NATURE OF POVERTY AND IDENTIFICATION OF POOR IN SMALL AND MEDIUM TOWNS

Sponsored by

Ministry of Housing and Urban Poverty Alleviation
And
Planning Commission

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PREFACE

In recent years urban poverty has acquired much attention thanks to the increasing pace of urbanisation in the country and the movement of large masses of rural poor to urban centres. However, the problems of poverty and livelihoods in small and medium towns have hardly been systematically studied and research so far has largely concentrated on larger cities and metropolises.

In this context, IHD was given the task of conducting the study on "Nature of Poverty and Identification of Poor in Small and Medium Towns" by the Steering Group on Identification of Urban Poor chaired by Prof. S.R. Hashim.

We are thankful to Planning Commission and the Ministry of Housing and Urban Poverty Alleviation and in particular Dr. P.K. Mohanty for sponsoring this study. We express our particular thanks to Prof. S.R. Hashim for his inputs and guidance.

We received very rich comments from all the experts and members of the Steering Group on the presentation of the draft report at the Planning Commission. We are very thankful for their insightful feedback.

The field work for this study, conducted in six towns, each from a different state, was a challenging one and it would not have been possible without the support of Prof. R.S. Ghuman in Mansa, Dr. Venkatnarayan Motkuri in Jangaon, Dr. Vinay Das in Madhubani, Dr. Chaya Degaonkar in Bidar, and Mr. Ashwini Kumar in Pakur.

The difficult task of field work was conducted by a dedicated team of field investigators. We express our deepest thanks to them. List of all investigators are in Annexure 6.

This study was further enriched by colleagues at the institute, and we are thankful to them for their inputs and help at various stages of the work. We particularly thank Dr. Rajesh Shukla for his valuable inputs and Dr. Sunil Mishra for leading the data processing work. We thank Ms. Shivani Satija, Mr. Jayprakash Sharma and Ms. Ruchika Khanna for their enthusiasm and support in conducting fieldwork in various towns.

I record my deep sense of appreciation for Ms. Nandita Gupta, the principal researcher of this study for the good work. She not only led the field work but also individually authored the report.

Alakh N. Sharma

Director, Institute for Human Development

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Executive Summary

1. Introduction

- This study aims at understanding the nature of poverty in small and medium towns (SMT) in India, focusing on occupational, environmental and social vulnerabilities of households.

  The study also aims to identify simple and visible indicators which are best related to household poverty and deprivation to bring about the creation of more universally applicable indicators for a broader range of urban settlements.

- Six small and medium towns of various types from classes A, B and C have been selected from different States on the basis of factors such as size, nature of economic activities, employment pattern and locations. The selected towns in descending order of population are Parbhani (Maharashtra), Bidar (Karnataka), Mansa (Punjab), Madhubani (Bihar), Jangaon (Andhra Pradesh) and Pakur (Jharkhand).

- Quantitative as well as qualitative tools - Questionnaires, Focus Group Discussions (FGD) and Poverty Ranking Exercises (PRE) have been employed in the study.

- A total of 2,168 households were covered in the questionnaire survey and the sample was drawn from only poor localities. The survey covered approximately 1.0 per cent to 2.7 per cent of the respective town populations as per the Census of India 2001. The survey was carried out in a total of 59 settlements through 44 FGDs and PREs.

2. Income and Expenditure in SMTs

- Across towns, about 60 per cent of the household expenditure was on food items, 24 per cent on non-food items and 16.3 per cent on health and education.

- Household expenditure on food items was the highest in Mansa (71.6 per cent), lower in Bidar (58.3 per cent) and the least in Jangaon (46.3per cent), Expenditure on food items was between 59 per cent and 64 per cent in other SMTs.

- Expenditure on non-food items was the highest in Jangaon followed by Bidar and the least in Mansa. Compared to other towns, households in Pakur spent the most on health and education followed by Jangaon and then Madhubani. Households in Parbhani spent the least on education and health.

- The mean Monthly Per Capita Income (MPCI) of the lowest quintile was Rs.499 and mean Monthly Per Capita Expenditure (MPCE) was Rs.320. In the second quintile, the mean MPCI was Rs.808 and the mean MPCE was Rs. 529. For the third quintile, the mean MPCI was Rs.1110 and the mean MPCE was Rs. 736. The mean MPCI of the fourth quintile was Rs.1651 and the mean MPCE was Rs.1088 while for the fifth quintile the mean MPCI was Rs.4581 and mean MPCE was Rs. 3428.

Minimum, mean and maximum values of MPCE and MPCI by quintiles (in Rs.)						
	Monthly Per Capita Income			**Monthly Per Capita Expenditure**		
	Minimum	**Mean**	**Maximum**	**Minimum**	**Mean**	**Maximum**
Lowest Quintile	0	499	675	0	320	439
Second Quintile	678	808	950	440	529	620
Third Quintile	960	1110	1329	623	736	873
Fourth Quintile	1333	1651	2000	874	1088	1400
Fifth Quintile	2025	4581	39000	1403	3428	25850

- Almost two-thirds of Parbhani households were concentrated in the bottom two quintiles and one-third in the third and fourth quintiles. On the other hand, in Bidar, one-third households were concentrated in the fifth quintile and 45 per cent in the third and fourth quintile. Mansa households were concentrated in the bottom two quintiles. Almost 80 per cent of Madhubani households were concentrated in the middle three quintiles. In Jangaon, households were highly concentrated in the fourth and fifth quintiles which constituted 82 per cent of Jangaon households.

3. Housing and Housing Related Vulnerabilities and Indicators

- The state of housing in the selected SMTs was less precarious compared to larger cities. This is largely due to (1) presence of tenure security - as households are largely living on ancestral or own property. (2) Land prices and density have not increased dramatically and (3) lack of or low density of infrastructure such as railway tracks and big drains which can lead to a precarious state of housing.

- Overall, about one-third of house roofs were *pucca* (cement, bricks), three-fifths were semi-*pucca* (tiled, tin sheets, asbestos sheets wooden) and almost one-tenth were *kuccha* (thatch grass, tarpaulin). Presence of *kuccha* roofs may be used as inclusion criteria, but presence of *pucca* roofs may not be used as exclusion criteria, as exclusion errors are likely to be large.

- About 43 per cent houses had *kuccha* flooring (earthen and semi-earthen), the rest had more or less *pucca* flooring (bricks, cement, chips/tiles, marble/stone). Use of flooring material as inclusion and exclusion criteria is likely to entail large errors.

- Overall, one-fourth households had *kuccha* walls (straw, wood, bamboo, tin, wood), one-fifth households had semi-*pucca* walls and almost 57 per cent households had *pucca* walls (tiled, bricks and concrete). Most kuccha walls could be used for inclusion, with some errors; however exclusion of *pucca* walls would entail large errors.

- The continuum of housing ranged from *kuccha*, with mud housing and tarpaulin roofs to *pucca*, using bricks, cement, beams etc. As reported in PREs, those living in *kuccha* houses were the poorest of the poor while those living in *pucca* houses were placed among the relatively-better off amongst the poor. Jangaon and Bidar were an exception as the poorest of the poor were living in *pucca* houses which were publicly provided. In case of semi *pucca* housing, there was no clear perception-based consensus regarding the deprivation level of these households in the community.

- Therefore, the poorest of poor could be easily identified using housing related criteria and the relatively better-off could also be identified with some errors. The middle section was large and the middle brackets among the poor were difficult to distinguish between using only housing related criteria. Therefore, to segregate the large middle bracket, other indicators or a combination of other indicators would be required.

- Access to private sources of water was largely considered as an indicator of being better-off by communities; however the use of private sources of water as exclusion criteria may entail large errors. The general notion of piped water supply being an indicator of being better-off within the poor was not supported by communities as access to piped water supply was largely dependent on the town's coverage of water network.

- A total of 83.2 per cent households reported using electricity as the main source of lighting - this was near universal (around 98 per cent) in Parbhani, Bidar and Jangaon, and lowest at 30 per cent in Madhubani. Lack of electricity in the households could be used to identify the poorest of poor households, especially in towns with near universal electrification.

- Household criteria based on public goods and town connectivity such as electricity in the household, water supply and piped water showed little difference across expenditure quintiles. These services were definitely better available to the richer sections, but within the poorer groups they were equally difficult to access for even the relatively well-off.

- In most communities, households with separate kitchens were perceived as better-off but in many cases the very poor also had separate kitchen spaces. Many Jangaon households, including the very poor had been provided housing by the government which had separate spaces for kitchens. Overall, those with separate kitchens could be excluded, but this would not be without errors. However, including those with no separate kitchens is likely to entail large errors.

4. Assets and Cooking Fuel

- White goods such as refrigerators and air-coolers were being used by many poor households. Even in the lowest monthly per capita expenditure (MPCE) quintile, about 10 per cent of the households had a refrigerator or air-cooler.

- Assets such as four wheelers, heavy vehicles, air-conditioners, computers, washing machines, heaters and geysers were being used by very few and relatively better off households. These could be used for exclusion, but they are also likely to entail very small exclusion errors.

- Household with bulbs/ tube lights as the only electric gadgets could be identified as the poorest of poor.

- Poor cooking fuels were concentrated in the first three quintiles but a considerable proportion was also present in the fourth and fifth quintiles. However, those using LPG were highly concentrated in the top two quintiles and only 8.5 per cent were in the lowest quintile, thus making the presence of LPG a better exclusion criteria rather than use of poorer fuels being an inclusion criterion. Still, such exclusion criteria could not be used without large errors in areas where government distribution and subsidies on stoves and LPG have been implemented.

5. Social Vulnerabilities

- A total of 8.3 per cent households reported a disabled person in the household. These households were highly concentrated in the lowest two quintiles and there was a clear trend of such households decreasing with increasing per capita income and expenditure. There is a clear case for giving greater inclusionary weight to households with a disabled member.

- Female headed households and single women were repeatedly reported as the most vulnerable and poor in all towns and settlements. Twelve per cent of households were reported as female headed. Female headed households were highest in the lowest quintile. Even though female headed households did not show a consistent decline with increasing MPCI and MPCE quintiles, communities in all towns reported female headed households to be more deprived and vulnerable and therefore could be considered for greater inclusionary weight.

- Leper households and households with only elderly were reported to be very poor in all communities and could be automatically included with little error within poor localities.

- With regard to the highest level of education of households, there was a decreasing trend in households with increasing income and expenditure till middle school education. This trend reversed from secondary school onwards, where households started increasing with increasing income and expenditure. However, the level of education was not seen as an indicator of poverty or as a real opportunity for economic mobility by communities. Using the level of education as a criteria could also be a case of perverse incentivizing. Following from the above arguments, the level of education may not be used as exclusion criteria, however households with no literate person could be considered for higher inclusionary weight.

- Sikhs and Buddhists (concentrated in Mansa and Parbhani respectively) showed a clear declining trend with increasing MPCE and MPCI quintiles; Muslims showed a declining trend in case of MPCI quintiles but not MPCE quintiles. Hindus showed a slight increasing trend with increasing quintiles. Christians showed an increasing trend with both MPCE and MPCI quintiles. However, no clear conclusion could be drawn regarding inclusion, exclusion or weighting.

- Scheduled Castes (SC) and Scheduled Tribes (ST) showed a decreasing trend with increasing quintiles. Seventy per cent of both SCs and STs were in the bottom three quintiles, whereas more than 70 per cent of General Category and Other Backward Castes were in the top three quintiles. As such, SCs and STs should be considered for greater inclusionary weight.

6. Occupational Vulnerabilities

- Overall, 36 per cent of the total earning individuals were casual wage labour, followed by own account workers who were 25 per cent, followed by regular wage/ salaried which were 22 per cent. A total of 5.8 per cent were engaged in piece rate work, 4.2 per cent were pensioners, 2.5 per cent were self-employed employers and 1.9 per cent were beggars.

- Households, whose main working member was self-employed employer, were concentrated in the top two quintiles. Own account workers were distributed uniformly across quintiles. Regular wage and salaried workers were slightly more concentrated in the higher quintiles but had a sizeable proportion in the bottom quintiles. Overall, self-employed employers were concentrated in the top two quintiles, beggars in the bottom two and there was a clear trend in case of casual wagers being poorer.

- About 1.5 per cent of girls and 3 per cent of boys in the age group of 6-14 years reported working outside the house and 1 per cent of both boys and girls in this age group were working as unpaid family labour.

- Irregular and insecure employment and seasonal non-availability of work were reported as major issues in all towns. Unemployment was also reported as a major concern among youth and many with higher education reported feeling ‘inappropriately employed’ in casual work.

- Overall, the mean income of the self-employed employer was highest at Rs. 7,243 per month, followed by regular wage/salaried workers whose mean income was Rs. 4,393 per month, followed by own account workers at 3,395 per month and finally casual wage labour who were earning Rs.3,055 per month. The lowest monthly incomes were of household-based piece rate workers who were earning an average of Rs.1,660 per month.

- The highest incomes were being earned by government teachers and doctors followed by security forces and other middle level government staff. Other higher-notch professionals such as doctors and engineers were monthly earning Rs.12,700, followed by government clerical staff, small business owners and contractors.

- Workers earning between Rs.4,000 – 5,000 per month were auto drivers, masons, private drivers, shop owners, lower level administrative staff (privately employed), nurses, ward boys, salesman, chit fund brokers, and government sweepers.

- Workers earning between Rs.2500 – 4000 monthly were construction labour, brick kiln labour, head load workers, other factory and casual labour, rickshaw pullers and cart pullers, welders, carpenters, plumbers, hotel waiters, painters, hawkers and vendors, small household manufacturing unit owners, small shop owners (of tea/*beedii/pan*), repair mechanics, traditional artisans (weavers, *bidri* workers, kite makers, goldsmiths), security guards, priests and barbers.

- Workers such as construction labour, agricultural labour, cobblers, headload workers, rickshaw pullers, cart pullers, hotel waiters, rag pickers, scrap workers, private sweepers, domestic workers, and helpers showed a clear decline with increasing MPCI quintiles.

- On the other hand, workers such as welders, carpenters, polishers, fabricators, electricians, higher rung professionals such as doctors and engineers, small business owners, contractors, *raj mistri*, masons and government employees showed an increase with increasing MPCI quintiles.

- Households with government teachers and doctors had the highest MPCI of Rs.9,425 and the highest MPCE of Rs. 3,493. They were followed by households with engineers and doctors, those in security forces, other middle level government employment. Private teachers, small business owners, construction and other supervisors, government peons and drivers, privately employed lower level administrative staff and government sweepers had an MPCI of more than Rs.2,500 and MPCE of more than Rs. 1,700.

- Households with welders, carpenters, plumbers, electricians, saw mill labour, traditional artisans, hawkers and vendors, tailors, auto drivers, other drivers, *mistris*, masons, shop owners, small household manufacturers, tea, pan and *beedi* shop owners, salesmen, repair mechanics, nurses, ward boys, shop assistants, priests, barbers had a MPCI between Rs. 1,500 and Rs.2,500 and MPCE between Rs.1,000 and Rs.2,000.

- Cobblers had the lowest MPCI of Rs. 852, followed by beggars at Rs. 1,004 and rag pickers at Rs. 1,096. Households with cobblers, beggars, rag pickers, unskilled casual wage labourers and rickshaw pullers could be automatically included with little error.

7. Present Targeting for Welfare Benefits in Towns

- Though public distribution of food items and kerosene to households was taking place in all SMTs, about 21 per cent of the sample households reported not having any Above Poverty Line (APL), Below Poverty Line (BPL), Antoydaya or other cards. This percentage was very high in Parbhani and Pakur- almost 40 per cent of the households and the lowest in Mansa where almost one-tenth of households did not have any card.

- In relation with MPCE quintiles, there was an increase in APL cards with increase in quintiles however 12.5 per cent, 14.7 per cent and 16.8 per cent of the lowest, second and third quintiles respectively had APL cards. A greater percentage-20.4 per cent, 25 per cent and 22.4 per cent of the first, second and third quintiles had no cards. Of all

quintiles, the fifth quintile had the lowest percentage of households which did not have a card.

- Households with a BPL/Antoydaya or other card were more or less uniform across the quintiles, but were slightly higher in the first and fifth quintiles. The trends were similar in case of MPCI quintiles.

- It is clear from the results that present targeting for distribution of welfare benefits has inclusion and exclusion errors, as 20 percent of the lowest quintile did not have any card and 25 per cent of the second quintile did not have any card. Similarly 12.5 per cent of lowest quintile households had APL cards, and 14 per cent of second quintile households had APL cards.

8. Conclusion

- Present targeting of poor for public distribution of food in SMTs was poor. Of the indicators assessed for their relation with per capita expenditure, no indicator was universal or extremely sensitive for identifying poor.

- Household criteria based on public goods and town connectivity such as electricity in the household, water supply and piped water showed little difference across expenditure quintiles. These services were definitely better available to the richer sections, but within the poorer groups, they were equally difficult to access for even the relatively – well off.

- Places with high disbursement of government benefits had hidden poverty not captured by criteria such as housing, fuels, assets etc. Dependency on such benefits was also widespread. The danger of excluding poor and vulnerable households is very high, particularly in some states and regions, making it imperative to account for government benefits in these areas and states.

- Some issues with present state-specific criteria and targeting were raised by municipality staff and residents; such as where the possession of a cell phone was reported as being used as exclusion criteria. Similarly, where brick housing was being

excluded from benefits, households complained that even though their walls were made of bricks, they had only been stacked and had no mortar, making their housing vulnerable. This merits careful surveying and incorporating nuances of building materials and layout in order to capture housing and other vulnerabilities.

- With little inclusion error, poor settlements in towns such as Madhubani and Pakur as a whole can be identified as poor due to the homogenous nature of settlements; this would not be possible in other towns. In Jangaon, for instance there are settlements where middle income households, rich households and very poor are living together, mainly due to soaring demand for land and gentrification due to availability of basic services in these settlements.

- When compared with bigger cities and towns, it is not surprising that issues related to precariousness of the state of housing and tenure are muted in SMTs. However, the two bigger SMTs show a greater degree of precariousness and an increasing tendency towards precariousness.

- Dominance of regional materials, regional fuels and regional practices is high in SMTs – for example, use of stone and *khapra* and local fuels. Regional elements may not be as dominant in bigger cities and towns.

- It was also noted that the value of materials changed with the passage of time and availability of newer materials – for example, *kaveli/ khapra* were the only option after thatched roofs in Pakur. These tiles are now considered in the more expensive range due to availability of other cheaper materials such as brick, tin and asbestos.

- In case of the six SMTs, there was also an issue in valuation of indicators due to regional and local supplies and subsidies– for example, coal may not be considered a cheap fuel, but is very cheaply available in Pakur (Jharkhand) and is being used by a large majority of the poor. This makes it important to understand the relative values of housing materials and other indicators in a regional context before using them for purposes of inclusion, exclusion or greater weight.

- Issues related with hidden poverty due to disbursement of benefits, use of regional fuels and construction material, different valuations of materials across time and regions indicate the need for a regional approach to identification of poor. It becomes imperative that some regional criteria should be included in the identification process to be able to address issues of relative and absolute poverty across towns and states.

NATURE OF POVERTY AND IDENTIFICATION OF POOR IN SMALL AND MEDIUM TOWNS

I.

1. INTRODUCTION: AIMS, METHODS AND CHARACTERISTICS OF SMTS STUDIED

While India is facing an urbanization challenge- the challenge is most acute in small and medium towns, where the share of urban population is lower, and growth is slower compared to big urban centres (Report on Indian Urban Infrastructure and Services, 2011[1]). Smaller towns are also seen as being more vulnerable due to their less developed economic foundation, governing capacities and resources, weak access to public services and poor planning. The heterogeneous nature of urban centres is highlighted by Kundu and Sarangi (2005[2]) in terms of poverty characteristics, where they point out that while the million plus cities and medium category towns (50,000 – 100,000 population) report poverty levels of around 14 per cent and 20 per cent respectively in 1999 – 2000 (55th Round); the corresponding figure for smaller towns (50,000 or less population) is as high as 24 per cent. Calculations based on the 1993 – 94 data (50th Round) show metropolises as having the lowest poverty at 23 per cent and medium cities / towns and small towns with poverty figures of 32 per cent and 36 per cent respectively. While the metropolitan cities have some similarities and are linked to the global economy, the small and medium towns are linked to the local economies, and hence are more diverse in economic structures and governance capabilities than the metropolitan cities. Further, the economies of small and medium towns are more closely linked with the state's economy and hence also the nature of poverty.

Even though economic reforms have brought about some investment through government programmes and creation of Special Economic Zones (SEZs) around smaller urban centres, these economies are still dominated by a significantly large agricultural economy.

[1] Report on Indian Urban Infrastructure and Services (2011),http://cistup.iisc.ernet.in/Urban%20Mobility%208th%20March%202012/urban%20india%20infrastructure%20report.pdf

[2] Kundu, A. and Sarangi, N. (2005) 'Issue of Urban Exclusion' *Economic and Political Weekly* 40 (33) p. 3642 -3646

According to Sharma (April 2009[3]), more than 180 million (which is more than half of the urban population according to the 2001 Census) live in small and medium towns. There is little urban literature which focuses on the subject; usually the emphasis tends to be on the big urban towns and metropolitan cities.

In big cities and metropolises, the main issues for the economically backward are to do with housing, the distance between work and residence and access to education and health both in terms of cost of getting to those services and the cost of services. The metropolitan cities offer greater work opportunities and those having a foothold in the city need guaranteed access to shelter, education and healthcare. In smaller cities, however, housing and commuting may not seem like the most pressing issue. According to Sharma (April 2009), slums are a major feature of smaller towns-almost one-fourth of the population live in slums. Economic development, a strong financial base, decent public services (waste management in particular), employment opportunities, education, health care facilities and governance capabilities seem to be more important than shelter in the small and medium towns.

With respect to the identification of urban poor a country-wide identification process has not been undertaken so far. Beneficiary targeting has so far been done on the basis of state-specific criteria. Findings from reports such as the 2008 Pranob Sen Committee on Slum Statistics and Census has been useful for settlement targeting but not intended for targeting poor and vulnerable households or individuals.

Identification of Below Poverty Line (BPL) households in India for distribution of welfare benefits was first initiated in 1992. Countrywide identification has been conducted three times since; but in rural areas. The identification process in 1992 used household income based on all-India income poverty line as the criteria for identification of BPL households. In the second survey conducted in 1997, a two-step approach was followed, of first excluding the visibly non-poor and then selecting households on the

[3] http://infochangeindia.org/Urban-India/Cityscapes/Slumdogs-and-small-towns.html

basis of expenditure calculated over 30 days and other demographic characteristics. In 2002, a third process for identifying those below poverty line was undertaken using 13 indicators which were scored and households selected based on a cut-off.

Issues faced in identification processes have been widely documented in case of aforementioned surveys including efforts at capturing multidimensional aspects of poverty. At large they have been an improvement over their predecessors, but have nevertheless been criticized for methodological issues (indicators chosen, weighting etc.), implementation issues (nepotism, misplaced incentivisation of panchayats and other structures) and other issues relating to arbitrary cut-offs at state and national levels.

The heterogeneity of Indian urbanization in terms of human and economic development, geographical and lifestyle differences and others created by differential regional development and state policies are a challenge to creating a sound methodology for identification fitted to implementation and resource constraints.

Moreover, literature and statistics on urban populations and poverty which can inform identification process design and information on small and medium towns (SMTs) is very limited. Given the paucity of information and the heterogeneity of urban area and regions, this study aims to fill some of the information gaps and provide an indicative understanding with respect to poverty in SMTs.

1.1 Objectives of the study

This study aims at understanding the nature of poverty in small and medium towns in India, focusing on occupational, environmental, social vulnerabilities of households and access to basic services.

The study also aims to identify simple and visible indicators which are best related to household poverty and deprivation to inform the creation of more universally applicable indicators for a broader range of urban settlements.

Research Questions

The study aims to address the following questions:

1. What is the nature of social, occupational, and residential deprivations faced by the poor in SMTs?
2. To what extent are basic services available to the poor and what kind of access do they have to them?
3. What can be the verifiable indicators which may be used to identify poor in these SMTs?

1.3 Methodology

1.3.1 Coverage and Selection of Towns

As per the 74th Constitutional Amendment (CAA), urban centres are classified into four classes- M, A, B and C for the purpose of urban governance and financial allocations. The class M cities have Municipal Corporations (population of 3 lakhs and above), class A are cities with Municipalities (population of 1 to 3 lakhs); class B consists of towns with *Nagar Panchayats* (population of 50,000 to 1 lakh) and class C are towns with population less than 50,000.

Six small and medium towns of various types from town classes A, B and C have been selected from different states on the basis of factors such as size, nature of economic activities, employment pattern and locations. The selected towns in descending order of population are Parbhani (Maharashtra), Bidar (Karnataka), Mansa (Punjab), Madhubani (Bihar), Jangaon (Andhra Pradesh) and Pakur (Jharkhand).

Table 1: Selection of towns			
	Name of town	**State**	**Population (2001 census)**
Class A towns (Population between 1 and 3 lakh)	Parbhani	Maharashtra	2,59,170
	Bidar	Karnataka	1,72,877
Class B towns (Population between	Mansa	Punjab	72,627
	Madhubani	Bihar	66,340
Class C towns (Population less than	Jangaon	Andhra Pradesh	43,996
	Pakur	Jharkhand	36,029

1.3.2 Data Collection Tools

Both qualitative and quantitative data collection tools have been employed in the study. They are:

- **Questionnaire:** Household level information on housing conditions, expenditures, migration to and from the town, tenure, identity proofs, availability of government schemes, access to basic services, asset ownership and perceptions were collected. Details regarding the demographic profile, occupational activity and educational profile, residential status and incomes were collected for individuals. Income data has was collected for individuals involved in both primary and secondary activities. Expenditure data was collected for households. Both income and expenditure data have been analysed to provide only an indicative assessment and not an exact estimation.

  The questionnaire can be viewed in Annexure 1 and methodology used for collecting income and expenditure data is in Annexure 3.

- **Focus Group Discussion (FGD):** FGDs were conducted in mixed groups of 10 to 20 members in selected poor settlements. Through FGDs, information was collected on community and environmental assets and resources, views and perceptions on basic services, tenure, infrastructure, housing conditions,

education, public distribution system (PDS), seasonality and other community, household and individual issues.

- **Poverty Ranking Exercise (PRE):** PREs were conducted following each FGD with the same participants. Participants were asked if it was possible to divide their communities into a continuum of the poorest of poor and the least poor and if there were some verifiable characteristics of these different divisions. Participants classified their own communities into divisions up to 5 and gave both verifiable and non-verifiable characteristics for each division they proposed. FGD and PRE guidelines are in Annexure 2.

1.3.3 *Sample Selection*

A total of 2,168 households were covered in the questionnaire survey and the sample was only drawn from poor localities. The survey covered approximately 1 per cent to 2.7 per cent of the town population as per the Census of India 2001. The survey was conducted in a total of 59 settlements through 44 FGDs and PREs.

- **Consultations with Municipality staff, Rickshaw pullers and other town residents:** Consultations were held with municipality staff to identify pockets of poor residents on a ward map of the town. Different areas were identified on the basis of religion, caste and occupation of settlers, period of existence of settlements, ownership status of land and migrant settlements and other local factors. The history of town formation and development, extension, growth of industries, migration, and connections with other cities were probed during these consultations. Informal conversations with rickshaw pullers, hawkers and vendors helped in understanding the salient differences among the various kinds of settlements and their histories.

- **Town Transect and Settlement Mapping:** A transect walk of all settlements listed during municipality and other consultations was carried out. The

understanding gained from this exercise was used in purposive sampling of settlements.

Table 2: Sample Selection in SMTs						
	Name of town	**State**	**Population**	**Questionnaires per urban centre**	**Sample Population (% of Total Population)**	**FGDs per urban centre**
Class A towns (Population between 1 and 3 lakh)	Parbhani	Maharashtra	2,59,170	545	2795 (1.08%)	9
	Bidar	Karnataka	1,72,877	544	2291 (1.33%)	9
Class B towns (Population between 50,000 and 1 lakh)	Mansa	Punjab	72,627	314	1567 (2.16%)	7
	Madhubani	Bihar	66,340	312	1805 (2.72%)	7
Class C towns (Population less than 50,000)	Jangaon	Andhra Pradesh	43,996	242	747 (1.70%)	6
	Pakur	Jharkhand	36,029	210	908 (2.52%)	6
Total				2168	10113	44

Questionnaires:

Number of household questionnaires to be conducted per settlement were pre-fixed within a range of 30 - 40 considering the homogeneity of settlements in SMTs. Following from this, the number of sample settlements per town category was fixed. Sample of 13 to17 settlements could be taken in class A towns, 8 to10 in class B towns and 6 to 7 in class C towns.

- **Selection of wards:** Wards were first stratified on the basis of SC/ST/ BPL population as per the Census 2001 and where available Census 2011. Wards were

chosen from each list of stratified wards, on the basis of inputs gathered from consultations with municipal staff and other sources and on the basis of town transect in order to capture environmental and social differences.

- **Selection of settlements:** The number of settlements to be selected from each ward was based on their respective population as per census data. The number of settlements to be selected was also pre-fixed within the above mentioned range depending on the class of the town. For each town a population mark was fixed for selection of settlements from wards, if the selected wards' population was less than the population mark, one settlement was chosen; two settlements were chosen if the wards' population was more. Selection of the designated number of settlements from each ward was done purposively, and aimed at capturing environmental and socio-economic differences**.**

Focus Group Discussions and Poverty Ranking Exercise:

FGDs and PREs were conducted in 60-70 per cent of the settlements sampled for questionnaire based data collection. The selection of settlements for conducting FGD and PRE was done purposively from the pool. The selection was an effort to capture qualitative data from the various kinds of settlements.

1.4 Limitations of the Study

This study does not include the houseless poor in SMTs.

Secondly, housing conditions, assets etc. are affected by government schemes and benefits. How particular households have been influenced by government schemes and benefits has not been covered by the survey.

The analysis in this report is based on the primary activity status of household members and does not take into account the multiple activities and employment poor households engage in.

The sample of the study is drawn only from poor localities.

The study provides an indicative understanding of the nature of poverty in SMTs and does not provide any estimation of poverty.

1.1 Characteristics of selected SMTs and their districts

Each of the towns studied are from a different state and have been selected on the basis of population size, nature of economic activities and employment pattern. A brief profile of each town is given below.

1.5.1 Parbhani, Maharashtra

Parbhani district lies in the Marathawada region of Maharashtra. The district was divided between Pathri and Washim sarkars of Berar Subah of the Mughal Empire till 1724, after which it came under the Nizam's rule. In 1956, the district became part of the Bombay State because of the reorganization of states along linguistic lines and then on May 1, 1960, it was incorporated into the newly formed Maharashtra. The district is bounded by the Hingoli district on the north, the Nanded district on the east, Latur on the South and by the Beed and Jalna districts on the west. The river Godavari flows through this district.

The district extends over an area of 6,214 square kilometers. It is divided into 9 administrative sub-units. According to the 2001 Census, the district has a population of 1,527,715 people of which 68.24 per cent live in rural areas. The district accounted for 1.63 per cent of the total population of the state of Maharashtra.

Parbhani city is the administrative headquarters of the district and has a population of 2,59,170 . Males account for a share of almost 51 per cent and the sex ratio is 958/1000.The literacy rate of the region is 66.07 per cent which is above the national average.

Parbhani is well connected by road to other major towns in Maharashtra and is a major railway junction connecting Andhra with Marathwada. It has good schools and colleges

and is also home to Marathwada Agricultural University- one of the four agricultural universities in Maharashtra. Basic healthcare facilities are also available.

The region is known as the storehouse of Jowar. The economic activity of the town has remained low and is mainly restricted to the construction industry and the scrap-market.

1.1.2 Bidar, Karnataka

Bidar district lies in the north-eastern part of Karnataka with the Andhra Pradesh border to the east, Maharashtra border to the north and west and Gulbarga district to the south. The district forms part of the Deccan Plateau and the major rivers flowing through it are Manjra, Karanja, Chulki Nala, Mullamari and Gandrinala. The minerals found in the area are bauxite, kaolin and red ochre. The district has two river basins- Godavari and Krishna. Further, forests occupy almost 8.5 per cent of the area of the district.

The district extends over an area of 5,448 square kilometers. The district has a population of 1,502,373 people according to the 2001 Census out of which males are 771022 and females are 731351. Moreover, almost 77 per cent of the population stays in rural areas. The Scheduled Caste population accounts for almost 20 per cent of the total population in the district whereas the Scheduled Tribes account for about 12 per cent. Further, the literacy rate in the district is 60.94 per cent and the sex ratio is 949/1000.

Agriculture is the predominant occupation of the district with a majority of the crops being dry crops. Jowar is a major crop; other crops include greengram, blackgram, paddy, groundnut, wheat, sugarcane, chillies and sunflower.

The district was declared among the most backward districts in the country in 2006 by the Ministry of Panchayati Raj.

The town of Bidar is the administrative headquarters of the Bidar district and is known for its handicraft products. The town has a population of 1,72,877. Males constitute 52 per cent of the population and females account for 48 per cent. Moreover, 14 per cent of the population is under 6 years of age.

1.1.3 Mansa, Punjab

Mansa district was formed on April 13, 1992 from the erstwhile district of Bathinda and is divided into five blocks for administrative control. The district is situated on the rail line between Bathinda-Jind-Delhi section and is also situated on Barnala-Sardulgarh-Sirsa Road. The district is newly created and is located in the southern part of Punjab covering an area of 2,174 square kilometers. It is bounded by the Bathinda district on the north-west, by the Barnala district on the north, the Sangrur district on the north-east and the state of Haryana on the south. The region is divided into three tehsils - Budhlada, Sardulgarh and Mansa. The Ghaggar river flows through the Sardulgarh tehsil and the Bhakda river flows near Jhunir in the south-western part of the district.

According to 2001 Census, the total population for Mansa was 6,88,758 and the sex ratio is 880:1000 and almost 80 per cent of the population lives in rural areas. The average literacy rate for the region is below the national average and stands at 52.41 per cent, which is the lowest for the State. The sex ratio stands at a dismal 880/1000.

Most of the people of Mansa district depend on agriculture to earn their livelihood. The district is famous for its production of cotton and is commonly referred to as the "Area of White Gold". However, Mansa is industrially backward with few industries in the urban areas.

Mansa is one of the most backward districts of the otherwise prosperous state of Punjab, and contends with a large number of social problems such as poverty, illiteracy and drugs abuse, lack of industries and proper educational institutions.

Mansa town is the administrative headquarters of the district and has a population of 72,627. Males form 53 per cent of the population and females account for 47% per cent. Twelve per cent of the population is under 6 years of age.

The town suffers from poor roads and overflow of sewage water, especially during the rainy season. Moreover, 31 per cent of the households defecate in the open.

1.1.4 Madhubani, Bihar

Madhubani district is one of the thirty-eight districts in Bihar and was carved out of the old Darbhanga district in the year 1976 as a result of the reorganization of the districts in the state. The district occupies an area of 3,501 square kilometers. Bounded on the north by a hill region of Nepal and extending to the border of its parent district Darbhanga in the south, Sitamarhi in the west and Supaul in the east, Madhubani represents the centre of the territory once known as Mithila.

According to the 2001 Census, the district has a population of 3,575,281 with a male population of 1,840,997 and a female population of 1,734,284. Most of the people live in rural areas such that the rural population amounts to 3,450,736. The region has a considerable SC population of 481,922 people and a marginal share of ST population of 1,260 persons. The literacy rate of 41.97 per cent is considerably below the national average. The sex ratio of 942/1000 is a little above the national figure. The district was declared one of the most backward districts in the country in 2006 by the Ministry of Panchayati Raj.

In economic terms, the district exports fish, handloom cloth, sugarcane, paddy, brass metal articles, mangoes and makhanas (water berries). It is an important centre of trade with Nepal. Madhubani is the cultural centre of the region and home to the famous Madhubani paintings. Further, spinning, weaving and handicrafts run deep into the history of the district as a whole. Paddy is the main crop grown in the region. Although, it is not an industrial region, the region has sugar factories and fisheries.

Madhubani town, a municipality in the Madhubani district, is the district headquarters of the region. It was formed from the former 'Bettiah Raj' which was divided due to internal family strife. The main rivers flowing through the region are: Koshi, Kamla, Kareh, Bhutahi Balan, Supen, Trishula and others.

Madhubani town has a population of 66,340. The sex ratio is 942/1000. The town has an average literacy rate of 60 per cent. Also16 per cent of the population is under 6 years of age.

1.1.5 Jangaon, Andhra Pradesh

Jangaon town is a municipality in the Warangal district of Andhra Pradesh with a population of 43,996 people. The name Jangaon evolved from 'jain gaon' which means village of Jains. Jangaon is a famous pilgrimage centre for Jain people.

According to the 2001 Census, the Warangal district has a population of 3,246,004 people with males and females accounting for almost equal proportions of the population. The district has an area of 12,846 square kilometers and is bounded by Karimnagar District to the north, Khammam District to the east and southeast, Nalgonda District to the southwest and Medak District to the west.

Over 80 per cent of the population lives in rural areas and the literacy rate in the district is 57.13 per cent. Further, Scheduled Caste and Scheduled Tribes account for almost 17 per cent and 14 per cent of the population. The sex ratio in the district is 973/1000.

The district is known for its granite quarries and for its produce of rice, chillies, cotton and tobacco.

Jangaon town in the district is about 85 kilometres from Hyderabad and lies on the National Highway 202 and State Highway 1(Nagpur- Vijayawada). Jangaon is spread over an area of 11.4 square kilometers and is divided into 29 municipal wards as a second grade municipality and is a major educational centre in Warangal.

Agriculture, farming related business, education, retail and wholesale business, hand loom and weaving are the major occupations of the people of the town. Due to the proximity of the town to Hyderabad and its excellent road and rail connectivity, the demand for land in the district is soaring. (See Annexure 5: Table 1 and Table 2 for details).

1.1.6 Pakur, Jharkhand

Pakur district is one of the 24 districts of Jharkhand and covers an area of 686.21 square kilometers comprising seven blocks. The district is bounded by the Sahebganj district in the north, the Dumka district in the south, the Godda district on the west and the Murshidabad district on the east. The three main rivers in the district are Bansloi, Torai and Brahmini.

Formerly, Pakur was a sub-division of Santhal Parganas district of Bihar. However, in 1994, it was upgraded to the status of district. In 2000, when the state of Bihar was divided into Bihar and Jharkhand, Pakur district came under the administrative control of Jharkhand.

According to the 2001 Census, the district has a population of 701,664 out of which 358,545 are males. The literacy rate stands at 30.65% which is far below the national average. The rural population is 6,65,635. The region has a huge ST presence making up 44.59 per cent of the of the total population. In contrast, the SC population accounts for a marginal share of 3.27 per cent. The sex ratio of the region is better than the national average at 957/1000. However, the district was declared one of the most backward districts in the country in 2006 by the Ministry of Panchayati Raj.

The district is majorly agricultural with widespread cultivation of paddy and rabi crops; commercial crops are also grown. The district has a large number of stone mines and the stone industry is a major revenue generator for the Jharkhand economy. The Pakur black stone chips are especially well known for their constructional qualities. Other mineral reserves that are found in the region include coal, china clay, fireclay, quartz, silica sand and glass sand. Mining and crushing are growing to be major economic activities of the region.

Pakur town is the administrative headquarters of the district and has a population of 36,029 people according to the 2001 Census. Males constitute 53 per cent of the population and females 47 per cent. The literacy rate is higher than the national average at 61 per cent, sixteen per cent of the population is below 6 years of age.

II.

2 NATURE OF POVERTY IN SMALL AND MEDIUM TOWNS

The nature of poverty in SMTs has been broadly categorised into residential characteristics, assets, social characteristics, occupational characteristics, access to health care services and transport.

The first section 'Residential Characteristics' describes precariousness of the housing condition, tenure status, housing materials (roof, wall, floor), source of drinking water, incidence of electrification, defecation practices and cooking spaces in households.

The second section 'Social Characteristics' describes the different social groups in the SMTs, incidence of female headed households, households with disabled members and households with no working-age members and also other social vulnerabilities.

The third section gives an account of household asset holdings and primary fuel used by households for cooking.

The fourth section 'Occupational Characteristics' gives an overview of the primary activity status of towns populations, occupations, incomes and wages. The section also looks at child labour, elderly workers and issues related to employment and unemployment.

2.1 Residential Characteristics of Settlements and Households

2.1.1 Precariously housed

In Madhubani, Pakur and Mansa, poor settlements were largely living on ancestral land, and a very small proportion was **precariously housed** next to railway tracks or naalas. There were many settlements adjacent to small water bodies. These water bodies were a resource in earlier times, but now unpreserved, they had become a health hazard and due to recent encroachment, a housing risk.

However, since land prices and density had not increased drastically in the SMTs, the proportion of such housing could be termed as much lesser than in larger cities. This could also be due to the absence of infrastructure such as *naalas* and big drains.

All settlements in Jangaon were planned settlements. Either residents had resettled on own land, state provided land or had been given grants/ subsidies for construction of houses and toilets.

In comparison with the other smaller towns, precarious housing was more significant in the largest two, Parbhani and Bidar. However, the reasons for the state of precarious housing in the towns were different. In Parbhani, the district's irrigation canal had been encapsulated within the town; and infrastructure was also relatively denser than other towns. In addition, a large proportion of Parbhani population was living on public land which they had squatted upon. Over the years, most of these households had acquired papers and titles for these lands, but their original housing foundations had not been invested in due to tenure insecurity. This continued to influence the temporary and *kuccha* nature of housing and unplanned nature of the settlements.

In the case of Bidar, people in many settlements had been resettled by the government, however a large number of settlements in the old city part of Bidar had grown into precarious habitations. With natural growth of population, incremental extensions had been made to housing, resulting in weak structures and crowded living. With increased density, the old drainage systems in these settlements were overflowing and there was increased difficulty in accessing them for cleaning and maintenance.

Density of housing was similar in Parbhani, Madhubani and Pakur - where housing was mostly unplanned. Settlements on the outskirts were rural and well-spaced. Inner-town settlements were denser. Housing in Mansa on the other hand was more planned and house sizes were much bigger compared to other towns. In comparison to big cities, a state of precarious housing as a result of high density was minimal, more than 96 per cent households reported living in ground level housing. In Parbhani, a number of young families were moving out to new settlements or renting spaces. Resettled housing in Jangaon and Bidar was well planned and also relatively well maintained in Jangaon.

Such settlements in Bidar were not maintained and poor settlements in the older parts of the city in Bidar were very dense.

2.1.2 Tenure security

Table 3: Tenure status of households in SMTs (in%)							
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
Self owned	90.6	70.6	90.4	98.4	57.7	86.7	82.6
Rented	8.9	29.0	5.7	1.3	39.8	4.8	15.4
Other	0.6	0.4	3.8	0.3	2.5	8.6	1.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Compared to big cities, tenure insecurity was much lower in SMTs, with most households living on ancestral land or land bought within the last 20-50 years. Seventy per cent of households reported living in the town since birth, 22 per cent for more than 20 years and 5 per cent had been inhabiting the space for 10-20 years. Eighty per cent households reported living on own land (ancestral land, land bought in the last 50 years, public land squatted upon, but having papers) and 15 per cent reported living on rent. Only 2 per cent reported living in other community spaces or spaces owned by relatives.

There were very few settlements on lands which were privately disputed – such as those distributed many years ago to subjects or workers' families by royalty or big businessmen. However, most inhabitants of these settlements also possessed some identity and claim to land– such as a *ghar patta*, registry or electricity bill. Where public land was encroached upon, such as in Parbhani, titles had been extended more easily, compared to when there was a private dispute over land.

In some old settlements, communal land had been encroached upon, some possessed titles, usually those who were residing for much longer; others were aware and spoke about the insecurity of their tenure.

In Madhubani, 98 per cent of the households lived in self-owned houses, 90 per cent in Mansa and 87 per cent in Pakur. Renter households were highest in Jangaon, about 40

per cent, followed by Bidar with about 29 per cent, and Parbhani which had about 9 per cent renter households. In each town, there was one settlement catering to a much higher proportion of renters. In Madhubani and Pakur, only one or two settlements reported renter households, whereas in the other towns, almost all settlements reported some renter households.

2.1.3 Material of Roof in SMTs

Table 4: Material of Roofs in SMT houses (in%)							
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
Kuccha							
Thatch Grass	2.6	2.0	2.5	29.5	0	1.4	5.9
Tarpaulin	0.6	0.6	13.4	3.8	0.4	2.9	3.1
Semi Pucca							
Tin	91.6	46.8	1.6	1.0	1.2	0	35.3
Asbestos	0.2	7.2	1.0	35.6	20.2	2.4	9.6
Wooden	0	0.6	4.1	0.6	0.4	0	0.9
Tiled	0	1.3	7.0	4.8	21.1	77.1	11.9
Pucca							
Cement	5.1	41.7	67.2	24.4	56.6	16.2	32.9
Bricks	0	0	3.2	0.3	0	0	0.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Roofs were most commonly made out of tin, but were highly concentrated in Parbhani and Bidar, the two towns with the largest population and sample size. This was followed by cement which accounted for almost one-third of the roofs and was used in all towns, more prominently in Mansa and Jangaon and almost 42 per cent even in Bidar. Tiled roofs (*Khapra/ Kaveli*) were the third most common; they were used by 77 per cent households in Pakur, 21 per cent in Jangon and in no houses in Parbhani. Asbestos sheets were used by more than one-third of the households in Madhubani, 20 per cent of households in Jangaon and about 7 per cent households in Bidar. Households with thatch grass roofs were present in almost one-third of Madhubani households but were not common in other towns. In Mansa, 13.4 per cent houses had tarpaulin roofs. These were all rag-picker houses. Wooden roofs were used by 4 per cent of Mansa households, these houses were old constructions as reported in FGDs.

Overall, about one-third of roofs were *pucca* (cement, bricks), three-fifths were semi-*pucca* (tiled, tin sheets, asbestos sheets wooden) and almost one-tenth were *kuccha* (thatch grass, tarpaulin).

2.1.4 Material of Floor in SMTs

Table 5: Material of Floors in SMT houses (in%)							
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
Kuccha							
Earthen	58.9	14.9	44.6	46.8	1.2	64.3	38.1
Semi Earthen	3.3	6.8	5.1	6.7	0.4	4.8	4.8
Pucca							
Bricks	2.9	2.2	8.9	0.6	0.8	1.0	2.9
Cement	17.1	7.2	33.8	19.9	8.3	27.1	17.4
Chips/Tiles	16.9	35.6	4.8	0.3	20.2	1.0	16.3
Marble/Stone	0.9	33.4	2.9	25.6	69.0	1.9	20.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Earthen and semi-earthen floors were most common in SMTs; more than 64 per cent of Pakur households, almost 59 per cent of Parbhani households, 46.8 per cent of Madhubani households and 44.6 per cent of Mansa houses had earthen flooring. In both towns (Bidar and Jangaon), where earthen and semi-earthen flooring was relatively less, a large majority of households had been provided housing or housing grants and subsidies. In both these towns, stone and tiled flooring was dominant, together they accounted for almost 90 per cent of flooring in Jangaon and 69 per cent in Bidar.

In Mansa, earthen flooring was most common, followed by cemented flooring which accounted for almost one-third of houses.

Majority of the Madhubani houses had earthen floors, followed by stone floors and cement floors. In Pakur, earthen floors were more common followed by cement floors which accounted for 27 per cent of the houses.

About 43 per cent had *kuccha* flooring (earthen and semi-earthen), the rest had more or less *pucca* flooring (made out of bricks, cement, chips/tiles, marble/stone).

2.1.5 Material of Walls in SMTs

Table 6: Material of walls in SMT houses (in%)							
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
Kuccha							
Straw	2.9	0.2	1.6	3.5		1.4	1.7
Mud	7.3	7.2	2.5	17.9	5.0	38.6	10.9
Bamboo	0.7	0.9	8.9	19.2	1.2	5.2	5.1
Wood	14.1	8.3		0.3			5.7
Tin	4.2	0.2					1.1
Pucca							
Bricks	63.3	13.8	47.8	50.6	90.5	39.0	47.5
Tiled		0.4	1.0	1.0	1.2		0.5
Stone	7.3	68.6					19.1
Concrete		0.6	38.2	7.4	2.1	15.7	8.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Brick walls were the most common and were present in all SMTs. The second most common material for walls was stone, but this was concentrated in Bidar, where almost 67 per cent of houses had stone walls. In Parbhani, 7.3 per cent of the houses had stone walls. Mud walls were the third most common, 11 per cent of houses had them.

Mud walls were also present in all towns, their highest town concentration was in Pakur (36 per cent), followed by Madhubani (17.9 per cent) and between 2.5 per cent to 7.3 per cent in other towns. Concrete walls were present in 8.5 per cent of the households, but were concentrated in Mansa and Pakur where they accounted for 38.2 per cent and 15.7% respectively. Other materials such as bamboo, and wood were also present in almost 5 to 6 per cent of the houses, while straw, tin and tiled walls were present in 0.5 to 1.7 per cent of the houses.

Overall one-fourth of the houses had *kuccha* walls (straw, wood, bamboo, tin, wood), one-fifth had stone walls and almost 57 per cent households had other *pucca* walls (tiled, bricks and concrete).

Housing Materials:

The continuum of housing materials ranged from very *kuccha*, such as mud housing and tarpaulin roofs to very *pucca* using bricks, cement and beams etc. As reported in PREs, those living in the former were the poorest of the poor while those living in the latter are the best off amongst poor. Jangaon and Bidar were an exception as many of the poorest of poor were living in *pucca* housing which had been provided by the municipality/ state government. In case of housing which was made of semi-*pucca* materials, there was no clear consensus regarding the deprivation level of these households among the community.

2.1.6 Main Drinking Water Source

Table 7: Main source of drinking water in SMT households (in%)							
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
Public Sources							
Public well	1.3	6.6	0.3	0.3	0	1.0	2.2
Public handpump	34.5	8.3	11.5	62.8	1.7	64.3	27.9
Public standpost	4.4	48.6	1.6	0	11.2	15.2	16.3
Public tubewell	2.0	11.6	3.2	0	0	0.5	3.9
Public well	1.3	6.6	0.3	0.3	0	1.0	2.2
Purchase Water	0.2	0.9	3.5	2.2	81.0	0	10.1
Piped water supply	19.1	9.9	8.0	1.3	3.3	6.7	9.6
Private Sources							
Private bore-wells	2.9	2.8	0	2.2	0.4	2.4	2.0
Private well	2.2	8.6	1.0	5.4	1.7	7.6	4.6
Private handpump	31.4	0.2	40.1	24.4		1.4	17.4
Private tubewell	2.0	2.6	23.6	1.3	0.8	1.0	4.9
From neighbour or shared	0	0	7.3	0	0	0	1.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

All towns reported having a piped water network, but the network was limited to its original coverage and had not been expanded to new areas or to poorer settlements in

many cases. In Madhubani, Pakur and Mansa, a maximum of two settlements each had partial access to piped water. In total, 10 per cent of the households could access piped water as main source of drinking purposes; this percentage was highest in Parbhani (19 per cent) followed by Bidar (10 per cent), Mansa (8 per cent) Pakur (7 per cent), Jangaon (3 per cent) and Madhubani (1 per cent). Thirty per cent of all households had water source within the house, this was highest in Mansa (73 per cent), lowest in Pakur (7 per cent), and second lowest in Jangaon (11 per cent). In the other towns between 20-30 per cent households had sources within the house. (See Annexure 5 Table 3 for details)

In Parbhani, inner city settlements were largely serviced by pipe water or public stand-posts. However, pipeline water was released once in 4-8 days depending on the type of residential and commercial area. Residents stored water or used private hand pumps or bore-wells. Towards the periphery, settlements had been provided with public hand pumps though most had become dysfunctional in the last few years. Very recent settlements had not been provided any official water source and some were relying on natural resources or private hand-pumps. About 46 per cent of Parbhani households had water source within or right outside the house and 45 per cent had water source within 50 meters.

In Bidar, a large majority- 49 per cent was relying on public stand-posts, reliance on ground water sources was the lowest in Bidar at 41 per cent. Almost 16 per cent of Bidar households were using wells (both public and private). These wells were present in old city areas of the town which had large numbers of poor. Almost two-thirds of Bidar households had a water source within or outside their house and 29 per cent had source within 50 meters.

A majority of households were using private water sources (hand-pumps and tube-wells) in Mansa, a large part of which were electrified. Ninety-one per cent had their main water source within or right outside their homes followed by 6.7 per cent of households which had source within 50 meters of residence.

Most settlements in Madhubani were using public hand-pumps for drinking water (63 per cent), a smaller proportion had private hand-pumps (24 per cent). Forty-four per cent

households had water source within or right outside their homes and 44 per cent had source within 50 meters.

Due to scarcity of ground water, there were few households using ground water sources in Jangaon; 81 per cent of the sample households purchased water from commercial water purification centres for Rs. 10 to 15, for 20 litres. The second most popular source was public stand-posts. Relative to other towns a very small percentage-17 per cent had water source within or right outside home and only 18 per cent had source within 50 meters, 57 per cent had to get water from within 500 meters and 7 per cent from within 1 kilometer.

In Pakur, 76 per cent households were dependent on public sources (hand-pump and stand-post). Compared to other towns, a smaller proportion of 17 per cent households had water source within or right outside the house, however 44 per cent had water source within 50 meters, but a considerable 38 per cent had to get water from within 500 meters.

Water quality issues were reported in all towns**,** 7.2 per cent of the total number of households reported treating water through boiling, filtration or other means before drinking.

Private sources of water were largely considered as an indicator of being relatively better-off by communities. The general notion of piped water supply being an indicator of being better-off within the poor was not supported by communities. Access to piped water was dependent on town coverage of water network, and its connectivity to the poor settlement as a whole. In many instances, poorer settlements were not connected to the water network, even when pipelines were servicing adjacent high income and middle income settlements.

2.1.7 Defecation Practice, Sewerage and Drainage

Table 8: Defecation practice in SMT households (in%)							
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
Household toilet use	17.1	31.6	65.9	32.1	66.5	20.5	35.8
Open defecation	81.3	53.8	31.5	60.6	27.7	71.0	57.2
Other	1.7	14.7	2.5	7.4	5.8	8.6	7.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Overall 57 per cent households reported open defecation. Even where households had built toilets, many were not using them due to associated costs, lack of water and lack of connectivity to sewerage systems. Open defecation was significantly higher in Parbhani where 81 per cent households did not use toilets, followed by Pakur (71 per cent) and Madhubani (61 per cent) which had higher than average open defecation. In Bidar, almost 50 per cent defecated in the open and 50 per cent used toilets, 15 per cent of the households used shared toilets.

Relative to other towns, open defecation was significantly lower in Jangaon (28 per cent households) and Mansa (32 per cent households). Most of the households with individual toilets had a pour flush system. As reported in FGDs, a large number of households which did not have a toilet in Jangaon had been recently resettled and were waiting for government grants/subsidies.

Make shift **bathing areas** were visible in many towns and settlements; they were built over both formal and informal drains and were visibly more common in Muslim settlements.

Drainage systems were largely informal or *kuccha* in all towns. Though formal *pucca* drainage was present in some settlements; it was largely peripheral and did not have door to door connectivity. Drains were mostly uncovered and did not have proper outfall. Even those constructed within the last two years were dilapidated. Drainage systems were better planned and maintained in Jangaon except in case of recently resettled settlements.

Sewerage connections in towns serviced only centrally located settlements, sewerage systems had not been extended to peripheral areas with urban extension. Even in central

locations, many poor settlements had been left out. Parbhani, Bidar and Jangaon did not have a sewerage system.

2.1.8 Electrification and Lighting

Table 9: Main source of lighting in SMT households (in%)							
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
Kerosene and other oils	1.7	10.5	1.9	69.6	2.1	33.3	16.8
Electricity	98.3	89.5	98.1	30.4	97.9	66.7	83.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Eighty-three per cent of SMT households reported electricity as the main source of lighting in the house, 17 per cent reported use of kerosene and other oils. Of those with electricity, 9 per cent reported illegally connecting to wires. (See Annexure 5 Table 4 for details)

Many households which did not have electricity reported that they could afford monthly bills if they had connections, but could not afford the one time installation cost and bribes.

Electricity supply was the most regular in Parbhani; residents reported close to 24 hours electricity per day in the last one year. However, a large number of households did not own meters and were sharing metered electricity with relatives and neighbors.

In Bidar, households relying mainly on electricity were close to 90 per cent and electricity supply was reported to be good.

In Mansa, 98 per cent households were electrified; however electricity supply was gone for long periods during the day.

In comparison to other towns, electrification and metering was very low in Madhubani, and only about 30 per cent of households reported having electricity. Apart from low electrification, power cuts for long duration were reported. A large number of households were paying for private generator supply of electricity for four hours every evening and were paying Rs.75-100 monthly for this service.

Residents in Pakur reported good electricity supply, and incidence of electrification dependent households was 67 per cent more than double of Madhubani.

In Jangaon, 98 per cent households reported having electricity and all households with electricity reported having meters. Electricity supply was reported to be good.

Electrification status of households was not reported as an indicator of deprivation by households in PREs except for identifying the poorest of poor in towns with near universal electrification. In Parbhani, Mansa and Jangaon, electrification was near universal and in Madhubani and Pakur electricity was not reaching many settlements as a whole and procuring a connection was equally difficult for both the worst-off and the relatively better-off.

2.1.9 Cooking space

Table 10: Table Space used for cooking by households in SMTs

	Parbhani	Bidar	Mansa	Madhubani	Jangaon	Pakur	Total
Inside living area	75.2	20.6	11.1	11.7	41.3	32.9	35.3
Outside in the open/street	9.7	35.6	7.6	33.1	16.5	2.3	19.6
Balcony or household/community courtyard	9.4	8.5	42.0	23.1	4.1	47.4	18.5
Separate Kitchen	5.7	35.3	39.2	32.1	38.0	17.3	26.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Thirty-five per cent households reported cooking inside living areas, 27 per cent used a separate kitchen, 20 per cent cooked outside in the open/street and 18 per cent cooked in a balcony or household/community courtyard.

Seventy-five per cent of Parbhani households were cooking inside the living area and only 6 per cent had a separate kitchen. In Mansa 39 per cent of the households cooked in a kitchen and a similar percentage (32to 38 per cent) cooked in a kitchen in Jangaon, Bidar and Madhubani.

Almost one-third of the households cooked outside in the open in the case of Bidar and Madhubani, and 17 per cent in Jangaon. The other towns had much lower percentages of such households.

In most towns, households with separate kitchens were seen as better-off. However, many Jangaon households, including the very poor had been provided housing by the government which had separate spaces for kitchens.

2.2 Cooking Fuel and Assets

2.2.1 Cooking Fuel

Table 11: Cooking fuel most frequently used by households in SMTs (in%)

	Parbhani	Bidar	Mansa	Madhubani	Jangaon	Pakur	Total
Firewood ,Leaves and Wood Shavings	84.9	63.2	46.8	61.49	21.9	13.3	56.6
Coal , Gobar Gas ,Cow Dung and Agriculture Waste	3.8	0.7	10.8	9.3	0.4	75.7	11.4
Kerosene and Electric *Sigri*	1.8	19.1	2.8	9.0	18.2	0.9	9.1
Liquified Petroleum Gas (LPG)	9.4	16.9	39.5	20.3	59.5	10.0	22.8
Total	100	100	100	100	100	100	100

Almost 57 per cent of households reported using firewood, leaves and wood shavings as the most frequently used fuel. Eighty-five per cent households in Parbhani and13.3 per cent households in Pakur reported using these fuels. This was followed by LPG which was used by almost one-fourth of all households, but by almost three-fifths of the households in Jangaon.

Some poorer fuels such as coal, gobar gas, cow dung and agricultural waste were locally available in towns. Pakur households had access to cheap coal and therefore were not relying on firewood or leaves. Use of cow dung was similarly high in Mansa. Such locally dominant fuels were used by more than one-tenth of the households.

Kerosene and electric *sigris* were used by almost one-tenth of the households. This was close to one-fifth of the households in Bidar and Jangaon. In both Bidar and Jangaon, the public distribution system was functioning well, especially in comparison to other towns, and there was regular distribution of kerosene to the poor households at subsidised rates.

Use of LPG for cooking was seen as an indicator of being relatively better-off. However, many households in Jangaon and Bidar reported having received stoves and cooking gas in the last few years from the government. Use of poorer fuels such as firewood, leaves, and wood shavings was not only due to economic reasons but also due to habit, availability and low opportunity cost of collecting such fuel. Many households had both LPG stoves and *chullha*s.

2.2.2 Assets

Asset holdings varied across SMTs. Asset holdings in Madhubani and Pakur were much lower compared to the other towns. However, to some extent this might be due to the lack of electricity in the town households and not just low purchasing power in general. Mansa as part of Punjab, which is often characterized as having a cultural tendency for consumer goods and white goods, had high asset holdings. Asset holdings were also high in Jangaon and Bidar.

Fifteen per cent reported having black and white televisions, almost 37 per cent of the households reported having colour televisions, one-tenth of the households reported having a two- wheeler vehicle and refrigerator. Almost 2 per cent of the sample households reported having a washing machine. Livelihood assets, such as cycle rickshaws were owned by 4.5 per cent of households and three-wheelers (autos) by 1.5 per cent of the households.

In order to understand the asset distribution in towns, some assets have been categorized on the basis of their cost and distribution across towns. The categorization is as follows.

- Category 1: consists of households that do not possess any of the following assets - cycle, black and white television, exhaust fan, colour television, water pump, refrigerator and air cooler.

- Category 2: consists of households which only possess a cycle out of all the assets mentioned in category 1.

- Category 3: consists of households which possess a black and white television or an exhaust fan, they may or may not possess a cycle, but do not possess colour television, water pump, refrigerator and air cooler.

- Category 4: consists of households which possess a colour television or a water pump, they may or may not possess a cycle, black and white television or an exhaust fan, but do not possess a refrigerator or air cooler.

- Category 5: consists of households which possess a refrigerator or air cooler and may or may not possess the other assets mentioned.

Table 12: Asset distribution in SMT households (in%)

	Parbhani	Bidar	Mansa	Madhubani	Jangaon	Pakur	Total
Cat. 1	27.6	13.4	12.1	48.7	3.3	50.0	24.5
Cat. 2	10.7	6.5	8.3	27.9	0.4	22.4	11.8
Cat. 3	22.1	27.8	6.1	8.7	38.3	9.0	19.7
Cat. 4	38.1	46.8	27.2	11.5	35.8	15.2	32.3
Cat.5	1.5	5.4	46.3	3.2	22.1	3.3	11.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Almost half of both Madhubani and Pakur households reported not possessing any of the categorised assets, and almost 28 per cent and 22 per cent of the households in Madhubani and Pakur possessed only a cycle. Ownership of category 3, 4 and 5 was highest in Jangaon, where 96 per cent of households had one or more of these assets, followed by Mansa where 79.2 per cent households had these assets and most of the households were a part of category 4 and 5. Households in Bidar and Parbhani were

more concentrated in category 3 and 4 and only 1.5 per cent and 5.4 per cent of the households respectively, were in category 5.

2.3 Social Characteristics

In all towns, old persons with no caretakers, households with disabled and handicapped, leprosy patients and women headed households were reported to be poorest of poor.

Caste-based discrimination and religion-based discrimination was not reported, but certain castes were reported to be poorer. The *chammar* caste was reported to be very poor in all towns. The *sikalgadh* Muslims in Madhubani and the *singicut* Hindus in Mansa were also reported to be very poor.

2.3.1 Religious, caste and household characteristics

Table: 13 Religious Distribution in SMTs (in%)

	Parbhani		Bidar		Mansa		Madhubani		Jangaon		Pakur		Total	
Buddhist	39.4	96.0	1.3	3.1	0.6	0.9							10.3	100
Chrisitan	0.2	1.4	11.2	83.6	0.3	1.4			3.3	11.0	1.0	2.7	3.4	100
Hindu	17.1	9.1	49.2	26.2	44.9	13.8	62.2	18.9	77.7	18.4	66.7	13.7	47.2	100
Muslim	41.7	33.5	38.2	30.7	3.5	1.6	37.8	17.4	19.0	6.8	31.9	9.9	31.2	100
Sikh	1.7	5.3	0.2	0.6	50.6	93.5					0.5	0.6	7.8	100
Total	100.0	25.1	100.0	25.1	100.0	14.5	100.0	14.4	100.0	11.2	100.0	9.7	100.0	100

Table 14: Caste Distribution in SMTs (in%)

	Parbhani		Bidar		Mansa		Madhubani		Jangaon		Pakur		Total	
Scheduled Caste	49.0	33.5	28.1	19.2	77.7	30.6	9.6	3.8	24.8	7.5	20.5	5.4	36.8	100.0
Scheduled Tribe	0.7	5.7	9.9	77.1			0.6	2.9	0.8	2.9	3.8	11.4	3.2	100.0
Other Backward Caste	3.1	3.7	11.4	13.6	6.1	4.2	46.8	32.1	53.3	28.4	39.0	18.0	21.0	100.0
General	3.3	11.5	12.3	42.9	12.7	25.6	5.1	10.3	2.1	3.2	4.8	6.4	7.2	100.0
Muslim caste	41.7	33.5	38.2	30.7	3.5	1.6	37.8	17.4	19.0	6.8	31.9	9.9	31.2	100.0
Nomadic Tribe	2.2	92.3	0.2	7.7									0.6	100.0
Total	100.0	25.1	100.0	25.1	100.0	14.5	100.0	14.4	100.0	11.2	100.0	9.7	100.0	100.0

Almost half, 47.3 per cent of the sample households were Hindu, followed by 31 per cent households which were Muslims, 10.3 per cent were Buddhist (however 96 per cent of Buddhist households were from Parbhani). Almost 8 per cent households were Sikh, but almost 94 per cent of Sikh households were in Mansa. Only 3.4 per cent households were Christians and were mainly concentrated in Bidar.

Almost 41 per cent of households in Parbhani were Muslims and 39 per cent were Buddhists. Hindus had a share of 17 per cent and Christians and Sikhs together constituted almost 1.9 per cent of the population. Buddhists were Scheduled Castes (SC), and a majority of the Hindus belonged to Other Backward Classes (OBC). The average household size of sample households was 5.1 and dependency ratio was 0.62. (See Annexure 5: Table 1 and Table 2 for details).

Forty-nine per cent of the households in Bidar were Hindu and 38 per cent Muslim. The remaining people were Christian with marginal shares of Buddhists and Sikhs. Hindu SCs comprised of 28 per cent of the population, the OBCs comprised 11.4 per cent and the General population stood at 12.3 per cent . The average household size of the sample household was 4.2 and dependency ratio was 0.62. (See Annexure 5: Table 1 and Table 2 for details)

About half of the sample town population in Mansa was Sikh (51 per cent). Hindus constituted a share of almost 44.5 per cent and Buddhists, Christians and Muslims constituted a small minority. A total of 77.7 per cent households belonged to SC category, 12.7 per cent to the General category and 6.1 per cent to the OBC category. The average household size of sample population was 5 and dependency ratio was 0.66. (See Annexure 5: Table 1 and Table 2 for details).

Almost 62 per cent of Madhubani households were Hindus- mostly OBCs, and 38 per cent Muslims. The average sample household size was 5.8 and dependency ratio was 0.91. (See Annexure 5: Table 1 and Table 2 for details).

Most of the households in Jangaon were Hindu constituting a share of 77.7 per cent mostly the OBC and General category. The remaining were Muslims and Christian.

In Pakur, almost 66 per cent of the sample households were Hindus, (mostly OBCs and SCs) and 32 per cent were Muslims. Christians and Sikhs had a marginal presence. Average household size of sample households was 4.3 and dependency ratio was 0.82. (See Annexure 5: Table 1 and Table 2 for details).

2.3.2 Households without working age members

Table 14: Households without working age members (15 years to 59 years) in SMTs (in%)

	Parbhani	Bidar	Mansa	Madhubani	Jangaon	Pakur	Total
Households with no members between age group15 to 59 years	3.5	5.3	3.8	1.3	7.0	5.7	4.3
Households with members between age group 15 to 59 years	96.5	94.7	96.2	98.7	93.0	94.3	95.7
Total	100	100	100	100	100	100	100

Ninety-three households, constituting 4.3 per cent of sample households had members of the non-working age group (below 15 years and above 59 years). Such households constituted 7 per cent of Jangaon households, 5.7 per cent of Pakur households, 5.3 per cent of Bidar households, 3.8 per cent of Mansa households, 3.5 per cent of Madhubani households and 1.3 per cent of Madhubani households.

One-fourth of such households were pensioner households, own account workers made up roughly the same figure. About one-fifth were casual wagers. A total of 8.6 per cent of such households were beggars and the same percentage, domestic workers. (See Annexure 5 Table 5 and 6 for details)

2.3.3 Households with disabled persons

Table 15: Households with disabled member in SMTs (in%)							
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
Households with disabled person	8.3	7.0	9.9	9.0	6.6	11.0	8.3
Households with no disabled persons	91.7	93.0	90.1	91.0	93.4	89.0	91.7
Total	100	100	100	100	100	100	100

A total of 8.3 per cent households reported having a disabled person in the household, such households were highest in Pakur (11 per cent) and lowest in Jangaon (6.6 per cent). As reported in FGDs, a large majority of disabled and visually handicapped persons were unable to find any employment and had turned to begging. Disabled children were being taken care of by families.

Diseases such as HIV/AIDS were not reported in any FGDs; however, TB and leprosy were highly prevalent and stigmatized. Leper households were significantly poorer.

2.3.4 Female headed households

Table 16: Female headed and male headed households in SMTs (in%)							
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
Female headed	13.2	11.6	9.9	8.0	15.7	15.2	12.0
Male headed	86.8	88.4	90.1	92.0	84.3	84.8	88.0
Total	100	100	100	100	100	100	100

Female headed households and single women were repeatedly reported as the most vulnerable and poor in all towns and settlements. Twelve per cent of households were reported as female headed, as much as almost 16 per cent households were female headed in Jangaon, 15 per cent in Pakur, and the lowest in Madhubani, where 8 per cent households were female headed.

In more than one-tenth of female headed households, the main occupation was domestic work, almost one-tenth were involved in construction labour, 6.6 per cent in agriculture

labour, 6.6 per cent were shop owners and 3.7 per cent were beggars. (See Annexure 5 Table 7 and 8 for details)

2.4 Education of household, Transport and Healthcare services

2.4.1 Household Education

Table 17: Highest Education of Households in SMTs (in%)

	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	Total
Illiterate	11.0	15.4	31.5	20.5	9.5	21.4	17.3
Below Primary	7.3	7.5	12.1	23.4	8.3	21.0	11.8
Primary	18.7	17.4	13.4	16.0	15.3	20.5	17.0
Middle	25.7	10.5	11.1	11.2	9.5	16.2	14.9
Secondary	18.9	24.8	14.6	11.2	24.4	10.0	18.4
Higher Secondary	13.4	18.7	12.1	7.7	15.7	5.7	13.2
Degree and above	5.0	5.7	5.1	9.9	17.4	5.2	7.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Overall in SMTs, 17 per cent households did not have a single literate member, the highest level of education in 17% households was primary education and for 18 per cent of the households it was secondary education. For 15 per cent of the households, the highest level of education was middle school education. Only 7 per cent households had a degree holder or more educated members while 13 per cent had completed higher secondary schooling.

Among children in the age group of 6-14 years, 82.4 per cent of males and 81.3 per cent of females were studying. The number of children engaged in studies was the highest for both boys and girls in Jangaon, followed by Parbhani, Bidar, Madhubani and Pakur. Mansa had the lowest percentage of children involved in education- 63 and 60 per cent of boys and girls respectively were studying. One-fourth of the boys of this age group were reported to be engaged in no other activity in Mansa, as were 16 per cent of the girls. Another 16 per cent of the girls were engaged in household work. Whereas in SMTs

percentage of those not involved in any activity was significantly lower, 11.2 % boys and 9.2% girls were not engaged in any activity. A majority of the children were reported to be studying till Class IV and a large majority till Class VIII. As reported in FGDs, very few children from rag picking households were attending even primary school. Quality of teaching had mixed reviews in towns and settlements. (See Annexure 5 Table 9 for details)

Between the age group of 30 to 40 years, 10.5 per cent males and 10.5 per cent females were reported to be illiterate. In the age group of 10-20 years, 11.3 per cent males and 9.6 per cent females were reported to be illiterate. Many communities specifically in Mansa, reported that girls were increasingly studying more than boys. (See Annexure 5 Table 10 and 11 for details)

However, the education level of household or household members was not reported as an indicator of poverty by any of the settlements. Most children, as mentioned earlier, studied up to Class VIII, beyond which education attainment was based on interest, previous attainment, scholarships and access to jobs. Secondly, the level of education did not correspond with occupation or economic mobility. Despite having a graduation degree, many reported being inappropriately employed as casual wage labourers, especially in Mansa and Parbhani.

2.4.2 Healthcare services

Both private **healthcare** and government facilities were accessed by residents. Perceptions regarding the quality of services in government hospitals showed some connection with the distance of the settlement from the hospital, possibly due to the lack of public transport. All towns reported institutional deliveries with the exception of Bidar, where many communities reported home-based deliveries as the norm.

2.4.3 Roads and Transport services

Town bus **transport** was only present in Bidar. Mostly residents reported walking or using own cycles and autos/ rickshaws in times of emergency. A total of 5.3 per cent of the gross household expenditure was on transport (See Table 20 for details). Settlement

roads were reported to be a major issue for households especially during rains. Households reported that access between houses and the main roads became very precarious due to muddy water and attendance in schools was greatly affected in some settlements.

2.5 Occupational Profile in SMTs

2.5.1 Activity Status of Household Members

Table 18: Activities status of working and earning members in SMTs (in%)							
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
Self Employed - Employer	0.8	4.4	0.3	3.2	6.6	0.5	2.5
Own account worker	15.5	23.5	38.8	33.5	21.7	24.0	25.0
Regular Wage / Salaried / Worker	18.0	22.0	19.2	25.0	23.5	27.2	21.6
Household based piece rate work	1.5	3.4	0.8	4.5	18.4	21.3	5.8
Casual wage labour	59.3	31.6	35.5	24.1	23.7	20.4	36.6
Unpaid family labour	0.4	1.8	2.1	6.8		3.5	2.2
Retired - Pensioner/ Widow Pensioner	3.6	6.9	2.8	2.3	5.9	2.2	4.2
Rentier	0.2	0.2	0.2	0.4	0.3		0.2
Beggar	0.8	6.1	0.3	0.4		0.8	1.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Overall 36 per cent of the total number of earning individuals were casual wage labour, followed by own account workers who were 25 per cent (small vendors and hawkers, rickshaw pullers and cart-pullers). This was followed by regular wage/ salaried who were 22 per cent.

A greater percentage of working males were engaged as casual wage labour (39 per cent) than females (30 per cent). This difference between males and females was large in Pakur and negligible in Jangaon. Twenty-seven per cent working males, and 18.7 per cent females were own account workers. However, this trend appeared the opposite in Madhubani and Mansa. The percentage of regular wage/ salaried workers was almost the same for men and women overall in SMTs and in Madhubani and Mansa. However, the

percentage of men who were regular wagers/ salaried was far greater in Bidar, Jangaon and Pakur and the opposite was true for Parbhani.

The incidence of piece rate workers was high in Pakur and Jangaon due to manufacturing of *beedi* in these regions and overall these workers constituted 6 per cent of the total number of earning individuals. Piece rate work was dominant among women and the gender difference was stark in Pakur and Jangaon.

Only 3% of the total earning members were self-employed employers (3% of the male working population and 1.2% of female working population).

Three per cent of the working and/ or earning population constituted unpaid family labour; 4 per cent were pensioners - overall, a greater percentage of women were receiving pensions compared to men. These pensions were mainly widow pensions.

2.5.2 Occupations in SMTs

A total of 15.7 per cent of the active workforce worked as construction labour, followed by agricultural labour at 5.1 per cent. A total of 18.2 per cent males and 8.2 per cent females were involved in construction labour. In the case of agricultural labour, more females (13.4 per cent) and lesser males (2.6 per cent) were involved. Shop owners constituted 5.6 per cent of the workforce, 4.6 per cent were hawkers and vendors. Also 4.6 per cent were *beedi* makers, *beedi* packers or garland makers, A total of 14.7 per cent of working women were involved in *beedi* making and garland making while 4.2 per cent of the working individuals reported working as rag-pickers or scrap workers. This accounted for 6.7 per cent of the females and 3.5 per cent of the males. *Mistris* and masons made up 3.8 per cent. (See Annexure 5 Table 30 for details)

Domestic help or utensil cleaners made up 3.6 per cent were working as, and accounted for 13.7 per cent of the female working population. Another 3.6 per cent of the total workers were shop assistants. Rickshaw pullers, tailors, hotel labour (waiters, cleaners), other casual labourers (saw mill workers, *aara* machine workers, plumbing helpers etc.) and government employees of any kind, each accounted for 3 per cent of the working

population. A total of 2.9 per cent reported being drivers (of trucks, buses, private cars) and 2.2 per cent reported being auto drivers. Cobblers and boot polishers made up 2.4 per cent , beggars were 2.1 per cent and repair mechanics (motor, cycle and other) made up 2 per cent.

Other workers included brick kiln labour, welders , carpenters, polishers, traditional artisans, painters, teachers, small business owners, sweepers, clerical staff, small household manufacturers and security guards.

Occupational profile of each town:

Almost one-third of Parbhani workers were engaged in construction labour and another 10.6 per cent in agriculture labour. Domestic workers or those engaged in utensil washing made up 5.1 per cent, 5 per cent were *mistris* or masons while 4.7 per cent were working as hotel waiters, 4.1 per cent as shop owners, 3.7 per cent as auto drivers and 2.5 per cent as other driver. Other specialised casual wage labour made up 2.9 per cent, 2.2 per cent reported being rickshaw or cart pullers, 2.0 per cent were hawkers and vendors.

In comparison to Parbhani, a significantly smaller percentage of working population was engaged in casual wage labour in Bidar Here 12.8 per cent of the work force was engaged in construction labour, 7.5 per cent were beggars, 6.5 per cent were vendors, 6.0per cent were shop owners, 4.7 per cent were working as hotel/catering labour, 4.0 per cent worked in saw mills and wood cutting machines. Agricultural labour constituted 3.9 per cent of the working population, 3.8 per cent were government employees, 3.6 per cent reported being drivers, 3.4 per cent were welders, carpenters, electricians, 3.5 per cent were *mistr*is or mason, 3.0 per cent were shop assistants, 2.8 per cent were tailors, 2.7 per cent were rag pickers and 2.3 per cent were traditional artisans.

Nineteen per cent of Mansa work force reported working as rag pickers and as scrap workers, 10.7 per cent were cobblers/boot polishers, 9.8 per cent were construction labour, almost 7 per cent were working as shop assistants, 6.4 per cent as headload workers, 5.7 per cent were working as both agricultural and construction workers

depending on nature of work available. A total of 4.8 per cent were working as agriculture laborers, 4.7 per cent were painters, 3.3 per cent were shop owners, 3.2 per cent were involved in government jobs and 3.1 per cent were domestic workers. Almost 2.0 per cent were brick kiln workers. Mansa had the lowest percentage of vendors, and hotel waiters.

Shop owners made up 11.4 per cent of the Madhubani work force, 10.7 per cent were vendors and 9.4 per cent construction laborers, 7.6 per cent worked as shop assistants and 7.6 per cent were involved in tailoring work. Also 6.4 per cent reported being *rickshaw*/cart pullers, 4.2 per cent reported being small shop owners, *mistri* and masons, 3.5 per cent were repair mechanics (motor/bike) , 3.1 per cent reported working as hotel labour and 2.8 per cent reported working in factories. Domestic workers made up 2.4 per cent of the of workforce, 2.2 per cent were drivers, 2.2 per cent were involved in farming or fishing and 2.0 per cent were in government jobs.

More than one-tenth of the Jangaon workforce was reported to be involved in *beedi* making and packing. Specialised casual labour such as mason helpers and plumbing helpers constituted 9.3 per cent, tailors were6 per cent, were 5.7 per cent were *mistri* or masons, 4.6 per cent were agricultural labour and the same percentage were auto drivers. The percentage of government employees was highest in Jangaon at 4.6 per cent. Drivers with trucks, buses and private cars were reported to be 3.8 per cent. Shop assistants, traditional artisans (mainly weavers), painters and hawkers/ vendors each constituted about 3to 3.5 per cent of the workforce. Welders, carpenters, electricians were 2.7 per cent of the workforce and so were small household manufacturers, 2.2 per cent were domestic workers and 2.5 per cent were salespersons, chit-fund sellers and brokers. Jangaon was the only town with a low percentage of unskilled construction labour, labour was much more specialised and a large majority reported working in Hyderabad. No beggars were reported in Jangaon.

Almost one-fourth of workforce in Pakur reported being engaged in *beedi* making,10 per cent were working as domestic workers, 7.9 per cent reported being rickshaw/cart pullers. Assistants and helpers to *mistris*, masons and plumbers etc. constituted 4.2 per

cent, 3.4 per cent reported being shop owners and 3.3 per cent had a government job. Those in animal husbandry and fishing made up 2.8 per cent, the highest in all towns. Specialised casual labour amounted to 2.5 per cent, as did private teachers/ Those involved in small household manufacturing and government jobs and the vendor occupation were 2.5 per cent each. 2.3 per cent reported being drivers, 2.0 per cent reported having small shops and another 2.0 per cent were *mistris*, masons or plumbers.

2.5.3 Child labour and Elderly workers

Almost 1 per cent of girls and boys in the age group of 6 -14 years were working as unpaid family labour, but this was absent in Jangaon. About 3 per cent of boys were reported to be working outside the house, mainly as own account workers and casual wage labourers. This was higher in Mansa where 8 per cent boys were working. Madhubani and Parbhani were close to the SMT average at 3 per cent.. (See Annexure 5 Table 9 for details)

Of the girls in the age group 6-14 years, 1.5 per cent were working outside the house. As in the case of boys, the highest child labour among girls was in Mansa where 3.6 per cent of the girls were working, followed by 1.4 per cent in Parbhani and 1.3 per cent in Bidar.

The FGDs revealed that an extremely small segment of elderly population was engaged in any income generating . Only those elderly persons were reported working who had some more or less sedentary skills - such as shoe polishing, stitching and making flower garlands. A small proportion reported living on remittances, pension and food from the community.

2.5.4 Insecure Employment, Social Security and occupational hazards

Irregular and insecure employment was very high in all four towns and **seasonality of work** was a recurring issue. In Parbhani and Mansa, most casual wage labourers reported being involved in agricultural, construction and infrastructure work depending on seasons. Both Parbhani and Mansa fall into cotton growing belts and thus have a longer agricultural work period. However, in both these towns as well as in Pakur and

Madhubani, households reported very little income during rains. Even in other months, whether one would get work was reported to be very uncertain. Madhubani households emphasized that even in the case of long-term migrant households, a lot of them returned to Madhubani during the rains.

In case of own account workers, income during rains was reported to be considerably lesser, largely due to interlinking of sectors and also as most of them operated from open spaces and streets.

Even where employment was in hotels, shops and offices, there was some job security. However, payment was based on daily attendance and finding replacements was both easy and common for employers.

Both Madhubani and Parbhani reported shutting down of existing industries in the last 25 years, mainly due to infrastructure issues in Madhubani, but for no conclusive reason in Parbhani.

Social security and insurance was not being provided even where it was mandated. For example, *beedi* makers are entitled to health insurance after 5 years of working with a contractor. The contractors however would lay-off workers after four years to avoid payment of insurance sum. This however was not the case in adjacent rural areas where workers were provided insurance.

Occupational hazards were reported by painters and *beedi* makers - in both cases the occupation affected eyesight. *Beedi* making was a household hazard due to the home-based nature of production. Rag picking households reported various diseases and problems due to the nature of their work. Rickshaw pullers and those involved in other kinds of labour work reported tuberculosis and other lung related issues. In general, inadequate nutrition and strenuous physical labour coupled with unhygienic habitat exacerbated health issues.

2.5.5 Unemployment and Inappropriate Employment

Unemployment was reported to be a big concern amongst men, women and youth. Almost in all settlements, women reported the lack of productive employment opportunities as their most pressing problem. Women engaged in domestic work, piece rate work or agricultural labour and were not satisfied with their occupations. In Madhubani, where very few women reported being engaged in work outside the household, called themselves 'underworked' in comparison to their counterparts in villages. In most settlements, women were hoping to be engaged in home-based flexible and better-paying work, some were ready to work in factories and industries-but only if they were in close proximity to homes or if a convenient commuting service was pre arranged.

Of those in the age group of 15-59 years, excluding those studying, 2.8 per cent males and 1.1 per cent females reported that they were unemployed. Unemployment was highest among males in Pakur where 4.6 per cent were unemployed, followed by Madhubani and Mansa where approximately 3 per cent males were unemployed. The unemployed constituted 2.8 per cent in Bidar and a relatively lesser 1.3per cent in Jangaon. (See Annexure 5 Table 13 for details)

Unemployment amongst women was the highest in Madhubani at 3.3 per cent and between 1-2 per cent in Bidar, Pakur and Mansa. No women were reported to be unemployed in Parbhani and Jangaon.

Many young men and women called themselves '**inappropriately employed'**; this was very high in Mansa and Parbhani and lesser in Madhubani and Pakur. A large number of the more educated youth who had completed higher secondary schooling and graduation were working as casual wage labourers in both Mansa and Parbhani. A number of households in Mansa revealed that they were not educating their boys as much as they were earlier, since there were no corresponding jobs available.

2.5.6 Migration for work

Migration for work to other towns and cities was very high from Madhubani and significantly lesser from Pakur.

Some percentage of households from all SMTs had members who were migrating (short-term and long-term) to other cities, towns and even villages.

In case of Parbhani, 5 per cent households reported at least one member migrating to smaller or bigger towns for work. Households in Parbhani reported working on 6 -12 months contracts for sugar cane harvesting and processing and other agricultural work within and even outside the district. Parbhani households reported that one cohort which had migrated to other urban areas 20 years ago, comprised mainly those who had been laid off when the industries were closed and that there had been no significant migration since.

This was much higher in the case of Bidar where 18 per cent households reported a member migrating in search of higher incomes to bigger towns and cities.

Two per cent of Mansa households reported migration from households to cities and towns and also villages. As reported in FGDs, members from rag-picker households often travelled to villages for 2-3 months at a time to collect scrap. Some households also reported working as agricultural labour on 3 - 6 month contracts in adjoining villages in Mansa. In both Mansa and Parbhani, contractual migration was reported to be taken up by the poorest of households.

The highest percentage of migrant member households was in Madhubani, where 24 per cent households reported members who migrated, mainly to bigger towns and cities. The second highest percentage was reported from Pakur households where 20 per cent households had migrant members.

In the case of Jangaon, a large proportion of households reported commuting to Hyderabad daily for work and 18 per cent reported commuting to bigger towns and cities also for work.

2.5.7 Incomes and Wages

Table 19: Mean wages (In Rs.) by Activity Status of Earning Members in SMTs							
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Self Employed - Employer	4688	5916	7500	11806	6442	15100	7243
Own account worker	3388	3880	2333	4234	4202	2433	3395
Regular Wage / Salaried / Worker	3197	5287	4907	3749	6096	3448	4393
Household based piece rate work	2075	3133	680	2274	1981	521	1660
Casual wage labour	2865	3541	2895	2853	3877	2431	3055

The overall mean income of the self-employed employer was highest at Rs. 7,243 per month, followed by regular wage/salaried workers who earned Rs. 4,393 per month, own account workers who earned Rs. 3,395 each month and casual wage labour who earned Rs.3,055 also on a monthly basis. The lowest monthly incomes were of household based piece rate workers who made an average of Rs.1,660 per month.

The highest incomes were earned by government teachers and doctors; their average monthly incomes were Rs.17,648. This was followed by security forces and other middle level government staff whose average income was Rs. 14,140 per month. Each month other higher professionals such as doctors and engineers earned Rs.12,700 followed by government clerical staff who earned Rs. 8886, small business owners and contractors who received Rs. 9,037.Other private employees earned Rs.7154 on a monthly basis while and private teachers received Rs.6.227. (See Annexure 5 Table 14 for details)

Those receiving an income of Rs.4,000 – 5,000 on a monthly basis included auto drivers, mistri and mason workers, other private drivers, shop owners, lower level administrative staff (privately employed), nurses, ward boys, salespersons, chit fund brokers and government sweepers.

Individuals receiving Rs.2500 – 4000 per month included construction labour, brick kiln labour, head load worker, other factory and casual labour, rickshaw pullers and cart pullers, welders, carpenter, plumbers, hotel waiters, painters, hawkers and vendors, small household manufacturing unit owners, small shop owners (tea/*beedi/pan*), repair mechanics, traditional artisans (weavers, *bidri* workers, kite makers, goldsmiths), security guards, priests and barbers.

Table 20: Wage Rates in SMTs (For Full Day)

		Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**
Reza Rates (Per day in Rupees)	Men	150-170	150-200	150-350	120 - 150	120- 200	110 - 150
	Women	100	100	No details	-	70-100	80-100
	Children	100	-	-	-	-	-
Agricultural Labour Rates (Per day inRupees)	Men	50-100	100-200	No details	-	120-150	-
	Women	40-80	60	100	-	60-80	-
	Children	40-80	-	No details	-	-	-

People with earnings of less than Rs.2500 per month included agricultural labour, boot polishers and cobblers, those involved in animal husbandry and fishing, *beedi* making and garland making, rag picking and scrap work, beggars, private sweepers and domestic workers.

Wage rates were different in all towns and also different for men, women and children in each town. For comparison, rates of *reza* work were lowest in Pakur at Rs. 110 – 150 per day for men and Rs. 80 -100 for women. In Madhubani rates ranged between Rs. 120 – 150 for men with or without tea and *paan* for men. Women and children did not report working in the sector. Rates were higher in Parbhani and ranged between Rs. 150-170 for men, Rs 100 for women and children. In Mansa, it was reported that the standard state wage rate had been increased from Rs.300 to Rs.350 per day. Some households claimed

they were being paid in the Rs. 300-350 range, some claimed lower rates ranging from Rs. 150 upwards. Agricultural wage rates in comparison were much lower- in Parbhani and Mansa. Daily rates were Rs. 40 - Rs.80 day for women and Rs. 50-100 for men in Parbhani and Rs. 80-100 for women in Mansa.

In all towns, **government jobs** were seen as the most promising for occupational, social and economic mobility. In Mansa, Madhubani and Parbhani, households from select communities that had been employed in the municipality mainly from the *Valmiki* and *Matang* castes, were a common example given for such economic mobility. Rag picking communities expressed anger at the aforementioned castes for blocking their entry into regular municipal jobs even though their work involved similar tasks in unhygienic environments. Other government jobs were also more common in select settlements and their prosperity in comparison to others was clearly visible.

Overall rag pickers, rickshaw and *thela* pullers, cobblers, beggars, agricultural labourers, attached agricultural migrants, *beedi* makers, migrant casual wage labourers and unskilled casual wage labourers were termed as the poorest of the poor.

Skilled casual wage workers or own account workers were termed as better off amongst the poor. Those under this category included *raj mistri* and masons, painters, carpenters, tailors, those with small shops and businesses, and those who worked in hotels, restaurants etc.

Relatively well-off households were reported to have household members who were teaching, in municipality and other government jobs, contractors and small enterprise owners.

III.

3 INCOME AND EXPENDITURE IN SMTs

Per capita income and expenditure were both the second lowest in Parbhani compared to the other SMTs. Almost two-thirds of Parbhani households were in the bottom two per capita expenditure (PCE) quintiles. About 30 per cent households were in the third and fourth PCE quintiles and only about 7 per cent were in the fifth quintile. In Parbhani, monthly expenditure on food items constituted 62.7 per cent, 13.8 per cent on health and education and the rest on other non-food items. (See Annexure 5 Table 15, Table 16, Table 32 for details)

On the other hand, more than one-third of Bidar households were in the fifth PCE quintile. A total of 45 per cent were in the third and fourth quintile and less than one-fifth of the households were in the bottom two quintiles. Bidar also had the second highest mean per capita income (PCI) and PCE. In Bidar, 58.3 per cent of household expenditure was on food items, 15.5 per cent on health and education and 26.2 per cent on other non-food items. A large number of households were availing of microfinance loans in Bidar.

Like Parbhani, Mansa households were more concentrated in the bottom two quintiles, which accounted for almost two-thirds of Mansa households. However, concentration of Mansa households in the fifth quintile was 4.8 per cent, even lesser than in the case of Parbhani. Expenditure on food was the highest in Mansa and the lowest on health. Expenses on food items constituted almost 72 per cent of monthly household expenditure as 24 per cent of the expenditure was on milk and milk products and only 16.5 per cent on non-food items. Though PCI in Mansa was the third highest, PCE in Mansa was the lowest.

Madhubani households were concentrated in the middle three quintiles - which accounted for 79 per cent of Madhubani households. A little less than one-tenth of the households were in the lowest quintile and a little more than one-tenth were in the highest quintile. Madhubani households spent 63.7 per cent on food, 18 per cent on education and health

and 18.3 per cent on other non-food items. Madhubani mean PCI was Rs.1,365 and mean PCE was 903.

Table 21: Item wise composition of household expenditure (in%), last one month							
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
Food Expenditure							
Cereal and pulses	24.2	22.5	22.3	31.9	13.4	27.8	23.4
Fruits	2.9	4.1	1.8	1.7	2.4	1.6	2.7
Vegetables	9.5	9.0	11.3	9.9	8.8	13.4	9.8
Milk and Milk products	6.1	5.2	24.6	6.0	5.7	2.7	7.4
Meat, Chicken, Egg, Fish	6.1	7.7	0.7	5.2	6.5	5.6	5.9
Other Condiments (oil sugar, spices etc.)	13.9	9.9	10.9	9.1	9.4	10.8	10.7
Total Food Expenditure	**62.7**	**58.3**	**71.6**	**63.7**	**46.3**	**62.0**	**59.9**
Non-Food Expenditure							
Beedi, Cigarette, Alcohol, Other intoxicants	2.3	4.4	5.9	5.7	5.7	3.2	4.4
Loan Repayment	4.0	6.4	1.3	2.0	6.0	2.4	4.3
Household goods and other durables	15.7	3.5	5.3	5.8	8.8	5.9	7.5
Rental	0.7	2.8	0.3	1.5	5.2	2.2	2.2
Transport	1.0	9.2	3.6	3.3	8.2	2.7	5.3
Total Non-Food Expenditure	**23.6**	**26.2**	**16.5**	**18.3**	**33.8**	**16.4**	**23.8**
Expenditure on Health and Education							
Health (treatment, medicines, fees)	10.2	10.6	6.2	9.8	11.1	8.6	9.9
Education (fees, travel, books, uniforms)	3.6	4.9	5.7	8.2	8.9	12.9	6.5
Total Health and Education expenditure	**13.8**	**15.5**	**11.9**	**18.0**	**19.9**	**21.5**	**16.3**
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Jangaon households were highly concentrated in the fourth and fifth quintile. The fifth quintile accounted for 57 per cent of the population and the fourth quintile for almost 25 per cent of the households while the bottom three quintiles accounted for only 18.6 per cent. Jangaon households were spending the least percentage on food items (only 46.3 per cent) and almost one -third on non-food items. Jangaon had the highest PCI and PCE among the towns. The income and expenditure in Jangaon was highly influenced by its

proximity to Hyderabad. A large proportion of households were reported to be commuting to Hyderabad for work on a daily basis. Due to proximity to Hyderabad, local wages in Jangaon were also higher. Households in all communities in Jangaon reported taking loans between Rs. 5,000 and Rs.20,000 from microfinance companies. A high degree of indebtedness was reported by Jangaon communities.

Pakur on the other hand had the lowest PCI and the second lowest PCE. Almost 50 per cent of Pakur households were in the bottom two quintiles, 44.3 per cent were in the third and fourth quintile and only about 7 per cent in the fifth quintile. Households in Pakur incurred more than two-thirds of their monthly expenditure on food items, more than one-fifth on health and education. Pakur and Mansa together were spending the least on non-food items.

The mean Monthly Per Capita Income (MPCI) of the lowest quintile was Rs.499 and mean Monthly Per Capita Expenditure (MPCE) was Rs.320. In the second quintile, mean MPCI was Rs.808 and mean MPCE was Rs. 529. In the third quintile mean MPCI was Rs.1,110 and mean MPCE was Rs. 736. The mean MPCI of the fourth quintile was Rs.1651 and mean MPCE was Rs.1,088 and in the fifth quintile mean MPCI was Rs.4,581 and mean MPCE was Rs. 3,428. (See Annexure 5 Table 39 for details)

IV.

4 POSSIBLE INDICATORS FOR DEVELOPING IDENTIFICATION CRITERIA

Many indicators were commonly cited by communities as indicators of poverty and deprivation. Housing materials, tenure status, cooking fuel, cooking spaces and migration status were common differentiators. However, housing and other practices varied across towns and also settlements. This was due to cultural and environmental differences. Even for the level of economic development, there were many differences and similarities in indicators attributed to the different (poorest of poor to relatively better-off among poor) divisions.

In order to analyse possible indicators for identifying poor in this report, certain materials, fuels and other aspects have been clubbed together using the best knowledge that was gathered from FGDs, PREs and other consultations. Essentially *kuccha* housing materials, poorer fuels, cheaper assets etc. have been clubbed together, materials having some regional dominance are in a single cluster, semi-*pucca* elements are in another group and fully *pucca* constitute another cluster.

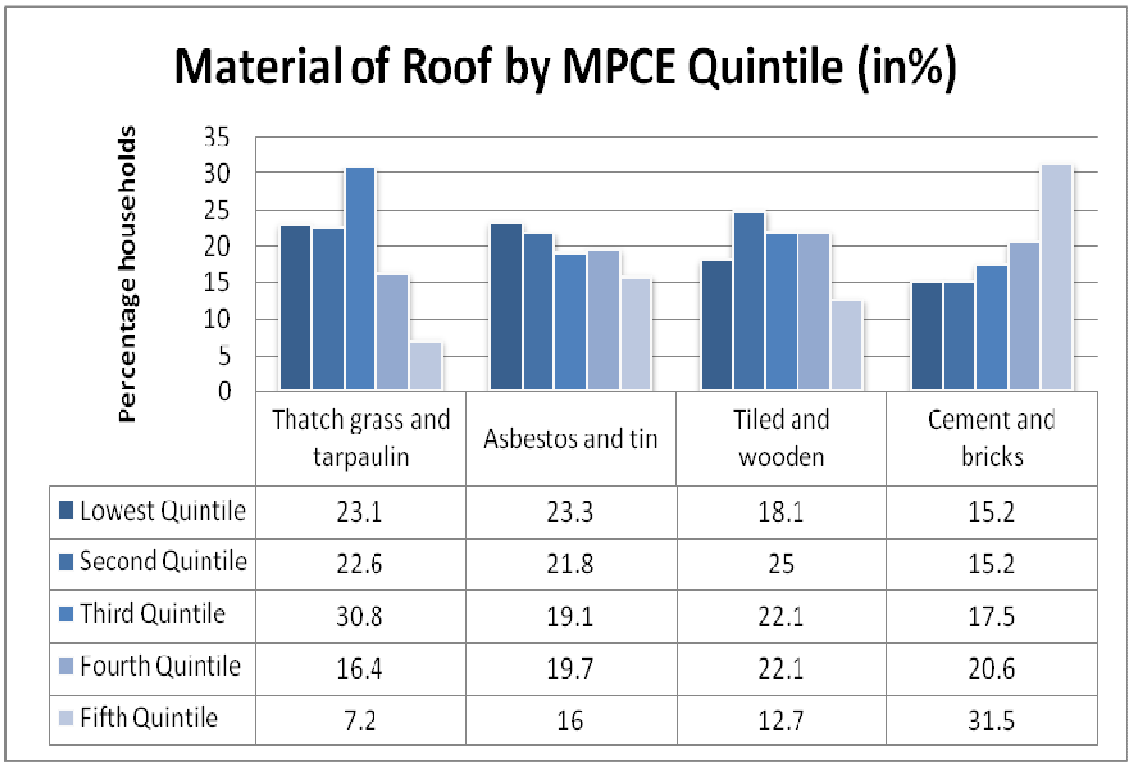
MPCE quintiles have been used to analyse the relation of these possible criteria with poverty and deprivation. Monthly incomes and MPCI quintiles have been used to analyse occupations.

Table 22: Minimum, mean and maximum values of MPCE and MPCI by quintiles (in Rupees)

	Monthly Per Capita Income			**Monthly Per Capita Expenditure**		
	Minimum	**Mean**	**Maximum**	**Minimum**	**Mean**	**Maximum**
Lowest Quintile	0	499	675	0	320	439
Second Quintile	678	808	950	440	529	620
Third Quintile	960	1110	1329	623	736	873
Fourth Quintile	1333	1651	2000	874	1088	1400
Fifth Quintile	2025	4581	39000	1403	3428	25850

The indicators analysed are housing materials, main water source, main source of lighting, cooking area, main cooking fuel, assets, social groups, education level, head of households, households with disabled members, activity status of household members and occupations.

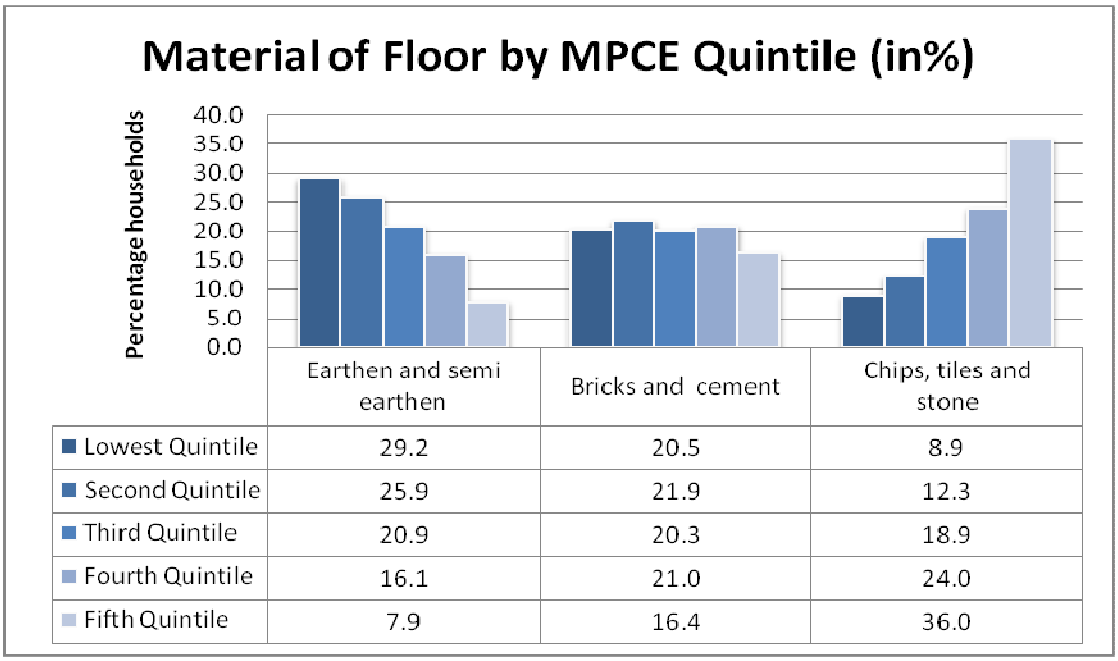
4.1 Material of Roof



	Thatch grass and tarpaulin	Asbestos and tin	Tiled and wooden	Cement and bricks
Lowest Quintile	23.1	23.3	18.1	15.2
Second Quintile	22.6	21.8	25	15.2
Third Quintile	30.8	19.1	22.1	17.5
Fourth Quintile	16.4	19.7	22.1	20.6
Fifth Quintile	7.2	16	12.7	31.5

Thatch grass and tarpaulin roofs were the most common *kuccha* materials of roof that were used in SMTs and were concentrated in the first three MPCE quintiles. However, 3.2 per cent of those in the fifth quintile and 7.4 per cent in the fourth quintile had such roofs. In the case of asbestos and tin sheets, even though their use declined with increasing MPCE quintiles, they constituted 36 per cent and 44.2 per cent of the fifth and fourth quintiles respectively. Tiled and wooden roofs, which mainly belonged to older houses were concentrated in the middle three quintiles and were lowest in the fifth quintile. In the case of cement and brick roofed houses, there was a clear increase with increase in quintiles, however almost one-fourth of both the first and second quintile were households with cement and brick roofs. In case of roof indicators, the most *kuccha* roof could be considered as an inclusion criteria, however, the more *pucca* roofs could not be used as an exclusion criteria as a large number of the poorest of poor houses such roofs, through the government support or even otherwise. (See Annexure 5 Table 17 for details)

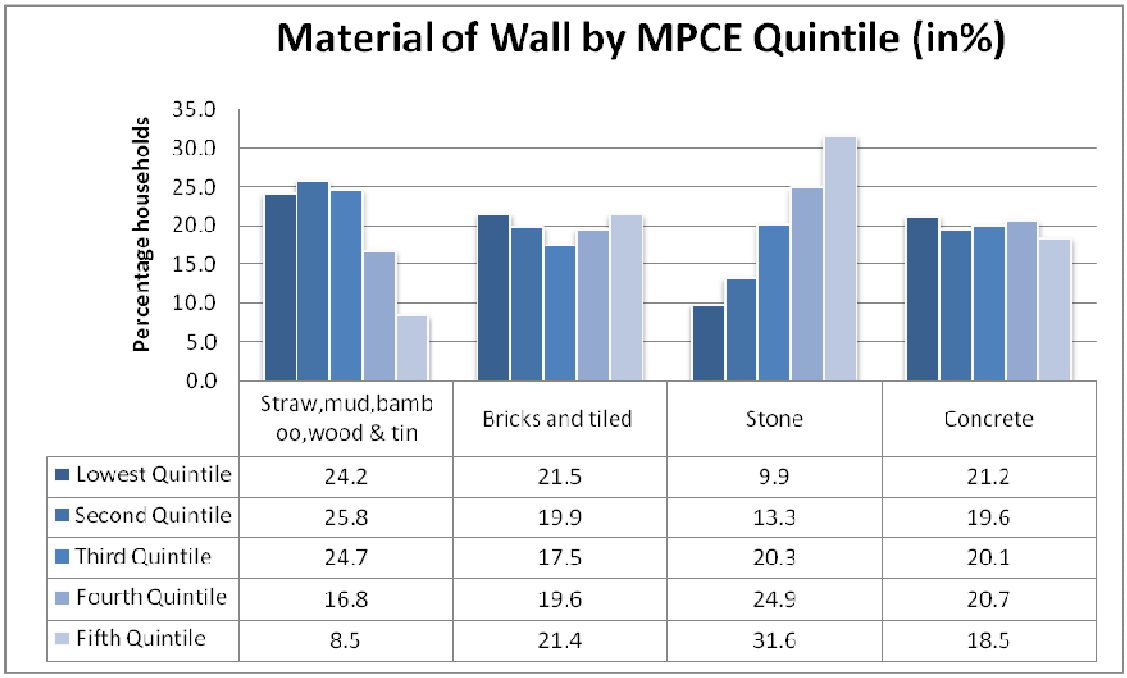
4.2 Material of Floor



	Earthen and semi earthen	Bricks and cement	Chips, tiles and stone
Lowest Quintile	29.2	20.5	8.9
Second Quintile	25.9	21.9	12.3
Third Quintile	20.9	20.3	18.9
Fourth Quintile	16.1	21.0	24.0
Fifth Quintile	7.9	16.4	36.0

Flooring materials were more universal and were found across towns. In case of earthen and semi-earthen flooring, there was a decreasing trend in quintiles, and only 8 per cent of such households were present in the fifth quintile. However, 17 per cent of fifth quintile households had earthen or semi-earthen flooring. Bricks and cement flooring were more or less evenly spread across the first four quintiles, but were 16.4 per cent of the fifth quintile. In case of households using chips, tiles or stone, there was a clear increasing trend with increasing quintiles; however even in the lowest quintile more than 16 per cent of the households had chip, tile or stone flooring. Use of flooring material as inclusion or exclusion criteria is likely to have errors. (See Annexure 5 Table 18 for details)

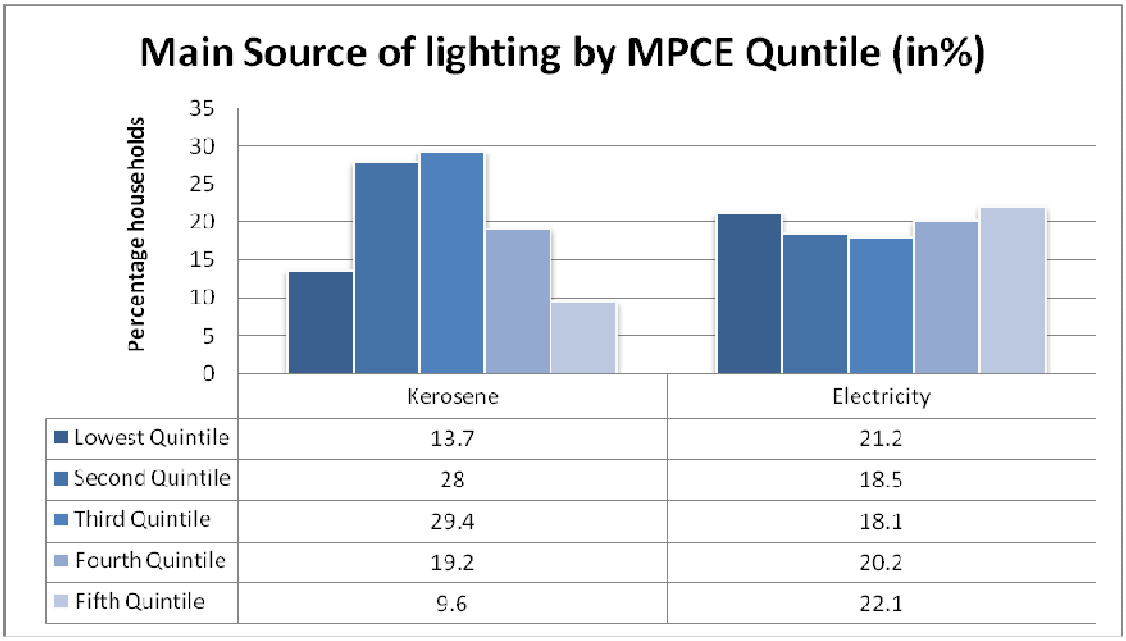
4.3 Material of Wall



	Straw,mud,bamboo,wood & tin	Bricks and tiled	Stone	Concrete
Lowest Quintile	24.2	21.5	9.9	21.2
Second Quintile	25.8	19.9	13.3	19.6
Third Quintile	24.7	17.5	20.3	20.1
Fourth Quintile	16.8	19.6	24.9	20.7
Fifth Quintile	8.5	21.4	31.6	18.5

Kuccha walls such as those made of straw, bamboo, wood and tin showed a decreasing trend with increasing quintiles; however such walls accounted for almost one-fifth of the fourth quintile and one-tenth of the fifth quintile. Stone walls showed an increasing trend with increasing quintiles, they were concentrated in Bidar and Parbhani, and Bidar households were also concentrated in the top quintiles. The trend in the case of concrete walls was more or less stable across MPCE quintiles. This was also affected by government provision of housing and grants for housing. Most *kuchha* walls could be used for inclusion with some errors; however, exclusion of *pucca* walls is likely to entail large errors. (See Annexure 5 Table 19 for details)

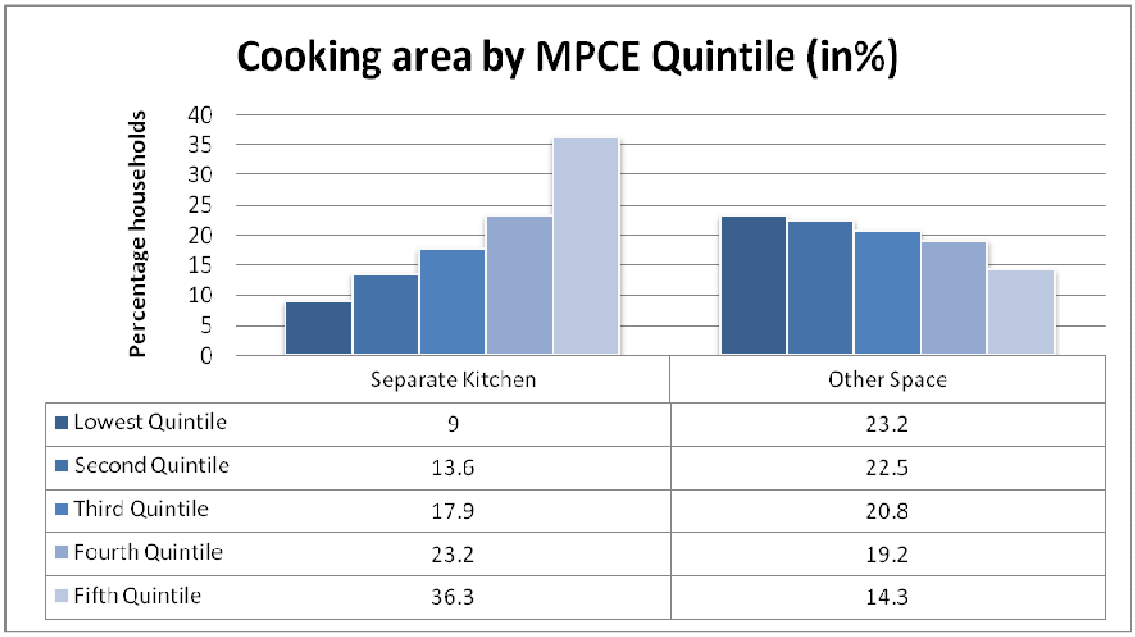
4.4 Main source of lighting



	Kerosene	Electricity
Lowest Quintile	13.7	21.2
Second Quintile	28	18.5
Third Quintile	29.4	18.1
Fourth Quintile	19.2	20.2
Fifth Quintile	9.6	22.1

Households with electricity as the main source of lighting were more or less equally distributed across MPCE quintiles. Households mainly depending on kerosene accounted for only 9 per cent of the fifth quintile, but almost two-thirds of kerosene dependent households were in the second and third quintiles. Kerosene use was dominant in Madhubani (almost 70 per cent households were dependent on it) and Madhubani households were also concentrated in the second and third quintiles. As mentioned earlier, among the poor, the degree of deprivation could not be established by main source of lighting or status of electrification as access to electrification was either universal and where there was scarcity, entire settlements were not been covered, and both the poorest of poor and the relatively well off amongst them had equal difficulty in accessing them. However, kerosene dependent households were concentrated in the bottom quintiles and only 9.6 per cent of households dependent on kerosene were in the fifth quintile and compared to the population of the whole town, kerosene dependent households were definitely poor. Therefore households lacking any electrification could be included with little error, especially in towns with near universal electrification in poor localities. (See Annexure 5 Table 20 for details)

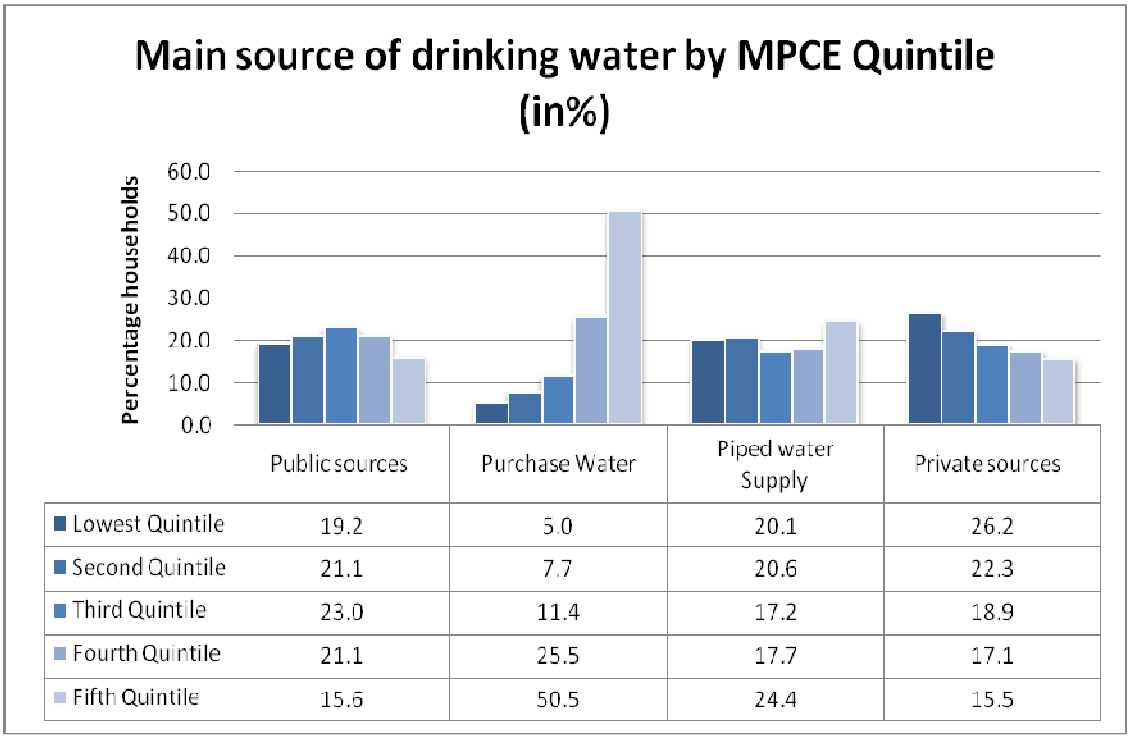
4.5 Cooking area of households



	Separate Kitchen	Other Space
Lowest Quintile	9	23.2
Second Quintile	13.6	22.5
Third Quintile	17.9	20.8
Fourth Quintile	23.2	19.2
Fifth Quintile	36.3	14.3

- Those households with separate areas for cooking were indicated to be better-off amongst the poor in all FGDs except in Jangaon and Bidar, where the nature of housing had been strongly influenced by government benefits. Those households with separate kitchens were concentrated in the top two quintiles, which constituted two-thirds of such housing. However, the top two quintiles were mainly constituted by Jangaon and Bidar households. Trends related to cooking areas were very region specific and many preferred cooking outside or in courtyards. Other spaces such as cooking in balconies, courtyards or settlement roads were more concentrated in the lowest quintiles and only 14.3 per cent of such households were in the fifth quintile. However, more than half of those in the fifth quintile were in the other space category. Overall, those with separate kitchens could be excluded, but this would not be without errors. Including those with no separate kitchens is likely to entail large errors. (See Annexure 5 Table 21 for details)

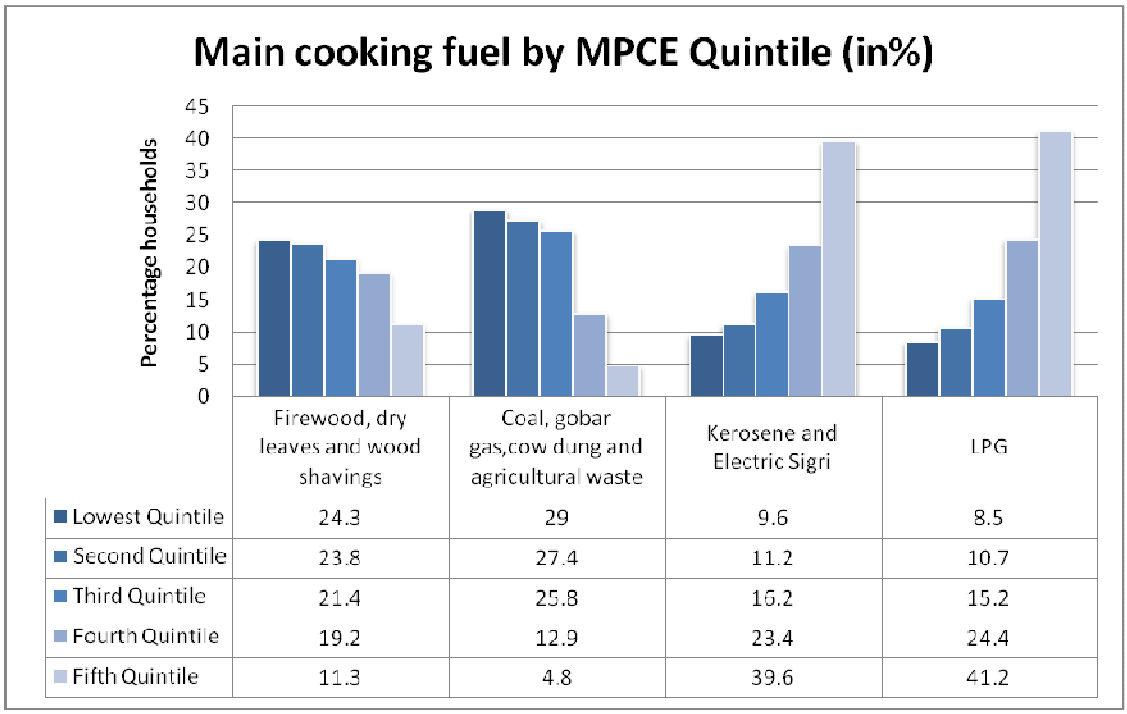
4.6 Drinking water source



	Public sources	Purchase Water	Piped water Supply	Private sources
Lowest Quintile	19.2	5.0	20.1	26.2
Second Quintile	21.1	7.7	20.6	22.3
Third Quintile	23.0	11.4	17.2	18.9
Fourth Quintile	21.1	25.5	17.7	17.1
Fifth Quintile	15.6	50.5	24.4	15.5

Only those households with private sources of water were indicated to be better-off amongst poor. However, large sections, almost two-fifths of the lowest quintile households were using a private source. Private sources were declining in higher quintiles, showing little relation between private water source and expenditure of households. Piped water supply was a little higher in the fifth quintile but households were more or less equally divided in the quintiles. Those purchasing water were mostly in Jangaon and were therefore concentrated in the last two quintiles. Public sources were concentrated in the middle three quintiles but a little lesser in the fifth quintile. Overall water supply was very town specific and no clear pattern could be observed to conclude on the feasibility of inclusion or exclusion. (See Annexure 5 Table 23 for details)

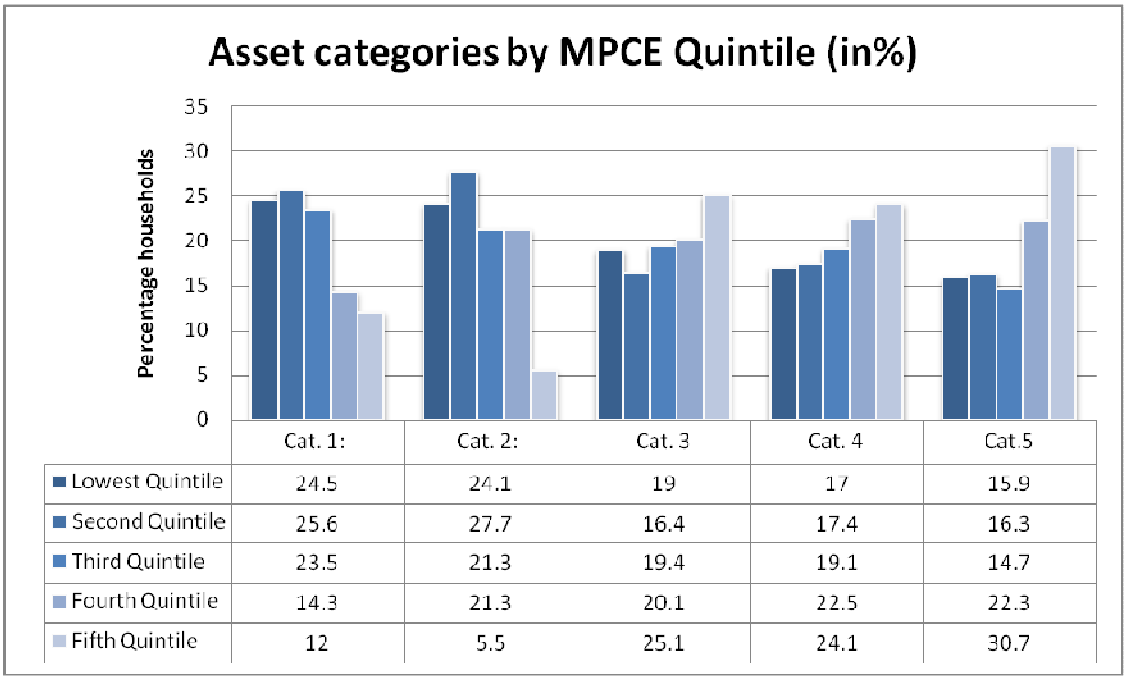
4.7 Main Fuel used for Cooking



	Firewood, dry leaves and wood shavings	Coal, gobar gas,cow dung and agricultural waste	Kerosene and Electric Sigri	LPG
Lowest Quintile	24.3	29	9.6	8.5
Second Quintile	23.8	27.4	11.2	10.7
Third Quintile	21.4	25.8	16.2	15.2
Fourth Quintile	19.2	12.9	23.4	24.4
Fifth Quintile	11.3	4.8	39.6	41.2

Poorer fuels such as firewood, leaves and wood shavings and other locally dominant fuels such as coal, *gobar* gas, cow dung and agricultural waste showed decreasing use with increasing quintiles. On the other hand, kerosene, electric *sigri* and LPG were increasing with increasing quintiles. The first category of poor fuels and LPG were present in all towns while the other two categories were more region specific. The first category of poor fuels was concentrated in the first three quintiles but a considerable proportion was also present in the fourth and fifth quintile. However, those using LPG were highly concentrated in the top two quintiles and only 8.5 per cent were in the lowest quintile, making the presence of LPG a better exclusion criterion than the use of poorer fuels as an inclusion criteria. However, such exclusion criteria could not be used in areas where government distribution and subsidies on stoves and LPG have been implemented. (See Annexure 5 Table 24 for details)

4.8 Assets Categories [4]



	Cat. 1:	Cat. 2:	Cat. 3	Cat. 4	Cat. 5
Lowest Quintile	24.5	24.1	19	17	15.9
Second Quintile	25.6	27.7	16.4	17.4	16.3
Third Quintile	23.5	21.3	19.4	19.1	14.7
Fourth Quintile	14.3	21.3	20.1	22.5	22.3
Fifth Quintile	12	5.5	25.1	24.1	30.7

Category 1 households, which did not have any of the categorised assets were fewer in the top two quintiles, though, 17.6 per cent and almost 15 per cent of fourth and fifth quintile households fell in this category. In the case of category 2, even in the fourth quintile, more than one-fifth of the households had cycles. The drop was very sharp in the fifth quintile, where only 5.5 per cent households of those having cycles were present. This was highly influenced by Jangaon households which were concentrated in the highest two quintiles and only 0.4 per cent of its households fell in category 2. In categories 3, 4 and 5; there was a increasing trend with increasing quintiles. However, a

[4] Asset categories are as follows:

- Category 1: consists of households that do not possess any of the following assets - cycle, black and white television, exhaust fan, colour television, water pump, refrigerator and air cooler.
- Category 2: consists of households which only possess a cycle out of all the assets mentioned in category 1.
- Category 3: consists of households which possess a black and white television or an exhaust fan, they may or may not possess a cycle, but do not possess colour television, water pump, refrigerator and air cooler.
- Category 4: consists of households which possess a colour television or a water pump, they may or may not possess a cycle, black and white television or an exhaust fan, but do not possess a refrigerator or air cooler.
- Category 5: consists of households which possess a refrigerator or air cooler and may or may not possess the other assets mentioned.

substantial percentage (16 per cent to 20 per cent) of the lowest quintiles constituted these categories. (See Annexure 5 Table 22 for details)

Goods such as refrigerators and air coolers were being used by many poor households. Even in the lowest monthly per capita expenditure (MPCE) quintile, about 10 per cent of the households had a refrigerator or air cooler.

Assets such as four wheelers, heavy vehicles, air conditioners, computers, washing machines, heaters and geysers were used by very few and relatively better-off households. These could be used for exclusion, but they are also likely to entail very small exclusion errors.

Household with bulbs/ tube light as the only electric gadgets could be identified as poorest of poor.

4.9 Religion

Table 23: Religion by MPCI quintiles (in%)

	Buddhist		**Chrisitan**		**Hindu**		**Muslim**		**Sikh**		**Total**	
Lowest Quintile	18.3	9.5	5.5	0.9	18.5	43.6	23.6	37.0	22.9	9.0	20.0	100
Second Quintile	21.9	11.2	6.8	1.1	19.6	46.0	21.0	32.5	23.5	9.2	20.2	100
Third Quintile	22.8	12.0	20.5	3.5	19.7	47.5	18.3	29.2	19.4	7.8	19.6	100
Fourth Quintile	25.9	13.1	24.7	4.1	20.6	47.6	18.2	27.8	19.4	7.4	20.4	100
Fifth Quintile	11.2	5.8	42.5	7.2	21.6	51.4	18.9	29.8	14.7	5.8	19.8	100
Total	100.0	10.3	100.0	3.4	100.0	47.2	100.0	31.2	100.0	7.8	100.0	100

Hindus were more or less equally distributed among both MPCE and MPCI quintiles but demonstrated a slightly increasing trend with increasing quintiles. In the case of Muslims, there was a decreasing trend with increasing MPCI quintiles but an increasing trend with increasing MPCE quintiles. In the case of Sikhs and Buddhists, there was a decreasing trend with increasing MPCE and MPCI quintiles. In the case of Christians, there was a

clear increasing trend with both increasing MPCE and MPCI. However, no clear conclusion could be drawn regarding inclusion, exclusion or weighting. (See Annexure 5 Table 36. for details).

4.10 Caste Groups

Table 24: Caste Groups by MPCE quintiles (in%)														
	Scheduled Caste		**Scheduled Tribe**		**Other Backward Caste**		**General**		**Muslim caste**		**Nomadic Tribe**		**Total**	
Lowest Quintile	31.1	57.4	20.0	3.2	9.7	10.2	9.6	3.5	15.5	24.3	46.2	1.4	19.9	100.0
Second Quintile	23.6	43.2	20.0	3.2	16.3	17.0	13.5	4.8	19.9	31.0	23.1	0.7	20.1	100.0
Third Quintile	16.6	30.4	30.0	4.8	23.3	24.4	15.4	5.5	22.2	34.6	7.7	0.2	20.0	100.0
Fourth Quintile	17.6	32.3	20.0	3.2	21.5	22.6	25.6	9.2	20.5	32.0	23.1	0.7	20.0	100.0
Fifth Quintile	11.2	20.6	10.0	1.6	29.2	30.7	35.9	12.9	21.9	34.2			20.0	100.0
Total	100.0	36.8	100.0	3.2	100.0	21.0	100.0	7.2	100.0	31.2	100.0	0.6	100.0	100.0

Scheduled Castes demonstrated a clear declining trend with increasing MPCE quintiles. Overall, Scheduled Tribes declined with increasing MPCE, however, this decline was not consistent, and 30 per cent of the STs were concentrated in the third quintile. OBCs and General castes demonstrated an increasing trend with increasing quintiles. This increase was sharper and more clear in case of the general category. The number of nomadic tribe households was too small for analysis. As such SCs and STs should be considered for greater inclusionary weight.

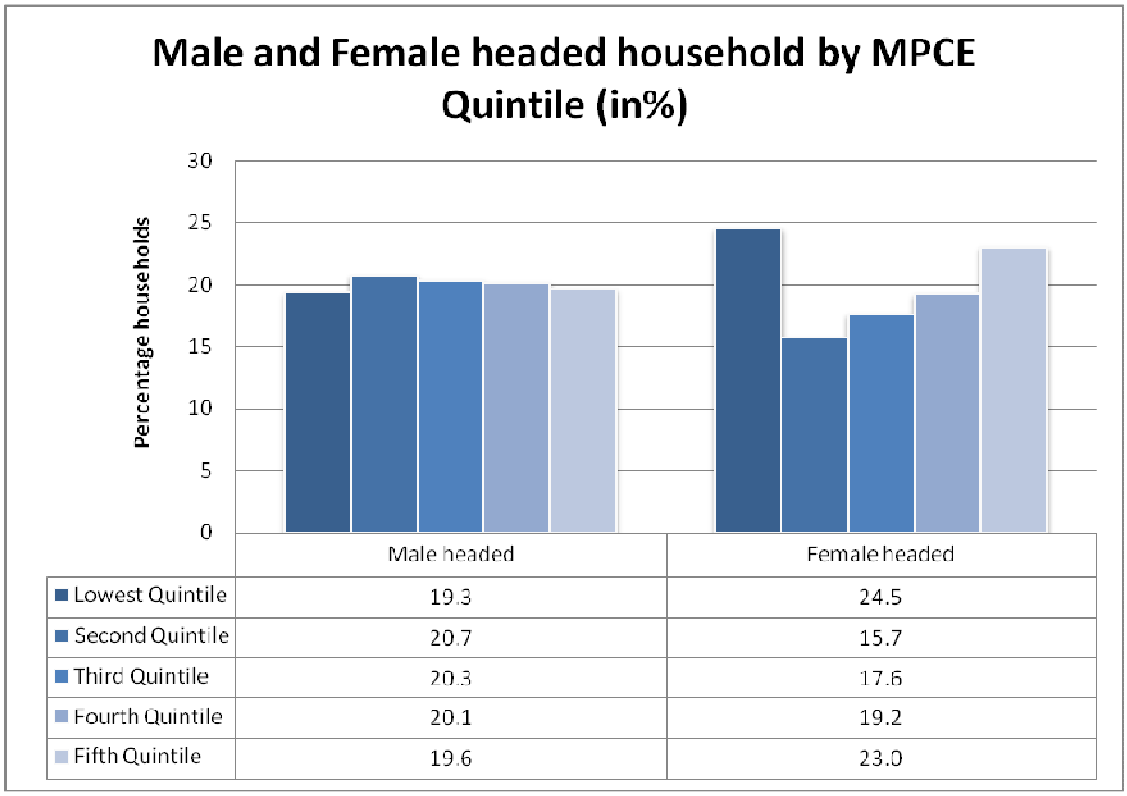
4.11 Education level

Table 25: Highest education of households by MPCE quintiles (in%)								
	Illiterate	**Below Primary**	**Primary**	**Middle**	**Secondary**	**Higher Secondary**	**Degree and above**	**Total**
Lowest Quintile	25.1	23.8	20.9	23.1	17.5	12.5	12.0	19.9
Second Quintile	22.7	27.3	18.7	23.1	16.3	17.4	13.3	20.1
Third Quintile	24.3	21.1	22.0	17.6	19.5	19.9	10.1	20.0
Fourth Quintile	12.0	17.2	19.5	23.5	25.3	23.0	19.0	20.0
Fifth Quintile	16.0	10.5	19.0	12.7	21.3	27.2	45.6	20.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Both illiterate and below primary level educated households demonstrated a trend of decreasing with MPCE quintiles; however, illiterate households also increased in the fifth quintile. Overall, there was a decreasing trend with increasing quintiles till middle school education. This trend shifted from households with secondary school educated members onwards till households who had a degree holder or above, where households started increasing with increasing quintiles. A total of 21.3 per cent households with secondary education were in the fifth quintile - this figure was 27.2 per cent and 45.6 per cent in case of households with higher secondary education, and degree holder and above respectively. However, 4.4 per cent of the lowest quintile households and 4.8 per cent of the second quintile households had a degree holder or above and 8.3 per cent of the lowest quintile and 13.3 per cent of the second quintile households had higher secondary education. (See Annexure 5 Table 25 for details)

However, the education level was not seen as an indicator of poverty and education and not viewed as a real opportunity for economic mobility by communities. Using education level as criteria could also be a case of perverse incentivizing. Following from above arguments, the level of education may not be used as exclusion criteria. Households with no literate person could be considered for higher inclusionary weight.

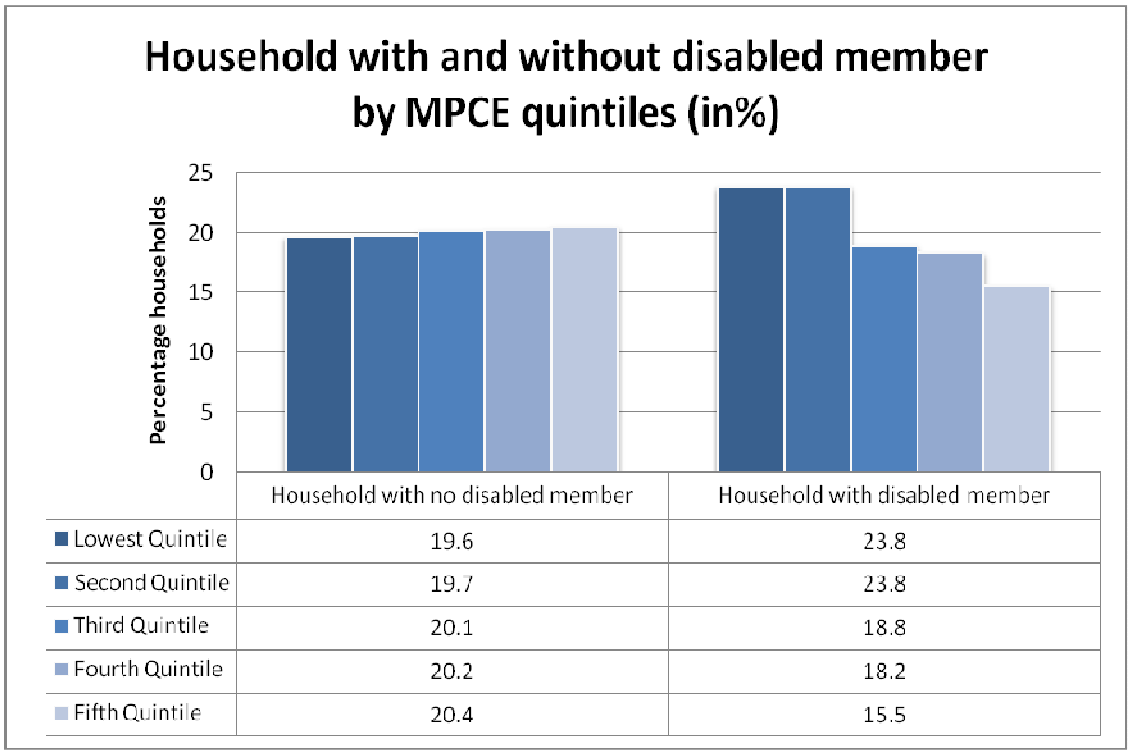
4.12 Female Headed Households



	Male headed	Female headed
Lowest Quintile	19.3	24.5
Second Quintile	20.7	15.7
Third Quintile	20.3	17.6
Fourth Quintile	20.1	19.2
Fifth Quintile	19.6	23.0

In total, 12 per cent of the households were female headed. Female headed households were higher in both the lowest and highest income and expenditure quintiles. The difference between male headed households and female headed households was much more in the lowest income quintile which accounted for almost 30 per cent of female headed households, and about 19 per cent male headed households. In case of the lowest income quintile, the percentage of male headed households remained similar but about one-fourth of female headed households were present. In case of the fifth quintile, where households were better off, female headed households were in higher concentration. Even though female headed households did not show a consistent decline with increasing MPCI and MPCE quintiles, communities in all towns reported female headed households to be more deprived and vulnerable and therefore could be considered for greater inclusionary weight. (See Annexure 5 Table 26 and Table 27 for details)

4.13 Households with Disabled Persons



	Household with no disabled member	Household with disabled member
Lowest Quintile	19.6	23.8
Second Quintile	19.7	23.8
Third Quintile	20.1	18.8
Fourth Quintile	20.2	18.2
Fifth Quintile	20.4	15.5

In total 8.3 per cent households had a disabled member and such households were highly concentrated in the lowest two quintiles of both per capita income and expenditure. In case of per capita expenditure almost 48 per cent of households with a disabled member were in the lowest two quintiles while about 38 er cent of households without a disabled member were in the lowest two quintiles. As in the case of female headed households, the concentration of disabled households in the lower two MPCI quintiles was higher at 54.2 per cent Only 6.5 per cent of households in the fifth MPCE quintile had a disabled member. Across both MPCE and MPCI, there was a clear trend of households with disabled members being poorer. There is a clear case for giving greater inclusionary weight to households having a disabled member. (See Annexure 5 Table 28 and Table 33 for details)

4.14 Activity Status

Table 26: Activity status of working and earning members in SMTs by MPCE quintiles (in %)						
	Lowest Quintile	**Second Quintile**	**Third Quintile**	**Fourth Quintile**	**Fifth Quintile**	**Total**
Self Employed - Employer	0.1	2.0	1.2	2.7	7.9	2.5
Own account worker	25.3	23.4	25.0	24.4	27.8	25.0
Regular Wage / Salaried / Worker	15.3	18.3	23.2	24.0	29.3	21.6
Household based piece rate work	3.7	5.9	7.0	7.7	4.7	5.8
Casual wage labour	46.9	43.1	35.5	33.0	20.0	36.6
Unpaid family labour	1.3	2.4	2.2	2.9	1.9	2.2
Retired - Pensioner/ Widow Pensioner	3.2	2.8	3.4	4.9	7.6	4.2
Rentier	0.4		0.1		0.6	0.2
Beggar	3.9	2.1	2.5	0.4	0.2	1.9
Total	100.0	100.0	100.0	100.0	100.0	100.0

Self-employed employers were concentrated in the top two quintiles and there were only 1 per cent of self-employed persons in the lowest quintile. Own account workers were more or less stable across quintiles due to a range of occupations falling in the category across towns and workers ranging from hawkers, vendors, small shop owners, households manufacturing, owners of small businesses and contractors. Regular wage and salaried workers were slightly more concentrated in the higher quintiles but had a sizeable proportion in the bottom quintiles as regular salaried persons also included domestic workers and private sweepers. Household based piece rate work was concentrated in the middle three quintiles. Its distribution within towns was concentrated in Jangaon and Pakur and *beedi* making was mainly being carried out by women, who were not the main household earners. Casual wage labourers were concentrated in the bottom quintiles, though 8.8 per cent of casual wagers were in the fifth quintile while 20 per cent of households in the fifth quintile were casual wagers. Almost 45 per cent of beggars were in the bottom quintile, followed by 50 per cent in the second and third quintiles. Only about 5 per cent were in the top two quintiles. In the bottom most quintile, almost 4 per

cent households were beggars but only 0.6 per cent were beggars in the top two quintiles. (See Annexure 5 Table 29 for details)

Unpaid family labour was also concentrated in the middle quintiles such as in the case of household based piece rate work. Pensioners were concentrated more in the top two quintiles, though no conclusion can be drawn as no differentiation has been made between widow pensioners, government retired pensioners, disabled pensioners and other pensioners. No clear conclusion can be drawn for households living on rent due to small sample.

Overall, self-employed employers were clearly more concentrated in the top two quintiles, beggars in the bottom two and there was a clear trend in the case of casual wagers being poorer. For other activity status, no clear conclusion could be drawn.

4.15 Occupation of household

Occupations of workers such as construction labour, agricultural labour, cobblers, headload workers, rickshaw pullers, cart pullers, hotel waiters, rag pickers, scrap workers, private sweepers, domestic workers, and helpers showed a clear decline with increasing MPCI quintiles.

Workers such as welders, carpenters, polishers, fabricators, electricians, higher professionals such as doctors and engineers, small business owners, contractors, *raj mistri*, masons and government employees showed an increase with increasing MPCI quintiles. (See Annexure 5 Table 35 for details)

Households with government teachers and doctors had the highest MPCI of Rs.9,425 and highest MPCE of Rs. 3,493. They were followed by households with engineers and doctors, those in security forces, other middle level government employment. Private teachers, small business owners, construction and other supervisors, government peons and drivers, privately employed lower level administrative staff, and government sweepers, had MPCI of more than Rs.2,500 and MPCE of more than Rs. 1,700. (See Annexure 5 Table 34 for details)

Households with welders, carpenters, plumbers, electricians, saw mill labour, traditional artisan, hawkers and vendors, tailors, auto drivers, other drivers, mistris, masons, shop owners, small household manufacturers, tea, pan and beedi shop owners, salesman, repair mechanics, nurse, ward boys, shop assistants, priests, barbers had a MPCI between Rs. 1,500 and Rs.2,500 and MPCE between Rs.1,000 and Rs.2,000.

Cobblers had the lowest MPCI of Rs. 852, followed by beggars at Rs. 1,004 and rag pickers at Rs. 1,096. Households with cobblers, beggars, rag pickers, unskilled casual wage labourers and rickshaw pullers could be automatically included with little error.

Table 24: Ranking of Poor Occupations

Poorest of Poor	Better Off Amongst Poor	Relatively well-off
• Rag pickers, *Beedi* makers • Rickshaw and *Thela* pullers • Live by begging • Main earner working as agricultural labour • Those migrating for work from Madhubani and Pakur • Attached agricultural migrants from Parbhani and Mansa • Unskilled casual wage labourers	• Raj Mistri and Mason • Painter • Carpenter • Tailors • Small shops and business • Work in hotels etc	• Teachers • Municipality job • Other government job • Contractors • Small enterprise owners

V.

5 PUBLIC DISTRIBUTION AND PRESENT TARGETING FOR WELFARE BENEFITS IN SMTs

Table 27: Public distribution cards possessed by households in SMTs (in%)							
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
APL (Above Poverty Line)	11.0	15.8	40.1	16.7	5.0	7.1	16.2
BPL (Below Poverty Line)	46.4	70.8	14.6	48.1	75.5	41.4	50.9
Antoydaya	3.5	3.1		22.1	7.1	11.4	6.7
Blue card and other			35.7	0.3		0.5	5.3
Do not have any card	39.1	10.3	9.6	12.8	12.4	39.5	20.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 28: Public Distribution Cards possessed by households by MPCE quintiles (in%)				
	APL	**BPL ,Antoydaya and Other**	**Do not have any Card**	**Total**
Lowest Quintile	15.4	21.3	19.5	19.9
Second Quintile	18.2	19.2	24.1	20.1
Third Quintile	20.8	19.4	21.5	20.0
Fourth Quintile	23.1	19.0	20.8	20.0
Fifth Quintile	22.5	21.2	14.2	19.9
Total	100	100	100	100

Public distribution of food items and kerosene to households was present in all SMTs. In total, about 21 per cent of the sample households reported not having APL, BPL, Antoydaya or other cards. This percentage was very high in Parbhani and Pakur, constituting almost 40 per cent of the households and was the lowest in Mansa where almost one-tenth households did not have any card. In terms of regularity and amount due for dispersals, Madhubani and Pakur households reported issues on both fronts. Both issues were reported in Parbhani, Bidar and Mansa, but were lesser in degree than

Madhubani and Pakur. In Mansa, the Punjab government had given out cards known as 'blue' cards to households. In case of Jangaon, households reported regular disbursements and apart from rice, wheat, sugar and kerosene, BPL card holders also received detergents, soaps, oil, pulses and salt.

Approximately half of the households reported having BPL cards, one-fourth of the households reported not having any card, followed by those with Antoydaya cards and other cards such as the blue card in Punjab.

Overall, seen in relation with MPCE quintiles, there was an increase in APL cards with increase in quintiles. Also12.5 per cent, 14.7 per cent and 16.8 per cent of first, second and third quintiles respectively had APL cards. A greater percentage of 20.4 per cent, 25 per cent and 22.4 per cent of first, second and third quintiles had no cards. Of all quintiles, the fifth quintile had the lowest percentage of households which did not have a card. Households with a BPL/Antoydaya or other card were more or less uniform across the quintiles, but were slightly higher in the first and fifth quintile. The trends were similar in case of MPCI quintiles (See Annexure 5 Table 37 and Table 38 for details)

This shows that targeting for present welfare benefits has many inclusion and exclusion errors, as 20 per cent of the lowest quintile did not have any card and 25 per cent of the second quintile did not have any card. Similarly 12.5 per cent of the lowest quintile households had APL cards, and 14 per cent of second quintile households had APL cards.

VI.

6 CONCLUDING SUMMARY

- Present targeting of poor for public distribution of food in SMTs was poor. Of the indicators assessed for their relation with per capita expenditure, no indicator was universal or extremely sensitive for identifying poor.

- Household criteria based on public goods and town connectivity such as electricity in the household, water supply and piped water showed little difference across expenditure quintiles. These services were definitely better available to the richer sections, but within the poorer groups, they were equally difficult to access for even the relatively – well off.

- In places with high disbursement of government benefits hidden poverty was not captured by criteria such as housing, fuels and assets etc. Dependency on such benefits was also very high. The danger of excluding poor and vulnerable households is very high, particularly in some states and regions making it imperative to account for government benefits in these areas and states.

- Some issues with present Sate-specific criteria and targeting were raised by municipality staff and residents; such as where the possession of a cell phone was reported as being used as exclusion criteria. Similarly, where brick housing was being excluded from benefits, households complained that even though their walls were made of bricks, they had only been stacked and had no mortar, making their housing vulnerable. This merits careful surveying and incorporating nuances of building materials and layout in order to capture housing and other vulnerabilities.

- With little inclusion error, poor settlements in towns such as Madhubani and Pakur as a whole can be identified as poor, due to homogenous nature of settlements; this would not be possible in other towns. In Jangaon, for instance there are settlements where middle income households, rich households and very poor are living together,

mainly due to soaring demand for land and gentrification due to availability of basic services in these settlements.

- When compared with bigger cities and towns, it is not surprising that issues related to precariousness of housing conditions and tenure are muted in SMTs. However, the two bigger SMTs show a greater degree of precariousness and an increasing tendency towards precariousness.

- Dominance of regional materials, regional fuels and regional practices is high in SMTs – for example, the use of stone and *khapra* and local fuels. Regional elements may not be as dominant in bigger cities and towns.

- It was also noted that the value of materials changed with passage of time and availability of newer materials – for example, *kaveli/ khapra* were the only option after thatched roofs in Pakur. These tiles are now considered more expensive due to the availability of other cheaper materials such as bricks, tin and asbestos.

- In case of the six SMTs, there was also an issue in valuation of indicators due to regional and local supplies and subsidies– for example, coal may not be considered a cheap fuel, but is very cheaply available in Pakur (Jharkhand) and is being used by a large majority of poor. This makes it important to understand the relative values of housing materials and other indicators in a regional context before using them for purposes of inclusion, exclusion or greater weight.

- Issues related with hidden poverty due to disbursement of benefits, use of regional fuels and construction material, different valuations of materials across time and regions indicate the need for a regional approach to identification of the poor. It becomes imperative that some regional criteria should be included in the identification process with a view to address issues of relative and absolute poverty across towns and states.

VII.

7. ANNEXURES

Annexure 1: Questionnaire *(attached separate file)*

Annexure 2: FGD and PRE guidelines

1. Background information

- When was the community founded?
- What are the geographical limits of the community?
- What public services are there in the community, and how much of the population is covered (approximately)? (E.g. piped water – two-thirds, electricity – one thirds, etc.)
- How many households are there in the community? How many people per household? What proportion of the population is male, and what proportion is female?
- Do people own their land or do they rent? What is the average rent?
- What are the major caste groups and their approximate proportions?
- Are there any recent migrants in the population? Where have they come from?
- Do many people own a vehicle? What sort? (four wheel, two wheel, bicycle, etc.)
- What are the major sources of income of the population, for men and for women? How many households have a regular income?

2. Problems

- Ranked listing of the main problems of the FGD Group ranging from infrastructural constraints, lack of public services like water, sanitation, electricity, toilets, lack of economic opportunities, conditions of work, environmental problems such as flooding and water logging etc, access to health services, access to credit, quality of healthcare, quality of teaching and others.

3. Social groups

- Which are the main social groups that live in this settlement?
- What work are these groups involved in?
- Are there any occupational groups?

- Other than caste groups, are there any other social or occupational groups?
- Are there any female headed households, houses with single women, houses with the women, sick and disabled
- Are there any migrants in the group or in the community? If so, who are they, where have they come from, have they migrated permanently or do they do so seasonally and why do they migrate? What occupations are they involved in?

4. Occupation

- What are the main occupations people are involved in and what their background is? what difficulties do they face?

5. Ration

- How many households have ration cards? Where did they get it from?
- Where does one get their ration from, when was the last time one went to get ration and from where? How far is the ration shop from their settlement?

6. Housing

- What kind of housing does the settlement have? Is it *kuchha*, *pukka*, semi *kuchha* or semi- *pucca*?
- What are the problems that one faces with this kind of housing? Problems ranging from water logging, flooding, degradation?

7. Education

- How many schools are there in the community (Primary, Secondary, Colleges) and how far are they?
- How many children from the settlement go to schools and which schools? How many girl and how many boys go to these schools?
- Is the quality of education good or bad?
- Do the schools have facilities for the children such as toilets, water, food, classrooms etc.

8. Health

- Any hospitals nearby? Are they government or private hospitals and what is the level of facilities in each? Are the services easily accessible?
- What are the problems when one approaches the hospital to gain services?
- What kind of diseases are the there in this community? Do people suffer frequently and what are the reasons for this?
- How much of one's ,monthly income is spent on health expenses?

9. Ranking exercise

The FGD groups are asked to identify who they think are the poor and what their characteristics are:

- Who are the poorest?
- Can one categorise the poor into two to five specific categories depending on their degree of deprivation, poverty and vulnerability?
- Characteristics of each category in terms of housing, social and economic background, and occupations of these categories. Other criteria such as:

    - Households with elderly members, or disabled members, or female headed households, or members with health problems.
    - Those who are part of weaker economically or socially weaker groups.
    - Those working in particular occupations such as sweeping, cleaning or in casual work
    - Those living in particular kind of housing
    - Those households that lack access to basic services such as toilets, drainage, kitchens or based on assets they don't have
    - Those households that migrate
    - Households that don't have regular income, or very little income

10. Reasons for poverty

- Caste
- Illness
- Particular kind of occupation
- Loss of an earning member
- Discrimination
- Loans/debt
- Theft/damage
- Lack of Education
- Lack of political participation
- Lack of Insurance

11. Ways to move out of poverty

- Better Education
- Better Skills
- Easy availability of Loans
- Access to Public Services
- Best access to economic opportunities
- Better policies

Annexure 3: Methodology for obtaining Income Data

Income data has been collected to understand it's relation with occupations and household characteristics such as educational attainment, basic amenities, access to basic services and present status of government targeting for disbursement of welfare benefits.

Individual Incomes: Income data has been obtained for each earning member including renters and pensioners. Individual income has been collected on a monthly basis. Information regarding each individual's primary activity and secondary activity, their detailed occupation, industry and location of work place was first collected. Subsequently, households were asked to calculate each individual member's monthly income averaged over last 12 months. For example, if a construction labour earns Rs. 150 per day for 20 days a month for 9 months and earns Rs. 150 per day for 10 days a month for 3 months. His total income for the year which was Rs.31500 was divided by 12 months to obtain monthly income of Rs.3375. Both primary and secondary incomes were collected in the same manner.

Household Incomes: Incomes which were earned by the household such as rent from land or other assets, remittances and other sources were accounted for in a separate section and were collected on a monthly and yearly basis, depending on the intervals at which the household was receiving them.

The total monthly household income has been computed by adding the total monthly primary income of each household, total monthly secondary income of each household and total of monthly other incomes of each household.

Annexure 4: Methodology for obtaining Expenditure Data

Expenditure details of each household have been collected for the last one month. Expenditure data for predefined food and non-food heads has been collected and expenditure under other miscellaneous heads as reported by the households has also been collected.

Expenditure on food was divided into cereal and pulses, fruits, vegetables, milk and milk products, fish, meats and poultry, condiments such as oil, spices, sugar etc, Intoxicants

such as alcohol, cigarettes etc. While collecting data on food heads, households were first asked to calculate amount of food obtained through PDS systems and to first calculate related expenditure for each head. Households were then asked to calculate remaining food items bought on a monthly basis, weekly basis and daily basis and the amount spend on each of these items was calculated accordingly.

Health expenditure, education related expenditure, loan repayment, expenditure on household goods, expenditure on rentals, expenditure on transport were the predefined non-food heads. Expenditure of the household under these heads in the last one month was calculated.

Households were also asked to share other expenditures in the last month which could not be accounted for under the predefined heads. Mobile bills, electricity bills, water bills and expenditure on buying water, satellite television bills, soaps, detergents etc were common other expenditures reported by the households.

The total household expenditure has been computed by adding food expenditure, non-food expenditure and other expenditure incurred by the household in the last month.

Annexure 5: Tables

Annex Table 1: Sample Profile and Demographic Profile in SMTS					
	No. of households	**Percentage households**	**Sample Population**	**Avg. household size**	**Dependency ratio**
Parbhani	545	25	2795	5.1	0.62
Bidar	545	25	2291	4.2	0.62
Mansa	314	14	1567	5.0	0.66
Madhubani	312	14	1805	5.8	0.91
Jangaon	242	11	747	3.1	0.46
Pakur	210	10	908	4.3	0.82
Total	**2168**	**100**	**10113**	**4.7**	**0.67**

Annex Table 2: Religion and Caste composition in SMTs (in%)							
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
Hindu - SC	9.9	22.0	33.1	9.6	23.1	20.0	18.7
Hindu - ST	0.7	9.9		0.6	0.8	3.3	3.2
Hindu - OBC	3.1	7.3	1.9	46.8	51.7	39.0	19.2
Hindu - General	3.3	9.9	9.9	5.1	2.1	4.3	6.1
Hindu - Total	**17.1**	**49.2**	**44.9**	**62.2**	**77.7**	**66.7**	**47.2**
Muslim - other than OBC	40.9	12.1	3.5	6.7	14.9	10.5	17.5
Muslim - OBC	0.7	26.1		31.1	4.1	21.4	13.7
Muslim - Total	**41.7**	**38.2**	**3.5**	**37.8**	**19.0**	**31.9**	**31.2**
Buddhist-Total	**39.4**	**1.3**	**0.6**				**10.3**
Sikh-Total	**1.7**	**0.2**	**50.6**			**0.5**	**7.8**
Christian-Total	**0.2**	**11.2**	**0.3**		**3.3**	**1.0**	**3.4**
Religion -Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Annex .Table 3: Distance of household from main source of drinking water in SMTs (in%)							
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
Inside residence	21.5	28.3	72.6	28.5	11.6	6.7	29.1
Right outside residence	25.1	36.7	18.8	16.0	5.4	10.5	22.2
Within 50 meters radius	45.0	28.8	6.7	43.9	17.8	44.3	32.1
Within 500 metres radius	8.3	3.5	1.6	10.9	57.0	38.1	14.8

Within 1 kilometer radius	0.2	2.4			6.6	0.5	1.4

Annex. Table 5: Occupation of households with no working age members (15 years to 59 years) in SMTs (in%)

Between 1 kilometer and 5 kilometers		0.2	0.3		1.2		0.2
More than 5 kilometers radius		0.2		0.6	0.4		0.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Annex. Table 4: Electrification status in SMT households (in%)							
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
Metred electricity	95.6	72.3	80.6	25.6	97.9	60.5	74.4
Privately arranged from electricity poles	2.8	16.9	17.5	2.6		6.2	8.4
Do not have electricity	1.7	10.8	1.9	71.8	2.1	33.3	17.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Construction labour	2.5
Agricultural labour	6.2
Boot Polish & Cobbler	3.7
Agri and construction workers (any)	1.2
Other specalised casual labour (saw mill/ ara machine etc)	1.2
Welders/carpenters/polishers/fabricator/electricians	1.2
Animal husbandry and fishing	2.5
Traditional Artisans (goldsmith/kitemaker/weaver/bidri work)	1.2
Vegetables, fruits, fish and poultry hawkers and vendors	3.7
Other food & NF vendors	2.5
Beedi making and garland making	4.9
Rag picker & scrap worker	2.5
Tailoring	2.5
Sweepers (Pvt.)	2.5
Beggar	8.6
Specialised Mistri, Mason	1.2
Domestic workers/utensil washing /laundry	8.6
Shop owners	6.2
Small hhld manufacturing (food&NF)	4.9
Lower level administrative work (Pvt.)	1.2
Small shop owners (Pan/Tea/Toddy/*Beedi*)	1.2
Watchman/ Security guard/ Gardner	2.5
Employee/ Job	1.2
Government peon & drivers	1.2
Pensioner	23.5
Rentier	1.2
Total	100.0

Annex. Table 6: Activity Status of households with no working age (15 years to 59 years) member		
	Frequency	Percent
Self Employed - Employer	2	2.2
Own account worker	24	25.8
Regular Wage / Salaried / Worker	9	9.7
Household based piece rate work	6	6.5
Casual wage labour	18	19.4
Household work	2	2.2
Retired - Pensioner/ Widow Pensioner	23	24.7
Rentier	2	2.2
Beggar	6	6.5
Physically unable to work	1	1.1
Total	93	100

Annex. Table 7: Activity Status of female headed households in SMTs		
	Frequency	Percent
Self Employed - Employer	11	4.2
Own account worker	56	21.5
Regular Wage / Salaried / Worker	78	29.9
Household based piece rate work	20	7.7
Casual wage labour	61	23.4
Non-earning household member	1	0.4
Household work	3	1.1
Retired - Pensioner/ Widow Pensioner	21	8.0
Rentier	3	1.1
Beggar	7	2.7
Total	261	100

Annex. Table 8: Occupations of female headed households in SMTs (in%)	
Construction labour	8.7
Agricultural labour	6.6
Headload workers	0.4
Factory labour	0.4
Other specalised casua labour (saw mill/ ara machine etc)	2.9
Rickshaw Pulling & cart pulling	0.8
Welders/carpenters/polishers/fabricator/electricians	0.8
Waiter/ Hotel labour/ catering labour/Cook	2.5
Animal husbandry and fishing	0.4
Traditional Artisans (goldsmith/kitemaker/weaver/bidri work)	0.4
Painter	0.4
Teacher & Librarian (Pvt.)	1.2
Higher professional and technical services (Engineer&Doctor)	0.4
Vegetables, fruits, fish and poultry hawkers and vendors	2.9
Other food & NF vendors	3.3
Small businesses owners/contractor/ supplier/supervisor	0.8
Beedi making and garland making	6.6
Rag picker & scrap worker	3.3
Auto Driver	0.4
Tailoring	3.7
Sweepers (Pvt.)	3.3
Beggar	3.7
Specialised Mistri, Mason	1.2
Domestic workers/utensil washing /laundry	12.0
Drivers	1.2
Shop owners	6.6
Small hhld manufacturing (food&NF)	2.9
Lower level administrative work (Pvt.)	0.8
Small shop owners (*Pan*/Tea/Toddy/*Beedi*)	0.8
Salesman/broker/chit fund/real estate	0.8
Repair mechanic - (motor/ cycle/ watch)	0.4
Specialised assistants & other helpers	0.4
Watchman/ Security guard/ Gardner	0.8
Nurse/ Ward boy /ANM nurse	1.7
Shop assistants	2.1
Political repres./Jajmani act./Social workers	0.8
Employee/ Job	0.8
Security forces & other gvt.middle level staff	2.5
Government peon & drivers	1.2
Municipality and gvt. sweepers	0.4
Pensioner	7.0
Rentier	1.2
Total	100.0

Annex. Table 9: Activity Status of Girls and Boys in the age group 6 to 14 years in SMTs (in%)								
		Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
Own account worker	**Male**			6.6			1.8	1.0
Own account worker	**Female**		0.4	2.9				0.5
Regular Wage / Salaried / Worker	**Male**	0.4	0.8		0.8			0.5
Regular Wage / Salaried / Worker	**Female**		0.9	0.7			1.7	0.5
Casual wage labour	**Male**	2.7	0.8	1.5	2.3			1.6
Casual wage labour	**Female**	1.4						0.4
Household based piece rate work	**Female**						0.8	0.1
Non-earning household member	**Male**	0.4	0.4	2.2	1.6		2.8	1.1
Non-earning household member	**Female**			4.4	0.5		2.5	0.9
Student	**Male**	90.1	83.3	62.8	82.0	98.1	79.8	82.4
Student	**Female**	86.3	82.7	59.6	83.1	96.9	79.7	81.3
Household work	**Male**	0.4	0.8		1.6			0.7
Household work	**Female**	7.5	2.7	16.2	5.9		7.6	6.8
Physically unable to work	**Male**	0.4	1.3	0.7	0.4		0.9	0.7
Physically unable to work	**Female**	0.3			0.5		0.8	0.3
Beggar	**Male**		3.3	0.7				0.9
Beggar	**Female**		0.9					0.2
Not engaged in any activity	**Male**	5.7	9.2	25.5	11.3	1.9	14.7	11.2
Not engaged in any activity	**Female**	4.4	12.4	16.2	10.0	3.1	6.8	9.0
Total	**Male**	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total	**Female**	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Annex. Table 10:Education level of Males and Females in the age group 10 to 20 years (in%)								
		Parbhani	Bidar	Mansa	Madhubani	Jangaon	Pakur	Total
Illiterate	Male	4.77	8.57	30.14	13.86		10.92	11.33
Illiterate	Female	4.43	8.99	26.56	8.70		8.13	9.61
Below Primary	Male	4.30	6.35	11.00	23.22	1.20	10.92	9.70
Below Primary	Female	4.43	6.83	13.02	22.71		22.76	10.80
Primary	Male	17.66	13.02	11.00	17.98	8.43	26.89	15.93
Primary	Female	17.45	17.99	11.46	22.22	13.33	18.70	17.32
Middle	Male	28.16	16.51	9.57	14.61	6.02	24.37	18.63
Middle	Female	25.52	13.67	13.54	13.04	13.33	25.20	18.27
Secondary	Male	23.15	29.52	19.14	14.98	36.14	15.97	22.59
Secondary	Female	29.43	30.58	17.19	12.56	24.00	14.63	23.27
Higher Secondary	Male	17.42	21.90	12.92	7.12	25.30	6.72	15.37
Higher Secondary	Female	14.06	16.19	11.98	8.70	28.00	8.13	13.58
Degree and above	Male	4.53	4.13	6.22	8.24	22.89	4.20	6.44
Degree and above	Female	4.69	5.76	6.25	12.08	21.33	2.44	7.15
Total	Male	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Total	Female	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Annex. Table 11 :Education level of Males and Females in the age group 30 to 40 years (in%)								
		Parbhani	Bidar	Mansa	Madhubani	Jangaon	Pakur	Total
Illiterate	Female	4.7	9.1	20.8	17.7		11.8	10.5
Illiterate	Male	4.4	11.5	22.4	13.3	1.3	9.5	10.5
Below Primary	Female	7.9	8.6	16.0	25.9	4.4	19.1	12.9
Below Primary	Male	7.7	7.9	19.4	24.1	9.3	29.8	14.4
Primary	Female	18.9	15.2	13.6	15.6	16.2	32.4	17.6
Primary	Male	20.6	17.6	15.7	15.8	14.7	23.8	18.1
Middle	Female	27.6	13.6	12.8	8.8	10.3	10.3	16.3
Middle	Male	27.8	15.0	11.2	10.8	13.3	13.1	16.8
Secondary	Female	21.7	28.8	20.8	16.3	32.4	11.8	22.3
Secondary	Male	20.2	27.3	16.4	13.9	33.3	10.7	20.5
Higher Secondary	Female	13.8	19.7	11.2	4.8	22.1	10.3	13.6

Higher Secondary	**Male**	13.3	15.0	12.7	9.5	14.7	4.8	12.3
Degree and above	**Female**	5.5	5.1	4.8	10.9	14.7	4.4	6.9
Degree and above	**Male**	6.0	5.7	2.2	12.7	13.3	8.3	7.3
Total	**Female**	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total	**Male**	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Annex. Table 12: Occupations of working and earning members in SMTs (in%)			
	Female	Male	Total
Construction labour	8.2	18.0	15.7
Agricultural labour	13.4	2.6	5.1
Boot Polish & Cobbler	0.3	3.0	2.4
Brick Kiln worker	0.9	0.9	0.9
Headload workers	1.3	2.7	2.4
Agri and construction workers (any)	0.6	1.5	1.2
Factory labour	0.5	1.2	1.1
Other specalised casua labour (saw mill/ ara machine etc)	3.5	2.9	3.0
Rickshaw Pulling & cart pulling	0.3	3.8	3.0
Welders/carpenters/polishers/fabricator/electricians	0.5	1.9	1.6
Waiter/ Hotel labour/ catering labour/Cook	1.7	3.5	3.1
Animal husbandry and fishing	0.7	0.8	0.8
Traditional Artisans (goldsmith/kitemaker/weaver/bidri work)	0.2	1.4	1.1
Painter	0.1	2.4	1.9
Teacher & Librarian (Pvt.)	1.7	0.8	1.0
Higher professional and technical services (Engineer&Doctor)	0.1	0.5	0.4
Vegetables, fruits, fish and poultry hawkers and vendors	2.5	2.5	2.5
Other food & NF vendors	2.7	1.7	1.9
Small businesses owners/contractor/ supplier/supervisor	0.2	1.0	0.8
Beedi making and garland making	14.7	1.1	4.3
Rag picker & scrap worker	6.7	3.5	4.3
Auto Driver	0.1	2.9	2.2
Tailoring	4.5	2.6	3.0
Sweepers (Pvt.)	1.7	0.2	0.6
Beggar	4.3	1.5	2.1
Specialised Mistri, Mason	0.8	4.7	3.8
Domestic workers/utensil washing /laundry	13.7	0.6	3.7
Drivers	0.2	3.7	2.9
Shop owners	3.9	6.1	5.6
Small hhld manufacturing (food&NF)	2.0	1.4	1.5
Lower level administrative work (Pvt.)	0.2	0.8	0.7
Small shop owners (Pan/Tea/Toddy/*Beedi*)	0.5	1.9	1.6

Salesman/broker/chit fund/real estate	0.5	1.4	1.2
Computer operator/videographer/photographer		0.5	0.4
Repair mechanic - (motor/ cycle/ watch)	0.8	2.3	2.0
Specialised assistants & other helpers	0.6	1.7	1.5
Watchman/ Security guard/ Gardner	0.3	1.0	0.8
Nurse/ Ward boy +ANM nurse	0.7	0.2	0.4
Shop assistants	1.4	4.3	3.6
Jajmani activities Priest and Barber	0.7	0.6	0.7
Employee/ Job	0.2	0.4	0.4
Government Teacher/ Doctor	0.5	0.6	0.6
Security forces & other gvt.middle level staff	0.3	0.8	0.7
Government peon & drivers	0.8	1.6	1.4
Municipality and gvt. sweepers	0.2	0.3	0.3
Total	100.0	100.0	100.0

Annex. Table 13: Activity Status of males and females in the age group 15 to 59 years (excluding students) in SMTs (in%)

		Parbhani	Bidar	Mansa	Madhubani	Jangaon	Pakur	Total
Self Employed - Employer	**Male**	0.7	5.3	0.5	3.7	8.8	0.9	3.0
	Female	0.6	1.8		1.7	3.4		1.2
Own account worker	**Male**	17.5	25.9	36.1	31.5	26.8	29.6	26.6
	Female	9.1	16.0	45.7	35.0	16.0	9.0	18.7
Regular Wage / Salaried / Worker	**Male**	15.7	25.6	20.3	26.0	31.1	28.2	22.9
	Female	26.7	18.7	22.9	26.7	14.3	24.6	21.8
Household based piece rate work	**Male**	1.0	3.0	0.5	4.6	7.9	2.8	2.7
	Female	4.0	5.8	1.9	5.0	39.5	54.9	17.2
Casual wage labour	**Male**	61.0	32.3	38.5	24.7	23.2	31.5	38.9
	Female	54.0	36.0	26.7	18.3	24.4	4.1	30.9
Non-earning household member	**Male**	0.1	0.6	0.7	6.2		1.9	1.5
	Female	1.1	5.3		8.3		2.5	2.7
Retired - Pensioner/ Widow Pensioner	**Male**	1.0	1.3	0.2	0.5	0.9	0.5	0.8
	Female	2.8	4.9	1.9		2.5	2.5	3.0
Rentier	**Male**		0.2					0.0
	Female	0.6						0.1
Beggar	**Male**	0.1	3.4					0.9
	Female	1.1	9.8		1.7		0.8	3.2
Unemployed	**Male**	2.8	2.3	3.1	3.0	1.3	4.6	2.8
	Female		1.8	1.0	3.3		1.6	1.1

	Male	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Total	**Female**	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Annex. Table 14: Mean Income of occupations and mean monthly per capita income and expenditure of households with those occupations in SMTs (in Rupees)									
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**	**MPCI**	**MPCE**
	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean	Mean
Construction labour	2986	3746	2646	2725	5800	2278	3036	1328	730
Agricultural labour	1995	2015	2404	1042	1729	.	2005	1350	631
Boot Polish & Cobbler	3167	2900	1848	3500	.	1640	2100	852	500
Brick Kiln worker	2429	4250	4182	.	2200	.	3197	1905	641
Headload workers	2912	3412	3105	3500	2700	2333	3132	1307	731
Agriculture and construction workers (any)	3000	2500	2664	2400	3500	2200	2652	1295	926
Factory labour	2367	3000	3900	3213	3200	3000	3162	1606	956
Other specalised casual labour (saw mill/ ara machine etc)	2493	3818	6600	2125	3632	2596	3309	1721	1076
Rickshaw Pulling & cart pulling	2491	3150	4167	3563	3767	2780	3155	1152	741
Welders/carpenters/polishers/fabricator/electricians	2700	3997	3325	2833	5130	2750	3863	1804	1388
Waiter/ Hotel labour/ catering labour/Cook	2339	3555	2000	2441	4400	1700	2850	1339	877

Animal husbandry and fishing	3000	6000	4833	1733	2333	1180	2103	1371	914
Traditional Artisans (goldsmith/kite maker/weaver/bidri work)	4000	4010	3000	2400	3575	2950	3619	2009	1847
Painter	3200	3563	3630	3167	4883	2125	3639	1409	758
Teacher & Librarian (Pvt.)	6000	4909	.	6120	6600	7733	6227	3742	2497
Higher professional and technical services (Engineer&Doctor)	4667	16667	.	13250	14700	.	12700	4344	2021
Vegetables, fruits, fish and poultry hawkers and vendors	2912	4232	2333	3482	5286	3420	3697	1769	1193
Other food & NF vendors	2875	2944	3000	2588	9750	1475	3120	1926	1174
Small businesses owners/contractor/ supplier/supervisor	7000	7778	8500	21250	7429	17250	10121	2878	2237
Beedi making and garland making	2288	4200	.	2900	1920	516	1275	1169	941
Rag picker & scrap worker	2829	4625	1114	2940	2500	.	1899	1096	630
Auto Driver	3736	4421	.	.	4253	.	4085	1822	1188
Tailoring	3643	3083	3800	3545	2393	1550	3177	1571	1153
Sweepers (Pvt.)	2000	3750	1389	1700	2500	2550	1923	1237	915

Beggar	1375	1245	750	260	.	433	1202	1004	495
Specialised Mistri, Mason	4580	4590	4389	3689	5524	3736	4522	1752	1072
Domestic workers/utensil washing /laundry	1371	1944	1100	1785	1438	520	1184	1072	723
Drivers	3740	4645	4459	4042	4000	3213	4145	1555	1039
Shop owners	3438	5067	4825	5581	4095	2975	4663	1949	1395
Small hhld manufacturing (food&NF)	1750	4409	2040	2817	3375	1044	2729	1600	1295
Lower level administrative work (Pvt.)	3000	7833	4375	2360	3867	6000	5077	3085	2257
Small shop owners (Pan/Tea/Toddy /Beedi)	4833	3154	1900	2861	5143	2157	3264	1798	1286
Salesman/broker/chit fund/real estate	3040	3160	2500	5333	5800	4567	4221	1879	1365
Computer operator/videographer/photographer	4750	3667	2600	1000	5800	4000	3193	1966	1140
Repair mechanic - (motor/ cycle/ watch)	3138	3319	5333	2658	4429	3475	3312	1574	1156
Specialised assistants & other helpers	3124	2500	2486	2256	4750	2419	2715	1059	709
Watchman/ Security guard/ Gardner	2678	4750	.	2750	5300	4500	3420	1701	1376
Nurse/ Ward boy /ANM nurse	10000	3125	4500	.	5000	7000	4308	1889	1705

Shop assistants	2800	3669	2825	1688	4246	1838	2719	1885	1130
Jajmani activities Priest and Barber	3200	3643	0	700	5733	1633	3529	1587	
Employee/ Job	3000	8778	5000	3000	.	.	7154	2070	
Government Teacher/ Doctor	7000	13188	29000	17233	13800	20000	17648	9425	
Security forces & other gvt.middle level staff	11000	12550	19250	15167	14533	11625	14140	3784	
Government peon & drivers	9692	7871	9734	9818	7025	10571	9037	3273	
Municipality and gvt. sweepers	4250	4000	.	5000	4500	.	4400	2498	
								1620	

Annex. Table 15 : Mean Per Capita Income and Expenditure in SMTs (in Rupees)		
	Mean Per Capita Income (MPCI)	**Mean Per Capita Expenditure (MPCE)**
Parbhani	1171	712
Bidar	2217	1665
Mansa	1365	651
Madhubani	1322	903
Jangaon	3426	2856
Pakur	1072	815
Total	1726	1219

Annex. Table 16: Distribution of SMT households by MPCE quintiles (in%)														
	Parbhani		Bidar		Mansa		Madhubani		Jangaon		Pakur		Total	
	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %
Lowest Quintile	36.3	45.8	7.7	9.7	37.6	27.3	9.0	6.5	1.7	0.9	20.0	9.7	19.9	100
Second Quintile	26.8	33.6	12.5	15.6	23.6	17.0	22.4	16.1	7.0	3.9	28.6	13.8	20.1	100
Third Quintile	16.0	20.0	19.4	24.4	18.2	13.1	33.7	24.2	9.9	5.5	26.2	12.7	20.0	100
Fourth Quintile	14.1	17.7	25.5	32.0	15.9	11.5	22.8	16.4	24.4	13.6	18.1	8.8	20.0	100
Fifth Quintile	6.8	8.5	34.9	43.9	4.8	3.5	12.2	8.8	57.0	31.9	7.1	3.5	20.0	100
Total	100.0	25.1	100.0	25.1	100.0	14.5	100.0	14.4	100.0	11.2	100.0	9.7	100.0	100

Annex Table 17: Material of roof in SMT households by MPCE quintiles (in %)										
	Thatch grass and tarpaulin		Asbestos and tin		Tiled and wooden		Cement and bricks		Total	
	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %
Lowest Quintile	23.1	10.4	23.3	52.5	18.1	11.6	15.2	25.5	19.9	100.0
Second Quintile	22.6	10.1	21.8	48.7	25.0	15.9	15.2	25.3	20.1	100.0
Third Quintile	30.8	13.8	19.1	42.9	22.1	14.1	17.5	29.3	20.0	100.0
Fourth Quintile	16.4	7.4	19.7	44.2	22.1	14.1	20.6	34.3	20.0	100.0
Fifth Quintile	7.2	3.2	16.0	36.0	12.7	8.1	31.5	52.7	20.0	100.0
Total	100.0	9.0	100.0	44.9	100.0	12.7	100.0	33.4	100.0	100.0

Annex Table 18: Material of Floor in SMT households by MPCE quintiles (in %)								
	Earthen and semi earthen		Bricks and cement		Chips, tiles and stone		Total	
	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %
Lowest Quintile	29.2	62.7	20.5	20.8	8.9	16.4	19.9	100.0
Second	25.9	55.4	21.9	22.1	12.3	22.5	20.1	100.0

Quintile								
Third Quintile	20.9	44.7	20.3	20.5	18.9	34.8	20.0	100.0
Fourth Quintile	16.1	34.6	21.0	21.2	24.0	44.2	20.0	100.0
Fifth Quintile	7.9	16.9	16.4	16.6	36.0	66.5	20.0	100.0
Total	100.0	42.9	100.0	20.2	100.0	36.9	100.0	100.0

Annex Table 19: Material of walls in SMT households by MPCE quintiles (in %)										
	Straw, mud, bamboo, wood and tin		**Bricks and tiled**		**Stone**		**Concrete**		**Total**	
	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %
Lowest Quintile	24.2	29.6	21.5	51.9	9.9	9.5	21.2	9.0	19.9	100
Second Quintile	25.8	31.5	19.9	47.6	13.3	12.6	19.6	8.3	20.1	100
Third Quintile	24.7	30.2	17.5	41.9	20.3	19.4	20.1	8.5	20.0	100
Fourth Quintile	16.8	20.5	19.6	47.0	24.9	23.7	20.7	8.8	20.0	100
Fifth Quintile	8.5	10.4	21.4	51.5	31.6	30.3	18.5	7.9	20.0	100
Total	100.0	24.4	100.0	48.0	100.0	19.1	100.0	8.5	100.0	100

Annex Table: 20 Main Source of Lighting in SMT households by MPCE quintiles (in%)						
	Kerosene		**Electricity**		**Total**	
	Col %	Row %	Col %	Row %	Col %	Row %
Lowest Quintile	13.7	11.6	21.2	88.4	19.9	100.0
Second Quintile	28.0	23.4	18.5	76.6	20.1	100.0
Third Quintile	29.4	24.7	18.1	75.3	20.0	100.0

Fourth Quintile	19.2	16.1	20.2	83.9	20.0	100.0
Fifth Quintile	9.6	8.1	22.1	91.9	20.0	100.0
Total	100.0	16.8	100.0	83.2	100.0	100.0

Annex Table 21:Space used for cooking in SMT households by MPCE quintiles (in%)						
	Separate Kitchen		**Other Space**		**Total**	
	Col %	Row %	Col %	Row %	Col %	Row %
Lowest Quintile	9.0	12.4	23.2	87.6	19.4	100.0
Second Quintile	13.6	18.0	22.5	82.0	20.1	100.0
Third Quintile	17.9	23.8	20.8	76.2	20.0	100.0
Fourth Quintile	23.2	30.5	19.2	69.5	20.2	100.0
Fifth Quintile	36.3	47.9	14.3	52.1	20.2	100.0
Total	100.0	26.7	100.0	73.3	100.0	100.0

Annex Table 22: Asset categories by MPCE quintiles (in % households)												
	Cat. 1:		**Cat. 2:**		**Cat. 3**		**Cat. 4**		**Cat.5**		**Total**	
	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %
Lowest Quintile	24.5	30.0	24.1	14.3	19.0	18.8	17.0	27.5	15.9	9.4	19.9	100.0
Second Quintile	25.6	30.9	27.7	16.1	16.4	15.9	17.4	27.6	16.3	9.4	20.3	100.0
Third Quintile	23.5	28.7	21.3	12.6	19.4	19.2	19.1	30.8	14.7	8.6	20.0	100.0
Fourth Quintile	14.3	17.6	21.3	12.7	20.1	20.0	22.5	36.5	22.3	13.2	19.9	100.0
Fifth Quintile	12.0	14.8	5.5	3.3	25.1	24.9	24.1	39.0	30.7	18.1	19.9	100.0
Total	100.0	24.5	100.0	11.8	100.0	19.7	100.0	32.3	100.0	11.7	100.0	100.0

Annex Table 23: Main source of drinking water in SMT households by MPCE Quintiles (in%)										
	Public (Well ,hand pump, tube well, stand post)		Purchase Water		Piped water Supply		Private (Well, bore wells, hand pump, tube well)		Total	
	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %
Lowest Quintile	19.2	48.4	5.0	2.5	20.1	9.7	26.2	39.4	19.9	100.0
Second Quintile	21.1	52.9	7.7	3.9	20.6	9.9	22.3	33.3	20.1	100.0
Third Quintile	23.0	57.6	11.4	5.8	17.2	8.3	18.9	28.3	20.0	100.0
Fourth Quintile	21.1	53.0	25.5	12.9	17.7	8.5	17.1	25.6	20.0	100.0
Fifth Quintile	15.6	39.3	50.5	25.6	24.4	11.8	15.5	23.3	20.0	100.0
Total	100.0	50.2	100.0	10.1	100.0	9.6	100.0	30.0	100.0	100.0

Annex Table 24: Main source of cooking fuel in SMT households by MPCE quintiles (in%)										
	Firewood ,leaves and wood shavings		Coal , gobar gas ,cow dung and agricultural waste		Kerosene and Electric sigri		LPG		Total	
	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %
Lowest Quintile	24.3	69.1	29.0	16.7	9.6	4.4	8.5	9.7	19.9	100.0
Second Quintile	23.8	67.1	27.4	15.6	11.2	5.1	10.7	12.2	20.1	100.0
Third Quintile	21.4	60.5	25.8	14.8	16.2	7.4	15.2	17.3	20.0	100.0
Fourth Quintile	19.2	54.1	12.9	7.4	23.4	10.6	24.4	27.9	20.0	100.0
Fifth Quintile	11.3	32.1	4.8	2.8	39.6	18.0	41.2	47.1	20.0	100.0
Total	100.0	56.6	100.0	11.4	100.0	9.1	100.0	22.9	100.0	100.0

Annex Table 25 Highest education of households in SMTs By MPCE quintiles (in%)

	Illiterate		Below Primary		Primary		Middle		Secondary		Higher Secondary		Degree and above		Total	
	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %
Lowest Quintile	25.1	21.8	23.8	14.1	20.9	17.8	23.1	17.4	17.5	16.2	12.5	8.3	12.0	4.4	19.9	100.0
Second Quintile	22.7	19.5	27.3	16.1	18.7	15.9	23.1	17.2	16.3	14.9	17.4	11.5	13.3	4.8	20.1	100.0
Third Quintile	24.3	21.0	21.1	12.4	22.0	18.7	17.6	13.1	19.5	18.0	19.9	13.1	10.1	3.7	20.0	100.0
Fourth Quintile	12.0	10.4	17.2	10.1	19.5	16.6	23.5	17.5	25.3	23.3	23.0	15.2	19.0	6.9	20.0	100.0
Fifth Quintile	16.0	13.9	10.5	6.2	19.0	16.2	12.7	9.5	21.3	19.6	27.2	18.0	45.6	16.6	20.0	100.0
Total	100.0	17.3	100.0	11.8	100.0	17.0	100.0	14.9	100.0	18.4	100.0	13.2	100.0	7.3	100.0	100.0

Annex Table 26: Male headed and female headed households by MPCE quintiles (in%)

	Male headed		Female headed		Total	
	Col %	Row %	Col %	Row %	Col %	Row %
Lowest Quintile	19.3	85.2	24.5	14.8	19.9	100.0
Second Quintile	20.7	90.6	15.7	9.4	20.1	100.0
Third Quintile	20.3	89.4	17.6	10.6	20.0	100.0
Fourth Quintile	20.1	88.5	19.2	11.5	20.0	100.0
Fifth Quintile	19.6	86.1	23.0	13.9	20.0	100.0
Total	100.0	88.0	100.0	12.0	100.0	100.0

Annex Table 27: Male headed and female headed households by MPCI quintiles (in%)

	Male headed		Female headed		Total	
	Col %	Row %	Col %	Row %	Col %	Row %
Lowest Quintile	18.6	82.0	29.9	18.0	20.0	100.0
Second Quintile	20.6	89.9	16.9	10.1	20.2	100.0
Third Quintile	20.2	90.6	15.3	9.4	19.6	100.0
Fourth Quintile	21.2	91.2	14.9	8.8	20.4	100.0
Fifth Quintile	19.4	86.0	23.0	14.0	19.8	100.0
Total	100.0	88.0	100.0	12.0	100.0	100.0

Annex Table 28: Households with and without disabled person in SMTs by MPCE quintiles (in%)						
	No disabled household member		Household having disabled member		Total	
	Col %	Row %	Col %	Row %	Col %	Row %
Lowest Quintile	19.1	87.8	29.3	12.2	20.0	100.0
Second Quintile	19.7	89.7	24.9	10.3	20.2	100.0
Third Quintile	19.8	92.7	17.1	7.3	19.6	100.0
Fourth Quintile	21.2	95.0	12.2	5.0	20.4	100.0
Fifth Quintile	20.1	93.0	16.6	7.0	19.8	100.0
Total	100.0	91.7	100.0	8.3	100.0	100.0

Annex Table 29: Activity status of working and earning members in SMTs (in%) by MPCE quintiles												
	Lowest Quintile		Second Quintile		Third Quintile		Fourth Quintile		Fifth Quintile		Total	
	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %
Self Employed - Employer	0.1	1.0	2.0	17.2	1.2	9.1	2.7	22.2	7.9	50.5	2.5	100.0
Own account worker	25.3	21.8	23.4	20.4	25.0	19.6	24.4	20.2	27.8	17.9	25.0	100.0
Regular Wage / Salaried / Worker	15.3	15.3	18.3	18.5	23.2	21.1	24.0	23.1	29.3	21.9	21.6	100.0
Household based piece rate work	3.7	13.5	5.9	22.3	7.0	23.6	7.7	27.5	4.7	13.1	5.8	100.0
Casual wage labour	46.9	27.7	43.1	25.8	35.5	19.0	33.0	18.7	20.0	8.8	36.6	100.0
Unpaid family labour	1.3	12.9	2.4	24.7	2.2	20.0	2.9	28.2	1.9	14.1	2.2	100.0
Retired - Pensioner/ Widow Pensioner	3.2	16.4	2.8	14.5	3.4	15.8	4.9	24.2	7.6	29.1	4.2	100.0
Rentier	0.4	37.5			0.1	12.5			0.6	50.0	0.2	100.0
Beggar	3.9	44.6	2.1	24.3	2.5	25.7	0.4	4.1	0.2	1.4	1.9	100.0
Total	100.0	21.6	100.0	21.9	100.0	19.6	100.0	20.8	100.0	16.1	100.0	100.0

Annex Table 30: Composition of occupations in SMTs (in %) of working members							
	Parbhani	**Bidar**	**Mansa**	**Madhubani**	**Jangaon**	**Pakur**	**Total**
	Col %	Col %	Col %	Col %	Col %	Col %	Col %
Construction labour	32.9	12.9	9.8	9.4	0.3	10.1	15.7
Agricultural labour	10.7	3.8	4.8	1.1	4.6		5.1
Boot Polish & Cobbler	0.3	0.6	10.7	1.7		2.5	2.4
Brick Kiln worker	1.7	0.5	1.9		0.5		0.9
Headload workers	1.7	3.0	6.4	0.4	0.5	0.8	2.4
Agri and construction workers (any)	0.2	0.9	5.7	0.2	0.3	0.3	1.2
Factory labour	0.6	0.8	1.2	2.8	0.8	0.3	1.1
Other specalised casua labour (saw mill/ ara machine etc)	2.9	4.0	0.3	0.7	9.3	2.5	3.0
Rickshaw Pulling & cart pulling	2.2	1.6	1.5	6.4	0.8	7.9	3.0
Welders/carpenters/polishers/fabricator/electricians	0.5	3.4	1.4	0.6	2.7	0.8	1.6
Waiter/ Hotel labour/ catering labour/Cook	4.7	4.7	0.2	3.1	1.4	1.1	3.1
Animal husbandry and fishing	0.1	0.1	0.5	2.2	0.8	2.8	0.8
Traditional Artisans (goldsmith/kitemaker/weaver/bidri work)	0.2	2.3	0.2	0.9	3.3	0.6	1.1
Painter	1.5	0.9	4.6	0.6	3.3	1.1	1.9
Teacher & Librarian (Pvt.)	0.1	1.3		1.8	1.6	2.5	1.0
Higher professional and technical services (Engineer&Doctor)	0.3	0.3		0.7	1.4		0.4
Vegetables, fruits, fish and poultry hawkers and vendors	1.7	3.3	0.5	6.3	1.9	1.4	2.5
Other food & NF vendors	0.8	3.1	0.7	4.4	1.1	1.1	1.9
Small businesses owners/contractor/ supplier/supervisor	0.5	1.0	0.3	0.7	1.9	0.6	0.8

Beedi making and garland making	1.7	0.6		0.7	12.0	24.7	4.3
Rag picker & scrap worker	1.7	2.8	19.1	0.9	0.3		4.3
Auto Driver	3.7	3.4			4.6		2.2
Tailoring	1.4	2.8	1.2	7.6	6.0	1.1	3.0
Sweepers (Pvt.)	0.1	0.2	1.5	1.1	0.5	0.6	0.6
Beggar	0.8	7.5	0.3	0.2		0.8	2.1
Specialised Mistri, Mason	5.0	3.5	1.5	4.2	5.7	2.0	3.8
Domestic workers/utensil washing /laundry	5.1	1.0	3.1	2.4	2.2	10.4	3.7
Drivers	2.5	3.6	2.9	2.2	3.8	2.2	2.9
Shop owners	4.1	6.1	3.4	11.4	5.7	3.4	5.6
Small hhld manufacturing (food&NF)	0.4	1.3	1.7	2.2	2.7	2.5	1.5
Lower level administrative work (Pvt.)	0.1	1.0	0.7	0.9	1.6	0.3	0.7
Small shop owners (Pan/Tea/Toddy/Beedi)	0.6	1.5	0.5	4.2	1.9	2.0	1.6
Salesman/broker/chit fund/real estate	0.5	1.7	0.3	1.7	2.5	0.8	1.2
Computer operator/videographer/ photographer	0.2	0.3	0.5	0.7	0.5	0.3	0.4
Repair mechanic - (motor/ cycle/ watch)	1.3	3.1	0.5	3.5	1.9	1.1	2.0
Specialised assistants & other helpers	1.7	0.5	1.2	1.7	0.5	4.2	1.5
Watchman/ Security guard/ Gardner	1.8	0.7		0.4	0.8	0.3	0.8
Nurse/ Ward boy /ANM nurse	0.1	0.9	0.3		0.3	0.3	0.4
Shop assistants	0.6	3.0	6.9	7.6	3.5	2.2	3.6
Jajmani activities Priest and Barber	0.6	0.8	0.2	0.2	1.6	0.8	0.7
Employee/ Job	0.1	1.0	0.2	0.4			0.4
Government Teacher/ Doctor	0.1	0.9	0.9	0.6	0.8	0.3	0.6
Security forces & other gvt.middle level staff	0.2	0.7	0.7	0.6	1.6	1.1	0.7

Government peon & drivers	1.3	2.0	1.5	0.6	1.1	2.0	1.4
Municipality and gvt. sweepers	0.4	0.1		0.2	1.1		0.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Annex Table 31: Minimum, mean and maximum values of MPCE quintiles (in Rupees)

	Minimum	**Mean**	**Maximum**
Lowest Quintile	0	320	439
Second Quintile	440	529	620
Third Quintile	623	736	873
Fourth Quintile	874	1088	1400
Fifth Quintile	1403	3428	25850

Annex. Table 32: Distribution of SMT households by MPCI quintiles (in%)

	Parbhani		**Bidar**		**Mansa**		**Madhubani**		**Jangaon**		**Pakur**		**Total**	
	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %
Lowest Quintile	21.1	26.6	9.5	12.0	26.4	19.2	24.7	17.8	3.3	1.8	46.7	22.6	20.0	100
Second Quintile	25.7	32.0	14.5	18.1	24.2	17.4	23.4	16.7	9.1	5.0	22.4	10.8	20.2	100
Third Quintile	20.9	26.8	21.1	27.1	21.3	15.8	21.8	16.0	12.4	7.1	14.8	7.3	19.6	100
Fourth Quintile	23.9	29.3	23.3	28.7	17.2	12.2	17.3	12.2	24.8	13.5	8.6	4.1	20.4	100
Fifth Quintile	8.4	10.7	31.6	40.0	10.8	7.9	12.8	9.3	50.4	28.4	7.6	3.7	19.8	100
Total	100.0	25.1	100.0	25.1	100.0	14.5	100.0	14.4	100.0	11.2	100.0	9.7	100.0	100

Annex Table 33: Households with and without disabled person in SMTs by MPCE quintiles (in%)						
	No disabled household member		**Household having disabled member**		**Total**	
	Col %	Row %	Col %	Row %	Col %	Row %
Lowest Quintile	19.6	90.0	23.8	10.0	19.9	100.0
Second Quintile	19.7	90.1	23.8	9.9	20.1	100.0
Third Quintile	20.1	92.2	18.8	7.8	20.0	100.0
Fourth Quintile	20.2	92.4	18.2	7.6	20.0	100.0
Fifth Quintile	20.4	93.5	15.5	6.5	20.0	100.0
Total	100.0	91.7	100.0	8.3	100.0	100.0

Annex Table 34: Mean per capita income and mean per capita expenditure (in Rupees)		
	MPC Expenditure	**MPC Income**
	Mean	**Mean**
Construction labour	730	1328
Agricultural labour	631	1350
Boot Polish & Cobbler	500	852
Brick Kiln worker	641	1905
Headload workers	731	1307
Agri and construction workers (any)	926	1295
Factory labour	956	1606
Other specalised casua labour (saw mill/ ara machine etc)	1076	1721
Rickshaw Pulling & cart pulling	741	1152
Welders/carpenters/polishers/fabricator/electrician s	1388	1804
Waiter/ Hotel labour/ catering labour/Cook	877	1339
Animal husbandry and fishing	914	1371
Traditional Artisans (goldsmith/kitemaker/weaver/bidri work)	1847	2009
Painter	758	1409
Teacher & Librarian (Pvt.)	2497	3742
Higher professional and technical services (Engineer&Doctor)	2021	4344
Vegetables, fruits, fish and poultry hawkers and	1193	1769

vendors		
Other food & NF vendors	1174	1926
Small businesses owners/contractor/ supplier/supervisor	2237	2878
Beedi making and garland making	941	1169
Rag picker & scrap worker	630	1096
Auto Driver	1188	1822
Tailoring	1153	1571
Sweepers (Pvt.)	915	1237
Beggar	495	1004
Specialised Mistri, Mason	1072	1752
Domestic workers/utensil washing /laundry	723	1072
Drivers	1039	1555
Shop owners	1395	1949
Small hhld manufacturing (food&NF)	1295	1600
Lower level administrative work (Pvt.)	2257	3085
Small shop owners (Pan/Tea/Toddy/Beedi)	1286	1798
Salesman/broker/chit fund/real estate	1365	1879
Computer operator/videographer/photographer	1140	1966
Repair mechanic - (motor/ cycle/ watch)	1156	1574
Specialised assistants & other helpers	709	1059
Watchman/ Security guard/ Gardner	1376	1701
Nurse/ Ward boy /ANM nurse	1705	1889
Shop assistants	1130	1885
Jajmani activities Priest and Barber	1106	1587
Employee/ Job	1312	2070
Government Teacher/ Doctor	3493	9425
Security forces & other gvt.middle level staff	1773	3784
Government peon & drivers	1868	3273
Municipality and gvt. sweepers	1743	2498
Total	1017	1620

Annex Table 35: Occupations of working and earning members in SMTs (in%) by MPCI quintiles												
	Lowest Quintile		Second Quintile		Third Quintile		Fourth Quintile		Fifth Quintile		Total	
	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %
Construction labour	18.4	25.0	14.9	20.5	19.2	26.0	15.6	21.8	5.0	6.7	14.6	100
Agricultural labour	3.3	24.6	2.6	19.3	2.6	19.3	2.5	19.3	2.4	17.5	2.7	100
Boot Polish & Cobbler	5.0	38.9	4.4	35.2	2.6	20.4	0.7	5.6			2.5	100
Brick Kiln worker	0.7	23.1	0.5	15.4	0.7	23.1	0.5	15.4	0.7	23.1	0.6	100
Headload workers	2.4	20.8	4.0	35.4	2.4	20.8	1.6	14.6	1.0	8.3	2.3	100
Agri and construction workers (any)	2.6	33.3	1.6	21.2	1.0	12.1	1.6	21.2	1.0	12.1	1.5	100
Factory labour	0.5	7.4	1.4	22.2	1.7	25.9	1.6	25.9	1.2	18.5	1.3	100
Other specalised casua labour (saw mill/ ara machine etc)	2.1	14.5	2.3	16.1	2.9	19.4	3.4	24.2	3.8	25.8	2.9	100
Rickshaw Pulling & cart pulling	5.9	29.8	5.6	28.6	4.3	21.4	2.5	13.1	1.4	7.1	3.9	100
Welders/carpenters/polishers/fabricator/electricians	0.9	9.8	2.1	22.0	1.2	12.2	3.0	31.7	2.4	24.4	1.9	100
Waiter/ Hotel labour/ catering labour/Cook	4.0	27.4	3.5	24.2	2.6	17.7	2.7	19.4	1.7	11.3	2.9	100
Animal husbandry and fishing	0.7	21.4	0.5	14.3	0.5	14.3	0.9	28.6	0.7	21.4	0.7	100
Traditional Artisans (goldsmith/kitemaker/weaver/bidri work)	0.5	6.9	0.2	3.4	1.7	24.1	1.8	27.6	2.6	37.9	1.4	100
Painter	2.1	18.8	2.6	22.9	2.4	20.8	3.0	27.1	1.2	10.4	2.3	100
Teacher & Librarian (Pvt.)	0.7	11.5	0.5	7.7	1.0	15.4	1.4	23.1	2.6	42.3	1.2	100
Higher professional and technical services (Engineer&Doctor)					0.2	7.7	0.7	23.1	2.1	69.2	0.6	100
Vegetables, fruits, fish and poultry hawkers and vendors	2.6	18.3	3.5	25.0	2.1	15.0	2.7	20.0	3.1	21.7	2.8	100

Other food & NF vendors	**1.2**	**13.9**	**2.8**	**33.3**	**1.9**	**22.2**	**1.1**	**13.9**	**1.4**	**16.7**	**1.7**	**100**
Small businesses owners/contractor/ supplier/supervisor			**0.5**	**7.7**	**0.5**	**7.7**	**1.8**	**30.8**	**3.3**	**53.8**	**1.2**	**100**
Beedi making and garland making	**3.3**	**48.3**	**1.2**	**17.2**	**0.2**	**3.4**	**0.5**	**6.9**	**1.7**	**24.1**	**1.4**	**100**
Rag picker & scrap worker	**5.4**	**41.1**	**2.3**	**17.9**	**2.6**	**19.6**	**1.4**	**10.7**	**1.4**	**10.7**	**2.6**	**100**
Auto Driver	**1.7**	**12.1**	**2.8**	**20.7**	**2.4**	**17.2**	**4.1**	**31.0**	**2.6**	**19.0**	**2.7**	**100**
Tailoring	**4.5**	**29.7**	**4.0**	**26.6**	**1.7**	**10.9**	**1.8**	**12.5**	**3.1**	**20.3**	**3.0**	**100**
Sweepers (Pvt.)	**1.9**	**53.3**			**0.5**	**13.3**	**0.5**	**13.3**	**0.7**	**20.0**	**0.7**	**100**
Beggar	**2.1**	**32.1**	**2.1**	**32.1**	**0.7**	**10.7**	**1.4**	**21.4**	**0.2**	**3.6**	**1.3**	**100**
Specialised Mistri, Mason	**2.6**	**9.8**	**4.7**	**17.9**	**6.9**	**25.9**	**5.7**	**22.3**	**6.4**	**24.1**	**5.3**	**100**
Domestic workers/utensil washing /laundry	**4.0**	**43.6**	**2.3**	**25.6**	**1.9**	**20.5**	**0.7**	**7.7**	**0.2**	**2.6**	**1.8**	**100**
Drivers	**2.8**	**14.5**	**4.0**	**20.5**	**4.5**	**22.9**	**4.8**	**25.3**	**3.3**	**16.9**	**3.9**	**100**
Shop owners	**2.8**	**9.0**	**6.3**	**20.3**	**7.4**	**23.3**	**7.3**	**24.1**	**7.4**	**23.3**	**6.2**	**100**
Small hhld manufacturing (food&NF)	**2.1**	**25.0**	**1.2**	**13.9**	**2.1**	**25.0**	**1.1**	**13.9**	**1.9**	**22.2**	**1.7**	**100**
Lower level administrative work (Pvt.)	**0.9**	**16.0**	**0.5**	**8.0**	**1.0**	**16.0**	**0.9**	**16.0**	**2.6**	**44.0**	**1.2**	**100**
Small shop owners (Pan/Tea/Toddy/Beedi)	**1.7**	**18.4**	**2.6**	**28.9**	**1.9**	**21.1**	**0.9**	**10.5**	**1.9**	**21.1**	**1.8**	**100**
Salesman/broker/chit fund/real estate	**0.5**	**7.4**	**1.2**	**18.5**	**1.9**	**29.6**	**0.7**	**11.1**	**2.1**	**33.3**	**1.3**	**100**
Computer operator/videographer/photographer			**0.5**	**22.2**	**0.2**	**11.1**	**0.9**	**44.4**	**0.5**	**22.2**	**0.4**	**100**
Repair mechanic - (motor/ cycle/ watch)	**1.4**	**13.6**	**3.3**	**31.8**	**2.4**	**22.7**	**1.6**	**15.9**	**1.7**	**15.9**	**2.1**	**100**
Specialised assistants & other helpers	**2.1**	**30.0**	**2.1**	**30.0**	**1.2**	**16.7**	**1.1**	**16.7**	**0.5**	**6.7**	**1.4**	**100**
Watchman/ Security guard/ Gardner	**0.5**	**9.1**	**0.7**	**13.6**	**1.0**	**18.2**	**2.1**	**40.9**	**1.0**	**18.2**	**1.0**	**100**
Nurse/ Ward boy /ANM nurse	**0.5**	**20.0**	**0.5**	**20.0**	**0.2**	**10.0**	**0.5**	**20.0**	**0.7**	**30.0**	**0.5**	**100**
Shop assistants	**1.7**	**10.1**	**2.1**	**13.0**	**4.0**	**24.**	**5.5**	**34.**	**2.9**	**17.**	**3.2**	**100**

						6		**8**		**4**		
Political repres./Jajmani act./Social workers	**0.5**	**11.8**	**0.7**	**17.6**	**0.7**	**17.6**	**0.9**	**23.5**	**1.2**	**29.4**	**0.8**	**100**
Employee/ Job	**0.2**	**7.7**	**0.5**	**15.4**	**0.2**	**7.7**	**1.1**	**38.5**	**1.0**	**30.8**	**0.6**	**100**
Government Teacher/ Doctor							**0.2**	**8.3**	**2.6**	**91.7**	**0.6**	**100**
Security forces & other gvt.middle level staff					**0.2**	**2.6**	**2.1**	**23.7**	**6.7**	**73.7**	**1.8**	**100**
Government peon & drivers	**0.2**	**3.4**			**1.4**	**20.7**	**1.8**	**27.6**	**3.3**	**48.3**	**1.4**	**100**
Municipality and gvt. sweepers			**0.2**	**20.0**	**0.5**	**40.0**			**0.5**	**40.0**	**0.2**	**100**
Pensioner	**3.1**	**31.0**	**0.9**	**9.5**	**0.7**	**7.1**	**1.1**	**11.9**	**4.0**	**40.5**	**2.0**	**100**
Rentier			**0.2**	**33.3**	**0.2**	**33.3**			**0.2**	**33.3**	**0.1**	**100**
Total	**100**	**19.9**	**100**	**20.1**	**100**	**19.8**	**100**	**20.5**	**100**	**19.7**	**100**	**100**

Annex Table 36: Religion by MPCE quintiles (in%)												
	Buddhist		**Chrisitan**		**Hindu**		**Muslim**		**Sikh**		**Total**	
Lowest Quintile	42.9	22.2	5.5	0.9	16.3	38.7	15.5	24.3	35.3	13.9	19.9	100
Second Quintile	31.3	16.1	5.5	0.9	18.1	42.5	19.9	31.0	24.1	9.4	20.1	100
Third Quintile	8.5	4.4	11.0	1.8	21.9	51.6	22.2	34.6	19.4	7.6	20.0	100
Fourth Quintile	10.3	5.3	24.7	4.1	22.2	52.3	20.5	32.0	15.9	6.2	20.0	100
Fifth Quintile	7.1	3.7	53.4	9.0	21.6	51.0	21.9	34.2	5.3	2.1	20.0	100
Total	100.0	10.3	100.0	3.4	100.0	47.2	100.0	31.2	100.0	7.8	100.0	100

Annex Table 37: Public Distribution Cards possessed by households by MPCE quintiles								
	APL		**BPL ,Antoydaya and Other**		**Do not have any Card**		**Total**	
	Col %	Row %	Col %	Row %	Col %	Row %	Col %	Row %
Lowest Quintile	15.4	12.5	21.3	67.1	19.5	20.4	19.9	100.0
Second Quintile	18.2	14.7	19.2	60.2	24.1	25.1	20.1	100.0
Third Quintile	20.8	16.8	19.4	60.8	21.5	22.4	20.0	100.0
Fourth Quintile	23.1	18.7	19.0	59.7	20.8	21.7	20.0	100.0
Fifth Quintile	22.5	18.3	21.2	66.9	14.2	14.8	19.9	100.0

Annex Table 38: Public Distribution Cards possessed by households by MPCI quintiles (in%)				
	APL	**BPL ,Antoydaya and Other**	**Do not have any Card**	**Total**
Lowest Quintile	16.5	19.7	23.5	20.0
Second Quintile	17.7	19.5	24.1	20.2
Third Quintile	19.9	20.4	16.8	19.6
Fourth Quintile	19.9	20.2	21.7	20.4
Fifth Quintile	25.9	20.2	13.9	19.8
Total	100	100	100	100

Annex Table 39: Minimum, mean and maximum values of MPCE and MPCI by quintiles (in Rs.)						
	Monthly Per Capita Income			**Monthly Per Capita Expenditure**		
	Minimum	**Mean**	**Maximum**	**Minimum**	**Mean**	**Maximum**
Lowest Quintile	0	499	675	0	320	439
Second Quintile	678	808	950	440	529	620
Third Quintile	960	1110	1329	623	736	873
Fourth Quintile	1333	1651	2000	874	1088	1400
Fifth Quintile	2025	4581	39000	1403	3428	25850

Annexure 6: List of Supervisors and Field Investigators

BIDAR

Baswaraj, S.
Hidayath
Putraj
Raghavender, S.
Raj Kumar
Sudhakar
Veeresh

PARBHANI

Ajay Panpat
Lata Bhansode
Ravidas Murlidhar
Rohan Kamble
Rohidas Gadhge
S.V. Sutare

MANSA

Gurpreet Singh
Manpreet Singh
Rakesh Kumar
Surinder Kumar
Kriman K.
Yadu C.R

MADHUBANI

Ajit Kumar
Gautam Kumar
Manju Kumari
Ram Pramod Yadav
Vibhav Shankar Pandey
Vijay Prasad

JANGAON

G. Suresh
K.Raju
N. Kanna
R. Anil Kumar
S. Raghavendra

PAKUR

Amit Kumar
Devraj Baghchi
Ritu Gudia
Shyamaditya Singh Deo
Suman Kumari
Vibhav Shankar Pandey
Vijay Prasad