

Under NMBS there is a provision for the payment of Rs. 500 per pregnancy to women belonging to poor households for pre-natal and post-natal maternity care upto first two live births. The benefit is provided to eligible women of 19 years and above. The effectiveness of the scheme had been evaluated under the study.

**(a) Socio-economic condition of beneficiaries :**

Out of 60 (100%) female beneficiaries, only 20(33.33%) were literate and 40(66.66%) were illiterate beneficiaries 17(85.0%) had the qualification of primary and above level but below matriculation level and only 3(25.0%) had the qualification of matriculation and above level but below graduation level. North Bihar was totally lacking this level of education. On the other hand not a single beneficiary could reach upto graduation level. Out of 60 beneficiaries, 5(8.33%) were small farmers. There was no small farmer in North Bihar. Only 2 (3.33%) hailing from only Central Bihar were marginal farmers. 11(18.33%) were agricultural labourers, 12(20.0%) were non-agricultural casual labourers, 18(30.0%) were non-agricultural self-employed labourers who had taken the maximum benefit from the scheme. Only 2(3.33%) were artisans and 10(16.66%) hailing from only North Bihar were housewives. (Table 5C.1)

Out of 60 beneficiaries, 29(48.33%) had the family size of 1-5 members, 28(46.66%) had the family size of 6-11 members and only 3(5.0%) had the size above 12 or more, but there was no family size of the same in Jharkhand. 27(45.0%) beneficiaries belonged to scheduled castes, only 1(1.66%) hailed from Jharkhand region belonged to scheduled tribes, 25(41.66%) belonged to OBCs (North Bihar was lacking) and only 7(11.66%) hailed from North Bihar belonged to others category. 3(5.0%) beneficiaries only from Central Bihar were freed bonded labourers but there was no assignee of surplus land. Remaining 57(95.0%) were others. (Table 5C.2)

Out of 60 beneficiaries only a single beneficiary from Jharkhand (1.66%) had income below Rs. 6401, 08(13.33%) had income in between Rs. 6401-11000, 26(43.33%) in between Rs. 11001-16000, 13(21.66%) in between Rs. 16001-21000, 12(20.0%) beneficiaries had income in between Rs. 21001-32000 and above. They were living above the poverty line. They had been able to manage to get the benefit from the scheme through manipulating skill. (Table - 5C.3)

**(b) Economic structure and viability of the scheme :**

The amount received by the female beneficiaries in all the zones was Rs. 500 per head. Out of 60 beneficiaries 51(85.0%) reported that they had received the amount from the concerned block office, 1(1.66%) from health Centre and 08(13.33%) from any other sources whereas no one had reported to receive it from Panchayat office. Minimum 3.6 month had been taken in receiving the payment under the scheme after falling the application but the beneficiaries received the payment within 12.3 months after filing the application. The average gap between filing the application and receiving the payment was 7.8 months.

13(21.66%) beneficiaries but not from Jharkhand reported that they had received the amount in the pre-natal maternity period and remaining 47(78.33%) received the amount in the post-natal maternity period. (Table - 5C.4)

Out of 60 beneficiaries, 43(71.66%) reported that they had paid the speed money whereas 17(28.33%) had not paid any speed money 10(23.25%) reported that they had paid below Rs. 51, 13(30.23%) paid in between Rs. 51-100, 08(18.60%) in between Rs. 101-150, other 08(18.60%) in between Rs. 151-200 and only 4(9.30%) paid above Rs. 201. It had been clear that the concerned Panchayat authority had taken no speed money, only 2(4.76%) hailed only from Central Bihar had reported

that the speed money had been appropriated by the concerned block authority, 9(21.42%) reported that 157 it had been appropriated by the middlemen, and 31(73.80%) reported that it had been appropriated by others. (Table 5C.5)

39(65.0%) beneficiaries reported that they had used the money for required purpose whereas 21(35.0%) reported it negative. Out of this 21 beneficiaries, 18(85.71%) reported that they had used the amount to face the challenges of poverty i.e., consumption requirements. 2(9.52%) for loan repayment and only 1(4.76%) for other purpose. Only a single beneficiary reported that the amount was adequate while the remaining 59(98.33%) beneficiaries were of adverse views. The suggested minimum amount by the beneficiaries Rs. 2700 maximum amount was Rs. 9200 and average amount was Rs. 4500 in case of all the three zones.(Table 5C.6)

Out of 60 beneficiaries only 5 (8.33%) beneficiaries had only 1 male child, 5 (8.33%) beneficiaries had 2 male children, and 1 (1.66%) had only 3 male children. 11 (18.33%) beneficiaries had only 1 female child, 6 (10.0%) beneficiaries had only 2 female children and 3 (5.0%) beneficiaries had 3 female children. 13(21.66%) beneficiaries had male and 1 female child and 15 (25.0%) beneficiaries had 3 male and female children. In case of 1 (1.66%) beneficiary the child did not remain alive. Out of 20 beneficiaries who had only female children, 14 (70.0%) had clearly shows a preference for male child but 6 (30.0%) had no opinion. Only 16 (26.66%) beneficiaries had received the assistance under the scheme earlier but 44 (73.33%) had taken the benefit of the scheme only once. Out of 16 beneficiaries who had received the assistance earlier also, 15 (93.75%) had received only once excluding the last assistance but 1 (6.25%) beneficiary had taken the benefit of the scheme twice excluding the last assistance.

**(c) General observations and recommendations :**

Beneficiaries had observed that the amount was not adequate for them.

**Investigators observation/suggestion about the scheme :**

On the basis of cross-survey the Investigators had confirmed that

1. Assistance should be given in two parts, 50% in pre-natal period and 50% in post-natal period.
2. Higher post-natal assistance should be given in case of female child.
3. Amount should be given through cheque to avoid corruption.
4. The cheque must be account payee in a Bank or Post office for proper utilisation of the amount.
5. Strict action should be taken in case of any complaint.
6. Strict action should be taken in case of payment to the persons of the affluent sections of society.

**(d) Calculation of Poverty Indices :**

Head-Count ratio :

$$H = \frac{q}{n} = \frac{48}{60} = 0.80$$

Income-Gap ratio :

$$I = \frac{g}{\pi \cdot q} = \frac{351000}{21000 \times 48} = 0.3482142$$

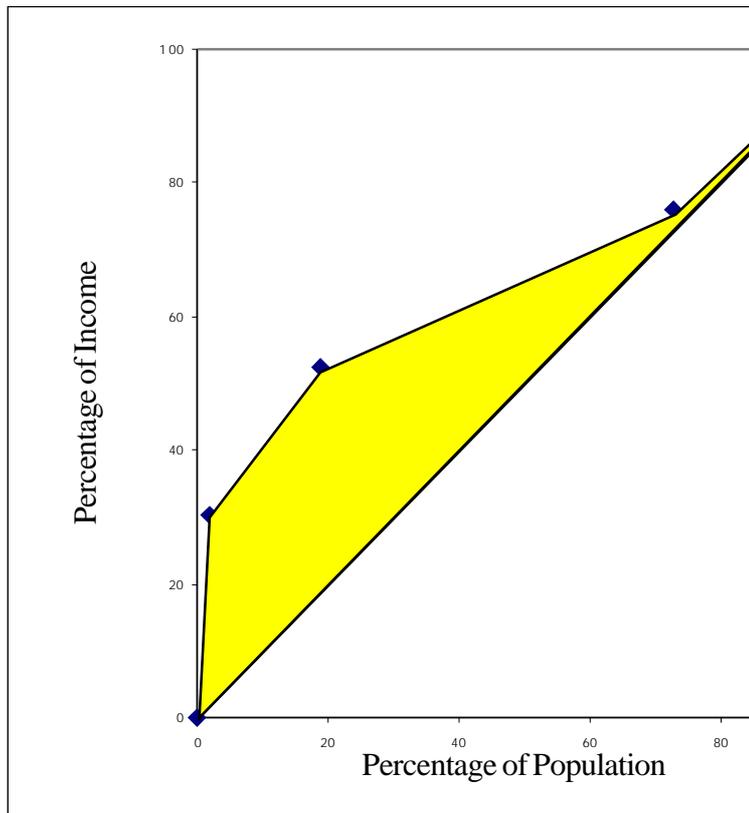
Ginni Co-efficient :

$$G = 0.16$$

Sen-Index :

$$\begin{aligned} P &= H \{I + (1-I) G\} \\ &= 0.80 [0.35 + (1-0.35) 0.16] \\ &= 0.80 [0.35 + 0.65 \times 0.16] \\ &= 0.80 [0.35 + 0.10] \\ &= 0.80 \times 0.45 \\ &= 0.36 \end{aligned}$$

**Fig. 5C : Income inequality for NMBS beneficiaries**



Percentage of Population	Percentage of Income
0	0
2.08	30.48
18.74	52.38
72.8	76.19
100	100

### **An Analysis of Poverty Index for the scheme**

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The Head-Count Ratio (H) for the scheme NMBS shows that 80% of the beneficiaries were below poverty line. The value of Income gap ratio viz. 0.35 implies that most of the beneficiaries were in the upper income-slab below poverty line.

In the calculation of Sen-index the value of Ginni co-efficient (G) is 0.16. which signifies a very low degree of income disparity among the beneficiaries below poverty line. The Sen-index value, viz. 0.36 indicates that more beneficiaries were in the upper income-slab below poverty line.