

ANNUAL
OUTCOME
SURVEY

JHARKHAND TRIBAL
EMPOWERMENT AND
LIVELIHOODS
PROJECT

MARCH 2021

Sutra
Consulting

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CONTENTS

List of Tables.....	5
List of Figures	6
1 CONTEXT.....	7
1.1 ABOUT JTELP.....	7
1.2 ABOUT ANNUAL OUTCOME SURVEY.....	8
2 METHODOLOGY.....	9
2.1 POPULATION AND SAMPLING.....	9
2.2 DATA COLLECTION METHODS	12
2.2.1 Quantitative Data Collection:	12
2.2.2 Qualitative Data Collection:.....	12
2.3 DATA ANALYSIS	13
2.4 LIMITATIONS AND CHALLENGES FACED	13
3 MAJOR FINDINGS.....	14
3.1 DEMOGRAPHIC ATTRIBUTES OF RESPONDENTS.....	14
3.1.1 AGE	14
3.1.2 RELIGION.....	14
3.1.3 CASTE	14
3.1.4 GeNDER OF Head of the HOUSEHOLD.....	15
3.1.5 EDUCATION LEVELS	16
3.2 OCCUPATION & INCOME SOURCES	17
3.2.1 PRIMARY OCCUPATION	17
3.2.2 SECONDARY OCCUPATION	18
3.2.3 HOUSING AND SANITATION STATUS	18
3.2.4 ASSET PURCHASE.....	19
3.3 FOOD SHORTAGE AND OVERALL AVAILABILITY OF FOOD.....	20
3.3.1 FOOD SHORTAGE AND FOOD AVAILABILITY	20
3.3.2 PUBLIC DISTRIBUTION SYSTEM.....	21
3.3.3 QUALITY AND TYPE OF FOOD CONSUMED	22
3.4 PROJECT PARTICIPATION	23
3.4.1 MEMBERSHIP IN COMMUNITY INSTITUTIONS.....	23
3.4.2 GROUP MEMBERSHIP	24
3.4.3 PARTICIPATION IN PROJECT PROGRAMMES	25
3.4.4 TRAININGS	26
3.4.5 BANK ACCOUNT AND SAVINGS.....	27
3.4.6 ACCESS TO CREDIT	28
3.4.7 ACCESS TO INSURANCE.....	28
3.5 KNOWLEDGE AND ADOPTION OF IMPROVED PRACTICES.....	29
3.6 AVAILABILITY OF IRRIGATION	30
3.7 PRODUCTION AND INCOME FROM VARIOUS SOURCES.....	30
3.7.1 AGRICULTURE	31
3.7.2 LIVESTOCK PRODUCTION.....	36
3.7.3 WAGE LABOUR.....	37

Jharkhand Tribal Empowerment and Livelihoods Project
6th Annual Outcome Survey Report

3.7.4	Availability of Job Cards	38
3.7.5	Work Done under NREGA in Last 12 months.....	38
3.7.6	Income from NREGA	39
3.7.7	NTFP.....	39
3.7.8	TOTAL HOUSHOLD INCOME.....	41
3.8	MIGRATION.....	42
3.9	PROJECT SATISFACTION	43
4	Recommendations	45
	YEAR WISE PROGRESS OF OUTCOME INDICATORS.....	46
	Annexure 1: SURvey Questionnaire	49
	Annexure 2: Data Tables.....	50

LIST OF TABLES

Table 1: Block wise Sample Distribution for 6th AOS.....	11
Table 2: Age wise distribution in the sample in 6 th AOS.....	14
Table 3: Religion wise distribution of the sample in 6 th AOS	14
Table 4: Caste composition.....	15
Table 5: Sample distribution by gender of the head of the household	16
Table 6: Sample distribution by Education Level.....	16
Table 7: Sample distribution by Primary Occupation.....	17
Table 8: Sample distribution by Secondary Occupation.....	18
Table 9: Type of Housing	18
Table 10: House expansion and improvement in water supply & sanitation in last 12 months.....	19
Table 11: Sample distribution by purchase of assets in last 12 months	20
Table 12: Shortage of food during the last 12 months	21
Table 13: Status of availability of food as compared to previous year	21
Table 14: Possession of ration cards.....	21
Table 15: Receipt of ration from govt. assigned outlets for public distribution	22
Table 16: Quality and type of food consumed.....	22
Table 17: Membership in SHGs	23
Table 18: Participation in different groups	24
Table 19: Participation in programme activities	25
Table 20: Trainings received	26
Table 21: Savings and bank account.....	27
Table 22: Mode and means of savings.....	27
Table 23: Sources of loan	28
Table 24: Access to Insurance	28
Table 25: Knowledge and adoption of improved practices (6 th AOS).....	29
Table 26: Usage of irrigation in 6 th AOS	30
Table 27: Cultivable land availability own and leased	31
Table 28: Samples growing various crops	31
Table 29: Average productivity of different crops (quintal/acre)	33
Table 30: Income from surplus sale in INR.....	34
Table 31: Income from Agriculture	35
Table 32: Income from fish farming.....	36
Table 33: Income from Livestock.....	37
Table 34: Wage income trend.....	37
Table 35: Work done under MGNREGA in last 12 months	38
Table 36: Income from MGNREGA	39
Table 37: Total wage income.....	39
Table 38: Trend in access to forest	40
Table 39: Monthly income of households.....	41
Table 40: Monthly expenditure of households	41
Table 41: Total household income by source	42
Table 42: Perception on outward migration level.....	43
Table 43: Services received from the project.....	43
Table 44: Sample Distribution for 6th AOS	50
Table 45: No. of Assets bought in the last 12 months	52
Table 46: Distribution of SHG membership by type of organisation	52
Table 47: Loans availed.....	53
Table 48: Sources of loan	53
Table 49: Average area per family under different crops	53
Table 50: Sample reporting surplus production for sale	54
Table 51: Average Production Cost of farm crop	54
Table 52: Average Income from Crop Production.....	54
Table 53: Average Additional Income from Crop Production (value addition)	54
Table 54: Livestock ownership.....	55

LIST OF FIGURES

Figure 1: Caste composition of project and control sample in 6 th AOS.....	15
Figure 2: Sample distribution by gender of the head of the household in project and control in 6 th AOS ...	16
Figure 3: Education Level of Project and Control Samples in the 6 th AOS.....	17
Figure 4: Type of housing facility	18
Figure 5: No. of Assets bought in the last 12 months (6 th AOS)	20
Figure 6: Distribution of SHG membership by type of organisation in 6 th AOS.....	23
Figure 7: Participation in different activities of the project during 6 th AOS.....	25
Figure 8: Trainings received during 6 th AOS.....	26
Figure 9: Loans availed during last year 6 th AOS.....	28
Figure 10: Access to Irrigation	30
Figure 11: Average area per family under different crops in project samples of 5 th and 6 th AOS.....	32
Figure 12: Surplus production for sale (project).....	34
Figure 13: Livestock ownership.....	36
Figure 14: Job cards.....	38
Figure 15: Access to Forests	39
Figure 16: Income from NTFP	40
Figure 17: Total Household income	42
Figure 18: Outward migration levels	42

1 CONTEXT

1.1 ABOUT JTELP

Jharkhand is a state in eastern India, carved out of the southern part of Bihar on 15 November 2000. The state shares its border with the states of Bihar to the north, Uttar Pradesh to the northwest, Chhattisgarh to the west, Odisha to the south and West Bengal to the east. The state has an area of 79,714 Km² and a population of 32.97 million (Census 2011), of whom 26 percent are Scheduled Tribes (STs) and 78 percent are rural. With 51.6 percent rural people below the poverty line (BPL), Jharkhand is among the five States in India with more than half the rural BPL population. The state is also characterized with low literacy rate of 66.41 percent which is less than national average literacy rate of 72.98 percent. There is also a high level of gender gap in literacy rate evident from the male literacy rate of 76.84 percent, and the female literacy rate of 55.42 percent.

Jharkhand, a state carved out in response to popular demand from the tribal communities. In spite of a number of affirmative national and state laws and tribal development programmes, STs remain mired in poverty. Nationally and in Jharkhand, STs have suffered the most in terms of displacement due to river valley construction, mining and industrialization. A number of districts in the State are affected by left wing extremism which, while mobilizing the discontent amongst tribal people, also prevents the delivery of government programmes and services to improve their quality of life.

Though agriculture is the main rural occupation, over half of the cultivable land remains fallow and only 11 percent of the area sown is irrigated. Over 70 percent farms are smaller than 1 ha. Historically a key livelihood source for the Tribal communities, forests comprises 30 percent of the State's geographical area. Natural resources are central to the livelihood systems and coping strategies of the STs. Loss of soil fertility due to erosion and degradation, denudation of and increasing state control over forests have adversely affected tribal livelihoods and wellbeing over the years. In their relatively recent transition to settled farming and tribal communities are yet to develop resource management systems suited to their farming systems in an ecologically complex resource base. Above all, they lack financial resources and have little access to technical services.

The Jharkhand Tribal Empowerment and Livelihoods Project (JTELP) has been built on the experience of the IFAD-supported Jharkhand Tribal Development Programme (JTDP). The primary focus of the project is to strengthen community-based institution, improve natural resource management, and improve technology adoption, market linkages for agriculture and horticulture crop production and animal husbandry activities to enhance the economic well-being of the tribal households. JTELP has foster convergence with the on-going Tribal and rural development programmes of the Government of India

The expected project outcomes are

1. 1, 22,400 tribal households from highland benefit from increased food production, greater participation and returns from improved rain fed farming practices;
2. 5,828 functional community groups created including Gram Sabha Programme Execution Committees (PEC), women's groups, youth's groups and PVTGs households;
3. 26,640 households in lowland benefit from improved village irrigation facilities; and
4. 25,150 households benefit from market-linked, commercial production and livelihoods activities.

The project is being implemented in 14 districts and 32 blocks. The districts are Ranchi, Khunti, Gumla, Simdega and Lohardaga districts in Ranchi Division, West Singhbhum, East Singhbhum and Saraikela-Kharsawan districts in Kolhan Division, Latehar in Palamau Division and Godda, Dumka, Pakur, Sahebganj and Jamtara in Santhal Pargana Division. These districts are Integrated Tribal Development Agency (ITDA)/Tribal Sub-plan (TSP) districts. Within these districts the blocks and Panchayats that have rural tribal population of more than 50 percent have been chosen for intervention under JTELP

The project is for a period of nine years from year 2012 to 2021. Based on May 2012 prices, total project costs are estimated at USD 115.6 million (INR 6,357.5 million) including the price contingencies of USD

16.5 million (INR 906.5 million). The Project is financed by IFAD, the Government of Jharkhand, SCA-TSP, and MGNREGS and also contributions from beneficiaries. The IFAD loan is USD 51.08 million (42 percent of total project costs), the Government funding is estimated at USD 6.3 million (5.2 percent of the total), MGNREGS USD 48.60 million (40 percent of total), while the beneficiaries contribution is USD 0.95 million (0.8 percent of total project costs). Taxes (funded out of the Government contribution) amount of USD 2.8 million.

The Department of Economic Affairs (DEA) in the Ministry of Finance is the nodal agency at the Government of India level to review and monitor project progress. Welfare Department at the state level is the state level nodal agency for the project. JTELP is being implemented by Jharkhand Tribal Development Society (JTDS), an independent Society established by the State Government to implement JTDP. The project is managed by involving JTDS; Technical Support Agencies (TSAs), Facilitating NGOs (FNGOs), District Administration, relevant line agencies, Panchayats and the Gram Sabhas of the natural villages.

1.2 ABOUT ANNUAL OUTCOME SURVEY

As per IFAD Guidelines, Annual Outcome Survey (AOS) is to be conducted every year for monitoring outcome level result and effectiveness of project implementation. Five rounds of AOS were conducted in the years 2015, 2016, 2017 and 2018 respectively. For conducting the fifth round of AOS, CONNECT Social Enterprise Development Services was engaged during the period January 2020 to March 2020. Sutra Consulting was commissioned in 2021 to conduct the 6th round of the AOS. The specific objectives of the AOS are:

- Assess and validate the targets that the project intends to accomplish
- Provide a more precise definition and understanding of the socio-economic status and vulnerability of tribal and PVTGs and issues related to tribal women
- Identify problems and constraints that occur during project implementation
- Provide actionable recommendations and improvement to project implementation.

2 METHODOLOGY

The project development objectives are measured through verifiable indicators which is monitored every year through Annual Outcome Survey. The consultant team had an inception meeting with the JTDS team anchoring the project implementation to understand the impact of COVID-19 on project implementation and the expected results. The methodology adopted for the outcome evaluation is based on project “contribution model” and a “*with-without*” comparison wherein the project results were compared with a counterfactual sample to make the comparison.

There are varied and dynamic variables affecting the environment within which the programme operates, such as socio-economic, environmental, political, and cultural factors, which usually cannot be isolated, manipulated, or measured and which makes it difficult to show attribution. The study, thus, focuses on exploring contribution of the programme on any progressive changes that occurred in project areas

A mixed method approach was adopted to carry out the evaluation. A quantitative sample of 640 households were covered across all the districts as per the ToR mandate. Qualitative consultations were also undertaken to understand extent of benefits accrued by the beneficiary because of the interventions. Draft structured questionnaire for household survey for covering project and control households was designed referring the previous AOS questionnaire and updated logical framework of the project. Draft questionnaire was shared with JTDS for their inputs and approval. Based on the inputs received the questionnaire was finalized and translated. The quantitative survey was done following a technology driven model and interviews were done using CAPI .Final household survey questionnaire is attached as annexure-1 for reference. Focus Group Discussions were carried out take feedback from beneficiaries on existing intervention.

Total Sample Coverage for Quantitative Survey			
State	No. of Sample Households	Project	Control
Jharkhand	640	320	320

The assignment was executed in a phased manner as an initial consultation and desk review was done to understand past results of AOS reports. A desk review of project documents was done to gain understanding on the project interventions. Following documents were reviewed for the same.

- Project Implementation Manual
- Project logical framework updated up to December 2019.
- Last AOS questionnaire
- Last AOS report
- List of project districts, blocks and villages
- Livestock Intervention Statistics
- Agriculture Intervention Statistics

A consultative discussion was carried out with all project district DPMUs on 7th January 2021 virtually because of COVID-19 pandemic. It had participation of State Project Management Unit (SPMU) and District Project Management Unit (DPMU) staff of JTELP and SUTRA AOS team.

2.1 POPULATION AND SAMPLING

Overall, JTELP is envisaged to cover about 2, 11,000 households, in 1779 villages in 32 blocks of 14 Tribal Sub-plans districts. While working with all households in project villages, STs targeting has been ensured by choosing Panchayats with higher ST concentration. At least 10 percent households have been from PVTGs as they are poorest even among the STs. The project target groups are tribal households, including almost 10,000 PVTG households.

Terms of Reference (ToR) for AOS had clearly suggested the sampling approach to consider each block covered under the project to maintain representativeness of the population in the sample. Although, there were other ways of ensuring representation of the population in the sample, the sample was selected using an empirically proven sampling strategy for the study.

Stratified random sampling was used keeping the diversity of the AOS in view and especially looking at different strata of the intervention like livelihood based on agriculture, vegetable production, livestock rearing and wage and allied types of livelihoods sources. Thus a robust approach was used for stratified random sampling to create strata. Probability proportional to size method was used to select villages from each stratum.

Under this strategy, the following sampling strategy have been adopted:

In total there are 32 intervention blocks spread across 14 Tribal Sub-Plan districts where JTELP interventions are being provided to the community. Through community participation a strong chain of activities is being carried out in the project villages by various NGOs working with JTDS. We understand that there could be variance in project results because of geographic spread and implementation challenges faced by implementing agencies. To keep a track and avoid biases in the results of any outcome study it is very important to prepare a sampling plan having a unique representation of population.

Selection of Treatment Villages

The sample frame consists of 1779 intervention villages spread in 32 blocks, 64 villages have been selected for the outcome survey by keeping following parameters in mind.

- In order to keep the data uniform and aligned to the rationale of the study, from each block a gram panchayat was selected which has a representative proportion of ST population.
- Collecting data from one village would result in bias and therefore it was agreed that two villages would be taken in the sampling frame. A *multistage sampling method* has been adopted to select villages.
 - **The first stage of selection of Villages:** Villages have been selected using a PPS (Probability Proportional to Size) method in which the probability of selection for sampling unit is directly proportional to the size measure. Villages selected represents those with higher size of population in the list.
 - **Second stage of selection of Village:** PVTGs/ indigenous population are an important stakeholder in the project and holds an important significance with relation to project outcomes. Hence, the second stage of selection is done on the basis of representation of ST population. As per 2001 census the total ST adult population is 26.3 percent in Jharkhand. Hence villages have been selected having 30% or more ST population. This criteria would help in having representation of higher number of the targeted stakeholders in the sample.
 - **Replacement Sample of Treatment Village:** It would be potent to have villages in the sample where we can get maximum representation of the project intervention and hence a replacement list has also been prepared to do any last minute changes for fulfilling the larger objective of the project.

Control Villages

From the 2011 census data, a list of blocks having similar structure as the treatment blocks in these 14-intervention districts were selected. The criteria behind selection of such blocks and villages is as follows;

- In order to have similar geographic diversity among blocks, in consultation with JTELP it has been suggested that a block which was near to the treatments block from each district may be selected which have limited or no spillover effect. While there could be effect of externalities such as interventions of other development agencies/ departments in these blocks but may not have a spillover effect of the JTELP intervention on the population of control block as the terrain is very wide spread.

Jharkhand Tribal Empowerment and Livelihoods Project
6th Annual Outcome Survey Report

- A block was selected having similar demography and with ST dominated population was selected. Every block was critically evaluated and a list of such block was selected to be undertaken in the study.
- A panchayat was identified from each block and later a village from the panchayat was taken in the study as per the procedure followed for treatment villages.

Table 1: Block wise Sample Distribution for 6th AOS

District	Block	Project	Control	Grand Total
Dumka	Gopikandar	10	5	15
	Kathikund		10	10
	Masalia	10	5	15
Dumka Total		20	20	40
East Singbhum	Dumaria	10		10
	Ghatshila		10	10
	Musabani		10	10
	Potka	10		10
East Singbhum Total		20	20	40
Godda	Boarijor	10		10
	Godda		10	10
	Pathalgawa		10	10
	Sundarpahari	10		10
Godda Total		20	20	40
Gumla	Bharano		5	5
	Bharno	10		10
	Gumla		10	10
	Sisai	10	5	15
Gumla Total		20	20	40
Jamtara	Fatehpur	10	5	15
	Jamtara	10	5	15
	Nala		10	10
Jamtara Total		20	20	40
Khunti	Arki	10	5	15
	Karra	10	5	15
	Murhu		10	10
Khunti Total		20	20	40
Latehar	Barwadih	10	10	10
	Latehar		10	10
	Manika	10	5	15
Latehar Total		20	20	40
Lohardaga	Bhandra	10	5	15
	Kairo	10	5	15
	Lohardaga		10	10
Lohardaga Total		20	20	40
Pakur	Amrapara	10		10
	Hiranpur		10	10
	Littipara	10		10
	Pakur		10	10
Pakur Total		20	20	40
Ranchi	Angara	10	5	15
	Bundu	10	5	15
	Namkum		15	15
	Tamar	10	5	15
Ranchi Total		30	30	60

Sahibganj	Barhait		10	10
	Borio	10		10
	Sahibganj		10	10
	Taljhari	10		10
Sahibganj Total		20	20	40
Saraikela	Chandil		15	15
	Kharsawan		15	15
	Kuchai	10		10
	Rajnagar	10		10
	Saraikela	10		10
Saraikela Total		30	30	60
Simdega	Kurdeg	10	5	15
	Sadar Simdega	10	5	15
	Thethaitangar		10	10
Simdega Total		20	20	40
West Singbhum	Chakradharpur		20	20
	Goilkera	10		10
	Goirkela		5	5
	Khuntpani	10	5	15
	Sonua	10	5	15
	Tonto	10	5	15
West Singbhum Total		40	40	80
Grand Total		320	320	640

Detailed sample distribution as per panchayat and village is given in Annexure 2

2.2 DATA COLLECTION METHODS

2.2.1 QUANTITATIVE DATA COLLECTION:

- Quantitative data was collected through a structured questionnaire-based household survey by a team of enumerators under the supervision of field supervisors, and support of data manager cum analyst.
- A total of 14 enumerators were engaged for data collection. The enumerators were from local area with fluency in local language. This helped in data collection as enumerators were versed with the local area, culture and language. Three of the experienced enumerators performed the role of field supervisors as well. Small teams were developed with 3-4 enumerators and a field supervisor for the purpose of data collection. A data manager cum data analyst supported the supervisors in the quality control of data collection.
- Computer assisted personal interviewing (CAPI) method was used for administer of the household survey using CsPro and smart phones.
- 2 days training programs for data collection team was conducted on 14th -15th January 2021 serving the dual purpose of field testing of tools and field practice of study tools.
- Daily download and review of the data collected was done to ensure quality control. Additionally, 5 percent of sample data was cross-checked by the field supervisors and SUTRA team comprising of three professionals.

2.2.2 QUALITATIVE DATA COLLECTION:

9 FGDs and 9 KIIs with various stakeholders such as project beneficiaries, SHGs, youth groups, PRI representatives were done in the following regions:

1. Kochedega, Simdega
2. Manjhi toli, Kochedega, Simdega
3. Charka Pathar, Kochedega, Simdega
4. Jampani tola, Nagar, Sisai, Gumla
5. Gokhulpur, Sisai, Gumla
6. Pandaria, Sisai, Gumla
7. Nagra, Kairon, Lohardaga
8. Pipra, Littipara, Pakur
9. Mohanpur, Littipara, Pakur

2.3 DATA ANALYSIS

Statistical software SPSS was used for data analysis. Data set from CAPI was exported in Ms- Excel. Data analysis started after a thorough checking and cleaning the data. Then cleaned data in MS Excel was exported to STATA. Analysis was conducted in the line of standard data analysis protocol for two arms sample studies which means, proportion and percentages were produced and reported. As a pre analysis work, substantial amount of work had been focused to develop a set of indicators using variables from the cleaned dataset so as to make the analysis process error free and robust. In other words, for a particular variable if the respondent choose not to respond per say, are excluded from the indicator as it would give a biased result if considered under the analysis. For binary indicators we presented the proportions and for continuous variables we presented the means for both the groups i.e. control and project. For each of the reported indicators, the analysis undertook robustness check and statistical significance test by using ordinary least square regressions and t-test to see whether the difference in mean is statistically significant or not. The significance level are marked using appropriate asterisk and corresponding notes in the results table. Last AOS i.e. 4th AOS data as reported in Last AOS report was used for comparison and assessment of change.

2.4 LIMITATIONS AND CHALLENGES FACED

The 6th AOS survey was executed in a time when the Covid-19 pandemic has not subsided and communities are still recovering to get back their economic conditions stable. Following were the challenges faced by the AOS team during the assignment.

- AOS study area was spread across 14 districts including project and control samples. Moreover these villages were largely remote with bad road conditions. Hence, it was challenging for the data collection team to cover such a vast study area in a short duration.
- The qualitative sample was a small sample and could capture limited reflections across the sites. However, since the researchers were from local area many of reflections could be noted during the interview time.
- Majority of the respondents used to respond to AOS in local language only. Though, we could tackle the issue with the engagement of local enumerators, the team found it challenging.
- Some of the study areas are disturbed with extremism. The study team had to take the support of local people in approaching some of the sample villages.

3 MAJOR FINDINGS

3.1 DEMOGRAPHIC ATTRIBUTES OF RESPONDENTS

The section describes the demographic attributes of the sample covered during the 6th AOS survey. Analysis of the demographic attributes of the project and control samples is undertaken to ensure that both samples are comparable and the only difference in the sample is the project treatment as a distinguishing factor between the both samples.

3.1.1 AGE

The team covered respondents from different age groups however, the focus was more to include adult members of the household who are dispensing most responsibilities at home and have a decision making authority. The age analysis of the sample shows that the average age of the respondents in project samples is 40.8 years and that in control samples is 41.6 years. The least aged respondent in both the samples is of 19 years and the oldest one is 77 years in project and 80 in control samples. Thus, right age group of respondents have been covered in both treatment and control samples.

Table 2: Age wise distribution in the sample in 6th AOS

Percentage of sample (%)		
	Project	Control
Average age of Respondents	40.8	41.6
Min Age	19	19
Max Age	77	80

3.1.2 RELIGION

Majority of the respondents in both samples are Hindu by religion, 73.4 percent in project and 66.8 percent in control samples. There are more Sikh respondents in the control sample (17.8 percent) than in the project sample (11.6 percent) while the percentage of respondents belonging to both Muslim religion (1.3 percent and 1.9 percent) and Christianity (13.8 and 13.4 percent) are almost the same in both project samples and control samples respectively. Although there is slight difference in the religious composition of the samples, both samples are comparable.

Table 3: Religion wise distribution of the sample in 6th AOS

Percentage of sample (%)		
Religion	Project	Control
Hindu	73.4	66.8
Muslim	1.3	1.9
Christian	13.8	13.4
Sikh	11.6	17.8

3.1.3 CASTE

The caste composition analysis of caste categories of the project and control samples affirmed that the control samples were comparable with the project samples. 91.2 percent, 1.2 percent, 4.4 percent and 2.8 percent of the project samples belonged to ST, SC, OBC and PVTG category respectively. Similar proportion of these

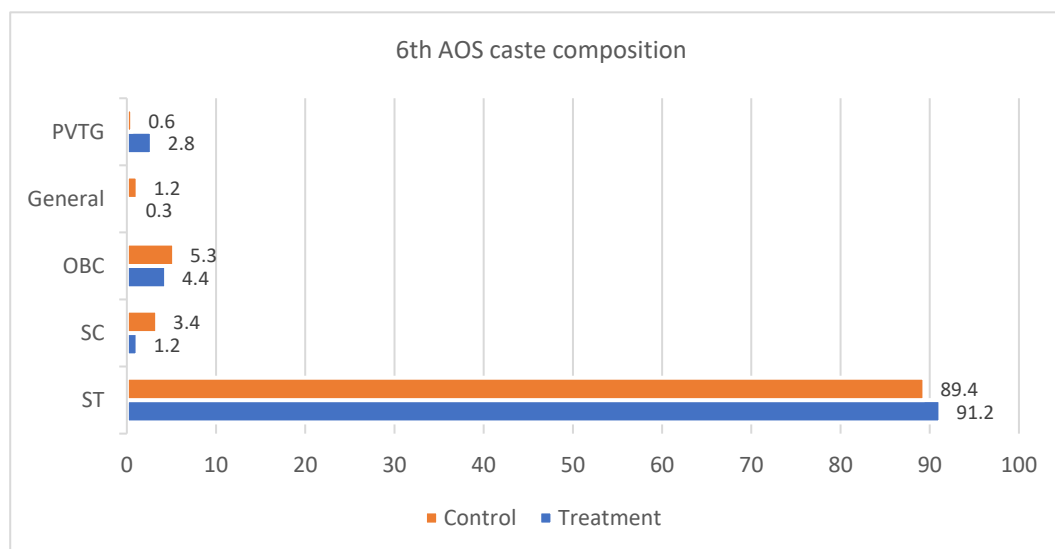
caste groups was found among the control samples also as 89.4 percent, 3.4 percent, 5.3 percent and 0.6 percent of the control samples belonged to these categories. A minimal percentage of the sample 0.3 and 1.2 percent was from the General category.

The caste composition of the sample was also similar to that in the 4th and 5th AOS. With 90 percent of the population belonging to the ST category, JTELP teams focus on working for the upliftment of the STs can be affirmed and shows the effectiveness of the targeting strategy deployed under JTELP.

Table 4: Caste composition

Percentage of sample (%)						
Social Category	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
ST	94.7	89.9	91.0	81.2	91.2	89.4
SC	1.3	2.9	1.5	4.2	1.2	3.4
OBC	0.3	5.7	5.0	11.8	4.4	5.3
General	0.0	0.9	0.0	0.9	0.3	1.2
PVTG	3.6	0.5	2.5	1.8	2.8	0.6

Figure 1: Caste composition of project and control sample in 6th AOS



3.1.4 GENDER OF HEAD OF THE HOUSEHOLD

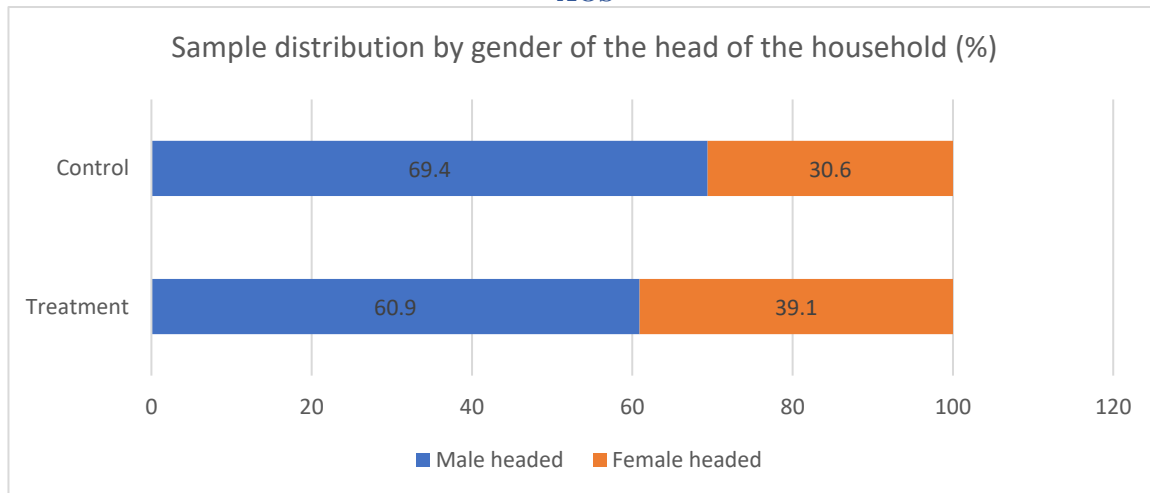
The state has about 13 percent of household who are female headed¹. The AOS surveys of 4th and 5th round also shows a similar proportion of household in their sample. The sample assessment of 6th AOS survey indicates that there are about 15 percent household who are female headed and rest are male headed household. Female respondents constituted 39.1 percent in project sample and 30.6 percent in control sample. While the project and control samples are fairly comparable in the 6th AOS.

¹ NFHS4-2015-16- Jharkhand

Table 5: Sample distribution by gender of the respondent

Percentage of sample (%)						
	4 th AOS		5 th AOS		6 th AOS	
Household head	Project	Control	Project	Control	Project	Control
Male headed	88.0	86.0	88.2	86.7	85.0	85.8
Female headed	12.0	14.0	11.8	13.3	15.0	14.2

Figure 2: Sample distribution by gender of the head of the household in project and control in 6th AOS



3.1.5 EDUCATION LEVELS

Analysis of education level of project and control samples revealed that still 26.6 percent of the respondents in project villages had no schooling. Only 14 percent completed primary school and 22.5 percent completed high school. The education level of respondents in Control sample is fairly different with more than 41 percent respondents having never had any schooling and 18.4 percent completed primary schooling and 17.8 percent completed high school. The proportion of respondents having completed Bachelors or above is 7.8 percent in project sample and only 2.5 percent in control sample. The table indicates that close to half of the sample household in project area have either studied till primary or have no schooling. Higher education seems very limited in the sample which also reflects the education scenario in Jharkhand. A Gender disaggregated information from secondary sources indicate that only 16 percent of women and 25 percent men aged 15-49 have completed their higher education.

Thirty-eight percent of women and 18 percent of men age 15-49 have never been to school. Higher education is very limited in Jharkhand. Only 16 percent of women and 25 percent of men age 15-49 have completed 12 or more years of schooling.

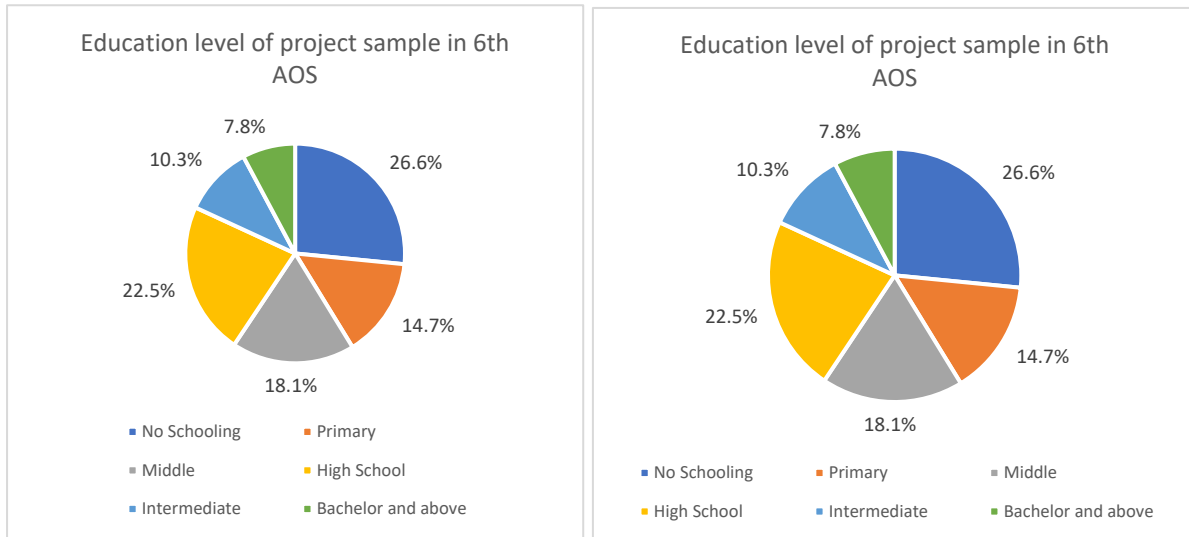
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Table 6: Sample distribution by Education Level

Percentage of sample (%)						
	4 th AOS		5 th AOS		6 th AOS	
Education level	Project	Control	Project	Control	Project	Control
No Schooling	15	21	38	42	26.6	41.2
Primary	27	23	19	18	14.7	18.4

Percentage of sample (%)						
Middle	26	18	17	18	18.1	12.8
Intermediate	8	6	8	5	10.3	7.2
High School	20	29	15	12	22.5	17.8
Bachelors or above	4	3	3	5	7.8	2.5

Figure 3: Education Level of Project and Control Samples in the 6th AOS



3.2 OCCUPATION & INCOME SOURCES

3.2.1 PRIMARY OCCUPATION

Jharkhand is considered to be an agrarian community and majority of household has regarded own farming as primary occupation. 96.6 percent of project household and 83.8 percent of control household said that own farming was their primary occupation. In last AOS also, 89.7 percent and 94.1 percent of project and control samples reported to have own farming as primary occupation. The second most followed occupation was farm labour/other daily wage labour with 1.3 percent respondents each depending on the same for their income.

Table 7: Sample distribution by Primary Occupation

Percentage of sample (%)				
Occupation	5 th AOS		6 th AOS	
	Project	Control	Project	Control
Own farming	89.7	94.1	96.6	83.8
Pension	-	-	0.3	0.0
Fishing/Aquaculture	0.3	0	0.3	0.0
Petty Trade/Small Shop	0.9	0.9	0.3	0.3
Farm Labour	2.7	0.9	1.3	2.8
Other Daily labourer	3.6	1.2	1.3	9.1
Own Enterprise	0	0.3	0.0	0.9

Skill labour	0.91	1.24	0.0	2.2
NTFP	-	-	0.0	0.3
Other	1.82	1.24	0.0	0.6

3.2.2 SECONDARY OCCUPATION

Major source of secondary income for the respondents are also farming as in both project and control samples it has been clearly articulated. Farm based labour are the second most important occupation both in treatment and control area. There is an improvement in households engaged in farm labour and livestock production activities which could be because of project interventions taken up in the region on livestock activities and MGNREGA work initiation through the VDF. 89 Pig, Poultry and Goat clusters have been formed cumulative till November 2020.

Table 8: Sample distribution by Secondary Occupation

Percentage of sample (%)				
Occupation	5 th AOS		6 th AOS	
	Project	Control	Project	Control
Own Farming	4.06	3.06	89.1	90.0
Remittance	0.37	0.0	0.3	0.0
Livestock Production	5.17	13.1	6.9	4.4
Pension	1.11	3.49	0.6	0.0
Fishing/Aquaculture	0.74	0.87	0.6	0.0
Petty Trade/Small Shop	2.95	6.99	0.3	0.9
Farm Labour	11.44	8.3	30.0	26.9
Handicrafts/Weaving	1.11	0.44	0.0	0.0
Other daily Labour	67.9	55.02	6.9	13.4
Own Enterprise	0.0	1.31	0.6	0.9
Skilled Labour	3.32	3.06	0.6	2.8
NTFP	0.0	0.87	0.0	0.0
Salary/Regular Job	1.48	3.06	0.6	0.0
Other	0.37	0.44	0.6	0.6

3.2.3 HOUSING AND SANITATION STATUS

The housing conditions seemed to have slightly improved in the project area compared to last year as about 8 percentage point higher number of households now have Semi-Pucca house compared to 5th AOS. The proportion of households living in Kutcha houses have also reduced by 7.9 percentage point in project area. However, the households who have Pucca house are nearly similar as in last year but has significantly improved if compared with 4th year AOS. This surely indicates that there has been improvement in the economic well-being indicators.

Table 9: Type of Housing

Percentage of sample (%)						
Housing	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Traditional/Kutcha	83	88	82	84	74.1	80.9
Semi Pucca	14	10	10	10	18.1	11.6
Pucca	3	2	9	7	7.8	7.5

Figure 4: Type of housing facility

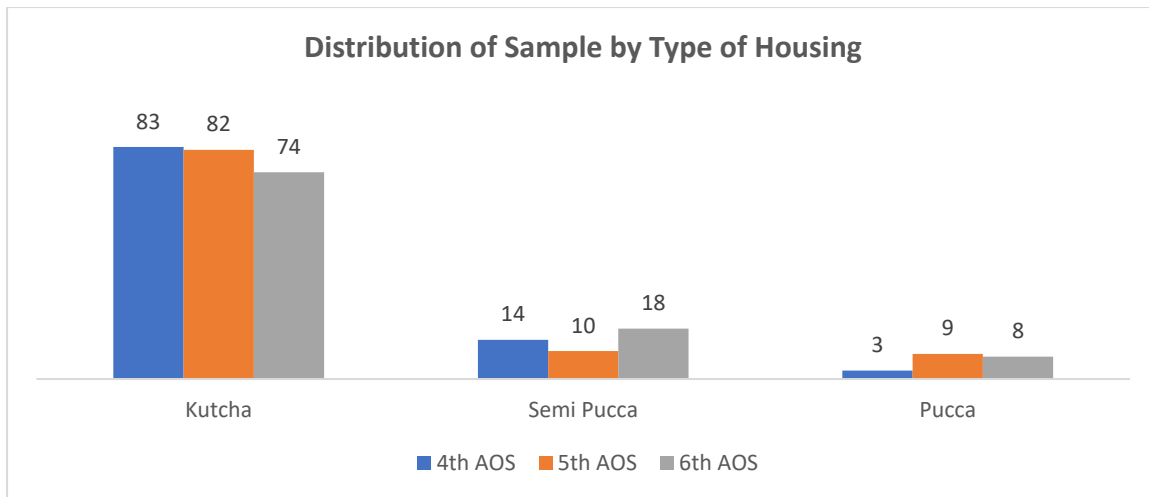


Table 10: House expansion and improvement in water supply & sanitation in last 12 months

Percentage of sample (%)						
Activity done in last 12 months	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
House expansion	29	9	32.0	22.4	45.6	29.1
Water supply and sanitation improvement	59	42	47.8	30	49.4	30.3

Higher proportion of project samples undertook house expansion in last 12 months than the control samples and the difference was highly significant. Similar trend was found in case of improvement in water supply and sanitation conditions. 49 percent of project samples reported to have improved their water supply and sanitation conditions while around 30 percent of control samples reported the same. Additionally, the proportion for house expansion has increased fairly in the project sample than that in the control sample over the last two years.

However, a difference across the years indicate that there is only about 2 percentage point difference in proportion of household from last year who have had infrastructure improvement in terms of water supply and sanitation services. It may thus be inferred that the project activities leading to access to finance have been a contributing factor to the slow and steady change in the economic well-being of project population but the welfare services are yet to become better.

3.2.4 ASSET PURCHASE

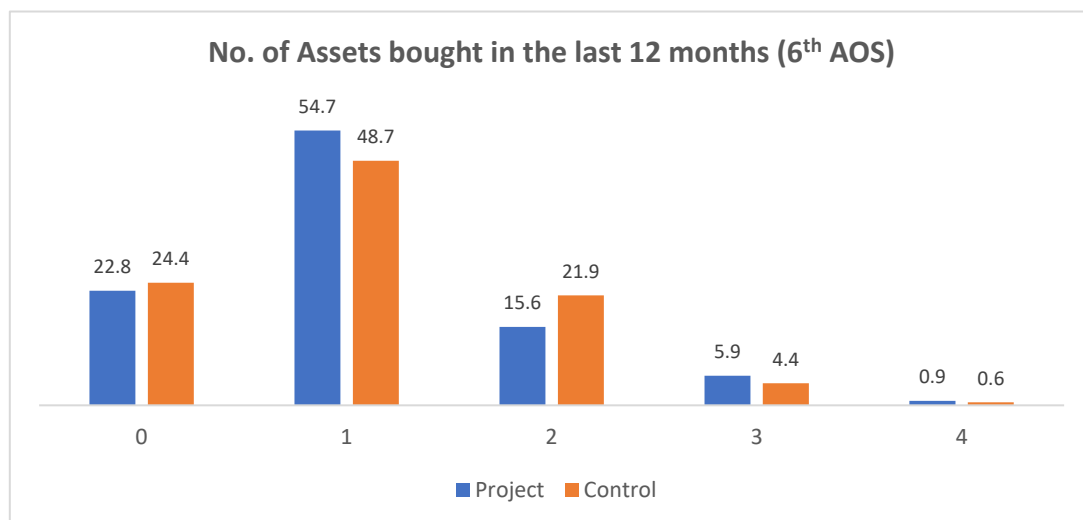
A relative increase has been observed in the purchase of bicycles in both the project and the control sample, compared to last 2 years. Purchase of two wheelers (motorcycles/scooter) has reduced and households with no assets have also reduced 34.5 percent and 36.8 percent in project and control respectively. It is interesting to observe that among all the assets people have bought higher number of mobile phones relatively as almost 31 percent household owned it which is the highest in proportion in the category. The purchase of other assets such as TV and jewellery (gold/silver) is comparable in the project and control samples but has increased compared to the last year. Purchase of electronics has not been captured in the 6th AOS and thus fair comparison cannot be made in respect of the same.

Table 11: Sample Distribution by purchase of assets in last 12 months

Percentage of sample (%)						
Asset purchased	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Bicycle	18	15	4.3	6	21.2	24.4
Motor cycle/Scooter	12	3	2.2	5.1	2.9	2.4
Television	7	2	0.3	1	9.1	9.4
Gold/Silver/Jewellery	10	4	0.3	1	1.3	0.9
Other assets/mobile phones	11	6	92.9	87	31.0	26.0
No single asset bought in last 12 months	42	70	-	-	34.5	36.9

In the 6th AOS, it was found that 55 percent and 49 percent of project and control samples reported to have purchased at least one asset, while in 5th AOS 99 percent and 98 percent of project and control samples reported the same. The decrease has been observed for both project and control samples. The sharp decrease in purchase of assets may also be due to the financial constraints brought upon by the loss of income due to the Covid 19 pandemic and related lockdown in the country.

Figure 5: No. of Assets bought in the last 12 months (6th AOS)



3.3 FOOD SHORTAGE AND OVERALL AVAILABILITY OF FOOD

3.3.1 FOOD SHORTAGE AND FOOD AVAILABILITY

The project samples faced lesser instances of food shortage than the control samples and only 13.7 percent of the sample faced food shortage during the year as compared to 18.4 percent in the control sample. The food security has also improved in both project and control samples compared to 5th AOS wherein 17.1 percent of the project sample and 22.7 percent control sample faced food shortage. Many of the households during qualitative consultation indicated that in the year 2020 Government of Jharkhand had taken several

initiatives to ensure timely and advance supply of PDS ration because of which household level food supplies were managed

Table 12: Shortage of food during the last 12 months

Percentage of sample (%)						
	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Experienced food shortage	12	34	17.1	22.7	13.7	18.4

Table 13: Status of availability of food as compared to previous year

Percentage of sample (%)						
Availability of food	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Improved	67	24	52.7	21.3	56.9	27.8
Same	32	62	40.0	66.7	37.2	37.8
Worsened	1	14	7.3	12.0	5.9	34.4

In terms of availability of food during last 12 months, a significant proportion of project samples (56.9 percent) reported improvement while only 27.8 percent of control samples reported the same. Proportion of project samples reporting same level food availability was similar. The proportion of project samples reporting decline in food availability was only 5.9 percent in project sample and almost 35 percent in the control sample. This reflects the improved availability of food among the project samples.

In comparison to last AOS as well, a slightly higher proportion of project and control samples reported improvement in overall food availability was lower in the current AOS. In 5th round of AOS, 52.7 percent and 21.3 percent of project and control samples reported improvement in overall availability of food during last 12 months respectively. Also the proportion of project sample with declined food availability has reduced in the project sample from 7.3 percent to 5.9 percent and increased greatly in the control sample from 12 percent to 34.4 percent.

This could be also attributed to the consumption of agriculture produce during last 12 months as most produce could not be sold out in the market because of Covid-19 pandemic.

3.3.2 PUBLIC DISTRIBUTION SYSTEM

The proportion of project samples possessing ration cards has remained more or less similar in this AOS as compared to last two AOS. The proportion in control sample has however decreased in comparison to last AOS.

Table 14: Possession of ration cards

Percentage of sample (%)						
	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Possess ration cards	73	70	88	83	83.1	66.6
Do not possess ration card	27	30	12	17	16.9	33.4

Table 15: Receipt of ration from govt. assigned outlets for public distribution

Percentage of sample (%)						
	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Received ration through PDS	92	81	92	91	98.9	97.7

Access to public distribution system (PDS) has increased in both project and control samples in comparison to last year and 98.9 percent project samples and 97.7 percent control samples reported to be receiving food grain through the PDS. The increase may be contributed to the efforts of the government to provide ration and essentials to the backward population during the COVID 19 pandemic.

As per focused group discussions in the field, public distribution system was a major support for the households at the time of Covid – 19 pandemic. 61 percent of those who do not possess ration cards in the project sample and 63.6 percent in control sample reported receiving ration during the COVID 19 period from April to October/November. Majority of the respondents also reported that they received additional rice and gram. However, they also reported that the distribution of these additional food items was not at a regular interval and they received 2-3 months' worth food stuff at a time.

3.3.3 QUALITY AND TYPE OF FOOD CONSUMED

Table 16: Quality and type of food consumed

Percentage of sample (%)					
Food type		5 th AOS		6 th AOS	
		Project	Control	Project	Control
Cereals	Improved	56.0	51.0	70.6	57.5
	Same	40.0	45.0	27.5	34.4
	Worsened	3.0	4.0	1.9	8.1
Vegetables	Improved	51.0	37.0	61.3	37.5
	Same	45.0	57.0	37.2	53.4
	Worsened	4.0	6.0	1.6	9.1
Pulses	Improved	41.0	24.0	50.6	30.9
	Same	50.0	66.0	47.5	59.7
	Worsened	9.0	10.0	1.9	9.4
Fruits	Improved	12.0	5.0	44.7	18.1
	Same	68.0	74.0	52.8	71.6
	Worsened	20.0	21.0	2.5	10.3
Milk	Improved	8.0	4.0	42.2	19.7
	Same	62.0	67.0	55.6	70.0
	Worsened	30.0	29.0	2.2	10.3
Eggs	Improved	16.0	7.0	37.8	15.9
	Same	66.0	77.0	60.0	74.7
	Worsened	18.0	17.0	2.2	9.4

It has been observed that there is an improvement in quality and type of food consumed by both the project and control samples. However, more number of project samples reported improvement in quality for all food groups than the control samples. The difference was found to be sharp in consumption of vegetables, pulses fruits, milk and eggs. JTELP intervention on vegetables, pulses, livestock and poultry may be the contributing factor for this improvement. In comparison to last AOS as well, all food categories have shown improved availability for the project samples with little to negligible change in the control samples.

3.4 PROJECT PARTICIPATION

3.4.1 MEMBERSHIP IN COMMUNITY INSTITUTIONS

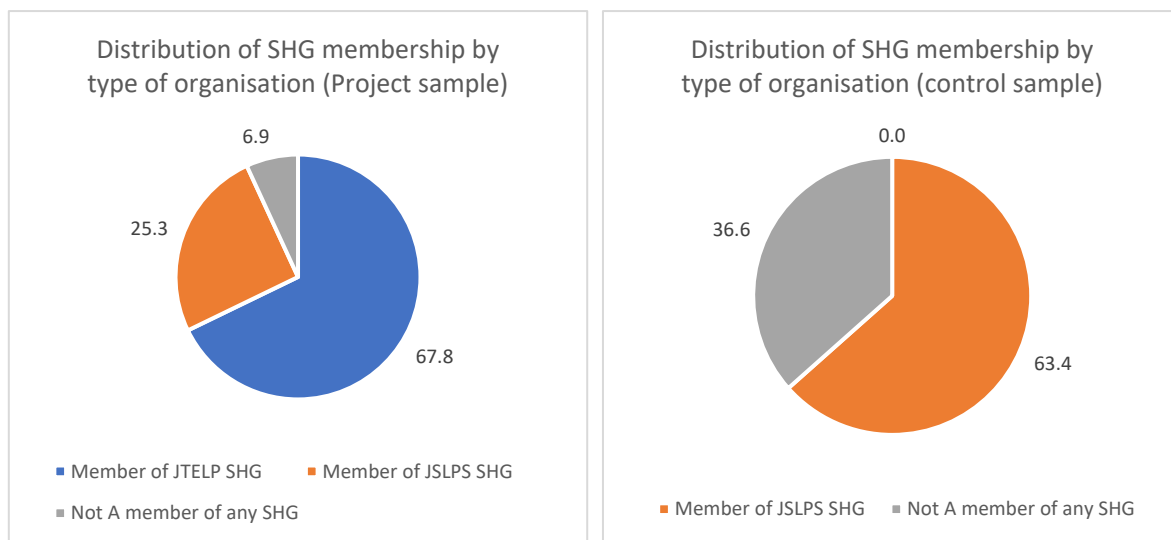
In the 6th round of AOS, there has been increase in SHG membership in both project and control samples. Although the proportion of project samples with SHG membership were fairly more in the last AOS as well the incremental increase is of 10 percent in project samples and only 7 percent in control samples this year.

Table 17: Membership in SHGs

Percentage of sample (%)						
	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Membership in SHG	77.0	55.0	82.6	56.4	93.1	63.4

Both project and control samples reported that due to pandemic related restrictions members were not able to follow their regular routine of meetings. In most of the locations, project functionaries reported that SHGs have been handed over to JSLPS and were in transitional phase. After partial removal of Covid-19 related restrictions, JSLPS team was trying to regularize the meeting and saving practices of the group

Figure 6: Distribution of SHG membership by type of organisation in 6th AOS



In the current AOS, among those who were part of SHGs, 67.8 percent of the samples were part of JTELP-SHGs and 25.3 percent were part of Jharkhand State Livelihood Promotion Society (JSPLS) SHGs. About 7 percent of the sample did not have any SHG membership. In the control samples, the proportion of JSLPS-

SHG membership was 63.4 percent while almost 36.6 percent of the sample reported not being part of any SHG.

3.4.2 GROUP MEMBERSHIP

Various types of community institutions have been promoted under the projects such as SHGs, Youth clubs, Kisan club, Village Development Committees, etc. The highest participation of project sample was observed in Producer Groups (18.1 percent), Youth groups of JTELP (14.7 percent) followed by livestock groups (10.9 percent) while this proportion was almost negligible in the control sample. The proportion has also increased in comparison to the 5th AOS for all the three groups. The proportion of sample who do not have membership in any group is 35.3 percent in control group whereas it is only 5 percent in project group.

The efforts of the project to encourage participation in different groups is thus evident from the increasing proportion of the sample being part of community institutions in the project area.

Table 18: Participation in different groups

Percentage of sample (%)				
Project programme	5 th AOS		6 th AOS	
	Project	Control	Project	Control
Youth Group JTELP	8.1	0.9	14.7	0.0
Youth Group NYK	1.9	0.9	5.0	0.9
Producer Group	0.9	0.6	18.1	0.3
Federation/Producer Company	-	-	0.6	0.3
Marketing Group/Cooperative	-	-	1.9	0.3
NRM Group	-	-	0.9	0.0
Livestock Cluster	3.4	0.3	10.9	1.3
Vegetable Cluster	1.24	0.6	5.6	0.9
Nutrition Garden Cluster	0.3	0.3	1.9	0.6
Not member of any group	0.9	60.3	5.0	35.3

Qualitative consultations also brought out instances of involvement of the group members in various activities. *In many locations members of Youth clubs have initiated economic activities. Navyuvak Sangh of Nagar Panchayat in Sisai block of Gumla district has started small tent house services by investing 45,000 INR out of the JTLEP grant to cater village level requirement. The group has purchased plastic chairs, carpets, tables, shamiana and utensils. Due the pandemic and restrictions on gatherings, the demand for tent house services was much lower during the last 12 months. The members also feel that they do not have adequate quantities of various items required in village level functions.*

The same group has also initiated a nursery business in January 2020. Two three members received papaya nursery related training at Ramakrishna Mission, Ranchi and sowed papaya seed in 40,000 polythene tubes. The papaya seeds were purchased from NSC. Navyuvak Sangh did not succeed in raising nursery upto transplantable age as plantlets died at the age of 25-30 days. TSA was also not able to provide on field handholding support due to Covid related restrictions.

The Village Development Fund (VDF) in Nagra village in Kairon block of Lohardaga district has been of great help for the farmers. Using 50,000 INR from the VDF, 15 members collectively purchased 15 bags of (approx. 50 kg each) good quality potato seed at the rate of 1870 INR/bag. The price of same quality potato seed in local market was 40 INR/Kg and by purchasing collectively they were able to save 1950 INR. In 3 months they harvested on average around 7 bags of potatoes of which 3 bags were sold for 2500 to 3,000 INR and balance has been kept self-consumption.

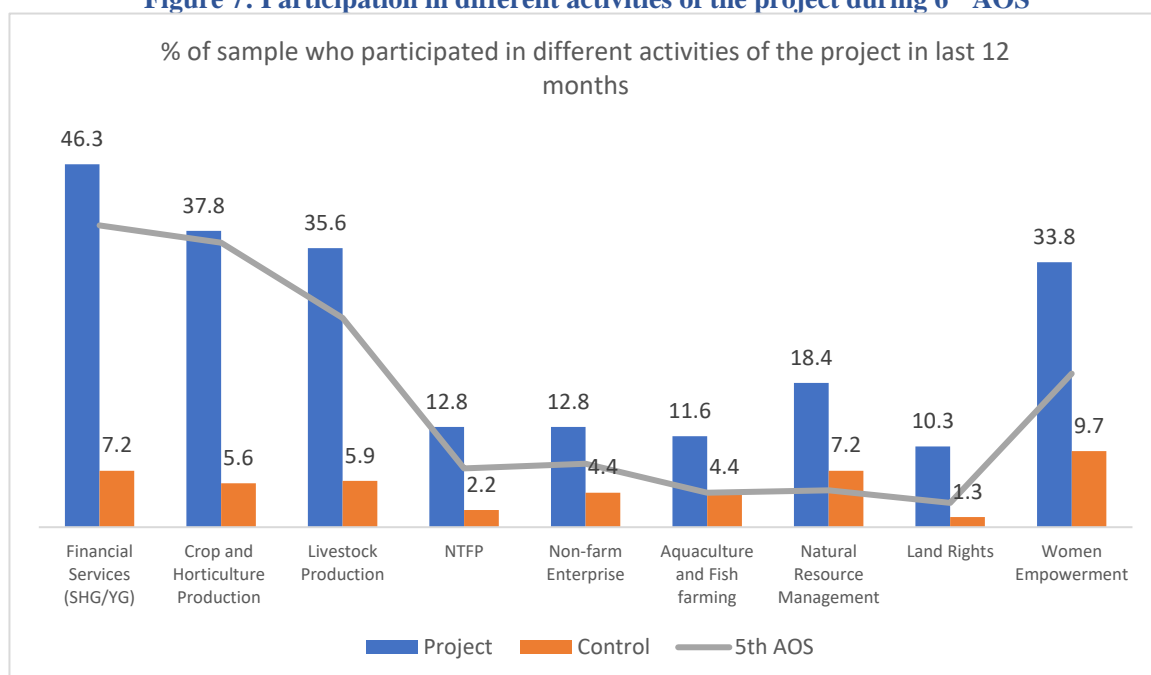
3.4.3 PARTICIPATION IN PROJECT PROGRAMMES

Participation in programme activities has considerably increased during 6th AOS in comparison to 5th AOS. Highest participation was reported in SHGs and Youth Groups by 46.3 percent of the project sample followed by 37.8 percent in crop and horticulture production and 35.6 percent in Livestock production. Lowest participation was in Land rights programmes and fisheries and aquaculture activities. The low participation could also be due to the lower number of programmes conducted under this topic.

Table 19: Participation in programme activities

Programme activity	Percentage of sample (%)					
	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Financial Services (SHG/YG)	75		38.5	26.4	46.3	7.2
Crop and Horticulture Production	64		36.3	12.7	37.8	5.6
Livestock Production	47		26.7	7.6	35.6	5.9
NTFP	13		7.5	2.1	12.8	2.2
Non-farm Enterprise	5		8.1	2.7	12.8	4.4
Aquaculture and Fish farming	26		4.4	3.9	11.6	4.4
Natural Resource Management	28		4.7	2.7	18.4	7.2
Land Rights	24		3.1	2.7	10.3	1.3
Women Empowerment	68		19.6	3.9	33.8	9.7

Figure 7: Participation in different activities of the project during 6th AOS



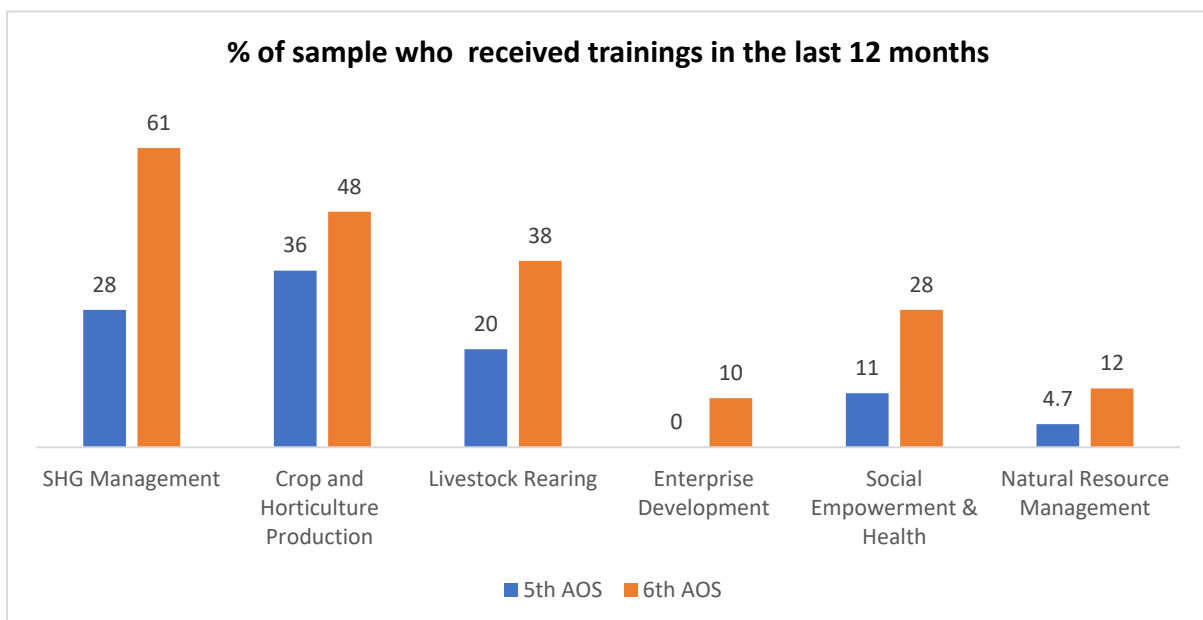
3.4.4 TRAININGS

The participation in trainings has increased as compared to the 5th AOS. Top most topic on which treatment beneficiaries had received training is SHG Management which is 61 percent in project area) followed by crop & horticulture production (48 percent) and livestock rearing (38 percent). Receipt of training on other topics such as enterprise development and management, and natural resource management was found to low. It is recommended that JTELP should focus efforts on the trainings in these two programmes.

Table 20: Trainings received

Percentage of sample (%)						
Training topic	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
SHG Management	65		28	15	61.0	3.0
Crop and Horticulture Production	74		36	5	48.0	2.0
Livestock Rearing	47		20	7	38.0	5.0
Enterprise Development	-	-	-	-	10.0	0.0
Social Empowerment & Health	56		11	3	28.0	1.0
Natural Resource Management	29		4.7	2.7	12.0	1.0

Figure 8: Trainings received during 6th AOS



During a KII, Sunita Oraon of Nagra village in Kairon village of Lohardaga district told that members of her SHG groups have received training on SHG management and various aspects of crop cultivation. In December 2020, they received training on application of sustainable practices in vegetable cultivation such as preparation of *jivamrita*, *ghanjivamrita*, *agnishtra*, *brhamastra* etc. formulations for soil fertility improvement and insect & pest control.

FGD with beneficiaries confirms that training and guidance are required to learn and practice improved crop and horticulture production (source: FGD with beneficiaries in Saraikela- Kharswan district).

FINANCIAL INCLUSION

3.4.5 BANK ACCOUNT AND SAVINGS

Table 21: Savings and bank account

Percentage of sample (%)						
	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Have Bank Account	98.0	85.0	95.0	92.0	96.6	90.3
Possess Savings	96.0	95.0	84.0	73.0	79.4	65.3

Comparison of responses on availability of any savings and bank account in two rounds of AOS revealed that proportion of respondents having bank account remained more or less same in both project and control samples. On the contrary the decreasing trend from last year continued this year as well in terms of savings for both sets of samples. In 5th AOS 84 percent of project samples reported to have savings, while in 6th AOS the proportion decreased to 79.4 percent. A similar trend was observed in the control sample as well where the proportion decreased from 73 percent in 5th AOS to 65.3 percent in 6th AOS.

Table 22: Mode and means of savings

Percentage of sample (%)						
Mode of saving	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Saving at bank	89.0	76.0	94.0	87.0	94.1	89.5
Savings with SHG	72.0	36.0	58.0	40.0	25.6	10.5
Savings with Post Office	5.0	7.0	1.0	1.0	3.9	5.3
Savings with other agency	7.0	2.0	2.0	0.0	3.1	3.3
Savings in cash	49.0	32.0	65.0	60.0	50.0	50.7

The analysis of savings mode revealed that savings at bank was the top most preferred source in both rounds of AOS and among both sets of samples. The second preferred savings was in cash form with 50 percent of the respondents in both project and control samples opting for the same. The next preferred mode was savings in SHGs. More proportion of project samples reported to save at SHG than the control samples with 25 percent of project sample and 10 percent of control sample opting for the same. This finding was in line with the membership proportion of project and control samples as discussed in previous section. However, though 93 percent project samples reported to have membership with SHGs, only 25 percent reported to save at SHGs.

There is also a sharp decline from the 5th AOS where 58 percent of Project and 40 percent control samples saved through SHG. This points out at the need to focus on the functioning of SHGs and encourage more savings by the members.

Savings with Post Office and other agencies is minimal in both project and control samples.

3.4.6 ACCESS TO CREDIT

In the 6th AOS 14 percent of project samples and 5 percent of control samples reported to have taken loan.

Figure 9: Loans availed during last year 6th AOS

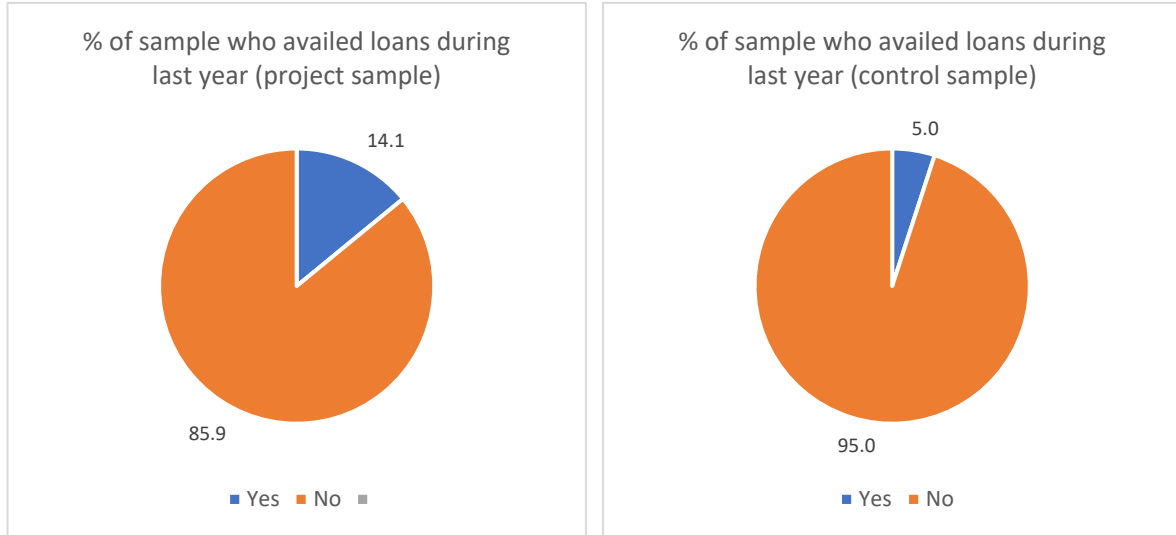


Table 23: Sources of loan

Source of loan	Percentage of sample (%)	
	Project	Control
Bank	53.3	25.0
SHG	15.6	43.8
Post Office	0.0	0.0
MFI	22.2	12.5
Other Agency	15.6	25.0
Informal	31.1	25.0

The most preferred source for loans was through Banks, followed by Micro Finance Institutions (MFI). Proportion of Loan from SHG was found to be poor in case of project samples in comparison with the high proportion of membership of project samples with SHGs. This indicates that the SHGs are not being properly used for accessing savings and credits and need to be further promoted for the same and their reliance amongst the masses increased. The average loan amount availed was Rs 15,844 in project sample with a minimum of Rs 500 to a maximum of Rs 50,000. The average loan amount in control samples was Rs 13,375.

3.4.7 ACCESS TO INSURANCE

Table 24: Access to Insurance

Access to Insurance	Percentage of sample (%)					
	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Yes	14.0	8.0	20.0	20	11.6	1.6
No	86.0	94.0	80.0		88.4	98.4

Decline in the proportion of respondents accessing insurance by both set of samples was found in the current AOS compared to last AOS. Project samples who had insurance policy decreased from 20 percent in last AOS to 11.6 percent in current AOS and only 1.6 percent of control. The quantum of decrease was found to be more in case of control sample than among the project samples.

3.5 KNOWLEDGE AND ADOPTION OF IMPROVED PRACTICES

The knowledge and adoption of improved agricultural practices showed that the knowhow and adoption of improved paddy cultivation practices such as DSR or line sowing among the project samples was the most understood and demonstrated by almost 90 percent of the farmers. The second most tried activity was improved vegetable cultivation with 36.9 percent of project farmers having knowledge about the practices. Out of those 95 percent, reported to have adopted the practice. Knowledge on improved livestock practice also showed similar reports with 35.9 percent of project farmers having knowledge about the same and about 95.5 percent adopting them. Knowledge about practices like mango plantation was reported by minimal number of both project and control samples. The results are more or less consistent with that of the last AOS. There were reported exposure in control location because of several initiatives being carried out by JSLPS as a result of which the control sample also showed instances of knowledge and adoption of the improved practices.

Table 25: Knowledge and adoption of improved practices (6th AOS)

Percentage of sample (%)								
	DSR/Line sowing		Improved vegetable		Improved Livestock		Other Cultivation	
	Project	Control	Project	Control	Project	Control	Project	Control
Knowledge	55.9	34.4	36.9	31.3	35.9	32.2	19.1	19.2
Tried	100.0	87.3	94.1	87.0	97.4	96.1	93.4	81.3
Think useful	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Adopted	89.4	72.9	94.6	65.5	95.5	96.0	98.2	79.0

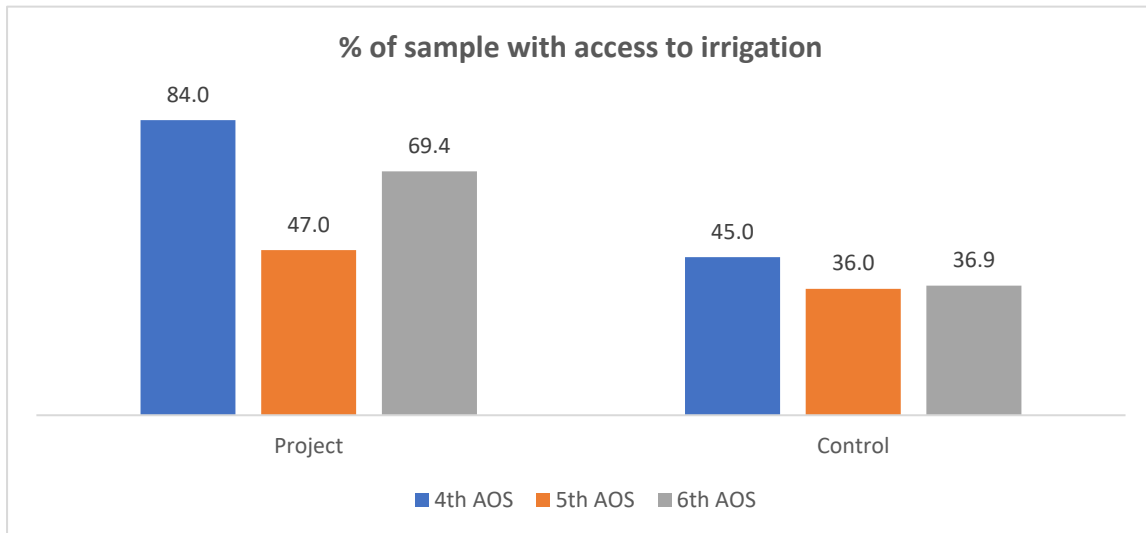
Vishranti Beg of Kochedega in Simdega block has adopted vegetable cultivation in her 3 acre upland. She started vegetable cultivation 3 years back when a bore well was dug and solar irrigation system was installed in her field by ATMA, Simdega. Over time she has cultivated vegetables using seed and other agriculture input provided by JTLEP and ATMA. During summer of 2020, she was not able to sell all the produce during lockdown and incurred heavy loss. Then in monsoon season she again cultivated various vegetables and this time she earned around 80,000 INR. In winter she cultivated tomato and cauliflower on 2 acres of her land and earned about 1,20,000 INR. For the summer of 2021 she has planted watermelon, tomato, cucumber and other creepers from which she is expecting to earn an estimated income of 1,50,000 INR. Vishranti Beg says she is getting higher production and thus increased income with more experience. With expansion of area under vegetable cultivation, she has also started employing wage labour and in last 3 months has paid around Rs.20,000 as wages.

Rupesh Kullu of Charka Pathar, Simdega block cultivates vegetables in around 3 acres of upland. He has got one bore well and solar irrigation system installed in his field by ATMA, Simdega. He was cultivating vegetables in just 1 acre land but with borewell and solar powered irrigation support he has expanded the area to 3 acres. For last 3 years, he is cultivating various types of seasonal vegetables over the whole year and in last 3 months, he earned around 60,000 INR by selling vegetables. For summer season of 2021, he has planted tomato, brinjal, bottle gourd, bitter gourd, watermelon, cucumber and other vegetables and is confident of earning 25,000-30,000 INR per month. Regular cash income from agriculture has helped him in providing better education to his children and putting them through college.

3.6 AVAILABILITY OF IRRIGATION

The households with access to irrigation facilities has increased in the project sample whereas in the control sample it has remained constant in comparison to last AOS. Both project and control samples have reported the use of irrigation sources such as ponds and shallow tube wells. Access to irrigation was found to be much higher in the project samples (69.4 percent) than the control samples (36.9 percent).

Figure 10: Access to Irrigation



Of the samples who reported to have used irrigation facilities in last 12 months, 66.9 percent used ponds and shallow wells for irrigation in comparison to 70 percent in control samples. Both samples used irrigation for approximately 40 days in the year and average area irrigated by project farmers was 2.45 acres and that by control farmers was 1.59 acres. This indicated better access to irrigation among the project samples than the control samples.

Over 90 percent of the farmers in both project and control samples used pumps to lift water for irrigation and of those 27.7 percent used a pump provided by the project.

Table 26: Usage of irrigation in 6th AOS

	6 th AOS	
	Project	Control
Used pond/shallow well for irrigation (% of sample)	66.9	70.6
No of days used irrigation	39.9	39.7
Area irrigated (acre)	2.5	1.6
Used pump to lift water for irrigation (% of sample)	94.4	92.9
Used Pump for irrigation supplied by JTELP (% of sample)	27.7	0.5

3.7 PRODUCTION AND INCOME FROM VARIOUS SOURCES

3.7.1 AGRICULTURE

3.7.1.1 LANDHOLDING

The ownership of cultivable land in both project and control samples in 6th AOS is consistent with the composition in the 5th AOS and only slightly different from that in 4th AOS. The average land area however has decreased from 2.9 to 2.7 acres in project samples and from 3.0 to 1.7 acres in control samples.

In comparison to last AOS, percentage of samples with leased land have decreased distinctly in the 6th AOS. The percentage of samples with leased land was 43.0 percent in project samples in 5th AOS which has decreased to 4.4 percent. Similarly in control samples, it has decreased from 52.0 percent to 2.2 percent. The average land area leased was similar in both the AOS.

Table 27: Cultivable land availability own and leased

	5 th AOS		6 th AOS	
Land ownership	Project	Control	Project	Control
% of samples own cultivable land	99.0	94.0	98.8	94.7
Average own cultivable land area per family (acre)	2.9	3.0	2.7	1.7
Land lease				
% of samples with lease land	43.0	52.0	44.0	42.0
Average leased cultivable land area per family (acre)	1.5	0.9	1.3	1.2

3.7.1.2 AREA UNDER VARIOUS CROPS

Almost 100 percent of both project and control samples with cultivable land were engaged in paddy cultivation similar to last AOS. However, proportion of farmers doing both maize and vegetables had decreased in the 5th AOS but has subsequently shown an upward trend and increased to 42 percent and 48 percent respectively. The promotion of vegetable clusters and additionally agriculture interventions under JTELP could be the reason for this increase in area of project samples growing these crops.

The percentage of samples growing oilseeds has remained the same as last AOS in project samples with an average area of 1.1 acre per family with an increase from just 0.4 acres in last AOS. The percentage of control samples has however increased from 22 percent to 28 percent with average area 0.8 acres per family to an increase from 0.3 acre in last AOS.

The percentage of samples growing pulses has decreased in project as well as control areas. The decrease is however extremely significant in control than in project samples.

Table 28: Samples growing various crops

	Percentage of sample (%)					
	4 th AOS		5 th AOS		6 th AOS	
Crop	Project	Control	Project	Control	Project	Control
Paddy	99.0	95.0	99.0	99.0	99.1	98.7
Maize	41.0	26.0	36.0	33.0	42.1	27.7

Oilseed	37.0	14.0	41.0	22.0	41.1	28.7
Pulse	52.0	28.0	35.0	23.0	25.9	9.6
Vegetables	72.0	32.0	32.0	22.0	48.4	19.1
Other	-	-	8.0	2.0	7.9	9.2

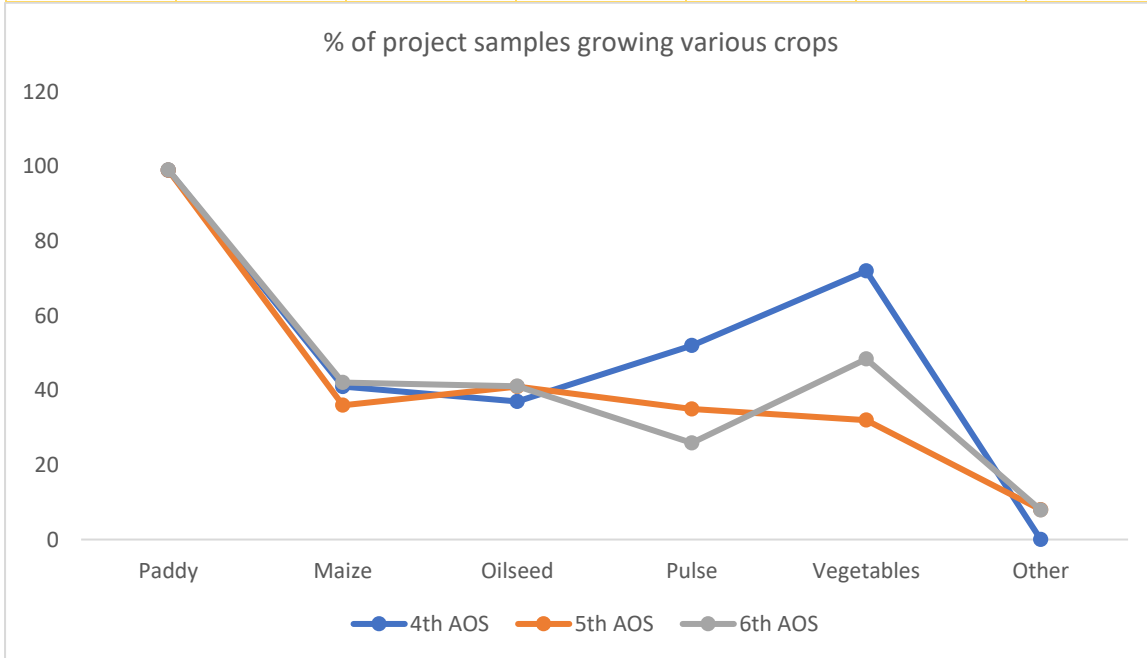
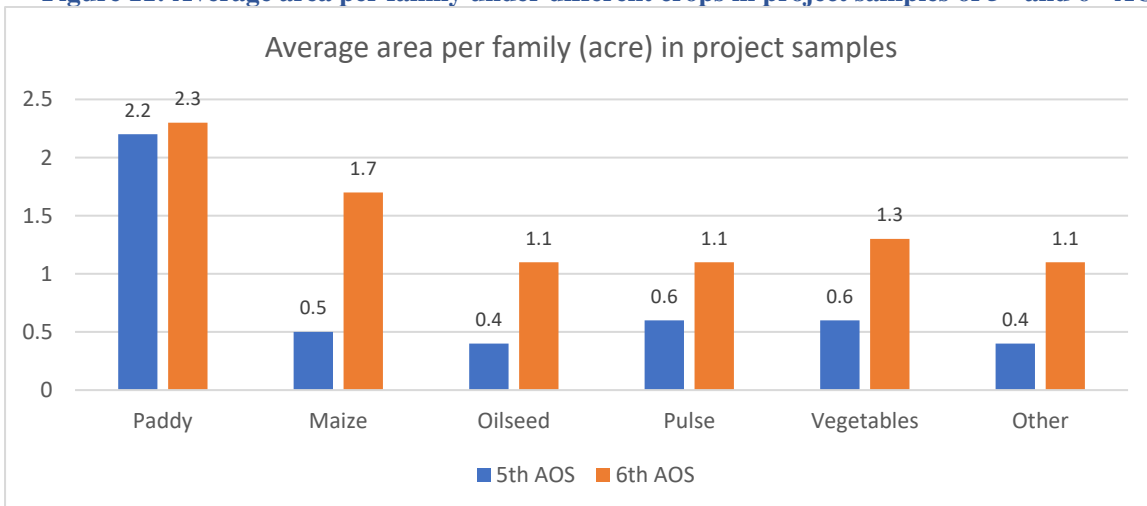


Figure 11: Average area per family under different crops in project samples of 5th and 6th AOS



The average area under vegetables for the project samples have grown during the 6th AOS and it is also in line with the recent reports in Jharkhand increasing adoption of vegetable cultivation.

The production of vegetables made up the largest share of the total cropland under cultivation in the Indian state of Jharkhand measuring 298 thousand hectares in fiscal year 2020. The second largest share of plantation area was taken up by the production of fruits which constituted about 103 thousand hectares that year- Estimated cultivation area of Jharkhand in Financial Year 2020, by crop type (in 1,000 hectares)²

² <https://www.statista.com/statistics/1083076/india-crop-plantation-area-in-jharkhand/>

3.7.1.3 PRODUCTION AND INCOME FROM VARIOUS CROPS

Average productivity of paddy is 11 Quintal/Acre in project area. It has increased from 4th to the 6th AOS in the project samples while it has declined in the control samples. This may be a result of the agriculture interventions undertaken by the JTELP for paddy production. The average productivity of maize had decreased in the 5th AOS due to late rainfall and attack of the Fall Army Worm. In the 6th AOS, with sufficient and timely rainfall, the productivity has increased in both project and control samples. The average productivity of oilseeds, pulses, vegetables, and other crops has stayed more or less constant from the 4th to the 6th AOS in project samples however had decreased in the control samples except in the case of vegetables.

Table 29: Average productivity of different crops (quintal/acre)

Production (Qtls/acre)						
Crop	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Paddy	9.9	7.9	10.5	9.0	11.8	6.5
Maize	10.1	5.7	6.6	5.8	9.7	9.0
Oilseed	1.8	7.4	3.1	2.8	3.2	3.0
Pulse	2.0	6.0	2.5	2.4	2.8	2.2
Vegetables	17.7	17.5	24.3	23.0	24.5	22.1
Other	-	-	27.2	13.3	28.6	19.2

As per the State Agriculture Plan³ the cultivable area is estimated around 41.80 lakh hectares out of which the net sown area is 18.08 lakh ha in 2011-12 with a cropping intensity of 128%. Subsequently, in last 6-7 years there has been a lot of irrigation infrastructure development and technology initiative that has taken place as result of which that has been an increase in the gross cropped area. The cropping intensity in the sample area is about 154.7 percent which is because of residual moisture content for the high rainfall year in 2019 and a series of seed distribution initiatives undertaken in the project region.

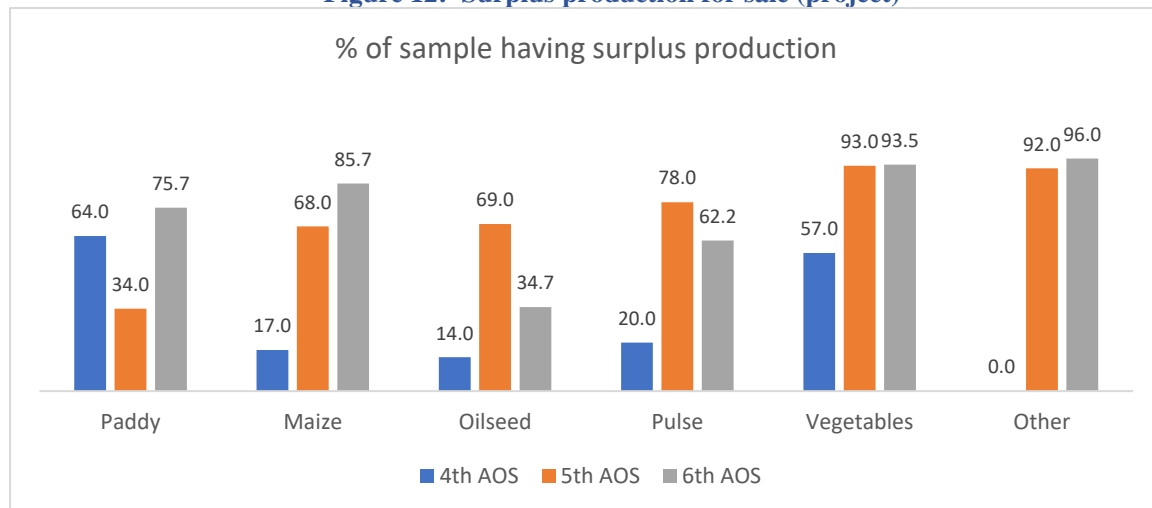
Table 29.1: Cropping Intensity and Area under crops

Cropping Intensity			
	Project	Control	Grand Total
Total Cultivated Area Kharif (Acres)	796.9	486.7	1283.9
Total Cultivated under Rabi (Acres)	297.9	150.2	448.1
Total Cultivated under Summer (Acres)	138.5	87.7	226.2
Gross Sown Area	1233.3	724.7	1957.9
Cropping Intensity (%)	154.7	148.8	152.5

³ State Agriculture Development Plan 2008-09 to 2011-12

As can be seen from the figure below, the percentage of surplus production for project samples has increased in case of paddy and maize. The productivity had decreased for paddy in the 5th AOS due to the low rainfall during the 2018 kharif season. In the 6th AOS the production has revived to an increasing trend. The productivity remained the same in vegetables and other crops; and decreased in oilseeds and pulses. In the control samples, the productivity has decreased or remained constant for all the crop categories with the exception of other crops.

Figure 12: Surplus production for sale (project)



In terms of income from the sale of surplus, all the crop categories assessed have shown a sharp increase with pulses and vegetables demonstrating almost double the average income in comparison to that of 5th AOS. The income for surplus production has also increased in the control samples but is far less in comparison to the project samples.

Increased income from agriculture has positively impacted the saving behaviour of the women members. Sunita Oraon of Nagra village in Kairon village of Lohardaga district told that she earned and had deposited 45000 INR in her bank account from the income from vegetable cultivation. Other members of her group also had saved Rs.10,000 on average.

Table 30: Income from surplus sale in INR

Average Income (INR)						
Crop	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Paddy	16665.0	8255.0	22435.1	12741.3	27293.7	15023.2
Maize	812.0	524.0	2991.5	679.6	3344.1	2007.0
Oilseed	1777.0	371.0	1091.6	247.8	2264.6	1542.1
Pulse	3044.0	1432.0	2455.9	306.9	5374.9	4584.6
Vegetables	7751.0	2176.0	6603.4	2459.8	14078.4	11411.8
Other			4762.9	50.3	3410.8	2279.8

3.7.1.4 INCOME FROM AGRICULTURE

The net as well as total income has drastically improved in the 6th AOS as compared to the 5th AOS. Net income has increased from 1,682.5 INR in the last AOS to 39900 INR this AOS. Significant difference in

total income and net income from agriculture was found between project and control samples as well. Total income from agriculture among the project samples was about 50% more than that of control samples.

Looking at the data from 5th and 6th AOS it can be said that income from agriculture has improved significantly resulting in better food security in the project samples. Most often tribal farmers sell their food grains under distress condition and therefore, the income figure from agriculture is very low. However, with the project intervention in addition to higher marketable surplus, farmers are also getting better prices for their produce.

Table 31: Income from Agriculture

Average Income (INR) Annually				
	5 th AOS		6 th AOS	
	Project	Control	Project	Control
Net income from Agriculture (Total Income- Production cost)	1,682.5	-4,908.8	39,900.1	25,803.5
Total income from Agriculture (Crop production+ Additional Income post-harvest)	19,229.4	7,764.5	56,630.3	36,856.9



Raimati Devi, Manjhi toli, Kochedega, Simdega



Group Papaya Cultivation, Sisai

3.7.2 LIVESTOCK PRODUCTION

3.7.2.1 FISHERY

Percentage of household doing fish cultivation is very less as compared to last AOS. This could be because the field survey was conducted in January-February months when majority of fish has been harvested and very little harvest was remaining in the pond. The average quantity of fish per family has also decreased sharply and was observed to be only 5.2 Qtls per family i.e. reduced to less than half of that in the 5th AOS.

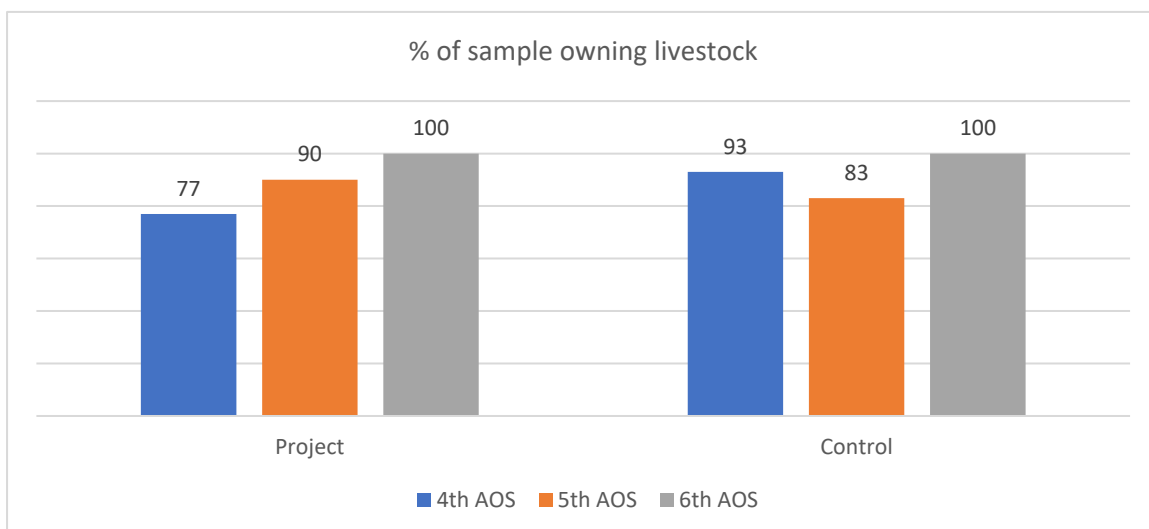
Table 32: Income from fish farming

Average Income (INR)						
	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Household involved in fish farming (% of sample)	26	3	4.35	1.82	3.44	0
Average quantity of fish of Fish Harvest /Year	1.59	-	12.4	3.0	5.23	-
Value of remaining fish in pond per family (INR)	-	-	36,358	13,086	25,318	-

3.7.2.2 LIVESTOCK

The increasing trend in livestock ownership continued and all 100 percent of the project sample have reported owning livestock in the 6th AOS. Similarly, 100 percent of respondents in control sample also reported ownership of livestock. Livestock support provided under the JTELP might have contributed to the above increase. The increase in livestock ownership was found to be in sync with more proportion of project farmers reporting livestock production as their secondary occupation as explained in a previous section.

Figure 13: Livestock ownership



There is significant increase, almost double, in the percentage of project sample owning livestock (pig, goat and poultry) however, there is little to no increase in the income from them. The proportion of project sample

owning pigs is more or less the same and the income has only increased by 1500 INR Annually. In control samples as well, ownership of pigs has remained the same and income has increased by 700 INR Annually. In goat and poultry, the sample owning these livestock has increased by 10 percent individually. The income from goats has increased from 5231 INR in 5th AOS to 5659 INR in 6th AOS. Income from poultry has increased from 2922 INR to 5058 INR

The qualitative feedback from the field has also indicated low income from livestock. Some of the reasons being high level of mortality and lack of animal health and veterinary services at the village level. The recent Pashu Sakhi initiative and handholding support being provided to farmers for livestock rearing is expected to change this scenario and provide more income to the farmers.

Table 33: Income from Livestock

Livestock	5th AOS				6th AOS			
	Project		Control		Project		Control	
	Income	% sample owning	Income	% sample owning	Income	% sample owning	Income	% sample owning
Pig	10490.0	23.0	3235.0	10.0	11991.3	24.4	4037.0	9.7
Goat	5231.0	39.0	3919.0	23.0	5659.8	51.9	4115.4	32.5
Poultry	2922.0	43.0	962.0	22.0	5058.3	46.3	2270.6	29.4

3.7.3 WAGE LABOUR

3.7.3.1 EMPLOYMENT GENERATION AND JTELP

Almost 50% of the project samples (overall as well as females) reported that their wage income had gone up significantly and more than 30% felt their income has gone up moderately. Whereas only 6 percent overall and 9 percent of females felt that their income had gone up either significantly or moderately. Only 9 percent reported that wage income had reduced.

Table 34: Wage income trend

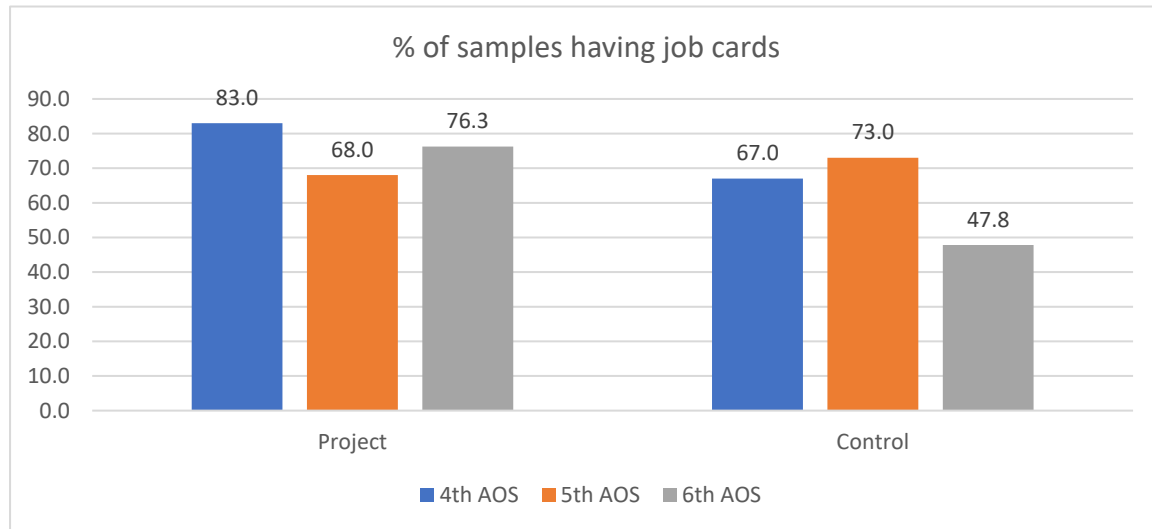
Trend	Percentage of Sample %							
	5th AOS				6th AOS			
	Overall		Female		Overall		Female	
	Project	Control	Project	Control	Project	Control	Project	Control
Significantly gone up	9.0	0.0	7.0	0.0	47.5	0.6	48.1	0.3
Moderately gone up	34.0	0.0	27.0	0.0	31.6	5.6	31.3	8.8
More or less same	44.0	18.0	52.0	18.0	12.2	45.3	11.9	44.4
Moderately gone down	1.0	0.0	2.0	0.0	6.9	8.4	6.9	7.2
Significantly gone down	1.0	0.0	2.0	0.0	1.9	40.0	1.9	39.4
Don't Know	11.0	82.0	11.0	82.0	0.0	0.0	0.0	0.0

3.7.3.2 MGNREGA

3.7.4 AVAILABILITY OF JOB CARDS

Number of respondents in project sample having job cards has increased from 68 percent to 76 percent during the 6th AOS in comparison to the 5th AOS. In control samples however, the number has decreased from 73 percent to 47.8 percent. The number of respondents having jobs cards is also significantly more in the project sample than in control sample.

Figure 14: Job cards



3.7.5 WORK DONE UNDER NREGA IN LAST 12 MONTHS

The percentage of samples who received work through MNREGA in the last 12 months has increased in the project sample from 19.25 to 31.25. The same number has however decreased in the control sample to 18.44 percent. It is likely that due to project activities, the local population was able to get work opportunities in the project areas and that was not the case in the control areas. In terms of no. of work days there was no significant change in the project sample but the work days have reduced in the control sample moderately. Overall, the project farmers were doing better with respect to employment creation under MGNREGA than last year and also better than control farmers this year.

Table 35: Work done under MGNREGA in last 12 months

Percentage of samples (%)						
	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
% of samples received work	39.0	35.0	19.3	27.9	31.3	18.4
Average No. of work days Last year	26.0	25.0	30.1	37.6	31.6	31.8

The trend of last 4 years from 2016-2020⁴ shows that average days of employment provided per household was a minimum of 40 days to 44 days. In wage income with current rate of 193 Rs per day per person comes to about Rs 8392. Comparatively, in the project area may be due to effect of Covid-19 the average days worked under NREGA seemed to be lesser and also associated income.

⁴ https://mnregaweb2.nic.in/netnrega/homestciti.aspx?state_code=34&state_name=JHARKHAND

3.7.6 INCOME FROM NREGA

The proportion of households who have earned an income from MGNREGA has increased in the 6th AOS. However, the income earned is relatively low if compared with the overall state trend. In control samples the work days remained the same but there was a decrease of about 9 percentage point among households who have pursued NREGA for a source of income.

Table 36: Income from MGNREGA

Percentage of samples (%)				
	5 th AOS		6 th AOS	
	Project	Control	Project	Control
Average number of MGNREGA work day during last 12 months	30.1	37.6	31.6	31.8
Income from NREGA wage work INR	5146.6	6423.7	6138.2	6165.3
% of samples	19.3	27.9	31.3	18.4

3.7.6.1 TOTAL WAGE INCOME

As income from NREGA had a significant contribution to wage income, overall the total income from daily wage earning from all sources was more in case of control samples than the project samples.

Table 37: Total wage income

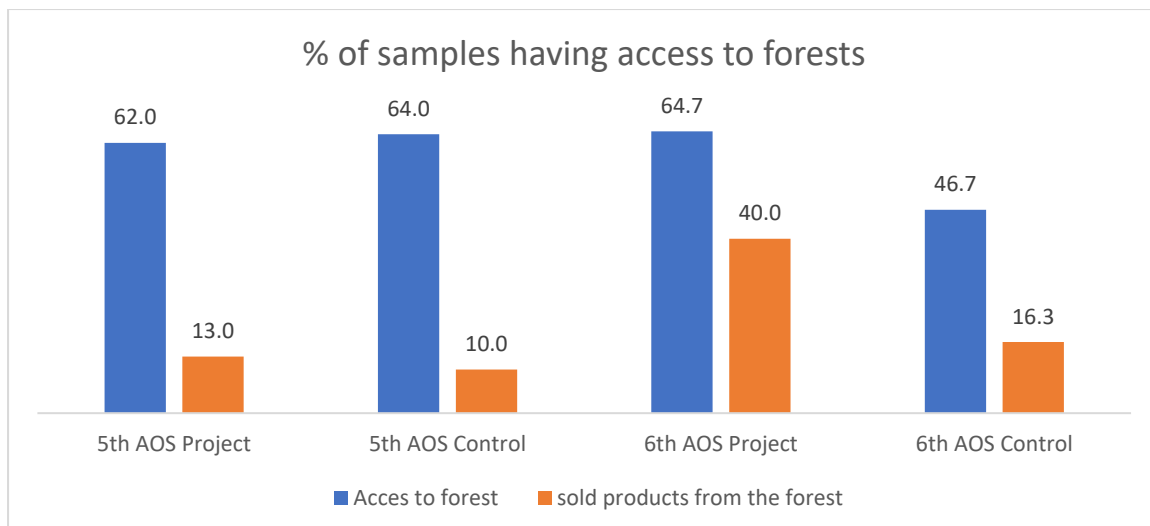
Income from wage (INR)				
	5 th AOS		6 th AOS	
	Project	Control	Project	Control
Average wage income per family in INR	7580.4	11,074.9	6138.2	6165.3
% of samples	28.0	32.0		

3.7.7 NTFP

3.7.7.1 ACCESS TO FOREST

A similar percentage of project samples reported to have access to forest as that in the 5th and the 6th round of AOS however, the percentage of samples on control area with access to forests has reduced from 64 percent to 47 percent. There is a high increase in the percentage of project sample that sold products from the forest and as per qualitative feedback from the respondents, Tendu leaves are the most collected NTFP. This is followed by Tamarind and Mahua and Sal leaves in some small proportions.

Figure 15: Access to Forests



There is a significant increase in the percentage of sample reporting improved access to the forests in both project and control samples. About 57 percent of project and 53 percent of control samples have reported improved access while none of the respondents in project or control samples felt that the access had worsened.

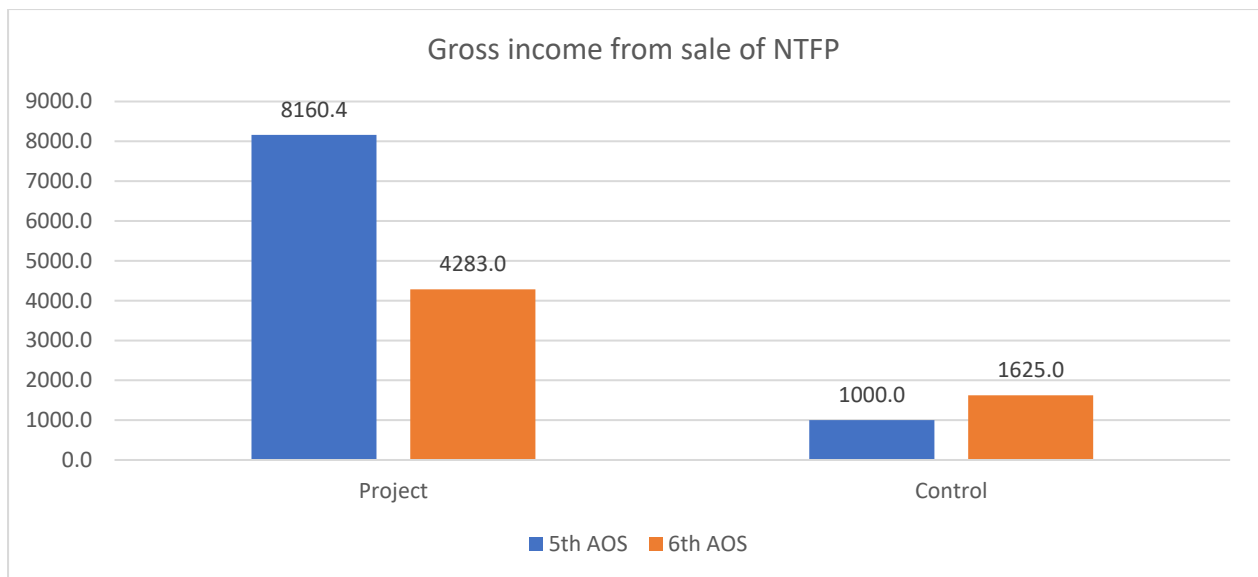
Table 38: Trend in access to forest

Percentage of Sample (%)				
	5th AOS		6th AOS	
	Project	Control	Project	Control
Improved access	27.00	20.00	57.33	53.06
Same access	69.00	79.00	42.67	46.94
Access getting worse	4.00	2.00	0.00	0.00

3.7.7.2 INCOME FROM NTFP

Although the percentage of farmers selling products from the forest has increased significantly, the average income reduced to almost half. In the control sample, the income has increased minimally. The reason for the same could be because of lower access to market for sale due to covid-19 scenario

Figure 16: Income from NTFP



3.7.8 TOTAL HOUSHOLD INCOME

Among the proportion of distribution nearly half of the project population had a monthly income ranging 1700 to 5000 INR. In control population the range was higher with about the same proportion ranging with a monthly income of minimum 5000 to 9000.

Table 39: Percentage of Household with Average Monthly income

Income of households (INR)		
	6 th AOS	
Income range (INR)	Project	Control
Less than 1700	10.31	3.75
Between 1700 and 5000	49.69	42.81
Between 5000 and 9000	30.00	49.38
9000 and Above	10.00	4.06

Table 40: Percentage of Household with Monthly expenditure

Expenditure of Households (INR)		
	6 th AOS	
Expense range (INR)	Project	Control
Less than 1700	24.69	11.56
Between 1700 and 5000	51.25	45.31
Between 5000 and 9000	21.56	40.31
9000 and Above	2.50	2.81

The total household income in project samples is highest in comparison to the last two AOS. The income has changed with an increase from 67009 INR in the 5th AOS to 86932 INR in the 6th AOS, however no change in income has been reported in the control samples. There is also a significant difference in the total household income of project and control households. It has been analysed that the income from crop

production, and livestock is significantly higher in project samples than in control samples which may be the reason for the significant rise in income for project samples.

Figure 17: Total Household income

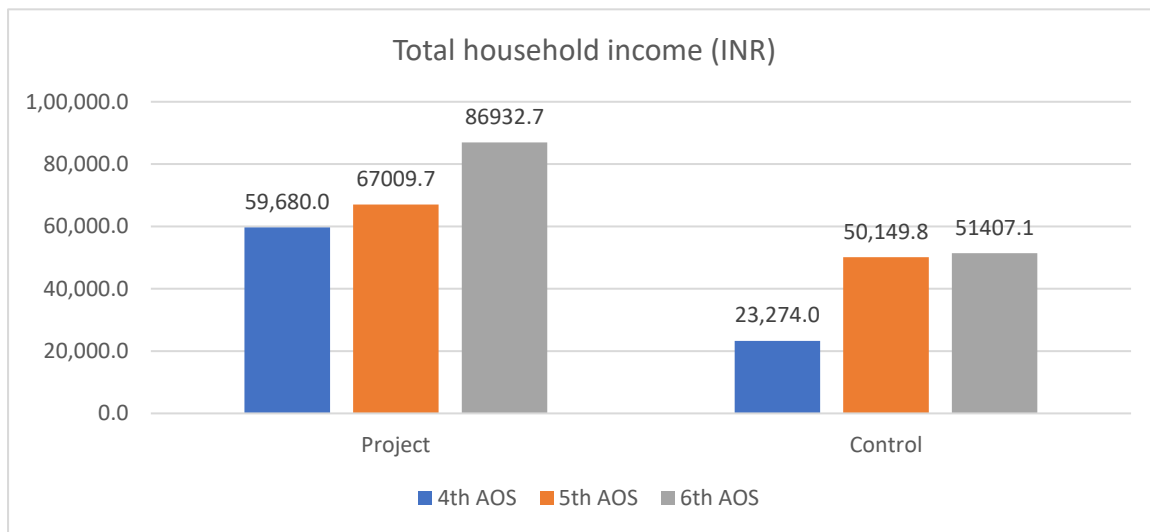


Table 41: Total household income by source

Total HH Income (INR) in 6th AOS		
	Project	Control
Income from Fish	0.0	0.0
Net Income from Crop Production(- production cost)	39900.1	25803.5
Income from MGNREGA	6138.2	6165.3
Income from All livestock	36611.5	17813.4
Income from NTFP	4283.0	1625.0
Total HH Income	86932.7	51407.1

3.8 MIGRATION

The outward migration that had begun to decrease in the project sample in both the 4th and 5th AOS is seen to have further reduced in the 6th AOS. Along with project initiatives leading to income security in the local areas, the most prominent reason for the same is the standstill of industry and loss of jobs during the COVID-19 lockdown that lasted for almost the whole of 2020. The migration levels in both project and control samples were about 17 percent during the 6th AOS. The analysis of perception on outward migration also indicated that lesser proportion of project as well as control samples felt that outward migration had increased as compared to last year.

Figure 18: Outward migration levels

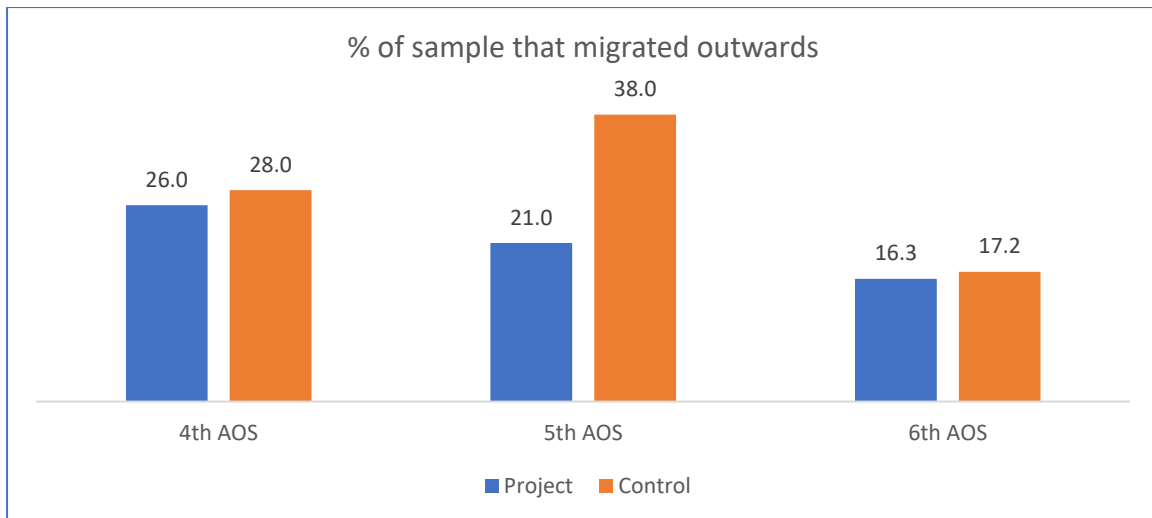


Table 42: Perception on outward migration level

Production (Qtls/acre)						
	4 th AOS		5 th AOS		6 th AOS	
Outward migration trend	Project	Control	Project	Control	Project	Control
Increased	0.0	0.0	65.4	46.8	44.9	25.5
Same	0.0	0.0	25.4	47.9	50.5	65.5
Decreased	10.0	4.0	6.2	5.3	4.7	9.1

3.9 PROJECT SATISFACTION

During the 6th AOS, 88.4 percent of project samples reported to have received services as against 64 percent in the 5th AOS. Although there is significant change in this number, still there is a scope for improvement in outreach and service delivery.

Table 43: Services received from the project

Percentage of Sample (%)		
	5th AOS	6th AOS
Service provider	% of Project	% of Project
NGO Staff	5.00	
Other agency	1.00	
Line Dept. Staff	1.00	
Project Staff	83.00	
% of samples reported to received services	64.00	88.44

Of those who reported to have received services from the project, over 95% of the respondents said they were either very satisfied or moderately satisfied with the services. Only 4.7 percent reported dissatisfaction with the project services.

Jharkhand Tribal Empowerment and Livelihoods Project
6th Annual Outcome Survey Report

Percentage of Sample (%)	
Ranking	6th AOS
Very Satisfied	56.2
Moderately Satisfied	39.1
Not Satisfied at all	4.7

4 RECOMMENDATIONS

The Covid-19 scenario in the Year 2020 and continued impact in the current year as well, has brought out the necessity of strengthening localised economy and sector specific approaches. The state government on their strategy had launched in last year several programmes such as *Birsa Harit Gram Yojna*, *Neelambar Pitambar Jal Sammridhi Yojana*, and *Poto Ho Khel Vikas Yojana* that focussed on generating around 25 crore person days under Birsa Harit Gramin Yojna, over two lakh acres land to be used for afforestation, provision of five lakh families for fruit-bearing plants.

JTELP seemed to have added a significant value in the project region by strengthening the diversified income sources for the tribal households however, some of the areas would need further strengthening and support.

It has been observed that there has been an attributable income change possible because of reducing expenditures and self-consumption in the year 2020. However, there has been an increase in livestock ownership and because of the dominating tribal population a higher proportion is already into NTFP sale as a major source of income. It would be essential to build on these sectors for enhanced contribution in income enhancement such as animal husbandry, MGNREGA and forest produce sale and value addition.

Income from livestock is reported to be low because of high levels of mortality and lack of animal health and veterinary services at the village level. The project is to enhance and focus on the animal husbandry extension services.

Greater extension support in ensuring 100% coverage of job card ownership, availability and access to wage work, and increase in average day's work in the year for the household has to be improved post covid-19 scenario.

Overall project participation seemed to be very encouraging in the project region as more than 70 percent of the household are now part of SHG however, in the current year they have not been able to use the institution as a platform for savings. This could be because of irregularity in meetings due to Covid-19 pandemic which is in the process of improvement as per reports. Efforts maybe done towards streamlining of the same.

The following is the summary of the achievement in the Log Frame Indicators

YEAR WISE PROGRESS OF OUTCOME INDICATORS

Percentage of Sample (%)													
S.no.	Indicator	Year and Sample											
		AOS 2015		AOS 2016		AOS 2017		AOS 2018		AOS 2019		AOS 2020	
		Project	Control	Project	Control	Project	Control	Project	Control	Project	Control	Project	Control
1	Household indicators												
	Male headed HH	92	91	86	84	79	76	88	86	88	87	69.4	60.9
	Female headed HH	8	9	14	16	21	24	12	14	12	13	30.6	39.1
	HH having income < 1700	53	33	31	39	16	35	18	47	45	1	10.3	3.8
	HH having income 1700-5000	45	46	66	60	58	58	55	47	14	9	49.7	42.8
	HH having income 5001-9000	2	18	2	1	25	7	21	5	10	14	30.0	49.4
	HH having income > 9000	0	3	1	0	1	0	6	0	31	26	10.0	4.1
2	Wage Employment Generation												
	Increase in wage income (HH)			44	1	91	8	91	4	32	28	47.5	0.6
	Increase in wage income (Female)			29	0	85	5	85	0.5			48.1	0.3
3	Source of Income												
	Agriculture as main source	54	55	89	80	89	86	93	89	94	90	96.6	83.8
	Daily wage as main source	34	29	4	6	6	11	4	7	1	4	1.3	9.1
	Multiple source of Income			59	47	83	66	98	94	71	82	-	-

Jharkhand Tribal Empowerment and Livelihoods Project
6th Annual Outcome Survey Report

Percentage of Sample (%)													
S.no.	Indicator	Year and Sample											
		AOS 2015		AOS 2016		AOS 2017		AOS 2018		AOS 2019		AOS 2020	
		Project	Control	Project	Control	Project	Control	Project	Control	Project	Control	Project	Control
4	Land Tenure												
	HH having cultivation land	74	80	86	77	92	90	97	96	99	94	98.8	94.7
	Landless household	26	20	14	23	8	10	3	4	1	6	-	-
5	Crop Production												
	Access to irrigation			54	38	71	34	84	45	65	79	69.4	36.9
	Paddy as major crop			75	67	89	77	99	95	97	93	99.1	98.7
	Excess sellable production of crop	25	20	33	28	52	22	64	35	29	20	-	-
	Landless household	26	20	14	23	8	10	3	4	1	6	-	-
	Increase in Income from Crops			18	9	54	6	52	3	59	55	62.5	57.7
6	Livestock Production												
	HH having own livestock	78	80	77	66	80	66	93	77	90	83	100	100
	Increase in income from livestock			4	0	37	4	46	6	43	38	44.8	38.4
7	Access to Forest												
	HH having access to forest			56	49	35	19	57	37	32	49	64.6	46.7
8	Access to financial services												
	Access to Bank a/c			79	81	89	80	98	85	95	92	96.6	90.3
	Access to loan (Bank/SHG)			26	12	32	21	45	26	8	12	14.1	5

Jharkhand Tribal Empowerment and Livelihoods Project
6th Annual Outcome Survey Report

Percentage of Sample (%)													
S.no.	Indicator	Year and Sample											
		AOS 2015		AOS 2016		AOS 2017		AOS 2018		AOS 2019		AOS 2020	
		Project	Control	Project	Control	Project	Control	Project	Control	Project	Control	Project	Control
9	Food security												
	HH having 12 months of food security	65	72	68	74	77	71	88	66	83	76	86.3	81.6
10	New asset												
	Purchase of new asset			15	8	29	15	48	25	98	99	71.2	75.6
11	Migration												
	Migrated at least once in a year for livelihood			16	17	20	22	21	38	25	28	16.3	17.2

ANNEXURE 1: SURVEY QUESTIONNAIRE

ANNEXURE 2: DATA TABLES

Table 44: Sample Distribution for 6th AOS

Sample Distribution							
District	Block	Panchayat	Village	Project	Control	Grand Total	
Dumka	Gopikandar	Kharoni Bazar	Ahrichuwan	5		5	
			Karudih	5		5	
		Kuskira	Kuskira		5	5	
	Masalia	Kathikund	Karanpura	Karanpura		10	10
				Golbandha	5		5
		Golbandha	Kolarkonda	5		5	
			Kathalita	Kathaliya		5	5
Dumka Total			20	20	40		
East Singbhum	Dumaria	Palasbani	Bakrakoch	5		5	
			Palasbani	5		5	
	Ghatshila	Phulpul	Phulpul		10	10	
			Terenga		10	10	
	Potka	Narda	Dhengam	5		5	
			Narda	5		5	
				20	20	40	
Godda	Boarijor	Kusumghati	Dahuwa	5		5	
			Jurgura	5		5	
	Godda	Dokabandh	Dokabandh		10	10	
			Sariya		10	10	
	Sundarpahari	Bansjori	Bansjori	5		5	
			Kawadhab	5		5	
				20	20	40	
Gumla	Bharano	Bharno	Ruraimba		5	5	
			Amboa	5		5	
	Gumla	Dombo	Dombatoli	5		5	
			Armai		10	10	
			Gokhulpur	5		5	
	Sisai	Nagar	Nagar	5		5	
			Arko		5	5	
Gumla Total			20	20	40		
Jamtara	Fatehpur	Agaiyasarmundi	Agaiyasarmundi	5		5	
			Anguthia	5		5	
			Gopalpur		5	5	
	Jamtara	Barmundi	Sakalpur		5	5	
			Chandradipa	5		5	
			Nildaha	5		5	
	Nala	Chapria	Chapria		10	10	
Jamtara Total			20	20	40		
Khunti	Arki	Birbanki	Birbanki	5		5	
			Chukulu	5		5	
			Bhonda		5	5	
	Karra	Ghunsuli	Chanpi	5		5	
			Ghunsuli	5		5	

Jharkhand Tribal Empowerment and Livelihoods Project
6th Annual Outcome Survey Report

		Sungi	Sungi		5	5
	Murhu	Goratoli	Goratoli		10	10
Khunti Total				20	20	40
Latehar	Barwadih	Chapri	Chapri		5	5
		Chapri Total			5	5
		Chhipadohar	Chhipadohar	5		5
			Juruhar	5		5
	Latehar	Chhipadohar	Parsahi		10	10
	Manika	Dhankara	Sinjo		5	5
		Jungur	Aunratnr	5		5
			Jungur	5		5
Latehar Total				20	20	40
Lohardaga	Bhandra	Akashi	Akashi		5	5
		Udrangi	Bhaismundo	5		5
			Urdangi	5		5
	Kairo	Guri	Guri	5		5
			Nagra	5		5
		Utka	Utka		5	5
	Lohardaga	Guri	Kutmu		10	10
		Guri Total			10	10
Lohardaga Total				20	20	40
Pakur	Amrapara	Panchupara	Badhapara	5		5
			Panchupara	5		5
	Hiranpur	Chagarijni	Chagarjani		10	10
	Littipara	Jordiha	Bara Katlu	5		5
			Jordiha	5		5
	Pakur	Gopalpur	Saharkol		10	10
Pakur Total				20	20	40
Ranchi	Angara	Hesal	Hesal		5	5
		Sursu	Singari	5		5
			Sursu	5		5
	Bundu	Kanchi	Gutuhatu	5		5
			Kanchi	5		5
		Tunju	Tunju		5	5
	Namkum	Ara	Ara		15	15
	Tamar	Mankidih	Mankidih	5		5
			Paramdih	5		5
		Timpur	Timpur		5	5
Ranchi Total				30	30	60
Sahibganj	Barhait	Labri	Labri		10	10
	Borio	Badatoffir	Kharwa (Ghorghi Replaced)	5		5
			Sita Chok Pangdo	5		5
	Sahibganj	Barabandh	Kisan Prsad		10	10
	Taljhari	Taljhari	Dodhkol (Ayodhya Replaced)	5		5
			Sagabhanga	5		5
Sahibganj Total				20	20	40
Saraikela	Chandil	Kendarberiya	Kendraberiya		15	15
	Kharsawan	Itakudar	Dalaikela		15	15

Jharkhand Tribal Empowerment and Livelihoods Project
6th Annual Outcome Survey Report

	Kuchai	Arwan	Arwan	5		5
		Rugudih	Mutugura	5		5
	Rajnagar	Gamaharia	Baliasai	5		5
		Katanga	Katanga	5		5
	Saraikela	Itakudar	Bundu	5		5
			Itakudar	5		5
Saraikela Total				30	30	60
Simdega	Kurdeg	Dumardih	Dumardih		5	5
		Khinda	Khinda	5		5
			Parkala	5		5
	Sadar Simdega	Kinbira	Kinbira		5	5
		Sewai	Sansebei	5		5
			Sebei	5		5
	Thethaitangar	Konbegi	Konbegi		10	10
Simdega Total				20	20	40
West Singbhum	Chakradharpur	Gulkera	Gulkera		20	20
	Goilkera	Bara	Bara	5		5
			Ghoraduba	5		5
	Goirkela	Goirkela	Baraebir		5	5
	Khuntpani	Dopai	Dopai		5	5
		Keyadchalom	Gararajabasa	5		5
			Ulirajabasa	5		5
	Sonua	Dewanbir	Dewanbir	5		5
			Taira	5		5
		Punjpada	Punjpada		5	5
	Tonto	Dokata	Dokata		5	5
		Kenjara	Kenjara	5		5
			Salikuti	5		5
West Singbhum Total				40	40	80
Grand Total				320	320	640

Table 45: No. of Assets bought in the last 12 months

Percentage of Sample (%)						
Crop	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Paddy	64.0	33.0	34.0	29.0	75.7	39.3
Maize	17.0	8.0	68.0	84.0	85.7	83.3
Oilseed	14.0	2.0	69.0	73.0	34.7	24.7
Pulse	20.0	6.0	78.0	81.0	62.2	44.8
Vegetables	57.0	16.0	93.0	97.0	93.5	93.1
Other	0.0	0.0	92.0	60.0	96.0	92.9

Table 46: Distribution of SHG membership by type of organisation

Percentage of Sample (%)	
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Jharkhand Tribal Empowerment and Livelihoods Project
6th Annual Outcome Survey Report

SHG organisation	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
SHG- JTELP	66.0	-	46.3	0.0	67.8	0.0
SHG- JSLPS	4.0	-	53.7	56.4	25.3	63.4
Not a member of any SHG	30.0	-	17.4	43.6	6.9	36.6

Table 47: Loans availed

Percentage of Sample (%)						
	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Loan availed	45.0	36.0	9.0	14.5	14.1	5.0
Loan not availed	55.0	64.0	91.0	85.5	85.9	95.0
Average loan amount (INR)	8442	14437	12772.8	14187.8	15844.4	13375.0

Table 48: Sources of loan

Percentage of Sample (%)						
Sources of loan	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Bank	7.0	5.0	3.4	2.7	53.3	25.0
SHG	38.0	16.0	4.0	9.1	15.6	43.8
Post Office	0.0	0.0	-	-	0.0	0.0
MFI	-	-	-	-	22.2	12.5
Other Agency	-	-	0.0	0.6	15.6	25.0
Informal	2.0	2.0	0.6	0.6	31.1	25.0

Table 49: Average area per family under different crops

Area in acres				
Crop	5 th AOS		6 th AOS	
	Project	Control	Project	Control
Paddy	2.2	2.3	2.3	1.8
Maize	0.5	0.3	1.7	0.9
Oilseed	0.4	0.4	1.1	0.8
Pulse	0.6	0.4	1.1	0.5
Vegetables	0.6	0.4	1.3	0.4
Other	0.4	0.5	1.1	1.1

Table 50: Sample reporting surplus production for sale

Percentage of Sample (%)						
Crop	4 th AOS		5 th AOS		6 th AOS	
	Project	Control	Project	Control	Project	Control
Paddy	64.0	33.0	34.0	29.0	75.7	39.3
Maize	17.0	8.0	68.0	84.0	85.7	83.3
Oilseed	14.0	2.0	69.0	73.0	34.7	24.7
Pulse	20.0	6.0	78.0	81.0	62.2	44.8
Vegetables	57.0	16.0	93.0	97.0	93.5	93.1
Other	0.0	0.0	92.0	60.0	96.0	92.9

Table 51: Average Production Cost of farm crop

Average Production Cost (INR)						
	5 th AOS			6 th AOS		
	Project	Control	Overall	Project	Control	Overall
Paddy	14155.9	10,081.0	12,141.5	8188.2	4506.8	6957.6
Maize	2,953.4	2,695.3	2,818.2	1003.2	602.1	850.6
Oilseed	2,495.2	1,468.3	2,137.7	679.5	462.6	589.3
Pulse	3,171.7	2,030.6	2,679.6	1612.471	1375.385	1564.313
Vegetables	6,129.0	4,688.5	5,569.3	4223.507	3422.616	4003.973
Other	1,254.5	1,051.3	1,228.0	1023.25	683.9423	846.81

Table 52: Average Income from Crop Production

Average Income from Crop Production (INR)						
	5 th AOS			6 th AOS		
	Project	Control	Overall	Project	Control	Overall
Paddy	13,928.1	11,970.7	12,960.5	27293.7	15023.2	23192.0
Maize	1,587.4	613.4	1,127.5	3344.1	2007.0	2835.4
Oilseed	1,070.9	164.1	764.1	2264.6	1542.1	1964.2
Pulse	2,350.9	487.5	1,615.6	5374.9	4584.6	5214.4
Vegetables				14078.4	11411.8	13347.4
Other				3410.8	2279.8	2822.7

Table 53: Average Additional Income from Crop Production (value addition)

Average Additional Income from Crop Production (INR)						
	5 th AOS			6 th AOS		
	Project	Control	Overall	Project	Control	Overall
Paddy				549.37	8.40	368.54
Maize				160.53	0.00	99.46
Oilseed				0.00	0.00	0.00
Pulse				0.00	0.00	0.00
Vegetables				153.90	0.00	111.72

Jharkhand Tribal Empowerment and Livelihoods Project
6th Annual Outcome Survey Report

Other				0.00	0.00	0.00
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Table 54: Livestock ownership

Percentage of Sample (%)						
	4th AOS		5th AOS		6th AOS	
	Project	Control	Project	Control	Project	Control
Owning Livestock	77.00	93.00	90.00	83.00	100.00	100.00