

Final Report  
on  
EFFECT OF FEMALE LITERACY IN VILLAGES OF SUPAUL  
DISTRICT IN BIHAR

by

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## PREFACE

Researchers' expression from the preface is a chance to communicate in nut-shell directly to readers about the report. We detailed out why such an important task has been taken-up. This preface is also a small introduction to task executed by team of Economic Development Trust (EDT) professionals. The task entitled 'impact of education among female in villages in Supaul district in Bihar' is sponsored by the National Commission of Women (NCW), New Delhi. Hypothesis is that rise in percentage of literacy is to elevate skill among local persons, earning and create job opportunity in the district. This study is an enquiry, investigations and assessment into the nature and causes of such elevation and improvement; if any. However, our field survey squad comprising fact finding team of professionals conclude lack of delivery of qualitative education and; education at secondary and higher secondary level. Any expectation of socio-economic development at miraculous level just from the primary pass stage of education is a mistake; poverty still is a serious cancer of the society in this district.

This work would not have been completed without support and guidance received from the NCW Delhi office, local population at Supaul and our field professionals. Our Trust professionals feel an elevation by executing such a prestigious project having national level policy advocacy. We have recommended steps to be taken to maximise benefits of education to everybody emphasising female especially; like running of academic institutions and dovetailing the jeevika on-going projects with educational institutions. Arise in good health and protective system is the need in villages.

Objective of the Jeevika programme is to provide gainful self-employment. The Ministry of Rural Development, Government of India has launched National Rural Livelihood Mission (NRLM) by restructuring Swarnajayanti Gram Swarozgar Yojana (SGSY), effective from April 1, 2011. The objective of the programme has been to provide gainful self-employment opportunity to skilled and semi-skilled labourers in rural areas by organising them into community groups. The Bihar Rural Livelihoods Promotion Society (BRLPS) is functioning as the State Rural Livelihoods Mission under the overall framework of National Rural Livelihoods Mission (NRLM). It is expected to scale-up its Jeevika model of poverty alleviation throughout the state in a phased manner. These schemes under the new banner are expected to deliver meaningful results.

Further, we suggest that farmers should get adequate pricing of their products in lieu of crops. Farmers are compelled to sell their products to village level buyers on whole-sale rate on cash basis. This pricing is about 30 % less than government approved rate but on immediate cash basis. However, procurement if made by the government sources; is on agreed procurement prices (higher by 30%) but with late payment practices. This is not acceptable to local farmers.

Objectives of the study have been to gauge impact of education in villages and improvement in monetary income among females in villages and to identify their sources. We made an assessment gauging skill development and results thereof; to gauge change how resources allocated within the family; to gauge the extend of shift in decision-making process in utility function within the family; to gauge the extend of change among daughter(s) behaviour and impact on child health due to literacy; to gauge infant and child mortality rate. Further to add, we also did an exercise gauging the family size and finally to gauge the effects of literacy in totality in villages on issues related to health, fertility, infant mortality, marital status among adolescent daughters and adult female literacy in villages.

The study has been conducted based on these lines. The findings in brief indicate that improvement in monetary income has been meagre to female working in private sector and being self-employed. Insignificant numbers of females are found to be employed in private sector banks locally. Mobility among female is less, as compared to their male counter-part; are more confined to their villages only. We find those who earn take decision with respect to house-hold expenses. The house-holds decisions are male dominated however as daughter started going to schools and colleges, influencing the family decisions. Mortality rate decide child health; findings are not in favour.

Secondary source of information reveals that children educations are mostly confined to village level due to lack of good schools and colleges. Children suffer and lagged behind as compared to men. Those pass-out directly and indirectly are depended on agriculture. Population of Suapul district has been doubled in the last two decades. Family size has gone up. Marriage practises are observed not acquiescent to latest trend prevailing in urban areas. Still daughter get married at early age and prone to enter family life at an early age.

Need in the district is to have more numbers of 'educational institutions' in terms of senior school and collages. We have common notion that education empowers individual to rise in career and earn their livelihood. Achieving excellence in education during this century requires every participant ready to learn, earn which empower them to popularise education further. Our changing society, changing family structure and emergence of new societal problems have added to complexity of the educational system in the district and the state. Further, learning empowers the community with better ways and means to improve classroom transaction leading to a better means of living, job opportunity and earning.

Our team of professionals conducted field survey in selected ten villages from ten blocks during the period June-July 2015 and again February 2016. The team headed by the Project Director has been accountable to full and final researches, analysis and out-comes. The work execution has been carried on smoothly without any hindrance and set-back. We received full co-operation from local district authority.

Team comprises a Project Director from Delhi, Senior Research Officer from Patna supported by local investigators who know the local geography and potential threats.

Acquiring quality of education provides an opportunity among stake-holders to share their challenges and avenues exploration further. Our analyst in software language is expert in collating the data and preparing tables suited to in-house requirements to analyse further. We have team of professionals comprising Economist, Sociologist, Management and experienced soft-ware experts to implement, supervise and analyse set of data as per requirements.

The map of Supaul (web sources) our target district revealing the geographical boundary indicating blocks in the district is submitted subsequently. The study is divided into different chapters; chapter I deals with introduction aspect of this study. Here we illustrate feature and geography of Supaul district. Photographs taken during the field survey and Maps furnished in the report reveal how work execution is processed; indicates backwardness of district. We worked in the field as per scope of the study and examined scope and objectives of the study.

Chapter II deals with methodology of this study. Discussion over field observations, assessment of work in field; and steps taken subsequent are illustrated in this chapter. Chapter III deals with thematic analysis of the study. We have put-up the findings precisely in a tabular form with certain explanations. Details of findings as per task entrusted feature in subsequent chapters. A brief write-up on adolescents' daughters has specifically been expressed in this chapter. The Chapter IV deals with findings emerging from primary sources by deploying investigators during the field survey headed by the Project Director. Chapter V deals with findings emerged from secondary sources. The sources of published information are primarily from the report of Bihar Statistical Hand Book published from the Directorate of Economics & Statistics, Department of Planning & Development, Government of Bihar and also from the latest Economic Survey report of Government of Bihar, Patna and the web sites. Published data reveals status of the district of Supaul in terms of social and economic development; however the data indicates extent of backwardness also.

Our subsequent chapter VI deals with conclusions and recommendations. Conclusion is concluding observations and based on field survey and secondary source findings on related issues and prospects. Recommendations are in accordance with hindrances in terms of social and economic issues faced by local residents in villages. We suggested steps to be taken by the respective government machineries headed by Central, State and the District administration. We do understand that all policies matters and budget allocation are decided either by State Government and/or Central Government. The execution aspect rests with the local district administration under the budgeted allocation.

In addition to Preface, Executive Summary is followed by the 'main out-put' resulting from the field surveys. We have collated the data in a particular format readers'

friendly. The report exhibits the impact of education in villages in the district. Supual being dominantly an agrarian district, poverty ridden, lack urbanization and adequate health amenities; require special care for children, female in general and adolescents girls in particular. Creation of job opportunities is a challenge in the district. Possibility exists for demand based economic activities like house-hold utensils, house-hold fuels, gas cylinders, milk base products and agro-based economic activities (like raising vegetables mushroom, potatoes, lemon etc and other horticultural products; and also non-agro based activities like animal husbandry and fishing activities. Local village people will be able to diversify their level of living. Very few scope exists to set up units based on local resources and skill. Banking financing could be an alternative source to strengthen the system of loaning and economic generation.

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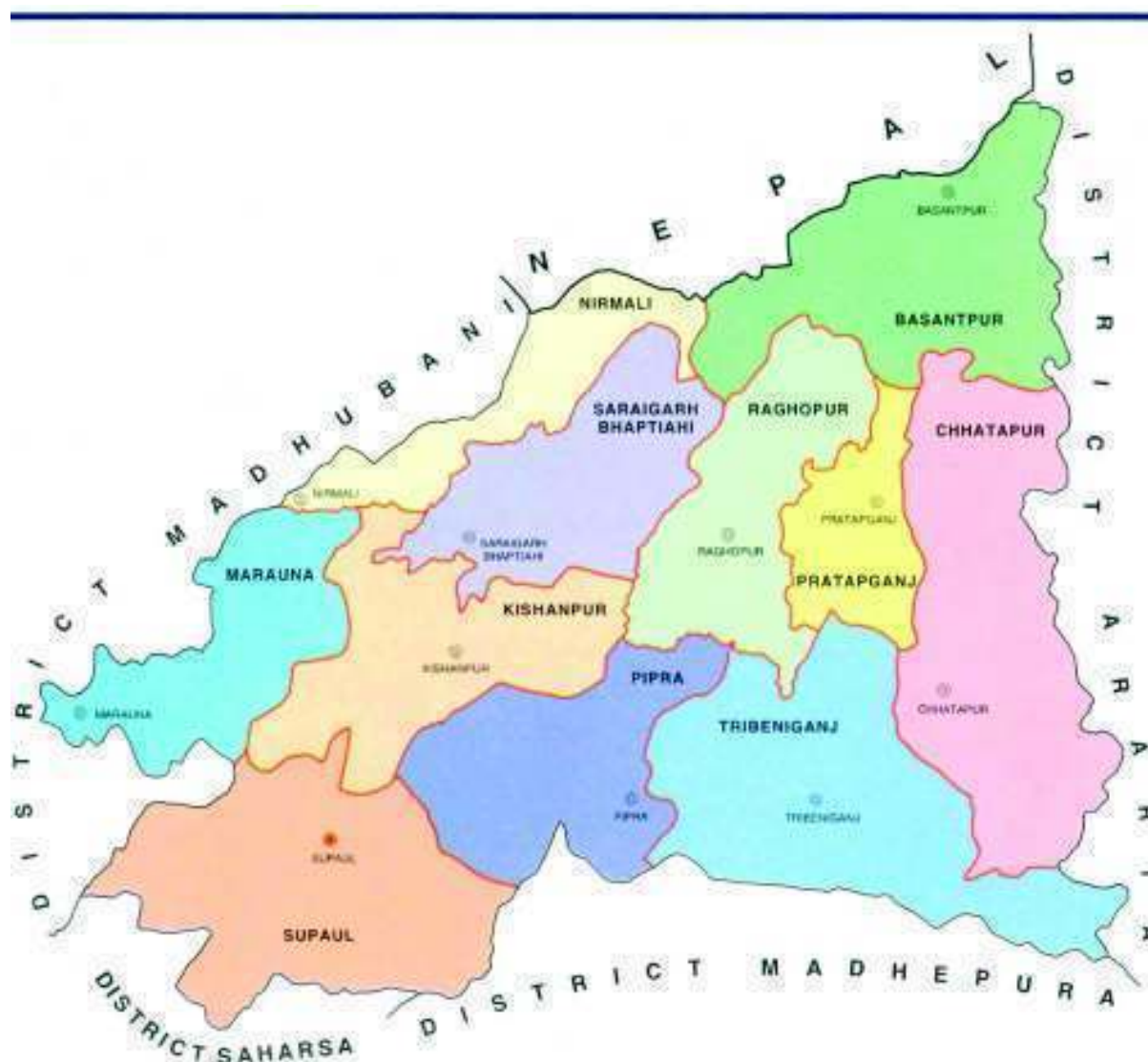
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## Executive Summary

**1.0 BACKGROUND:** The study is conceptualised in view of leadership role seen among female in access, control and power in acquiring house-hold assets and managing house-hold expenditure, employment- income generation, fertility, sexuality and their physical mobility etc. They should share additional burden of economic development. But, before this to happen, need is to empower them in academic and economic spheres of life. Need is felt to conduct a research study to assess the impact of education among female in the district of Supaul in Bihar. Research findings are expected to provide vital inputs in policy making and further motivating females in terms of education, skill and economic re-generation in the district.

Below we furnish the map of Supaul our target district (web sources) revealing the geographical boundary indicating blocks;

Map of Supaul in Bihar





Map indicates proximity with neighbouring districts and the Country Nepal. Geographical boundary is furnished just to understand the strategic importance of the district and formulate policies accordingly.

Below a picture denotes type of respondents in Nandane Village in Tribeniganj block in Supaul District:



Respondents assembled at a village point for interaction with interviewer

The study on 'Effect of female literacy in villages of Supaul District' is commenced at the initiative of the National Commission for Women New Delhi; an institution of national repute to safe guard the interest of women in India. They funded the project to Economic Development Trust (EDT); findings emerged from field survey at the level of house-hold conducted during the period June-July 2015 and again during the month of February 2016. Only female students were respondents in the second round of field survey. The primary study findings are supported by the secondary sources also.

**2.0ABOUT SUPAUL District:** We have selected Supaul district because of up-coming prosperous region in Bihar. There has been 100% increase in population during the period 1991 to 2001 census. The district is very close to Nepal border and endowed with abundant water resources and potentials of agro-based economic development. The important rivers in the district are the Kosi –Mehi. Besides other rivers in the district and nearby are Gandak and Ganga. This district suffered badly on account of flood devastation during the period 2008, reconstruction and rehabilitation work has been in progress till recent period.

Below is a picture of 'Inspection Bunglow' where our interaction with visitors took place;



Inspection Bhawan the venue for interaction with field professionals, Supaul

Purpose of this study is to provide policy makers, development managers, and civil society with better means for learning from past experiences, improving service delivery, planning, allocating resources, demonstrating training, improving, skill and accountability to key stakeholders. The accountability to key stakeholders rests on both sides' potential beneficiaries and the service providers. The out-come of our study and execution thereof, is expected to strengthen all rural development programmes and ensure effectiveness, transparency and accountability in implementation of the programmes. Such steps are expected to benefit female during their academic career and thereafter immensely.

Education gives knowledge and information that empower the power to face challenges and develop reasoning on every act of the human beings. Education also helps in developing wisdom and practise of wisdom gives power to practise. Empowerment is expected to bring down atrocities against women as they are expected to acquire strength and knowledge to stand up for their rights. Literacy is a device to empower socially and economically. National Commission for Women (NCW) is focused to concentrate on welfare, advancement, empowerment and overall development of the women in the society. Another main focus is towards attitudinal changes with respect to discriminatory practices being meted to women in general and in particular rural belt.

**3.0 DEVELOPMENT INDICATORS:** There exists wide regional disparity in districts in Bihar so far economic development is concerned. We look at criteria of development; the table reveals the problem of low GDDP, consumption of petrol and LPG for cooking purposes in Supaul district is less as compared to rest of the districts in Bihar. The total population in Supaul constitute about 2.15% of total population of state as per 2011 Census. However, the total consumption of LPG in Supaul during the year is 0.7. % in as per 'Triennium Average' [2011-12/ 2012-13 /2013-14]. As we understand if share of district in consumption of petroleum products is more than its share in population, one may conclude that the district is relatively prosperous and vice-versa. This indicates extent of backwardness of Supaul district in Bihar. There exists a wide variation in development index detailed in our main report.

We generated information from two sources; primary and secondary; the first one is collecting information from field survey while later related to gather information from published sources. This source of information; meant to be shared by the general public.

Education in Supaul does not appear to be a priority sector. There is no University and good institution where youngsters can pursue their specialized courses. Local colleges need to develop reputation that students from other districts and Patna come to this district and can pursue their studies. Even economic development has not been speeded-up as is evident from consumption of LPG gas and per capita income of the people in the district. Job oriented education need to be augmented. The type of Vocational education needs to be identified and be made popular. Quality of education delivery mechanism needs to be improved.

We have conducted house-hold survey in and around Supaul district with sample size of around 1019 numbers house-holds and individual contacts excluding focus group discussions and village level interactions and educational institutions. Findings cover each and every segment of female activities like commuting, attending social gathering, schooling, shopping, in-house social interaction etc. We plan to evaluate how they are able to protect against injustices. The study is designed to gather primary information followed by the secondary sources.

**4.0 METHODOLOGY OF SURVEY:** The information/data generated from secondary sources are from official and government files/record and other published documents, as per scope of the task and objectives. The information for the aforesaid tasks has largely been generated from primary sources. Out-come of the study is delivered to sponsorer by collecting and collating information. The primary sources are house-hold level interviewing elderly female member(s) and the Chief Wage earner at house-hold level. The unit of our study is the family in villages in the Supaul District. However, we visited number of educational institutions and met village level Pradhan/peer group leader and/or school teacher(s) and finally hold Focus Group Discussions (FGDs) at all points in the selected villages to arrive at positive conclusions.

Later data have been analysed collected from primary with the secondary sources. Questionnaire prepared are based on skipping pattern. Clarifications were done at questionnaire designing level; and coding has been done for data analysis purpose. The firm has been responsible for preparing document as deliverables including coding guides, meant for interviewer and supervisor manuals and the data entry manual. Documentations have been done in software also for data analysis.

A detailed research chart is submitted in the main report indicating process to hold field contacts; here we submit comparatively a simpler survey chart for easy communication to readers. Survey chart follows in the next page.



**5.0RESPONDENT AGE-WISE:** We analysed data collected from the house-hold members; respondents falling in the age-group 0-15 years are 33.5% , followed by 29.6% varying 16-30 years, age-group 31-40 years are 14.8%, further in 41-50 years are 10.4%,again 51-60 are 8% and 60 plus years are 3.8%. This is the scenario of our respondents at house-hold level. Our further analysis emerged from survey conducted from these base line respondents. We prefer to interview head of female family members. However, as we are not able to capture female respondents, opted to interview male members of the family; other-wise we interviewed who can give all required information as per questionnaire. Moreover, we conducted another round of field contact February 2016; findings are illustrated at fag end of this summary.

**6.0 BASE LINE INFORMATION:** The base year for comparison before and after the ‘impact of literacy’ is the 2011 Census data; and the Economic Survey Report of Government of Bihar 20014-05. Analysis has also been done partly by looking at two sets of villages (i) where jeevika programme has been implemented and in process of making a dent in life of local inhabitants (ii) where no such programme so far had been launched. Census data could be the only reliable published while primary sources could be result of our field visit.

It is relevant to examine jeevika programme that cater requirements of village people in all parts of Bihar. Status of women have been highlighted an interesting topic to discuss. Organizing workshops on ‘women empowerment in north Bihar ‘appears to be quite relevant; gathering different views and suggestions from cross sections of society is likely to benefit immensely to all. National Commission for Women (NCW) may formulate suitable policy and make recommendations for consideration before the government. This will be a case study whereby findings of the proposed study are an indication to support in framing macro policy for gender based development efforts at state and the district level. Moreover, priority sectors for evaluation could be in terms of living style, skill development and health, food habits, rearing children, education and application of appropriate technology available to females that can alleviate status of living.

**7.0 SKILL BASED DEVELOPMENT:** In order to develop requirements of skill among women, our survey concludes with few important suggestions. Respondents 391 numbers came out with suggestions that ; 22.5% placed emphasis over making availability finance, followed by 15.5% for opening training centre for small scale industrial units, 8% respondents asked for opening good educational centre, 6.6% asked for giving good skill to do better work in their day to day life. Respondents 1.3% asked for opening of training for stitching cloths and 2.8% for improved animal husbandry activities. However, demand for dairy, government job and transport facilities are no less important. Moreover, 21% of the respondents could not say anything on such issues.

**8.0 SKILL AVAILABLE:** So far entrepreneurial spirit is concerned, Only 247 numbers of persons out of total 1019 responded on this issue; expressed over having skill to serve Asha centres, agriculture, driving, tailoring, weaving, teaching, cooking, Aganwadi, social work and running small businesses etc. Respondents 62% did not respond on this issue. Here female concern is more significant.

We find only 2% female respondents of 1019 total number of respondents, migrated from this village. They are in job in Aganwadi in other villages. This is positive impact of education among female in Supaul district. All of them are in Kochgama village in Basantpur. This place is very close to Nepal border. Programme of Jeevika has so far not been implemented here. However, female members move in and around villages in search of labour job also.

**9.0 UTILISATION OF SAVED INCOME:** Money saved from agro-based and other economic activities has been used differently by different farmers. Respondents 348 numbers out of total 1019 indicated that they incurred the expenses over marrying their sons & daughter, meeting the expenses over their education, agricultural activities and over purchase of consumer durable items etc. We do not find any such expenses incurred over purchase related to agro-base activities in villages like Barmotra, Karanpur, Babusthan and Dogmara villages. The village Karanpur is very close to Supaul city, surprisingly no such economic prosperity is seen around villages.

Only 76 number of respondents availed skill development scheme of the government. This is less than 10% of the total responded in whole of our survey. Farmers availed the 'Kaushal Development' programme also but concentrated only at few blocks like Saraigarh and Kishanpur; these are the blocks where Jeevika scheme is under implementation.

**10.0 CASE STUDY:** Mr. Bikoo Mehta of Birpur is an example in this respect. He belongs to a poor farming family but rose to an extent; set an example of a quite rich and aware farmer in raising crops and fertiliser. His brief case study is appended in Annexure III suggested for further development in Annexure IV of this report.

A case of Ms. Nehrika Singh, at Nandane village in Tribeniganj Block; where Jeevika programme has been launched, she is a bank clerk in the Bank of India, admits females are entrepreneurs and willing to earn livelihood. She not only works in bank but is aware with farming practises and related issues like receipts of money while selling the farm products. Lack of grievances redress centres; compelled villagers to live with de-graded life style in villages. She lack urban like facilities in her house. Flood relief camps are constructed; to protect them during the flood havoc and making available the basic facilities. There is lack of supply of electricity during the night; however, better supply is available during afternoon. She further expressed that no developmental scheme is in operation in the district. Most of the people are unemployed in the block. Hand-pump is the only source of water to drink, percentage of iron is said to be higher. We do understand that higher percentage of iron is not good for health and especially for growing child. Open field is the only way to defecate. Most of the house are made of 'Phus'(kachha) in the village.

**11.0 SUPPLY OF ELECTRICITY:** Supply of electricity is basic for further development. We have examined the duration of supply of electricity in the targeted villages. Respondents 24.1% indicated that electricity is available in their area for only 0-5 hours while 12.3% expressed

supply of electricity is available only for 6 to 10 hours again 25.8% expressed for 11 to 15 hours. Further 35.4% respondents expressed that electricity is available only for 16 to 20 hours; and 2.4% said that is available 20 hours and above. Responses are depending upon supply of electricity; vary village to villages.

**12.0 FEMALE EDUCATION LEVEL** [Reference H.H. SURVEY]: Of the total respondents, only 78 numbers of individual respondents with whom we interviewed face to face are female, whose educational level is as follows; 55.2% are illiterate, 12.8% are literate/ primary, respondents 5.1% middle pass, respondents 20.5% secondary/higher secondary and respondents 6.4% graduate/post-graduate.

Among the total 403 numbers of female beneficiaries at house-hold level in villages where jeevika programmes is on, respondents 6% are earning and rest of the respondents are yet to earn in villages. They work in areas of retail shop, Panchayat level office, labour, petty business, teacher, tailoring, bank, village level committees and the government jobs etc. Income –wise classification, only 29.2% earn upto Rs.5000/-; while 16.7% female members earn Rs.5001 to 10,000/- pa; and 20.8% earn in between Rs. 10001-30000; further 25% female earn Rs.30001-40000; and only 8.3% earn above Rs. 40000/-pa. Female thus are engaged in income generation activities. The whole information is generated from their family sources.

**13.0 FEMALE EARNINGS:** It emerged from our field survey that few female members are earning; respondents 92.3% indicated that they do not earn while only 7.7 indicated that they do earn for their livelihood. Our findings indicate; out of total only 78 numbers of female respondents earn. Respondents 34.6% expressed that they earn only upto Rs.5000/- per annum while 30.8% indicated that they earn Rs.5001 to 30,000/- and 17.9% expressed that they earn in between 30,000/- to 40,000/-; and 16.7% indicated earning above Rs. 40,000/- per annum.

**14.0 MAIN OCCUPATION OF FEMALE:** The main occupations of female respondents have also been examined in terms of generating monetary income. The result is not very encouraging. The type of occupations pursued to support their livelihood are agricultural labourer, Panchayat teacher, Aganwadi worker, Asha worker, government jobs, shop in rural-urban area, helper in a factory & in house-hold activities, bank job, tailoring and starting own business and shop etc.

**15.0 FEMALES' DIVERSIFICATIONS:** Our field professionals tried to know as what should be done to promote social and economic activities among female members in the villages in the Supaul district. There has been a popular demand to open at least 50 numbers of schools various levels be opened at the earliest. We further gathered that schools should be at the level of secondary and Senior Secondary level in every Panchayat. This should be completed in the district during the on –going 1012-1017 five year plan period. Care should be taken to improve the quality of education being delivered to children. Closed schools should be opened to run at

the earliest in the district. Attempts should be made that female students come regularly to school and colleges attend their classes. Existing practice seen is that female students are irregular in attending classes. They fill-up their examination form in time and appear also.

**16.0 SURVEY AT SCHOOL LEVEL:** Below we explain the findings from school level survey conducted during the period February 2016;

**16.1 Family Back-ground of Female Students:** Questionnaires were distributed among students of 7<sup>th</sup> class to degree level student and were handed over the papers in a class room situation. We explained them about purpose, objectives and technicality in filling-up the questionnaire. We took responses from the participating students; questionnaires were filled-up by respondent themselves only.

Income of parents of children participated in filling-up check-list, is found to be on lower side; about 32% respondents' monthly family income is less than Rs.1000/-; followed by Rs.3000/- constitute 21%; and Rs.5000/- constituting 26% ; finally Rs.5000/-+ constituting 16% of respondents, per month. Such parents need to be brought under the purview of "Financial Inclusion Women Empowerment Challenge Fund (FIWECF)" to improve their economic status and to have a positive effect of education in the region. Skilling development is an important issue in this respect.

Looking at size of their family, only 80 responses received; 26% constitute only family members of 5 only; followed by 58% having a population of 6 to 8 persons; 9% with family members of 9 to 10 persons; and only 8% with family size of 10 persons+.

**16.2 Answer on need of education to girl child:** On raising question on need to send girl child to school answers revealed, this is an opportunity to develop better sense of understanding to solve various issues in and around the society. About 39% indicted that they can be self dependent by way of attending classes in the schools. About 11% wants to add income in their family; and 21% intend to educated younger child in the family for all round development. Only 5% respondents said that education helps to get married easily.

**16.3 Assessment of responses on utilisation of time;** We made an assessment how girls used to spend their times at home prior going to school. If they work how much they supported their parents in total house-hold work load; findings indicate that about 89% girls used to clean houses, 42% preparing food, 51% taking care of siblings, 36% taking care of domestic animals, 49% teaching and guiding siblings, supporting parents in income generating activities and about 43% working in agricultural and non-agricultural activities before going to school.

Now to compare the transformation in terms of utilisation of time currently with the time spent and before going to school earlier. Currently, changes seen that girls spent 78% in cleaning houses, 55% in preparing food, 49% taking care of sibling, 29% taking care of domestic animals, 65% taking care in terms of education and 43% taking responsibility of house-hold work in both agricultural and non-agricultural activities, after girls started going to school. Apparently, good changes are seen comparatively before and after girls started going to school.



**16.4 Talking to Parents:** About 59% of total respondents (numbering 41 students) girls admit that they never talk to parents about their future plan to study. Impliedly, only 41% admits that did speak to parents on furthering their education. Moreover, to fulfil their ambition after completing their education, girls only 8% desire to be a doctor, 20% want to look for a job somewhere of some type. About 3% expressed to be a judge to do justice with the people in villages, about 8% intend to pursue their education upto graduation level, 8 % want to work for the country's advancement , about 43 % are interested in higher education but not clear with respect to which level they will study. There exists certain amount of ambiguity in their expression. Another 11% specifically expressed to take-up education upto M.A.; Ph.D.; and B. Ed.

**16.5 Influence family decisions:** we find 52% female students talk to their parents in their houses and influence the family decisions. Such family decision relates to cooking, family outings, new schemes for education leading to financial assistance, ways to be self-dependent and clean dresses etc. Further, family interactions are mostly confined where 44% matters relates to personal- cum- domestic decision, 30% relates to education, 24% relates to family expenses matters and 26% relates to job settlement and only, 16% relates to shopping and purchases activities.

**16.6 Weight- age on education to girl:** About 8% give additional weight- age on education to girl child while 92% said educating both the children is equally important. Further, respondent 59% feels to be self dependent by acquiring education, about 57% feels education is good in achieving skill, 23% respondents feels it is an inspiration to other children to go to school, 11% feels education helps in getting job and few also expressed that female are future of the nation and finally 5% expressed that education helps to get information helps to prosper.

**17.0 CONCLUSIONS & RECOMMENDATIONS:** We conclude findings and suggest reformation. Education so far has not been a priority sector for improvement in villages. Schools either do not run as visualised or neglected in terms of absence of teachers. Quality of education, is even not satisfactory. Sarva Shiksha Abhyian is a good scheme in operation since long in the district , promote schooling to students belonging to Schedule caste, Schedule Tribe, Other Backward Community, Students of below 'Poverty Lines' and belonging to 'Minority Community'.

SSA ensures 'Right to Education to all'; an Act was enacted in April, 2010 with the objective of making free and compulsory elementary education a right for children. The Sarva Shiksha Abhiyan (SSA) is a comprehensive flagship programme of the central government, which aims at universalising access to education at primary and upper primary levels through new schools, additional classrooms, teachers, special arrangement for out-of-school children, provisions for textbooks, uniforms, residential facilities, transportation, training, etc. The vision of good schooling is yet to be achieved.

**17.1 Recommendations:** We sought information on what should be done to maximise the numbers of students' participation in classes during the assigned time. This will ensure their growth in the village. In addition to boosting Sarva Shiksha Abhyian (SSA), attempt should be

made to build and promote infra-structure on pattern of PURA (Provision of Urban Amenities in Rural Areas (PURA). We have highlighted the provisions of PURA; how in the convergence with different activities and schemes of Central Government is relevant in the domain of infra-structure and livelihood generation for synchronized delivery and financing.

There is need to popularise education in the region. NCDS (National Skill Development Corporation) and 'Pradhan Mantri Kaushal Vikas Yojna (PMKVY)' may further augment skill based economic activities and further may be augmented by loan finance activities. Policies under the 'National Policy for Skill Development and Entrepreneurship' 2015 and to-gether with PMKVY boost skill training by providing financial rewards to candidates who successfully completes the approved skill training programmes. Skill card and skill certificates are also given to trainees who complete training successfully.

Central Government programmes like Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Jeevika, Indira Awaas Yojna (IAY), National Social Assistance Programme (NSAP), Pradhan Mantri Gramin Sadak Yojna (PMGSY), Watershed Development Programmes namely IWDP, DPAP and DDP. Other programmes at rural level are National Rural Drinking Water Programme (NRDWP) ie Rural Development and Wasteland Development and Total Sanitation Campaign (TSC) etc. The 'Mukhyamantri Balika Cycle Yojna' is another flagship programme in Bihar promoting a sense of confidence among female students in villages going to schools and doing other family work.

Self-employment is holistic and ingrained for female and therefore galvanizing the system towards direction for better health, nutrition, educational and commutation facilities. It will be good if employment opportunities are generated within the villages itself. The Central government supervision for Central Government sponsored programmes and State government support is needed down to the extent at Panchayat level to be successful in villages. Execution of Jeevika schemes and ensuring fair price for agro-based products and motivating the local entrepreneurs for setting –up units in and around villages in the district are expected to enhance the level of standard of living of the people in Supaul. This will ensure job and good health to them. Two sets of lists have been submitted as annexure that may be suitable for potential entrepreneurs to initiate venture. Empowerment is expected to bring down atrocities against women as they will have the strength and knowledge to stand up for their rights.

Few more schools like Kasturba Gandhi Balika Vidyalaya under the Sarva Shiksha Abhiyan should be opened in the area. Education is key to development; boost confidence and enthusiasm to do more in and outside the house. In nut shell, education has impacted positively but in limited sense ; require strict supervision to follow school curriculum while diversifying in skill development. All closed school should be opened in the villages and classes to run regularly. District administration should be vigilant in maintaining calm and quite scenario; ensuring safety and security to school going children in villages.

Female child unable to give stark choices between their career and family care. Both are on equal side. However giving education is important from two points of view, getting married as all prospective grooms look for educated girl upto 12<sup>th</sup> pass or degree level depending upon the case in villages. Taking care of elders in family in villages is an inevitable. This, too require skill as how to protect them and spend money over treatment. Developing skill before marriage gives ample opportunity to girl child to settle in life suitably. Achieving education, skill and gender equality requires rethinking at parental level to mend their thinking and attitude to-wards their growing child education.

Planners and decision makers need to look for demand side of female oriented requirements while facilities have to be provided accordingly. Owing to natural predisposition, female are sensitive to issues concerning the environment as well as in promoting ethical and decent conduct. The process of enlargement of conveniences is expected to stimulate the pace of development in villages. We feel such steps may maximise talent, skill, productivity, aspirations, and opportunities to grow. On event of maximising educational facility in villages, girl child may like to pursue independent personal career in areas of vocations as fine arts, culture, social entrepreneurs, authorship, law etc. We have already observed such expressions while interacting with female students in school campus at Supaul. Now need is to develop family in balance in terms of offering amenities to girl child to get education. We also need to look at the vision, real benefits that accrue to children in villages. Other important consideration is to gauge the expectations of parents and finally society that deliver to expectants at village level.

Infant Mortality Rate (IMR) is a good indicator of health, (refer table no. Table no.5.7: the District-wise Results of Annual Health Survey (2012-13). IMR is high in the district of Supaul. 'Total Fertility Rate' (TFR) is the average number of children expected to be born per woman during her entire span of reproductive period. The 'Total Fertility Rate' is 2.4. This among the bigger States like Tamilnadu and West Bengal has the lowest TFR of 1.7 and the highest TFR recorded is 3.6 for Bihar (web source).Supaul is one of the most backward district in Bihar. High TFR affects the health of mothers. Infant Mortality Rate (IMR); refer the table 5.7 & Crude Mortality Rate (CMR); refer the table no.5.8, not favourable to the health in general in the economy.

In absence of any published information on adolescent's fertility (both pre & post marriage period) and marital status among adolescent's daughters and adult female literacy, we are not in a position to deliver any judgemental value. These are said to be the limitations of the study.

## CHAPTER I

**1.0INTRODUCTION:** The study commenced owing to issues raised in women's leadership quality and empowerment efforts done so far. The importance of females' is realized in home-making efforts everywhere including Bihar. The females have access and control over resources and decision making procedure; it becomes duty of stake-holders and the government to empower them politically, economically and socially. Education plays a vital role in ones diversification and skill development; hence need is how to foster information, knowledge, wisdom and reasoning. We also need to ensure safety and security to get positive results of literacy among females in rural areas of Suapul district in north Bihar. Female constitute almost half of the total population and their participation in the main stream of life need to be ensured, failing which dangers are imminent leading to social and economic unrest.

Efforts to empower females are expected to enlarge women's equal opportunities to access and control economic and social resources. Need is to promote women's sustainable entrepreneurship in accordance with national laws and international commitments. Education is prime to come –up in life.

The distance of Nepal territory from Supaul district head quarter is about 70 km only. Free movements of people from both sides have been seen without any obstacle. People from India side have shops and other establishments in Nepal territory while inhabitants from Nepal side have been seen coming to Indian Territory without any hitch. Calm and quite situations exist at cross border regions. Below the map of Supaul district depicts neighboring districts in Bihar and Nepal on the other;

Map of Supaul District in Bihar



Map of Supaul district indicates blocks; and the district head-quarter where we stayed and conducted field survey. Supaul district is spread over in an area of 2,425 square kilometres (about 936 sq mi), bounded by territory of Nepal to the north, Araria district to the east, Madhepura and Saharsa districts to the south and Madhubani district to the west. Further, the Supaul district is a part of Kosi division. Need is to examine efforts to promote, access to decent work and equal pay to women including recognition of unpaid domestic and care work. Though legislations exist ensuring social protection, service delivery mechanism but effectiveness is questionable. The district need is to grow balanced in terms of women development. Women education is expected to play an important role in this context.

**1.1 About Supaul District:** The population of Supaul district is 22.28 lakhs and average literacy level is 60% of the total population while the female literacy 47% and male is 72% as per 2011 census figure. The district is endowed with abundant water resources. The important river in the district is Kosi River. Discharge of water from Kosi River is disaster, causes flood every year during the period June-October. The brief information collected from field is appended in Annexure I revealing flow of flood water gushes into the Indian Territory. Besides other rivers in the district nearby are Gandak and Ganga. This district suffered badly on account of flood devastation during the period 2008. Kosi River is a potential threat in development to the region due to flood; every year is the period of flood.

Kosi River in Bihar is a mark of sorrow and disaster; flood of 18<sup>th</sup> August 2008 deluge continues to evade sufferings of people in their memory. This happened due to discharge of excess water from Kosi River upstream from Nepal side. The worst affected regions were districts of Supaul, Araria, Madhepura, Saharsa and Purnia. The stake-holders and economy of entire north Bihar got perturbed. The urgent need realised were in terms of 'Rehabilitation and Resettlement (R/R)' and to compensate their losses. The relief provided are in terms of R/R, reconstruction of roads, bridges, restoration and / enhancement of livelihood and improvement of emergency response capacity etc. The local government administration has already conducted a survey to assess flow of water from Kosi upstream so that new bridges could withstand the pressure of high discharge of water from Nepal side if occurs. We learnt that as many as 1150 Self-help Groups (SHGs) and 750 village level organisations have been set-up to during the period providing credit to affected families to work in dairy, handicraft and agriculture. This could be realised as monumental challenges and is yet to get back on track. (Source: page 13, Hindustan Times, New Delhi dt. July 13, 2013).

Education gives knowledge and information that empower, the power to face challenges and develop reasoning for every act of human beings. Education also helps in developing wisdom; and practise of wisdom gives power to practise. Empowerment is expected to bring down atrocities against women as they will have strength and knowledge to stand up for their rights. Literacy is a device to empower socially and economically. National Commission for Women (NCW) is focused to concentrate on welfare, advancement, empowerment and overall development of women in the society. Another main focus is towards attitudinal changes with respect to discriminatory practices being meted to women.

In a picture shown below, how women in the village keenly participated in interview who responded well in anticipation of getting certain amount of elevation;

Respondents keenly seek improvement



Picture indicates the status of living of people in the village Nemanwa in Kishanpur block.

The proposed study helps to gauge level of impact of education apparent among females. Change bound to occur among illiterate who gains education. Education is imparted either through regular class in school and/or informal institutions. There is no age bar to be literate and gain information, knowledge, boost their strength, participate in main stream of social life; and unite for their right, duties & justice.

The purpose of this study is to provide policy makers, development managers, and civil society with better means of learning from past experiences, improving service delivery, planning and allocating resources and demonstrating results as part of accountability to key stakeholders. The out-come of our study and execution thereof, is expected to strengthen rural development programmes and ensure effectiveness, transparency and accountability in implementation of the programmes. Interest of female in rural development are in areas like sanitation, Aawas, drinking water, income generation activities under Jeevika, MGNREGS, and health, Mahila Pension Yojna, Indira Awas Yojana and other social security measures. We have examined issues in the light of set objectives and scope of this study.

Organizing workshop on women and health of elected members of Panchayati Raj in north Bihar could be another fruitful exercise on issues of development. We propose to select the districts bordering Nepal and representing regional features on sample basis on the basis of economic development, overall economic backwardness and facing issues like flood devastation, economic and social discrimination, economic empowerment and level of literacy etc. Need for health measures correspondingly have increased in this region. These issues could be covered in a separate exercise (consultancy assignment) and to be discussed separately later on.

As per our secondary source research findings, about 87 percent of the population in Bihar are engaged in rural areas (as against 74.3 percent for India as a whole); is the most rural culture dominated state in the country. Village level population expects to



get health care facilities at the initiatives of elected members of Panchayati Raj through PHC, Anganwadi and voluntary sources; and we need to see the status of health of elected members themselves also. Village people are not that mobile as compared to urban population hence, expect and aspire to get health facilities at the door step.

We have conducted house-hold survey during the period May-June 2015 in and around Supaul district with sample size of 1019 numbers of house-hold (HH); contacts excluded focus group discussions and village level interactions. Interview was conducted to assess social & economic requirements of females' and impact of education on females in villages.



Study findings cover each and every segment of female activities like commuting, attending social gathering, schooling shopping, in-house social interaction etc. We plan to evaluate how they are able to protect themselves against injustices. The study is designed to gather primary information followed by the secondary sources.

Schools and colleges were closed during this period hence another questionnaire was administered among female students during the period February 2016. Our Field Co-ordinator and Project Director camped at Supaul for couple of days. Questionnaires (refer Annexure IX) were distributed among female students from 7<sup>th</sup> class to degree level colleges. Students themselves filled –up 97 numbers of questionnaires. This helped to get unbiased responses in a class-room study environment. Students were acquainted for the purpose of filling-up; face to face interactions took place in the class room.

Women have proven their mettle at national level in handling education, office work, family, health simultaneously with success, IT segment but still differentiation and inequality persists in visible or invisible layers across the economy and in organisational or set-ups. Our legal systems ensure safety, prosperous healthy life



and security to women. Women's outlook can be assessed right from the stage of birth, education, work, marriage, post marriage and divorce. The constitution promises a law safety blanket to the women but unfortunately delivery lags behind. The framework of safety and security does not work due to weak governance. We find discrimination exists at national level; and Supaul is not an exception to this rule. It has taken its toll by way of incurring additional expenses in promoting education, diversifying skill and development which in turn is expected to promote women safety and equality.

National Commission for Women (NCW) is a statutory body which supports the cause of women empowerment and growth. The Commission is committed to the cause of up-gradation of women in society to the level they rightly deserve and spread continuous awareness across all echelons in the society. They have launched series of promotional activities concerning different sensitive issues of women which might benefit at large and provide them a platform to raise their concern.

Heinous crime against women like rape, sexual assault, traditional mindset, domestic violence, NRI trap marriages, work place inequality, dowry, female foeticide are some examples which are always on the rise in nook and corner in the nation. The need of the hour is that women realise their potential and break their silence to speak, resist. NCW comes to the rescue in these troubled times and hogs the limelight. The National Commission for Women was set up as statutory body in January 1992 under the National Commission for Women Act, 1990 (Act No. 20 of 1990 of Govt. of India) to:

- Review the Constitutional and Legal safeguards for women ;
- Recommend remedial legislative measures ;
- Facilitate redressal of grievances and
- Advice the Government on all policy matters affecting women.

We find rural and urban mixed society setup where feudal traditional mindset of men exists. Women are not aware due to lack of education and therefore not very much willing to share power on equal terms with men. They are mostly suppressed at all levels in Supaul but with changing times it is necessary to stop such discrimination whether social and/or physical emotional. The perpetrators should be punished as per speedy rules; and women should stand up for her right to live with dignity and self respect. The respect for every girl child and women is needed in the Supaul district. The social, economic, political justice and re-moulding the local people's mindset are required towards female education.

**1.2Agricultural Status:** During 2013-14, the growth rate of Gross State Domestic Product in Bihar at constant prices was 9.92 percent, which is much higher than the national economy (Source: Economic Survey Report, 2014–15 Government of Bihar, Department of Finance; page 1 Chapter I, Bihar Economy: An Overview).

Agriculture is the main economic activities of local population in Supaul District. Rural orientation and being less literate adversely affect women development, are not unaware of their basic rights to intervene with government schemes; they can revolt when damaged. Women are the key in realising the family value that only literate are aware and healthy women can initiate and resist. Education plays prominent role in making women self aware and recalling her rights at the time of self protection.

NCW proposal to gauge effect of female literacy in the village of Supaul is an excellent initiative to judge and interpret data for corrective measures in the region. Addressing issues of our concern at grass root, under privileged inhabitants expressed deep concern over their empowerment in terms of job opportunity. These require immediate remedial actions.



Poor illiterate women at Sadanandpur village Aganwadi Kendra assembled at the initiative of our field professionals focussed issues and set them to realise their right of justice and live with awareness and self worth. One such a situation is shown above where women require such an initiative.

Meeting poor illiterate women



Poor illiterate women, as shown above in a village in Nirmali are keen to voice their concern and issues affecting them adversely. They seek relief through legislative measures and realised their right and justice.

**1.3 Development Indicators:** Indicators of development are important to look into the status of Supaul district in Bihar. Secondary sources are important as information is originating from government sources. Information and data have been taken from published source like Economic Survey Report, Department of Finance, Government of Bihar, 2014-15 and Bihar Statistical Handbook Book 2012 [Directorate of Economics & Statistics, Department of Planning & Development, Government of Bihar.] web site and newspaper etc. The information with respect to level of education is a good indicator of development for any state. We look at the extent of backwardness of Supaul district as compared to rest of the districts in Bihar. Impact of education on female is likely to be less as compared to other districts in the State because of consistent bad quality of education; is seriously alleged by many local people in this district. Our findings indicate Supaul is relatively less prosperous and backward districts in Bihar. Index of development is examined below in terms of GDDP and the consumption of LPG;

Table No.1.1

Index of development

Criteria	Top 3 Districts	Bottom 3 Districts	Remarks, if any;
Per Capita Gross District Domestic Product (GDDP) during the year / 2011-12	Patna, Munger and Begusarai	Sheohar, Supaul and Madhepura	District-wise Per Capita Gross District Domestic Product at 2004-05 Prices / In Rupees
Consumption of LPG	Patna, Bhojpur and Vaishali	Araria, Supaul and Madhubani	

Source: Economic Survey Report, Department of Finance, Government of Bihar, 2014-15 (page 274).

The table indicates existenance of wide regional disparity among districts in Bihar; low GDDP, low consumption of petrol and LPG for cooking purposes in the district. Supaul constitute about 2.15% of total population of state as per 2011 Census. The total consumption of LPG in Supaul during the year is 0.7 % as per data available for the period 'Triennium Average' [2011-12/ 2012-13 /2013-14] for rest of other districts. If share of consumption of petroleum products at district level is more than its share in population, one may conclude that the district is relatively prosperous and vice-versa. This indicates extent of backwardness of Supaul district in Bihar.

Low per capita income in Bihar is accentuated that there exists a wide variation regarding annual per capita income across the districts. The latest estimates for per capita GDDP (Gross District Domestic Product) during the years 2011-12 is less. As per secondary source; other end of the ranking ladder in terms of per capita GDDP, the most backward districts in Bihar are Madhepura (Rs. 8609), Supaul (Rs. 8492) while the capital of the state Patna (Rs. 63,063). Finally, the per capita GDDP of the second most prosperous district (Munger) is Rs. 22,051.

In order to promote faster economic development, need is to elevate the status of female, the situation compelled us to focus issues like family out-look, education, health and skill etc. Education till date, has not contributed to mend the life style of local people. Our questionnaire comprises issues on various topics such as gender based schooling difficulties, social adjustment, economic re-generation and livelihood etc in both rounds of the field contacts. First round was held during the month May-June 2015 & second February 2016. The Project Director camped and supervised the field task with his team-mates. Local persons helped us immensely in completing the task successfully. Senior professionals remained vigilant and alert all along the survey to maintain quality of the task entrusted to our institution. We indicate below scope of this study:

**1.4 Scope of Work:** We enumerate below scope of the task:

- (i) to examine health conditions in villages;
- (ii) to examine availability of infra-structure on health matters concerning female stake-holders;
- (iii) to examine malnutrition among females;
- (iv) to examine education among females and its implications in their practical life including skill development and job creation;
- (v) to examine effect of literacy among females;
- (vi) to examine other matters among all stake-holders with special reference to females at village level;
- (vii) to examine impact of literacy on daughters in villages;
- (viii) to examine effect of mother literacy on marital status of adolescents girls;

Note: Performance of jeevika has been an important consideration in village and educational institution while selecting villages for field survey. This was decided in consultation with the office of the District Collector, Supaul.

We enumerate below objectives of the study in the light of issues raised;

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Submitted to 'National Commission for Women-New Delhi'

**1.5 Objectives of the Study:** We gathered information from primary and secondary sources and set achievable goals for the study. The following are the prominent goals the study:

- (i) to gauge improvement in monetary income among females in villages and their sources;
- (ii) to gauge skill development and results thereof.
- (iii) to gauge change how resources are allocated within the family;
- (iv) to gauge the extend of shift in decision-making process in utility function within the family;
- (v) to gauge the extend of change among daughter(s) and impact on child health due to literacy.
- (vi) to gauge infant and child mortality rate ;
- (vii) to gauge the family size;
- (viii) to gauge the effects of literacy in totality in villages on issues related to health, fertility, infant mortality, marital status among adolescent daughters and adult female literacy in villages.

List of professionals involved in task execution is annexed at end of this report in annexure VIII;

The base year for comparison before and after the 'impact of literacy' is the 2011 Census data; and Economic Survey Report of the Government of Bihar 20014- 05. Analysis has also been done partly by comparing two sets of villages (i) where jeevika programme is being implemented and in process of making a dent in life of local inhabitants (ii) where no such programme had been launched. Census data could be the only reliable publication while primary sources are our field visit. We have furnished latest statistical data from the published sources collected from the district head-quarter.

The details of methodology conducting field survey and report preparation are illustrated in Chapter II of the 'Report'. Technique of task execution and process chart are illustrated in subsequent chapter.

## CHAPTER II

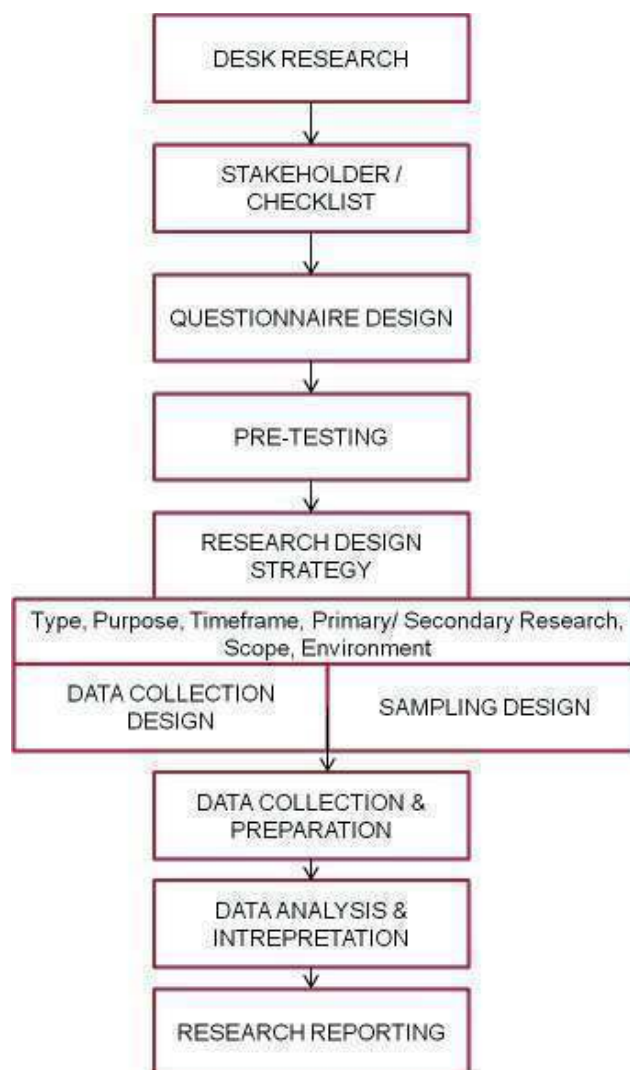
The contents of this Chapter are in accordance with scope and objectives of the study. Methodology adopted to conduct 'Field Survey' at house-hold level (annexure V); and questionnaire administered among school children and college students are in accordance with terms of reference;

**2.0 METHODOLOGY:** Out-come from our study is being delivered to the sponsorer by collecting and collating information from primary and secondary sources. The information/data generated from secondary sources are from official and government files/record and other published documents, as per scope of the task and set objectives of this study. The information for the aforesaid tasks has primarily been generated from primary sources and subsequently collated the data. The primary sources are interviewing elderly female member(s) and the Chief Wage earner at house-hold level. The unit of our study is the family in villages in the Supaul District. However, we visited and met village level Pradhan/peer group leader school teacher(s) and finally hold Focus Group Discussions (FGDs) [as per refer annexure VI] in the selected villages (as per annexure VII); and educational institutions to arrive at positive results. Students at school and college expressed their own concern and feelings separately.

Broadly, following steps have been observed executing the research study:

Chart

Research Process



Representation of villages and students in educational institutions has been done on non-probability basis (deliberate selection of villages) of beneficiaries of on-going programme of Jeevika. We could know the details on-going programmes of Jeevika by having interface with Jeevika officials at Supaul. The Deputy Development Commissioner (DDC) and senior project officer of Jeevika stationed at Supaul selected villages where we conducted field survey. Ten villages were selected considering Jeevika programme in execution; and other where no such programme launched so far. This has been done with a view to have a comparative analysis of findings in terms of achieving the positive results as impact of education among females in villages in the district.

The selection of individual respondents at household level is done randomly on probability basis. The following are the selected blocks and villages where our field personnel conducted survey.



Table No.2.1

## Index of selected villages

Serial Number	Name of the Block	Name of the selected villages	Whether Jeevika is in operation?	Remarks if any;
1	Supaul Sadar	Karanpur	No	
2	Pipra	Jibachpur	No	
3	Tribeniganj	Nandana	No	
4	Pratapganj	Babusthan	No	
5	Basantpur	Kochgama	No	
6	Chhatarpur	Bheempur	No	
7	Kishanpur	Nemanwa	Yes	
8	Saraigadh	Sadanandpur	Yes	
9	Nirmali	Dagmara	Yes	
10	Raghopur	Barmotra	Yes	

Source: Blocks and villages selected in consultation with District administration, Supaul.

Thus, out of total 11 blocks in Supaul, we have concentrated in 10 blocks for the purpose of our study. Four blocks are where jeevika programme is in operation & in rest of the blocks/villages no such programme exists. The Jeevika programme has been launched only in recent times in these blocks. We have examined the achievements by collating the data. There is always a gestation period (the period between launching the scheme and getting the final results), hence we can find results at grass root level only after existence of the respective scheme(s) launched by the local administration. We illustrate below how we proceeded in the field for data collection.

**2.1Elaboration of the primary survey:** It is necessary to discuss methodology as how to execute the task. We discussed the survey design and sample selection of respondents, as per set guidelines. An appropriate sample for conducting survey has been developed by our professionals. A multi-stage sample is drawn for conducting the survey as per our proposal so as to cover every one's interest. The sample has been stratified by topography and/or remoteness (distance from the nearest motorable road). The selection of the household sample to examine the effect of literacy in villages has properly been designed represented the different class of income group at selected blocks and villages.

We worked on commonly laid down methodology in the field of social researches. The following are the steps of observed in completing the task;

(i) Developed and decided in consultation with client the particulars of sample for the house-hold & individual level contacts and interaction with students;



- (ii) Revised and finalized the draft of questionnaires that is the instrument of survey;
- (iii) Arrange questionnaires; translated into Hindi to facilitate data collection
- (iv) Field test the questionnaire;
- (v) Having consistency in the questionnaire, need was not felt to go for revision of the questionnaire after field testing;
- (vi) Hire and train the field executives / supervisors before launching the field survey
- (vii) Plan the field work logistics;
- (viii) Conducted a pilot survey
- (ix) Prepared survey implementation process and questionnaire documentation;
- (x) Supervised survey implementation and ensured quality
- (xi) Develop data entry program, supervised the project database and arranged data for cleaning and entry into a soft-ware package.
- (xii) Analyzed the report findings of the survey and provide data-sets and final documentation.

The questionnaire is based on skipping pattern which is not relevant in the given circumstances. These require clarifications while designing questionnaire; and coding all questions for analysis purpose. The firm has been responsible for preparing all support documentation including coding guides, interviewer and supervisor and the data entry manuals. Hard copies and electronic language of all versions of all documentations have also been prepared.

**2.2 Implementing the survey:** Based on the sample frame, we designed, selected and trained field workers. We did test instrument of information/data collection before launching full-fledged field survey and piloting questionnaire with a view to examine consistency and relevance in asking questions.

Table No.2.3  
Sample Selection Base

Survey Process	Selection of Villages	Selection of Respondents
Sampling Selection Methodology	<ul style="list-style-type: none"> <li>Non-Probability based Sampling</li> </ul>	<ul style="list-style-type: none"> <li>Probability based Sampling / Random Sample</li> <li>Stratified Sampling</li> </ul>
Number of Samples	10	1019

The firm has been responsible for all field operations, including logistical arrangement for data collection and obtaining respondents consent. We met District Collector and other concerned officials and village level leaders. This has been done with a view to assess the positive impact of literacy on females, if any. We collected relevant documents at Supaul. Once data collected in the field and put into the software language; data has been analysed for the purpose of analysis and report writing.

In addition to visiting villages and conducting HH survey, we visited schools, colleges and other educational institutions (coaching institute) to interact with female students and get responses. Institutions, we visited are:

- (1) S.N.S. Mahila Collage , Supaul city,
- (2) Rajkiya +2 Uch Vidhiyala , Beerpur, Supaul district;
- (3) Lalit Narayan Samarak Mahavidalaya , Beerpur, Supaul district
- (4) Ambition Academic Point, Beerpur, Supaul district
- (5) Adarsh Koshi Mahila College , Beerpur city, Supaul district
- (6) Madhyamic Mahila Vidyalaya, Supaul district
- (7) Babujan Vishveshwer Girls High School ,Supaul,
- (8) Satendera Narayan Amrender Parmar Inter Female Mahavidalaya , Supaul
- (9) Other institution in the district;

Below, we explain how data are analysed in the table;

**2.3 Procedure of Data Entry & Table Generation/analysis:** All data generated from field have been entered into a proper software format: These are the following procedures followed in data entry: -

All the q'r are putted a unique ID like 1001, 1002, 1003 etc.

Q'r are scrutinized in terms of Logical checking

Any open ended data post coded in numerical figures

Data has been entered by using DBMS Package Foxpro with creating data structure.

Validation programme created in terms of logical & range check as per the q'r

After the Data entry, all the data has been validated according the validation programme.

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After the data validation, the data is converted to ACSII format.

Then by using SPSS package, the ACSII formatted data is imported to SPSS file.

Then the table is generated in SPSS package by writing Table syntax as per Analysis Plan

Then the SPSS output exported to MS-EXCEL format.

SPSS – the most popular statistical package used by Market Research / Social Research etc.

Abbreviations:

ACSII: Text Format

SPSS: Statistical Package for Social Sciences

DBMS: Data Base Management Software.

Once data entering is done passed through the process of cleaning, subsequent process is analyzing the base line data, illustrated below;

**2.4 Cleaning and analyzing the baseline data:** The firm developed a data entry program using SPSS software package; that can check ranges and consistency of data and generate reports indicating missing data, data outside of the accepted norms / ranges, and inconsistent answers. The firm is responsible for all data entry, data cleaning, database management, as well as coding open-ended questions, and verification of the data.

**2.5 Survey Tools and Techniques:** Instruments of HH Survey applied in data collection in villages in the Supaul district are:

a) *House-hold questionnaire for Interviews:* House-hold level questionnaire where respondents have been Chief Wage earners. We preferred them as our respondent on individual basis. Questionnaires are opened and closed ended, appended in Annexure V.

b) *Focus Group Discussion (FGD):* Focus group discussions held with village people the check-list is appended in Annexure VI.

c) *Village Level Institutional Check-list:* Village level information where respondents' are Pradhan / school teacher and likewise, appended in Annexure VII.

d) Questionnaire for school and college students; appended in Annexure IX

Consultant conducted field survey as per index planned before launching the field task:

**2.6 Index of number of respondents per Village in Supaul District:** The Table furnished below indicates the basis to select type of respondents during field survey;

Table No.2.4 (a)  
Index of respondents per village

Location of Interviews	Type of Respondents	Number of Respondents	Type of Accommodation	Remarks, if any;
Village houses/ village level peer group & other stake- holders	Higher income group	1019	Houses built in concrete, kaccha, Agriculturist, shop-keepers/ teachers & others in target village only.	Respondents are individual male - female at house-hold level; while Information generated both individual and family type.
	Medium income group			
	Low income group			
	Out-reach population income group			
	Dependents income group			

Source: Field survey

We selected House-hold respondents on the basis of selection process decided before hand ie at beginning of launching the study. We in total conducted 1019 numbers of interviews. Cost and time considerations influenced the decision with respect to sample size and data collection process etc. This is a grant to conduct a research study where we are worked and deliver results accordingly.

In addition, we administered questionnaire among female students. They themselves filled-up the questionnaire. Students present during the survey are illustrated below;

Table No.2.4 (b)  
Index of number of female respondents in the district

Age-up to	Number of students participated
14	18
15	18
16	14
17	10
18	11
18+	21
Grand total	92

Note; Other five numbers of students have not disclosed their age.

Maximum 36 numbers of student upto 18 & 18+ numbers @ are in category age group upto 0-14 & 14-15 years. Students are 21 numbers in category 18+ age-groups; followed by 11 numbers in age 18 years. At the age of 17 years, only 10 numbers of students participated. In age of 16 years only 14 numbers of students participated.

Number of female students in graduation level are 26%; while 11-12<sup>th</sup> class 29%; and 35% numbers are studying in class 8-10<sup>th</sup> class; 9% numbers of students are only upto 7<sup>th</sup> class. Only 95 students could mention their class while 2 students did not mention her class in the response sheet.

Total number of students effectively responded during the process of school visit are only ninety seven.

**2.7 Investigation process:** Initially we trained ten numbers of Field Investigators including Field Supervisors. The training lasted for two days at Supaul; discussions were held on topic how to conduct interviews. We also guessed possible difficulties that one may face in conducting survey. Consistency of questionnaire was also discussed in depth. Training was held at Inspection Bhawan at Supaul, the place is closer to the office of the District Collector, Supaul.

Training to field professionals



We conducted survey to identify effects of literacy on living style, food habits, rearing children, educating, skill and technology available to support to alleviate status of living of female. Questions have been asked based on such considerations.

Photo submitted below indicates of an interview in process at Aganwadi Kendra at Sadanandpur village Saraigarh block.

Photo of an Aganwadi centre



Having conducted house-hold survey, we mention below deliverables ;

**2.8 Out-come of the Study:** This is the up-dated 'draft report' as per NCW directive:

Table 2.5  
Index of deliverable

Particular /hard copy	Delivered	Remarks, if any;
Concept Report	✓	One copy
Interim Progress Report	✓	It is first draft report, after conducting field survey
Draft Report(up-dated)	This report + report in CD	Based on remarks of 'preliminary report';
Draft Final Report (up-dated)	Hard copy	Based on your observations
Final Report	Next report	Due to be submitted

Our findings pertains to the following issues,

- (i)Changes seen on monetary income of respondents (females and their family);
- (ii)Linkages in job opportunity, migration to urban areas and extent of self employment in their own village;
- (iii)Training and skill –development received;
- (iv) Interactions with females in society (rural+ urban) and school/college students and examined their exposures and health status of the family;

(v) Their participation in resource mobilisation and allocation in day to day activities and home-making activities;

(vi) Protecting themselves and the family during the flood devastation and other natural calamities.

(vii) Identifying development of leadership, creativity quality among literate females and formation of Self Help Groups (SHGs) at village level at the initiative of individual and government supported schemes.

(viii) Other relevant information emerging from our field observations;

**2.9 Tracking and Reporting Process:** All deployed professionals reported to the Project Director, Dr.Pramod Kumar Verma in project execution. Data entry & analysis is desk works; carried on subsequently with the help of software experts in Delhi.

Interaction with Project Director and field personnel



The picture given above reveals our reporting for the day preferably during the evening time. We meet regularly during the complete process of HH field survey June-July 2015 at Supaul head quarter for the sake of quality control and prevent mistake in questionnaire filling. We took corrective measure to do justice with task assigned.

In order to identify a suitable case study to fit in our study; how poor farmers can come up and build up his family fortune. Mr.Bikko Mehta is one appropriate example at Birpur in the Supaul district. He belonged to a very poor family; build up his fortune by producing fertilizer locally; details are given the annexure III & IV. Currently, he is millionaire and helps others to come up in the efforts. Our field surveyor could track such a case during the field visit.

**2.10 Time Management:** On award of the study we did desk researches and entered into in-house discussion with professionals for about one week. After such



an exercise, we developed better understanding of the subject matter. Issues of the study have also been discussed at length during this process; planned our questionnaire baseline survey instrument in the project area.

Immediate next step in this direction was printing survey materials like questionnaires and formats developed for recording field reporting system. Identification and training of field supervisors/organising training workshops for the teams; interactions were held at various levels at Supaul district head quarter. This lasted for about two days, aftermath the progress in survey was very slow, picked-up later. Warm and dry climate had been our biggest challenge faced by Investigators and Supervisors. Our Project Director concentrated on quality control and liaison with local government officials in collecting published information etc. Core professionals stayed at Supaul for this purpose only. However, local persons supported us in conducting the field task.

We did photography at HH level to ensure that interviews have been conducted at right place as required and have managed the time in way targeted. We attempted to deliver best out-put, as planned. Collection of secondary data and consultations with key stakeholders was discussed in Supaul. In the limited time, our Project Director fixed day and evening time slots to interview concerned officials in the Guest House at the District head quarter. Once Primary survey & secondary data collection from field was in process of completion, scrutiny of questionnaire was done simultaneously. Subsequently, codification of data & other soft-ware inputs were recorded. Later analysis has been taken –up in Delhi.

#### Assessing field HH Survey



Picture given above, reveals work planning being discussed among field professionals and scrutiny of filled-in information in the questionnaire and check-list as per our requirement. Picture is taken at Supaul guest house where we stayed for about fortnight period. Few data and literature were collected even after completion



of HH Survey. Our field professionals living in this region are our asset and willing to co-operate to make this study a successful.

### CHAPTER III

**3.0 THEMATIC ANALYSIS:** Education is considered core of issues of prosperity. The same is the case with the people of Supaul. Location of district is strategically important due to Nepal bordering the nation. Female having re-productive capacity and agent for world's survival; make us aware to commence such a study. Better the quality of life style of people most likely to have an elevated socio-economic status of families in a region and vice-versa. This study aims to assess the impact of education among female in villages in Supaul district. Bihar as compared to many states in India is indentified in grip of financial crisis, de-graded life style, prone to deterioration in law and order, flood prone and lack skill and job opportunities. Thematic analysis helps to understand issues involved ; suggestions cropped-up from field survey.

The empowerment is expected to bring down atrocities against women as they will have strength and knowledge to stand up for their rights. Another main focus is towards attitudinal changes with respect to discriminatory practices being meted to women. NCW works tirelessly towards gender related issues. Information can promptly be promoted by literates to deprived females that may boost the power of reasoning. The power of knowledge and skill empower strength and unity that in turn empower females to access in decision-making process both at home and at village. Effect of female literacy at village can better be seen in areas related to political, social and economic opportunities; and offences being meted to females in villages.

The focus of National Commission for Women (NCW) is to concentrate not only on empowerment but also growth and development of women in rural belt. They are confined to investigate and examine all matters relating to safeguards provided to women under the Constitution & other laws with facilities. With such an understanding it is worth examining status of women and also to see the impact of education on them in Supaul district in Bihar.

Interaction with local persons to gauge the level of impact of education



In keeping with its mandate, as shown in a picture above, we recommend initiation of various steps to improve the status of women in general in Supaul and Kishanpur regions in particular. We need to gauge economic advancement of female. NCW need to help to organize workshops/consultations, constitute expert committees on economic empowerment of women, conduct workshops/seminars for gender awareness and take- up publicity campaign against female foeticide, violence against women, etc. Such steps are expected to generate awareness in society against these social evils.

Economic Development Trust is such an organisation to come to rescue of downtrodden females in villages. We subsequently mention number of pages where study findings are illustrated in detail in subsequent chapters;

Table No.3.1  
Objectives versus findings of the study

Serial number	Particular of objectives	References in page numbers;	Remarks, if any;
1	to gauge improvement in monetary income among females in villages and their sources;	Page no. 32, 45 & 48	Work in Aganwadi/ banks/private sector job, etc;. Earn about Rs.3000 to 4000/- @ monthly;
2	to gauge skill development and illustrations;	Page no. 46 & 47	Beauty parlour & tailoring etc;
3	to gauge change how resources are allocated within the family;	Page no. 31-32	Family matter; decisions are taken by male members / female in job is not a feature in every house & hence tradition exist
4	to gauge the extend of shift in decision-making process in utility function within the family;	Page no. 42	Day to day working decisions is taken by male members/ no drinking water bill; only hand-pump is source with higher % of iron. Bijli bill is paid by male members/ no shift in decision-making process;
5	to gauge the extend of change among daughter(s) and impact on child health due to literacy	Page no. 45-47	Matric pass is normal features & get married 16-18 years; children health in maximum case is not seen good/ examined in terms of IMR & CMR;

6	to gauge infant ;and child mortality rate; [both are often considered as the most sensitive indicator of health status]	Page no.63-64	Infant and child mortality rates are higher
7	to gauge the family size (total HH members are 5443 persons/ in 1019 HH interview attended;	Page no. 29	Average family size is 5 persons per family
8	to gauge the effects of literacy in totality in villages ;	Page no. 35-36	Yes, positive effects of literacy/ Mr. Bikoo Mehta of Birpur case study-page 43
	Health,	63-64	
	Total Fertility Rate ; (Lifetime births per woman)	Table 5.7 (page 64-64)	Girls get married at the age group of 16-18 years ; normal requirement education Matric / Secondary pass; (Lifetime births per woman 3.8)
	<i>Infant mortality [Infant Mortality Ratios/ 1000] (age group 0– 2 years)</i>	Page no.63	59 per 1000.
	Marital status among adolescent daughters;	27-28 &	Female get married normally at the age of 16-18
	Adult female literacy in villages;	Page no.50	No evidence found; however, female exposures are there by jeevika professional in relation to agriculture, job creativity and health matters;
	Any other; (recommendations & actionable steps)	67-77	Impact of education can be seen better; if jeevika runs well;

Adolescent female comprise a sizable proportion; prefer to get married normally at the age group 16-18 years. They have much in common; they become mother at a younger age comparatively. Parents opt for early marriages just to protect their daughters from any sexual harassment etc. Women live according to opportunity

available in urban or rural areas. Hardly any case of divorce is seen in this district. Marriages are successful in rural areas. By doing so, parents feel that their family values and socio-economic goals are accomplished. Females now are exposed to the mass media and with urban like living facilities, scope exists to change their outlook in villages by providing better education facility and making available non-conventional jobs in areas of petty profession (semi-skill) and businesses etc.

The persistence of early marriages in villages in this district reinforces women's low status and social isolation, and such marriages force girls prematurely end their education to assume household responsibilities. Consequently, early marriage reduces women's employment prospects at her own or in-laws house. Marriage also leads directly to child-bearing and this result due to pressure given largely by mothers-in-law through their sons. Young bride subsequently get baby relatively quickly. The pressure is to take care of the baby at the cost of earning livelihood. They face difficult time in their life at the very adolescent age-group.

We find effects of literacy in totality in villages on issues related to health, fertility, infant mortality, marital status among adolescent daughters and adult female literacy in villages, not much of published data is available. Hence, we are not able to submit relevant information on issues. Our field investigations reveal that children in general are under nutrition. Further, in education, literacy rates have improved and numbers of children attending schools have increased. The % of female literacy was about 21% in Supaul which increased to 47 % during the year 2011. In the district decadal growth in literacy is 24% among female in Supaul. The district being largely agriculture dominated economy and poverty ridden, less urbanised, the faster growth is possible only by creating employment opportunities, faster urbanisation and boosting agricultural production. Farm sector need to be boosted by providing agricultural inputs on massive scale in time. Excessive pressure of local population on agriculture needs to be reduced and agro-based economic activities be raised. Further, in absence of health related offerings to adolescent females in villages caused the absence of their balanced growth.

Infant Mortality Rate (IMR) is a good indicator of health, (refer table no. Table no.5.7 District-wise Results of Annual Health Survey (2012-13). IMR is high in the district of Supaul. 'Total Fertility Rate' is higher and the high IMR is concern to all of us. Average numbers of Child born by each woman refers to fertility rate; that can be lowered also by adopting schemes of family planning devices. It means that will stop contributing to population growth in the region in the future.

Further, to elaborate the concept, we find that the 'Total Fertility Rate' (TFR) is the average number of children expected to be born per woman during her entire span of reproductive period. The 'Total Fertility Rate' is 2.4. Among the bigger States, Tamilnadu and West Bengal has the lowest TFR of 1.7 and the highest TFR

recorded is 3.6 for Bihar (web source: Annual Health Survey 2011-12).Supaul is one of the most backward district in Bihar and high TFR affects the health of mothers.. Infant Mortality Rate (IMR); refer the table 5.7 & Crude Mortality Rate (CMR) refer the table no.5.8 indicate not favourable to the health in general in the economy.

In absence of any published information on adolescent's fertility (both pre & post marriage period) and marital status among adolescent's daughters and adult female literacy, we are not in a position to deliver any judgemental value. These are said to be the limitations of the study.

The term "Adolescence" literally means "to emerge" or "achieve identity". Its origin is from a Latin word "*Adolescere*" meaning, "to grow, to nature". It is a significant phase of transition from childhood to adulthood. A universally accepted definition of the concept of adolescence has not been established, but WHO has defined it in terms of age spanning between 10 to19 years. In India, the legal age of marriage is 18 years for girls and 21 years for boys. There is a high correlation between the age at marriage, fertility management and family health with education. In the light of such contemplation, the girl in the age group between 11 to 18 years is to be considered in the category of adolescent girls (Source web).

The Ministry of Women and Child Development, Government of India, in the year 2000 came up with scheme called "Kishori Shakti Yojna"(KSY) using the infrastructure of Integrated Child Development Services (ICDS). The objectives of the Scheme were to improve the nutritional in-take and health status of girls in the age group of 11-18 years as well as to equip them to improve and upgrade their home-based and vocational skills and promoting their overall development including awareness on health, personal hygiene, nutrition, family welfare and management etc. However, this scheme has so far not been implemented in the district of our concern (Source: office of the Bihar State Swasthya Society, Government of Bihar, Patna).

Common notion is that the 'Adolescence age-group' (AGs) is a significant period in one's female life and career with respect to mental, emotional and psychological developments. Adolescents' enjoy window of opportunities preparing for a healthy adult life. We observed during our field visits that nutritional problems originating earlier in life has been partially corrected. It has also been a period to shape and consolidate healthy eating and life style behaviours, thereby preventing the onset of nutrition related chronic diseases in womanhood and prevalence of malnutrition. Iron deficiency anaemia is the most widespread micronutrient deficiency affecting the vulnerable groups including adolescent girls. This in turn reduces the capacity to learn and work, resulting in lower productivity and limiting the availing power of economic and social opportunities. Addressing the health needs of Adolescent Girls requirement is not only to lead to a healthier and more productive women force but also help to break the intergenerational cycle of malnutrition.

Rajiv Gandhi Scheme for Empowerment of Adolescent Girls - SABLA – is yet to be implemented in Supaul district. Objective of the Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) is to improve the nutritional and health status of adolescent girls in the age group 11-18 years and empower them by providing education in terms of life-skills, health and nutrition etc. The Government of India introduced the Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (SABLA) in November, 2010. The scheme is yet to aim at equipping girls with information on family welfare, health and hygiene, existing public services, etc. in Supaul district. Currently, the scheme is set to be implemented in our target district using the platform of ICDS, with AWCs. The following are said to be the objectives of the aforesaid scheme.

**Objectives of the RGSEAG scheme:** Following are the proposed objectives of the scheme;

- i. to enable the AGs for self-development and empowerment
- ii. to improve their nutrition and health status.
- iii. to promote awareness about health, hygiene, nutrition, Adolescent Reproductive and Sexual Health (ARSH) and family and child care.
- iv. to upgrade their home-based skills, life skills and tie up with National Skill Development Program (NSDP) for vocational skills
- v. to mainstream out of school AGs into formal/non formal education
- vi. to provide information/guidance about existing public services such as PHC, CHC, Post Office, Bank, Police Station etc.

Till date the SABLA scheme had been introduced in 12 districts of Bihar excluding the district Supaul; these are Patna, Buxar, Gaya, Udaipur, West Champaran, Sitamarhi, Vaishali, Munger, Banka, Saharsa, Kishanganj and Katihar. The SABLA scheme is a 100 percent Centrally Sponsored Scheme (CSS) for all inputs, except the nutrition component which is shared between the central and state governments on a 50:50 basis.

## CHAPTER IV

**4.0 FINDINGS FROM PRIMARY SURVEY AT HOUSE-HOLD LEVEL:** We interviewed respondents in villages at their houses. In addition, at later stage we distributed objective type check-list to female students in educational institutions to fill-up. Study mainly is based on primary survey and its findings are relevant to broad policy formulations. Depending on out-come of this; the scheme may further be widened and re-generated. Individual Health and hygiene is largely dependent on availability of treated drinking water and proper sanitation facilities. There is, therefore, a direct relationship between water, sanitation, health and education. Education brings awareness on health issues. Consumption of unsafe drinking water, improper disposal of human excreta, improper environmental sanitation and lack of personal and food hygiene cause spread of numerous diseases.

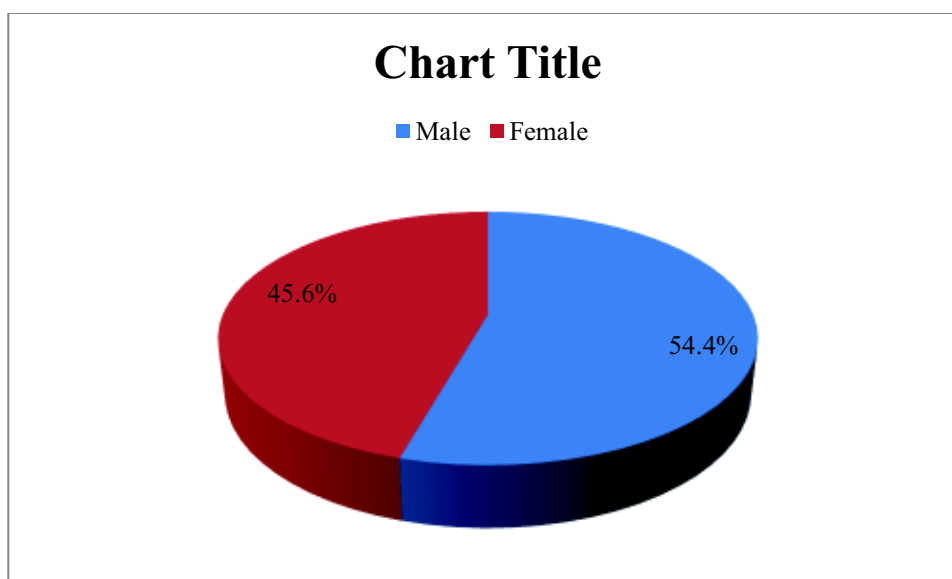
The effect of education can be positive only when female develop exposure for skill and get job. Jobs may be by self creation; and/or by becoming an employee somewhere. Potential merits need to be recognised. Unless villages are made prosperous and create jobs; is possible only when value additions are made in the field of agricultural produce and logistic diversification like village mandi, retail shops, tuition centres, good education institutions, road and rail linkages. We observed all these criteria lacked in this region. Supaul is not connected by broad rail linkages. Movement in the adjoining areas is cumbersome.

We further observe poor sanitation; lack pure water and hygiene impact adversely to all. Hand pump is the only source of drinking water all over Supaul. Children particularly girls are denied their right to education because their schools lack private and decent sanitation and processed piped drinking water facilities. Women in certain cases are forced to spend large parts of their day in fetching good water for drinking and other uses. Poor farmers and wage earners are less productive due to illness and lack of sound health. Without pure water and hygienic sanitation, development is impossible. Educating kid's especially female child members in the family becomes secondary in nature because education in short run does not yield any benefits or support to the family.

**4.1 Profile of House-hold level (HH) Respondents:** We conducted face to face interviews at house-hold level with the help of instrument of survey numbered 1019. The total number of house-hold members in the family are 5443 persons; male members constituted 54.4 % while female 45.6%. Average family size is about 5 persons per family. The same data is indicated below by means of a chart;

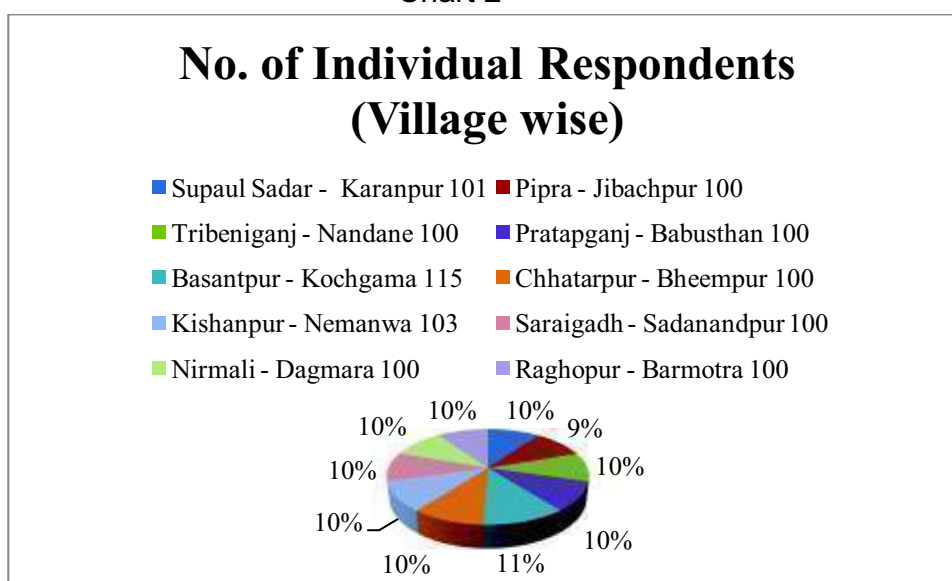
Chart 1  
Respondents Gender -wise





We explain below number of individual respondents village-wise by means of a chart;

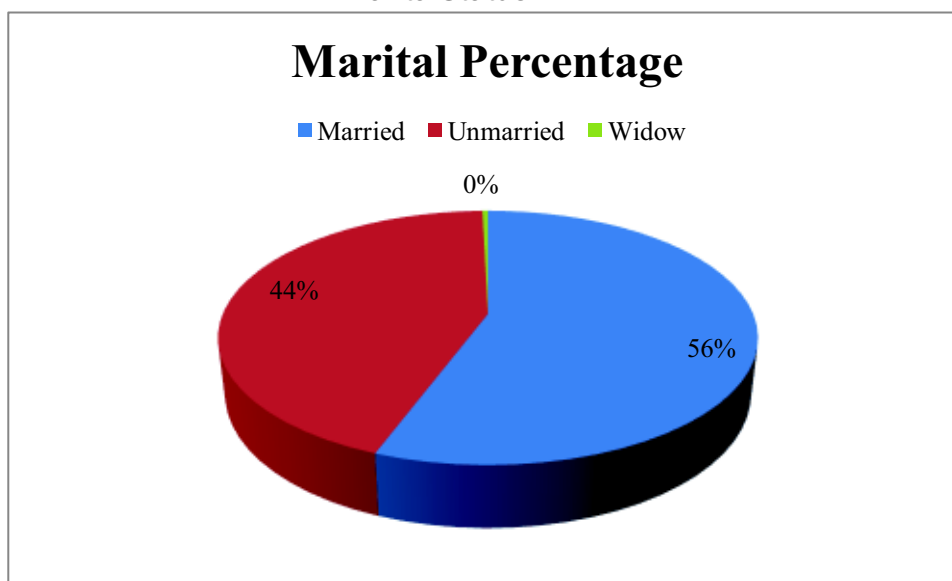
Chart 2



The number of respondents village-wise varies; maximum are 115 in the village Kochgama -Basantpur block, Chattarpur-Bheempur 100 numbers, and 101 in Karanpur-Supaul Sadar block. At rest of locations limited to 100 numbers only. In survey we conducted slight more than target because of error if occurs on probability. However, owing to good training we have not committed any mistake.

Among the total house-hold members 55.7% are married, 43.9% unmarried and 0.4% are widow and others; illustrated below;

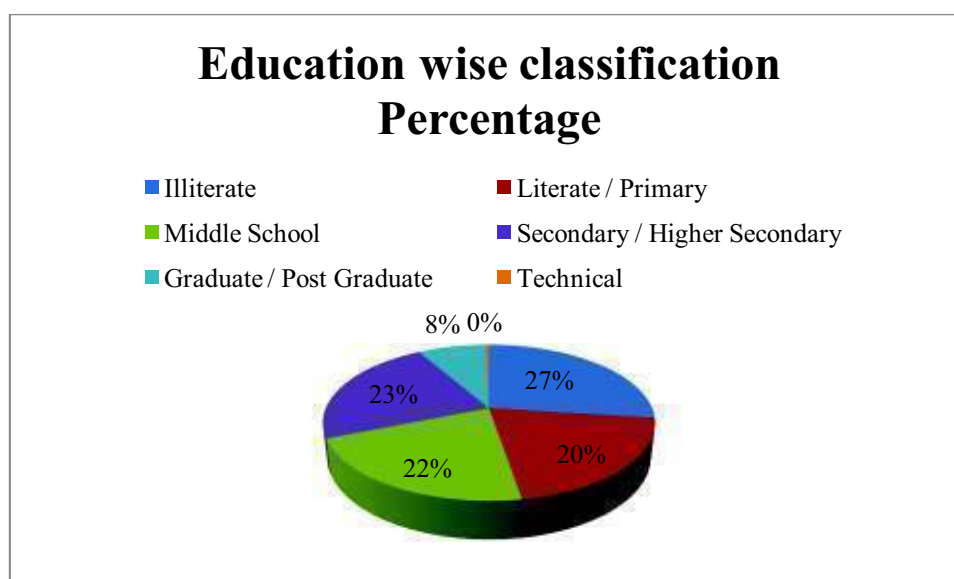
Chart3  
MaritalStatus



At house-hold level, 2159 (51.4%) are the potential beneficiary of jeevika programme. Impliedly jeevika programme is in operation at these locations while 3284 (54.5%) numbers are not to be covered under such benefits. Jeevika programme is yet to be launched at these locations.

Looking at education-wise whom we interviewed (on individual basis) face to face, illiterate constitute 27%; respondents 20.3% constitute literate/primary, respondents middle pas 21.5%, secondary/higher secondary 22.8%, graduate/post-graduate 7.9% and technical 0.4%. All data are shown below in a chart;

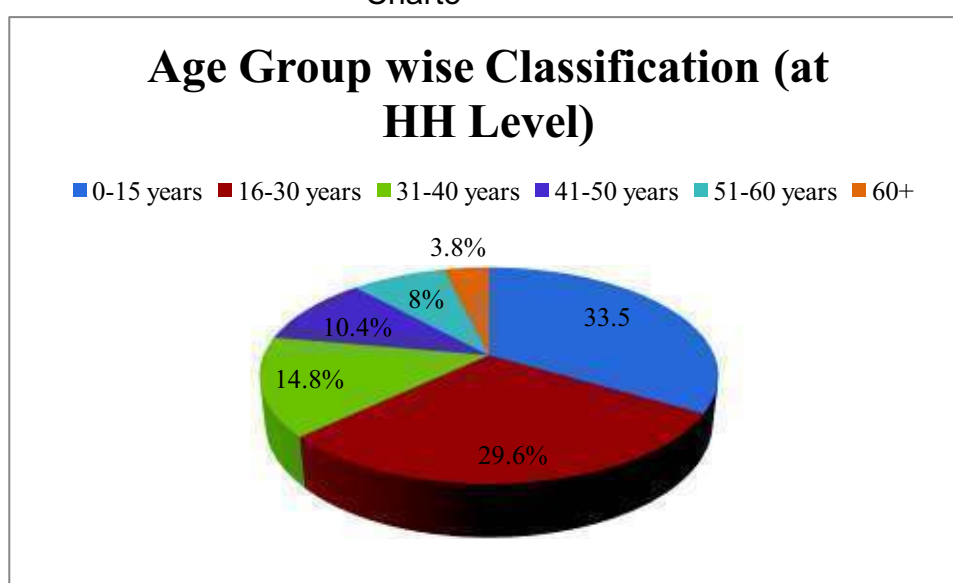
Chart4



We analyse the house-hold members in each family; respondents age-wise 33.5% are 0-15 years age group, followed by 29.6% in 16-30 years, age-group 31-40 years are 14.8%, further 41-50 years are 10.4%, again 51-60 are 8% and 60 plus years are only 3.8% of the total number of respondents. This is the scenario of our respondents at all grouped age-wise.

Our further analysis relates to interviewing head of family and/or female members or whoever was present at that time. However, if we are not able to capture female respondents and failing which, we opted to interview male head of family, other-wise we interviewed who can give all required information as per questionnaire of their family depicted below in a chart;

Chart5



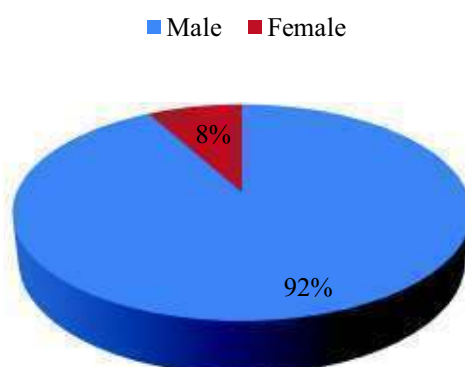
The total numbers of infant & productive age-group at HH level 0-30 years constitute 63.10% of the total members. Females are part of this number, realising the gender ratio, female in adolescent group are substantial. The presence of female is 925 per 1,000 males in this district.

We illustrate below findings based on primary survey who were interviewed in villages on individual basis:

**4.2Profile of Individual Respondents:** The male constitute 92.0% while female only 8% of the total respondents; depicted below in a chart;

Chart 6

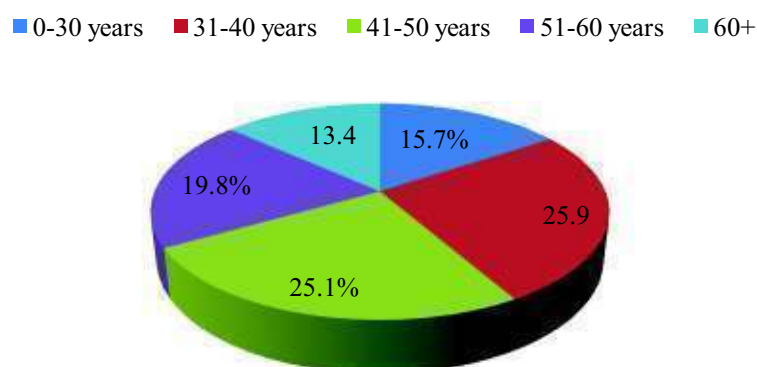
### Gender Ratio at Individual Respondent Level



Of the 1019 total number of respondents; 15.7 % are in age group of 0-30 years, followed by 25.9 % in 31-40 years, while 25.1 % in 41-50 years old and 19.8 are in age group of 51-60; finally 13.4% in 60+ age group.

Chart 7

### Age Group wise Classification (at Individual Respondent Level)

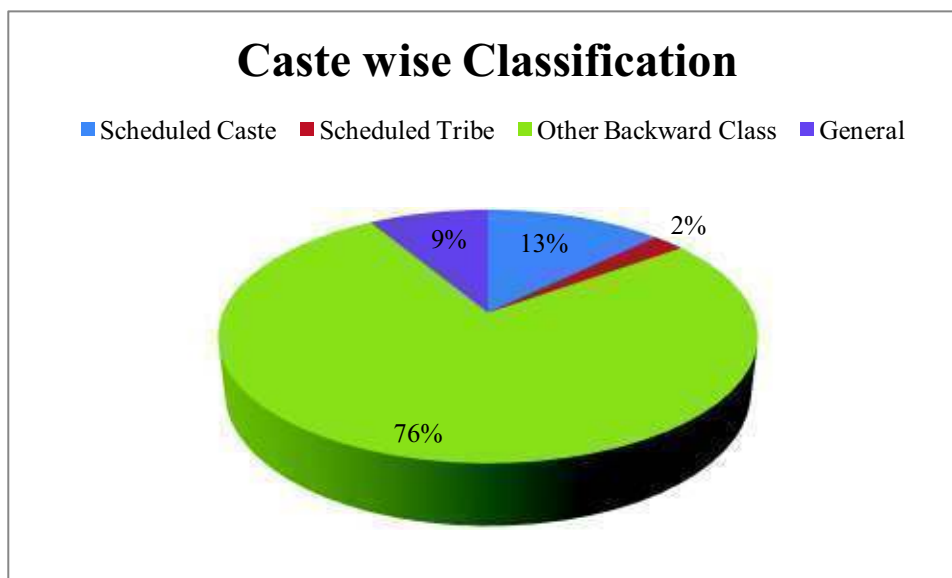


Thus, chart reveals we have varied type of respondents in terms of age considerations. Interviewers successfully elicited information gathered during face to face contacts.

It is quite relevant to examine the literacy level of our respondents and members of house-hold. Out of the total respondents; 12.7% are Scheduled caste, 2.3%

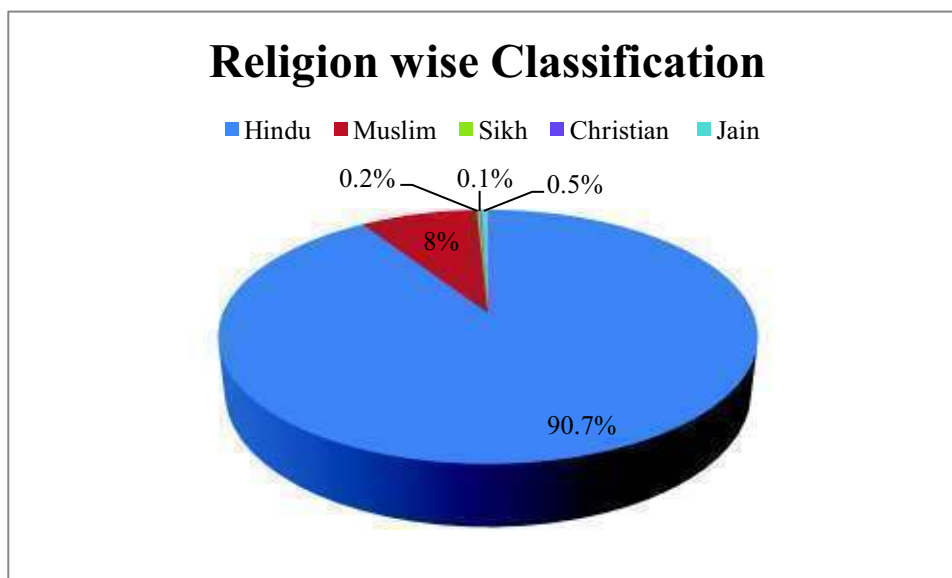
Scheduled Tribe and 76.4% 'Other Backward Class' and finally, 8.6% in general category. Impliedly, among respondents OBC constitutes the maximum number.

Chart8



Looking at respondents by type of religion, we find 90.7% are Hindu, while 8.4% Muslim, Christian, Sikh and Jain to-together constitutes less than 1 %.

Chart9



Above table indicates that the members of Jain community are in minority in Supaul district.

**4.3 Total Annual House- hold Income:** Out of total 1019 only 995 responded to this question. Respondents 43.3% indicated that their total annual house-hold income is

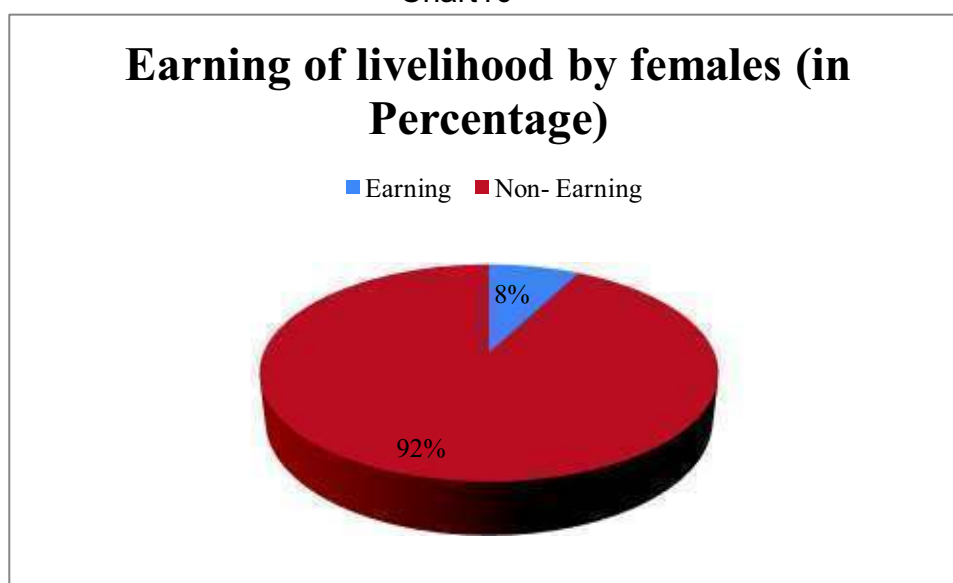
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Submitted to 'National Commission for Women-New Delhi'

Rs.80,000/- (eighty thousand) & above , followed by 19.4% income in between Rs.60001-80000; again respondents 12.9% income 50001-60000 ; further respondents 15.4 % income 31,000-Rs.50000 and respondents 9% income is Up to Rs.30000/-.

**4.4 Earning Members in the Family:** We explored during our field survey process whether any female members are earning. This is an important consideration to evaluate impact on female of education. Our finding reveals that respondents 92% indicated that they do not earn while only 8% indicated that they do earn for their livelihood.

Chart10



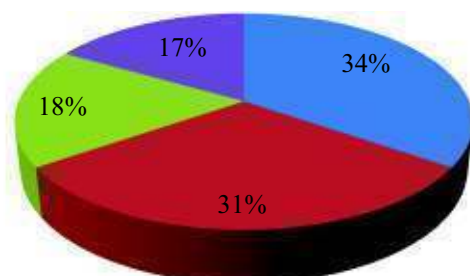
Out of total respondents in our field survey process; only 78 female respondents at individual as earning members. Respondents 34% expressed that they earn only upto Rs.5000/- per annum while 31% indicated that they earn Rs.5001 to 30,000/- and 18% in between Rs.30,000 to 40,000 while 17% indicated earning above Rs. 40,000/- per annum.

Illustrated below in a chart the earning of female p.a. in % ;

Chart 11

### Earnings Range p.a. of Female (in Percentage)

■ upto Rs 5000 p.a. ■ Rs 5001 - Rs 30,000 ■ Rs 30000 - Rs 40000 ■ Rs 40000 +



We looked for change how resources are allocated within the family over different heads as a part of daily house-hold expenses. Income generation capacity is so meagre and irregular that still head of family male member command the decision-making responsibility. The families are traditional and orthodox unlike urban living where change in job and job locations changes. As income expanded part of proceeds are spent over paying off old debts, cultivation, education, quality of food in-take and commuting to cities etc. However, increase in income is not that significant.

Shift in decision-making process is felt when going out-side the village; certain amount of adjustment is needed while going out. Job timings of working female have to be given priority. Mobility on the part of daughter is realised as less important as compared to son in the family. Commutation to nearby district is time consuming, costlier and tedious. Types of bill arising out of various uses (like mobile, telephone, water and electricity etc) are considerations as who pays. Hand-pump is the only source of water hence no utility bill has to be paid. No sanitation provision exists. Only electricity and mobile bills are paid by the beneficiaries. Normally, head of the family pays.

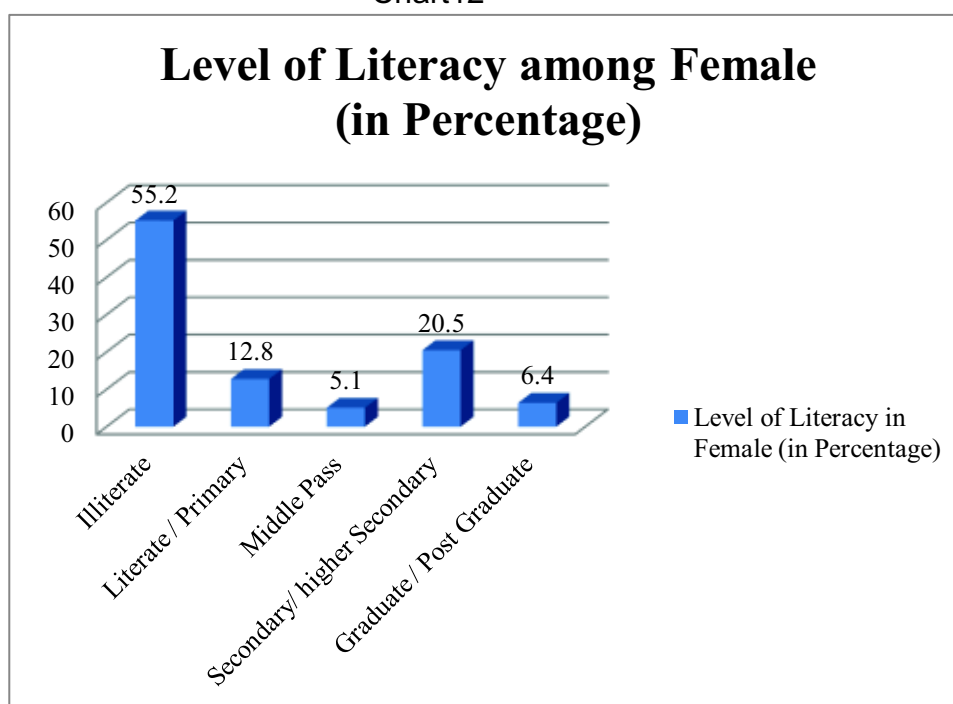
The type of occupations pursued to support their livelihood are agricultural labourer, Panchayate teacher, Aganwadi worker, Asha worker, government jobs, shop in rural-urban area, helper in a factory, tailoring, Beauty parlour & house-hold activities, bank job, tailoring and starting own business and shop etc.

We do not find any significant impact of skill due to education on female as interactions were held at various levels. However; only stray cases could be seen hither and thither. Willingness to work arises everywhere even with education and

without education; men/women get job out of the village. Village infra-structure is not upto the expectation to generate job for female.

Of the total respondents, only 78 numbers of respondents being female, educational level is as follows; 55.2% are illiterate, 12.8% are literate/ primary, respondents 5.1% middle pass, respondents 20.5% secondary/higher secondary and respondents 6.4% graduate/post-graduate. It is difficult to assess exactly impact of education; it may also be because of normal developmental process. Only female work in Aganwadi and hence comparison cannot be made whether female get remuneration less or at par with men. In school teaching in government school, they all get payment at par with men counterpart.

Chart12



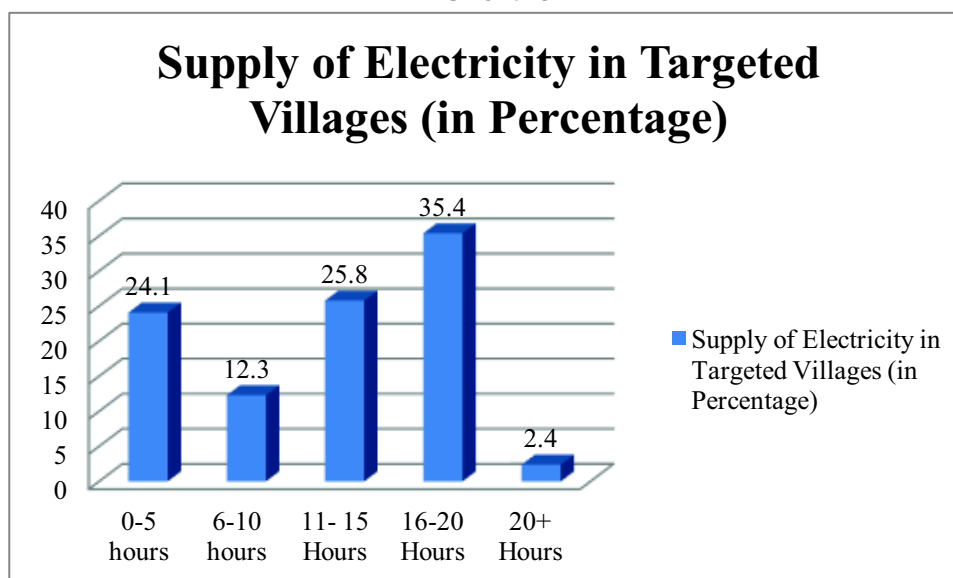
It is suggested that public spending should be encouraged in areas of agriculture, and infra-structure. By infra-structure, we mean expenses should be on building good houses, road, street light, opening of sufficient numbers of school and colleges and extension branch of National Open School and Indira Gandhi National Open University (IGNOU) etc to cater local requirements. These will impact job opening and improved education etc. Investments must be made in view of requirement and prospective emigration and migrants. Investments in areas of small and micro level are encouraged in and around Supaul.

**4.5 Supply of Electricity:** Supply of electricity is basic for further development. We examine the duration of supply of electricity in the targeted villages. Respondents 24.1% indicated that electricity is available in their area for only 0-5 hours while 12.3% expressed supply of electricity is available only for 6 to 10 hours again 25.8%



expressed for 11 to 15 hours. Further 35.4% respondents expressed that electricity is available only for 16 to 20 hours; and 2.4% said that is available 20 hours and above. Such responses are depending upon supply of electricity vary village to villages and block to block, illustrated in a chart below;

Chart13



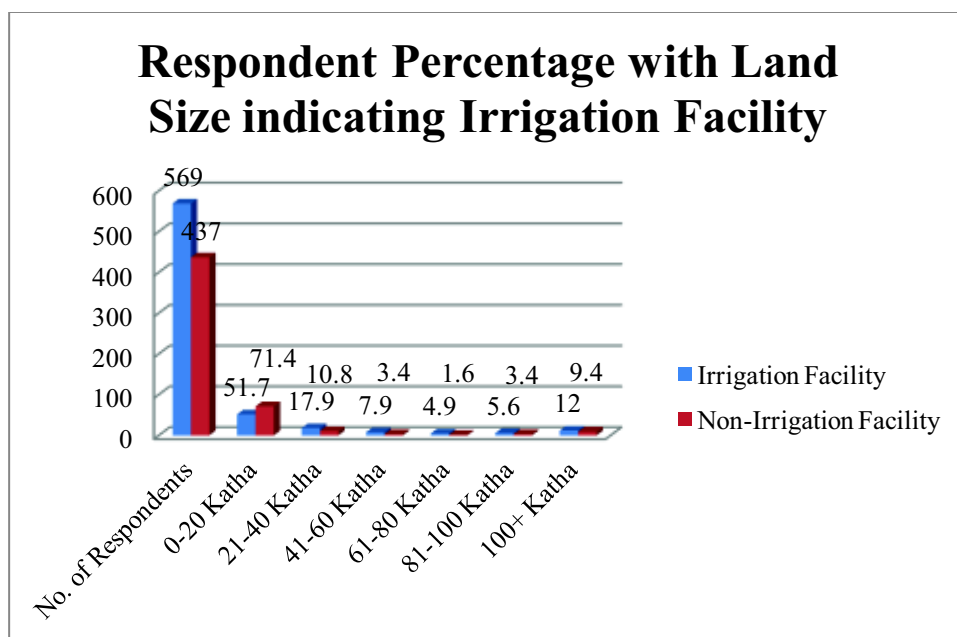
We do understand that lesser the time to supply of electricity at home; lesser time students can study and vice versa. Students require regular supply of electricity to enable them to study regularly. Otherwise, impacts their career adversely. There is need to supply electricity on regular basis in all villages in the district and especially during their study time.

**4.6 Durables Available in Respondents' Houses:** Out of total 1019 respondents, only 992 respondents could respond to this question. Only 81.3% have mobiles, 20.9 % motor bikes, 20.4 % Television, 22.8% fan in their houses, 48.4% cycles, 6.4% pump-set, 2.9 tractor & 1.9% thresher for agriculture purpose, 1.9% cooking gas connection, 0.2 % lap-top, 0.3 four wheeler car and 0.6% LCD Player. These are the items prominently have with the respondents' houses. These indicate items are of normal values and significance. Unlike urban areas in Patna, female at large in Supaul donot have access to modern amenities. Their monthly income need to be improved to enable them to live better.

As regards, the land owned by the respondents' family members, only 967 respondents are found to have land. Only 59% have land in between 0-20 katha of land, 13% with 21-40 katha, 8.3% with 41-60 katha ;3.5 % with 61-80 katha and 5.4% with 81-100 katha while 10.8 possess land above 100 katha of land. Impliedly, land they own for agriculture purpose appears not be a profitable venture, indicators are with respect to durable available in their houses and with given level of education

level, respondents are not able to come –up in the life and career. Economic condition appears to-wards down-size.

Chart14



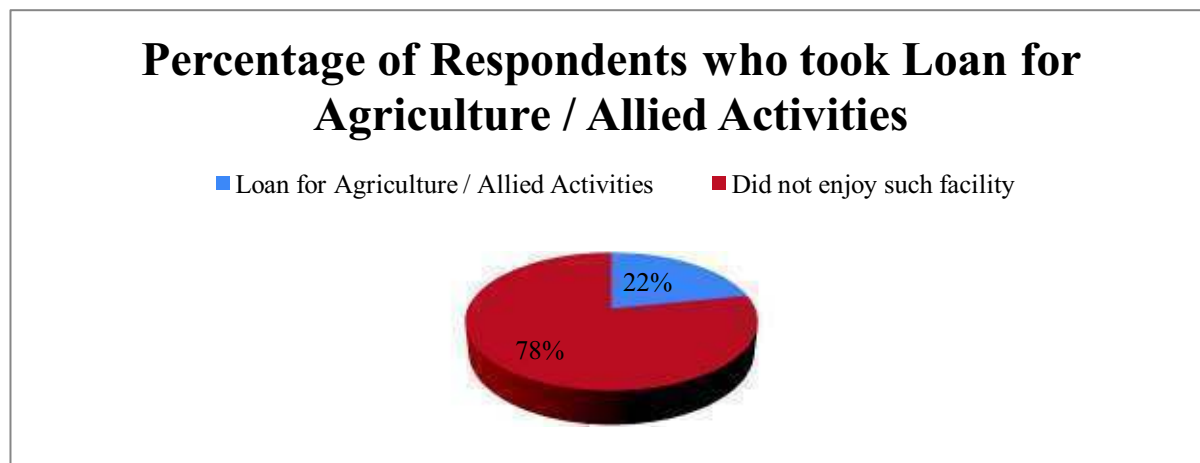
**4.7Agriculture Backbone of Supaul District:** Bihar is primarily an agriculture dominated state and Suapul is no exception to this feature. It is pertinent to examine the arable land with irrigation and without irrigation facility available in the district. As per our survey out of total 1019 number only 569 respondents expressed that they have irrigation facility for their land. Respondent 51.7 % expressed that such facility exist for their land in between 0-20 katha of land, respondents 17.9% indicated in favour of land in between 21-40 katha, further, 7.9 % for land in between 41-60 katha, respondent 4.9% in favour of 61-80 katha of land, 5.6% for land in between 81-100 katha; and 12% for 100 katha land and above. These are sizeable amount of land with irrigation facility to raise crops.

However, we examine here the issues faced by farmers having no such irrigation facility for their cultivation. Out of 1019 only 437 number of farmers indicated that they have land without any irrigation facility and face difficulties in raising crops. Respondents 71.4% indicated that their land size in between 0-20 katha is without any irrigation avenues, respondents 10.8% having land in between 21-40 katha of land, respondents 3.4% farmers' land in between 41-60 katha, respondents 1.6% land in between 61-80 katha and finally respondents 3.4% expressed that land holding is in between 81-100 katha and 9.4% respondents said that land is above 100 katha of land without any irrigation facility.

Agriculture being back bone in Supaul district; it is pertinent to examine whether farmers took loan for agriculture and allied activities. Our data reveals that out of

total 1019 number of respondents; 22% took loan for agriculture and other allied activities while rest of respondents did not enjoy such facility.

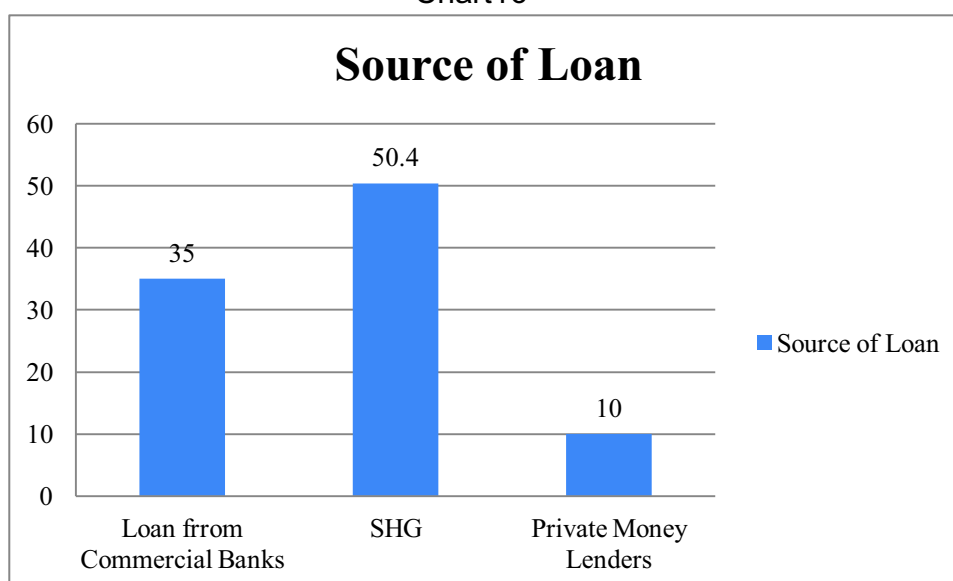
Chart15



Out of total respondents only 222 number of respondents expressed that they took institutional loan and also from private money lenders sources. Respondents 35% indicated that they took loan from commercial banks (institutional loan) while respondents 50.4% Self Help Group (SHG), respondents 10% from private money lenders. Respondents took loan for pursuing study of their younger generation in the family got diverted to meet expenses for agriculture purposes also.

The chart reveals that SHG and private money lenders are major source of support to farmers while commercial bank lags behind. The influence of private lenders should be reduced to maximum; as they keep the debtors under own influence. Farmers keep on staggering at low levels in terms of net earnings.

Chart16



Investigating the loan fund utilisation, findings indicate that loan taken for pursuing study got diverted to-wards meeting other family commitments and hence education got secondary status and neglected. Poverty appears to be a reason for such diversion of loan fund. This should not further be encouraged.

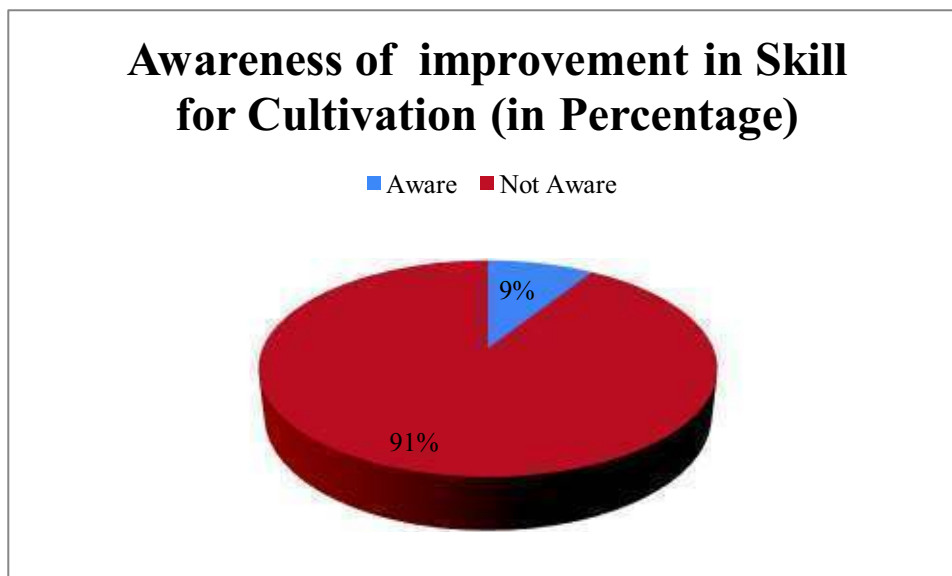
Agricultural production more or less remained the same as there has been no shift in production pattern of rabi, kharif, fisheries, horticulture and livestock in absence of training, practical exposure and outings of farmers for agriculture and other rural based economic activities.

Farmers do face problems in securing loan from institutional sources, however, on account of their good rapport and farming background, few of them enjoy small amount of loan from rural banks. Farmers took loan also from non-institutional sources where no such paper transaction and security is required, hence get money easily. Non-institutional credit offers poor farmers loan and put them in a trap where time comes when is difficult to get out.

Agriculture being backbone, farmer depends on their farm products for their survival. Once the agriculture products are ready to sell, farmers look for market to sell output. Farmers also sell handicraft items in the urban market and farm products in the Agriculture Produce Market Committee (APMC) and/or in private mandi. Products are easily sold in private aanaj mandi to adadhiya. Private big kisan and other hoarders pay cash on immediate basis but at lesser price. Thus, the farmers who work full time basis are devoid of their due share in the final market value price. Farmers thus are devoid of their actual amount of earning and therefore farmers are left –out with fewer amount of cash and this indirectly affect the education of children whose parents take loan from non-institutional sources.

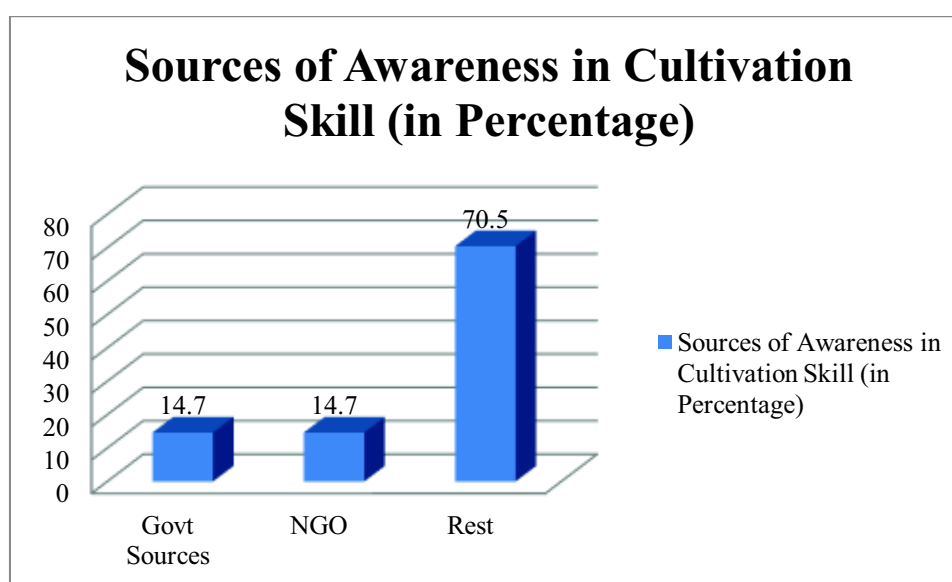
Time and again farmers felt improving skill for cultivation and increasing the final products, respondents 91% expressed that farmers are not aware of best practises being followed in farming activities. However, only 9% respondents expressed that they learnt such practises from government, Non-Government and other sources. It is illustrated below in chart;

Chart17



Below in the chart, illustration indicate that field professionals investigated the sources of knowing the technique of best practices in farming; findings indicate that the government contribution is about 14.7%, NGO 14.7 % and the rest 70.5% from other sources like self-learning and self-researches. Obviously interventions are required at government level in providing the best practices for farming in the Supaul district. This is illustrated by means of a chart;

Chart 18



Good practices in farming helps to get good results in harvesting while traditional farming yield lesser products with inferior quality. Farmers do lured for a good farming system in villages.

We explored the level of difficulties faced by farmers in obtaining /procuring standard / quality of seeds, fertiliser, insecticide and pesticides used by farmers in farming

process; finding reveals that all respondents took interest in responding to this question. Respondents 13.4% revealed that fertiliser is not available in time to the farmers and hence damage the crop production, respondents 2.9% indicated that quality of seeds and fertiliser are not good for farming, respondents 64% could not respond effectively as they have no idea on this topic. Their exposure is very limited on such issues. Respondents 6.7% said that good seeds and fertiliser are costly to be used and hence they depend largely on natural power of the soil to raise products. Respondents 6.5% do not have their own land and hence do not buy fertiliser and seeds. Rest of farmers allege government negligence and lack control quality items over available for farming. Government intervention is required in promoting good cultivation. It is expected that with rise in income at parent level, to boost female child education while with lower income there is little chance that they can do so.

None of the respondents ever received any practical exposure for investment in areas of agriculture and agriculture related activities. Farmers at their own have so far not spent any amount on training or any type of exposure either for agriculture, horticulture, veterinary and fisheries. No such expenditure so far has been incurred by government or any other institution at this location.

It is gathered during our field survey that no investment on any type of training has been organised to develop the basic skill among farmers. We learnt from secondary sources that land in Kosi River belt is fertile and prosperous. Its natural capacity to yield is sufficient to cater requirements of small farmers. Therefore, even if no investment is incurred on training, fertiliser and other agro-based equipments; the agricultural production is sufficient to cater domestic requirements of farmers. However, Supaul district is flood prone and partly flood affected areas also. Water from Kosi River brings good amount of soil during the rainy season and flood time. This affects the soil productivity in positive sense. Soil re-generation is needed to promote farmers' income.

We thus conclude that agriculture sector in no way contributed female elevation and / or skill development. Hence, assessing any impact on female is of no use and does not yield prominent positive result.

However, farmers in general who came up in agriculture sector rose at their own initiative. Mr. Bikoo Mehta of Birpur is an example in this respect. He belongs to a poor farming family but rose to a great extent; sets an example of rich and aware farmer in raising crops and fertiliser. His brief case study is appended in Annexure III suggested for further development in Annexure IV of this report.

**4.8 Receive of Complementary Equipments; like diesel engine/electric motor/sprinkler /drip etc under any other scheme/ program of the State/Central government:** We tried to find out any such benefits offered to local farmers in this district. Findings indicate that 83.9% did not receive any such benefits either of the

governments (state-central government). In absence of such benefits and poor farming practises, farmer economic status could not be elevated. Any substantial improvement in economic empowerment of female members of the family could not be seen. The economic improvement to make a dent in life of rural female is not seen in these selected villages. Respondents 16.1% during our face to face contact indicated that they have received complementary equipment for farming. Such benefits are offered to respondents in the village Kishanpur 47.4%, Pipra 36.4% and Tribeniganj 26.3%. Obviously, there is the policy of pick and choose to benefit the farmers. These all offered over a period of time and not during a particular year.

Of the total respondents only 2.5% received equipments for farming while no any equipment was distributed to rest of farmers. Equipments were distributed to only 25 numbers of people. Motor engine distributed to most of them while Honda pump set and diesel was given to few of them. Little small equipments for farming were also given to very few farmers on selected basis. These 25 numbers farmers have been given over a period of last eight years. Such a step appears to be very negligible in the light of total requirement by farmers in the district.

We logically derive that agriculture is not a potential sector in the economy to support females impacting their livelihood. We feel there is too much dependence on agriculture by too many persons of the same family; has reduced the productivity per unit. There is need for diversification of local people in some other segments of the economy such as non-land based activities like rearing animals, cultivating mushroom in houses, handicrafts, handloom work and bee keeping activities. Possibly such activities may yield good results.

So far investment made on up-grading the level of skill, only two persons middle pass male in Kishanganj and Saraigarh blocks are beneficiary. We should not expect big positive results either at block or district level. There is lacks of 'training by demonstration' on farm and organising training camp in villages. Training is part of efforts of Jeevika on skill development programme. It is yet to be launched vigourously.

**4.9 jeevika Programme:** The Ministry of Rural Development, Government of India has launched National Rural Livelihood Mission (NRLM) by restructuring Swarnajayanti Gram Swarozgar Yojana (SGSY), effective from April 1, 2011. The objective of the programme is to provide gainful self-employment opportunity to out-reach population on community scale in rural areas. The Bihar Rural Livelihoods Promotion Society (BRLPS) is functioning as the State Rural Livelihoods Mission under the overall framework of National Rural Livelihoods Mission (NRLM). It aims to scale-up Jeevika model of poverty alleviation throughout the state in a phased manner.



**4.10 Jeevika Programme in Supaul:** The programme is in operation in selected blocks in consultation with District administration, Supaul. Out of total respondents 1019; respondents 403 numbers are the potential stake-holders of Jeevika arising from implementation of their programme while 616 numbers (approx 61%) of respondents are devoid of such benefits in immediate future. We met few beneficiaries who are members of SHG (Self Help Group) availed benefits in loan financing and further inter-linking benefits from their respective SHG. The money they received used for the purpose of education of their child including the female child and other family committed expense.

Only 76 number of respondents availed skill development scheme of the government. This is less than 10% of the total responded in whole of our survey. Farmers availed the 'Kaushal Development' programme' also but concentrated only at few blocks like Saraigarh and Kishanpur; these are the blocks where Jeevika scheme is under implementation.

**4.11 Utilisation of Earned Money:** Money saved from agro-based and other economic activities has been used differently by different farmers. Respondents 348 numbers out of total 1019 indicated that they incurred the expenses over marrying their sons & daughter, meeting the expenses over their education, agricultural activities and over purchase of consumer durable items. We thus find that no such expenses incurred over purchases related to agro-base activities in villages like Barmotra, Karanpur, Babusthan and Dogmara villages. The village Karanpur is very close to Supaul city, hence surprisingly no such economic prosperity is seen around villages. There has been no change in education of female child.

About 11% respondents of the total 978 numbers responds; indicated that consumption pattern in every village has slightly changed. Maximum change is seen in case of Karanpur village followed by Nemanwa. The Karanpur village being very close to Supaul city; possibly benefited maximum. Beneficiaries are more of female members in the family as compared to male members; the reason being access to main city and their orientation. Farmers acquired farm assets, repaired and maintained of their houses out of additional earned income by female. Least maintenance of houses and buildings has been done in case of Pratapganj - Babusthan village. Pratapganj is very far off from the main Supaul city and hence facing difficulty in coming up.

**4.12 Children Education:** Out of 975 respondents, only 86% revealed caring for children education in villages. Impliedly, rest of the total respondents either have no understanding on importance of education or have no disposable money for their youngsters' education expenses. It appears to be case of compulsion on part of village people over their self survival and children education.

Respondents 952 numbers, only 25% of them indicated that they used the part of additional money earned over paying off old debts. As a part of normal practice in



education, owing to poor life-style and food-in-take could not find significant change among daughter(s) as an impact on child health due to literacy.

We should not expect any remarkable change just as increasing % of literacy where quality of education is questionable and also on the progress among daughter(s) as an impact on child health due to literacy. In number of cases, we find that female enter into the marital status during their adolescent period because either there is lack of proper education facility and /or financial crises. There is no assured employment prospects in the village hence, marrying is only option left-out with parents.

**4.13 Improving Further Water Availability:** Respondents numbering out of 934 only 45% indicated part of money earned is spent over water availability. Water being precious is being taken care by only handful of respondents. Female members' care for quality of drinking water.

**4.14 Problem Faced in Sale of Crops/Output/Skill Development Activities:** Out of total respondents 1019, only 478 numbers responded. However, only 19% lodged complaint of not getting the right price of their products, they faced uniform problem in sale of crops. Besides, not getting right price the farmers seek government intervention to get better pricing; farmers want to sell their products through controlled mechanism. They have to sell products under compulsion at under- price and hence devoid of actual or deserving price they could fetch other-wise.

Under pricing of agro-based products implied less remunerative prices to farmers; they will have lesser amount with themselves to meet expenses on education.

**4.15 Fodder Issue in Villages:** We also need to examine impact of irrigation over food of livestock. Improvement in the production and availability of fodder is important because of their survival. Livestock is backbone of village prosperity. Apparently, milk is the main production and basic food to human survival. It fetches cash to farmers. Only out of 964 numbers of respondents, about 43 % expressed positive on this issue. Improvement marks the development of agricultural efforts. However, rest of respondents expressed negative on this issue.

This affects farmers earning and make them devoid of cash and affect children education. These are the indirect impact over families as they donot earn from their livestock and thus have to face consequences and put them at shortage of cash.

Further, 86% of 964 respondents also expressed that they have so far not received any quality fodder as assistance from any source. It emerged from our field survey that 70% of 964 number of respondents expressed that cultivatable area under fodder production so far has not increased in the 'Command Area' having irrigation facility. Majority of respondents find status quo in the 'Command Area' having irrigation facility for production of fodder in villages.

**4.16 Milk Production and Livestock:** Respondents out of, 964 numbers only 28 % of them said growth in 'Milk Production' .while rest of farmers does not find any such growth in milk production. Obviously, the issue is related to livestock and quality of fodder offer to animals in villages.

While discussing over livestock and fodder issues, we need to examine inclination of farmers towards 'Goat Keeping' as a part of livestock practices. Such practices yield cash to farmers at later stage. Out of 964 numbers of respondents, only about 37% expressed over goat keeping' as a part of livestock practices in villages.

We further, examined issues related to exposure of farmers on maintenance and rearing of livestock organised by the 'Department of Animal Husbandry' Government of Bihar. Only 1.6% of 964 respondents expressed as there has been an initiative in few villages by the Department of Animal Husbandry on the issue.'

We do not find any substantial contribution from 'farm sector' in improving the female education and skill leading to improvement in their life and career in villages.

**4.17 Migration of Village people in Search of Job:** There has not been any improvement in job opportunity and diversification of agricultural production hence compulsion on their part is to go out of village in search of work to earn money. Farmers expressed that only during the recent times, got all seasons houses to live during the year. They got land and monetary help to build houses under the Indira Awas Yojna (IAY) in village. This of course checked the migration on seasonal basis.

Respondents only 312 numbers expressed about migration from their village. Number of migration from village varies village to village and on seasonal basis. The minimum number of migration had been from Nandane (Tribaniganj) 12 numbers only while it is 59 numbers from Bheempur in Chattarpur block. Later is interior village in this district and hence not developed so far adequately. In absence of father and/or parents moves out of village, difficult situation arises on children education; not able to go at distance location for schooling.

Respondents are more critical in the village on their migration in Karnpur village-very close to Supaul city. Respondents in this village intend to give better education to their children but due to affordability reason, migration is inevitable to earn bigger amount of money. There is lack of alternative employment opportunity in villages; and hence skill development if launched may check migration. Jeevika is yet to be launched in this block/village. The place has good potential for further development.

Respondents about 27% (273 numbers) of the total 1019 (100%) numbers indicated that migration to some extent have been possible due to education factor. Migration has been both within the district and the state of Bihar; while job seekers also migrated to various locations in India and out-side the nation as well. Locations of migration within India are Haryana, Kolkotta, Delhi, Punjab, Jammu & Kashmir, Madhya Pradesh, Uttar Pradesh, Karnataka, Maharstra, Jharkhand, Chandigarh,

Rajasthan, Gujarat and Orissa. Most of them are labour; they have nothing to do with education. We feel job seekers migrate in search of job to all Hindi speaking belts. Further, migration of skilled persons took place on international basis also like Saudi, Turkisthan and China etc. Few migrations are due to job transfer who works in government, Bank and private jobs. They belong to villages in the district of Supaul but migrate either on seasonal basis or for long.

Education of children is better who went outside the district .We also feel that field investigators worked at Supual with us were keen to work out-side the district and the state. There is no activity worth the name on skilling and job opening and security.

Respondents about 27% of the total universe expressed on migration issue. Only 16% [of 27% total respondent on this issue] indicated that they migrated for only 0-60 days, followed by another 16% who migration is for 61- 150 days, and again 26% respondent who's the period varies between 151- 365 days. They are mostly labour. Further another 17% whose period of migration is up to 1500 days ie more than a year. Last one migration appears to be due to education and transfer in job.

About 73% respondents said that they do not migrate for any reason, prefer to live in villages only.

We find only 2% female respondents of 1019, migrated from this village. They are in job in Aganwadi in other village. This is an impact of education among female in Supaul district. All of them are in Kochgama village in Basantpur. This place is very close to Nepal border. Jeevika programme has so far not been implemented here. However, female members move in and around villages in search of labour job also.

Respondents numbering 1018, out of 1019 favoured skill development through Self Help Group (SHG).Economic activities carried out by members of SHG has been accepted by all respondents. SHG is a source of finance for their economic viability and respondents are in favour of boosting such activities. We feel farmers in the region have great hope and expectations from on-going Jeevika programme in the district.

This programme is expected to generate additional money for their better livelihood and offers better opportunity for educating female child. Female child require better care for amelioration in villages. These are on probability basis to increase the monetary income over a period of time.

**4.18 Improving Efficiency of Skill either on Farm or Non-farm segment:** We collected information improving skill of village people in the economic activities. Information pertains farming in general and providing drinking water facility, canal for irrigation, distribution of good seeds, fertiliser, health care facility, distribution of equipments and technical know- how improvement, training in animal husbandry- horticulture, soil test and fisheries etc. Clean drinking water, sanitation and transport

facility are other important segments in this respect. Opening of Job opportunity to increase monetary income is an important suggestion in this district. Once there is an increase in monetary income of village people can spend additional money on children education.

Female participation in the economic activities can be improved if these suggestions are implemented in right earnest. Respondents 15% advocated for training in every field of village level activities. Around 9% advocated setting-up for good educational institution. About 15% respondents favoured adoption of new technology to be introduced in the concerned activities in rural belt. Few of the respondents favoured setting up small and micro level industrial units in the district to generate economic activities. Demand for good fertiliser and seeds are the demand of cultivators. Few of the respondents' favoured formation of SHGs in their villages.

There are lot of optimism on the part of village people favouring SHG. They hope to get computer learning facility and also hope to get protection from flood devastation. Respondents 4% expect to get regular electrification in villages. About 3% respondents expect to open their office, where they will like to work. Such suggestions could not get momentum among the respondents due to lack of motivation. We don't find any adult literacy centre enabling female adult to be literate and to gossip on learning matters.

Motivation to work can arise only by favourable developmental policy in terms of loan funding, job opportunity, access to raw material supply and qualified man-power, marketing of finished goods etc. Such are the requirements in villages.

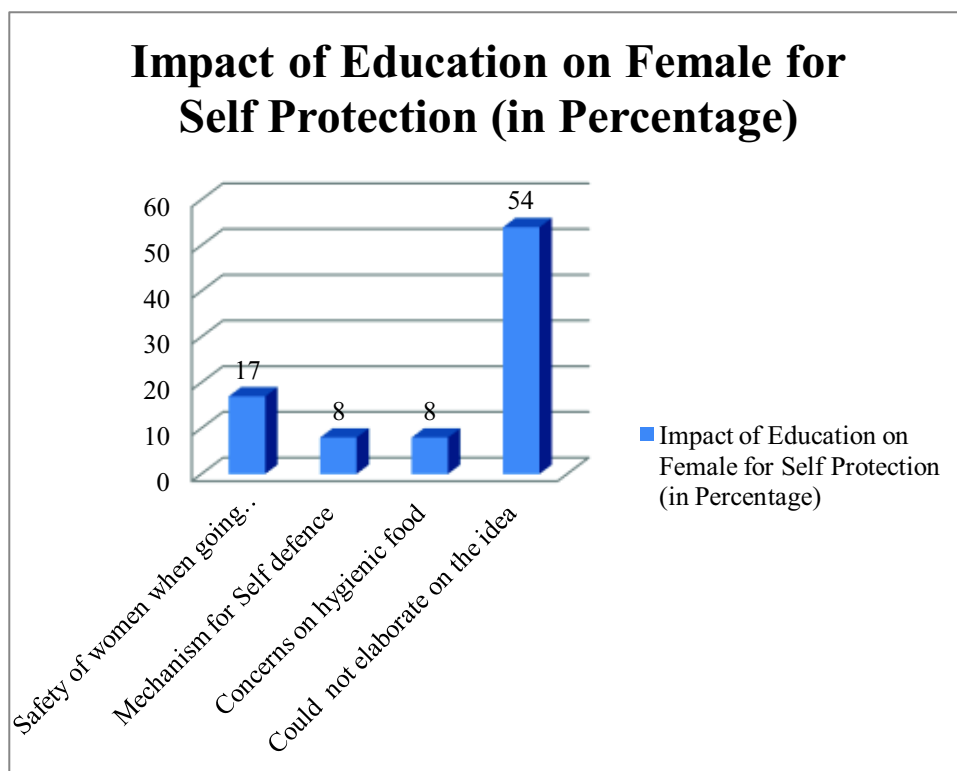
#### **4.19 Steps Taken to Safeguard Physical Body / Health after Getting Education:**

Information on health care has been gathered while she goes to school. This is relevant if health care is not adequate, likely to affect adversely the livelihood of children with special reference to the girl child. Here we discussed about availability of clean drinking water, health facility, safety & security.

Information with respect to facilities for school bus for children, sports, toilet and safety to female going out-side their houses have been collected. Respondents 17% pressed over safety to female while going out-side their houses. About 8% female respondents require mechanism for self-defence and equal % number of females required good hygienic & food. However, about 54% respondents could not elaborate or express on these issues.

It is necessary for the female to be safe while evaluating impact of education. This is required during the job also while commuting. Such a sense of awareness among female is depicted by means of a chart;

Chart19



Awareness has been developed due to popularising education but benefits are yet to accrue to village people. Concern is with mothers who hesitate in sending their daughter to far a distance for the sake of attending school/college classes. There are only two colleges in the Supaul district having education facility upto 'Degree level' and both are at distance of about 70 to 75 km. Naturally options are either to study at home and/or coaching classes. The choice is in between education versus security. Parental concern dominates the decision-making process at village level. The need is ensuring safety and motivating children and parents to send female child to educational institutions.

Among the total 403 numbers female beneficiaries at house-hold level in villages where jeevika programmes is on, respondents 6% are earning and rest of the respondents are yet to earn in villages. They work in areas of retail shop, Panchayat level office, labour, petty business, teacher, tailoring, bank, village level committees and the government jobs etc. Income –wise classification, only 29.2% earn upto Rs.5000/-; while 16.7% female members earn Rs.5001 to 10,000/- pa; and 20.8% earn in between Rs. 10001-30000; further 25% female earn Rs.30001-40000 ;and only 8.3% earn above Rs. 40000/-pa. Female thus are engaged in income generation activities.

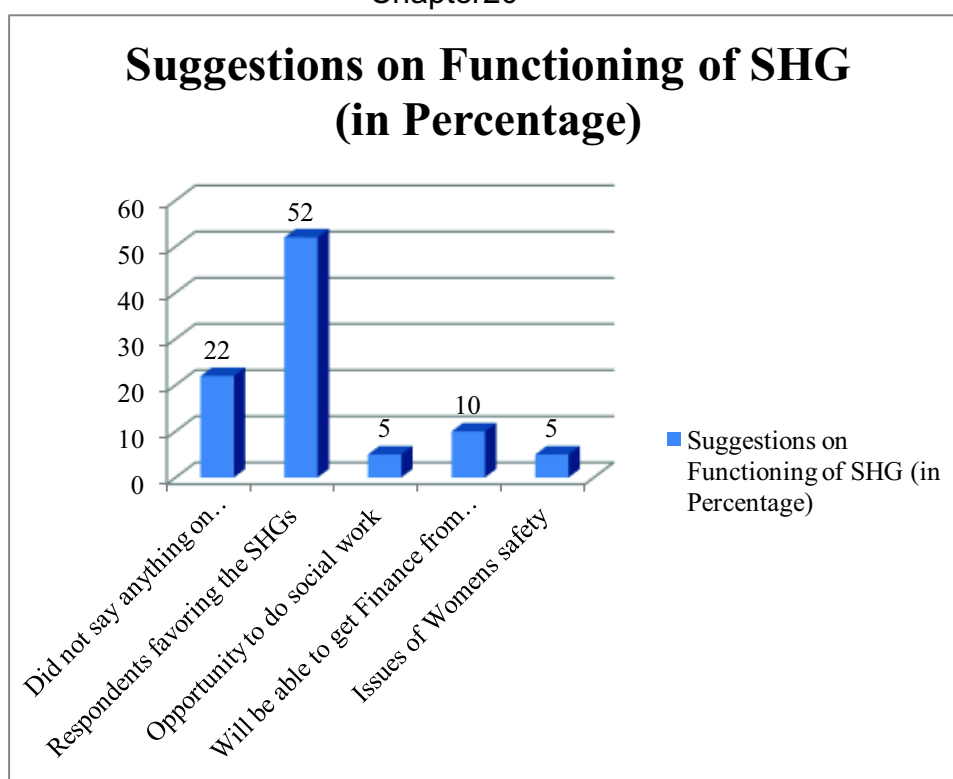
Jeevika programme has promoted females in job during their productive age group. Teaching in schools and privately and working in Aganwadi-Asha centres and banks

are the favourite professions of female in villages. Working in agriculture is their next priority. This indeed enables them to earn more and educate youngsters.

**4.20 Suggestions on SHG:** Maximum respondents have favoured existance of SGHs organisation. About 52% of the total respondents favoured for having SHGs in their villages. About 5% of them said it gives an opportunity to do social work and 10% said that they will be able to get finance from bank, another 5% expect to get women's safety in and around their village. Respondents 1018; about 22% of them did not say anything on functioning of SHG. Few were absent.

These are illustrated by means of a chart;

Chapter20



**4.21 Women Entrepreneur Exists In Village:** Respondents 75.8% indicated no entrepreneurial capability exist among people of these villages. Those who favoured on existance of having such a skill among respondents in villages, their % vary from 16 to 52 at various scales.

**4.22 Type of Entrepreneurial Skill Available:** Only 247 respondents out of total 1019 individual respondents on this issue; expressed over having skill of serving at Asha centres, agricultural activities, driving, tailoring, weaving, teaching, cooking, Aganwadi, social work and running small businesses etc. However, respondents 62% did not respond any way on this issue.



Respondents 53% expressed negative over having aspiration to do constructive work. They are either under-estimated or really lack such a skill of entrepreneur. We observe that since they have not been given option to work, it is difficult to pronounce any judgement on this issue. SHG formation; and offering of number of development schemes may provide such opportunity. Such a response came from all respondents in almost every village. Respondents 47.3% aspire to be a leader in taking up new venture if given an opportunity to serve. When we asked that whether female members live in village with dignity, response 91% of the total number of respondents replied in positive. Living in dignity is an important consideration to aspire to be a leader and to become an entrepreneur. About 73.4% of the total respondents said that within the given limitations, they feel secure in their villages, while rest of them do not have such a feeling about themselves and of their dependents. While interacting with village people, we learnt that 87.5% don't find themselves at par with men; gender equality does not exist in the village. A consistent type of response has been received in all villages surveyed. However, this type of gender gap be reduced at all level in the village as far as possible in order to promote them as productive and economically viable.

Those who said that gender equality does not exist, reasoned that they get less education as compared to brothers, followed by lack self-defence as they are physically weak, dowry is given in marriage, at times compelled to work as labour due their own economic reasons. Thus, out of 132 respondents 79% did not say anything on this issue.

Once they lead and act as an entrepreneur we can assess the positive impact of education on them. However, we find certain positive signals of impact of education among female in villages in Supaul district. Out the total number of respondents only 33.8% indicated, that they earn at their own. We received similar type of responses in almost all villages we conducted field survey.

Respondents only 344 numbers replied on issue on 'type of work' female intend to be engaged. The type of work female does in villages are as labour in farming sector, teaching, run NGO, work in Asha centre, Aganwadi, animal husbandry, work as Jeevika guidelines. In addition to such work generating money for her and family members; also intend to serve house-hold, caring family members. However, about 16% did not say anything on this issue.

#### **4.23 Village People Suggestions to Improve Women Entrepreneur Capability:**

All respondents expressed their own idea on this issue. Female seek facility like loan advancement, good practises in farming, Information technology, animal husbandry, good food , clean water, sanitation, educational training, good quality of seeds, supply of electricity, transport facility in villages and setting up of mini-industrial units. All respondents consistently spoke on these issues. Obviously, issue faced by them are of uniform type. The local population is homogenous. This reflects the aspirations and liking of females in villages.

However, about 50 % of the respondents participated in the discussion but did not say anything on this issue.

**4.24 Suggestions to Improve Women Entrepreneur:** In order to develop skill among women, we gathered information during our survey and conclude with findings. Respondents 391 numbers came out with various suggestions; 22.5% placed emphasis over making availability of finance, followed by 15.5% for opening training centre for setting-up small scale industrial units, 8% respondents asked for opening good educational centre, 6.6% asked for giving good skill to perform better work in their day to day life. Respondents 1.3% asked for opening of training for stitching cloths and 2.8% for better animal husbandry. However, demand for dairy, government job and transport facilities are no less important. Moreover, 21% of the respondents could not say anything.

Our field experts conducted face to face interviews competently. However, problem faced is in terms of communication to & fro (investigators to respondents and vice-versa). Understanding the subject matter of discussion with respondents has been another issue. Most of them are not educated and not able to grasp the issues and to respond accordingly. Impact of education among female has been very limited and not quantifiable and qualitative. However, potential lies over their prosperity in near future subject to providing infra-structural requirements in terms of loan, education, transportation, better local district level administration etc.

**4.24(a) Case study:** We interviewed and had face to face interaction with Ms. Nehrika Singh, at Nandane village in Tribeniganj Block; a bank clerk in the Bank of India. She admits females are entrepreneurs; willing to earn livelihood. She not only works in bank but aware with farming related issues like receipts of money while selling the farm products. She likes Supaul, lacks grievance redress centre. They are compelled to live with de-graded life style in villages. She lack urban like facilities in her house. Flood relief camps are constructed time to time in villages to protect them from flood havoc and making available the basic facilities. There is lack of supply of electricity in night; however, supply is available during afternoon. She further expressed that no developmental scheme is in operation in her village. Most of the people are unemployed in the block. Hand-pump is the only source of water to drink, percentage of iron is said to be higher. We do understand that higher percentage of iron is not good for health and especially for growing child. Open field is the only way to defecate. Most of the house are made of 'Phus'(kachha) in the village.

It appears that village level leaders' are not upto the expectation to redress their grievance and allow them to live with dignity. Some perceptions are deeply rooted in their gender culture; it is necessary to understand their perception what they indicate. Their family system is predominantly men; hence talking about gender development appears to be less significant. Being less academically qualified, lack confidence in taking-up new venture in villages; attempts be made to promote by nurturing women' leadership. Furthermore women in leadership need to spend more



time with young women workers living in same villages and/or nearby; socially mentoring them and sharing their stories relating to their up-coming life and career and how they can overcome their obstacles. Poverty is another obstacle in village; that can be sorted out by diversifications in terms of being members of SHG; and starting other venture in money generating activities and higher education etc. Horticulture and animal husbandry appears to be easiest way for initial expansion. The health, safety and free living of female and their openings may also add in their livelihood. Commuting process from village to city and vice-versa be made less cumbersome and time consuming. We observed that women have tendency to lower their ambition in comparison to men. At times female at their own prefer to drop-out voluntarily from money generating activities. This is seen when numbers of Self Help Group in villages drops.

SHGs assemblage is held time to time in village for thought provoking ideas; ways and means visualising for community based micro finance as fulcrum to work as milestone for their economic development. This is vital for women's empowerment.

**4.25 FEEDBACK FROM FEMALE STUDENTS:** A separate set questionnaire of five pages (annexure IX) was distributed among female students across various educational institutions in the district. They themselves filled-up. We got unbiased responses in class room environment. Students were from all communities responded religiously without any influences of outsiders. There were acquainted on purpose of study and filled-up the questionnaire. The findings and recommendations of the study may form the background for policy making.

Questions relates to social issues and family matters. We looked for information on time given by elder in teaching to siblings specifically on completing school tasks etc. Answers received in support of our hypothesis are found to be positive. Further, we looked for time they spend with youngsters; whether they attend the class regularly and their understanding towards education. The support we received is enormous and interesting.

**4.25.1 Family Back-ground of Female Students:** House-hold per month income of parents of children participated in filling-up check-list, is found to be on lower side; about 32% respondents' monthly family income is less than Rs.1000/-; followed by Rs.3000/- constitute 21%; and Rs.5000/- constituting 26% ; finally Rs.5000/-+ constituting 16% of respondents. However, few have not disclosed their income; either they donot know or are very poor; belong to deprived population. Such segments of population need to be brought under the purview of "Financial Inclusion Women Empowerment Challenge Fund (FIWECF)" to improve their economic status and to have a positive effect of education in the region. Skilling development is an important issue in this respect.

Looking at size of their family, only 80 responses received; 26% constitute only family members of 5 only; followed by 58% having a population of 6 to 8 persons; 9% with family members of 9 to 10 persons; and only 8% with family size of 10 persons+.

**4.25.2 Family Size:** Concept of nuclear family exists in the region. In most of the family, size fluctuates in between 6 to 8 numbers. Looking at income vis-à-vis family size, financial stringency is inevitable. These require to be improved by all means. Looking at occupations; findings indicate; about 25 % constitute agricultural worker, 13% daily labour other than agricultural activities, 13% doing house-hold level business activities, 24% engaged in petty business out-side their houses, 14% engaged in job somewhere ; and 8% in shop related activities.

Issues: 'effect on house-hold work as girls started going to school; about 57% said that there was on effect at house-hold level ; however only 28% expressed that responsibility shifted to other members in and around the family; while only 8% shared the work on positive side in the family, while remaining did not say anything.

**4.25.3 Affect on Family Budget:** As girl started going to school, about 71% said that there was no adverse effect on the family budget. Another 10% said that there was an increase in the family budget, on account of expenses incurred over commuting and paying tuition fee etc. However, other 12% students said, the family income has increased by way of cash flow as female goes school etc. They get scholarship, dress, tuition fee, school fee, pen, books, copy etc. Remaining about 6% did not say anything on this point.

On raising question on need to send girl child to school answers reveals, this is an opportunity to develop better sense of understanding to solve various issues in the family and around their villages. About 39% indicated that they can be self dependent by way of attending classes. About 11% wants to add income in their family; and 21% intend to educated younger child in the family for all round development. Only 5% respondents said that education helps to get married easily. Rest of the respondents did no express anything on such issue.

About 57.4% respondents expressed sending younger child to school is resulting from benefits seen from the first child. Impliedly, benefits are apparent from female education. Another 43% did not feel such a positive impact. About 4% respondents said that they have to drop the schooling of a male child at the cost of educating the female child. Impliedly, 96% said that there is no such case in their family.

**4.25.4 Affect on Home- Work:** We made an assessment how girls used to spend their times at home prior going to school. If they work how much they supported their parents in total work load; findings indicate that about 89% girls used to clean

houses, 42% preparing food, 51% taking care of siblings, 36% taking care of domestic animals, 49% teaching and guiding siblings, supporting parents in income generating activities and about 43% working in agricultural and non-agricultural activities before going to school.

Now to compare in terms of utilisation of time by females at home as compared to earlier before going to school. Now the time spent expressions received given below. Changes seen that girls spent 78% in cleaning houses, 55% in preparing food, 49% taking care of sibling, 29% taking care of domestic animals, 65% taking care in terms of education to others and 43% taking responsibility of house-hold work in both agricultural and non-agricultural activities, after girls started going to school. Apparently, good changes are seen comparatively before and after girls started going to school.

On enquiry on work done easily in the house with the help of girls, it is revealed that 50% respondents admits that they contribute half of the total responsibility over keeping accounts of all domestic expenses in the family; about 28% on reading newspaper, about 25 % Panchayat level reading and writing work, about 25 % render support to family on domestic level money generating activities and finally, 10% on giving advices on domestic family matters to elders.

We find about half of the respondents' parents talk to their daughter on up to what level they intend to study.

**4.25.5 Child Talking to Parents on Future Plan of Career:** About 59% of total respondents (numbering 41 students) girls admit that they never talk to parents about their future plan to study. Impliedly, only 41% admits that did speak to parents on furthering their education. Moreover, to fulfil their ambition after completing their education, girls only 8% desire to be a doctor, 20% want to look for a job somewhere of some type. About 3% expressed to be a judge to do justice with the people in villages, about 8% intend to pursue their education upto graduation level, 8 % want to work for the country's advancement , about 43 % are interested in higher education but not clear with respect to which level they will study. There exists certain amount of ambiguity in their expression. Another 11% specifically expressed to take-up education upto M.A.; Ph.D.; and B. Ed.

**4.25.6 School near Home:** On issue of availability of schools near the place of residence; of total 90 numbers respondent, about 58% expressed schools exists. About 26% expressed that schools are not closer to place of the residence and another 17% expressed that schools are available but not good and upto their level of expectations.

About 57% of the respondents expressed and their elders tried very much to establish good schools in their surroundings but could not succeed while 15% tried in

a casual way to come –out with a good school to be established closer to their houses. Only, 28% are observer and did not participate in such an exercise. Obviously, there is consciousness need to promote schools in their surroundings.

**4.25.7 Information on Cleanness:** Education impacted students also. Information on individual and family cleanliness; findings indicate 14% placed top priority to individual and family members; another 82 % favoured such a drive genuinely needed while only 4% are not conscious on the issue.

**4.25.8 Talk to their Parents on Family Issues:** Of the total number of respondents' we gather information; 52% female students talk to their parents in their houses and influence the family decisions. Such family decision relates to cooking, family outings, new schemes for education leading to financial assistance, ways to be self-dependent and clean dresses etc. Further, family interactions are mostly confined where 44% matters relates to personal- cum- domestic decision, 30% relates to education only, 24% relates to family expenses matters and 26% relates to job settlement and only, 16% relates to shopping and purchases activities.

**4.25.9 Child Going to School Impacted Others:** We gauged extent of positive impact of first child going to school; and impacted other children in the family and nearby. Impact is seen to the extent of 55% that all go regularly attending class while it was not the same earlier. The 26% respondents expressed over improvement on study related matters; another 12% is seen that they teach siblings. There was no effect on remaining 6% of the female child.

**4.25.10 Feeling of Parents:** Our analysis reveals, about 54% respondents expressed that their parents feel proud of their children going to school, 45% feel good, while 1% feelings are not satisfactory with to respect to siblings education. Few have not respondents so far on this topic. Further, almost all respondents expressed that by seeing ourselves going to school; neighbours also started sending their child to school. Further, other child who was not going to school earlier, school going children motivated them to attend classes in school. This is a positive impact of education on female students living in the surrounding area.

Impact of education over marriages in villages is an important issue; findings reveals 13% respondents said that education helps in getting married; as illiterate girls face difficulty. Thus, education is realised as an asset, 78% parents are in favour to educating their girl child to fullest extent. However, 9% respondents do not give due weight age as education is not a fruitful exercise for them.

**4.25.11 Additional Weight-age on Education to Girls:** Out of total 90 numbers of respondents, only about 8% give additional weight age on education to girl child in the career while 92% said educating both the children are equally important. Further, respondent 59% feels to be self dependent by acquiring education, about 57% feels

education is good in achieving skill, 23% respondents feels it is an inspiration to other children to go to school, 11% feels education helps in getting job and few also expressed that female are future of the nation and finally 5% expressed that education helps to get information helps to prosper.

Thus, all express received indicates female school students are aware on education and benefits arising from attending classes.

Among several welfare initiatives taken by our government of Bihar, over the past couple of years, the 'Mukhyamantri Balika Cycle Yojna' is very close to everyone in villages. It has changed the face of Bihar with lakhs of school girls riding bicycles to their schools every day with a purpose. The Cycle Yojna' is able to provide certain amount of autonomy to girls in villages. Under this scheme, a school girl gets a cheque of Rs 2,000 upon passing class VIII to buy a bicycle so that she can go to school every day. The scheme exists in Supual district.

Suggestions leading to diversification of village people and job openings in and around the target regions, we submit Annexure II (a) & II (b) as appendix; indicating scope for setting up units at different scale. Raw materials are available locally and in round about. Only skill needs to be augmented.

## CHAPTER V

**5.0SECONDARY SOURCE INFORMATION:** Secondary Source of information is based on published documents, periodicals, web- site, news- paper and government official record. We have analysed earlier the information generated from primary sources while data generated from secondary sources are to follow in subsequent lines. Data indicate status of population in different segments and facility available in the region. This helps the government to identify gaps in preparing action plan for development. Information helps decision-makers and planners to formulate policies in way to support and augment investment, promote literacy and supervision in terms of enforcing strict law and order leading to implementation of schemes for betterment.

We examine below profile of the district 'Supaul' to know the existing scenario. Table revealing Population at District level in terms of Area, Literacy, etc as per 2011 Census is indicated below;

Table No.5.1  
Supaul District Profile  
[Part I]

Region	Area in Sq.km	Population/ 2011 Census			Density [per Sq.km]	Females per 1,000 males (sex ratio)	Literate Persons 2011 (Provisional)		
		Persons	Males	Females			Total	Rural	Urban
Supaul	2425	22.28l Lakh (2.15)*	11.57 lakh	10.71 lakh	919	925	10.76 lakhs	10.10 lakhs	0.66 lakhs
Patna	3202	57.7 lakhs (5.6)*	30.51 lakhs	27.69 lakhs	1803	892	35.27 lakhs	17.17 lakhs	18.10 lakhs
Bihar	94163	10.38 crores	5.42 crore	4.96 crore	1102	916	5.44 lakhs	4.65 lakhs	79.11 lakhs

Source: Bihar Statistical Handbook Book 2012 [Directorate of Economics & Statistics, Department of Planning & Development, Government of Bihar.]

\*Percent to total population of the state 2011

The table is self-explanatory that reveals Supaul is endowed with potentials for development. Large part of Supaul is rural; city is very small, stretched over hardly about 5 km, as I could see physically there. Scope for female orientation is very little, in absence of proper electrification, other infra-structural facility and educational facility; the pace of economic development is very low.

The presence 925 Females per 1,000 males in this district is better than Patna and Bihar, as shown above. We further discuss below issues related to livelihood generation and improvement;

**5.1 Classification in terms of Livelihood & Literacy:** We furnish below the data with respect to district level information on livelihood. A table is presented below illustrating data based on census;

Statement Showing Population at District level classified into Livelihood according to 2001 & 2011 census in terms of Area, Literacy, Main workers and Cultivators etc as per 2001 and 2011 Census;

Table no.5.2  
Supaul District Profile  
[part II]

Region	Literacy rate 2001 (%)			Literacy 2011 (%)			Total main worker 2011		Cultivator 2011	
	Person	Male	Female	Person	Male	Female	Male	Female	Male	Female
Supaul	37.28	52.42	20.81	59.65	71.65	46.63	4.02 Lakh	1.24 lakh	1.55 lakh	0.33 Lakh
Patna	62.92	73.34	50.83	72.47	80.28	63.72	9.97 lakhs	1.65 lakhs	2.46 lakhs	0.25 lakhs
Bihar	47.00	59.68	33.12	63.82	73.39	53.33	17.51 crore s	35.42 lakhs	59.50 lakhs	8.20 lakhs

Source: Bihar Statistical Book 2012, Directorate of Economics & Statistics, Department of Planning & Development, Government of Bihar

Table no. 5.2 reveals rise in literacy level in between 2001 to 2011 census, % of male literacy is higher than female. The main worker and the cultivator out -number the female workers.

Further, we examine below the district –wise literacy in terms of decadal growth. The decadal growth in literacy is 24% among female in Supaul. It is a matter of concern to planners and administration providing skill and job opportunity to females. The rise in % of education among female is higher than male members in the district.



Table No.5.3  
District-wise Literacy Rate by Gender in Bihar: 2001 and 2011  
Figure in %

Region	2001			2011			Decadal Increase		
	Persons	Male	Female	Persons	Male	Female	Persons	Male	Female
Supaul	37.3	52.5	20.8	57.7	69.6	44.8	20.4	17.1	24.0
Patna	62.9	73.3	50.8	70.7	78.5	62.0	7.8	5.2	11.2
Bihar	47.0	59.7	33.1	61.8	71.2	51.5	14.8	11.5	18.4

Source: Economic Survey Report, Department of Finance, Government of Bihar, 2014-15 (page 274).

Above table is self explanatory with respect to subject matter being female literacy that has gone –up during the year 2011.

**5.2 Annual Growth Rate Enrolment:** further we examine below district-wise Annual Growth Rate of Enrolment in school during the period 2008-09 to 2012-13.

Table No.5.4  
District-wise Annual Growth Rate of Enrolment in school: 2008-09 to 2012-13

Region	All			SC			ST		
	Primary	Upper Primary	Total	Primary	Upper Primary	Total	Primary	Upper Primary	Total
Supaul	4.23	6.80	4.68	22.63	-8.21	15.58	-14.43	–	-23.10
Patna	13.00	17.10	14.14	13.25	33.46	17.85	19.62	–	23.46
Bihar	4.74	13.66	6.86	6.59	17.09	8.71	16.59	29.09	19.27

Source: Economic Survey Report, Department of Finance, Government of Bihar, 2014-15 (page 279).

The Table no.5.4 reveals there has been rise in number of enrolment of students in Primary and Upper Primary classes. However, the case with Schedule Caste and Schedule Tribe is different; enrolment in upper class is nil during the period 2008-09 to 2012-13. The population of SC & ST are less, is evident from our field survey also. The population of 'Other Backward Class' of people out number other class of population in Supaul and Patna. However, betterment of female members in the



society also depends upon availability of 'Primary and Upper Primary Schools' in the district. We examine below the number of schools during the 2010-11 and 2011-12 in the table no.5.5;

Table No.5.5  
District-wise Primary and Upper Primary Schools in Bihar

Region	2010-11						2011-12					
	Primary	Primary with Upper primary	Primary with Upper Primary sec / higher sec.	Upper Primary Only	Upper Primary with sec./higher sec.	Total	Primary	Primary with Upper primary	Primary with Upper Primary sec / higher sec.	Upper Primary Only	Upper Primary with sec. / higher sec.	Total
Patna	2165	1162	0	14	0	3341	1537	909	8	11	3	2468
Supaul	1049	638	3	13	0	1703	1225	863	1	18	0	2107
Bihar	41781	26055	221	202	64	68323	40845	27009	198	583	70	68705

Source: Economic Survey Report, Department of Finance, Government of Bihar, 2014-15 (page 280).

The study findings reveals there has been rise in number of schools of all types during the period 2011 to 2012 as compared to the preceding period. It is positive sign of development. However, it is not clear from the table whether schools are opened and running smoothly and Teachers do teach the students in classes. We learnt from the secondary sources that school are there but in number of classes either teacher or the students do not turn-up in-time to attend, hence the purpose of education is defeated. These can be checked up from local administration also.

Our survey period coincides with the period of summer vacations in the district when schools and colleges were closed. Owing to such an issue we conducted another round of survey among females only suited to our purpose. Realising the importance of higher education, we visited colleges in Supaul district. Our findings indicate that the number of affiliated and constituent colleges remained same during the period 2011-12 to 2013-14. Impliedly, need is yet to be explored over status in terms of quality of education imparted and whether regular classes are held as anticipated in villages. We need to examine in detail fate of those pass-out students also; that depends on quality of education delivered during their college career.

We observed that female students fill-up the forms for enrolment in colleges but do not attend class regularly, visit college campus time to time to understand the syllabus etc. Educational institutions are more of a meeting ground and after having

certain interactions among themselves, all leave the campus without attending any class.

**5.3 District-wise Colleges:** Colleges are institutions to provide regular education that enable students to learn. Numbers of affiliated and constituent colleges in the district of Supaul are indicated below;

Table No.5.6  
District-wise Colleges of Bihar

Region	Affiliated College	Constituent College	Affiliated College	Constituent College	Affiliated College	Constituent College
	2011 - 12		2012 – 13		2013 - 14	
Patna	49	37	49	37	49	39
Supaul	4	3	4	3	4	3
Bihar	383	276	385	276	387	278

Source: Economic Survey Report, Department of Finance, Government of Bihar, 2014-15 (page 284).

The table no.5.6 indicates that there is stagnation in number of colleges and so the case of education quality itself.

**5.4 District-wise Results of Annual Health Survey Report:** Published information reveals status of IMR and CMR etc. Education helps to understand to live in hygienic condition, maintain good health and to be aware of health conscious. Table no.5.7 indicates district-wise results of annual health survey report in terms of IMR;

Table no.5.7  
District-wise Results of Annual Health Survey (2012-13)

Districts	[IMR]						Remarks, if any;
	Total	Male	Female	Rural	Urban	Total Fertility Rate	
Patna	31	30	33	35	25	2.6	IMR is a good indicator of health status
Supaul	58	58	59	60	--	3.8	
Bihar	48	47	49	49	41	3.5	

Source: Economic Survey Report 2014-15(page 259).

\*[Infant Mortality Rate / 1000] -age group O– 2 years;

The above table indicates that 'Infant Mortality Rate (IMR)' in the district in rural belt is very high as compared to Patna and all Bihar figure. The total fertility rate (TFR), sometimes also called the fertility rate, period total fertility rate (PTFR) or total period fertility rate (TPFR) of a population, is the average number of children that would be born to a woman over her lifetime. The PTFR is one of the highest in Bihar (refer page no. 27 of this report), affects adversely health of mothers. 'Total Fertility Rate' is higher in Supaul.

The comparative position of districts in terms of Infant Mortality Rate (IMR); often is considered to be the most sensitive indicator of health status. The IMR is concern to all of us.

Looking at health survey, findings with respect to natural and Child Mortality Rate (CMR) under the age of 5 years is indicated in the report below;

Table no.5.8  
District-wise Results of Annual Health Survey (2012-13)

Serial number	Natural Growth			Under 5 years Mortality Rate (U5MR)					Remarks, if any;
	Total	Rural	Urban	Total	Male	Female	Rural	Urban	
Patna	16.4	20.1	12.3	46	44	48	58	29	Findings not positive for Supaul;
Supaul	21.4	21.5	20.7	82	82	82	84	—	
Bihar	19.3	19.9	14.7	70	67	73	72	51	

Source: Economic Survey Report 2014-15 (page 260).

CMR in rural area and also in case of female is not in favour; 82 numbers in case of female in Supaul is on higher side in the district. Child Mortality is assessed in terms of per 1000 numbers. This data is higher as compared to Patna and all Bihar. This indirectly affects in totality female's education in the district.

Maternal Mortality (ie the death of a woman while pregnant or within 42 days of termination of pregnancy Ratios/ 100,000) irrespective of the duration and site of the pregnancy, due to any reason related to or aggravated by the pregnancy or its management but not from accidental or incidental causes. Secondary source finding indicates total number of Maternal Deaths is 139 during the period 2010-2011(Source: National Rural Health Mission, District Action Health Plan 2010-2011) in case of Supaul district.

The Maternal Mortality Ratio (MMR) of Bihar is 219 per 100,000 live births, which is higher than the national average of 178. Under-nutrition is one of key challenges in the state during the period 2012-13. Anaemia prevalence is highest amongst victim (source: web site).

Health is expected to be taken care by medical staff and the qualified doctors in the district; we submit the statistics with respect to health institutions in Supaul. Below the table indicate population per health institution is better in Supaul as compared to all Bihar figure. We expect to offer good health condition to children with special reference to female. Being a poverty ridden district, health of female ostensibly is not satisfactory as apparently seen during the process of survey. The Table no.5.9 indicates 'Population Per Health Institution'; obviously indicates not a happy situation. However, still is better than Patna and all Bihar.

Table no. 5.9

Number of Health Institutions in Bihar (September, 2014)

Districts	District Hospitals	Referral Hospitals	Sub-divisional Hospitals	PHC	HSC	APHC	PHC + HSC + APHC	All Hospitals + All Health Centres	Population Per Health Institution
Patna	0	4	4	23	387	67	477	485	12038
Supaul	1	2	1	11	178	20	209	213	10465
Bihar	36	70	55	533	9729	1350	11612	11773	340879

Source: Economic Survey Report 2015, Government population per health institution; of Bihar, Patna

Note: APHC: Additional Primary Health Centre/ PHC: Primary Health Centre/ HSC: Health Sub Centre/

Research findings indicate that dependency of population per health institution is not satisfactory. Number of health institutions should be increased with qualified doctors and staves to offer better care of the patients.

**5.5 Central Rural Sanitation Programme:** Rural sanitation programme make the rural population aware of hygienic conditions to live and ensure proper development. Below is the table no.5.10 reveals achievement under Central Rural Sanitation Programme (Sanitary Complex, School Toilets, Anganwadi Toilets) under which sanitation is provided in school campus. Year-wise achievements indicate poor

performance on sanitation during the period 2013-14. It requires attention of our planners and thinkers and administrators.

Table no.5.10

District-wise Achievement under Central Rural Sanitation Programme (Sanitary Complex, School Toilets, Anganwadi Toilets)

Districts	2011-12			2012-13			2013-14		
	Sanitary Complex	School Toilet	Anganwadi Toilet	Sanitary Complex	School Toilet	Anganwadi Toilet	Sanitary Complex	School Toilet	Anganwadi Toilet
Patna	0	265	190	4	584	53	9	632	30
Supaul	0	309	0	13	100	257	0	0	0
Bihar	132	22575	1521	214	17009	4822	36	5076	1437

Source: Economic Survey Report 2014-15 (page 273)

The need is to increase the number of Sanitary Complex, School Toilets, Anganwadi Toilets in villages; especially be designed to females suitability. The better the conveniences for female better is likely to be attendance of female child in schools/colleges. This may impact positive the students.

Summing-up, education in Supaul does not appear to be a priority sector. There is no University and good institution where youngsters can pursue their specialised courses. Local colleges need to develop reputation that students from other districts and Patna to come in this district and pursue their studies. Even economic development has not been speeded-up as is evident from consumption of LPG gas and per capita income of the people in the district. Job oriented education need to be augmented. The type of Vocational education be identified and be made popular in the district.

## CHAPTER VI

**6.0 CONCLUDING OBSERVATIONS:** We conclude our findings and suggest actionable recommendations to be classified by the implementing agencies like the Central Government, the Government of Bihar and further by the local self government. The nodal implementing agency is the office of the District Collector & local self-government in villages. The District Collector with the help of district level officers such as Deputy Collector, Senior Deputy Collector and Deputy Development Commissioner, Policing and other technical officials implement and support the government schemes and programmes. The implementing teams in the district are fully aware of issues in nook and corner in the district. Village administration is also looked after by the district level officials. We conclude our findings below, priority-wise;

**6.1 Education:** The crux of issue lies in education and to assess the impact of education among female in villages is a herculean task. Decisions taken at grass – root level are influenced by dominating person who primarily is ‘male’ members in the family. People living in villages are orthodox and believe in tradition and devoted to parents. All members of the family live together or nearby; hence they all know each other. However, lack of facility of education and training in every aspect (agriculture, industry and livelihood generation etc.) has negative impact on potential beneficiaries. There is lack of awareness of potential benefits that may accrue to females. It becomes very easy to migrate across different regions as indicated earlier. They migrate in search of livelihood and better living amenities.

It is suggested that local village people should migrate in search of good practices in farming, cultivation, animal breeding, horticulture; and manufacturing unit to be set-up at MSME level in the district. Existing pattern of formal education should be made effective by arranging regular classes and teachers to come and teach regularly. It is suggested to promote skilled vocational education and government supported workshops and on-site training in farming. We elaborate below skill development as a special component for education to be made more effective.

**6.2 Skill Development:** Skill development for female and their empowerment are closely linked with the development of Supaul. This is expected to reduce poverty in the region and will help to reduce the excessive dependance on agriculture also. Field findings indicate that younger generation females in the district are keen to work and intend to generate income out of economic activities. The % of such responses; aspiring to be a leader in business activities is very less. This needs to be enhanced. Equal opportunity is not an option but a necessity. There is need to promote competitiveness and prosperity by utilising the available talent among female.

**6.3 Women Education, Leadership & Empowerment:** We need to examine the decision-making process in their house-hold system. Those who earn take decision for each and every thing. Normally, elders take house-hold decisions about their day to day economic activities. We observed that the relationship between education and development is very close and keenly associated with the nature of work female performs. Impact of education on development depends on what the students are taught and teacher teaches. How much students' learning is grasped. Quality of education needs to be insured.

Equally important is the interaction of students with teachers in association with village people. Education is important and meaningful when it brings positive changes at village level. Our field findings reveal positive results among handful of females at village level. Education provides knowledge and skills of reading, writing, simple arithmetic and problem solving for improving the quality of life. Education through organised system have a lasting impact on income, agricultural productivity, fertility rate, birth spacing, pre- and post-natal health, nutrition, knowledge, attitudes and values of life.

Women empowerment through education is very closely linked with reduction of poverty and achievement of global targets of the Millennium Development Goals (MDGs). India is pursuing vigorously in tackling poverty and reaching a certain height in economic development on national scale. Female education is indispensable in this context. It is understood that gender inequality is one of the major obstruction in meeting these goals. In our recent context, the concept of non-performance of female in the industry sector needs to be changed in villages. Few economic activities like software, teaching in general, office set-up, call centres and government offices at various levels etc do employ female largely in urban areas. Females in Supaul are largely anxious about deployment of their younger generation in money generating activities. Their demand is to educate the children at certain level and allow them to earn and live better.

The evaluation of village level respondents indicate that they there are lots of scope for improvements in the standard of living. Quality of life apparently appears to be below the level of satisfaction. Agro- base economic activities is the base of their survival. Farmers do not get any incentive and/or motivation to go for intensive cultivation. There is more on attempts for extensive cultivation than to intensive; the later require knowledge and wisdom to practice and apply in the field of agro-based activities. Farmers in Supaul district don't get proper price for their out-put in the market. After the products are ready to be sold in the market, need is felt to sell the surplus of crops which are not to be used for self-consumption. Owing to differentiation in manners of payments in lieu of crops sale, disbursement mode is either with APMC/authorised shops and /or local mandi. The State government regulated market (procurement system) pay better price but affordability to wait for long for payment, is not practical for farmers' viability. Therefore, farmers under



pressure have to sell the crops in unauthorised market, leading to lesser income to farmers. Thus, there are lots of volatilities in agricultural practises; need corrections.

**6.4 Agriculture vis-à-vis Livelihood:** Agriculture being the only reliable and dependable source of income and livelihood; most of people live in such a marginal way that there is little monetary income left-out to care for health and education. Higher education like secondary, higher secondary and college level education becomes a dream for many children. We find schools even at Primary level is far off that becomes a hindrance to go and attend regular classes. We suggest that distance of educational institutions should not be more than 2 Km from the place of stay of students in villages. Villages should be made safe and secure for females in general and female child in particular.

Education at village level till date is largely government obligation; we suggest privatising the system of education by intervention of the jeevika. This initiative may be practical by intervention of the office of the District Collector. We suggest promoting private tuition & preparing them to appear in examinations held by the National Open School and the Indira Gandhi National Open University (IGNOU) as per the case. This will increase the % of education at all levels and will yield good result especially to females' education. This will empower them further.

In agriculture sector, preparing manures at local level should be encouraged to safe guard the interest of farmers. Provisions of 'Urban Amenities in Rural Areas that is already under implementation process may benefit farmers the Sopaul district. Further, female education may help to diversify in manure cultivations locally etc. Lots of Jalkhumbi (plants grown automatically on river bank) are seen on bank of the rivers, along with cow-dung will provide inputs for making manures locally. This only needs to be popularised.

India is passing through the process of structural adjustment in social and economic set-up. Earlier, our economy was basically agriculture dominated system; dependency was more of primary sector; secondary sector was not coming-up fast as desired. Service sector ie infra-structural development was not picking-up fast as our economy was in bad economic health. With the commencement of the phase of 'Globalization, Liberalization and Development' since 1992 on ward, economy took a new turn and industrialization became faster and globalised.

Small scale industries and infra-structural development may further help in setting up small industrial units all over India. If such a step is taken up in Supaul may promote job opportunity among village people. Further setting up small scale units based on local skill may promote scenario of income generating activities. Agriculture provides input to industry. Units may be based on minerals, forest, agriculture, fertiliser, chemical, handicrafts items, engineering orients and auto service centres. Few units may also be like house-hold utensils and food/pulses processing etc. The lists



appended depict clear picture in this respect. Milk and milk based units like chilling plants, cold storage etc are important in these regions.

Convergence of irrigation with education and other available resources is expected to facilitate a decent life. This can foster the entire region productively. These can be evaluated both in short and long term impacting the economy. In short term, this could be setting up cottage units and servicing (micro & macro) while in long run could in terms of expanding the same and growth cantered. All three sectors (namely Primary, Manufacturing & Tertiary) can benefit further by inter-linking the rivers like Kosi-Mechi-Bagmati-Ganga etc. Inter-linking of rivers will provide water round the year and hence there will not be any shortage of water for all purpose. This inter-linking of rivers is to start very soon in the region.

Primary sector constitute agriculture, dairy, fishing, forestry and other land based activities. Activities under secondary sector are next step after the primary production which includes processing and manufacturing, using the primary products. This could be factory at small scale, workshop or activities at home. After the Primary and secondary (manufacturing) sectors, there is a third category of activities that falls under Tertiary Sector. Segments of work under this category include development of primary and secondary sectors; by which activities, by themselves do not produce goods but they are an aid for production process. Activities under this sector include petty trade, vending in head loads and carts, small scale hotels, transportation, personal services, such as washing, barbers, cobblers, housemaids, repair services, tailoring, and so on. In brief, activities under tertiary sector generate services rather than goods, this sector is also known as 'Service Sector'. Water resources management in key sectors of the economy promote activities in areas of agriculture, irrigation, energy, trade/commerce & industry and drinking water supply etc.

Availability of good water is expected to boost all round prosperity in the economy. Drinking water is basic for all round mental and physical growth of human being. Open defecation should be stopped as far as far as possible. There is need to prevent and control vector borne diseases i.e. Malaria, Dengue, Lymphatic Filariasis, Kala-azar, Japanese Encephalitis and Chikungunya. Such diseases are health hazard to local people. Aganwadi Centre at Raghapur- Birpur should work on regular basis to cater local requirements in health matters.

**6.5 ACTIONABLE RECOMMENDATIONS:** Based on research findings, we are in favour of launching few important schemes to be dovetailed with on-going district level promotional scheme like 'jeevika' and other philanthropical programmes run by the NGOs forming groups for 'social development- women empowerment' etc.

**6.6.1 Efforts to be taken by the Government of India:** We divide the responsibility of actions to be taken by the Central, State and District level. The responsibility of the Central Government is taken up first for the purpose of our elaboration;

**6.6.1 (a) The Central Government:** The Central Government is important because the State Government budgetary allocations is very much influenced by the Central Government and the NITI Ayog (National Institution for Transforming India) programmes for development. Federal character of our administration system has placed the Central Government on priority; and the State Government cannot ignore directives received from the Central government in various respect of administration and promotional schemes for implementation. Indian constitution defines the power distribution between the federal government (the Centre) and the States in India. This part is divided between legislative, administrative and executive powers. The legislative section is divided into three lists: Union list, States list and Concurrent list.

Central Government programmes namely the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Jeeviks, Indira Awaas Yojna (IAY), National Social Assistance Programme (NSAP), Pradhan Mantri Gramin Sadak Yojna (PMGSY), Watershed Development Programmes namely IWDP, DPAP and DDP have been implemented at village level. These programme still being executed on all India basis. Other programmes at rural level including Supaul are National Rural Drinking Water Programme (NRDWP) ie Rural Development and Wasteland Development and Total Sanitation Campaign (TSC) etc. Such programmes are fully and/or partly funded by the Central Government and hence their involvements are indispensable. PURA is other example of rural development programme, need to be executed sincerely. Sanitation programme with toilet facility is another new up-coming activity in the region need to be supported largely by local officials. Involvement of local district level authority will largely be effective. Sanitation activities also generate money in activities like laying pipe-line and treating human waste and plumbing etc. Such activities lead to economic re-generation and create wealth in villages.

In addition, National Skill Development Corporation (NSDC) scheme launched recently is 'Pradhan Mantri Kaushal Vikas Yojna (PMKVY)' further augments skill based loan activities under the 'National Policy for Skill Development and Entrepreneurs' 2015. The PMKVY is meant to promote skill training by providing financial rewards to candidates who successfully complete approved skill training programmes. Skill card and skill certificates are also given to trainees who complete training. There are needs of such type of schemes to be launched on villages. Such activities are part of launching skill mission of the Government of India. We feel local district administrations is unable to provide job, it is wise to look for alternative authorities and schemes where the interest of village people could be safe-guarded. Government of India comes into the picture at such a juncture point.

Table No.6.1  
Infra-structure & livelihood generation Chart

Amenities to be provided under MoRD Schemes – Mandatory	Amenities to be provided under MoRD Schemes- Illustrative	Add-on Project (Revenue earning, people centric projects -Illustrative)	Remarks, if any;
(1)Water & Sewerage	(7)Village Street Lighting	(10) Village Linked tourism	Three types of schemes; mandatory, Non-Mord & Illustrative-seeking help of private developers
(2)Construction and maintenance of Village streets	(8) Telecom	(11)Integrated Rural Hub, Rural Market	
(3)Drainage	(9)Electricity, etc.	(12) Agri-Common Services Centre, Warehousing, etc	
(4)Solid Waste Management		(13)Any other rural –economy based project.	
(5) Skill Development			
(6) Development of Economic Activities			

Source: Publication of ; Ministry of Rural Development, Gram Vikas, Programmes at a Glance; Government of India, Krishi Bhawan, New Delhi (page 30)

The schemes under UPRA illustrated above will supplement and speed-up the efforts of on-going process of development in villages. Activities to be carried on under such schemes will help construction to come- up and generate employment. Once the schemes are implemented, the whole activities will dovetail into PURA for delivering urban like amenities. Backward and forward economic linkages will support the economy of neighbouring districts also.

**6.6.1 (b) Government of Bihar:** We examine below the steps to be taken by the Government of Bihar. Important among them are illustrated below;

**6.6.1 (b) (i) jeevika programme to promote education:** The on-going jeevika programme facilitate formation of Self Help Groups (SHGs) in rural nook and corner. Jeevika programme is getting financial assistance both from governments (the Central & State) and the World Bank. The State Government in certain cases and the Government of India and the World Bank have extended the venture to-gether. The Jeevika programme is on this pattern, they have built good offices in Supaul

district connecting the district with Panchayat. It has also developed forward and backward social and economic linkages. They have co-ordinated their activities with the state government at Patna. Local district administration is of great help in this direction.

We suggest connecting Jeevika with education at grass-root level adopting the mechanism of distance learning and through mobile-bus library-cum-teaching system. Jeevika programme should support and empanel retired district level officials and the teachers and retired government officials from state level to teach on private basis and make them competent to appear in the examination to be held by 'the National Institute of Open Schooling (NIOS)' in villages. The NIOS has to be re-organised and need to open branches at District level/block by intervention of institution available at grass-root level. This will ensure better quality of education as examinations are held from head-quarter in New Delhi. The students will appear in the district head-quarter and/or at Tehsil level. The NIOS can also come-out with their own teaching Hindi & English broad-casting channels promoting the education at all levels.

"National Open School (NOS) was established in November 1989 as an autonomous organisation. This has been in pursuance of National Policy on Education 1986 by the Ministry of Human Resource Development (MHRD), Government of India. NIOS is providing number of Vocational, Life Enrichment and community oriented courses besides General and Academic Courses at Secondary and Senior Secondary levels. It also offers Elementary level Courses through its Open Basic Education Programmes (OBE). (Source: Web site). Government of Bihar has to take step that such institutions should open its branches in parts of the State; once full-functional branch is opened in Bihar; further state government is competent to spread its wings further.

To sum-up, the 'Jeevika Pprogramme' has its stake in rural belt and its convergence with private education system will speed-up the growth in % of education. This will not much burden the government ex-chequer; opens the door for employment opportunities, developing skill among male-female in rural areas. This in turn helps females in rural areas to earn and take better care of dependents and youngsters' in terms of education, job, skill improvement, entrepreneurial spirit and stop migration from the villages. The villages will have better stake in decision-making for further development.

**6.6.1 (b) (ii) Pricing for agricultural products:** Need is to reform the agricultural marketing system. In absence of contract farming and prevalence of direct purchases by exporters, processors, food super-markets and other traders of farm produce, farmers having lesser bargaining strength are deprived of fair price of the products. It is relevant to suggest appropriate step to be taken to enable the small and marginal farmers to get fair price of crops in the village. State government

intervention is required to protect the interest of farmers. Farmers with such a step will get better pricing and will have cash at their own that can be used in educating children.

Thus, there is a need to reform agricultural marketing practices. Small and marginal farmers in Bihar comprise more than 90 per cent of the total farming sector. Still Small and marginal farmers are devoid of their deserving fair pricing. They also serve as a benchmark for seeking contract farming and direct purchase prices.

Our attempt is to enable them to get fair price in selling their crop. In absence of institutional sell of crop immediately after the crop cutting; farmers are compelled to sell to village 'ardhatia' (crop whole-sellers in village market) to get ready cash. This anomaly should be removed. Arrangement should be made to farmers to get money immediately after selling the farm crop and during the period of harvesting and crop cutting.

**6.6.1 (b) (iii) State Government to promote setting-up small and tiny units in rural belt:** Lack of alternative employment opportunity other than agro based activities; we suggest new measures/incentives and motivational plans should be taken –up by the State to generate employment in and around Supaul district. This necessitates the professionals to explore set of jobs for every type of population seeking job in and around their villages.

Annexure II (a) & II (b) is appended as suggestions for new avenues in job exploration. Annexure II (a) is for national supported programme, it may be applied in this district (in selected sectors like Sericulture, Readymade Garments Manufacturing etc). Activities' in the Annexure II depicted other type at very small level locally in villages in the district; annexure (b) & appendix are suitable for Supaul only. These all depends who is interested and where and at what scale of business. These are in tiny and petty scale level.

Road construction, repair and maintenance in general and access road to habitants in remote villages are lacking with special reference to Bhimpur village in Chatarpur block; badly in need for renovation of the village and village road. Renovation is required in terms of hospital service, roads, schools, Aganwadi and simultaneously launching of government sponsored development schemes. At maximum of places in Supaul, hand-pump is the only regular process to get water for drinking purpose. Solid waste management is badly needed everywhere in villages. Village people in Dogmara are largely labour; require alternative job options for betterment.

The PURA scheme should be made effective influencing the teaching curriculum, higher education, employment, savings, mobility and capital generation etc. Implementation of scheme requires keen support from local inhabitants, local leaders, state and the central government officials. Village people should be made

aware of financial literacy, which will help them to interact with local bank for enjoying loan facilities. Securities and Exchange Board of India (SEBI) has launched such a literacy campaign all over India with respect to systematic savings, investment plan (SIP), village people should take advantage of such 'work-shops' to be organised by district officials on 'financial literacy' with intervention of district administration and local NGOs. Project Director of this on-going project is also a Financial Educated Resource Person (FE RP) of SEBI, delivers lecture in various government and private offices on the aforesaid topic.

Village people look for job in industrial and manufacturing establishments as a part of their job exploration and career diversification. Educated females and female entrepreneurs are advised to start activities supported by the Ministry of MSME. The MSME (Micro, Small Medium Enterprises) provide guidance with the help of local officers, available in the office of the General Manager, District Industries Centre (DIC), Supaul. They are supposed to guide up-coming entrepreneurs. There is need to bring awareness for them. Below we furnish information relevant for rural level investors in the table no.6.2;

Table No.6.2  
Index of Financial Investment

(i)Micro Enterprise:
<p>Manufacturing :Investment up to Rs.25 lakhs; Services: Investment up to Rs.10 lakhs;</p>
(ii)Small Enterprise:
<p>Manufacturing: Investment more than Rs.25 lakhs but does not exceed Rs. 5 Crores; Services: Investment more than Rs.10 lakhs but does not exceed Rs. 2 Crores;</p>
(iii) Medium Enterprise:
<p>Manufacturing : Investment more than Rs.5 Crores but does not exceed Rs.10 Crores, Services: Investment more than Rs.2 Crores but not exceed Rs.5 Crores.</p>

Source: Delhi MSME Summit, Back ground Paper; organised by Confederation of Indian Industry, 30<sup>th</sup> June 2015, Silver Oak Hall, India Habitat Centre, New Delhi.

This table is a guideline for those who intend to be an entrepreneur anywhere in the district. This MSME definition is valid all over India, is again likely to be revised in view of MSME Development (Amendment) Bill, 2015 to amend MSME Development Act, 2006. Enterprising people can opt for setting-up units in villages. The details of



units identified are in the Annexure II (a) & II (b) and limits for financial investment is indicted above.

Entrepreneurs' based in Supaul need to take advantage of the on-going Jeevika and village development related schemes. Financial institutions give priority on loan disbursement to such units; and further support them in their growth also. Small Industry Development Bank of India (SIDBI) is another such institution to advance loan and provide technical assistance. Barmotra in Raghapur block require setting up SSI (Small Scale Unit). We observed there are lots of lands need effectively be utilised barring the flood prone and flood affected areas. Such venture opens vast opportunity to educated male-female candidates to opt for job as per their calibre.

**6.6.1 (c) Local Self –Government:** Panchayat level issues are discussed and taken up for corrections. All Central and State Government sponsored schemes are taken up for implementation in consultation with Mukhiya, Sarpanch and other members in the Village Sabha. In practice Block Development Officer (BDO) is an important officer for Panchayat related activities; and Block level officials take care of all programme execution task. Block development embodies improvement of all villages in block-wise. BDO reports directly to higher level in the hierarchy of administration. We examine few of them affecting education;

**6.6.1 (c) (i) Sarve Shiksha Abhiyan (SSA):** Under SSA education is made to all even out-reach population. SSA ensures 'Right to Education to all'; an Act was enacted in April, 2010 with the objective of making free and compulsory elementary education - a right for children. The Sarva Shiksha Abhiyan (SSA) is a comprehensive flagship programme of the central government, which aims at universalising access to education at primary and upper primary levels through new schools, additional classrooms, teachers, special arrangement for out-of-school children, provisions for textbooks, uniforms, residential facilities, transportation, training, etc. It also aims at bridging the social, regional and gender gaps in literacy and elementary education. SSA in association with on-going Jeevika programme may help in diversifying educational activities. Private participation by involving retired teachers and other government officials' equivalent to a teacher may prepare them eligible to appear in examinations held by the National Open University and the IGNOU as the case may be.

Central and state government schemes will be effective only when classes in villages are held regularly and the teachers perform their duties. It is a local issue and local self government should take care of such issues.

**6.6.1 (c) (ii) Efforts to be taken by the Government of local self-government:** We express suggestions to be executed by the district administration. The SSA in Bihar is being implemented through the Bihar Education Project (BEP) Council. Along with SSA, the BEP is also responsible for other programmes like National Programme for

Education of Girls at Elementary Level (NPEGEL), a special module of SSA which provides additional support for enhancing girl's education over and above the normal SSA interventions. The same is being implemented in Suapul district also. However, these need vigorously to be followed. The programme provides setting up of a model school in every cluster with more intense community mobilization and supervision of girls' enrolment in schools. This scheme is implemented in Educationally Backward Blocks (EBBs) where the level of rural female literacy is less than the national average and the gender gap is above the national average.

Kasturba Gandhi Balika Vidyalaya (KGBV) is another scheme in operation since 2007 for setting up residential schools at upper primary level for girls belonging to the SC/ST, OBC and minority community in the district. The scheme was merged with SSA with effect from April 1, 2007. This scheme required to be implemented vigorously. These all forms part of the Bihar Education Project (BEP) popularising education in the district.

We gathered during our field survey that about fifty (50) numbers of secondary and Senior Secondary level schools be opened at Panchayat level in this district during on-going five year plan 2012-17. Care should be taken to improve the quality of education being delivered currently to children. Closed schools should be opened to run at the earliest in the district.

In addition to boosting Sarva Shiksha Abhyian, attempt should be made to build and promote infra-structure on pattern of PURA (Provision of Urban Amenities in Rural Areas (PURA) programme. We highlight PURA how in the convergence with different activities and schemes of the Central Government is relevant in the domain of infra-structure and livelihood generation. This may be done by synchronizing the service delivery mechanism and loan financing. Gram Vikas Yojna should be implemented promoting female education.

The Central government supervision for Central Government sponsored programmes and State government support is needed down to the extent at Panchayat level to make the developmental programme successful in villages.

**6.6.2 Action to be taken for Adolescent girl child:** This type of action need to be taken –up by the State Government & Local Self-government to protect the interest of girl child at their adolescent age. We recommend the following steps to be taken by the State government under the RGSEAG scheme.

**6.6.2.1 Services to be offered under RGSEAGs scheme:** In the light of AGs requirements, we find that the following benefits are within the purview of the proposed scheme that may fulfil their needs. These pertain to an integrated package of services to be provided to AGs that would be as follows;



- I. Nutritional provision;
- ii. Iron and Folic Acid (IFA) supplementation;
- iii. Health check-up and Referral services;
- iv. Nutrition & Health Education (NHE);
- v. Counselling/Guidance on family welfare, ARSH, child care practices and home management;
- vi. Life Skill Education and accessing public services;
- vii. Vocational training for girls aged 16 and above under National Skill Development Program (NSDP);

We find effects of literacy in villages are not very encouraging on issues related to health, fertility, infant mortality, marital status among adolescent daughters and adult female literacy. These are the subject matters of state government that further is guided by the local district administration.

**6.6.2.1.1 Life Skills Education and Accessing Public Services:** Life skills refer to the AGs competence that enables a potential beneficiary to deal effectively with the demands of everyday life. The AGs will acquire knowledge and develop attitudes and skills which support and promote the adoption of healthy and positive behavior in them. The ultimate aim of the aforesaid scheme is to enable AGs in self development.

Broad topics to be covered during training for development of life skills may include confidence building, self awareness and self esteem, decision making, critical thinking, communication skills, rights & entitlement, coping with stress and respond to peer pressure, functional literacy (wherever required) etc. The local government is expected to link the life skill component of RGSEAG stipulating convergence with similar schemes of Aajeevika. The Aajeevika programme needs to explore other avenues for betterment locally. Following steps are recommended to be taken for vigorous implementation;

- i. Organize State/ District and Project level workshop to introduce the scheme to the personnel of ICDS and functionaries of line district administration.
- ii. Conduct base line survey for identification of beneficiaries, to be carried on by the district administration. It also implies to setting up of a systematic monitoring system for analysis, interpretation and corrective action at appropriate levels to assess the effectiveness of the Scheme.
- iii. Increase awareness and generate publicity about the scheme by developing network at local level by distributing the IEC material in villages. Any new venture having additional financial implications is likely to damage the state exchequer. Committees may be to be set up at all levels to monitor the development.

## ANNEXURES

## ANNEXURE I

### Time series data on flood discharge in Kosi River

Flood period in Kosi region is 15<sup>th</sup> June to 15<sup>th</sup> October every year. We find from the secondary source that the maximum discharge of water in Kosi River at Barahksutra (Nepal) is during these periods only. Time series data for the period 1947 to 2001 (source: Government of Bihar, Department of Water Resources, Flood Affected Rules, 2012, office of the Chief Engineer, Department of Water Resources, Birpur, Bihar) indicate flood during recent time is serious.

We further learnt from the office sources that every day water discharge are prepared holistically in the office of the Chief Engineer, Birpur-Bihar at a distance of around 8 km from the barrage. This helps in monitoring the water flow into the river and thereafter.

ANNEXURE II (A)  
**Business Opportunities**

<b>Sector: Agricultural &amp; Allied Sector</b>			
1.	Agricultural Land Purchase	11.	Duckery
2.	Irrigation Borewells/Minor Irrigation	12.	Goatery
3.	Horticulture	13.	Sheep Farming
4.	Sericulture	14.	Fisheries
5.	Poultry	15.	Ornamental Fish Rearing
6.	Dairy	16.	Tractors
7.	Piggery	17.	Power Tillers etc.
8	Bullock/Camel Cart	18.	Cultivation & Processing of Medicinal Plants
9	Floriculture	19.	Honey Bee Cultivation
10	Hatcheries	20.	Agricultural Implements
<b>Small Industries Sector</b>			
1.	Bricks Making	26.	Printing Press
2.	Readymade Garments Manufacturing	27.	Furniture Making
3.	Handlooms/Powerlooms	28.	Flour Mill
4.	Handicrafts Making	29.	Soft Toys making
5.	Footwear Manufacturing	30.	Embroidery/Knitting
6.	Silver Ornaments making	31.	Woollen Garments/Shawls making etc.
7.	Bakery	32.	Hosiery Units
8.	Bamboo Furniture Making	33.	Jute Fabrics/Bags
9.	Battery Making	34.	Leather Garments
10.	Bicycle Repairing Shops	35.	Leather Processing
11.	Bicycle Seat Cover Making	36.	Leather& Rexine Articles
12	Bio-gas Plant	37.	Lime Kilns
13.	Candles Manufacturing	38.	Plastic Bags Manufacturing
14.	Car Upholstery & Seat Making	39.	Potteries
15.	Cement Solid Blocks	40.	Pouch Making
16.	Coir Industry	41.	Powerlooms
17.	Carpet Manufacturing	42.	Prawn Culture
18.	Copperware/Utensils Manufacturing	43.	Rubber Industry
19.	Exercise Books & Registers Making	44.	Shoe/Chappal Manufacturing
20.	Ginger & Turmeric Processing	45.	Umbrella Making
21.	Granite Tiles	46.	Fiber Glass Manufacturing
22.	Handmade Papers	47.	Mineral Water Bottling Plant
23.	Ornaments Polishing Units	48.	Oil mills

24.	Stone Crushing	49.	Saw Mills
25.	Supari Manufacturing	50.	Soft/Stuffed Toys Making
<b>Service &amp; Transport Sector</b>			
1.	Departmental Stores	42.	Dhabas/Mini Hotels
2.	Stationery Shops	43.	Tourist Lodge
3.	Photography/Videography	44.	Automobile Repairs
4.	Chemist Shops	45.	Electrical Items Shop
5.	Kiryana Store	46.	Hardware Shop
6.	Bangle/Cosmetic Shop	47.	Electrical Winding
7.	Garments Shop	48.	Welding & Refrigeration
8.	Commercial Centre (STD/Photocopier/Scanner)	49.	Vegetable vending
9.	Internet Cafe	50.	Watch Repair/Sales Shop
10.	Cable TV	51.	Digital Mixing Lab
11.	Tent House	52.	Seeds/Fertilizers/Pesticides Shops
12.	Beautician	53.	Auto rickshaws/Auto Load Carrier
13.	Band Party	54.	Light Commercial Vehicles/Mini Buses
14.	Fish/Meat Shops	55.	Jeeps/Car Taxies
15.	Petty Shops	56.	Earth Movers (JCB) etc.
16.	Bicycle Repairing Shops	57.	Laundry/Dry-cleaning Shops
17.	Blood Bank	58.	Machine Shops
18.	Book Binding/Book Shops	59.	Marble Polishing
19.	Cards Shop	60.	Milk Chilling Centres/Booths
20.	Clinical Labs	61.	Mobile Crane
21.	Cloth Merchant	62.	Nursing Home/Hospitals
22.	Computer Centres	63.	Nursery School
23.	Computer Hardware & Servicing	64.	Passenger/Fishing Boats
24.	Dental Clinics	65.	Public Address System
25.	Desk Top Printing	66.	Pump set/Minor Irrigation
26.	Driving School	67.	Rabbit Rearing
27.	Eye Clinics	68.	Ropeway
28.	Food Processing	69.	Sales & Servicing of Electric Items
29.	Gas Agency	70.	Saw Mills
30.	Gem Stone Cutting & Polishing	71.	Supplying Unit
31.	Shopping Complex	72.	Seeds & Pesticides Shops
32.	Shuttering	73.	Sericulture Development
33.	Spice Grinding	74.	Tannery

34.	Spray Painting	75.	Tent House/Decorators
35.	Silk Weaving	76.	Transport Vehicles (Autos , Taxies, LCVs, Buses, Trucks)
36.	Spray Painting Unit	77.	Travel Agency
37.	Steel Fabrication	78.	T.V./Audio- Video/Refrigerator/A.C. Repair
38.	Sweet Shop	79.	Typing School
39.	Tailoring	80.	Tyre Retreading
40.	Water Sports Equipments	81.	Tyre Servicing & Vulcanising
41.	Wooden/Steel Furniture	82.	Xerox/Fax/Typing/Lamination Centre

Source: web site [National Scheduled Castes and Scheduled Tribes Finance and Development Corporation (NSFDC), Under Ministry of Social Justice & Empowerment, An ISO 9001: 2008 Certified Company] ,New Delhi.

ANNEXURE II (B)  
**Business Opportunities**

List relevant for Supaul district only;

[Small & tiny sectors ]

Farmers

Sericulture
Poultry
Dairy
Piggery
Bullock/Camel Cart
Floriculture

Farmers

(going commercial)

Duckery
Goatery
Sheep Farming
Fisheries
Honey Bee Cultivation
Agricultural Implements
Bricks Making
Readymade Garments Manufacturing
Handlooms/Powerlooms
Handicrafts Making
Footwear Manufacturing
Printing Press
Furniture Making
Suitable for tiny units in villages
Soft Toys making
Flour Mill
Woollen Garments/Shawls making etc.

Hosiery Units
Jute Fabrics/Bags
Leather Garments
Leather Processing
Leather& Rexine Articles
Lime Kilns
Plastic Bags Manufacturing
Potteries
Departmental Stores
Stationery Shops
Photography/Videography
Chemist Shops
Kiryana Store
Bangle/Cosmetic Shop
Garments Shop
Commercial Centre (STD/Photocopier/Scanner)
Internet Cafe
Printing Press
Furniture Making
Flour Mill
Soft Toys making



Annexure III  
Mr. Bikoo Mehta of Birpur, Case Study

## Annexure IV

Experiences for Development:

ANNEXURE V

'Effect of female literacy in villages of Supaul districts in Bihar- a case study'

House Hold Level Survey Questionnaire  
[Village /city level in Supaul District, Bihar]

Sponsored by:

National Commission for Women,  
Government of India, New Delhi

Name of Block -----

Name of Village -----

Location of Village

Date of Interview

Name and signature of Investigator

**SURVEY QUESTIONNAIRE**

**Economic Development Trust, New Delhi**

**1.0 General Information of Respondent and his Household:**

1.1 Name of the Head of Household							
1.2 Profile of the Respondent : Name:							
Contact Number:							
1.3 Gender	Male		Female				
1.4 Age	.....(in years)						
1.5 Caste	SC (01)		ST (02)		OBC (03)	GN (04)	
1.6 Religion	Hindu	Muslim	Christian	Sikh	Jain	Others	
	1	2	3	4	5	6	
1.7 Level of 'Education/Training' of family members:							
Name of family members/ Specify : M/F (0)	Illiterate / Primary (1)	Middle (2)	Secondary /H.S (3)	Graduate / P.G. (4)	Technical (5)	Others /specify; (6)	Status ----- Married/ unmarried/ widow/ other/ & actual age
							/
							/
							/
							/
							/
							/
							/

*Note: Please specify about education in appropriate box*

**2.0 Total Family Size:**

Particulars	Total	Male	Female	Remarks, if any

# **SURVEY QUESTIONNAIRE**

Particulars	Total	Male	Female	Remarks, if any
Total Family Members (male)				

2.1 Durables available in their house:

2.2 Land owned by the Family..... in hectare/s

2.3 Availability of supply of electricity (mention in terms of hours):

3.0 Details regarding household agricultural activities:

	1	2	3	4	5	6
3.1 Size of Land holding in (hac)	Land less	0 - 1	1 - 2	3 - 5	5 - 10	Above
Give details regarding irrigated and non irrigated land in hectare?			Irrigate land		Non-Irrigated	
3.2 If you take loan for agriculture and other activities?					1. Yes	2. No
3.3 If yes, please specify from where?						
1. Commercial Banks	2. Cooperative Bank	3. SHG	4. Money lenders	5 Others		
Any Problem in accessing institutional credit? please specify						
3.4 Do you face any difficulty in selling of our agricultural/ non-agricultural product					1. Yes	2. No
3.4.1.a. If yes specify the reason						
3.4.2 Have you been exposed to best practices in Agricultural and allied activities?					1. Yes	2. No
3.4.3. a If yes, please specify from where?						
1. Govt. Agency	2. NGO	3. Media	4. Others			

3.4.4 Total house-hold income (annual) :

3.4.5 If any, female member of your house is earning, if yes; tell us her annual income:

3.4.5 Specify her main occupation source of income) & her education:

4.0 Please specify level difficulties faced in obtaining/procuring Standard/Quality of seeds, fertilizers, insecticide and pesticides used by you in agriculture/cultivation.

Effect of female literacy in villages of Supaul districts in Bihar- a case study.

## SURVEY QUESTIONNAIRE

5.0 Convergence with Other existing development schemes of the Government to promote agriculture:

5.1 Did you receive any complementary equipment (diesel engine/electric motor/ sprinkler /drip etc) under any other scheme/ program of the State/Central government? If Yes please provide the following details	1	Yes	2	No
5.2 Name/Nature of Equipment received	When received		Under which scheme	
5.3 If yes how much. Please give details.....				

5.4 Investment made in you by various Departments to improve skill improvement and the productivity ( Write agriculture & non-agricultural activities); if any;

S. No.	Investment	Agriculture	Horticulture	Veterinary	Fisheries	Remarks Write no
5.4	Training (days)					
	Training Camps (days)					
5.5	Demonstration (no)					
5.6	Exposure visits (days)					
5.7	Other Activities (specify)					

Note: Describe any other activities taken /participated for skill development for job creation:

5.8 Estimated changes in following Activities:

S. No.	Particulars	Immediate past season	Remarks, if any
5.8.1	Annual Net Income from Rabi crop		
5.8.2	Annual Net Income from Kahrif crop		
5.8.3	Annual Earnings from Labour employment.		
5.8.4	Annual earnings from Livestock activities		

## SURVEY QUESTIONNAIRE

5.8.5	Annual earnings from any other income generating activities of the family or individual family members		
-------	--	--	--

6.0 How the additional money earned from your farming activities have been utilised in the following activities:

6.1	In improving family consumption:
6.2	In acquiring new farm/non farm assets. If so which:
6.3	In repairing/building house:
6.4	In education of children:
6.5	In improving savings/ paying of old debts:
6.6	In improving further water availability:
6.7	Any other (specify) .....
6.8 Do you face any problem in sale of crops/output/skill development activities? Please describe:	

7.0 Irrigation Scheme Impact on Livestock:

S. No	Questions	1. Yes	2. No
7.1	Has it improved the production and availability of fodder in the area?		
7.2	Have you been supplied quality fodder through any project in your area?		
7.4	Has the cultivatable area under fodder production increased in the command area		
7.5	Has there any growth been found in milk production under this project?		
7.6	Is there any inclination towards goat keeping among the beneficiaries?		
7.7	Have exposure visits/with in state/outside state has been conducted by the Animal Husbandry department (with reference to 7.5.3)?		

8.0 Have the changes brought about on your farm & non-farming activities in any way helped checking out migration of family members from your household?

8.1 Migration of family members (as an impact of getting education)	1	Yes	2	No
8.2 If yes give	.....	&	duration-----Days	

Effect of female literacy in villages of Supaul districts in Bihar- a case study.

## SURVEY QUESTIONNAIRE

8.3 Migration of female members of your family from village )		1	Yes	2	No
8.4 If yes give	Before getting education .....After getting education .....	&	duration-----Days		

9.0 Any suggestions on following;

Functioning of SHG/ Other skilled based activities

---

-----

10.0 How to improve the efficiency of skill either on farm or other activities

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-----

10.1 Any step taken to safeguard of your own physical body / health after getting education:

10.2 Ask question if women entrepreneur exists in your village:

If yes, in what way: describe;

10.3 If empowering women leads to aspire be a leader to do constructive work:

10.4 Do you live with dignity in the village?

10.5 If security in the village:

10.6 If gender equality exists in the village,

If exists in what way?

10.7 If women earn at their own in the village?

If yes, what type of work they do?

10.8 Your suggestion to improve women as an entrepreneur;

10.9 Do women have leadership quality?

If yes specify:

10.10 Have access and control over resources (like farm products etc.):

10.11 Family monetary income in the village:

10.12 If female members in the family are entrepreneur:

Effect of female literacy in villages of Supaul districts in Bihar- a case study.



## **SURVEY QUESTIONNAIRE**

If so then, they how to further improve entrepreneur skill among women:

11.0 Observations of Investigator:

12. Difficulties faced in conducting interviews:

## Annexure VI

### Check-list

Format for Record of FGD (include photographs of FGD and locality)

NCW Project: "Effect of female literacy in villages of Supaul districts in Bihar- a case study".

Name of Investigator:

Dt.

Name of locality & town	
Ward no. & Ward Name	
Date of FGD	
FGD Conducted by	
Participants (no. of females during deliberations)	
Name of participants (both female & male members in FGD)	
Communities/ social group in locality	
Occupations /livelihoods	
Tenure Status	
Housing Typology	
Status of water supply (type of connection, hours of supply, adequacy, quality, pressure)	
Sanitation status(access to toilet-type, UGD connection)	
Solid Waste Management (door step collection, presence of comm. bins, uncleared, waste /disposal in vacant plots etc.)	
Willingness to pay(water /sanitation /SWM)	
Drainage (water logging)	
Roads	
Education	

Health (water-born/vector borne diseases)	
Electricity	
NGOs/SHG/CBO presence	
Voter ID Ration Cards/Bank Accounts ( slum residents)/ any insurance	
Membership in co-operative /political organisations	
Awareness of schemes/programmes	
Grievance/ redressal	
Needs & priorities	
Observation on Quality of Life/ education of females)	
Overall observations on urban services	
Other exceptional features, if any [Level of education & impacts seen during conversation]	
Empowering women to aspire to leadership to do constructive work:	
Ask question in area of women entrepreneurs:	
Any case where female shown good result due to education:	
Take all details of particular respondent /contact number /type of achievements etc;	

ANNEXURE VII  
National Commission for Women,  
Government of India, New Delhi

Effect of female literacy in villages of Supaul districts in Bihar:

Village Level Questionnaire

Questionnaire Number:

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Block -----

Gram Panchayat -----

Name of village -----

Location of Village

Economic Development Trust, New Delhi

Date of Interview

Name and signature of Investigator

## VILLAGE LEVAL SCHEDULE

(To be filled by using Secondary Data/ through Focused Group Discussion/contacting any other person who can give information)

1.1 Name of the main respondent : \_\_\_\_\_

Prefer female respondents: \_\_\_\_\_

## 2.1 Population Details:

S. No.	Characteristic	Male	Female	% of educated of the total population in the village
1.	Scheduled Caste			
2.	Scheduled Tribe			
3.	Other Backward Caste			
4.	General Caste			
5.	Total Population			

## 2.2 Development Indicators (village level only);

(Information may be collected from office of Ajanwadi /Aajeevika/ etc)

S. No.	Particular			in numbers	
1.	Literacy (per cent)				
	Male				
	Female				
2.	Health				
	Infant Mortality Ratios/ 1000 (age group O– 2 years )		Male		
			Female		
	Child Mortality Ratios/ 1000 (age group from 2 years & below the age of 18 years)		Male		
			Female		
	Maternal Mortality (The death of a woman while pregnant or within 42 days of termination of pregnancy) Ratios/ 1000				
3.	Source of Drinking water				
3.1.	Hand pump	Dugwel	Tube well	Other (Specify)	
3.2.	Distance	Within 500 meters	More than 500 meters		
4.	Sex Ratio				
5.	Wage rate (Rs.) in farming				
	Agriculture (Male)				
	Agriculture (Female)				

	Other (Male) Other than farming		
	Other (Female)		
6.	Community Based Organization	Units	Members
	Self Help Group		
	Women thrift & Credit Group		
	Youth Clubs		
	Agriculture Credit Society		
	Others		

## 3. Village Infrastructure:

If not available in the village then mention the distance of the nearest infrastructure

S. No.	Particular	(Yes-1, No-2)	No./Kms
1.	Primary school		
2.	Middle school		
3.	Secondary school		
4.	Higher secondary school		
5.	Degree college		
6.	Aanganwari		
7.	Aajeevika centre		
8.	Sub Health centre		
9.	Primary Health Centre		
10.	Private clinic / private hospital		
11.	Veterinary hospital		
12.	Post office / Telegraph		
13.	STD Booth		
14.	Co-operative Society (LAMPS)		
15.	Fair Price Shop		
16.	Domestic Electric connection		
17.	Street Light Facility		
18.	Police Choki / Thana		
19.	Bank		
20.	All weather road (KM)		
21.	Markets for farm produce (Kms)		
22.	Market for dairy produce (Kms)		
23.	Market fish produce (Kms)		
24.	Soil Testing Facility		
25.	Advice related to Agriculture		
26.	Water testing Facility		

## 4. Land Use Classification: (Area in ha.)

S. No.	Items	Area in ha.	
1	Geographical Area		Remarks, if any
2	Net sown area		
3	Area sown more than once		
4	Gross cropped area		
8	Barren and uncultivable land		
9	Forest Area		
10	Area under nalas, streams, area under roads/buildings and other non-agriculture use		
11	Net irrigated area		
12	Gross irrigated area		

## 5. Occupation pattern with education/skill:

S. No.	Particular			Remarks, if any
		No	(%)	
1.	Households in a Panchayat			
2.	BPL Household in a Panchayat			
3.	Cultivator			
4.	Agriculture labourers			
5.	Non Agriculture Labours			
6.	Artisan			
7.	Others			

## 6. Major Crops and Cropping Pattern (as an impact of getting education on agriculture related matter)

Season	Crop	Area under the crop (ha)		Yield in (kg / ha)		Remarks, if any(Irrigation Facility on Perennial basis (crop wise)
Kharif	(i)					
	(ii)					
	(iii)					
	(iv)					
	(v)					

Rabi	(i)						
	(ii)						
	(iii)						
	(iv)						
	(v)						

## 7. Impact of education related to 'Livestock &amp; Allied Activities'

S. No.	Category	Particulars;	
		Number	Remarks, if any
1	Cows		
2	Buffaloes		
3	Bullocks		
4	Goats		
5	Sheep		
6	Pigs		
7	Camels		
8	Poultry birds		
9	Fisheries		
10	Others (specify)		

## 8. Migration Pattern (during the current time)

	Particular	Number	in % of total village population
Out - Migration			
1	No of migrant		
2	Duration of migration (days)		
3	Season of Migration		
	Rabi (√/X)		
	Kharif (√/X)		
	Others (√/X)		
4	Name of Place (To)		
5	Purpose of migration (Answers from only those persons considered valid who actually migrated in the past) educated person/female if any –specify ( specify clearly –gender-wise);		



In - Migration			
1	No of migrant		
2	Duration of migration		
3	Season of Migration		
	Rabi (√/X)		
	Kharif (√/X)		
	Others (√/X)		
4	Place (From)		
5	Purpose of migration		

## 9. On-going Development Schemes in this village:

S. No.	Name of Government Scheme	Availability of Scheme (Yes-1/No-2)	
		Completed	On-going
1			
2			
3			

## 10. Environmental Changes (step taken by village people seen as an impact of education)

Particular	Increased	Decreased
Increased salinity/alkalinity		
Increased soil erosion		
Increased water logging		
Change Experienced in Environmental Temperature		
Any Change in Land Quality		

## 10.1 Other Environmental Changes

Particular	Increase-1 Decrease-2	Remark
Status of Using Chemical Fertilizers and Pesticides		
Status of Bio-mass cover		

Status of New Weeds		
Status of Village Commons		
Status of Tree Population in the Inhabited Area		
Status of Water Table		
Status of Water-borne Diseases		
Effect on Joint families		
Status of Land and water related Major Conflicts		
New Mandis Emerged in last 20 Years		
Forward Trading/ Deferred Sale		

## 10.2 Environment Conservation Efforts

If any effort taken upto improves give details:-

- When the effort/treatment started?

## 11 Fisheries Sector:

11.1 Is there fishermen cooperative / society in your village? 1. Yes 2. No

11.2 Name of the fishermen cooperative/society? -----

11.2 Are you a member of the cooperative/society? 1. Yes 2. No

11.4 Do you get advice and support (any type of formal-non-formal education) from any source or from fisheries department to improve the productivity? 1. Yes 2. No

11.5 If, yes please give following details

S. No	Input	Provided		Remarks(specify the source)
		Yes	No	
11.5.1	Fish Seed			
11.5.2	Help in Marketing			
11.5.3	Fish feed			
11.5.4	Storage Facility			
11.5.5	Transportation Facility			

12. Is there any welfare society (in areas of agriculture /horticulture) working in this area?

a. Name

.....

b. Name of President

.....

c. Contact Number

.....

13. Investigator Remark:

Empowering women to aspire to leadership to do constructive work:

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14. Ask question in area of women entrepreneurs:

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15. To ask questions on awareness on women's economic\* and political empowerment\* [as these brings gender equality with tangible results in the society]:

(a) Women, especially those who are marginalized

(b) Women, especially those who are non- marginalized

©Whether they are trying to start a business or initiate a grassroots movement for skill development /job orientation.

Note: Women's economic empowerment: – to increase women's access to and control over decision-making in house-hold activities, land, technology, credit, livelihoods and other means of production and social protection.

Women's political empowerment: – to support women in taking on leadership roles and participating in political processes and in all spheres of public life.

Young women leaders are also a particular focus:

16. Observations of Investigator:

17. Supervisor's Remark:

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## Annexure VIII

### List of professionals involved in task execution;

Serial number	Name of professionals	Worked as	Qualification	Experience	Remarks, if any;
1	Dr.Pramod Kumar Verma	Project Director	Ph.D. (Economics)	Research, survey & consultancy	Last post hold with CAN-ORG-MARG, Delhi office
2	Kumar Anurag	Adviser	Engineer & MBA (SPJIM)	Soft-ware specialist	Worked as required;
3	Animesh Kumar	Research Officer	Graduate	Field specialist	Worked in field (stationed at Patna)
4	Mr.Sanjeev Kumar	Research Co-ordinator	Graduate	Field Specialist	Worked in field (stationed at Supaul)
5	Mr.Ranjan Parida	Soft-ware analyst	Bachelor Degree in Sciences (Statistics as a subject of interest)	Social & Market research Data Modelling, Data Analysis, Data Management & Data Presentation etc expert	Field data analysis (supported by about six persons in data entry & analysis) in Delhi
6	Another 15 persons supported the task execution process	Office staves typist /operator/ Field supervisor & investigators	Graduates	Social research & Jeevika field experts at Supaul	Field Survey (stationed at Delhi-Patna-Supaul)

## Annexure

### शिक्षा का बालिकाओं, उनके परिवारों व समुदाय पर प्रभाव

#### लघु-शोध हेतु प्रश्नावली

1. केन्द्र का नाम -
2. बालिका का नाम -
3. बालिका की आयु -
4. माता का नाम -
5. पिता का नाम -
6. जाति -
7. वर्ग -
8. साक्षात्कार देने वाले का नाम -
9. बालिका से सम्बन्ध -
10. परिवार में कुल सदस्यों की संख्या (बालिका सहित) -
11. परिवार की मासिक आय -
  1. रु 1000.00 से कम
  2. रु 1000.00 से 3000.00
  3. रु 3000.00 से 5000.00
  4. रु 5000.00 से अधिक
12. आय के स्रोत -
  1. कृषि मजदूर
  2. अन्य कार्य करने वाले दैनिक मजदूर
  3. कृषि कार्य
  4. घरेलू व्यवसाय
  5. व्यवसाय
  6. नौकरी
  7. कुछ नहीं
  8. अन्य
13. इस बच्ची के स्कूल जाने से घर के दैनिक कामों पर क्या असर पड़ा है -
  - अ. कुछ भी नहीं
  - ब. परिवार के अन्य सदस्यों पर काम का बोझ बढ़ गया।
  - स. दूसरे सदस्यों का काम आसान हुआ
  - ड. अन्य.....
14. इस बच्ची के स्कूल जाने से आपकी आमदनी पर क्या प्रभाव पड़ा -
  - अ. कुछ नहीं
  - ब. बढ़ी

स. कम हुई

ड. अन्य

यदि कम हुई तो कैसे -

यदि बढ़ी तो कैसे -

15. अपनी बेटी को आप क्यों पढ़ा रहे हैं? कारण बताइये -

1. समझदार बने - सही गलत का निर्णय कर सकने में सक्षम हो
2. आत्मनिर्भर बने
3. परिवार की आमदनी बढ़ाने में मदद कर सके
4. घर के दूसरे बच्चों को पढ़ा सके
5. शादी में आसानी हो
6. सब अपने बच्चों को पढ़ाते हैं इसलिये
7. अन्य, विवरण दें -

16. क्या आपकी बेटी के पढ़ने/सीखने से प्रभावित होने के कारण आपने अपने दूसरे बच्चों को स्कूल भेजना शुरू किया -

1. हां
2. नहीं
3. सभी पहले से ही स्कूल जाते हैं।

17. क्या अपनी इस बेटी को पढ़ाने के लिये किसी दूसरे बच्चे की पढ़ाई छुड़वाई गई -

1. हां
2. नहीं

18. पहले जब आपकी बेटी स्कूल नहीं जाती थी तब वह घर के क्या क्या काम करती थी और अभी क्या क्या काम करती है-

क्रम	काम	पहले	अभी
1	घर की साफ-सफाई		
2	खाना बनाना		
3	भाई बहनों की देखभाल		
4	जानवरों की देखभाल		
5	भाई बहनों को पढ़ाना		
6	आमदनी वाले कामों में मदद करना		
7	आमदनी वाला काम करना		
8	खेती का काम		
9			
10			
11			
12			

19. बेटी के पढ़ने से आपको क्या-क्या काम करने में आसानी हुई है -

1. घर के खर्च का हिसाब किताब करने में
2. चिट्ठी/अखबार आदि पढ़ने में
3. पंचायत/कचहरी के लिखा पढ़ी आदि का काम करने में
4. अपने व्यवसाय से सम्बन्धित कामों को करने में।
5. अन्य, विवरण दें -

20. क्या आप कभी अपनी बेटी से उसकी आगे की पढ़ाई के बारे में बात करते हैं कि वो कितना पढ़ना चाहती है -

1. हां
2. नहीं

यदि हां तो क्या कहती है -

21. क्या आप अपनी बेटी से बात करते हैं कि वो पढ़ लिखकर अपने जीवन में क्या करना चाहती है-

1. हां
2. नहीं

यदि हां तो क्या कहती है -

22. आप अपनी बेटी को कितना पढायेगें -

1. कक्षा 5 तक
2. कक्षा 8 तक
3. 10 तक
4. कक्षा 12 तक
5. स्नातक तक
6. जहां तक वो पढ़ना चाहे

23. प्रश्न संख्या 22 के उत्तर के अनुसार आप अपनी बेटी को जितना पढ़ाना चाहते हैं उसके लिये आप के गांव/आसपास में स्कूल है -

- 1- हां
- 2 .नहीं
3. है किन्तु अच्छा नहीं है

24. यदि नहीं है या अच्छा नहीं है तो इसके लिये आपने या आपके परिवार के किसी सदस्य ने अकेले या गांव के लोगों के साथ मिलकर कभी कोई प्रयास किया -

- 1- हां थोड़ा बहुत
- 2- हां बहुत ज्यादा
- 3- बिल्कुल नहीं

25. क्या आपकी बेटी घर-परिवार की व अपनी व्यक्तिगत साफ-सफाई पर पहले की अपेक्षा अधिक ध्यान देती है -

1. हां
2. नहीं
3. थोड़ा बहुत



26. क्या आप अपनी बेटी से पारिवारिक मामलों/फैसलों के बारे में राय लेते हैं -

1. हां
2. नहीं

यदि हां, तो किन किन मामलों में -

- 1.
- 2.
- 3.
- 4.
- 5.

27. आपकी बेटी को नियमित स्कूल/केन्द्र जाता और नियमित रूप से सीखते हुये देख कर आपके बेटे/बेटों (यदि हैं तो) पर क्या प्रभाव पड़ा -

1. वह भी नियमित स्कूल जाने लगे
2. घर पर साथ मिलकर पढ़ने लगे
3. वह अपनी बहन को पढ़ाने लगा
4. बहन उसे पढ़ाने लगी
5. कोई प्रभाव नहीं पड़ा
6. अन्य .....

28. जब आप किसी को बताते हैं कि आपकी बेटी पढ़ती है तो आपको कैसा लगता है -

1. अच्छा लगता है
2. खराब लगता है/ :मिन्दगी होती है
3. गर्व महसूस होता है
4. कुछ नहीं

29. क्या आपकी बेटी को पढ़ता हुआ देखकर आस-पास के लोगो ने अपनी लड़कियों को स्कूल भेजना शुरू किया है -

1. हां
2. नहीं

30. आपकी इस बेटी को पढ़ता लिखता देखकर क्या कभी आपने अपने आस-पास के स्कूल न जाने वाली लड़कियों को पढ़ने के लिये स्कूल भेजने हेतु कोशिश की -

1. हां
2. नहीं

31. आपकी बेटी के पढ़ने से आपके अनुसार इसकी शादी पर क्या प्रभाव पड़ेगा -

- 1- शादी करने में दिक्कत-परेशानी होगी
- 2- इसकी तरह पढ़े-लिखे लड़के से ही शादी करेंगे
- 3- पहले इसे पढ़ने का पूरा मौका देंगे तब शादी करेंगे
- 4- कोई प्रभाव नहीं पड़ेगा



32. लड़के और लड़कियों में से किसे पढ़ाना ज्यादा जरूरी है -

- 1- लड़के को
- 2- लड़की को
- 3- दोनों को

33. लड़कियों को पढ़ाना क्यों जरूरी है -

साक्षात्कारकर्ता का नाम -

दिनांक

Appendix:

SSI Units fit for Supaul & nearby regions only