

The NFBS provides a lump sum family benefit of Rs. 10000 to the bereaved household in case of death of the primary bread winner irrespective of the cause of death. This scheme is applicable to all the eligible persons in the age group of 18-64. Attempt had been made to evaluate the efficiency of the scheme with the help of the field survey.

**(a) Socio-economic conditions of the beneficiaries :**

Out of 32 beneficiaries, only 2(6.25%) were male and 30(93.75%) were female. Only 12(37.5%) were literate and 20(62.5%) were illiterate. Out of this 12 literate beneficiaries, 11(91.66%) had the qualification of primary and above level but below matriculation level and only, a single (8.33%) beneficiary had the qualification of matriculation and above but below graduation level but not a single one could reach upto graduation level. Out of 32 beneficiaries only 2(6.25%) were small farmers, not a single one was a marginal farmer. 5(25.625%) hailed from North Bihar were agricultural labourers, and other 5(125.625%) hailed from Jharkhand were non-agricultural casual labourers, 14(43.75%) were non-agricultural self-employed, there was no one in the artisan group and only 6(18.75%) were others including housewives. It was clear that the non-agricultural self-employed had taken the maximum benefit from the scheme. (Table 5B.1)

50.0% beneficiaries had the family size of 1-5 members, other 50.0% had the size of 6-11 members, but not a single one had the size of 12 or more 7(21.875%) beneficiaries belonged to scheduled caste, only 1(3.125%) belonged to scheduled tribe group, 18(56.25%) belonged to OBCs and 6(18.75%) belonged to others group including minority. Neither a single beneficiary was freed bonded labour, nor a assignee of surplus land. But 100% belonged to others category (Table 5B.2).

Out of 32 beneficiaries, only a single (3.125%) beneficiary who hails only from Jharkhand had income below Rs. 6401, 3(9.375%) had in between Rs. 6401-11000, 20(62.5%) in between Rs. 11001-16000, 7(21.875%) in between Rs. 16001-21000, and only 1(3.125%) hailing from North Bihar had income above poverty line. This beneficiary managed to get the benefit of the scheme with his manipulating skill including payment of speed money. (Table 5B.3)

**(b) Economic Structure and Viability of the scheme :**

Out of 32 beneficiaries, 30(93.75%) beneficiaries were the wives of the deceased and only 2(6.25) were sons of deceased.

28(87.5%) beneficiaries reported that they had paid the speed money to the block authority whereas 4(12.5%) of North Bihar reported that they had not paid it. No beneficiary was there who paid speed money below Rs. 101 to the concerned block authority. 3(10.71%) paid in between Rs. 101-200, 8(28.57%) paid in between Rs. 201-300, 4(14.28%) paid in between Rs. 301-400, and 13(46.42%) in between Rs. 401-500 but not a single one was there to pay above Rs. 500. 10 (31.25%) beneficiaries reported that they had paid the speed money to the concerned district authority. Only a single beneficiary hailing from North Bihar paid the speed money amount below Rs. 251 to the concerned district authority other of the same region had paid in between Rs. 251-500, 4 (12.5%) had paid in between Rs. 501-1000, other 4 (12.5%) had paid in between Rs. 1001-2000, while no one had paid above Rs. 2001.

Out of 32 beneficiaries, 20 (100.0%) beneficiaries of Jharkhand region paid speed money only at block level, 8 beneficiaries of North Bihar and Central Bihar paid speed money at both the places i.e., block level and district level but 2 beneficiaries of North Bihar paid speed money only at district level. Only 2 beneficiaries of North Bihar had not paid any amount of speed money either at block level or at district level. 9 beneficiaries paid directly to the office.

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

Out of 32 beneficiaries, 10(31.25%) reported that they had utilised the amount of consumption expenditure, 8(25.0%) had utilised to undertake productive activity, 11(34.375%) had utilised to repay the loan, and remaining 3(9.375%) hailing from only Central Bihar had utilised on other purposes. (Table 5B.5)

**Beneficiaries observations :**

Beneficiaries of the scheme had pointed out the following observations :

1. Procedural delay should be avoided by simplification of the process.
2. In case of death outside the local area, beneficiaries had to face a lot of problems in obtaining death certificate. This created a lot of problems specifically in case of migrant labour. Alternative should be evolved to save the beneficiaries from harassment on the score.

**Investigators observations and recommendations :**

On the basis of cross-survey the Investigators confirmed that

- (i) Amount of speed money in the scheme was high as the Government pays Rs. 10000/- at a time.
- (ii) The authorities created a number of obstacles in case of no payment or less payment of speed money.

**Suggestions :**

1. The payment should be made in a time-bound framework and accountability should be fixed for any delay in way to extract maximum speed money from the beneficiaries.
2. Amount should be deposited in a fixed account for not less than a year. (Table 5B.5)

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

Head-Count ratio :

$$H = \frac{q}{n} = \frac{31}{32} = 0.96875$$

Income-Gap ratio :

$$I = \frac{g}{\pi.q} = \frac{216600}{21000 \times 31} = 0.3327188$$

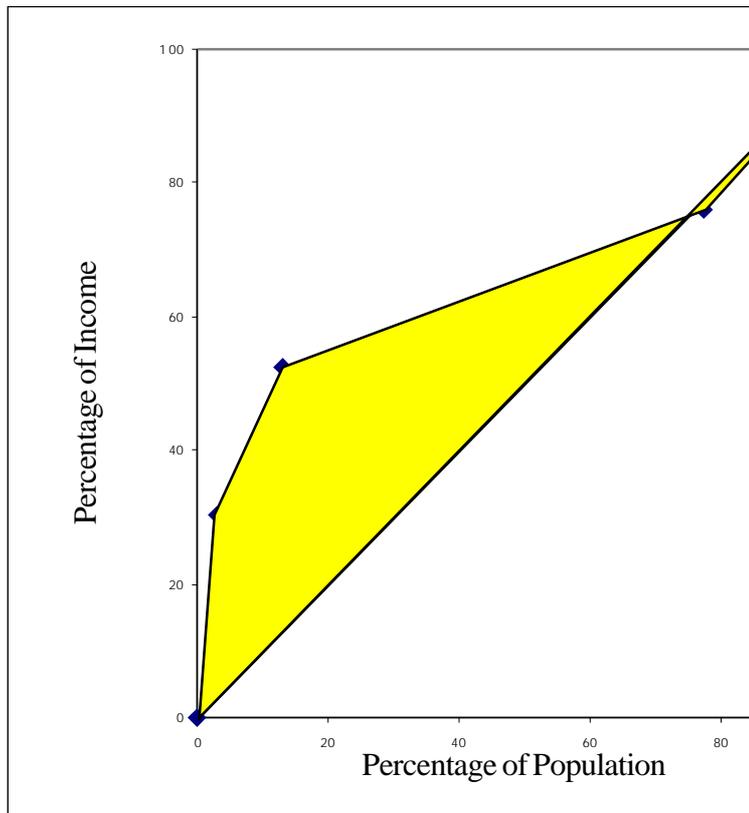
Ginni Co-efficient :

$$G = 0.16$$

Sen-Index (P)

$$\begin{aligned} P &= H \{I + (1-I) G\} \\ &= 0.97 [0.33 + (1-0.33) 0.16] \\ &= 0.97 [0.33 + 0.67 \times 0.16] \\ &= 0.97 [0.33 + 0.11] \\ &= 0.97 \times 0.44 \\ &= 0.43 \end{aligned}$$

**Fig. 5B : Income inequality for NFBS beneficiaries**



Percentage of Population	Percentage of Income
0	0
3.22	30.48
12.9	52.38
77.41	76.19
100	100

**An Analysis of Poverty Index for the Scheme**

The value of Head-Count Ratio (H) for the scheme reveals that 97% of the beneficiaries were below poverty line. The computed value of Income-gap ratio (I) viz. 0.33, shows that a considerable number of beneficiaries were in the upper income-slab below poverty line.

The value of Ginni co-efficient (G) is 0.16. In the calculation of G, the figure for Lorenz Curve shows that the number of beneficiaries in the income group Rs. 11000-16000 is so large that it even crosses the line of equality. This fact reduces the value of G. A lower value of G shows a low degree of income disparity among the beneficiaries below poverty line.

The figure for Sen-Index 0.43 signifies that the number of beneficiaries in upper income-slab below poverty line were relatively larger in number.