any work.



**--Table no.4c--**

The education status of the all-91 “SJY” ultra-poor households is represented by the Pie Chart under section 4c. In this pie chart, the total number of Literate households is only 1 and 1

households got primary education. In this pie chart, it is also seen that a total of 89 such households are illiterate.



**--Table no. 4c--**

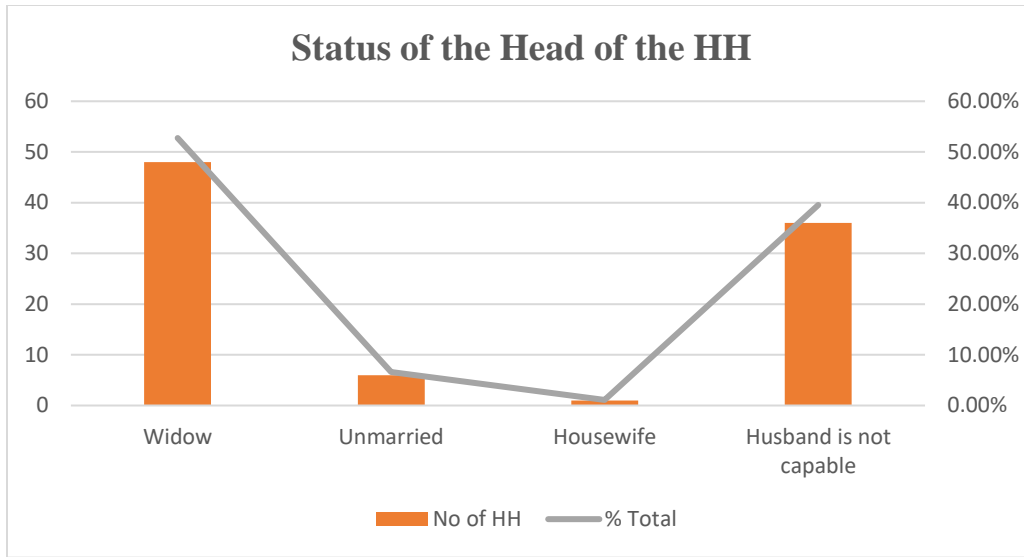
When we talk about the status of the head of the member of “SJY” Households interventions area then, we found that in 91, the total no. of widow is 48 which is equal to the 52.75%.and also 6 such households are there who did not get married which is equivalent to the 6.59%, and 36 such “SJY” households are in such category where husband is not capable to do work which is equivalent to the 39.56%. The total details of the head of “SJY” households are given to the below table no. 4e.

Status of the Head of HH		
Status of the Head of HH	No of HH	% Total
Widow	48	<b>52.75%</b>
Unmarried	6	<b>6.59%</b>
Housewife	1	<b>1.10%</b>
Husband is not capable	36	<b>39.56%</b>

**--Table no. 4e--**

In the below graph (4f) shows the details of the “SJY” households with their percentage of the interventions areas.





**--Table no.4f--**

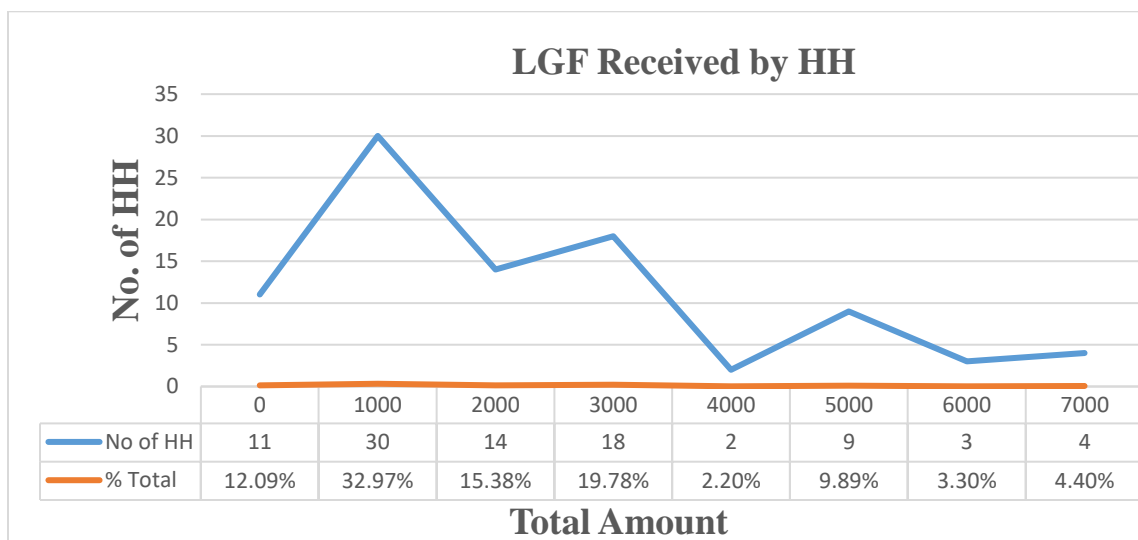
The Livelihood Gap fund (LGF), is that amount of money, which is provided for the ultra-poor households under the “SJY” scheme to continue their lives while starting their Enterprises or Livestock is not going on. In this scheme, the government will provide 1000/month for the seven months from the date of endorsement in the village organization. During the study period of 91 households in the three district in the Bihar, all the details of the distribution of money are given below in table show (4e),

<b>LGF Received by HH</b>		
<b>Amount</b>	<b>No of HH</b>	<b>% Total</b>
0	11	12.09%
1000	30	32.97%
2000	14	15.38%
3000	18	19.78%
4000	2	2.20%
5000	9	9.89%
6000	3	3.30%
7000	4	4.40%

**--Table no. 4e--**

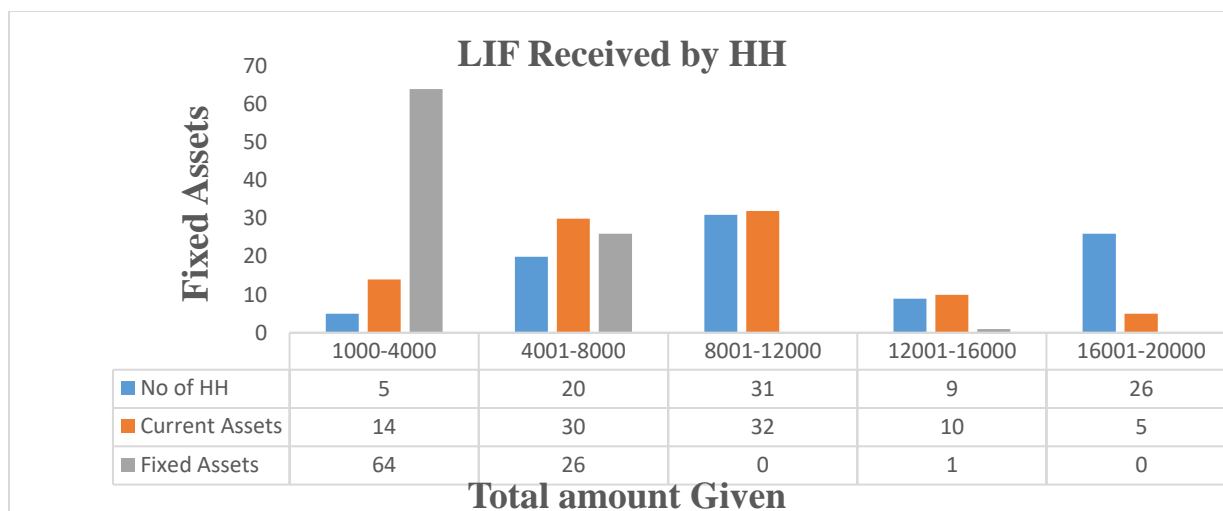
In the below graph we can see that the four such “SJY” households are in the ultra-poor category which receives all (RS.7000/-) their tranches of money whose total percentage is only 4.40%. Also,

18 such ultra-poor households received three tranches, which is 3000, having a total of 19.78%. 11 such ultra-poor households who did not receive any amount of LGF having the total percentage is 12.09%. The possible reason is that these enterprises started soon or might be a checkbook is not available during the VO meeting. Also, 30 such “SJY” households that received RS.1000 for their first tranche of money having a total percentage value is 32.97%.



**--Table no.4f--**

When we talk about the total LIF given to the ultra-poor household under the government scheme “SJY” is given to the below chart (table no. 4g). In this chart, we can see that five such households are there from which 1000-4000 amount is given under LIF and 14 such households are also there whose current assets go up to this range(1000-4000) and 64 such households are there whose fixed assets is lies between this range. Also in the range of 4000-8000 the number of “SJY” ultra-poor households, and their current assets, fixed assets are 20, 30 and 26 respectively. In the range 8000-12000, the number of total ultra-poor households is 31, and their current assets, as well as fixed assets, are 31, 32 and 0 respectively.



**--Table no.4g--**

The range 12000-16000 the total number of ultra-poor households is 9 and their current assets, as well as fixed assets, are 10 and 1 respectively. In this graph, we can also see that 26 such ultra-poor households are also there who received the amount in the range between 16000-20000, and the number of current assets and fixed assets of such types of ultra-poor households is 5 and 0 respectively

#### **4.1 Purnea**

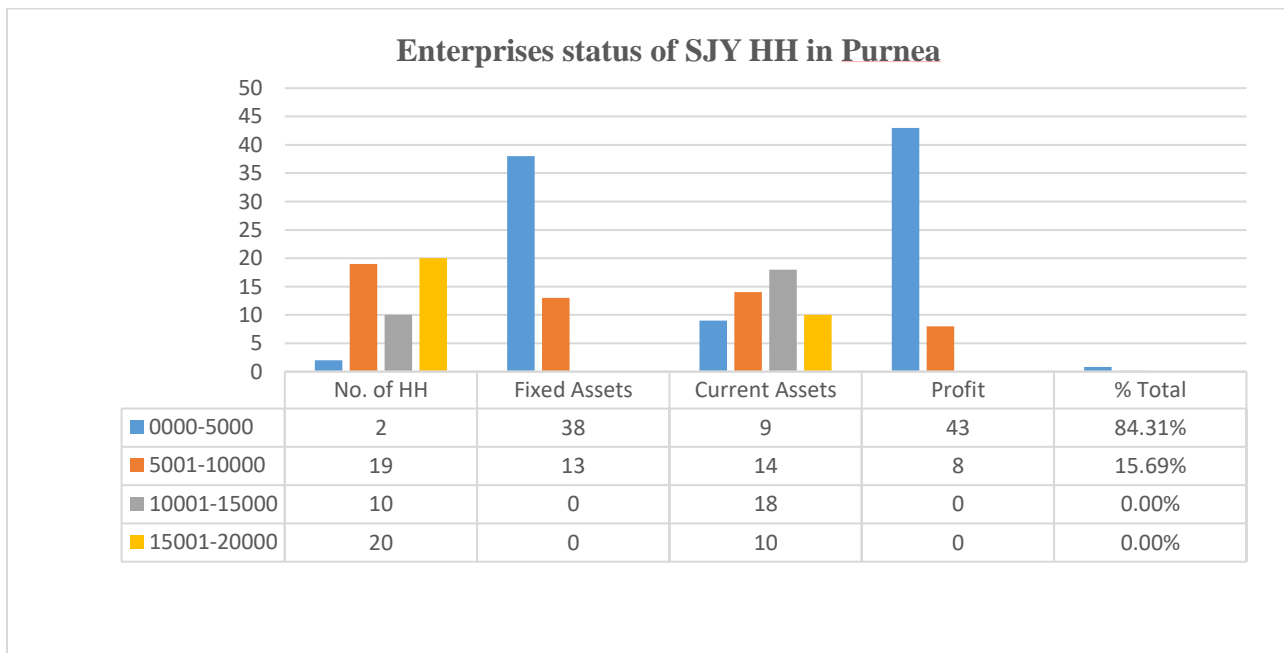
In the district of Purnea, the intervention area of the government, project “SJY” is only four blocks which are, Banmankhi, Dhamdha, Purnea east, and Jalalghad. Banmankhi and Dhamdha is the 1st phase of the “SJY” interventions block of the Purnea district and Purnea east and Jalalghad is the 2nd phase of this project. The study area of this district is limited to only two blocks i.e. Banmankhi and Dhamdha. In the two districts, the total number of enterprises is given in the below table, 4.1.a.

<b>Enterprises Status of SJY HH in Purnea District</b>					
LIF Amount	No. of HH	Fixed Assets	Current Assets	Profit	<b>% Total</b>
0000-5000	2	38	9	43	<b>84.31%</b>
5001-10000	19	13	14	8	<b>15.69%</b>
10001-15000	10	0	18	0	<b>0.00%</b>
15001-20000	20	0	10	0	<b>0.00%</b>

**--Table no.4.1.a--**

In the above table, the total number of enterprises is 51, which belongs to the only two-block. In this table, the distribution of the ‘LIF’ fund, the total number of ‘SJY’ households, their fixed assets, current assets, profits, and their percentage profit is given. In this table, the total number of a household which received below 5000 ‘LIF’ is 2 and 38 such types of households whose fixed assets and 9 such types of households whose current assets lie below 5000. The number of profitable household is 43 whose profit is below 5000 per month having total percentage is 84.31%. In 5000-10,000, the total number of “SJY” households are 19, 13 such households whose fixed assets lie between this ranges, 14 such households having current assets is below 10000 whose profit and % profit is 15.69%. In 10000-15000 the total number of ultra-poor households under SJY’ scheme is 10 and also 18 such SJY,” households having current assets is lies between these amounts of range. Besides, 20 such “SJY” households whose LIF amount is given to the ultra-poor for the business is 15000-20000 and 10 such “SJY” households having current assets is below 20000.

The Graph of this table is shown below in table no.4.1.b. This graph showed the details LIF distribution in the Purnea district as well as the total number of households, fixed assets, current assets, Profit and their profit percentage. The graph also gives us a clear vision of the ‘LIF’ distribution to the “SJY” ultra-poor households..



## 4.2 Katihar

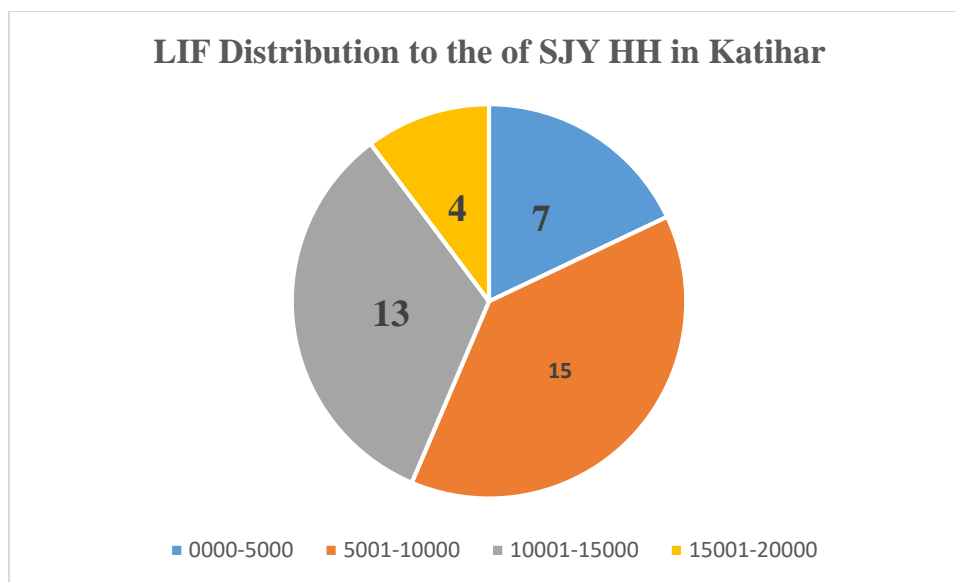
Katihar is one of the districts of the Bihar where the “SJY” project is going on. Katihar is the second phase of the area of the study. In the district of Katihar, the study area is limited to the three-block i.e. Korha, Barari and Barsoi. In this three district, the total number of “SJY” ultra-poor households, which is covered for the study period, is 39. Below the table, 4.2.a is given where we can see that the total number of the households as well as LIF amount allocated to these households and the amount, which is used as a fixed assets.

LIF Distribution to the of SJY HH in Katihar		
LIF Amount	No of HH	Fixed Amount
0000-5000	7	36
5001-10000	15	2
10001-15000	13	1
15001-20000	4	0

**Table no. 4.2.a**

In the table (4.2.a) the LIF amount below 5000 rupees is given to the 7 “SJY” households and 36 such households are also be there in the table who spend below 5000 thousand rupees as fixed assets. In the next table, we also see that 15 such “SJY” households are there who received 5000-10000 rupees and 2 households are also this category spend this range of (5000-10000) rupees as a fixed asset. In the range 10000-15000, there are 13 households such as households who received the amount in this range and one household who spend this range of amount as a fixed asset. Lastly, four such “SJY” households are there who received 15000-20000 rupees to start their enterprises.

In the below Pie chart (4.2.b) the LIF distribution to the “SJY” household in Katihar is given. The highest number of households is 15, which is in Orange color lies between 5000-10000 amounts. The least no of households is four, which received the entire amount under “LIF fund.



**Table no.4.2.b**

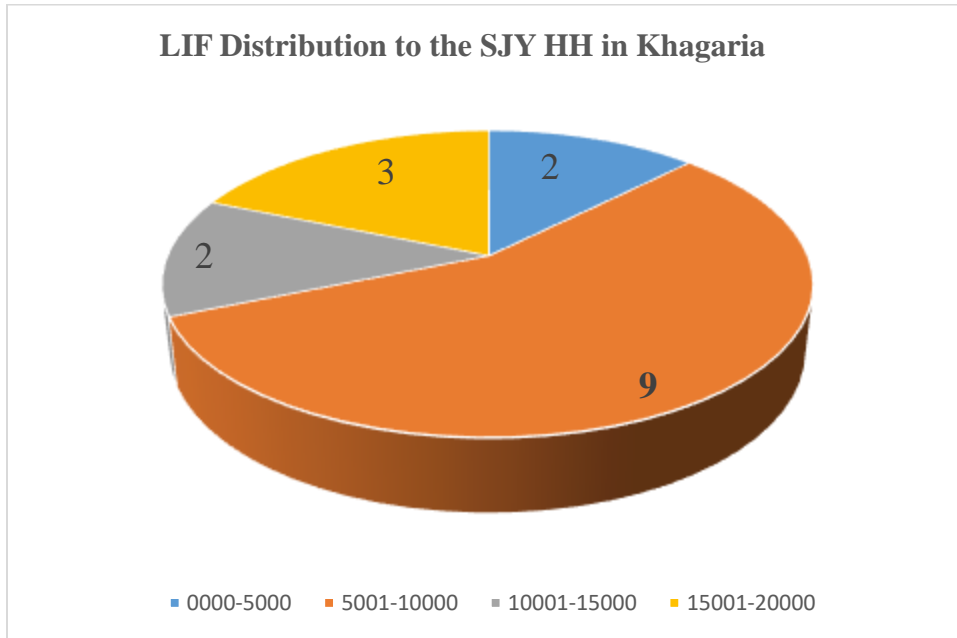
### 4.3 Khagaria

Khagaria is another one of the districts of the Bihar where “SJY” for the ultra-poor scheme is going on. In the Khagaria district, this scheme is going on the different Block. The study area is lies between the two block i.e. Khagaria Sadar and Alluli. In the khagaria district, a large number of Livestock is demanded to the “SJY” ultra-poor household under the scheme. The total number of the household is covered in this district is 16. The least number is covered due to various reasons, like, Livestock and Enterprises training is going on in the Khagaria TLC, Some of the enterprises are started recently, and some of the members of the “SJY” households was not present at her home. Below are the table (4.3.a) is given which gives the details information about the “SJY” households and LIF distributed to the households.

LIF Distribution to the SJY HH in Khagaria	
LIF Amount	No. of HH
0000-5000	2
5001-10000	9
10001-15000	2
15001-20000	3

**Table no.4.3.a**

In the above table (4.3.a), we can see clearly that below 5000 rupees there are; only two such ultra-poor households are there who received that much of amount. Besides, between 5000-10000 there are only nine such households who got this range of amount. Only two “SJY” households are there who received 10000-15000 amount of money under the LIF fund. Lastly, there are only three households are there who received 15000-20000 rupees. Below pie chart (4.3.b), show the distribution of the LIF amount to the “SJY” ultra-poor households.



**Table no.4.3.b**

## CHAPTER - 5

### **IMPACT ASSESSMENT OF THE ENTERPRISES AND LIVESTOCK**

#### **5.1 Social Impact**

1. Acknowledge – After the implementation of the “SJY” scheme for the ultra-poor households, in the three district Purnea, Katihar, and Khagaria, the households got acknowledge due to change took place in her life.
2. Increase Personal Confidence – All the selected ultra-poor households under the “SJY” scheme have increased their Confidence. Earlier they have a lack of confidence. They depend upon the government or maybe daily work. However, right now after getting the successful enterprises or livestock her face looks like a shiny. We can see the difference among the faces of the ultra-poor household.

#### **5.2 Economic Impact**

1. Increase Income – All the ultra-poor households who were selected under the “SJY” scheme have increased their income. They sell 400-500 rupees per day approximately. Earlier they earn 60-70 rupees per day by doing daily wages work in the village or at another house,
2. Keep the amount for future Needs - The “SJY” ultra-poor households keep some amount of money for the future purpose. They keep this amount from the saving. Besides, they spend some amount of money on the education of their children. For example, Munni Devi in Dhamdha block of the Purnea district Bihar. Also, she kept some amount of money in either SHG and a Bank.

#### **5.3 Political Impact**

1. Women Leadership – The Political impact of ultra-poor households is seen during the study tenure. She decides the betterment of her enterprises and livestock. Nowadays they empower herself not only at the house but also at the village and society. They lead their homes also. They came out of the house and play an important role in the development of the community or society.



2. Decision Making - The ultra-poor households took the decision in favor of her family and society now days. They also are the part of different SHY, VO, CM within the village and took a decision.

#### **5.4 Observation and Learning**

The following observation and learning is being observed during the period of internship in the month May-June of the “SJY” scheme in the district of Purnea, Katiihar, and Khagaria,

- ▶ The willingness of the Beneficiaries to work harder and earn living – The “SJY” households are willing to do work hard and earn more and more profit. They used their skills by adding variable linkages to add more profit. For example, they buy wheat @13 rupees per kg, add 2 rupees on wheat chhaki, and sell this final product @26 /kg. Therefore, by doing the activity they earn profit more than half of the cost price.
- ▶ Active Participation of the Beneficiaries – The participation of the ‘SJY” households in this scheme is active as I think. They attend regular meetings in the VO, came to the nearby training center to get proper training, and use this training in a good manner in their enterprises and Livestock rearing.
- ▶ Cosmetic shop earns more profit due to selling her goods by moving one village to another village – I can also observe that those “SJY’ Households who got enterprises as a Cosmetics shop and sold their products and moving here and there they can earn more profit and run their business well. They use their knowledge, capability, and move one village to another village to get new customers and sell their products easily.
- ▶ Beneficiaries with existing limited resources and skills are being given a push for extending their enterprises, such as Snacks and Tea – Manju Devi-Jiwachh-Banmankhi and Shiromani Devi- Khagaria Sadar- Snacks and Decoration.
- ▶ New ways to the selling of the goods – Some of the “SJY” households selling up their goods in three different ways such as looking the size of the products, the Colour of the products and lastly before enterprises how they buy the same product. Therefore, from

these skills they use their ideas to do their business. However, this can be only limited to the case of Enterprises especially, General Store.

- ▶ How to sell the products and keep up calculations? – Some of the “SJY” households very well know the calculations. They use their traditional calculation methods while selling the products.
- ▶ Learn to the formation and working process of CLF, VO, and SHG – This can be done while being a part of the different meeting took place in the study area in the Khagaria. I learned the number of the member of the SHG and how VO will function as well as who is the member of the VO. Besides, I could be able to learn the formation and working of the CLF in the different block and within the Block.

### **5.5 Challenges: - And a Way Forward**

Every scheme or everywhere there have a certain challenge took place. These challenges sometimes affect the scheme and destroy the goal of the mainstream of the project. Therefore, in the “SJY” project of the Bihar government under JEEViKA have also some challenges took place. The main challenges, which I found during our study tenure, are following,

1. Need to asses Livelihood Investment fund before starting enterprises (like Renu Devi-General Store-Khagaria Sadar-LIF-20,000, fixed- 13,000, Current assets-7000) because some of the “SJY” households invest a more than Ten thousands as fixed assets, so while using more than half of the money initially only half of the amount remaining in the first trench which leads a big issues for the households.
2. Need to improve the basic setup of Enterprises – Any enterprises of Livestock when started that time there is a need to get basic infrastructure so that they kept their goods or livestock in that setup. Therefore, there is a need to give a basic setup when the enterprises are going to start.
3. Lack of supports from the Bookkeeper for the MRP - The support of Bookkeeper to the MRP is necessary to reduce the hurdle of the “SJY” intervention area.

4. Low sell in some of the enterprises – The performance of any enterprises somehow totally depends upon the cleanliness of the shop, the distance of the shop, irregularity in terms of the shop opening, and less stock of the goods in her shop. Therefore, without improving these things it will create a big challenge in the future of the enterprise.
5. The misconception of the Beneficiaries i.e., Loan, Lack of confidence so they do not want to take it this scheme.
6. Beneficiaries are not educated because of which record keeping becomes difficult.
7. Need to work on the Behaviour change of the Beneficiaries – Some of the Beneficiaries continuing their livelihood practices what they do earlier. Therefore, in this case, they did not give her time to their livestock. As a result, her livestock got ill or may be suffering from fever but still, the Beneficiaries do not call the doctors. Even in the case of enterprises this case also happens, such as Ajifa Khatun – Cosmetic shop - Bhavanipur -Barsoi, Gulabi Devi-General Store-Kutchari Balua- Banmankhi, continue in Labour work in a different village.

### **5.6 Gap Analysis in Goat Rearing**

Under the “SJY” scheme for the ultra-poor households, there is a provision to give Enterprises or Livestock. However, I observed during the study period in the month of May-June that a large number of people demanded Livestock (Goat) in one district i.e. Khagaria. Therefore, after seeing this situation, I found some gap while visiting her households and the following outcomes I found is given below,

1. Lack of Space for the construction of Livestock’s – In the district of Khagaria district, those households who took Livestock have no proper space to make a house where she kept her Goats. Even those households who received goat they kept in her house due to lack of space because they are landless.

2. Daily Income – As we know, the Goat did not give daily income. It will give income after 7-9 months because that time of period is required for sell. Therefore, there is a need to provide such types of occupation, which provides daily income.
3. A major point in this scheme is related to the LGF fund. As we know that, there is a provision that the Beneficiaries of the ultra-poor households received @1000 rupees from the date of endorsement in the VO to till seven months. However, the Goat will take 6-9 months to give productivity income. So what then after the seven months. Also, there is a challenge arises for the goat Sustainability within the period. During the field study, I observed that the Beneficiaries run their parallel business along with the Goat rear. Therefore, in this case, they did not give proper time and care to the goat. Some of the goats are suffering from fever but the Beneficiaries did not know or maybe know but she cannot do anything until the MRP not visited her house. Therefore, in this case, if such accidents took place with this goat then this is a huge loss for the Beneficiaries and us.
4. Another major point is that after 6-9 months if ultra-poor households who received goat under the “SJY” scheme, sells goat @3000/goat then what percentage amount she reinvest or use as a livelihood creation. Therefore, this concerned is required for the households during the policy implementation.

## CHAPTER – 6

### RECOMMENDATIONS AND SUGGESTIONS

#### 6.1 Recommendation and Suggestion

The “SJY” scheme is for the ultra-poor households not for the poor households. So to run this scheme smoothly there are some recommendations and suggestions are given below,

- a. Basic infrastructure must be constructed before starting the enterprises and House in case of Livestock because this is a major thing before running the business.
- b. Regular field visits for MRP to the “SJY” households should be compulsory so that they can understand the problem, situations, and many more things.
- c. Also, there is a need to give proper training to the MRP of the Katihar and Khagaria district because they are confused in terms of what to do and what do not do?
- d. The amount to start any business or livestock should be fixed for the first tranches because some of the Beneficiaries took the whole amount in the first tranches and nowadays their business is not performing well or some of the business uses this amount after selling all the goods for their personal uses. So, in this case, they completely amount for the first tranches is empty as a result there these “SJY” households are going loss.
- e. Record books for the MRP and Beneficiaries should be kept in the “SJY” households and MRP’s hand. In this record book, the Beneficiaries mentioned their daily income and the MRP mentioned weekly and monthly records. At the end of the month, they can easily understand the performance using this record. During the field visit in Katihar and Khagaria, I was unable to find any record book to the “SJY” households and MRP’s hands or if there is a record book I found then there is no record found in the diary. Therefore, this is a big challenge for me.
- f. Proper care of the Livestock should be necessary. Therefore, there is a need to work on the behavioral change to the “SJY” households.

- g. Give a clear message to the “SJY” households who rear livestock that at what amount they reinvest to purchase the Goat while receiving money from the selling the goat.
  
- h. The LGF amount should be allocated from the beginning of the month from which the enterprises and livestock is started because in some of the area especially in Katihar and Khagaria the “LGF” amount is given from the date of endorsement but their business is started after 2-3 month or not yet started or did not received any amount but received 3-4 LGF amount of money. So in this case if a business is started after 2-3 then they have only 5-6 LGF funds is remaining and when all the LGF funds they received then they start to consume there LIF funds for their personal needs.
  
- i. CBOs (SHG, VO, CLF) members team should monitor in the village level enterprises because the Master Resources Person comes once in a week so in this case, if CBOs monitor in these households then the major challenges will minimize like, record maintaining in the book, present situation of their livestock and enterprises.

## REFERENCES

1. UNHCR Afghan refugee statistics 10 Sep 2001 / United Nations High Commissioner for Refugees (UNHCR). (2001). doi:10.2458/azu\_acku\_pamphlet\_hv640\_4\_a28\_u643\_2001.
2. TNS quarterly progress report, April--June 2018.
3. Introduction. (n.d.). *The Complete Guide to RTI: An Implementation Toolkit*
4. <https://www.census2011.co.in/census/district/63-purnia.html>
5. <https://www.census2011.co.in/census/district/64-katihar.html>
6. <https://www.censusindia.co.in/district/khagaria-district-bihar-223>

## ANNEXTURE -I

### Case Study

### PURNEA

1. Chandni Devi of Khedan baba SHG in Hanumannagar Village of Bishanpur Panchayat of Banmankhi Block in Purnea district of Bihar state belongs to EBC (Economic Backward Class) and lives with her two son and two Daughters. From the beginning, she is poor. She has no land. She with her husband work in the village as daily wage labor and earn 80 rupees in a day. From this earning somehow, they fulfill their family needs. One day her Husband fall ill. She had no money to go to the Doctor for the treatment and her Husband. His illness was increasing day by day. One day her husband died due to intolerable illness. Now she is alone to do work in the field. She did not receive as much money to fulfill her children stomach. There were many times when her family had to sleep empty stomach. The problem is arising day by day. At that time, somehow she married her daughter by taking money from moneylenders because she was not added in any SHG. The interest rate is so high, which leads the situation so crucial. Therefore, she was so worried about how she returns the amount to the moneylenders. After the marriage of her daughter, she added in the SHG and after some time, she returns the money to the moneylenders by taking loan from the SHG.



One day she was selected as a beneficiary by the village organization under “Satat Jeevikoparjan Yojana “. She opened a micro-enterprise (General Store) under SJY and sell products worth rupees 200 per day with the profit that she made within the last six months. Nowadays she received daily money. After all, she got a position in society. She has also been able to save some money in her Bank account. The new enterprises have not only brought a positive change in the Chandni’s Life socially and economically but also she sends her children to the school for the education and does not sleep empty stomach. .



2. Sabita Devi of Ganga SHG in Premraj Majhua Panchayat of Banmankhi Block in Purnea district of Bihar state belongs to the OBC community and lives with her two children. Initially, she worked with her husband as daily wage labor and earn 60 rupees per day. They do not work daily. In a month only 10-15 days, they got work to do. One day her husband died due to intolerable illness. For the treatment of her husband, she asked money from the moneylenders. After the death of her husband, she had a loan to repay her head. She was alone to work and the amount to which she received is not enough to fulfill. There were many times when her family had to sleep empty stomach and had to skip meals regularly to survive to owe to her poor economic condition.



One day she was selected as a beneficiary by the village organization under “Satat Jeevikoparjan Yojana.”. She opened micro enterprises (General Store) under SJY and sell products worth an average of 400 rupees per day with the profit that she has made within the last five months. She also received 1000 rupees as a livelihood gap fund for the food. She has also added varieties of products in her shop and has been able to save some amount of money in the Bank account for future needs. She also uses their skills in her business for example, she receives Maze or wheat by selling goods

from her shop. Nowadays she took three times meals and she has no livelihood challenge. This all thing is happened due to the SJY. She also got respect in the community and society nowadays. She also try to learn, identify the letter and do practicing for writing. The new enterprises change the life of Sabita Devi not only socially but also economically.

3. Mannu Devi of Kali SHG in Premraj Majhua Panchayat of Banmankhi Block in Purnea district of Bihar state belongs to the OBC community and lives with her three children and Husband. Both of them work as daily wage labor. For the one-day work, she gets 60 rupees. One

day her husband had an accident and loses his right hand. At that time, that was the worst situation in Mannu's life. They have no land for doing agriculture activity. She was very dependent on others' fields for work. Sometimes she works on another home for cleaning the house and other activities. She had a big challenge to receive continuous means of livelihood. There were times when she took one-time meals and sometimes sleep with an empty stomach. Their economic conditions are so poor. She would not be able to get meals two to three times.

One day she was selected as a beneficiary by the village organization under Satat Jeevikoparjan Yojana. She opened a micro-enterprise (General Store) under SJY and sell products worth in average 200 rupees per day with the profit that she made within the last three months. She got 1000 as a livelihood gap fund for getting the meals. She has also added various varieties of products in her shop and been able to save some money for future needs. She gets three times meals a day. Besides, she does not have to sleep on an empty stomach. She also uses their skills and adds some more income to their family, for



example, she receives Maze at the cost of goods that she sells in her shop. Nowadays she also identifies the letter and does practice for writing. This all things changes took place in Mannu's life due to the SJY.life.

4. Dulari Devi of Saraswati SHG in Pipra Panchayat of Banmankhi Block in Purnea district of the Bihar state belongs to the scheduled caste community and lives with her one son and two daughters. Earlier she was a Bonded Labor. She faces major health and physical risks: she works long hours and performs tasks for which she is physically and developmentally unprepared. She has no proper house to live in. The duration of the work done is not fixed, so sometimes she worked day tonight. Her socially and economically condition is so worst. Her house was kaccha, which is

made up of a bamboo stick. She received cloth and food from the landowners for the work. She gives the meals, which is remaining after eating all the family members and feed the stomach of the child.

One day an SJY drive took place for the selection of the ultra-poor household in the village. She was selected as a beneficiary by the village organization under ‘Satat Jeevikoparjan Yojana’.



She has opened micro enterprises (Cosmetic Shop) and has sold products worth average 200-300 per day with the profit that she made within the last ten months. Her behavior now changes to negative to positive. She earns daily money, creates their livelihood, and feed their stomach. At present, she made a house from the profit she received after selling the goods. Now she is far away from the bonded labor. She moves one village to another village in a day to earn more and more profit. The new enterprises have not only brought a positive change in Dulari’s life socially but also economically. She never thinks

that her dream to stand in her feed in this way.

5Uma Devi of Ganga SHG in Rampur Tilak Panchayat of Banmankhi Block, Purnea district of Bihar state, belongs to the Other Backward Class (OBC) community and lives with her two sons and one daughter and an ailing husband. She has no land to do agriculture activity except home. Her husband who works as daily wage labor was struggling with physical illness and was not able to work for his potential. So all the responsibility of his family is on the Uma Devi’s head. She had no daily means of livelihood and was thus dependent on daily wages labor to feed her family. There were times when her family had to sleep with an

empty stomach and had to skip meals regularly to survive to own to her poor economic condition. One day an SJY drive took place for the selection of the ultra-poor household in the village. She was selected as a beneficiary by the village organization under 'Satat Jeevikoparjan Yojana'. She opened micro enterprises (General Store) under SJY because there was no shop near the village. Thus, she has allocated General store and sell products worth 300 rupees per day with the profit that she has made within the last seven months. She had also added various varieties of products in her shop and has been able to save some amount of money in her Bank account. She spends some money from her profit on education and her Husband's treatment. The



economic situation of her house is improving day by day. The villagers now see and give respect to Uma's. Their behavior and thinking is change due to the SJY because she earns daily income. Her face shows her happiness comes through the SJY. The new enterprise has not only brought a positive change in Uma's life not only socially and economically but also do not sleep empty stomach and did not skip meals anymore.

## Katihar

1. Serelen Khatun of Ekta VO (Village Organization) in Choundhi Panchayat of Barsoi Block in Katihar District in the state of Bihar belongs to the Minority (Muslim) of community and lives in her Father's house. After the marriage, she got a baby. She along with with her husband work as daily wage labor, but these types of seasonal work she got 10-15 times a month. One day her husband got ill and due to the poor economic condition of her household, she was not capable to give better treatment so as her husband died after some time. After the death of her husband, she and her kids got depressed. After the death of her husband a few months later, her kids also



died due to illness. After this entire incident, she came back to her father's house and still live in the village. At the father's home, she continuing her work as a daily wage labor work at the father's home. Sometimes the behaviors of the relatives and neighbors also heart her..

One day an SJY drive took place for the selection of the ultra-poor household in the village. She was selected as a beneficiary by the village organization under 'Satat Jeevikoparjan Yojana'. She opened micro enterprises (General Store) under SJY and has sold products worth 200 rupees per day with the profit that she made within the approximately last three months. She has also added various varieties of products in her shop and has been able to save some amount of money in her Bank account. The new enterprises have not only brought a positive change in Serelen's Khatun life not socially and economically but also their neighbors and relatives talk her with respect. She got respect in her society due to the SJY.

2. Sahida Khatun of "Lal Kila" VO in Bhawanipur Panchayat Nisharpati of Barsoi Block in Katihar district of Bihar State belongs to the Minorities (Muslim) community and lives with her two sons. She and her husband work as daily wage labor in the village and earn 70 rupees per day. However, she did not get work daily. After some time she and her husband save some money and

from that money she gave to her husband to go Delhi and work there. Her husband work in Delhi approximately five month. Few month later, her husband fall ill and came back to home. She took some money from the moneylender for the treatment of her husband but she did not save her husband's life. After the death of her husband, she again took loan from the moneylenders for the better treatment of her son. The above two loans at high rate of interest. She was going in depth loss day by day at a high cost of interest. There were many times when her family had to sleep with empty stomach and had to skip meals regularly to survive owing to her poor economic condition.



One day an SJY drive took place for the selection of the ultra-poor household in the village. She was selected as a beneficiary by the village organization under 'Satat Jeevikoparjan Yojana'. She opened micro enterprises (Cloth Store) under SJY and sell clothes in worth 200-300 rupees per day with the profit that she had made within two months. She moves one village to another village in a day and gets a good profit. She also returns the loan amount, which is taken by the moneylenders from the profit that she receives after doing the business. She also gets respect in society. The new enterprises have not only brought a positive change in Sahida's khatun life economically but also they do not sleep empty stomachs and skip meals anymore

3. Wajifa Khatun of "Roja Jeevika" SHG in Bhawanipur Panchayat of Barsoi Block in Katihar District in the state of Bihar, belongs to the Minorities (Muslim) community lives in her father's Mohammad Jashimuddin's house with her four daughters. Her husband leaves her after Sixteen years of marriage. Earlier her husband helps her to feed their family's stomach but after getting, alone she faced a big issue. Since then she did not have any Sustainable and Continuous means of Livelihood and thus dependent on daily wages labor to feed her family. She got 90 rupees in a single day after getting work in the field. Nevertheless, this income is not enough to feed their four

daughters stomach. There were many times when her family had to sleep empty stomach and had to skip meals owing to her poor economic condition. After seeing all the situation of her daughter her father kept her daughter at his home and help, she to sustain their life, but her father is old so it is not possible to fulfill their basic needs. She also takes some loan by the moneylenders for her daughter's marriage, which is at the high rate of interest. This all incidence leads her to a poor situation because her income is less and the consumption or use of money is high.



One day an SJY drive took place for the selection of the ultra-poor household in the village. She was selected as a beneficiary by the village organization under 'Satat Jeevikoparjan Yojana'. She opened micro enterprises (Cosmetic Shop) under SJY and sell products worth 150 rupees per day with the profit that she made within the last three months. After selecting in the SJY, she joined Jeevika SHG to save some amounts, which will help her in the upcoming future. The new enterprises bring a small- small change in her face while looking at

her. This all happens due to the SJY.

4. Musharafa Khatun of "Shani" SHG in Bhawanipur Panchayat of Barsoi Block in Katihar district in the state of Bihar, belongs to the minorities (Muslim) community and having one son. Her husband is died due to a long illness. She took 5000 loans from the moneylenders. Therefore, after the death of her husband her responsibility to returns the loan and give a better environment to her son is on her head. When her son becomes young, then he got married and after six months, her son throws out her mother from her house. After such incidence, she is broken from inside. Then she decided to do some work to feed herself and started to do work as labor or another house for cleaning. She received 80 rupees daily when she got work and feed her stomach. She made a home for staying from her savings and contained her profession. Sometimes when she got ill then no one

can help her to give food or medicines. Therefore, in that situation, she sleeps with an empty stomach.

One day an SJY drive took place for the selection of the ultra-poor household in the village. She



was selected as a beneficiary by the village organization under ‘Satat Jeevikoparjan Yojana’. She has opened micro enterprises (General store) under SJY and has sold 200 rupees per day with the profit that she has made within the last two months. She has also paid the loan of the moneylenders after adding in the SHG. She operates her shop very nicely. She also added various varieties of products in her shop and has been able to save some money in her Bank account. The new

enterprises have not only brought a positive change in the Muserifa’s khatun life economically but also rejected to sleep on empty stomachs and skip meals anymore.

5. Nurjha of “Jhil” SHG in Bhawanipur panchayat of Barsoi Block of Katihar District in the state of Bihar belongs to the minorities (Muslim) community lives at her father house. Her financially condition is so worst. She was working as daily wage labor and received 90 rupees per day, but the work she did is not continuous so sometimes in a month she works only for 10-12 days. The duration of the work is not fixed so as a result, she works a full day. Once upon a time, she got ill and her financial condition is not so good to take proper treatment. Therefore, she took some money from the villagers to get treatment and pay interest at a high cost. There were times when she did not get work in a day then she have no option to sleep with an empty stomach. As a result, her development of the body is got affected.



One day an SJY drive took place for the selection of the ultra-poor household in the village. She was selected as a beneficiary by the village organization under “Sata Jeevikoparjan Yojana”. She has opened micro enterprises (General store) under SJY and has sold products worth 300 rupees per day with the profit that she has made within approximately three months. She opens her shop regularly and added a variety of products in her shop and has been able to save some amount in her Bank and also by taking the loan from the SHG she returns the amount to whom she has taken. Nowadays



due to the SJY, her face is shining because she received daily income, which is remarkable for her. The new enterprises have not only brought a positive change in Nurjaha’s life economically but also rejected to sleep on empty stomachs and skip meals anymore.

## KHAGARIA

1. Shiromani Devi of Ganesh SHG in Rahimpur Madhya Panchayat of Khagaria Sadar in Khagaria District of Bihar State belongs to the OBC community and lives with her three sons. Her husband is a carpenter who died due to Paralyze in 2016. In 2008 When her husband got Paralyzed then her family member and her husband told her to be married again but she refuses their proposal and planned to live with her husband's whole life. She spends all her saving money on the treatment of her husband even she sold her Jewelry and all his goods in her house to save the life of her Husband but she failed to save the life of her husband. Therefore, after the death of her husband, she was depressed and thought to earn her livelihood and her son. There were times when they sleep with an empty stomach. Then she started to do work in other houses. After few days she took 1000 rupees from her Brother and Started selling vegetable outside the home in the village and earn 100-150 rupees a day, But the income what she received in a day is not enough to fulfill her basic needs.



One day in her village a drive took place by JEEViKA for the selection of the Ultra poor households. By this drive, she was selected as a beneficiary by the village organization under the “Satat Jeevikorpajan Yojana”. She opened micro enterprises (Snacks and Tea) under SJY. In her shop, she also sells Vegetables along with Snacks and Tea. From all this activity, she receives 300-400 rupees per day with the profit that she made within the last six months. She also adds some money by making craft by paper and

Thermopolis. She delivers all the crafts of decoration for wedding and other occasions and earns money for her Livelihood. Nowadays she also saves some money in the Bank for the betterment of her future. The new enterprises have not brought a positive change in Sheromani’s life economically but she also stands in her own feet to generate more income by their skills.

2. Nitu Devi, wife of Late Shivram Pandit of Gagan SHG in Kothiya Panchayat of Khagaria Sadar, Khagaria District is in the state of Bihar, belongs to EBC (Kumhar) community. She lives with her two sons. Two years ago her husband died in an accident while doing construction work outside the Bihar. After the death of her husband, relatives started abusing her and started Domestic Violence on her by her family member. She started facing many troubles for her livelihood and she with her both sons started moving here and there in search of food. There were times when her family had to sleep empty stomach and had to skip meals regularly to survive owing due to her poor economic condition. Thus, she took 500 rupees as per interest and started selling Puffed rice by moving one village to another village by her Bicycle. Initially, her business is going well but due to high borrow, it leads to loss from her business and her shop was closed due to loss.



One day she was selected as a beneficiary by the village organization under “Satat Jeevikoparjan Yojana”. She has opened a micro-enterprise (Vegetable Shop) under SJY and has selling Products 200-300 rupees per day with the profit that she has made within five months. She also sells Popcorn during the winter season to add more profit in her account and be able to save some amount of money in her Bank account. She also sends her children to the school to get a better education. The new Enterprises have not only brought a positive change in Nitu’s Life socially or economically but also stopped them to sleep empty stomachs and skipping meals anymore.

3. . Sunita Devi is a wife of Late Bhuttu Chaudhari, of Laxmi SHG in Olapur Gangor Panchayat of Khagaria Sadar, Khagaria District in the state of Bihar. She belongs to the scheduled caste community and lives with her three daughters. After the death of her husband, she has no alternative source of livelihood options to sustain in the village. She started to work on other people’s land and earn food grains. She received 120 rupees per day, but they work in the other’s

land is not continuously done so sometimes she slept with her three daughters with an empty stomach. Sometimes she asks other people to give some food to eat. She also works in other houses for cooking and cleaning. She had no proper clothes to wear. Her daughter did not go to school due to lack of food and money.



One day in her village a drive took place by JEEViKA for the selection of the Ultra poor households. On this drive, she was selected as a beneficiary by the village organization under the “Satat Jeevikorpajan Yojana”. She demanded the Livestock rearing (Goat). Therefore, under the SJY scheme, she got three Goats in February 2019. Among these three Goats, one Goat is Pregnant and the other two Goats give birth to two kids each in which three

are Billy goat and one Nanny Goat. At present, her Livestock value is increased to a profit of 6000 within four months. She also received Livelihood Gap fund @1000/Month for her daily needs. At present, her assets increase three to Seven. Not all the daughter of Sunita Devi now slept with an empty stomach. This is happening due to an SJY. This story is the benchmark for the successful uplifting of ultra-poor people to the upper level by doing regular hard work.

4. Rekha Devi of Ganga SHG in Ambaicharua Panchayat of Alluli Block in the Khagaria District of Bihar State belongs to the EBC community and lives with her three daughters, three sons, and an ailing husband. Her husband was involved in liquor consumption that is which leads to the poor economic condition. Her Husband, Grand Father, and Grand Mother all are struggling with physical illness. She spends more money on the treatment of her family member by taking a loan from a different source. Her daughter is blind from birth. Their social and economic condition is so worst. Since she has a large number of family members in her house and less income, which leads to poor economic condition. She had no other options of sustainable and continuous means of livelihood except work as daily wage labor. She has a ration card, which helps her little bit to feed their family members.

One day in her village a drive took place by JEEViKA for the selection of the Ultra poor households. On this drive, she was selected as a beneficiary by the village organization under the “Satat Jeevikorpajan Yojana”. She has allocated a Livestock (Goat) under SJY. She received three Goats worth 7500 in April first week. The two Goat out of the three gives birth two and three kids respectively. At present Rekha Devi, have a total of eight livestock assets. She also received LGF (Livelihood Gap Fund) for the continuous feed to their stomach. The new idea of livestock rearing is the best source of livelihood in the upcoming days. This all happens due to “Satat Jeevikorpajan Yojana”.



5. Ravaya Khatun's wife of Md. Firoj of “Khushboo” SHG in Kothiya panchayat of Khagaria Sadar Khagaria district in the state of Bihar belongs to the Minorities (Muslim) community and lives with four daughters and an ailing husband. She with her husband works as a daily wage labor work in the village of near city. However, the income that both received is not sufficient to fulfill their basic needs. Sometimes one of them works in a day and received 150 rupees in a single day. The main reason for her ultra-poor is that the number of family members is large and as per the number of her family, her income is not large. Sometimes their family members did not receive two to three times of food.



One day in her village a drive took place by JEEViKA for the selection of ultra-poor households. On this drive, she was selected as a beneficiary by the village organization under the “Sata Jeevikorpsjsn Yojana”. She has allocated a micro-enterprise (Fishing) under SJY and selling products worth 600 rupees per day with the profit she has made approximately two months. She has also sent their daughter nearby the school for the education and save some amount of money in the Bank for the future purpose. She took three times meals in a single day and their behavior is changing due to the SJY.

**ANNEXTURE -II**

**QUESTIONNAIRE; - Interview Schedule for SJY HHs**

**May-June 2019**

**Section - A**

Name of the Head of Household –

Age –

Sex – Male/Female

Religion -

Caste –

District -

Block –

Panchayat -

Ward no.-

MRPs Name -

Address –

Contact –

Sr.No	Family Members	Relation with head of SJY Household	Age	Sex	Marital Status	Education	Occupation

Marital Status

Education

Occupation

U – Unmarried

I- Illiterate

A- Agriculture

M- Married

L- Literate

B- Business

W- Widow

P- Primary

L- Labour

S- Separated

S- Secondary

O- Others

D- Divorce

HS- Higher Secondary

B/M – Bachler/Master

## Section – B

1. What are the Previous Livelihood Options of the “SJY” Households?
  - a. Primary .....
  - b. Secondary.....
  - c. Others.....
2. What is the Date of Endorsement in VO?
3. Name of the VO?
4. Name of the SHG group?
5. Which types of Occupation they selected? (Enterprises/Livestock)
6. Types of Enterprises they have under “SJY” scheme.
7. Number of Livestock they received.
8. Date of LIF received by the “SJY” households?
9. How much LIF amount received by the HH?
10. How much LIF amount used for-
  - a. Current Asset\_\_\_\_\_
  - b. Fixed Asset\_\_\_\_\_
11. Date of LGF received by the “SJY” households?
12. How much LGF amount received by HHs?
13. Date of Opening of the Enterprises?
14. Income
  - a. Now - .....
  - b. Then - .....
15. Have you any Govt. entitlement (if any)?
16. Do you have saving? (Yes/No)
  - a. Bank
  - b. Others (Specify)
17. How do you offset the deficit? (If any)
  - a. Loan...



b. From any other source ...

c. . If from loans, from whom do you take loans (Specify)...?

18. What is the Availability of Food?

I. Is Public Distribution System being available to you? (Yes/No)

II. If Yes, which types of Ration card you hold? (Specify)\_\_\_\_\_

III. How much ration you get from PDS?

1. Rice\_\_\_\_\_

2. Wheat\_\_\_\_\_

3. Sugar\_\_\_\_\_

4. Kerosene Oil\_\_\_\_\_

5. Others (Specify) \_\_\_\_\_

IV. How many times you eat Daily. \_\_\_\_\_ (Before and After “SJY” intervention)

19. Will you carry on the activity if JEEViKA withdraws its support: .....

20. Do you have any training before joining this work: .....

21. What Kind of change took place after “SJY” intervention?

22. Are you members of any institution like Gram Panchayat, SHG, Farmers Group, PACS, Cooperative society, etc. and what is your participation?

---

---

---

---

23. What is your opinion for the “SJY”?

---

---

---

---

## ANNEXTURE -III

### Photos



Successful Story of “SJY”  
Households.





**Meeting with CLF, VO and SHG members.**



CLF Meeting





VO Meeting



VO Meeting



SHG Meeting

## Training Center of “SJY’s” of Enterprises and Livestock



## ANNEXTURE -IV

**अनिवार्य मापदंड: अत्यंत निर्धन परिवारों का चयन तब होगा जब वे तीन अनिवार्य मापदंडों को पूरा करते हैं।**

**क). चयन के लिए, सभी अनिवार्य मापदंड पूरे करने हैं :-**

(क)				(ख)				(ग)			
देशी शराब एवं ताड़ी के उत्पादन एवं बिक्री में पारम्परिक रूप से जुड़े अत्यंत निर्धन गरीब परिवार				अनुसूचित जाति, जनजाति समुदायों के अत्यंत निर्धन गरीब परिवार				अन्य समुदायों के अत्यंत निर्धन गरीब परिवार			
क्र.सं.	मापदंड	हाँ	नहीं	क्र.सं.	मापदंड	हाँ	नहीं	क्र.सं.	मापदंड	हाँ	नहीं
1 (a)	परिवार के सदस्य देशी शराब एवं ताड़ी के उत्पादन एवं बिक्री में पारम्परिक रूप से जुड़े हैं			2 (a)	अनुसूचित जाति एवं जनजाति में परिवार है			3 (a)	परिवार का प्रमुख पुरुष अधम या कार्य करने में असमर्थ है		
1 (b)	परिवार में आय का एकमात्र स्रोत केवल देशी शराब एवं ताड़ी के उत्पादन एवं बिक्री में था एवं वर्तमान में कोई स्थायी आय का स्रोत परिवार को उपलब्ध नहीं है			2 (b)	परिवार का प्रमुख पुरुष अधम या कार्य करने में असमर्थ है			3 (b)	परिवार में मुख्य पैसा कमाने वाली व्यक्ति महिला है		
1 (c)	परिवार का मासिक आय (₹ 3000 से कम है)			2 (c)	परिवार का मासिक आय (₹ 3000 से कम है)			3 (c)	परिवार का मासिक आय (₹ 3000 से कम है)		

**(ख) वैकल्पिक मापदंडों: अत्यंत निर्धन गरीब परिवारों का चयन तब होगा जब निम्न बारह वैकल्पिक मापदंडों में से सातमें नहीं आता है।**

क्र.सं.	ख) नीचे दिए गए मापदंडों में से चयन के लिए 7 में "नहीं" अनिवार्य है :-	हाँ	नहीं
1	परिवार के किसी भी सदस्य को पिछले 15 दिनों में मजबूरन भूखा नहीं रहना पड़ा है		
2	परिवार के किसी भी सदस्य ने एक से ज्यादा बार 5000 रुपये से अधिक का औपचारिक श्रोतों से ऋण ( MFI एवं बैंक से) लिया है		
3	परिवार के पास 5 कट्टा वा उससे अधिक की खेती लायक जमीन है जिसका उपयोग स्वयं कर रहे हैं		
4	परिवार का कोई भी सदस्य आय अर्जित करने के लिए 5000 रुपये से अधिक मूल्यकी उत्पादक सम्पत्ति का मालिक है और उसका उपयोग कर रहा है		
5	परिवार के पास कम से कम दो सरकारी योजनाओं का लाभ पिछले तीन महीनों से लगातार पहुँच रहा है (पेंशन, मनरेगा एवं जन वितरण प्रणाली)		
6	परिवार के पास अपना पक्का मकान (छत एवं दिवार) है		
7	परिवार के बच्चे अधिकांश दिन स्कूल जा रहे हैं		
8	परिवार के पास आय का एक से अधिक स्रोत है		
9	परिवार किसी भी संगठन से जुड़ा है और उसके बैठक में पिछले तीन महीने से लगातार उपस्थित हो रहा है		
10	परिवार के द्वारा पिछले तीन महीनों से लगातार बचत किया गया है (स्वयं सहायता समूह के अंतर्गत किये गए बचत के अलावा)		
11	परिवार के घर शौचालय है और उसका उपयोग कर रहा है		
12	परिवार का कोई भी सदस्य बाहर कमाने गया है तथा पिछले तीन महीनों में लगातार घर में पैसा भेज रहा है		