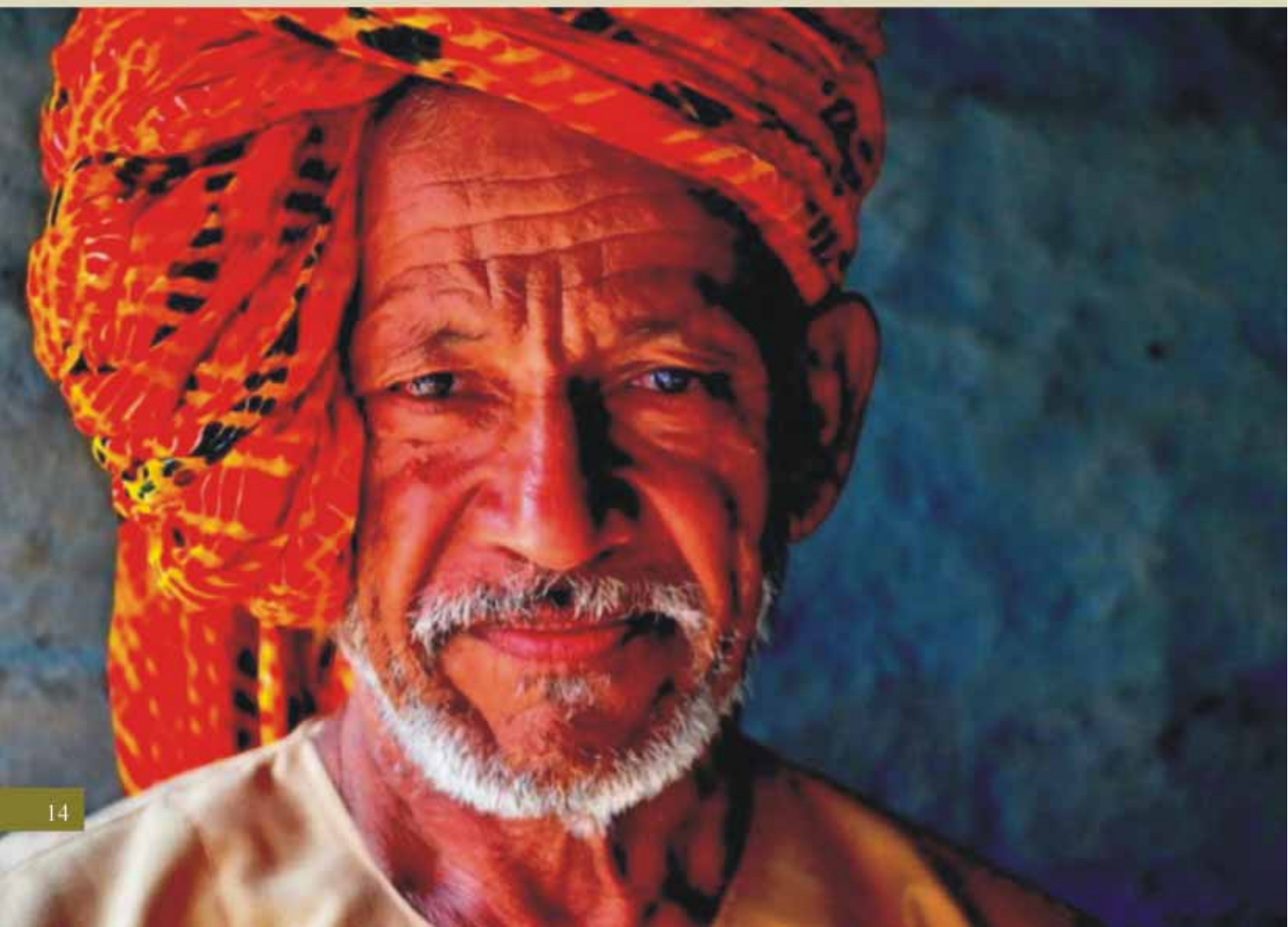# SECTION-I
LIFE
AND
LIVELIHOOD

① Life And Livelihood

The first MDG directly addresses poverty and hunger. As Deaton (2006) points out, "There is a long tradition of setting 'scientific' poverty lines for calculating the cost of a minimal standard of living, with a particular focus on having enough to eat. The poorest people in poor countries spend most of their money-in some places as much as three quarters-on food. For them, not having enough money is the same thing as not having enough food[15]."

In the usual formulation of "poverty", as well as in the articulation of MDG1, poverty is seen as a lack of income or inadequacy of consumption. However, there is wide agreement on the difficulty of collecting accurate household income data. Instead, calculations of consumption expenditure are often used to figure out the economic status of households. Even that requires more time and probing than is possible given the objectives of PAHELI 2011. Given that PAHELI 2011 is designed to be easy to use and easy to understand by ordinary citizens, we employ an approach that has been used in research and in

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[15]Deaton, A. (2006): "Measuring Poverty", in Banerjee, Benabou and Mookherjee, Understanding Poverty, Oxford University Press.

poverty-reduction programmes for understanding living standards in India, namely correlates of poverty based on the observable characteristics of people's lives.

What are the key elements of life and livelihoods that determine the quality of people's actual life experience and the basic quality or standard of their lives? Some examples are available in India. For instance, the measurement of the number of people in "poverty" or identification of the people under the poverty line, based on categorising households according to their observable characteristics[16]. The definition of Poverty adopted by the Indian Planning Commission in 2009 based on the Tendulkar Committee report, is a multidimensional one and tries to overcome some of the criticism that had been advanced so far. Specifically, to assess the nutritional status of people, instead of looking at the calories intake, it focuses on the adequacy of actual food expenditure of people close to the poverty line. Further, they suggest a price adjustment procedure and they incorporate a provision in price indices for private expenditure in health and education. Finally, they make no distinction between rural and urban poverty. These and other socio-economic surveys have commonly used measurable features or correlates of different aspects of people's lives-such as housing, clothes, food, work, ownership of land, access to water, education, and so forth.

Millennium Development Goals

Goal 1: Eradicate extreme poverty and hunger	
Target 1a: Reduce by half the proportion of people living on less than a dollar a day	1.1 Proportion of population below $1 (PPP) per day 1.2 Poverty gap ratio 1.3 Share of poorest quintile in national consumption
Target 1b: Achieve full and productive employment and decent work for all, including women and young people	1.4 Growth rate of GDP per person employed 1.5 Employment-to-population ratio 1.6 Proportion of employed people living below $1 (PPP) per day 1.7 Proportion of own-account and contributing family workers in total employment
Target 1c: Reduce by half the proportion of people who suffer from hunger	1.8 Prevalence of underweight children under five years of age 1.9 Proportion of population below minimum level of dietary energy consumption

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[16]See documents related to BPL available on the website of the Ministry of Rural Development such as the schedule for BPL census 2002 and the methodology of the socio-economic census in rural areas 2011.

Life and livelihood in PAHELI 2011 survey: The approach

The main questions being addressed in the PAHELI 2011-Life and Livelihood section are

What are the basic elements of people's lives correlated with extreme poverty?

How can these be observed and measured?

What patterns do we find across districts, within districts and across villages and within villages across households?

PAHELI 2011 Tools: For PAHELI 2011, it was important to be able to create measurable indicators that could be used by ordinary people. We held discussions with experts to identify these critical but easily measurable indicators. In a series of pilots in the field, our core team tested how easily each of the central indicators could be measured. Based on experts' comments and field pilot experience, the domains that were chosen to be the focus of this section were as follows.

Methods and tools:

Household-level indicators: A set of indicators was developed for the broad domain called "life". These included the type of house people live in, the cooking fuel used, the food intake of women, the ownership of common consumer goods items, land ownership, ownership of vehicles, the primary occupation or work and the indicators of proportion of population using an improved drinking water source along with the proportion of population using an improved sanitation facility[17].

Links of households to the major flagship programmes: The public distribution system (PDS) and the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) are two major flagship programmes of the Government of India, which address various components of the indicators included in MDG1. To understand the link between people and these schemes, the sampled households in PAHELI 2011 were also asked a series of questions related to their awareness of and access to basic government services related to food and employment.

Facilities: Observation of facilities and questions related to them were included as a part of PAHELI 2011. The PAHELI 2011 survey team had two people who spent three consecutive days in a village. The design of PAHELI 2011 included a visit to at least one PDS shop and at least one working MGNREGS work-site (if available) in each sampled village[18]. If surveyors found a working MGNREGS work-site, they held a focus group discussion with labourers there.

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[17]Target 1.8: Prevalence of underweight children under five years of age. The attempt to measure children's malnutrition in PAHELI 2011 is documented in the section on mother and child health and nutrition and not included in this section.

[18]PAHELI 2011 was in the field in July 2011. During the monsoon months, active MGNREGS work-sites are difficult to find.

To make the tool more interactive and easy to use, the survey instrument employed pictures and visual images wherever possible. The main respondent for the PAHELI 2011 survey at the household level was an adult woman in the household. In addition, the questions about the PDS and the MGNREGS were posed to members of the household who were ration card-holders or labourers who had worked under the MGNREGS.

The diagram below summarises how PAHELI 2011 addresses the question of life and livelihood among households, individuals and at the community level.

HOUSEHOLDS	INDIVIDUALS	LINKS TO MAJOR GOVERNMENT SCHEMES
To have at least a minimum standard of living, a household must have access to some of the following • House, fuel, food; • Household possessions. For understanding the status of assets, the household's access to land (in terms of ownership) and livestock is assessed.	Apart from productive assets, livelihoods also depend on work/employment that individuals are engaged in. At the individual level, the indicators for work that have been included are • Primary type of work; • Estimated number of days of work in primary activity; • Migration outside the village for work.	Major programmes of the central government related to food security and employment guarantee are tracked here. The link of households to the two major social protection mechanisms is assessed. • PDS/Ration shop • MGNREGS

Note: *The pictures were shown to members of households. An adult woman in each household was the main respondent. In the case of food, the woman answered about herself. The pictures in the survey were discussed. The respondent or surveyor could tick on the right picture. Almost all the indicators here could be observed and thus verified.*

Findings

This section describes the main findings of the domain called life and livelihoods based on the core indicators that had been selected.

A. LIFE	B. LIVELIHOOD	C. LINKS TO SCHEME
At household level	**At household level**	**At facility level**
• Type of house	• Type of house	• PDS/ration shop
• Cooking fuel	• Primary work activity	• MGNREGS work-site
• Land ownership	• Financial inclusion of women	
• Livestock	• PDS	
• Household possessions	• MGNREGS	

A. Life

Type of house

The type of house that people live in is one of the easiest things to observe. This is the reason that it is often used in surveys as a correlate of poverty. While housing may depend on the availability of local materials, cultural influences and agro-climatic factors, it is one of the basic requirements for human survival. Table 1 shows the types of houses among the households surveyed.

TABLE 1: TYPE OF HOUSES PEOPLE LIVE IN (%)						
District	Sample size	Kutcha	Semi pucca	Pucca	No response	Total
Gumla	1,190	91.2	7.5	1.3	0.1	100
Hardoi	1,180	36.4	33.7	29.7	0.2	100
Korba	1,175	58.6	34.4	6.9	0.1	100
Nalanda	1,061	23.1	31.3	45.4	0.2	100
Rajgarh	1,178	53.6	32.7	13.5	0.3	100
Sundargarh	1,160	75	20.3	4.4	0.3	100
Udaipur	1,120	50.1	20.2	29.6	0.1	100
Total **	**8,064**	**55.9**	**25.7**	**18.2**	**0.2**	**100**
Bhilwara	1,332	34	15.7	50.2	0.1	100

**Does not include Bhilwara.

The findings reveal that a majority of the people (55.9%) in the seven districts lived in kutcha houses. The people living in semi pucca and pucca houses were 25.7% and 18.2% respectively.

There were huge variations among the districts. In Gumla (Jharkhand) 91.2% of people living in kutcha homes, while the figure for Nalanda (Bihar) was 23.1%. The number of people living in pucca houses was highest in Nalanda at 45.4%, with Hardoi (Uttar Pradesh) next at 29.7%. Bihar was among the top five states to build houses under the targeted rural housing programme, the Indira Awas Yojana (IAY)[19].

Primary cooking fuel

Cooking fuel is another easy to observe item in households. This indicator is also a good correlate of poverty. Better-off people tend to use fuels that do not need time to collect or burn. A large proportion of time of rural household members, especially women and girls, is spent in gathering firewood. This prevents them for using their time for employment, income generation or education. Further, the indoor air pollution caused by smoke from the fuels used by households is considered a serious health risk factor. Half a million premature deaths and nearly 500 million cases of illness are estimated to occur

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[19] Ajwad (2006), based on the 2005 IHDS data.

because of this, children below five years and women appear to be particularly affected. Besides health risks, the use of traditional biomass has other negative social effects—the main being the time spent in collecting biomass fuel[20]. Table 2 summarises the key PAHELI 2011 findings on the main types of fuels used.

TABLE 2: MAIN TYPES OF PRIMARY COOKING FUEL (%)				
District	Sample size	Sticks and firewood	Coal	Kerosene
Gumla	1,190	99.4	0.1	0.8
Hardoi	1,180	98.2	0.9	0.1
Korba	1,175	96.4	6.7	1.9
Nalanda	1,061	93.5	6	2.2
Rajgarh	1,178	97.1	0.3	0.7
Sundargarh	1,160	96.7	4	1.2
Udaipur	1,120	97.4	2.5	6.9
Total **	**8,064**	**97**	**2.9**	**1.9**
Bhilwara	1,332	99.5	2.5	3.2

**Does not include Bhilwara.

The findings reveal that 97% of the rural households surveyed used sticks (including dried twigs and grasses) and firewood as the main household fuel. There was not much variation across the seven districts. Only 1.9% of the households reported using kerosene as a cooking fuel, with the highest usage in Udaipur at 6.9%.

In Bhilwara, as in the other districts, sticks and firewood were the most prominent cooking fuel used by 99.5% of the households .

TABLE 3: MULTIPLE COOKING FUELS Percentage of households using multiple cooking fuels							
District	Sample size	%					
		Only one	Two	Three	Four	No response	Total
Gumla	1,190	96.7	2.9	0	0	0.4	100
Hardoi	1,180	94.2	5.7	0	0	0.1	100
Korba	1,175	89.9	9	0.8	0	0.3	100
Nalanda	1,061	90.3	8.2	0.7	0.4	0.4	100
Rajgarh	1,178	93.7	5.9	0.2	0	0.2	100
Sundargarh	1,160	94.6	4	0.5	0.1	0.8	100
Udaipur	1,120	83.4	14	1.8	0.8	0	100
Total **	**8,064**	**91.9**	**7**	**0.6**	**0.2**	**0.3**	**100**
Bhilwara	1,332	87.6	10.6	1.1	0.7	100	100

**Does not include Bhilwara.

[20]UNDP/World Bank (2001): "India: Access of the Poor to Clean Household Fuel". http://siteresources.worldbank.org/INDIAEXTN/Resources/Reports-Publications/Access-Of-Poor/FullReport.pdf

Most rural households use multiple energy sources for cooking. According to 1993-94 and 1999-2000 National Sample Survey (NSS) data, many households use modest quantities of kerosene for cooking, augmenting this with some biomass fuel or fuels[21]. What we found in the PAHELI 2011 survey was that only 14% of the households among the 7% that used two types of fuel, used kerosene alongside sticks and firewood. There were variations among districts for multiple cooking fuels, that is, the use of a combination of firewood, biomass fuels or other fuels or a gas stove. In Udaipur, 14% of the households used two types of cooking fuel, while the figures for Korba and Nalanda were 9% and 8.2% respectively.

Other studies, in India and elsewhere, support the observation that traditional and modern fuels increasingly coexist in the household energy mix. The social advantages of partial fuel switching-where wood continues to be used but is partially substituted by cleaner fuels-such as health benefits and time savings for women and children need to be better understood. The health benefits of a smoke-free indoor environment achieved by full fuel conversion are likely to be compromised by partial fuel switching, but the exact effects of different combinations of fuels and stove technologies are not known.

The benefit in terms of time savings, however, is broadly consistent with the amount of biomass used and accrues to women even with partial fuel switching. To the extent that partial fuel switching is the first step towards full fuel switching and may accelerate the process, efforts to promote it may be justifiable even if its immediate social benefits are limited.

Food

Dietary inadequacy and a high level of adult malnutrition (around 30%) are among the nutrition challenges acknowledged in India's 11th Five-Year Plan. Clearly, women are one of the most vulnerable groups in this context[22].

PAHELI 2011 took a close look at the food consumption of rural adult women in the districts that were surveyed. In usual studies of nutrition, the 24-hour diet recall or food frequency approaches are used to survey diets. In the former, the respondent is asked to recall everything that was consumed in the last 24 hours. Standardisation is carried out to estimate the exact food and nutrient intake. The food frequency method, as the name suggests, focuses on assessing the frequency of consumption.

In view of the fact that PAHELI 2011 was intended to be a people's

S.No.	Food product (Ingredient)	Write code (1=Yes; 2=No; ot eat;)
1-	Rice, Roti made of Atta/bajra/ makki/maida, Bread/pav	
2-	Curd, Paneer, Butter milk, Khoa	
3-	Milk (alone)	
4-	Milk in tea	
5-	Green leafy vegetables: Methi, Palak, Saag etc	
6-	Any other vegetable (other than potato, tomato and onion)	

[21]UNDP/World Bank (2001): "India: Access of the Poor to Clean Household Fuel". http://siteresources.worldbank.org/INDIAEXTN/Resources/Reports-Publications/Access-Of-Poor/FullReport.pdf
[22]Planning Commission (2007): "Nutrition and Social Safety Net", Eleventh Five Year Plan (2007-12), Vol. II. http://planningcommission.nic.in/plans/planrel/fiveyr

assessment, the challenge was to capture information about diets (food intake) and keep the tool simple and easily useable.

In the PAHELI 2011 survey, respondents (adult women) were asked to recall their food intake in the last 24 hours. Based on this, we recorded which foods (pertaining to nutritional food groups) were consumed at least once during the day. Ideally, 24-hour recall is conducted for at least two days, one of which is a weekend day. Unless there was an exception like a feast or fast in the family, the PAHELI 2011 food intake tool could give information on whether a food item was consumed by adult women in the past 24 hours.

Table 4 presents the findings on food intake by adult women in the PAHELI 2011 districts. Besides this, it also provides information on the recommended daily food intake as per the National Institute of Nutrition (NIN)[23]. This specifies the number of portions of each food group that should be consumed daily along with the amount that constitutes one portion. *While the NIN norms cannot be directly applied to or compared with the PAHELI 2011 data, it is useful to know the desired food intake the experts prescribe.*

Broadly speaking, in a nutritional sense, cereals and millets are energy-giving foods; milk and milk products and pulses are body-building foods; and vegetables and fruits are protective foods that provide micronutrients, which are required in relatively small quantities but are essential for protection against diseases.

From Table 4, it can be seen that almost all surveyed women consumed cereals at least once during the day. Across the seven districts, more than 70% of the women also consumed pulses (dal) and vegetables (non-green leafy vegetables) at least once a day.

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[23] National Institute of Nutrition (2011): "Dietary Guidelines for Indians".

		What women (%) consumed at least once a day						
District	Sample size	Cereals and millets	Milk and milk products	Pulses/ dal	Green leafy vegetables	Other vegetables	Fruits	Green vegetables, other vegetables and fruits (protective foods)
		Energy-giving foods	Body-building foods		Protective foods			
Gumla	1,182	99.5	0.6	77.3	63.7	85.1	3.1	1.1
Hardoi	1,175	97.6	14.3	65.5	14.7	78.6	8.2	0.9
Korba	1,168	99.7	3.4	76.5	71.1	78.3	2.9	1.8
Nalanda	1,056	99.6	18.5	73.5	48.2	73.9	3.6	2.4
Rajgarh	1,169	92.2	13.7	90.8	35.9	41.7	8.0	1
Sundargarh	1,144	98.2	3.1	63.3	61.2	74.9	3.1	0.8
Udaipur	1,117	99.4	30.8	63.2	60.6	64.7	1.4	0.7
Total **	8,011	98.0	11.9	73.9	50.7	71.0	4.4	1.1
Bhilwara	1,331	98.7	60.2	65.4	14.7	61.3	4.6	0.9

The table gives the proportion of women who consumed a particular food group at least once a day. For example, in Gumla, 99.5% of the women consumed cereals at least once a day and 0.6% consumed milk and milk products at least once a day. The last column gives the percentage of women who consumed all the protective foods providing micronutrients at least once in the last 24 hours. For example, in Gumla, such women were only 1.1%. **Total does not include Bhilwara.

As per National Institute of Nutrition recommendations, an adult woman should consume the following number of portions of food every day*						
	Cereals and millets	Milk and milk products	Pulses/ dal	Green leafy vegetables	Other vegetables	Fruits
Recommended daily intake of portions*	9 to 17	3 to 5	1 to 5	1 to 1.5	2	1 to 2
Portion size (g/ml)	30	100	30	100	100	100

*"Dietary Guidelines for Indians", 2011. The NIN, which comes under the Indian Council of Medical Research, recommends portions of food groups to be consumed by adult Indian women. The range represents values for adult women doing various physical activities and in different physiological states such as pregnancy and breast feeding.

Among vegetables, green leafy vegetables (GLVs) are a rich source of antioxidants, fibre and carotenoids, precursors to vitamin A. Vitamin A is an essential micronutrient that is instrumental in various physiological functions. Vitamin A deficiency can cause the body to malfunctions. One such fallout is night blindness and eventually complete blindness. A national programme to address vitamin A deficiency and nutritional blindness has been in operation since 1970[24].

[24] To combat and prevent vitamin A deficiency, the Government of India in 1970 initiated the National Prophylaxis Programme against Nutritional Blindness in seven states. Under it, a massive dose of vitamin A solution (200,000 IU) was given every six months to children one to five years of age. The programme was extended to other states in 1975. In 1992, it was confined to children between nine months and three years (first dose of 100,000 IU at nine months, along with measles vaccine; a second dose of 200,000 IU at 18 months of age, along with a booster dose of DPT and OPV; and three doses of 200,000 IU every six months until 36 months of age). In 2007, the age group

Consumption of green leafy vegetables was relatively poor across the seven survey districts. Almost half the women (50.7%) did not consume them even once against the recommendation that at least 100 grams be consumed every day. The proportion of women consuming green leafy vegetables once during the day ranged from 14% (Hardoi) to 71% (Korba).

Consumption of fruits, milk and milk products was very poor among women across the seven districts. Almost 95% of the women did not consume any fruit and almost 80% did not consume any milk or milk products even once a day.

Overall, half the women across the seven districts did not consume foods from three of the nutritional food groups—milk and milk products, green leafy vegetables and fruits—even once a day. Consumption of fruits was especially poor, with around 95% of the women not consuming any against a recommendation of one to two portions (100 g to 200 g) every day. In Rajgarh, half the women did not consume foods from four of the six nutritional food groups asked about, even once. In Nalanda and Hardoi such insufficience was found in three food groups and in Udaipur, Sundargarh, Korba and Gumla inadequacy was detected in two food groups.

Bhilwara presented a relatively better picture. Cereal consumption, as in all other districts, was almost universal. Almost 60% of the women consumed milk and milk products, pulses and non-green leafy vegetables at least once a day. Consumption of green leafy vegetables, however, was only 14.7% and that of fruits only 4.6%.

As per recommendations, an adult Indian woman, irrespective of the nature of physical activity she is involved in or the physiological state she is in, should consume at least 300 ml of milk and milk products and 100 grams each of green leafy vegetables, other vegetables and fruits daily.

Vegetables and fruits are categorised as protective foods. They do not contribute to the bulk of energy requirements but are a source of the essential vitamins and minerals (micronutrients) that are required in minute amounts and play a critical role in maintaining body functions. There have been national programmes in the country to combat and prevent micronutrient deficiencies such as vitamin A deficiency, anaemia and iodine deficiency disorders. Inadequacies in diets have been acknowledged as a challenge in national planning and policy documents. The overall consumption of protective foods was very poor. *Women who consumed fruits and vegetables once a day were only 1.1% across the seven districts.* The situation was no different in Bhilwara.

In summary, the diets of a majority of rural women were dominated by cereals and pulses. The consumption of milk and milk products was low. Diets were also lacking in protective foods such as green leafy vegetables and fruits.

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was broadened to include children up to five years of age. In 1993, the National Nutrition Policy proposed supplementation as a direct intervention to combat vitamin A deficiency. In addition to supplementation, nutrition education and dietary diversification were proposed as long-term indirect strategies to prevent and control vitamin A deficiency disorders.

The PAHELI 2011 survey attempted to look at the nutritional status of women and children. According to the process followed, the equipment for measuring height and weight had to be procured at the village level. This had to be arranged from village anganwadis and/or health centres (wherever available or where functionaries cooperated). Every village is supposed to have an anganwadi. Data on height and weight could be obtained only for 1,318 women though almost 8,000 of them were respondents across all the districts. This was mainly due to difficulties in finding the required equipment in the villages. Therefore, district-level analyses were not feasible. Based on the data that was collected, we find that chronic energy deficiency across the districts was 65.9% (BMI <18.5)[25]. The nutritional status of children will be discussed in the maternal and child health section.

Land ownership, livestock and household possessions

In an attempt to assess the economic status of rural households, PAHELI 2011 asked each sample household about physical assets such as land, household possessions, livestock and means of transport.

The PAHELI 2011 tool kit distinguishes between different categories of household items according to price. There are three tables that summarise the data collected. Table 5 reports the findings on land ownership, Table 6 provides information on livestock possessions and Table 7 on transportation assets. It is important to mention that the data for land, livestock and household possessions is based on a large number of responses, but in the case of transportation, the percentage of missing values is rather high. This should be kept in mind while drawing implications related to transportation assets.

TABLE 5: LAND OWNERSHIP						
		Percentage of households				
District	Sample size	No land at all	Some land	Do not know	No response	Total
Gumla	1,190	7.4	89.1	1.3	2.3	100
Hardoi	1,180	13	86.1	0.6	0.3	100
Korba	1,175	18.7	78.9	2	0.4	100
Nalanda	1,061	41.4	55.1	1.4	2.1	100
Rajgarh	1,178	14.9	81.4	0.8	2.9	100
Sundargarh	1,160	13.4	84.2	0.8	1.6	100
Udaipur	1,120	10	88.8	0.6	0.5	100
Total **	8,064	16.7	80.8	1.1	1.5	100
Bhilwara	1,332	5.5	92.5	0.5	1.5	100

**Does not include Bhilwara.*

Land is the fundamental means of production in an agrarian society. An understanding of the pattern of ownership of land and operational holdings is, therefore, of central importance to understanding productive employment opportunities and income-generating possibilities in agriculture.

[25]The BMI is a simple index that is calculated by weight (kg) divided by height (in metres) squared. Individuals with BMI less than 18.5 are considered to be chronic energy deficient.

Obtaining accurate data on landholdings in India, in particular, on ownership, is a challenge. Surveys conducted decennially by the National Sample Survey Office (NSSO) are the most important source of information on distribution of landholdings in India. To collect information on land, many questions need to be asked and verified. For the purposes of PAHELI 2011, this was kept very simple. The only question about land that was asked was whether the household owned any or not.

The findings (Table 5) reveal that most of the households surveyed owned some land. The figure for all the districts as a whole was 80.8%. The overall figure for households owning no land was 16.7%, but there were variations across districts. In Nalanda, 41.4% of the households surveyed reported owning no land, while the figure for Gumla was 7.4%.

The information on livestock owned by the respondents is provided in Table 6.

TABLE 6: LIVESTOCK POSSESSIONS						
District	Sample size	Percentage of households				
		No animals	Goats and lambs	Cows/buffaloes/ oxen	Poultry	No response
Gumla	1,190	3.8	55.5	80.1	55.8	0.7
Hardoi	1,180	17.7	22.8	72.9	1.2	1.4
Korba	1,175	25.3	17.1	62.5	27.9	2.2
Nalanda	1,061	27.4	15.5	53.6	4	8.3
Rajgarh	1,178	13.3	17.1	67.5	0.9	10.2
Sundargarh	1,160	5.2	40.4	67.8	64.2	9.1
Udaipur	1,120	12.3	50.5	72.1	16.2	1.2
Total **	**8,064**	**14.9**	**31.4**	**68.3**	**24.6**	**5.5**
Bhilwara	1,332	7.6	57.8	77	2	3.8

**Does not include Bhilwara.

Livestock is vital to the economies of many developing countries. Animals are a source of food— more specifically, protein in human diets—income and employment. For low-income producers, livestock can be a source of wealth and a means of transport, while providing draught power and organic fertilisers for crop production.

Findings from the survey reveal that cows/buffaloes/oxen were the most common animals owned by households, with 68.3% owning them. The lowest percentage recorded was in Nalanda, Bihar (53.6%).

Goats and lambs were the second most prominent livestock, with an overall average of 31.4% of the households owning them. There were variations among districts in the ownership of goats and lambs. In districts like Udaipur and Gumla, more than 50% of the households reported having goats and lambs.

The third most prominent livestock was poultry, possessed by an overall average of 24.6% of the households having it. But in districts like Gumla and Sundargarh, 55.8% and 64.2% of the households respectively reported having poultry.

District	Sample size	Percentage of households						
		None	Only one type	Two types	Three types	Four types	No response	Total
Gumla	1,190	3.8	24.5	29.6	35.9	0.2	6.1	100
Hardoi	1,180	17.3	65.1	15.9	0.3	0	1.4	100
Korba	1,175	25	44.5	21.4	6.8	0	2.3	100
Nalanda	1,061	27.4	55.8	8.2	0.5	0	8.2	100
Rajgarh	1,178	13.3	67.7	8.6	0.3	0	10.2	100
Sundargarh	1,160	5.1	26.5	31.3	27.4	0.5	9.3	100
Udaipur	1,120	12.3	44	32.8	9.7	0	1.2	100
Total **	**8,064**	**14.7**	**46.8**	**21.2**	**11.7**	**0.1**	**5.5**	**100**
Bhilwara	1,332	7.4	42.1	45.2	1.4	0.1	3.8	100

Table heading: **TABLE 6.1: MULTIPLE LIVESTOCK POSSESSION**

**Does not include Bhilwara.

The findings of table 6.1 reveal that most of the households surveyed or an overall average of 46.8% had at least one type of livestock. Again, there were district-level variations. In districts such as Rajgarh and Hardoi, 67.7% and 65.1% of the households respectively reported having one type of livestock. But 35.9% of the households in Gumla and 27.4% in Sundargarh reported having three types of livestock.

TABLE 6.2: MULTIPLE LIVESTOCK POSSESION BY LAND POSSESSION

District	Sample size	Ownership of livestock by households with no land		Ownership of livestock by households with land	
		None	Only one type	None	Only one type
Gumla	1,190	21.6	35.2	2.3	23.9
Hardoi	1,180	29.4	54.9	15.4	67
Korba	1,175	57.7	32.7	17	47.6
Nalanda	1,061	37.3	42.5	20.1	67.3
Rajgarh	1,178	44.3	44.9	7.6	73.5
Sundargarh	1,160	16.6	35.7	3.4	24.6
Udaipur	1,120	48.2	33.9	8.1	45.3
Total **	**8,064**	**38.1**	**40.7**	**9.9**	**48.6**
Bhilwara	1,332	34.2	42.5	5.7	42.2

**Does not include Bhilwara.

Table 6.2 reveals that chance of not having any livestock was quite high among households who owned no land with the figure at 38.1%. Among households with land, the figure was less than 10%. In districts like Udaipur, Rajgarh and Korba, the data indicated landless households were very likely to have no livestock as well.

Assets and physical possessions cost money, so their acquisition is determined primarily by household income. Household possessions reflect accumulation over many years and they may be a better indicator of the long-term economic standing of a household than annual measures such as income. Many surveys on non-economic issues rely on household possessions as their primary economic indicator.

Household assets and amenities reflect a household's quality of life. For example, motor vehicles and mass media strengthen a household's connection to the country as a whole. While these amenities improve quality of life, they also demonstrate to family and neighbours that a household has succeeded financially. In modern life, household possessions are both signs of social status and instruments for a better life.

The image below is an extract from the questionnaire; it shows the kind of household items the PAHELI 2011 tool kit collected information on. The following tables provide a quick snapshot of the distribution of physical possessions across households in the survey districts.

3- Household possession

1-Which things does your house hold own?

Do you own a...........Write code (1=Yes; 2=No)					
Categoy A		**Category B**		**Category C**	
		Note: Go to category B, only if the HH has all or most the category A items		Note: Go to category C, only if the HH has all or most the category B items	
Cell phone		Air cooler			
Pressure cooker		Refrigerator		Computer	
Electric fan		Telephone (landline)			
Chair/table		Sewing machine			
Clock/watch		Mixer/grinder		Washing machine	
Cot		T.V.			

TABLE 7: HOUSEHOLDS OWNING CATEGORY A ITEMS								
District	Sample size	Percentage						
		Cell phone	Pressure cooker	Electric fan	Chairs/ table	Clock/ watch	Cot	No response
Gumla	1,190	47.9	12.8	6.7	52.1	77.9	53.2	9.7
Hardoi	1,180	70.4	21.1	16.6	20.8	45.2	99	0.2
Korba	1,175	44.4	22.6	43.7	43.7	81.6	98.8	0.6
Nalanda	1,061	66.8	18.5	31.6	42.9	51.7	91.4	1.2
Rajgarh	1,178	69.1	11.5	62.8	24	68.3	97.6	0.9
Sundargarh	1,160	51	16.2	27.2	48.4	69.1	94.7	2.6
Udaipur	1,120	60	21.5	53.5	22.6	69.8	91.3	4.6
Total **	**8,064**	**58.4**	**17.7**	**34.5**	**36.3**	**66.4**	**89.3**	**2.9**
Bhilwara	1,332	79.7	11.6	62.9	20.1	71.8	99.2	0.2

** Does not include Bhilwara.

The findings of table 7 reveal that the items owned by the households surveyed in order of likelihood were cots (89.3%), clocks/watches (66.4%), cell phones (58.4%), chairs/tables (36.3%) and electric fans (34.5%).

TABLE 7.1: HOUSEHOLDS OWNING CATEGORY B ITEMS							
District	Sample size	Percentage					
		Air cooler	Fridge	Landline	Sewing machine	Mixer/ grinder	TV	No response
Gumla	1,190	0.1	0.2	0.4	1.9	0.4	9	9.7
Hardoi	1,180	1.3	0.8	1.1	8.5	0.3	14.6	0.2
Korba	1,175	12.9	4.3	0.9	5.9	3.4	32.4	0.6
Nalanda	1,061	0.8	0.8	0.4	7.9	1.5	15.9	1.2
Rajgarh	1,178	1.3	1.3	2.5	9.3	1.8	27.2	0.9
Sundargarh	1,160	4.8	2.6	0.7	3.2	4.8	18.7	2.6
Udaipur	1,120	2.5	3.6	1.8	7.1	5.8	19.6	4.6
Total **	**8,064**	**3.7**	**1.9**	**1.1**	**6.2**	**2.0**	**19.7**	**2.9**
Bhilwara	1,332	3.5	2.6	2.9	14	5.6	22.1	0.2

**Does not include Bhilwara.

Other than televisions, the percentage of households that owned category B items was very low as is seen in table 7.1. Overall, 19.7% of the households owned a television. The figures in Korba and Rajgarh for this were 32.4% and 27.2% respectively.

What possessions do landless households have? Table 7.2 provides information on the possessions of households that did not own any land.

TABLE 7.2 : POSSESSIONS OF LANDLESS HOUSEHOLDS				
		Percentage of households with no land		
District	Sample size	Owning at least 5 category A items	Owning at least 5 category A + at least 3 category B items	Missing
Gumla	88	18.2	0	10.2
Hardoi	153	5.9	0	0.7
Korba	220	24.5	17	2.3
Nalanda	442	9.7	0	2.3
Rajgarh	176	21.6	4.9	1.7
Sundargarh	157	16.6	15.2	4.5
Udaipur	112	33	11.1	7.1
Total **	1,348	16.5	8.3	3.2
Bhilwara	73	26	21.06	0

*Does not include Bhilwara.

Across all districts, 16.5% of the landless households had at least five category A items. But in districts like Nalanda and Hardoi, the figures were as low as 9.7% and 5.9% respectively. This implied that the landless families in these districts did not have even basic household possessions. The overall percentage for landless households with at least five category A items and at least three category B items was only 8.3%. The district with the highest figure in this group was Sundargarh (15.2%).

Transportation

Transport refers to the activity that facilitates physical movement of goods as well as individuals from one place to another. PAHELI 2011 tried to capture what kinds of transportation assets or vehicles were owned by people in the sample districts.

TABLE 8: PERCENTAGE OF HOUSEHOLDS OWNING VEHICLES					
District	Sample size	Bicycle	Motorcycle	Other*	No response
Gumla	1,190	84.9	11.2	1.3	12.1
Hardoi	1,180	77.6	13.5	13.1	15.8
Korba	1,175	83.1	18.6	3.8	12.8
Nalanda	1,061	41.2	8.9	1.2	54.1
Rajgarh	1,178	40.1	22.9	18.2	38.2
Sundargarh	1,160	85.4	13.6	3.9	11.8
Udaipur	1,120	32.3	24.8	2.9	50.5
Total **	8,064	64	16.3	7.9	27.4
Bhilwara	1,332	83.1	37.5	11.9	24.4

*Other includes cars, trucks, carts, autorickshaws and others. **Does not include Bhilwara.

The findings of table 8 reveal that bicycles were the most prominent mode of transportation, with 64%. of households owning them on an average The districts with the highest percentage of bicycles were Sundargarh (85.4%), Gumla (84.9%) and Korba (83.1%).

The second most prominent mode of transportation was motorcycles, with the overall average at 16.3%. The districts where a relatively high percentage of households had motorcycles were Udaipur (24.8%), Rajgarh (22.9%) and Korba (18.6%)

B. Livelihoods

India's Eleventh Five-Year Plan (2007-2012) aimed to achieve inclusive growth in all sectors and to double agricultural growth from 2% to 4% per year. It sought to do this by expanding irrigation, improving water management, bridging the knowledge gap, fostering diversification, increasing food production to ensure food security, facilitating access to credit and increasing access to markets.

The mid-term assessment of the plan, released in July 2010, underscores the urgency of increasing investments in agriculture, as well as of improving access to water and good quality seeds, replenishing soil nutrients, expanding agricultural research and extension, reforming land tenancy systems and facilitating agricultural marketing.

There are several important policies, strategies and acts that provide the framework for agriculture, forestry, rural development and tribal development. For example, the MGNREGS is considered the largest employment programme in the world. Its objective is to provide wage labour and to generate productive assets in the process, which could lead to sustainable livelihood opportunities and gradually reduce dependence on public works programmes.

The National Rural Livelihoods Mission (NRLM), under the Ministry of Rural Development, provides livelihood development opportunities to poor rural families. The NRLM emphasises formation, training and capacity-building of self-help groups and their federations, along with financial services and training.

Finally, the Panchayat (Extension to Scheduled Areas) Act of 1996[26] and the Forest Rights Act of 2006[27] provide a legal framework for transferring rights to tribal communities for natural resource management, while protecting their heritage, rights, indigenous knowledge and cultures.

Understanding the livelihood systems of the poor is crucial to effective poverty reduction. The livelihoods of the poor can never be understood by one-track logic—be it economic, social, technical, cultural or political. Livelihood systems are made up of very diverse elements, which, taken together, constitute the physical, economic, social and cultural universe wherein families live[28].

[26] Provisions of the Act, http://www.indg.in/social-sector/nird/the_provisions_of_the_panchayats_act_1996.pdf_
[27] http://moef.nic.in/modules/rules-and-regulations/forest-conservation/#
[28] Hiremath, B. N. (2007): "The Changing Faces of Rural Livelihoods in India", Paper presented at the National Civil Society Conference on "What it takes to Eradicate Poverty" held during December 4-6, Institute of Rural Management, Anand.

The livelihood section of PAHELI 2011 has made an attempt to understand the livelihood patterns of households in the districts visited. The findings concern the main work activities people are engaged in, migration patterns, bank accounts and links to the national flagship programmes such as the public distribution system (PDS) and the MGNREGS.

Findings

Work patterns

Employment is critical for poverty reduction and for enhancing the social status of people. However, it is potentially empowering and liberating only if it provides opportunities for people to improve their well-being and enhance their capabilities.

In this section, we have made an effort to understand the pattern of rural employment, disaggregated by gender. Table 9 presents a comparative account of employment trends in eight major categories.

District	Gender	Sample	Cultivation on own land	Daily wages on other's land	Self-employed artisan	Salaried worker	Daily-wage non-agriculture	Household work	Studying	Others*	No response	Total
Gumla	M	2,210	53.8	6.9	5.5	4.3	7.7	2.3	11	4.4	4.4	100
	F	2,129	27.3	3.3	1.2	1.6	3.7	48	8.5	1.7	5	100
Hardoi	M	2,416	45.3	11.5	10	4.6	8.9	1.8	8.7	7.6	1.5	100
	F	2,041	1.5	0.6	0.8	1.4	0.2	86.6	6.7	1.1	1	100
Korba	M	2,139	37.8	8	4.3	5.3	20	3.4	9.3	10.3	1.6	100
	F	2,045	12.8	6.3	0.6	2.3	6.3	57.7	8.3	4.2	1.5	100
Nalanda	M	2,235	20.2	17.7	10.4	10.9	8.4	3.6	14.5	11.6	2.8	100
	F	1,962	2.8	9.5	1.5	2.5	1.2	66.6	9.3	3.7	3	100
Rajgarh	M	2,110	43.5	15.8	4.4	3.1	10.7	2.5	8.6	8.5	2.9	100
	F	1,979	13.3	9.2	0.4	1.7	2.1	60.9	3.7	4.6	4.1	100
Sundargarh	M	1,977	35.2	6.6	7.3	5.5	12.5	6.1	5.9	12.3	8.8	100
	F	1,973	11.3	5.5	1.8	2.2	4.3	52.9	5.4	4.2	12.7	100
Udaipur	M	1,929	36.7	7.3	10	7.1	18.6	2.8	7.1	9.6	1	100
	F	1,852	16.9	1.9	0.5	1.5	6.3	57.7	8.3	0.4	1.2	100
Total**	M	15,016	39	10.7	7.4	5.8	12.2	3.2	9.4	9	3.2	100
	F	13,981	12.4	5.2	1	1.9	2.7	63.3	6.7	2.8	4.1	100
Bhilwara	M	2,395	37.8	8	4.3	5.3	20	3.4	9.3	10.3	1.6	100
	F	2,311	36	1.6	0.8	2.1	2.1	48.8	2.7	4.6	1.2	100

*Others include self-employed non-artisans, foragers, those looking for work and those not looking for work. **Does not include Bhilwara.*

The survey's findings reveal that cultivation on own land was the most prominent work activity among men across all the districts. There were huge district-level variations for this indicator. In Gumla, Hardoi and Rajgarh, more than 43% of the males surveyed reported working on their own land. The only district where this figure was below the overall average of 39% was Nalanda, where only 20.2% of the men reported working on their own land.

Other prominent activities were more district and gender specific. Daily wage labour in agriculture and non-agriculture sectors was quite prominent among men, with an overall average of 10.7% and 12.2% respectively. Daily wage activities on other's land were very prominent in Nalanda (17.7%) and Rajgarh (15.8%)

If cultivating their own land was the main work activity for men, household work was the main activity for women. Across all districts, 63.3% of the women reported doing household work. Household work was evidently a gender-specific activity and the percentage of men engaged in it averaged only 3.2%, apart from in Sundargarh, where it was 6.1%.

Migration

Traditionally, people have sought new life chances in other districts/states when opportunities at home are scarce. Today, entrenched poverty, inequality and political strife in many parts of the country have persuaded growing numbers that the only chance of improving their lot is seeking employment outside, either temporarily or on a permanent basis.

A convergence of interests between economically productive and economically backward geographical locations has fuelled this trend: while the poor desperately need jobs, wealthy regions need workers to plug gaps in the labour market that their own populations cannot. Internal migration is now recognised as an important factor in influencing social and economic development. Indian census data records that in 2001, 309 million persons were migrants based on place of last residence, which constituted about 30% of the total population of the country. This was nearly double the number recorded in the 1971 census (159 million)[29].

PAHELI 2011 made an attempt to understand the migration patterns across the seven districts by gender and also tried to understand where people migrate to. Table 10 has information on the percentage of people who migrated by gender and the average days of migration.

[29]Lusome, R. and Bhagat, R. B. (2001): Trends and Patterns of Internal Migration in India, 1971-2001. http://www.scribd.com/doc/56914468/Trends-and-Patterns-of-Internal-Migration-in-India-1971-2001

TABLE 10: MIGRATION BY GENDER AND AVERAGE DAYS					
District	Individuals surveyed	Gender	Percentage migrated	Average days of migration	Missing (average days)
Gumla	2,210	M	14.2	136.6	20.3
	2,129	F	8	118.6	17
Hardoi	2,416	M	17	127.5	9
	2,041	F	7.1	119.9	17.4
Korba	2,139	M	2.5	136	13.2
	2,045	F	1.3	87.9	15.4
Nalanda	2,249	M	9.9	53.1	29.6
	1,970	F	2	27.4	35.9
Rajgarh	2,110	M	6	94.8	7.9
	1,979	F	4.6	93.2	6.7
Sundargarh	1,985	M	2.6	38.1	24
	1,983	F	1.7	19.5	27.3
Udaipur	1,929	M	17.9	93.9	4.3
	1,852	F	1.2	98.6	0
Total**	29,037	M	10	97.1	16
		F	3.7	80.7	15.9
Bhilwara	2,395	M	14	83.9	5.6
	2,311	F	1.95	98	4.4

*Does not include Bhilwara.

According to the PAHELI 2011 data, which was based on specific questions that may differ from those used for collection of national migration statistics, men migrated much more than women but the gap between the two genders differed across the districts. The overall average for migration was 10% for men and 3.7% for women.

Variations among the districts were prominent, both among men and women. The districts with the highest migration percentages for men were Udaipur and Hardoi (17.9% and 17% respectively). The districts from which the most women migrated were Gumla and Hardoi, where the figures were 8% and 7.1% respectively.

Except for Udaipur, the average number of migration days for men was higher than that for women. The average number of migration days across the districts for men was 97, while it was 80 for women. Districts with numbers above this average for both the genders were Gumla, Hardoi and Korba.

Destination of migration

The vulnerability of people who cross state boundaries is great if they find themselves at the mercy of contractors. Family members or children left behind in villages do not know where their relatives have gone or how to contact them. Dealing with emergencies, particularly back home, is difficult, especially for those who have migrated over long distances.

Table 11 compares the migration destinations of people from households that possess land with those of people from households that did not own any land.

District	Migration destination	% No land	% Land	District	Migration destination	% No land	% Land
Gumla	Out of block	15.4	7.5	Rajgarh	Out of block	0	7.4
	Out of district	0	12.2		Out of district	23.1	23.2
	Out of state	53.9	69.1		Out of state	76.9	61.1
	Missing	30.8	11.2		*Missing*	0	8.3
Hardoi	Out of block	9.6	4.6	Sundargarh	Out of block	0	20.8
	Out of district	21.2	24.5		Out of district	0	17
	Out of state	67.3	66.6		Out of state	0	30.2
	Missing	1.9	4.3		*Missing*	0	32
Korba	Out of block	0	26.7	Udaipur	Out of block	7.1	13.5
	Out of district	71.4	31.1		Out of district		28.1
	Out of state	0	28.9		Out of state	92.9	68.5
	Missing	28.6	13.3		*Missing*	0	3.36
Nalanda	Out of block	0	4.4				
	Out of district	5.15	13.9				
	Out of state	52.56	65.7				
	Missing	42.31	16.1				
Total**	**Out of block**	4.49	9.1	Bhilwara	Out of block	21.1	9
	Out of district	12.92	18		Out of district	21.1	13.6
	Out of state	59.55	64.3		Out of state	47.4	72.1
	Missing	23.03	8.62		*Missing*	10.5	5.32

TABLE 11: MIGRATION DESTINATIONS FOR HOUSEHOLDS OWNING LAND/NOT OWNING LAND

***Does not include Bhilwara.*

The overall average for people migrating outside their state was 59.6% for those without land and 64.3% for those with land. In districts like Udaipur, those without land (92.9%) migrated out of their state far more than those with land (68.5%).

The districts where out of state migration among those without land was above the overall average were Udaipur (92.9%), Rajgarh (76.9%) and Hardoi (67.3%).

Out of district migration was most prominent in Korba, where 71.4% of those without land migrated outside their district, while the figure for those with land stood at 31.1%.

Financial inclusion of rural women

Indian policymakers have had a longstanding concern with enhancing the access of rural people, particularly the poor, to institutional credit. PAHELI 2011 addressed this issue, particularly the access of rural women to financial services.

Table 12 provides information on the percentage of women who had accounts in banks, post-offices, self-help groups (SHGs) or other organisations.

District	Sample size	Percentage who had an account	Where did the women have an account?				Sample size of others asked about having an account*	Percentage of others who had an account	Of those who had an account, where did they have it?			
			In a bank	Post-office	SHGs	Others			In a bank	Post-office	SHGs	Others
Gumla	1,163	40.4	72.1	15.3	13.2	2.6	693	39.3	80.5	14.7	2.9	0.7
Hardoi	778	33	92.2	3.1	1.6	0.4	521	51.8	93.3	4.1	1.1	0.4
Korba	1,107	33.8	48.7	46.5	6.2	0	733	34.9	59.8	43	1.6	0.4
Nalanda	544	30.2	80.5	6.7	9.8	0	379	34.6	92.4	4.6	0	0
Rajgarh	1,125	27.1	43.3	31.5	24.3	0.7	805	37.6	76.6	13.2	6.3	0.7
Sundargarh	494	39.5	52.8	12.3	32.8	0.5	286	47.2	66.7	21.5	6.7	2.2
Udaipur	1,117	52.1	45	50.2	4.3	1	531	43.3	82.2	15.2	2.6	0.9
Total **	6,328	37.1	59.1	28.9	11.4	0.9	3,867	40.1	78.7	17	3.1	0.7
Bhilwara	1,312	67.2	29	70.6	3	0	417	54.7	67.1	32	3.1	0

TABLE 12: PERCENTAGE OF WOMEN WHO HAD ACCOUNTS

*If the woman in the household did not have any account, any other adult household member was asked. **Does not include Bhilwara.*

The findings from the survey reveal that 37.1% of the women in the sample had an account. Districts where the proportion of women who had an account was higher than the overall average were Udaipur (52.1%), Sundargarh (39.5%) and Gumla (40.4%).

In terms of the location of the account, banks were the most prominent sites in almost all the districts (overall 59.1%). The second most prominent location was post-offices, with an overall average of 28.9%. Women who had accounts with SHGs were particularly common in Rajgarh (24.3%) and Sundargarh (32.8%).

If a woman respondent did not have an account, the PAHELI 2011 questionnaire was administered to other members in the household. Though 62.9% of the women did not have an account, 40.1% of the others asked had an account. Again, the chief places to have accounts in were banks (78.7%) and post-offices (17%)

Public distribution system

It is now recognised that the availability of food grains alone is not sufficient to ensure food security to the poor. In addition to the availability of food grains, it is necessary that people get the quantity of food grains they are entitled to and also that they have the means to purchase them.

PAHELI 2011 tracked information on the quantity of food grains received by households in an attempt to shed light on how the PDS system works in the eight districts. Information was also specifically collected with the purpose of looking at whether discrepancies occurred between the quantities households

purchased and the amounts recorded in their ration cards. This was done to note whether phenomena such as leakages, which have affected the PDS and been reported by the World Bank[30], occurred in the districts surveyed.

Table 13 shows the percentage of respondents who had ration cards. To provide a better understanding of the actual number of households that had ration cards district-wise, the first column shows the total number of households surveyed and the second column the number of households that had ration cards.

TABLE 13: HOUSEHOLDS WITH RATION CARDS								
District	Sample size	No. of households with ration card	Percentage with ration card	Percentage with no ration card	No response	Total	No. of cards available	Percentage of cards available
Gumla	1,190	862	72.4	26.7	0.8	100	580	67.3
Hardoi	1,180	636	53.9	12	34.1	100	361	56.7
Korba	1,175	850	72.3	22.4	5.3	100	734	86.4
Nalanda	1,061	506	47.7	3.7	48.6	100	474	93.7
Rajgarh	1,178	1,088	92.4	7.5	0.2	100	590	54.2
Sundargarh	1,160	373	32.2	11.6	56.2	100	264	70.8
Udaipur	1,120	1,088	97.1	2.8	0.1	100	818	75.2
Total**	**8,064**	**5,403**	**67**	**12.6**	**20.4**	**100**	**3,821**	**70.7**
Bhilwara	1,332	1,271	95.4	4.1	0.5	100	797	62.7

**Does not include Bhilwara.

Overall, 67% of the households in the seven districts had ration cards. However, there were wide district-level variations. In districts like Sundargarh, Nalanda and Hardoi, only 32.2%, 47.7% and 53.9% of the respondents respectively reported having ration cards. Districts where the percentage of respondents with ration cards was higher than the overall average were Udaipur (97.1%), Rajgarh (92.4%) and Korba (72.3%).

Table 14 provides information on the discrepancy in goods received by the respondents from PDS shops. This table should be interpreted keeping in mind that it is based on the households that had ration cards and where the entries in ration cards were legible. Information on the quantity of goods purchased was sometimes missing. This may have been because entries were not legible, because a household did not procure a specific item or because an item was not available in a PDS shop. The reference period was a month before these questions were posed in the field. In PAHELI 2011, we asked questions about rice, wheat, oil and sugar[31].

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[30] World Bank (2011): Social Protection for a Changing India, Vol. II.
[31] The tool also had a generic category called "Others". But since the number of observations was very low, this data has not been reported.

TABLE 14: QUANTITY BY RECALL VERSUS RATION CARD							
	Rice (sample size: 1,771)				Wheat (sample size: 1,296)		
District	Household sample	Quantity mentioned by the respondent SAME as ration card entry	Quantity mentioned by the respondent HIGHER than the ration card entry	Quantity mentioned by the respondent LOWER than the ration card entry	Household sample	Quantity mentioned by the respondent SAME as ration card entry	Quantity mentioned by the respondent LOWER than the ration card entry	Quantity mentioned by the respondent HIGHER than the ration card entry
Gumla	351	36.8	4.9	58.4	2	100	0	0
Hardoi	148	46.6	12.8	40.5	131	56.5	7.6	35.9
Korba	636	97.3	0.9	1.7	46	97.8	2.2	0
Nalanda	226	54.4	7.1	38.5	229	69.4	7.9	22.7
Rajgarh	191	67	13.6	19.4	329	61.4	17	21.6
Sundargarh	197	93.9	4.1	2	22	86.4	4.6	9.1
Udaipur	22	90.9	4.6	4.6	537	84.5	5.4	10.1
Total**	**1,766**	**71.9**	**5.3**	**22.9**	**1,295**	**73.7**	**8.8**	**17.5**
Bhilwara		NA			292	95.6	3.1	1.4

	Oil (sample size: 3,053)				Sugar (sample size: 1,122)		
District	Household sample	Quantity mentioned by the respondent SAME as ration card entry	Quantity mentioned by the respondent HIGHER than the ration card entry	Quantity mentioned by the respondent LOWER than the ration card entry	Household sample	Quantity mentioned by the respondent SAME as ration card entry	Quantity mentioned by the respondent HIGHER than the ration card entry	Quantity mentioned by the respondent LOWER than the ration card entry
Gumla	522	94.3	0.1	4.5	6	83.3	0	16.7
Hardoi	260	64.6	5	30.4	84	58.3	3.6	38.1
Korba	485	87.6	3.1	9.3	580	88.5	2.2	9.3
Nalanda	434	14.3	0.7	85	4	0	0	100
Rajgarh	462	84.2	2.4	13.4	168	60.1	14.9	25
Sundargarh	210	96.7	0.5	2.9	140	87.9	2.1	10
Udaipur	680	96.2	0.7	3.1	140	93.6	2.1	4.3
Total **	**3,042**	**78.4**	**1.7**	**19.9**	**119**	**82.2**	**4.2**	**13.6**
Bhilwara	670	97.2	1	1.8	9	89	0	11.1

**Does not include Bhilwara.

Depending on the district, we observed differences between what respondents recalled and what they received according to the entries in the ration cards. In Korba, Sundargarh and Udaipur the discrepancies were low across all food items.

85% and more households in these districts said that what they received was what the ration card said. But in Gumla, Hardoi, Rajgarh and Nalanda the discrepancies were high.

In terms of the amounts recalled by the respondents being lower than the amounts in the ration cards, the case of Nalanda stood out for all goods with the percentages ranging from 22% to 100%. For oil, 85% of the respondents in Nalanda recalled a quantity that was lower than what was written on the ration card. It is also worth noting that 100% of the respondents in Nalanda recalled quantities of sugar purchased lower than what was written on the cards, which could indicate leakages in distribution[32].

The overall average of the households that reported receiving lower quantities of rice was 22.9%, wheat 8.8%, oil 19.9% and sugar 13.6%. The Government of India itself admits that leakages and diversions from the PDS are high, estimated in the most recent evaluation at 58% for BPL grains (data from 2011)[33].

Compared to the others, the household provision in which the highest percentages of discrepancies were recorded between the quantities recalled and the quantities registered in the cards was rice (58.4% in Gumla and 40.5% in Hardoi). Rice was also the good with the lowest percentage of the two amounts being equal (71.9%).

Despite these problems in the PDS system, a number of states are strengthening PDS implementation. Improved performance can be seen in some cases such as districts in Chhattisgarh and Rajasthan, which have data distinct from that of other districts.

Lessons

The exploration of household links to the PDS as done in PAHELI 2011 generated several important learnings. Given the current debate on food security, it is important that independent analyses of PDS functioning are carried out. If such assessments are to be done by ordinary people, the tools and methods must be robust, the focus must be on core issues and the process must generate data that is useful.

A major issue that emerges from the current exercise is that it is not clear why many households do not have ration cards (the figure was 25% in Gumla and 20% in Korba). Interestingly, in Korba, the discrepancy between quantity recorded and quantity received was low, indicating good delivery. However, it is curious why a fifth of all households were outside the PDS net. Further, 21.1% of the households did not respond to the question "Do you have a ration card?". In Hardoi and Nalanda, the figure was very high at 36% and 49% respectively. This needs to be probed further.

(MGNREGS is dealt with in a separate section)

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[32] It is worth noting that a very high percentage of leakages were found in Bihar in a study conducted by the World Bank (2011).
[33] World Bank (2011): "Diversion and Leakage in the PDS", p. 40, Social Protection for a Changing India, Vol. II.

Concluding thoughts: Life and livelihood

To bring the discussion back to the starting point, let us look at how PAHELI 2011 has helped us understand the current status of human development in the seven districts and how far we have come in terms of the measureable MDGs.

CORRELATES A. LIFE:	Type of house Land ownership Livestock Transport	Cooking fuel Food Intake Household possessions

- Type of house: A majority of the people lived in kutcha houses; the figure for all districts together was 55.9%.
- Cooking fuel: 97% of the rural households surveyed used sticks and firewood as a fuel.
- Land ownership: Most of the households surveyed owned some land (80.8%). PAHELI did not collect information on the amount of land owned.
- Food intake: The figure for chronic energy deficiency among adult women was 65.9% (BMI< 18.5).
- Livestock: Cows/buffaloes/oxen were the most common animals owned by households; 62% of them owned these animals.
- Household possessions: Overall, landless households who had at least five category A items (basic household possessions) was 16.5%. In districts like Nalanda and Hardoi, the figure was very low, which implied that people there did not even have basic assets.
- Transport: Bicycles were the most prominent mode of transportation, with the overall average across districts being 64%.

B. LIVELIHOOD:	Work Migration Financial inclusion of women Public Distribution System (PDS)

- Work: Cultivation on own land was the most prominent work activity among men while it was household activity among women. 39.4% of the men reported being engaged in cultivation on own land and 63% of the women reported being engaged in household work.
- Migration: Overall, 10% of the men and 3.7% of the women migrated from the districts surveyed. Among men, the average number of days was 97, and among women, 80.7.
- Financial inclusion of women: On the whole, 37.1% of the women reported having an account. Of those who reported having an account, 59.1% had it in a bank.
- PDS-related information: Among those who had ration cards, the quantity of food grains recalled by the people was often found to be lower than the quantity mentioned in the ration cards. Overall, 22.8% reported lower quantities for wheat and rice, 16.6% for sugar and 13.7% for oil.

The approach used in PAHELI 2011 to assess the status of core life and livelihood indicators led to key findings from the districts surveyed on correlates of poverty. The same tool kit can be used to assess the status of such indicators/outcomes in any unit. For example, in a village, PAHELI 2011 can be used to conduct a complete census and create a village report card. For larger units like blocks, a sample survey

can be carried out. In any geographical unit, it is important to assess key measures or observable correlates of poverty periodically, in order to understand whether there are changes in the quality and standard of life of people in general and also to see whether the life of the 'last person in the community'- the absolute final level of reach is improving or not. In this framework of life and livelihoods, the access of households to social protection schemes, their awareness of them and their benefits from them need to be taken into account.

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Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

Millennium Development Goal

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is considered to be the "largest safety net programme in the world" (World Bank 2011). Enacted in 2005, the act has two main objectives—providing employment to unskilled members of rural households who are willing to work for the minimum wage and creating durable assets at the village level[34]. Compared to previous national schemes, it has several innovative features. They include an emphasis on the employment of women, the provision of facilities such as childcare, drinking water and sheds at work-sites, and payments made via formal channels such as banks or post-offices to prevent fraud and leakages.

[34]http://nrega.nic.in/netnrega/home.aspx

The MGNREGS is one of the most important social sector programmes in India and it was essential that it be included as a component in PAHELI 2011. This was to understand the experience of rural households and their links to the scheme as well as how well it is actually implemented on the ground. In both the village and household questionnaires, one section of PAHELI 2011 was dedicated to the MGNREGS. The PAHELI 2011 survey was carried out during the monsoon (July), a time when very little MGNREGS work was possible. During the period that PAHELI 2011 was in the field, there were few active work-sites in the villages sampled. Hence no tables are included here on those findings. Most of the discussion and analysis in this section is based on households' perceptions and experiences with the MGNREGS.

In PAHELI 2011, the following questions were examined.

- Awareness: Are villagers aware of the MGNREGS scheme and to what extent? Which provisions do they have knowledge of?

- Application: How many people applied for employment and through which channels did they apply?

- Receipt of job card: Was the job card received? How long after the application was it received? Does the applicant have the job card with himself or herself or is it with someone else?

- Participation in work: If the applicant was assigned work, for what duration was he or she engaged in it?

- Payment received: How was the payment processed? Was the minimum wage received? How far was the work-site from the respondent's village?

The table below summarises the basic information about the sample.

TOTAL NUMBER OF MEN AND WOMEN RESPONDENTS		
	Men	Women
Number	1,306	5,313
Percentage	19.7	80.3

The number of women respondents was much higher than men. This was not surprising because the main PAHELI 2011 respondent was an adult woman. Since the sample has this issue of "self-selection", the findings are not disaggregated by gender.

Table 1 outlines the findings on awareness of the scheme.

TABLE 1: THOSE WHO WERE AWARE OF MGNREGS (%)			
District	Sample size	Aware of the scheme	Of those who were aware, those who knew what the first two provisions were*
Gumla	1,120	35.1	28.5
Hardoi	768	29.3	12
Korba	1,089	47.2	37.9
Nalanda	533	16.9	27.8
Rajgarh	1,086	19.8	28.8
Sundargarh	1,160	26.5	15
Udaipur	955	61.9	27.9
Total**	**5,928**	**35.9**	**28.2**
Bhilwara	1,031	67.4	27.6

* These provisions are 100 days of employment per household a year and payment of the minimum wage. ** Total does not include Bhilwara.

On the whole, 35.9% of the respondents in the seven districts were aware of the MGNREGS scheme. The awareness was far above the average in Udaipur and Bhilwara and far less in Nalanda and Rajgarh. In hindsight, questions could have been differently worded to be more descriptive or state-specific. For example, in Bihar, instead of asking villagers if they were aware of the MGNREGS, they could have been asked if they were engaged in "mitti ka kaam" (working with earth or soil). Such questions would probably have resulted in more accurate findings. In future surveys, it will be important to know what the local terms are for such work so that they can be integrated into the main questions.

Only a small fraction of the respondents knew what the first two provisions of the act were—100 days of work per household a year and payment of the minimum wage. Overall, the average was 28.2% but it was as low as 12% in Hardoi and 15% in Sundargarh.

Table 1 presents a curious picture. The aim of the MGNREGS is to help the poor in rural areas obtain employment. The PAHELI 2011 districts were rural and deliberately chosen for being poorer than the average. As such, they certainly were MGNREGS targets and there should have been more awareness of the scheme. The low awareness in all the districts suggests stronger information and advocacy campaigns are needed to inform more people about the MGNREGS. The questions related to MGNREGS need to be focused further, field tested and improved for future interventions to bear the envisaged results.

The data generated by the PAHELI 2011 exercise on awareness about MGNREGS is thought provoking. The awareness about MGNREGS is not high and the awareness of specific provisions is lower still. Before taking the PAHELI 2011 toolkit forward in subsequent data collection efforts, it will be important to dig deeper into this issue. For example: has the framing of the questions including the language and vocabulary used been a problem? Should this question have been asked of the head of the household who is usually a man rather than to an adult woman (the usual respondent in PAHELI 2011). In this round of PAHELI 2011 we did not explore the reasons for low awareness. Perhaps this will be essential to do in any further rounds of such work.

TABLE 2: THOSE WHO APPLIED FOR WORK AND HOW THEY APPLIED (%)									
District	Those aware of the scheme	Of those who were aware, those who applied for work	How they applied for employment						
			Orally	Written application	Through pradhan/sarpanch	Through rozgar sewak	Others	No response	Total
Gumla	393	27	47.2	34	3.8	5.7	2.8	6.6	100
Hardoi	225	38.2	57	15.1	20.9	4.7	0	2.4	100
Korba	514	34.2	48.3	10.2	23.9	8	1.1	8.5	100
Nalanda	90	30	11.1	44.4	11.1	18.5	7.4	7.4	100
Rajgarh	215	32.6	51.4	14.3	20	1.4	0	12.9	100
Sundargarh	100	40	22.5	10	27.5	10	7.5	22.5	100
Udaipur	591	62.8	27.5	32.9	13.8	21.8	3.2	0.8	100
Total**	**2,128**	**41.2**	**38.1**	**24.5**	**16.3**	**13.1**	**2.5**	**0.8**	**100**
Bhilwara	695	75.8	36.8	42.3	4.9	14.2	1	0.8	100

** Total does not include Bhilwara.

Less than half the people aware of the scheme applied for work under the MGNREGS (41.2%). In the two districts of Rajasthan that were surveyed, Udaipur (62.8%) and Bhilwara (75.8%), the figure was much higher. The district with the lowest percentage of applicants was Gumla (27%).

The most common method of applying for work was oral (38.1%), followed by applications in writing (24.5%). In Sundargarh, the most common way people applied for work was through pradhans or sarpanchs (27.5%).

The percentage of applicants from scheduled tribes (STs), scheduled castes (SCs) and other backward classes (OBCs) is shown in Table 3.

TABLE 3: CASTES OF THOSE WHO APPLIED FOR WORK							
District	Sample Size	Castes of respondents who applied for work (%)					
		ST	SC	OBC	Others	No response	Total
Gumla	106	50.9	8.5	17	8.5	15.1	100
Hardoi	86	3.5	43	40.7	12.8	0	100
Korba	176	68.8	5.7	23.3	1.1	1.1	100
Nalanda	27	7.4	44.4	25.9	18.5	3.7	100
Rajgarh	70	7.1	12.9	64.3	14.3	1.4	100
Sundargarh	40	37.5	42.5	12.5	5	2.5	100
Udaipur	371	65.8	5.7	11.6	17	0	100
Total **	**2,128**	**50.7**	**13.1**	**22.2**	**11.6**	**2.4**	**100**
Bhilwara	527	11.8	30.2	53.7	3.4	1	100

**Does not include Bhilwara.

There was no big difference between households cultivating their own land whether they had applied for work or not. But if we look at it district-wise, there was some difference in Gumla, Nalanda and Bhilwara, where households with land were less likely to apply for work. In the other districts, the pattern, if any, was the reverse—households cultivating their own land were slightly more likely to apply for work under the MGNREGS.

The other difference was in the daily wage category. Those from this category who applied for work (10.5%) were more than those who did not (7.9%). This may have been because households that mainly rely on daily wage labour have an uncertain source of income compared to households that cultivate their own land. So it may have been worth their while to apply for MGNREGS work. District-wise the differences were larger. In Gumla, Hardoi and Nalanda, the difference between those who applied for work and those who did not, was quite remarkable in households that relied on wage labour. Indeed, in these three districts, the percentage that applied for work was two or three times (Gumla) the percentage that did not.

So wage labour on others' land was the category where the most differences between the two types of households were found and this was very evident in some of the districts. The data did not show any other difference between households that applied for work and those that did not.

To understand who applied for MGNREGS work, we looked at applications from different households by type of house.

District	Type of house (%)		
	Kutcha	Semi pucca	Pucca
Gumla	10.3	5.1	0
Hardoi	14.3	10.6	6.7
Korba	19.1	11.3	10.9
Nalanda	5.8	6.5	4.1
Rajgarh	8.3	6.9	5.5
Sundargarh	15.5	14.5	16.7
Udaipur	49.3	37.3	23
Total**	**17.9**	**12.9**	**11.5**
Bhilwara	50.7	60.1	46.9

TABLE 5: THOSE WHO APPLIED FOR WORK BY TYPE OF HOUSE LIVED IN

**Total does not include Bhilwara.*

More of the MGNREGS applications were from those living in kutcha houses, which was not surprising given that the majority of people in the sample lived in such houses. Further, since households living in kutcha houses could have been poorer than those living in pucca houses, it was understandable that a higher proportion from them applied for work.

In an attempt to grasp how households' assets could be associated with applications for work under the MGNREGS, we created a below the poverty line (BPL) category using some criteria that bear a resemblance to those used by the Ministry of Rural Development. Households that met one of the following criteria were excluded from the BPL category.

- Owning a car, motorcycle, truck, autorickshaw

- Living in a pucca house

- Owning a refrigerator

- Having a landline telephone

Table 6 reports the findings. But it is important to note that the PAHELI 2011 method may underestimate[35] the real number of BPL households.

TABLE 6: NON-BPL AND BPL HOUSEHOLDS THAT APPLIED FOR WORK		
District	**Households that applied for work (%)**	
	Non-BPL (PAHELI calculation)	**BPL (PAHELI calculation)**
Gumla	11.3	9.6
Hardoi	6.7	13.3
Korba	8.8	17.8
Nalanda	3.9	6.4
Rajgarh	6.2	7.9
Sundargarh	17.1	14.9
Udaipur	27.1	47.1
Total**	**12.6**	**16.6**
Bhilwara	48	54

**Total does not include Bhilwara.

More applications were received from poorer households for MGNREGS work than less poor ones. As the MGNREGS is meant to target poor households, based on the profile of the applicants and the data collected in the course of the survey, we can assume that this aim is being met to some extent.

This section looked at households' awareness of the MGNREGS and the features of those that applied for work under it. On the whole, awareness of the scheme was low and the percentage of applications from those who knew about it was also low. On the other hand, households that applied for work were from what are considered the poorest segments of the population. To a limited extent MGNREGS seems to have met the aim of providing employment to the poor in rural areas . On a final note, it could be worth exploring why many of the rural poor who are aware of the MGNREGS do not subsequently apply for work.

[35]For example, the PAHELI 2011 tools did not collect information on disabilities, which is a criteria looked at by the government in assigning households to the BPL category. Further, the methodology of the Socio Economic Census in Rural Areas assigns deprivation scores to households that do not meet the exclusion criteria from the BPL. This cannot be done to the PAHELI 2011 sample because the tools did not collect such information.

The next section addresses the MGNREGS from a more technical perspective. It provides information on some time-bound indicators such as whether job cards and passbooks were received and how long it took to get them. It also examines how long it took to get work and what the duration of work was. Table 7 provides information on job cards and the time frame within which they were received.

TABLE 7: TIME TAKEN TO RECEIVE JOB CARDS								
District	Sample size	Applicants who received job cards (%)	Time elapsed between applying for job card and receiving it					
			0-15 days	15-30 days	30-60 days	More than 60 days	No response	Total
Gumla	106	83	30.7	54.6	3.4	9.1	2.3	100
Hardoi	86	57	63.3	24.5	6.1	4.1	2	100
Korba	176	83.5	73.5	20.4	3.4	2	0.7	100
Nalanda	27	70.4	21.1	36.8	15.8	26.3	0	100
Rajgarh	70	91.4	53.1	15.6	4.7	4.7	21.9	100
Sundargarh	40	87.5	37.1	14.3	8.6	20	20	100
Udaipur	371	94.6	65.5	26.2	6	2	0.3	100
Total	**876**	**86**	**59.4**	**27.1**	**5.5**	**4.7**	**3.5**	**100**
Bhilwara	527	98.3	69.5	25.5	4.1	0.4	0.6	100

**Total does not include Bhilwara.

On an average, 86% of those who applied for work received a job card. This was a little lower (57%) in Hardoi. Since a job card is essential to start work, it was important to look at when it was delivered. According to government guidelines, it should be delivered within a fortnight of application.

Barring Gumla, Nalanda and Sundargarh, between 53.1% and 73.5% of the applicants in the other districts received a job card within 15 days. Most of the applicants in Gumla (54.6%) and Nalanda (36.8%) received it within 15 to 30 days. But in Nalanda, a rather high percentage also received it after more than 60 days (26.3%).

In Bhilwara, almost everyone who applied received the job card (98.3%). Most of them received it within 15 days (69.5%) and 25.5% between 15 and 30 days.

Applicants are supposed to be assigned to work-sites not more than 15 days after applying for work. Table 8 shows whether and to what extent this happened in the districts surveyed.

			TABLE 8: TIME TAKEN TO RECEIVE WORK					
Districts	Sample size of applicants	Applicants who received work (%)	Time elapsed between applying for work and getting it					
			0-15 days	15-30 days	30-60 days	More than 60 days	No response	Total
Gumla	106	58.5	24.2	56.5	1.6	14.5	3.2	1.6
Hardoi	86	45.4	59	25.6	7.7	0	7.8	100
Korba	176	81.8	68.8	25	4.2	2.1	0	100
Nalanda	27	22.2	33.3	16.7	16.7	33.3	0	100
Rajgarh	70	72.9	54.9	15.7	3.9	9.8	15.7	100
Sundargarh	40	60	25	8.3	4.2	37.5	25	100
Udaipur	371	83.8	74.6	19.6	3.2	1.3	1.3	100
Total **	**876**	**72.7**	**63.6**	**24**	**3.8**	**5**	**3.6**	**100**
Bhilwara	527	96.6	77.8	19.1	1.8	0.4	1	100

**Total does not include Bhilwara.*

Overall, the percentage of applicants who received work was 72.7%. It was lower than the average in Nalanda (22.2%), Hardoi (45.4%), Gumla (58.5%) and Sundargarh (60%). The percentage of those who received work in 15 days varied among the districts. In Korba, Rajgarh, Udaipur and Bhilwara, the majority of applicants received work within 15 days, but in Gumla, Hardoi, Nalanda and Sundargarh, the percentages were lower, between 24.2% and 59%.

In Bhilwara, almost all (96.6%) who applied for work received it and the vast majority (77.8%) began work within 15 days.

The MGNREGS is supposed to provide an allowance in two cases—if no work is provided after it is applied for and if work is provided more than 14 days after it is applied for. However, the number of people who received an allowance was only 14; that is, not even 1% of those who were entitled to it.

The MGNREGS states that every household should be given the opportunity to work for at least 100 days a year. Table 9 shows the average number of working days the beneficiaries received.

	TABLE 9: DURATION OF WORK RECEIVED					
District	Number of days work lasted (%)					
	0-15 days	15-30 days	30-60 days	More than 60 days	No response	Total
Gumla	21	27.4	37.1	9.7	4.8	100
Hardoi	43.6	33.3	0	15.4	7.7	100
Korba	41	38.2	9	11.1	0.7	100
Nalanda	16.7	33.3	16.7	33.3	0	100
Rajgarh	49	29.4	5.9	5.9	9.8	100
Sundargarh	66.7	8.3	8.3	0	16.7	100
Udaipur	70.4	10	10	6.8	2.9	100
Total**	**55**	**21.2**	**11.5**	**8.5**	**3.9**	**100**
Bhilwara	39.1	17.5	18.5	22.2	2.8	100
Male	84.2	10.8	0	5	0	100
Female	36.6	16.3	20.9	25.4	0.8	100

**Total does not include Bhilwara.*

The data does not let us calculate whether the act's requirement was met, but on an average 55% of the beneficiaries managed to work 0 to 15 days and 21.2% between 15 and 30 days. There was some variation among the districts. Nalanda had the highest percentage of people who worked for more than 60 days (33.3%). In Gumla, 37.1% of the beneficiaries worked between 30 and 60 days.

Summing up, it would be fair to say that according to the data collected in the course of the PAHELI 2011 survey, while most of the beneficiaries in Hardoi, Rajgarh, Sundargarh and Udaipur worked for 0 to 15 days, a good number in Gumla, Korba and Nalanda were employed for more days. In Bhilwara, the proportion that worked for more than 60 days was 22.2%.

Table 10 provides information of how payments were processed.

District	Sample size	TABLE 10: MODE OF PAYMENT TO BENEFICIARIES (%)						Total
		Direct bank transfer	Cheque in hand	Cash in hand	Post office	Others	No response	
Gumla	62	29	3.2	27.4	16.1	4.8	19.4	100
Hardoi	39	64.1	2.6	0	2.6	0	30.8	100
Korba	144	18.8	29.9	20.8	24.3	1.4	4.9	**100**
Nalanda	6	16.7	33.3	33.3	16.7	0	0	100
Rajgarh	51	21.6	9.8	39.2	2	7.8	19.6	100
Sundargarh	24	12.5	8.3	16.7	33.3	0	29.2	100
Udaipur	311	26.7	1.3	13.2	36.7	6.8	15.4	100
Total**	**637**	**26.4**	**9.3**	**17.9**	**26.7**	**4.7**	**15.1**	**100**
Bhilwara	509	15.1	5.1	16.9	43.8	14	5.1	100

**Total does not include Bhilwara.

There was considerable variation among the districts and looking at an overall average may not be the best way of analysing this information. To avoid fraud and leakages, the MGNREGS states that all payments should be processed via a bank or post office.

Payments were processed through banks 64.1% of the time in Hardoi but with the exception of Gumla (29%), it was well below 30% in all the other districts. The post office was a common option in Korba (24.3%), Udaipur (36.7%) and Bhilwara (43.8%). So the districts where most payments took place according to the requirement (direct bank transfers or post offices) were Hardoi, Udaipur and Bhilwara. In the other districts, a large number of the payments took place in ways not envisaged by the act—in the form of cheques or cash.

Table 11 has information on the average wage received and the average distance of MGNREGS work-sites from villages.

TABLE 11: AVERAGE WAGE RECEIVED AND DISTANCE TRAVELLED			
District	Average wage received (Rs.)	Minimum wage	Average distance (km)
Gumla	101	NA	1
Hardoi	114	99.5	1
Korba	99.5	82.2	1.5
Nalanda	89	83.7	1
Rajgarh	75	87.4	1.6
Sundargarh	88	106	2.4
Udaipur	71	99.5	2
Total **	**92.8**	**NA**	**1.5**
Bhilwara	78.6	99.5	1.3

** Total does not include Bhilwara.

The distance to work-sites in all the districts, with the exception of Sundargarh, met the MGNREGS stipulation that places of work be within five km of villages. The requirement that the minimum wage be paid was not met in Rajgarh, Sundargarh, Udaipur and Bhilwara.

The next two tables provide additional information on job cards and passbooks.

TABLE 12: LOCATION OF JOB CARDS										
Place	Is the job card with you? (%)			If not, with whom is it?						
	Sample size	Yes	No	Mukhiya	Ward panch	Thekedar	Other workers	Rozgar sewak	Others	No response	Total
All seven districts	750	75.8	24.2	13.6	11.7	12.3	3.3	23.4	26	9.7	100
Bhilwara	516	67.8	32.2	6.1	1.8	5.5	0	13.4	72	1.2	100

On an average, 75.8% of the applicants across the seven districts had physical possession of their job cards meeting the act's requirement that job cards be with those who applied for them. Among those who did not have their job card with them, 26% said it was with others, 23.4% said it was with the rozgar sewak and 13.6% said it was with the mukhiya. That fact that job cards were often with local authorities and not with households has been corroborated by the World Bank as well (World Bank 2011). In Bhilwara, the percentage of those who had their job cards with them was 67.8%. Among those who did not have it with them, it was mainly with others (72%). In both these cases, the main description for others was "mate".

TABLE 13: POSSESSION AND LOCATION OF PASSBOOKS											
Place	Do you have a passbook?		If yes, is it with you?	If not, with whom is it?							
	Sample size	Yes	No	Yes	Mukhiya	Ward panch	Thekedar	Other workers	Rozgar sewak	Others	No response	Total
All seven districts	680	79.7	20.3	88.1	13.1	14.8	8.2	6.6	14.8	32.8	9.8	100
Bhilwara	495	95.6	4.4	90	13	0	4.4	2.2	4.4	71.7	4.4	100

The average of workers in the seven districts who had a passbook was 79.7% and 88.1% of them had it with them. The minority (20.3%) who did not have physical possession of their passbook said it was with others (32.8%) or ward panch or rozgar sewak (both 14.8%). In Bhilwara, 95.6% respondents had a passbook and up to 90% of them carried it with them. Among those who did not, it was mainly with others (71.7%). Within others, it was either with a "mate" (70%) or at the post office (30%). However, it is important to note that only 27.8% of those who answered "others" provided further details.

Conclusion

This section of PAHELI 2011 has offered two set of results, one about awareness of the MGNREGS and the other about whether some of its provisions have been fully implemented.

Awareness is a major issue as only 35.9% of the households knew about the MGNREGS and knowledge of its first two provisions was rarer. Therefore, the need to conduct a proper information campaign can not be emphasised enough. The positives aspects are that more people from among SCs, STs, BPL households and households living in kutcha house applied for work. Given that the MGNREGS intends to address the employment needs of the poorest households, it can be surmised that some progress has been made in this direction. Intriguingly, among those who knew of the scheme, less than half (41.2%) applied for work under it. The figure could have been low because the survey was carried out during the monsoon, a time when the demand for labour was not that high. But this is speculation and the issue needs to be studied in depth.

The findings on implementation of the act's requirements show that most of the applicants in Hardoi, Korba, Rajgarh, Udaipur and Bhilwara received work within 15 days of applying for it. In the remaining districts, it took longer. The percentage of applicants who eventually received work varied across the districts. In Gumla, Korba, Rajgarh, Sundargarh, Udaipur and Bhilwara at least 60% of them got work, but in Hardoi the figure was 45.4% and in Nalanda, 22.2%.

According to the act, if no work is provided at all or if it is not provided within 15 days, applicants are to be paid an allowance. A mere 1% of those entitled to the allowance received it.

A main provision of the act is that 100 days of work be assigned to each household a year. Only in Nalanda and Bhilwara did a high percentage of applicants receive work for more than 60 days. In all the other districts, most of the households did not receive more than one month of work.

One of the innovative features of the MGNREGS is the stipulation that payments be made through official channels to prevent fraud and corruption. In Gumla, Hardoi, Sundargarh, Udaipur and Bhilwara, after adjusting for no response, most of the payments took place through either banks or post offices. But in the remaining districts, cheques and cash were handed out to many.

To end on a positive note, the findings on the minimum wage and the distance of work-sites from villages were encouraging. The average distance to work-sites was 1.7 km, well within then the maximum distance of five km set by the act. The minimum wage requirement was met in all but four districts (Rajgarh, Sundargarh, Udaipur and Bhilwara).