



ASSESSMENT OF CHANGE IN INCOME AND DURABILITY OF LIVELIHOOD ASSETS

A Study on Individual Assets
created under
MGNREGA in Jharkhand



Foreword

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has been a cornerstone of rural employment and asset creation across India, offering not only immediate economic relief but also a long-term pathway for sustainable development. In a state like Jharkhand, where rural communities face the dual challenges of economic vulnerability and limited infrastructure, the creation of durable assets through MGNREGA holds immense potential for transforming livelihoods and enhancing income stability.

This impact assessment study focuses on two critical dimensions of MGNREGA's implementation in Jharkhand: income enhancement and the durability of the assets created under the program. By examining the link between asset creation and income generation, the study seeks to understand how MGNREGA has contributed to improving household earnings, agricultural productivity, and local economies. Simultaneously, the durability assessment sheds light on the quality, maintenance, and long-term sustainability of these assets, offering crucial insights into their effectiveness and lasting impact on rural development.

Jharkhand's diverse geographical and socio-economic landscape presents both opportunities and challenges for MGNREGA. This study highlights how well the program's objectives align with the needs of rural communities, while also identifying gaps and areas for improvement. The findings and recommendations presented here will be invaluable for policymakers, local governments, and development practitioners committed to strengthening the resilience of rural economies and improving the lives of marginalized communities.

I, being the faculty supervisor of Aman Kumar Nonia and Shashank Kumar from IIFM Bhopal, commend them and other contributors to this study for a thorough and nuanced analysis. Their work not only evaluates the current state of MGNREGA assets in Jharkhand but also provides a roadmap for enhancing the program's impact in the years to come. I am confident that this report will serve as an important resource for stakeholders at both the state and national levels, as they continue to refine and expand the scope of MGNREGA for greater social and economic equity.



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Table of Contents

Foreword	01
List of Figures	04
List of Acronyms	05
Acknowledgement	07
Executive Summary	09
1. Introduction to MGNREGA	11
2. About the Study	14
2.1. Literature Review	15
2.2. Objectives	16
2.3. Timelines of the study	16
3. Methodology of the Study	17
3.1. Study Tools	17
3.2. Data Collection	18
3.3. Sampling and Number of Samples Covered	18
4. General Profile of Interviewed Beneficiaries	20
4.1. Gender Distribution of Respondents	20
4.2. Age Distribution of Respondents	20
4.3. Scheme-wise Distribution of Respondents	21
5. Results of the Study	22
6. Birsa Harit Gram Yojna (Orchard Plantation)	23
6.1. Land-use pattern	23
6.2. Income from BHGY	23
6.2.1. Income from Plantations	23
6.2.2. Income from Inter-cropping	24
6.2.3. Total Income for BHGY Farmers	25
6.3. Durability Assessment of BHGY	28
6.3.1. Anticipated Effective Functioning in the Coming Years	28
6.3.2. Ability to sustain without MGNREGA support	28
7. Didi Badi Yojna (Nutri gardens)	29
7.1. Land-use pattern	29

Table of Contents

7.2	Income from Didi Badi Yojna	30
7.2.1.	Annual harvest from nutri gardens	30
7.2.2.	Average annual income from nutri gardens	31
7.3.	Durability Assessment of Didi Badi Yojna	32
7.3.1.	Anticipated Effective Functioning in the Coming Years	32
7.3.2.	Ability to sustain without MGNREGA support	33
8.	Birsa Sinchai Koop Samvardhan Yojna (Irrigation Wells)	34
8.1.	Pattern of Construction	34
8.2.	Income from BSKSM (Irrigation Wells)	35
8.2.1.	Change / increase in agricultural productivity	35
8.2.2.	Increase in Annual Household Income	35
8.3.	Durability Assessment of Wells under BSKSM	36
8.3.1.	Ability to sustain without MGNREGA support and durability of wells	36
9.	Mukhyamantri Pashudhan Vikas Yojna (Cattle & Animal Sheds)	38
9.1.	Availability of Livestock in Cattle / Animal Sheds	38
9.2.	Income from Cattle / Animal Sheds	39
9.2.1.	Increase in Annual Household Income	39
9.3.	Durability Assessment of Sheds	40
9.3.1.	Factors affecting durability of sheds	40
9.3.2.	Effective Functioning of created sheds and ability to sustain without MGNREGA support	41
10.	Didi Bagiya Yojna (Nurseries)	42
10.1.	Income Assessment and durability	42
11.	Overall Findings and Conclusions	43
12.	Recommendations	45
13.	Limitations of the study	47
14.	Annexures	48
14.1.	Household Survey Tool	48
14.2.	FGD Schedule	66

List of Figures

Figure 2.1:	Timelines of the study	16
Figure 3.1:	Data collection from individual respondent	18
Figure 3.2:	FGD conducted in a village	18
Figure 4.1:	Gender distribution of respondents	20
Figure 4.2:	Scheme-wise respondents covered in the study	21
Figure 6.1:	Land use pattern for BHGY	23
Figure 6.2:	Plantation in a BHGY Orchard	22
Figure 6.3:	Income through plantations	24
Figure 6.4:	Respondent practicing intercropping	25
Figure 6.5:	Income from inter-cropping	25
Figure 6.6:	Overall income from BHGY	26
Figure 6.7:	A successful BHGY Farmer	27
Figure 6.8:	Anticipated effective functioning in coming years	28
Figure 6.9:	Ability to sustain without MGNREGA support	28
Figure 7.1:	Beneficiaries of nutrigarden scheme	30
Figure 7.2:	Production of Nutrigardens	30
Figure 7.3:	Income from Nutri gardens	31
Figure 7.4:	A well-maintained Nutri Garden	32
Figure 7.5:	Confidence on sustainability of Nutri gardens	33
Figure 8.1:	Pattern of wells constructed under BSKSM	34
Figure 8.2:	Productivity enhancement through irrigation wells	35
Figure 8.3:	Increase in annual income through wells	36
Figure 8.4:	Durability of irrigation wells	37
Figure 8.5:	An irrigation well constructed under BSKSM	37
Figure 9.1:	A beneficiary with newborn calf in her cattle shed	38
Figure 9.2:	Current status of livestock rearing	38
Figure 9.3:	Increase in annual income through animal sheds	40
Figure 9.4:	Durability of animal sheds	40
Figure 9.5:	A durable shed created under the scheme	41
Figure 10.1:	An established nursery under the scheme	42
Figure 12.1:	ex-MGNREGA Commissioner interacting with a beneficiary	46

List of Acronyms

AMC	Annual Master Circular
BHGY	Birsa Harit Gram Yojna
BSKSM	Birsa Sinchai Koop Samvardhan Mission
CSO	Civil Society Organisations
FPO	Farmer Producer Organisation
Gol	Government of India
GoJ	Government of Jharkhand
GP	Gram Panchayat
GPDP	Gram Panchayat Development Plan
GRS	Gram Rozgar Sevak or Sahayak
IEC	Information, Education and Communication
IIFM	Indian Institute of Forest Management
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoRD	Ministry of Rural Development
NRLM	National Rural Livelihood Mission
NRP	National Resource Person
OBC	Other Backward Class
RDD	Rural Development Department
SC	Scheduled Caste
SHG	Self-Help Group
ST	Scheduled Tribe
TRIF	Transforming Rural India Foundation
VO	Voluntary / Village Organisations



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Executive Summary

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), implemented in 2005, is one of the world's largest public works programs aimed at enhancing livelihood security in rural areas. By guaranteeing 100 days of wage employment to rural households, MGNREGA aims to reduce poverty, create durable assets, and promote sustainable development. In the state of Jharkhand, where poverty levels are high and the rural economy is predominantly agrarian, MGNREGA has played a pivotal role in addressing unemployment and underdevelopment.

One of the key strategies within MGNREGA is the focus on individual asset creation. These assets, ranging from water conservation structures, land development, livestock shelters, to horticulture plantations, are aimed at improving the livelihoods of vulnerable households. Individual asset creation under MGNREGA not only provides immediate income through employment but also contributes to long-term income enhancement by improving agricultural productivity, augmenting water resources, and promoting sustainable farming practices.

This impact assessment aims to evaluate the effectiveness of individual asset creation under MGNREGA in Jharkhand, with a specific focus on its role in income enhancement. The assessment will explore the economic benefits gained by rural households, the sustainability of the assets created, and their contribution to poverty alleviation. Through this, the study will provide insights into how asset-based interventions can lead to lasting improvements in rural livelihoods in one of India's most economically challenged states.

The impact assessment of individual asset creation under MGNREGA in Jharkhand reveals significant positive outcomes for rural households, particularly in terms of income enhancement, asset sustainability, and overall livelihood improvement. The results are organized into several key findings:

- 1. Income Enhancement:** Households that participated in MGNREGA's individual asset creation reported a substantial increase in their income. The creation of assets such as farm ponds, wells, and land development helped improve agricultural productivity, leading to higher yields and reduced dependency on erratic monsoon rains. Households engaged in horticulture plantations and livestock rearing also benefited from additional income streams, leading to an overall rise in household earnings. In many cases, the assets contributed to year-round income, beyond the seasonal employment MGNREGA typically offers.
- 2. Poverty Alleviation:** The study found that the creation of individual assets had a measurable impact on poverty reduction. Many of the beneficiary households belonged to marginalized communities, including small and marginal farmers, landless laborers, and tribal groups. The income generated from the assets helped reduce reliance on distress migration and improved food security.

Additionally, the diversification of income sources reduced vulnerability to economic shocks, thereby contributing to more stable livelihoods.

- 3. Sustainability of Assets:** The durability and sustainability of the assets created under MGNREGA were key factors in long-term income enhancement. Most assets were well-maintained and continued to provide benefits several years after their creation. For instance, water conservation structures not only improved irrigation but also contributed to groundwater recharge, creating environmental benefits in addition to economic gains. However, the study also identified some areas where maintenance was lacking, highlighting the need for community involvement and local governance in asset upkeep.
- 4. Gender Empowerment:** A significant portion of the individual assets created under MGNREGA benefited women, particularly through the development of kitchen gardens, poultry farming, and other small-scale agricultural activities. These activities provided women with both economic independence and decision-making power within their households. The increased income also led to better nutrition and educational opportunities for children, reinforcing the long-term social benefits of asset creation.
- 5. Challenges and Limitations:** Despite the positive outcomes, the study identified certain challenges. The process of asset creation was sometimes hindered by delays in wage payments under MGNREGA, affecting the timely completion of projects. Additionally, the targeting of the most vulnerable households, especially in remote areas, remained inconsistent, leading to unequal distribution of benefits. Finally, the study found that the quality of assets varied, with some areas receiving higher levels of technical support than others.

Overall, the impact assessment highlights that individual asset creation under MGNREGA in Jharkhand has led to significant income enhancement and poverty alleviation for rural households. The assets have provided sustainable means of livelihood, improved agricultural productivity, and empowered vulnerable populations. However, challenges related to implementation, maintenance, and equity in asset distribution need to be addressed to maximize the program's effectiveness across the state.

1. Introduction to MGNREGA

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), a statutory scheme and one of the largest public works programmes in the world in terms of the coverage (i.e. the number of people who have accessed/accessing this) and financial outlay, aims at providing wage employment to unskilled rural workers. This scheme originates from the National Rural Employment Guarantee Act of 2005 that came into effect from 2006. Though India has a long history of implementing welfare programmes, Mahatma Gandhi NREGS stands out being the first programme to have been backed by a statute (through passing of NREGA, 2005 by Indian Parliament).

It also provided Right to Employment to all those who have attained 18 years of age and reside in the rural areas. This Right to Employment provides certain entitlements such as Right to get Job Card, Right to Demand work & get it, Right to Unemployment Allowance, Right to plan and prepare the shelf of works, Right to seek and obtain work within 5 km radii from the village, Right to work facilities, Right to receive wages within 15 days, Right to compensation against delay wage payment, Right to time-bound redressal of grievances and Right to Social Audit.

This scheme provides a minimum 100 days of guaranteed employment in a financial year to the job-card holder household. This employment can be availed by all the adults (> 18 years of age) willing to do unskilled work and residing in rural areas. Willing members need to register their name in the Job-Card. The act mandates that unskilled wage employment should result in the creation of assets that rejuvenate the natural resource base supporting rural livelihoods. There is evidence in the literature that Mahatma Gandhi NREGS wages and assets have contributed to the augmentation of the livelihoods of the rural poor.

Assets are categorized into four categories – A, B, C & D. Of these, Category A & D assets are meant for the larger community. Category B assets are sanctioned to vulnerable individual households as categorized in Section 1, Para 5 f the MGNREG Act, and Category C assets for SHGs and user groups. Category D assets pertain to improvement in rural infrastructure. Category A & D support livelihoods indirectly whereas Category B & C directly support rural livelihoods. These individual assets are sanctioned only to the households mentioned in the para-5 of Chapter VI of NREGA (2005).

Asset creation is a participatory process wherein the Gram Panchayats supported by Mahatma Gandhi NREGS functionaries facilitate the participation of the villagers through Gram Sabhas. In the Gram Sabhas, the labour budget is prepared and the planned assets that constitute the shelf of works is prepared. Only the assets that are included in the shelf of works are to be taken up in the oncoming financial year. These assets are to be sanctioned to the vulnerable population as mandated by the respective governments.

The Government of Jharkhand has focused on asset creation to boost rural livelihoods for two-fold objectives – increase in annual household income and providing durable assets ensuring long-term lifelong employment. The assets created are orchards, wells, animal sheds, Nutri-gardens, and nurseries under various sub-schemes which are detailed as follows:

Birsa Harit Gram Yojana: This scheme focuses on promoting afforestation and increasing green cover in rural areas of Jharkhand. Activities include planting trees, soil moisture conservation, nursery development, and maintenance of plantations. The primary objective is to foster sustainable livelihoods and enhance environmental sustainability in rural communities by augmenting greenery.

Didi Bagiya Yojna: Didi Bagiya Yojana is an innovative initiative of Rural Development Department, under which, SHGs are being encouraged to become nursery entrepreneurs. With this initiative, training and technical help is being provided for establishing and operating nurseries. The initiative ensures additional income to the SHG women.

Didi Badi Yojna: Didi Badi Yojana has been started by GoJ with the aim of providing self-employment opportunities to the villagers and providing nutritious food to disabled families. Under this scheme, labour, seeds and pesticides are supplied for vegetable cultivation on 1 to 5 decimals of land with the help of MNREGA and State Livelihood Mission. The maximum proposed annual financial grant for the scheme is Rs 24,500.

Birsa Sinchai Koop Samvardhan Mission: Aims to enhance irrigation facilities in rural Jharkhand through the construction of small-scale irrigation wells (Koops). Focuses on improving agricultural productivity by ensuring reliable water sources for irrigation, particularly during dry seasons. The scheme addresses water scarcity issues in rural communities and promotes sustainable agricultural practices.

Mukhyamantri Pashudhan Vikas Yojna: Concentrates on constructing and maintaining cattle sheds to support livestock rearing in rural areas. Enhances the living conditions of livestock and supports rural households engaged in Livestock rearing. The scheme contributes to increased milk, meat & egg production and strengthens the economic viability of livestock farming in Jharkhand.

The number of beneficiaries covered under the individual schemes in the state are provided in the following table:

Activity (Type of Asset)	Activity (Type of Asset)	Benefits Provided		Expected Livelihood Income Benefits
		Investment (INR Cr)	No of MGNREGA workers	
Individual Orchards	Birsa Harit Gram Yojana	4,196.03	112494	Benefits of approx. Rs 50,000 per years for the period of 20 to 25 years. It provides additional income of Rs 30,000 per year from intercropping.
Individual Irrigation Wells	Birsa Sinchai Koop Samvardhan Yojna	3,729.88	94189	Additional income by multi cropping / increase in number of cropping seasons for Rs 30000 per year.
Individual Nutri gardens	Didi Badi Yojana	343.82	220962	Nutrigardens combat the under nutrition and sickle cell anaemia in rural women + Expected benefit Rs 10000.



Activity (Type of Asset)	Activity (Type of Asset)	Benefits Provided		Expected Livelihood Income Benefits
		Investment (INR Cr)	No of MGNREGA workers	
Nurseries	Didi Bagiya Yojana	4.27	427	Sale of seedlings and saplings can range from Rs 50000 to 100000 per seasons.
Individual Cattle/ Animal Sheds	Mukhyamantri Pashudhan Vikas Yojana	178	51147	Very profitable ventures with expected income of more than Rs 50000 per year. Livelihood Augmentation in draught and crop failure.
Total		8,452.00	4,79,219	

These initiatives under MGNREGA are pivotal in addressing specific developmental needs such as afforestation, women's empowerment, irrigation enhancement, and livestock management in Jharkhand. Each scheme plays a critical role in fostering rural development, improving livelihoods, and contributing to overall welfare in the state.



2. About the Study

As we have already discussed, the MGNREGA has been pivotal in enhancing rural livelihoods through the creation of various durable assets across the state. This study focuses on assessing the durability and socio-economic impact of individual assets (Category-B) created under MGNREGA in five selected districts of Jharkhand. The objectives include evaluating the longevity of individual assets (Category – B) created such as orchards, wells, animal sheds, Nutri-gardens, and nurseries, identifying factors influencing their durability, assessing the impact on household incomes, and understanding the broader socio-economic improvements in beneficiary households.

The study has been conceptualised by the Transforming Rural India Foundation (TRIF) which has an active presence in the state. TRIF sought approval from the RDD, GoJ to commission the study. The RDD asked to get the study done through any third party reputed academic institution. Therefore, TRIF partnered with Indian Institute of Management (IIFM), Bhopal. Thus, TRIF and IIFM jointly completed the study. The IIFM provided technical support in conceptualising the study design and study tools. The institute provided couple of interns who came to Jharkhand for completing the study. The team, both IIFM and TRIF, finalised the study tools and the sampling frame as well as the entire study design.

The TRIF has an active presence in the five districts of the state. Eight selected blocks in these five districts are Community Action Labs (CAL) blocks as mentioned in the table. All these 8 blocks were selected for the study. The IIFM interns completed the data collection work in Angara block of Ranchi district and data collection in remaining blocks was done by the TRIF CAL teams. The data sets were combined, and the interpretation was done by the TRIF Team. The report has been prepared jointly by the IIFM and TRIF team.

Districts	Blocks
Ranchi	Angara
	Bero
Ramgarh	Gola
Palamu	Chainpur
	Satbarwa
Simdega	Kersai
	Kurdeg
West Singhbhum	Noamundi

2.1. Literature Review

Assets created under Mahatma Gandhi NREGS generate services that support the livelihood resource base for beneficiaries. Mahatma Gandhi NREGS works especially those related to rejuvenation of natural resource base such as soil conservation, fodder development, afforestation, and drought proofing works help in recharging groundwater, increasing rain water percolation, conserving water, increasing the irrigated area, reducing soil erosion, increasing soil fertility, conserving biodiversity, reclaiming degraded crop and grazing lands, enhancing the supply of leaf manure, fuel wood and non-wood forest produce **(Tiwari et al., 2011)**.

B category assets which are earmarked as individual household assets are now being encouraged more along with C & D category assets which cover the infrastructure for productivity enhancement for SHG and other user groups and rural infrastructure respectively.

Mahatma Gandhi NREGS has augmented agriculture-based livelihoods through Category B assets and non-agricultural based livelihoods for SHGs and other user groups through Category C assets in convergence with NRLM. Such convergence initiatives also helped in the better planning (preparation of Labor Budget) of the Mahatma Gandhi NREGS programme by involving SHG members in the Intensive Participatory Planning Exercises 1 & 2, besides helping in the implementation of this scheme through Cluster Facilitation Teams under Cluster Facilitation Project (CFP) that addresses the last mile issues.

Accessing Mahatma Gandhi NREGS, women workers have experienced economic independence and utilized the wages for smoothening their household consumption, meeting the educational needs of their children and for health care **(Pankaj et al., 2010; Pellissery & Jalan, 2011; Swain & Sharma, 2015)**. States such as Bihar, Rajasthan have opted for reduced measurement of work (15% less than men) and rewarding of women workers who have completed 100 days of employment **(Kelkar, 2009)**.

Even after enjoying such encouragement, patriarchal actors of the household, administration at regional and state level still heavily influence the actions of the participating women workers who resent their empowerment. Though the women workers receive the assets on their name, it is unclear how far they could exercise control and if they do, how this control over these productive assets could shield them from the local power actors within and outside the household such as spouses (husbands), GP functionaries (both elected and non-elected), landowners etc. **(Maiorano et al., 2016)**.

The asset creation process under Mahatma Gandhi NREGS involves the convening of the Gram Sabha for the planning of the shelf of works and the approval of the individual assets under Category B. When approved and completed on time, they will be of immense help to the beneficiaries. But due to delays in wage payments and at times result in the beneficiaries having to pool in money to complete them from the private money lenders at market prices. Where the beneficiaries are unable to raise the money from the market, the assets are left unfinished. These incomplete assets lay in that suspended state for years and by the time the money is finally released, the construction had to start all over. The incomplete assets are useless and waste of resources **(Aggarwal et al., 2012)**.

2.2. Objectives

The objectives of this study are as follows:

- To assess the durability of various types of individual assets (Category – B) created under MGNREGA (e.g., orchards, wells, animal sheds, Nutri-gardens and nurseries) in selected district of Jharkhand.
- To identify factors that influence the durability of these assets, such as construction quality and maintenance practices.
- To evaluate the impact of using MGNREGA-created assets on the income levels of beneficiary households in the selected district.
- To assess the overall improvement on livelihood and socio-economic impact on the studied households.

2.3. Timelines of the study

The study commenced in the month of March 2024 and concluded in the month of September 2024 in a phased manner. The phases of the study with the activities completed is mentioned in the following picture:

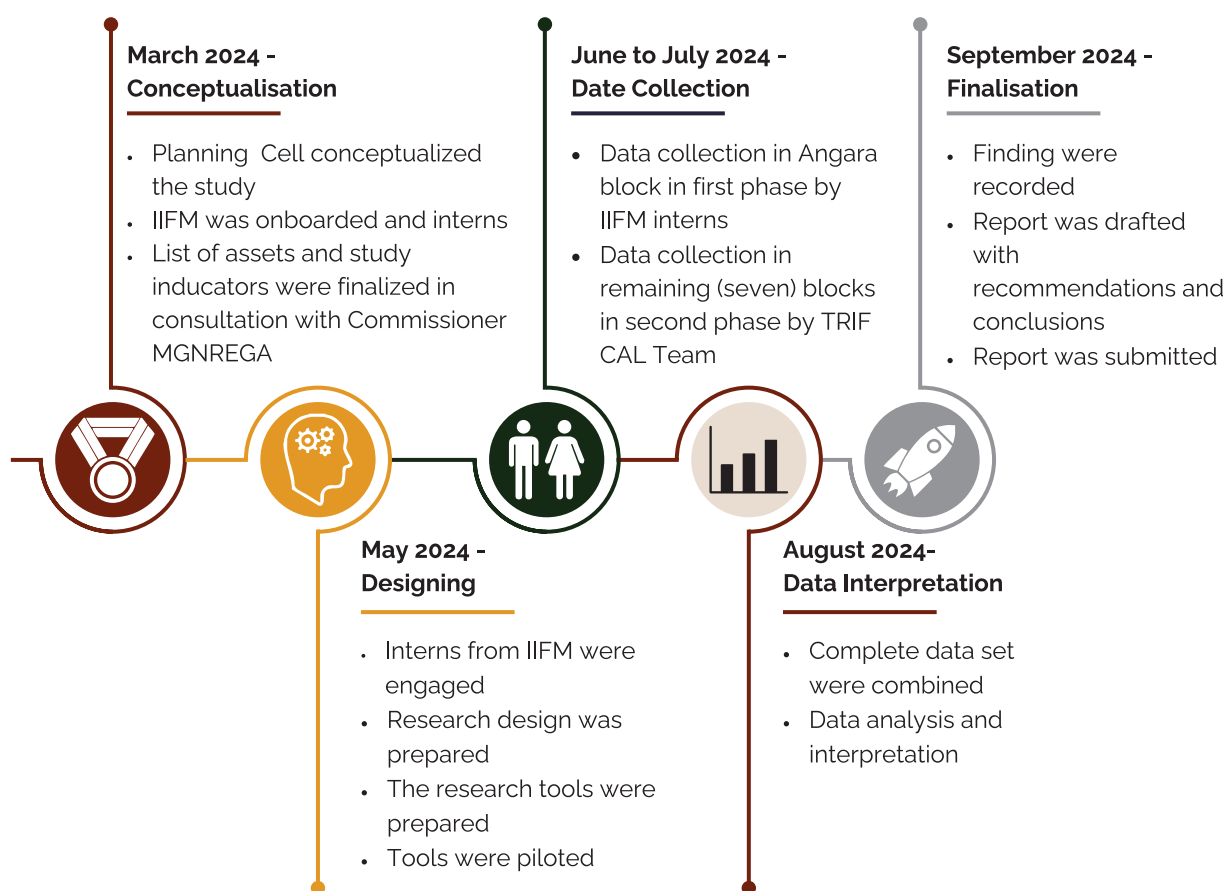


Figure 2.1: Timelines of the study

3. Methodology of the Study

To understand how MGNREGA affects small and marginal farmers, beneficiaries of government schemes in Jharkhand like BHGY, Didi Badi, Didi Bhagya, and the Cattle Shed Scheme, this observational study has been conducted using a mixed-design approach. We have employed a mixed methods approach to select the quantitative and qualitative aspects. We will ask farmers from two different districts about their reasons for joining or not participating in MGNREGA activities, how job availability changes, and how land improvement can be done through MGNREGA to affect their income and work options. We also talk to farmers and officials to get a more complete picture. This study provides a point-in-time assessment of beneficiaries to address the study questions raised and focused on respondents who had also benefited from the creation of assets on their own land. The types of works /schemes covered under the study are as follows:

- Horticultural and Timber plantation (Birsa Harit Gram Yojna)
- Irrigation well (Birsa Sinchai Koop Samvardhan Mission)
- Nursery (Didi Bagiya Yojna).
- Nutri-Garden (Didi Badi Yojna)
- Cattle shed (Mukhyamantri Pashudhan Vikas Yojna)

3.1. Study Tools

This study focuses only on the impact of all types of assets featuring in **Category B (Individual Benefit Schemes)** which have been created in the last five years. The study was conducted in 8 blocks of the state, where there is active field presence of TRIF. Overall study methodology is presented below:

Methods	Key respondents	Sample	Proposed Tools
Review baseline data and project progress data	Project functionaries	Government authorities	Review Reports and Documentation
In-depth Interview (IDI)	Households	507 random respondents	Semi-structured questionnaire
Focused Group Discussions	Community members + beneficiaries	Community members	FGD Schedule
Case Studies	Representing stories	Selected participants	Documentation after interview

A survey instrument (individual interview schedule / questionnaire) was prepared to understand the asset creation process and their impact on the livelihoods for beneficiaries following impact evaluation methodology. Both qualitative and quantitative parameters have been included in the individual interview schedule. **Interview schedule is attached as Annexure-1.** Sustainable Rural Livelihoods framework was followed to understand the improvement in the livelihoods. A

before and after method was used to understand the impact on the livelihoods for beneficiaries pre- and post- the creation of the asset. Appropriate statistical methods are used in the analysis of the collected data. Focus Group Discussions was conducted to elicit qualitative information from the beneficiaries and other stake holders.

3.2. Data Collection

Household Survey

As discussed above, the study was conducted in the eight selected blocks of the state which are TRIF' CAL blocks. Data collection was done in two rounds – first round in the Angara block by the two selected IIFM interns. The data collection in the remaining seven blocks was done by TRIF's practitioners and assistant practitioners deployed at these CAL Blocks.



Figure 3.1: Data Collection from Individual Respondent

Focussed Group Discussion (FGD)

The study team conducted FGDs in the covered eight blocks with the beneficiaries and other villagers of the area. The major stakeholders and village level functionaries were also invited / participated in the FGDs. The FGD covered the important aspects of income generation, trend analysis, satisfaction from assets, durability of asserts, overall change in livelihood, etc. The FGDs also included the qualitative parameters like women participation, effective participation, usability of assets, socio-economic parameters, etc. The FGDs were recorded manually and then the findings have been incorporated in the study after triangulation with the household survey data.



Figure 3.2: FGD conducted in a village

3.3. Sampling and Number of Samples Covered

The study sample was drawn from eight blocks across five districts in Jharkhand to evaluate the durability and income generation outcomes of various individual asset creation schemes under MGNREGA. These schemes include the Birsa Harit Gram Yojana, Didi Badi Yojana, Birsa Sinchai Koop Samvardhan Yojana, Mukhyamantri Pashudhan Vikas Yojana, and Didi Bagiya Yojana. The study aimed to assess the effectiveness and long-term impact of these initiatives in enhancing agricultural and livelihood assets for local farmers. The list of all the beneficiates of these schemes were taken from the state government and online MIS (www.nrega.nic.in). Then, the beneficiaries of these blocks were sorted. The entire list was given to data collection teams.



These data collection teams / enumerators selected the sample participants on a random basis. The sampling technique applied is **simple random sampling**.

Districts	Blocks	Sample Size
Ranchi	Angara	188
	Bero	55
Ramgarh	Gola	54
Palamu	Chainpur	51
	Satbarwa	49
Simdega	Kersai	34
	Kurdeg	40
West Singhbhum	Noamundi	36
Total		507



4. General Profile of Interviewed Beneficiaries

4.1. Gender Distribution of Respondents

Across all blocks, the average number of female respondents was 28, while the corresponding figure for male respondents was 35. This data highlights the approximately equal consideration of gender in the survey process, indicating that both male and female perspectives were fairly represented in the respondent pool across all blocks except Angara. The near-equal averages suggest a balanced approach to gender inclusivity during the survey, ensuring that the survey results are reflective of a diverse and representative demographic. A total of 224 female and 283 male (total 507) respondents were interviewed during the survey process. The distribution is shown in the graph below:

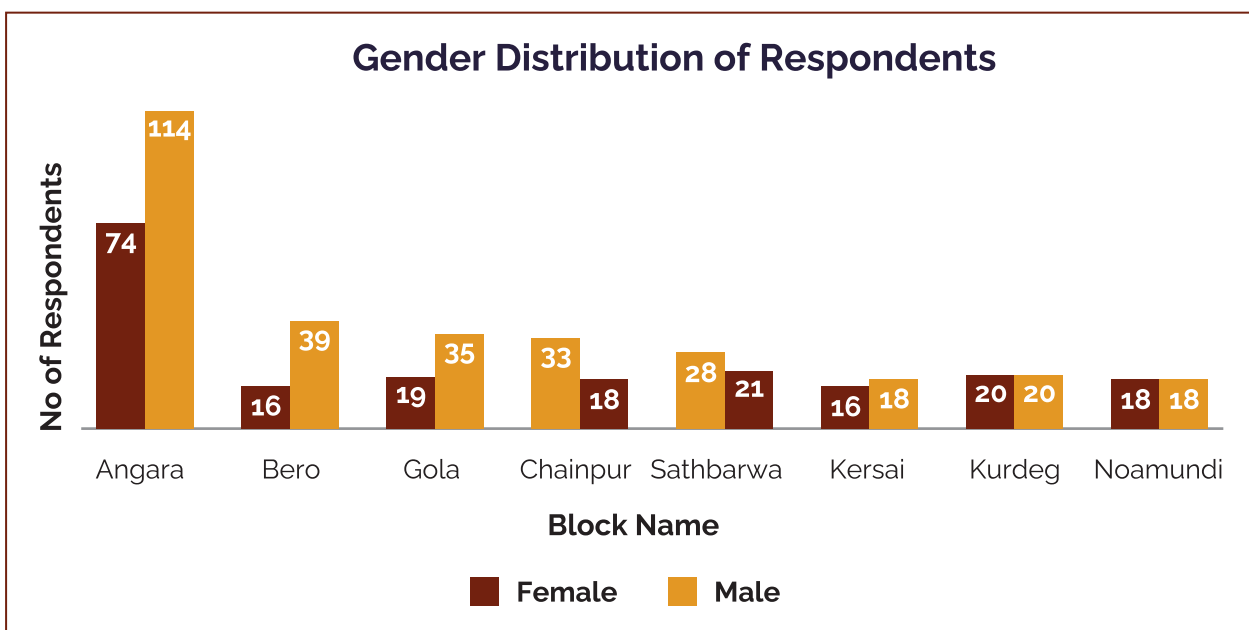


Figure 4.1: Gender distribution of respondents

4.2. Age Distribution of Respondents

The respondents for the survey come from a range of age groups, spanning from 20-30 years to 61 years and above. Notably, more than 65% of the respondents fall within the 31-50 years age group, indicating that the majority of participants are within this middle age group range. This concentration suggests that individuals in this age bracket were particularly engaged or

targeted in the survey, providing valuable insights from a demographic that is often active in various social, economic, and community activities. The distribution is shown in the table below:

Districts	Blocks	Age Groups					Total
		20-30	31-40	41-50	51-60	61 & above	
Ranchi	Angara	14	77	64	25	8	188
	Bero	14	20	11	8	2	55
Ramgarh	Gola	11	21	12	4	6	54
Palamu	Chainpur	5	18	16	8	4	51
	Satbarwa	8	14	14	9	4	49
Simdega	Kersai	3	7	13	7	4	34
	Kurdeg	5	18	11	4	2	40
West Singhbhum	Noamundi	7	13	8	7	1	36
Total		67	188	149	72	31	507
Total (%)		13%	37%	29%	14%	6%	100%

4.3. Scheme-wise Distribution of Respondents

The data highlights the popularity of various schemes under the Individual Assets Creation initiatives provided by MGNREGA. Among the respondents, 42% have opted for the Birsa Harit Gram Yojana (BHGY), making it the most favoured scheme. This is followed by 26% who have chosen the Well scheme. Additionally, 17% of respondents have utilized the Nutri Garden and Cattle Shed schemes, reflecting moderate engagement with these options. In contrast, the Nursery scheme has seen minimal uptake, with only 1% of respondents participating, indicating a lower preference or demand for this initiative.

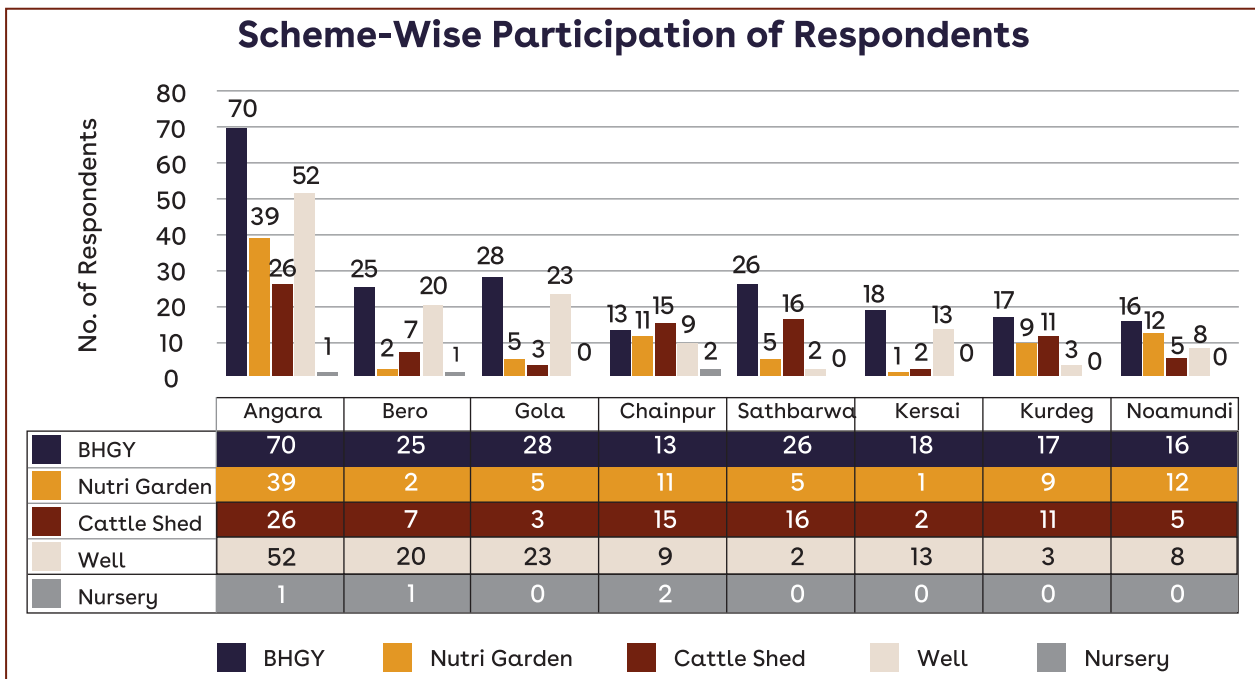


Figure 4.2: Scheme-Wise Respondents Covered in the Study

5. Results of the Study

This impact assessment aims to evaluate the effectiveness of individual asset creation under MGNREGA in Jharkhand, with a specific focus on its role in income enhancement. The assessment will explore the economic benefits gained by rural households, the sustainability of the assets created, and their contribution to poverty alleviation. Through this, the study will provide insights into how asset-based interventions can lead to lasting improvements in rural livelihoods in one of India's most economically challenged states.

The impact assessment of individual asset creation under MGNREGA in Jharkhand reveals significant positive outcomes for rural households, particularly in terms of income enhancement, asset sustainability, and overall livelihood improvement.

The two major factors / indicators taken by the study team to assess the performance of MGNREGA in Jharkhand are

- (a) changes in income of household benefiting from the asset as well as
- (b) assessing the durability of the created asset. For the purpose of this study, these two indicators are defined as follows:

Income

Income means the amount of money received in exchange for products or services. (La Porta et al. (2000), 2000)

Asset durability

Asset durability goes beyond simply how long something functions. It encompasses the quality of materials and construction, how the asset is used, and its potential for repair or even repurposing. By considering these factors, we can optimize asset lifespans and minimize waste - **Functional Lifespan, Economic Lifespan, and Reliability and Sustainability.**

As explained in the previous section, we have studied five schemes under the study for assessment of changes in income and durability of the asset. Now, we will elaborate on each scheme in the subsequent chapters.

6. Birsa Harit Gram Yojna (Orchard Plantation)

6.1. Land-use Pattern

Under the BHGY scheme, fruit orchards are established on one acre land with integrated farming model of fruit trees, timber plants and intercropping. By the surveyed 188 farmers, 191.5 acres of land have been utilized for the plantation of various fruit and timber plants. Of this, 75% is agricultural land, emphasizing the scheme's focus on enhancing productive farmland. Additionally, 21% of the land consists of barren land, and out of agriculture land, 6% is fallow land, demonstrating efforts to rehabilitate less productive or unused lands and boost overall land productivity. The scheme also promotes intercropping, which not only provides plants with proper nourishment but also offers farmers an opportunity to enhance their income during lean periods through the cultivation of additional crops.

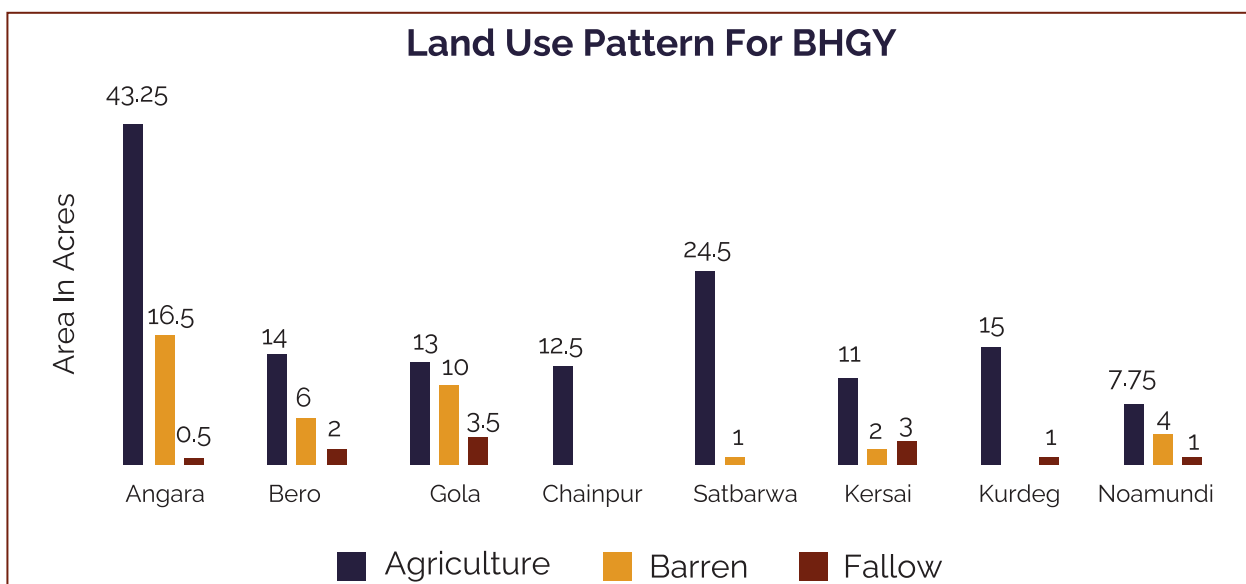


Figure 6.1: Land use pattern for BHGY

6.2. Income from BHGY

6.2.1. Income from Plantations

The data in the following table and graph indicates that across eight different blocks, **14% of respondents are earning more than Rs 50,000 annually, 10% earn between Rs 30,000 and Rs 50,000, 18% earn between Rs 20,000 and Rs 30,000, 20% earn upto Rs 20,000 annually from the established plantations. 29% of respondents fall into the category where their plants have**



Figure 6.2: Plantation in a BHGY Orchard

not yet started yielding, or the production is too small to be sold in the market. This suggests that the majority of respondents are involved in new schemes introduced within the last 5 years, and some of which are still in the early stages of development and income generation. The income levels would increase once the plantations are mature and high yielding which may take 2-3 years more from now.

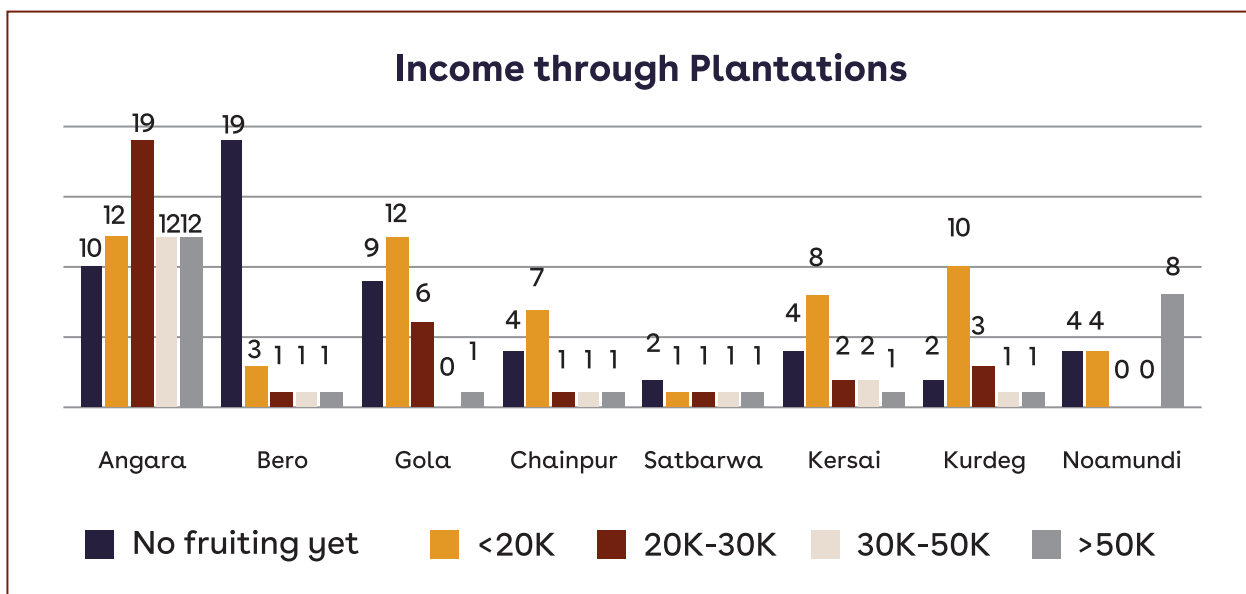


Figure 6.3: Income through plantations

Block	No fruiting yet	<20K	20K-30K	30K-50K	>50K	Total
Angara	10	12	19	12	12	65
Bero	19	3	1	1	1	25
Gola	9	12	6	0	1	28
Chainpur	4	7	1	1	1	14
Satbarwa	2	1	1	1	1	6
Kersai	4	8	2	2	1	17
Kurdeg	2	10	3	1	1	17
Noamundi	4	4	0	0	8	16
Total (Count)	54	57	33	18	26	188
Total (%)	29%	30%	18%	10%	14%	100%

6.2.2. Income from Inter-cropping

The chart reveals that **16% of respondents across eight blocks earn more than Rs 30,000 annually. A larger portion, 42%, earns between Rs 10,000 and Rs 30,000, while the majority, 43%, earns less than Rs 10,000 per year.** The income variation is influenced by the fact that crops grown through intercropping are often used for consumption, and only when production is substantial are they sold in the market. Another significant factor affecting income is the availability of water supply throughout the year.

This survey reveals that while 57% of farmers are engaged in intercropping, the remaining 43% still require support and increased awareness to fully understand the benefits of this practice. This indicates a need for targeted outreach and education to help more farmers adopt intercropping, which can enhance their productivity and income. One significant reason identified for the lack of intercropping among some farmers is the inadequacy of their current irrigation sources. Many rely on water from a common well or pond, which is insufficient to provide a year-round supply. This limitation in water availability is a major factor preventing these farmers from adopting intercropping practices.



Figure 6.4: Respondent practicing intercropping

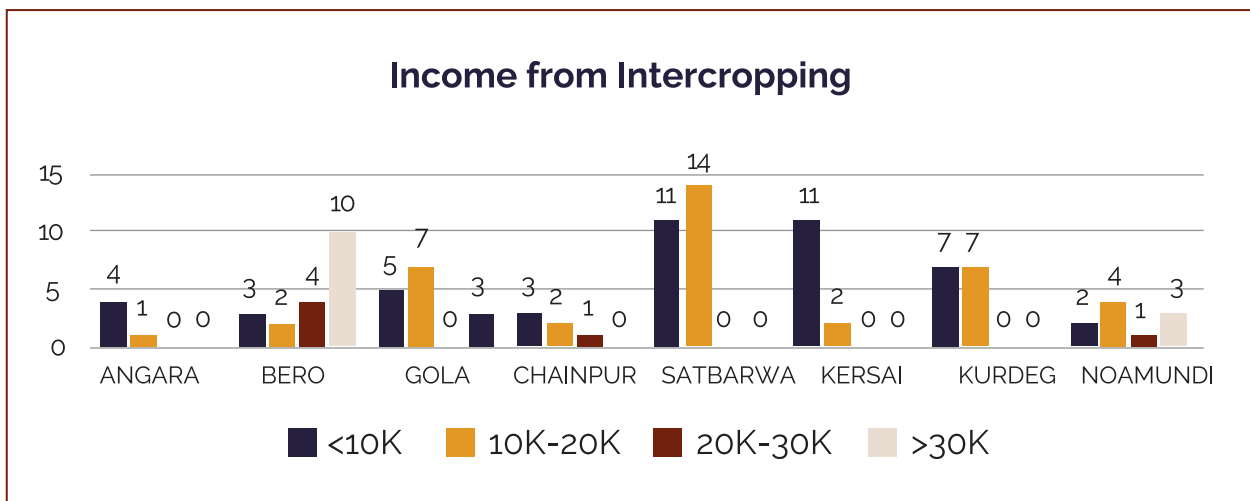


Figure 6.5: Income from inter-cropping

This survey reveals that while 57% of farmers are engaged in intercropping, the remaining 43% still require support and increased awareness to fully understand the benefits of this practice. This indicates a need for targeted outreach and education to help more farmers adopt intercropping, which can enhance their productivity and income. One significant reason identified for the lack of intercropping among some farmers is the inadequacy of their current irrigation sources. Many rely on water from a common well or pond, which is insufficient to provide a year-round supply. This limitation in water availability is a major factor preventing these farmers from adopting intercropping practices.

6.2.3. Total Income for BHGY Farmers

The overall income from BHGY includes earnings from the sale of fruits and vegetables grown as intercrops. The survey indicates that 26% of farmers earn up to Rs 20,000 annually. **31% respondents earn between Rs 20,000 and Rs 50,000. 29% respondents earn between 50,000 to Rs 75,000 annually, and 26% respondents earn more than Rs 75,000 per year. The table reveals that 55% farmers earn more than 50,000 annually while 86% respondents earn more than 20,000 annually. The respondents' income from BHGY is likely to increase in the coming**

Block	<20K	20K-50K	50K-75K	>75K	Total
Angara	4	12	32	17	65
Bero	3	8	7	7	25
Gola	5	9	8	6	28
Chainpur	3	6	3	2	14
Satbarwa	3	1	0	2	6
Kersai	4	5	2	6	17
Kurdeg	2	13	1	1	17
Noamundi	2	4	2	8	16
Total (n)	26	58	55	49	188
Total (%)	14%	31%	29%	26%	100%

years. Sales from intercropping significantly contribute to income, with 50% of farmers engaged in this practice. We can see that one-fourth farmers are earning above Rs 75000/- per year from BHGY. **The earnings depend on – number of years of plantation, maintenance & package of practices, awareness & interest of beneficiaries and availability / access of irrigation facilities.** This also proves that BHGY has ample potential for sustainable and long-term income for participating farmers.

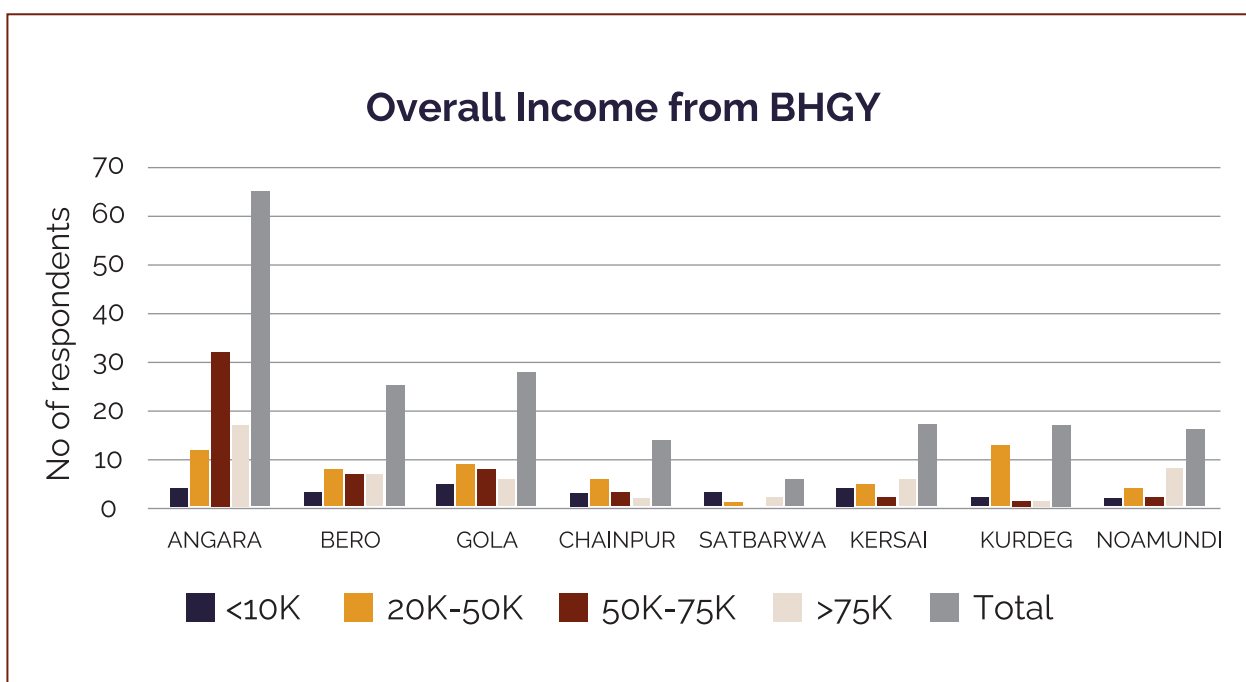


Figure 6.6: Overall income from BHGY

It is noteworthy that the “self-consumption / provided to neighbours or relatives” of mangoes, other fruits and vegetables as well as other products are not considered in the overall income from BHGY for the respondents. Considering the above, the income is definitely higher than the range / responses reported by the respondents.



The following additional activities would result in income enhancement of BHGY farmers:

- Wages earned in establishment and maintenance of orchards. The BHGY supports the farmers for 5 years. It is known that beneficiaries and their fellow villagers / wage seekers earn INR 2.5 to 3 Lakhs in form of wages for establishment and maintenance of orchards. The wages have been paid to all the beneficiaries. As the entire wages are not transferred to a single household or to the respondent, the wages earned have not been considered in the annual income.
- The timber trees, once mature, can be sold in market. The trees may take 20-25 years for maturity.
- RDD, GoJ may also link the BHGY farmers with the global voluntary carbon market which may result in additional annual income of INR 4000 to 6000 to BHGY farmers for next 20 years.
- Once the orchards are fully developed, the farmers may adopt multi-tier integrated farming.

Overall, it is expected that, the BHGY farmers can earn approximately INR 1,00,000/- from the developed orchards in coming years.



Figure 6.7: A successful BHGY Farmer



6.3. Durability Assessment of BHGY

6.3.1. Anticipated Effective Functioning in the Coming Years

On an average, **96% of surveyed farmers are confident that their plantations will remain effective and functional in the coming years**, highlighting the durability of the assets created through MGNREGA. In particular, blocks like Gola and Satbarwa demonstrate complete confidence in the longevity of the assets they have developed. It is a clear indicator of the quality of the orchards that have been developed and maintained under the scheme.

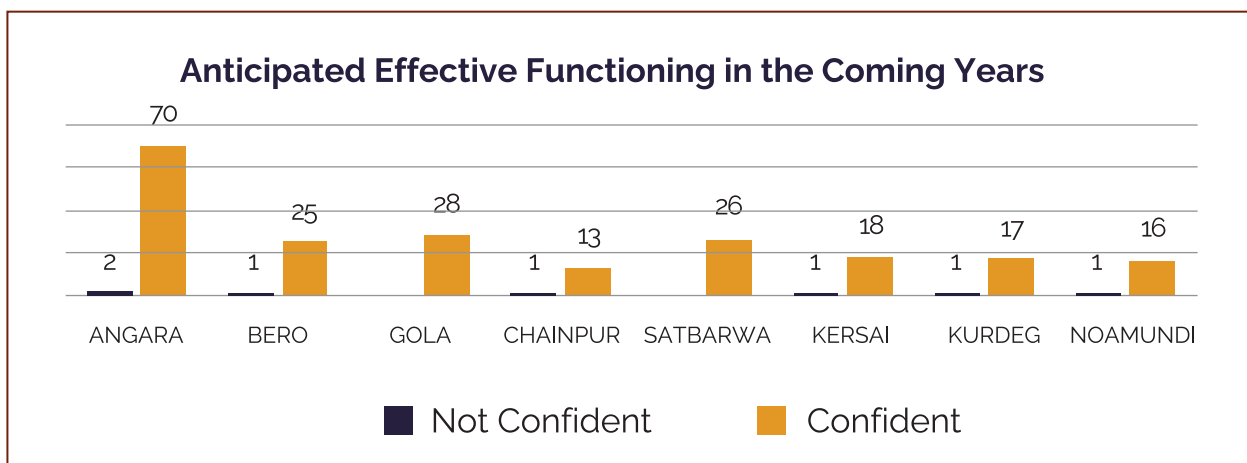


Figure 6.8: Anticipated effective functioning in coming years

6.3.2. Ability to sustain without MGNREGA support

The chart shows that, on an average **89% of surveyed farmers believe they will be able to sustain their assets even after MGNREGA support ends**. Additionally, 18% of farmers mentioned that their plants are mature enough to be self-sustaining, requiring no further care. In blocks like Kersai and Noamundi, 100% of farmers expressed confidence in the sustainability of their plants once MGNREGA's support period of five years completes.

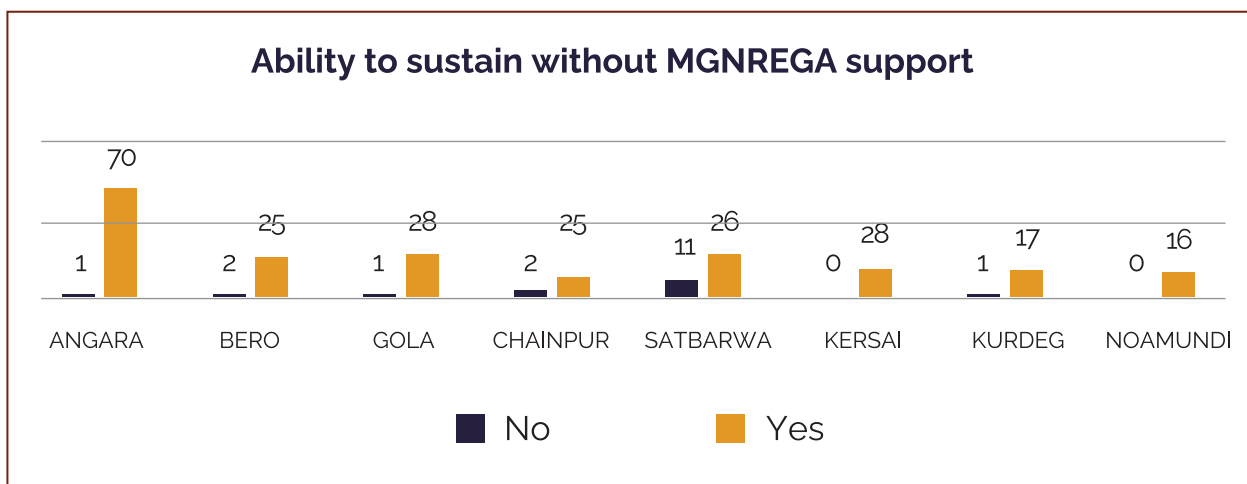


Figure 6.9: Ability to sustain without MGNREGA support

7. Didi Badi Yojna (Nutri gardens)

7.1. Land-use pattern

Under the Didi Badi Yojna, nutri gardens are established by the women based on land availability in land holdings of size 1,2,3 or 5 decimals. The model estimates have been prepared centrally by the state team. 84 women beneficiaries have been surveyed. The women beneficiaries utilise their backyards for establishing these nutri gardens.

Block	Land in Decimal	Respondent	Average Land Size
Angara	180.15	39	4.62
Bero	8.27	2	4.14
Gola	22.60	5	4.52
Chainpur	30.10	11	2.74
Satbarwa	9.50	5	1.90
Kersai	5.17	1	5.17
Kurdeg	33.53	9	3.73
Noamundi	29.32	12	2.44
	318.64	84	3.79

In the Nutri Garden, farmers primarily grow vegetables and a few fruit plants for consumption. Most farmers, 48%, harvest between 10 kg and 20 kg of vegetables, while 38% harvest up to 10 kg. Only 14% of farmers manage to harvest more than 30 kg of vegetables from their gardens. The quantity of harvest indicates that the primary focus of cultivating fruits and vegetables is on self-consumption.

The chart below indicates that, out of 84 farmers, an average **70% beneficiaries are currently benefiting from the established Nutri Garden schemes**. Blocks like Satbarwa, Kersai, and Kurdeg are utilizing it regularly. However, the reasons for not fully utilizing the Nutri Garden include challenges such as the **availability of a regular water supply, good quality seeds / saplings, proper maintenance and adherence to package of practices** throughout the year.

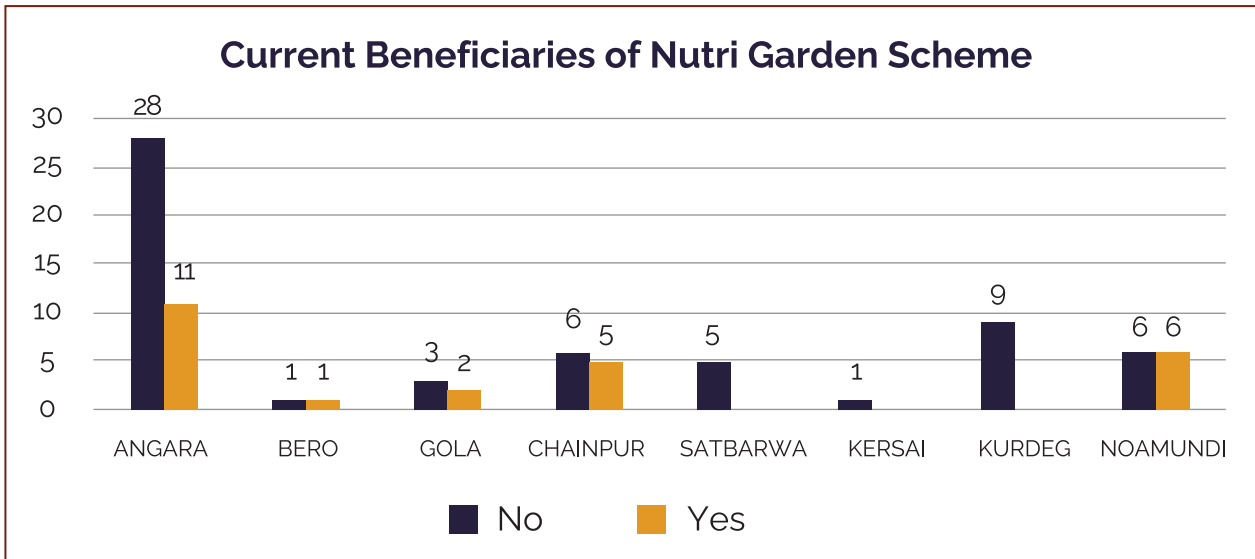


Figure 7.1: Beneficiaries of nutrigarden scheme

7.2. Income from Didi Badi Yojna

7.2.1. Annual harvest from nutri gardens

In the Nutri Garden, farmers primarily grow vegetables and a few fruit plants for consumption. Most farmers, 48%, harvest between 120 kg to 240 kg of vegetables, while 38% harvest up to 120 kgs annually. Only 14% of farmers manage to harvest more than 360 kg of vegetables from their gardens. The quantity of harvest indicates that the primary focus of cultivating fruits and vegetables is on self-consumption.

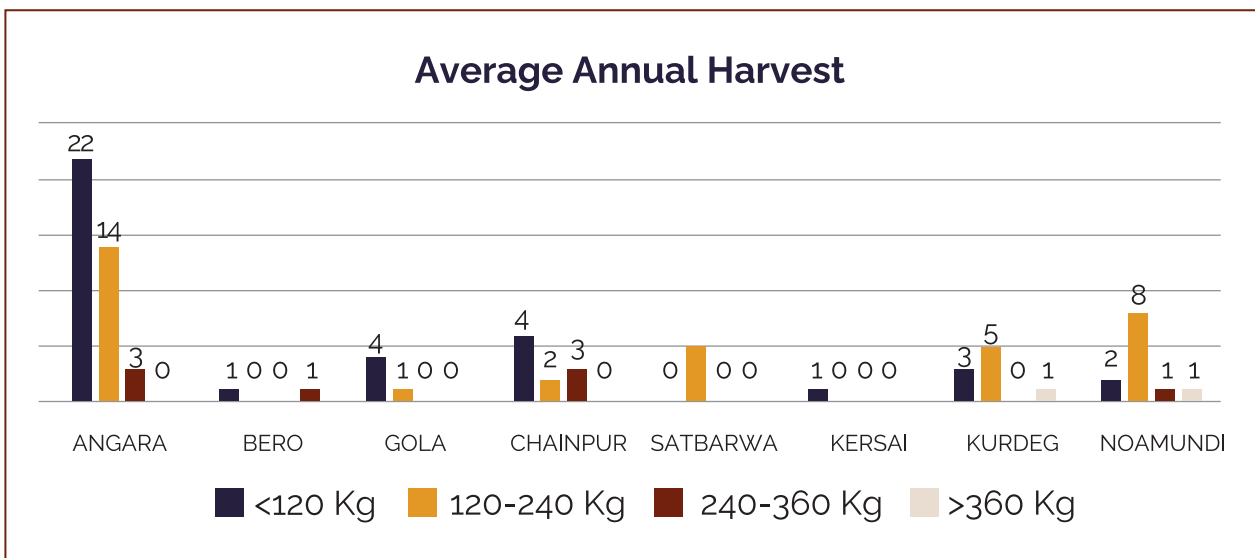


Figure 7.2: Production of Nutrigardens

The total production and sales were analysed for all 84 surveyed participants. One of the major objectives of the scheme is to improve nutritional status of participating women. **It was found that more than 60% of the entire production is consumed by the participating family and only about 40% of the entire produce goes to the market for sales.**

7.2.2. Average annual income from nutri gardens

Out of 84 respondents, only 49 (58%) respondents sold their produce in nearby village markets for meeting-out their immediate household cash needs. The majority of respondents, however, do not sell their produce entirely. They only sell their vegetables or fruits which are left after their consumption or considering the shelf-life of the produce.

It has been found that only 14% women earn Rs 12000 to Rs 24000, 51% and 35% women earn Rs 6000 – Rs 12000 and up to Rs 6000 per annum respectively. The survey team has not considered consumption in the annual income of nutrigardens. The data of the surveyed farmers is shown in the chart below:

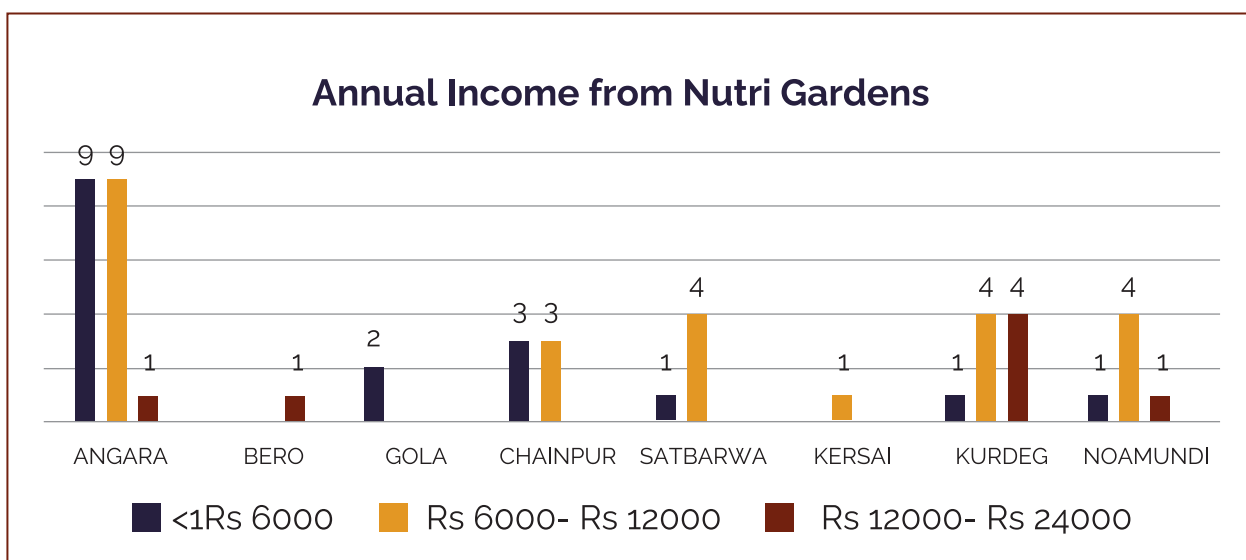


Figure 7.3: Income from Nutri gardens

In addition to the above income, following have not been counted / considered in the annual income from nutri gardens:

- **Self-consumption of vegetables and fruits.** The primary objective of initiating the nutri gardens programme is to enhance the nutritional status of participating women to combat the anaemia. Therefore, the programme is quite successful.
- **Wages earned in establishment and maintenance of nutri gardens.** It is known that beneficiaries earn INR 10000/- in form of wages for establishment and maintenance of Nutri gardens. The wages have been paid to all the beneficiaries.



Figure 7.4: A well-maintained Nutri Garden

7.3. Durability Assessment of Didi Badi Yojna

7.3.1. Anticipated Effective Functioning in the Coming Years

This table shows that an average of **65% of farmers are confident in the effective functioning of their Nutri Gardens created through MGNREGA**. However, the remaining 35% are uncertain, citing issues with water supply and seed availability as significant concerns. The beneficiaries have also shown lack of interest in proper maintenance of the nutri gardens during the project support period. Respondents have also requested for more support like seeds, manure, training, etc for effective management of the nutri gardens.

Block	Not Confident	Confident	Confident %
Angara	18	21	54%
Bero	2	0	0%
Gola	2	3	60%
Chainpur	2	9	82%
Satbarwa	0	5	100%
Kersai	0	1	100%
Kurdeg	0	9	100%
Noamundi	5	7	58%
Total	29	55	65%

7.3.2. Ability to sustain without MGNREGA support

Regarding the sustainability of assets without MGNREGA support, 81% of farmers believe their assets will remain sustainable. However, 19% are uncertain due to challenges like seed availability and inconsistent water supply for irrigation. During the summer, when irrigation sources often dry up, these farmers struggle to even manage water for household purposes. Despite these concerns, farmers in blocks like Satbarwa, Kersai, and Kurdeg have shown 100% confidence in the sustainability of their assets.

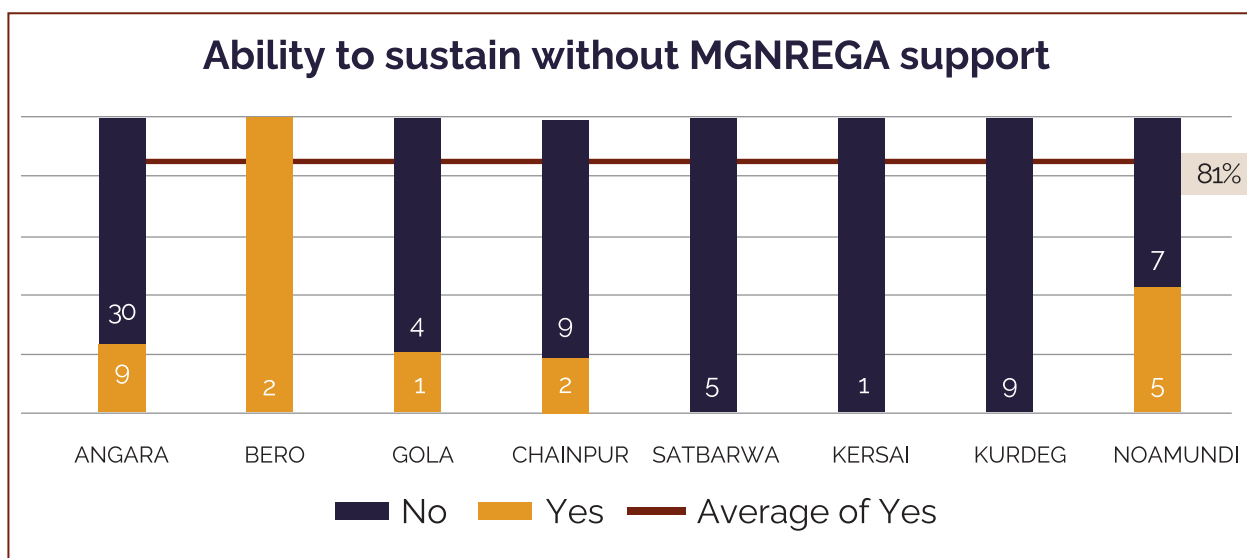


Figure 7.5: Confidence on sustainability of Nutri gardens

8. Birsa Sinchai Koop Samvardhan Yojna (Irrigation Wells)

8.1. Pattern of Construction

Out of the total 507 respondents, 129 have participated in the Birsa Sinchai Koop Samvardhan Mission (BSKSM) for construction of an irrigation well. As per the model estimates shared by the State MGNREGA Team there are two types of wells - Boulder Well and Bricks Well which can be constructed under the scheme. **It has been found that the Boulder Wells are notably more popular, accounting for 78% of the wells, and this trend is consistent across all blocks. Some blocks, such as Bero, Chainpur, and Kersai, have both types of wells, with a higher prevalence of Boulder Wells.** However, Gola stands out as an exception, where Bricks Wells are more popular compared to other blocks. This analysis indicates a strong preference for Boulder Wells, except in specific blocks like Gola, where Bricks Wells are favoured. Boulder wells have been preferred due to easier availability and higher durability of boulders as compared to bricks. Boulders are also found during digging of wells and therefore it saves time and cost for the beneficiaries.

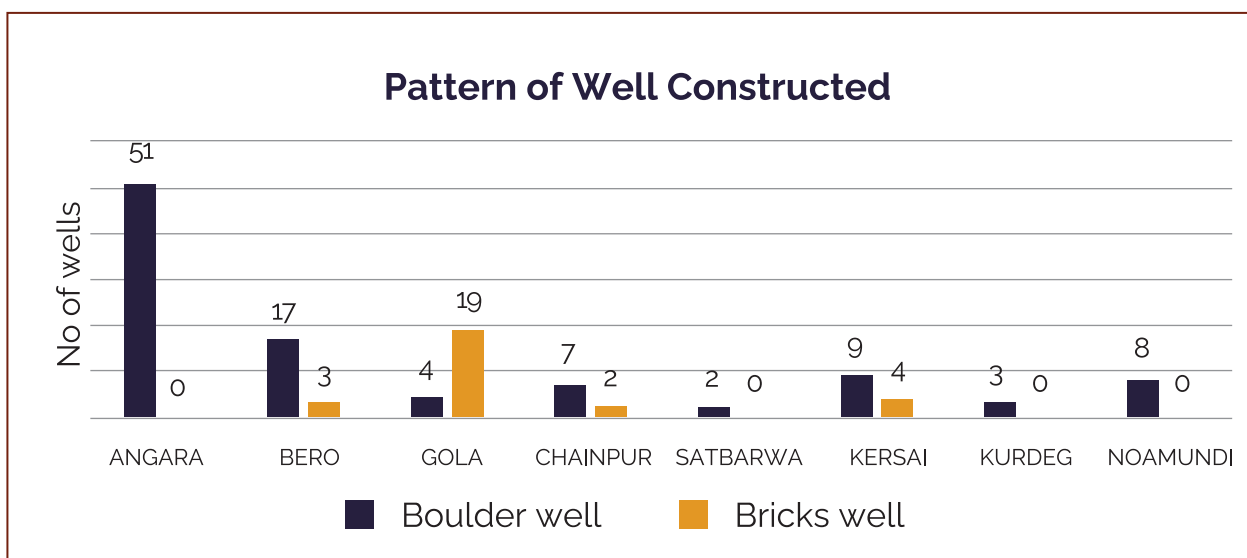


Figure 8.1: Pattern of wells constructed under BSKSM

8.2. Income from BSKSM (Irrigation Wells)

8.2.1. Change / increase in agricultural productivity

With reliable water access, farmers have greater flexibility in selecting different seed varieties without the constraint of water availability. This flexibility is likely contributing to the observed productivity increases and the adoption of more diverse and potentially higher-value crops. The data on productivity enhancement shows a strong positive response from most farmers, with only 2% disagreeing that their productivity has increased. The fact that 18% remain neutral might suggest that the benefits are still being realized or that other factors may influence their perceptions. Nevertheless, the **overwhelmingly positive response from 82% surveyed farmers underscores the scheme's effectiveness in improving crop yields.**

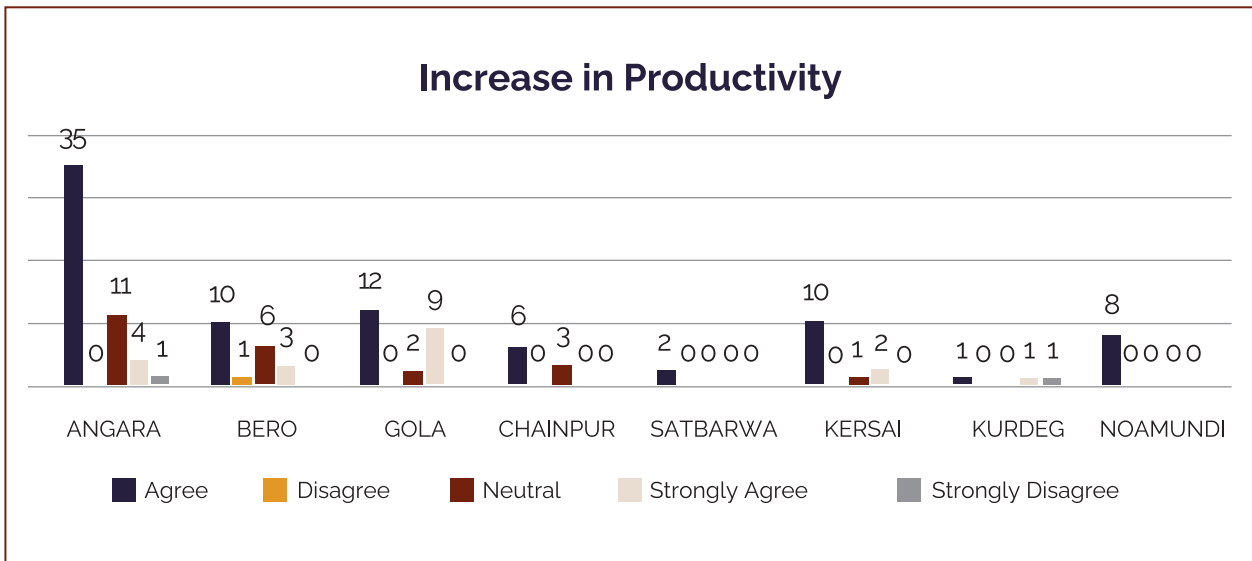


Figure 8.2: Productivity enhancement through irrigation wells

8.2.2. Increase in Annual Household Income

The construction of wells has become a crucial source of irrigation for farmers, significantly improving their ability to irrigate primary crops. With a reliable water supply, farmers have expanded their agricultural practices by introducing intercropping with seasonal fruits and vegetables and utilizing fallow land for plantation activities. This scheme has been a game-changer, not only boosting farmers' income but also creating additional revenue streams from cultivating various crops year-round, thanks to consistent irrigation.

The data below highlights the impact on farmers' incomes. **For the majority, 47% have seen their income increase by more than ₹50,000 annually.** Out of the above, 29% respondents have an income level enhancement of INR 50000 to 75000 while 18% respondents confirmed annual increase of more than INR 75000. Another 21% have been benefitted with an increase of 35,000 to 50,000, while 21% have gained between 20,000 to 35,000. Only **11% have seen their income rise by less than ₹20,000.** These figures underscore the significant financial benefits that the scheme has brought to the farming community.

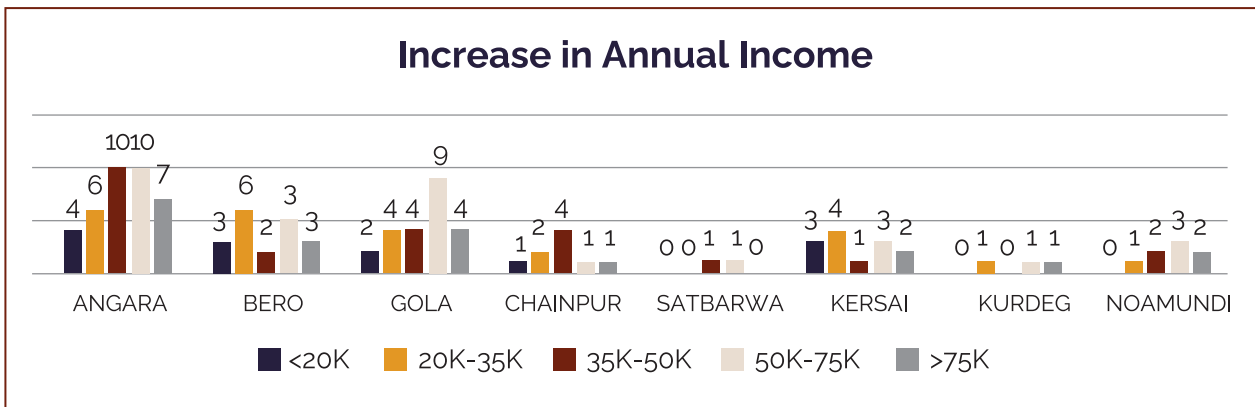


Figure 8.3: Increase in annual income through wells

The following additional activities have resulted in income enhancement of BSKSM beneficiaries:

- **Wages earned in construction of wells.** It is known that beneficiaries and their fellow villagers / wage seekers earn approximately INR 2 Lakhs in form of wages. The wages have been paid to all the beneficiaries. As the entire wages are not transferred to a single household or to the respondent, the wages earned have not been considered in the annual income.
- The agriculture productivity has almost doubled for the respondents. However, the surveyors have not counted / considered the sustenance farming and consumption of own production.

Overall, it is expected that, the BSKSM beneficiaries can get benefit of additional increase of INR 50,000/- from the irrigation wells.

8.3. Durability Assessment of Wells under BSKSM

8.3.1. Ability to sustain without MGNREGA support and durability of wells

Regarding the sustainability of the wells without MGNREGA support, an overwhelming **98% of respondents expressed confidence that the wells would remain sustainable and durable for the entire anticipated working life for 20-25 years.** Of this group, 26% believe the wells are entirely self-sustaining, requiring no additional care or maintenance from their side. Only a small fraction, 2%, expressed doubts about the long-term sustainability of these assets. This strong confidence among the majority of farmers highlights the effectiveness and durability of the wells, suggesting they are a reliable and lasting resource for irrigation even without ongoing external support.

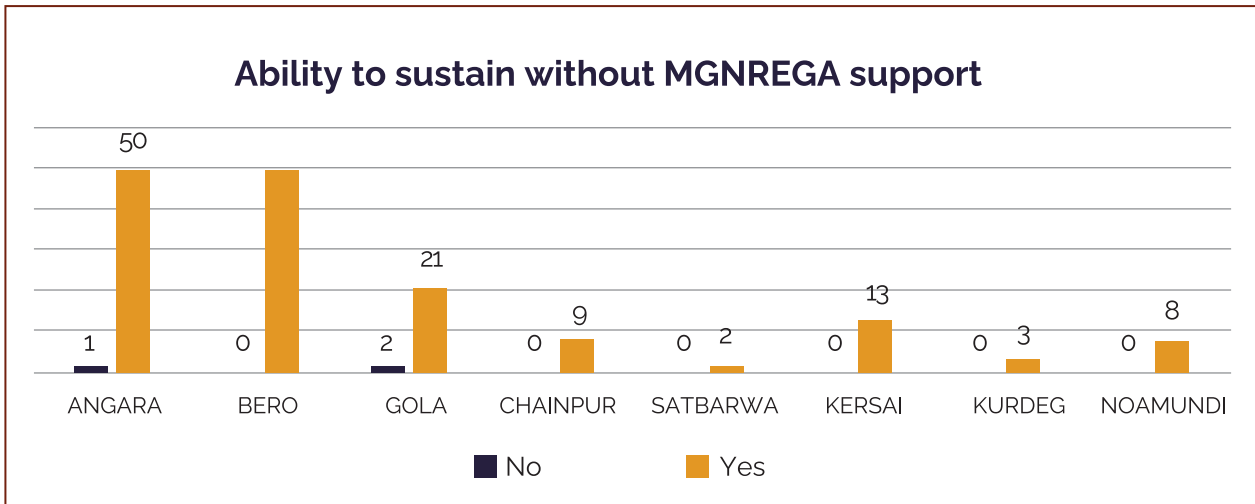


Figure 8.4: Durability of irrigation wells



Figure 8.5: An irrigation well constructed under BSKSM

9. Mukhyamantri Pashudhan Vikas Yojna (Cattle & Animal Sheds)

9.1. Availability of Livestock in Cattle / Animal Sheds

Out of the total 507 respondents, 85 have participated in the scheme (Mukhyamantri Pashudhan Vikas Yojna) for construction of Cattle / Animal Sheds. As per the model estimates shared by the State MGNREGA Team there are two four types of sheds – Cattle Sheds, Goat Sheds, Pig Sheds and Poultry Sheds which can be constructed under the scheme. One of the notable features of the scheme is that the sheds are constructed for only those beneficiaries who have / about to receive cattle / animal from the Agriculture Department of Government of Jharkhand. By this mechanism, the GoJ ensures that the sheds are constructed meaningfully, and the public investment is utilised judiciously.

The Mukhyamantri Pashudhan Vikas Yojana has been effectively adopted by farmers across eight blocks, with **98% of participants actively using the provided sheds for livestock rearing**. This high utilization rate demonstrates the scheme's success in supporting livestock management. However, the 2% of farmers not utilizing the assets, specifically in Angara and Satbarwa blocks, may indicate localized challenges that need to be addressed to achieve full participation.



Figure 9.1: A beneficiary with newborn calf in her cattle shed

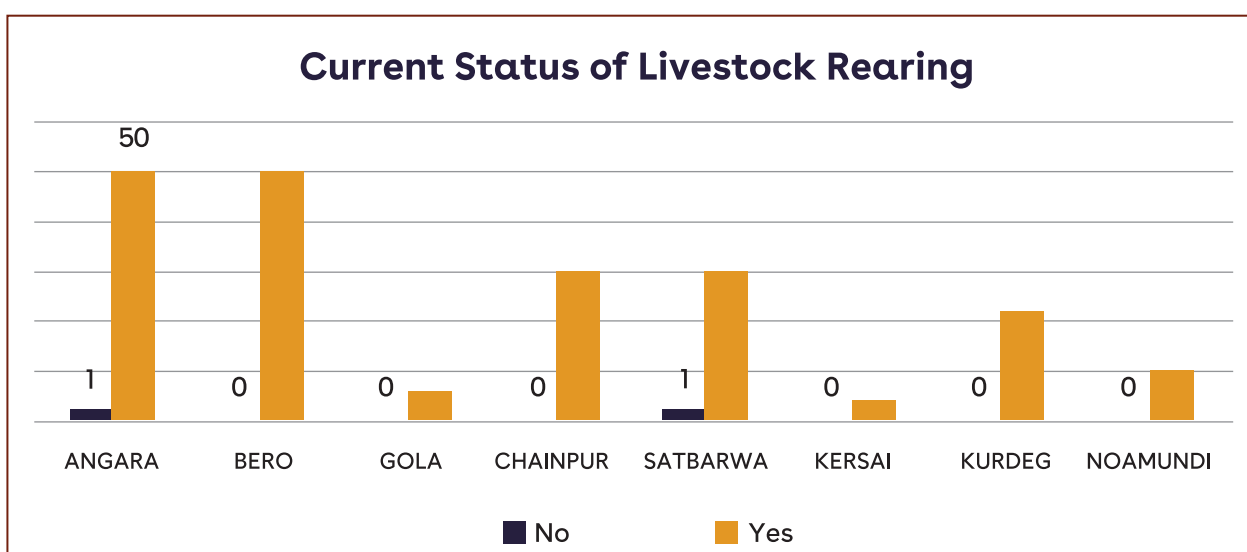


Figure 9.2: Current status of livestock rearing

While gathering responses from farmers, we explored the perceived benefits of the livestock sheds. The primary advantages identified were a decrease in disease prevalence, reduced mortality rates, fewer predator attacks, and enhanced overall safety, including protection from rain and direct sunlight during summer as well as cold waves in winter. Safety was the most commonly cited benefit, with 73% of farmers highlighting it, leading to an 18% decrease in mortality rates. This reduction in mortality is also attributed to decreased disease incidence (6%) and fewer predator attacks (4%). The mortality has also been reduced due to the improved door-step free-of-cost veterinary services provided by the Government.

In conclusion, the sheds provided under the Mukhyamantri Pashudhan Yojana have significantly improved livestock safety and health, leading to a tangible reduction in mortality rates and enhancing the overall well-being of the animals.

Block	Decrease Diseases	Mortality Rate Decrease	Predator Attack Decrease	Safety From Cold / Heat / Rains	Total
Angara	1	0	1	24	26
Bero	0	4	0	3	7
Gola	0	0	0	3	3
Chainpur	1	0	0	14	15
Satbarwa	1	4	1	9	15
Kersai	0	2	0	0	2
Kurdeg	1	5	1	4	11
Noamundi	1	0	0	4	5
Total (Count)	5	15	3	61	84
Total (%)	6%	18%	4%	73%	100%

9.2. Income from Cattle / Animal Sheds

9.2.1. Increase in Annual Household Income

The creation of sheds through the Mukhyamantri Pashudhan Vikas Yojana has not only improved animal health but also contributed to enhancing farmers' annual income. According to the data, 19% of respondents are now additionally earning less than 20,000, 26% earn between 20,000 and 30,000 annually, 20% earn between 30,000 and 40,000, **21% earn between ₹40,000 and ₹50,000, and 14% earn more than ₹50,000.**

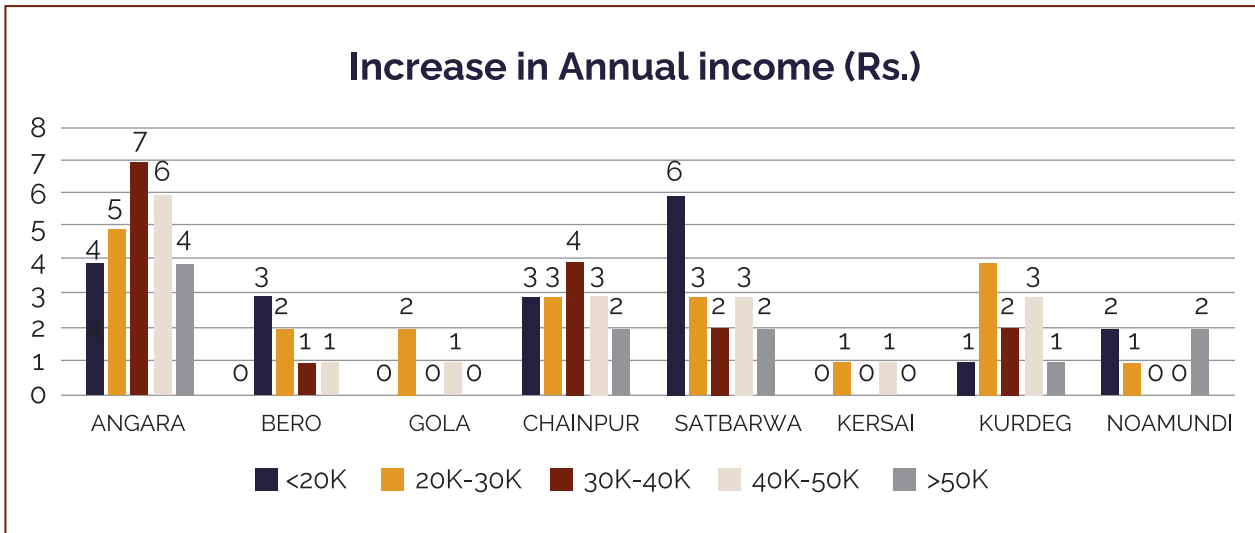


Figure 9.3: Increase in annual income through animal sheds

In conclusion, while the scheme has generally had a positive impact on farmers' income, there is a notable minority who have not yet seen financial benefits, indicating a need for further support or interventions to maximize the program's effectiveness.

9.3. Durability Assessment of Sheds

9.3.1. Factors affecting durability of sheds

To assess the durability of the assets created under the Mukhyamantri Pashudhan Vikas Yojana, we identified key factors affecting the sheds in both the short and long term. The primary concerns highlighted were the material quality used in shed construction and the ease of maintenance. Across the blocks, **61% of respondents pointed to material quality as a critical factor, while 39% emphasized the importance of ease of maintenance.**

The long-term success and durability of these sheds largely depend on the quality of materials used and their maintenance requirements. Addressing these factors will be essential for ensuring that the sheds remain effective and beneficial for farmers over time.

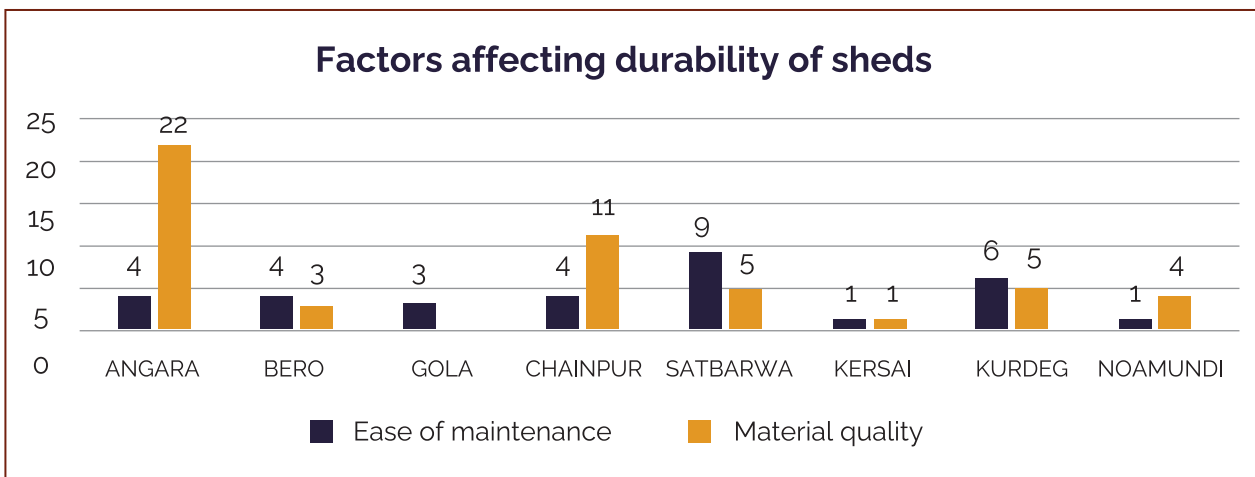


Figure 9.4: Durability of animal sheds

9.3.2. Effective Functioning of created sheds and ability to sustain without MGNREGA support

On an average **98% of respondents across the blocks are confident in the effective functioning of the sheds** created under the Mukhyamantri Pashudhan Vikas Yojana. However, 2% of respondents, specifically from Angara, Satbarwa, and Kurdeg, are not as confident in the sheds' functionality.

Similarly, on an average, **99% of respondents across the blocks are confident of the fact that sheds** created under the Mukhyamantri Pashudhan Vikas Yojana will be **sustained without any further support from MGNREGA** barring an exception from Kurdeg block.

The overwhelming confidence among farmers suggests that the sheds are largely seen as effective and beneficial. However, the concerns in a few blocks highlight the need for targeted support to ensure consistent functionality and farmer satisfaction across all regions.



Figure 9.5: A durable shed created under the scheme

10. Didi Bagiya Yojna (Nurseries)

Under the Didi Bagiya Yojana, four farmers from Chainpur, Bero, and Angara blocks have benefited from the scheme, each utilizing 0.5 acres of land for nursery development. The scheme provided training on nursery management, resources for setup, plant saplings, and access to markets for selling their plants.

10.1. Income Assessment and durability

While the income from the nursery has increased, the range varies significantly, from 50,000 to over 1 lakh, depending on resources, time investment, and marketing efforts. Major challenges include financial constraints, low sapling demand, and poor pricing. Despite these issues, the respondents expect that nurseries will remain sustainable without MGNREGA support.

Block	Income increased (Rs)
Chainpur	80,000 – 1,20,000
Chainpur	50,000 – 80,000
Bero	50,000 – 80,000
Angara	80,000 – 1,20,000



Figure 10.1: An established nursery under the scheme

11. Overall Findings and Conclusions

The study aimed to examine the role of various actors in asset, site selection and creation of awareness among the beneficiaries on the planning and implementation of Mahatma Gandhi NREGS. From the findings of the Focussed Group Discussions (FGD), it can be deduced that majority of the respondents in the study were aware about the right to work, maximum number of days guaranteed being hundred days, and about the minimum wage rate. The FGD findings also conclude that more one-fourth of the respondents were aware about unemployment allowance, about travel allowance, about time limit for providing employment and wages.

The respondents were asked about the usefulness of the work or asset given to them. Majority of respondents confirmed that the assets created are very useful, durable and are of good quality. Respondents were really happy with the performance of these assets. During the course of FGDs, many other villagers demanded similar assets. The respondents agreed to the fact that the MGNREGA has been transformational in changing their lives. They also stressed that the wages received directly in the bank accounts have ended their misery as well as dependence on income earned through forced migration.

BHGY

The BHGY scheme has utilized 191.5 acres for fruit and timber plantations, primarily on agricultural land, with additional efforts on barren and fallow lands. While 63% of farmers engage in intercropping, 37% need more support due to inadequate irrigation. Income varies significantly, with most earning about INR 50,000 annually (including income from intercropping). Income levels to increase significantly in coming years with matured plantation, carbon finance and integrated farming practices. Despite these challenges, 96% of farmers are confident in their plantations' long-term effectiveness, with 89% believing they can sustain their assets post-MGNREGA support period. Blocks like Gola, Satbarwa, Kersai, and Noamundi show strong confidence in sustainability. Improving irrigation and education on all the package of practices could significantly enhance the scheme's overall impact.

Nutri Garden

The Nutri Garden scheme has effectively utilized 318.64 decimal of land across eight blocks, enhancing family nutrition through home-grown vegetables and fruits. Notably successful in Angara block, the scheme benefits 80% of farmers, with 58% selling surplus produce for added income. However, challenges such as water supply and seasonal seed availability limit its full potential. Currently, 66% of farmers actively benefit, with 71% confident in their gardens' effectiveness. While 81% are optimistic about sustainability without MGNREGA support, 19% have concerns. Blocks like Satbarwa, Kersai, and Kurdeg show strong confidence in their gardens. Addressing these issues could further boost the scheme's impact.

Birsa Sinchai Koop Samvardhan Yojana

The Birsa Koop Samvardhan Yojana has significantly improved the agricultural landscape by providing reliable irrigation through the construction of wells. Boulder Wells, which make up 78% of the installations, are widely favoured, enabling farmers to diversify their crops and boost productivity. Financially, the scheme has been transformative, with most farmers reporting annual income increases ranging from 30,000 to 50,000. Additionally, 98% of farmers are confident in the long-term sustainability of these wells, with 26% believing they are entirely self-sustaining.

In conclusion, the Birsa Koop Samvardhan Yojana has had a profound and multifaceted impact on the farmers, enhancing productivity, increasing income, and providing a sustainable source of irrigation that supports both current and future agricultural needs. The overwhelmingly positive responses from the farmers attest to the success and effectiveness of this initiative.

Mukhyamantri Pashudhan Vikas Yojana

The Mukhyamantri Pashudhan Yojana has significantly improved livestock management and farmer incomes across eight blocks. The provided sheds have enhanced animal health, safety, and reduced mortality rates. Most farmers report increased income, though some still see no financial benefit, indicating a need for further support. The durability of the sheds is largely dependent on material quality and maintenance, with high confidence in their long-term sustainability. However, localized issues in blocks like Angara, Satbarwa, and Kurdeg highlight areas needing additional focus. Overall, the scheme is successful, but addressing these challenges will optimize its benefits and ensure widespread impact.

Didi Bagiya Yojana

The Didi Bagiya Yojana has contributed to income growth and nursery development, the scheme faces challenges related to demand, pricing, and financial constraints. To enhance the long-term sustainability and effectiveness of the nurseries, addressing these issues will be essential.

12. Recommendations

- a. Awareness of the maintenance and usefulness of assets is seen at the maximum level. Civil societies may be involved particularly in the tribal areas for better outreach.
- b. State Government has shared an Advisory for proper maintenance of assets to all the districts. The districts, through the Blocks and Gram Panchayats, should ensure that the advisory is implemented in true word and spirit.
- c. Formation of Farmer Producer Organizations may be done at the field level for collective distribution of benefits and marketing of produce.
- d. Effective marketing linkages for producers of beneficiaries of orchards, irrigation wells (enhanced productivity after irrigation), cattle sheds, nurseries and nutri gardens can be made to ensure income for participating beneficiaries.
- e. Concurrent audits and surprise checks should be done at Block / District level to ensure that the assets are made of the same quality as per the estimates.
- f. During the beneficiary selection process, utmost care should be taken to ascertain their interest in managing the asset for a long time.
- g. Convergence with other line departments should be done for value-added services such as seeds, manures, other inputs to BHGY & Didi Badi farmers, electric / diesel /solar pumps to BHGY beneficiaries, etc.
- h. Rural Haats / Rural Marts may be established in association with NABARD or other funders for the products.
- i. Regular training programs for women farmers of BHGY and other schemes for effective maintenance of created assets.
- j. Involvement of the SHG network of the state in the distribution of benefits. Also, training the beneficiaries on entrepreneurship development. Women farmers should be encouraged to be women entrepreneurs.
- k. Increase the women's participation in terms of person-days generation, asset in the name of women, muster roll generation, etc.
- l. Inclusion of technology in all stages of scheme implementation at a massive level.
- m. Through the Focussed Group Discussions (FGDs), it was found that the participants were not very much aware of some of the important Mahatma Gandhi NREGS entitlements. They had just the awareness of routine activities and general know-how. Massive IEC activities may be undertaken by the State Government.

- n. Collective market linkages for rural produce.
- o. Brand development of products of farmers working under MGNREGA. Tie-ups with the PALASH brand can drastically support this regard.
- p. Regular monitoring of the schemes at all levels.
- q. Field visits to the works and schemes by the authorities.
- r. Lastly, the study team recommends documenting success stories and identifying their success strategy for replication across the state along with a focus on gender dimension.



Figure 12.1: ex-MGNREGA Commissioner interacting with a beneficiary

13. Limitations of the Study

- a. The assets have been newly created in the past four to five years only. Therefore, the durability assessment of these assets is based on physical observations as well as responses from the respondents.
- b. The self-consumption of produce by farmers and the wages worked under MGNREGA have not been considered during the income assessment.
- c. The study has been completed in 8 blocks where TRIF has an active presence. These blocks exist in 5 districts and 4 Divisions.
- d. The respondents selected for the study have been taken from the State MIS.



14. Annexures

14.1. Household Survey Tool

Schedule Number:

IDENTIFICATION	
1	Name of District: _____
2	Name of Block: _____
3	Name of the Gram Panchayat: _____
4	Name of the Village: _____
5	Date of Interview: ____/____/____
RESULT STATUS OF THE INTERVIEW	
COMPLETED_____ 1	<input type="checkbox"/>
PARTIALLY COMPLETED_____ 2	
REFUSED_____ 3	
OTHER (SPECIFY)_____ 9	
_____ NAME OF THE INTERVIEWER	_____ SIGNATURE OF THE INTERVIEWER



I. Socio Economic Profile of the Household

	Description	Options	Codes	Skip
101	Name of the respondent ----- -----			
102	Age of the respondent			
103	Sex of respondent	Male	1	
		Female	2	
104	Marital Status	Married	1	
		Unmarried	2	
		Divorced	3	
		Widow/Widower	4	
		Separated	5	
105	Religion	Hindu	1	
		Muslim	2	
		Sikh	3	
		Christians	4	
		Others	8	
106	Caste of the household	Schedule Caste	1	
		Schedule Tribe	2	
		OBC	3	
		Others	4	
107	Type of Family	Nuclear	1	
		Joint	2	
		Extended	3	
108	Whether Women Headed Household	Yes	1	
		No	2	



II. Household Profile

201.	Details of family members:				
	Name (Start from the head of the household)	a) Age (Years)	b) Sex (Male-1 Female-2)	c) Status	Code for Status:
					1. Self Employed including Agriculture-1
					2. Domestic Work-2
					3. Labour-3
					4. Studying Presently-4
					5. Not going to school (1-14 age group)-5
					6. Unemployed (15 years and above)-6
					7. Disabled-7
					8. Mentally Challenged-8
					9. Others specify_____



Section II. Profile of the Household

202. Does your household own this house?
- Yes
 - No
203. If yes, what is the type of your house?
- Pucca
 - Semi Pucca
 - Kuccha
204. What is the main source of drinking water for members of household?
- Piped water in residence/yard/plot
 - Hand pump in residence/yard/plot
 - Well water in residence/yard/plot
 - Public hand pump
 - Public tap
 - Public Well
 - Bore Well
 - Canal
 - Other (please specify)
205. What type of toilet facility does your household have?
- Open Defecation
 - Group latrine with irregular water supply
 - Group latrine with regular water supply
 - Clean Group latrine with regular water supply and regular sweeper
 - Own flush toilet
 - Own pit toilet
 - Other (please specify)
206. Do you have an electrical connection at home?
- Yes
 - No
207. What type of fuel does your household commonly use for cooking?
- Wood Crop residues
 - Dung cakes
 - Coal/ charcoal
 - Kerosene
 - Electricity
 - Liquid petroleum gas
 - Biogas
 - Other (please specify)

208. How many rooms are in your house?
209. Does your household own any of the following items?
- Pressure Cooker
 - Cattle
 - Mixer/grinder
 - Motorcycle/Scooter
 - Car/Jeep
 - Tractor
 - Bicycle
 - Animal-drawn cart
 - Chair
 - Table
 - Cot/ Bed
 - Mattress
 - Clock or Watch
 - Electric fan
 - Water pump
 - Thresher
 - Radio/Transistor
 - Sewing machine
 - Refrigerator
 - Colour Television
 - Telephone
 - Computer /Laptop
 - Cell Phone
210. Does your household have a bank account or post-office account?
- Bank Account
 - Post Office Account
 - No Account
 - Other (please specify)
211. What is your primary occupation?
- Housewife
 - Agricultural labourer
 - Other Labourer
 - Farmer
 - Artisan
 - Petty trader/shop owner
 - Business/industrialist
 - Unskilled worker



- Skilled worker
 - Self employed
 - Clerical/supervisory/salesperson
 - Government Employee
 - Officer/executive
 - Not working
 - NGOs
 - Teacher
212. Do you own agricultural land?
- Yes
 - No
213. How much land (in acer) did your household have before the creation of Asset?
- 0 - 0.50
 - 0.50 - 1
 - 1 - 3
 - 3 - 5
 - Other (please specify)
214. What asset(s) have been created on your land?
- BHGY (Birsa Harit Gram Yojna)
 - Well (Birsa Sinchai Kup Samvardhan Mission)
 - Cattle Shed
 - Didi Bagiya (Nursery)
 - Didi Badi (Nutri-Garden)

SECTION III. BENEFICIARIES

Section III.A

BHGY beneficiaries

301. In which year asset created under BHGY scheme?
302. In how much land (in acre.) your asset is created?
- 0.50
 - 1
 - Other (please specify)
303. How was the land before creation of asset?
- Agricultural
 - Barren
 - Fallow
 - Other (please specify)



304. Which plants you are planted in asset land?
- Mango
 - Lemon
 - Guava
 - Timber
 - Papaya
 - Other (please specify)
305. How many Plants sapling you get under this scheme for plantation?
- Less than 50
 - 50 -100
 - 100 - 120
 - 120 – 200
 - More than 200
306. How many plants survive currently in your orchard?
- Less than 50
 - 50 -100
 - 100 - 120
 - 120 – 200
 - More than 200
307. What is source of irrigation water for these plants?
- Well water in residence
 - Public Well
 - Well, created under own land (Sinchai Kup)
 - Well, created under other land (Sinchai Kup)
 - Bore well (own)
 - Bore well (other)
 - Pond created under own land (Sinchai Kup)
 - Pond created under other land (Sinchai Kup)
 - Canal
308. On average, the total production of fruits in the previous cropping year? (Kgs.)
- Less than 100
 - 100 - 200
 - 200 – 500
 - 500 – 1,000
 - Other (please specify)
309. Out of total production, how much do you sell per year? (Kgs.)
- Less than 100
 - 100 - 200
 - 200 – 500

- 500 – 1,000
 - Other (please specify)
310. How much do you earn after selling per year? (Rs.)
- Less than 20,000
 - 20,000 – 30,000
 - 30,000 - 50,000
 - More than 50,000
311. Are you doing Intercropping on the asset land?
- Yes
 - No
312. If yes, what type of crop you are cultivating?
- Vegetable
 - Pulses
 - Cereals
 - Spice
 - Seed Crop
 - Flower Crop
 - Other (please specify)
313. Crops that you are growing in intercropping is used for?
- Self-Consumption
 - Selling
 - Both
314. If selling, how much you earn from selling crop cultivated under intercropping per year?
- Less than 10,000
 - 10,000 – 30,000
 - More than 30,000
315. Is your income increases or decreases with created asset (BGHY)?
- Significantly Decreased
 - Somewhat Decreased
 - No Change
 - Somewhat Increased
 - Significantly Increased
316. what is the estimated increase in your annual income since the asset (BGHY) was created (in Rupees)?
- Less than 20,000
 - 20,000 - 50,000
 - 50,000 - 75,000
 - More than 75,000

317. Any disease affect your plants?
- Yes
 - No
318. If any, which disease affect your plant?
319. Did your plants recovery after treatment?
- Yes
 - No
 - Mostly
 - Halve
321. Did you ever think to create similar asset without the help of BHGY or any other beneficiary scheme?
- Yes
 - No
322. How confident are you in the assets (plantation) to continue functioning effectively for the next four-five years?
- Very confident
 - Somewhat confident
 - Not Confident
323. Considering the current condition, how long do you expect this plantation asset (BHGY) to remain functional (in year)?
- 1
 - 2
 - 3
 - 4
 - Other (please specify)
320. Will you sustain the asset (BHGY) after MGNREGA support is over?
- Yes
 - No
 - Self-Sustained

Section III.B

Didi Badi (Nutri-Garden)

401. In which year Nutri-garden had been created?
402. On how much of land (Decimal) asset is created?
- 26
 - 2.06
 - 3.10
 - 5.17
 - Other (please specify)



403. How much amount (Rs.) you get under Didi Badi scheme?
- 10,345
 - 14,200
 - 18,214
 - 24,501
 - Other (please specify)
404. Are you presently taking benefit from asset created under Didi Badi Scheme?
- Yes
 - No
405. If no, what is the reason for not cultivating crop after taking Didi Badi Scheme?
- Lack of irrigation facilities
 - Unsuitable land for cultivation
 - Awaiting seeds or other resources
 - Not interested in cultivating crops
 - Other (please specify)
406. What you cultivate in your Nutri-Garden?
- Fruit + Vegetable
 - Other (please specify)
407. How much on an average vegetable you harvest (in kgs.) per month?
408. Does you cultivate enough vegetables for household consumption?
- Yes
 - No
 - Maybe
409. Do you need to buy vegetables for market?
- Yes
 - No
410. Do you sell cultivated vegetable?
- Yes
 - No
411. If yes, how much money on an average you earn (in rupee) annually?
- Less than 6000
 - 6000 - 12000
 - More than 12000
412. If any, how many tree are in your garden?
- 2
 - 3
 - More than 3



413. Type of tree is/are?
- Mango
 - Guava
 - Papaya
 - Drumstick
 - Jackfruit
 - Other (please specify)
414. Are these trees fruitful for consumption or sale?
- Yes
 - No
415. If you sell fruits then how much it contributes to income per year?
- Less than 6000
 - 6000 - 12000
 - More than 12000
416. How confident are you in the assets (Didi Badi) to continue functioning effectively for the next future years?
- Very confident
 - Somewhat confident
 - Not Confident
417. Will you sustain the nutri-garden after MGNREGA support is over?
- Yes
 - No
 - Self-Sustained

Section III.C

Birsa Sinchai Kup Samvardhan Mission beneficiaries

501. In which year well had been created?
502. Structure created under (Sinchai Kup)
- Boulder well
 - Bricks well
503. Depth of created well in feet?
- Less than 32
 - 32
 - 32 - 35
 - More than 35
504. Is there water in the well all year around?
- Yes
 - No



505. If no, then how many months does water stay in the well?
506. Do you use this well for activities like
- Irrigation
 - Drinking
 - Household activity
 - Animal rearing
 - Other (please specify)
507. Is this Well useful in Agriculture.
- Yes
 - No
 - Maybe
508. After the creation of well agricultural productivity increase in your field?
- Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree
509. Have you observed any changes in your household income since the construction of the well?
- Strongly Disagree
 - Disagree
 - Neutral
 - Agree
 - Strongly Agree
510. what is the estimated increase in your annual income since the asset (well) was created (in Rupees)?
- Less than 20,000
 - 20,000 - 35,000
 - 35,000 – 50,000
 - 50,000 – 75,000
 - More than 75000
511. Did you ever think to create similar asset (well) without the help of MGNREGA or any other beneficiary scheme?
- Yes
 - No
512. To what extent does the asset (well) meet its intended purpose and function effectively?
- Very Effective
 - Somewhat Effective
 - Neutral
 - Not Effective



513. Considering the current condition, how long do you expect this asset (well) to remain functional (in year)?
- 5
 - 8
 - 12
 - 15
514. Will you sustain the well after MGNREGA support is over?
- Yes
 - No
 - Self-Sustained

Section III.D

Cattle Shed beneficiaries.

601. In which year you get Cattle Shed?
602. Do you currently rearing Livestock?
- Yes
 - No
603. If yes, which type of Livestock are you rearing and what are their current Number, mortality rate, per unit sell, selling price and the net income?

Livestock	No. of Livestock	Mortality Rate	Sell in unit	Sell in Kgs	Milk/Egg Sell in (L/ Dozen)	S.P	Net Income
Cow							
Ox							
Buffalo							
Goat							
Pig							
Chicken							
Duck							
Others							

604. Does livestock rearing improve after creation of the shed?
- Yes
 - No
605. What is the advantage you see after the creation of the shed?
- Mortality Rate Decrease
 - Predator Attack Decrease
 - Decrease Diseases



- Safety From Rain
 - Safety From Direct Sunlight
 - Other (please specify)
606. Do you use cattle in your agricultural activity?
- Yes
 - No
607. How you use cattle or cattle excreta in agricultural activities?
- Ploughing/Tillage
 - Manure
 - FYM
 - Transport
608. Did your agricultural practices improve after creation of asset?
- Very Satisfied
 - Satisfied
 - Neutral
 - Dissatisfied
 - Very Dissatisfied
609. What are the common disease that affect your livestock? (If any)
610. Did you meet veterinary doctor for checkup or treatment?
- Yes
 - No
611. Does you sell manure/FYM/ Dung Cake
- Yes
 - No
612. If yes, then how much you earn per year (In Rs)?
- Less than 20,000
 - 20,000 – 30,000
 - 30,000 – 40,000
 - 40,000 – 50,000
 - More than 50,000
613. Is your income increased or decrease after the creation of Cattle Shed?
- Significantly Decreased
 - Somewhat Decreased
 - No Change
 - Somewhat Increased
 - Significantly Increased



614. What is the estimated increase in your annual income since the asset (shed) was created (in Rupees)?
- Less than 20,000
 - 20,000 – 30,000
 - 30,000 – 40,000
 - 40,000 – 50,000
 - More than 50,000
615. Is the asset (shed) susceptible to damage from environmental factors (wind, rain, extreme temperatures)?
- Yes
 - No
616. To what extent does the asset (shed) meet its intended purpose and function effectively?
- Very Effective
 - Somewhat Effective
 - Neutral
 - Not Effective
617. How confident are you in the asset (shed) to continue functioning effectively for the next (timeframe)?
- Very confident
 - Somewhat confident
 - Not Confident
618. Considering the current condition, how long do you expect this asset to remain functional (in year)?
619. In your opinion, what factors contribute most to the durability of this asset?
- Material quality
 - Ease of maintenance
 - Other (please specify)
620. Will you sustain the shed after MGNREGA support is over?
- Yes
 - No
 - Self-Sustained

Section III.E

Didi Bagiya Yojna (Nursery) beneficiaries

701. On how much area (in acre.) asset is created?
- 0 - 0.50
 - 0.50 - 1
 - 1 - 1.50
 - 1.5 - 2
 - More than 2
702. In which year your nursery was created?
703. What benefit you get under Didi Bagiya Yojna?
- Training on nursery management
 - Access to resources for a nursery
 - Plant Sapling
 - Market Availability
704. How many plants sapling you get under Didi Bagiya Yojna?
- 0 - 5,000
 - 5,000 - 10,000
 - 10,000 – 15,000
 - More than 15,000
705. Which plant sapling are you cultivating in your nursery?
- Mango
 - Lemon
 - Guava
 - Timber
 - Papaya
 - Bamboo
 - Other (please specify)
706. Is your income increases or decreases with created nursery?
- Significantly Decreased
 - Somewhat Decreased
 - No Change
 - Somewhat Increased
 - Significantly Increased
707. what is the estimated increase in your annual income since the nursery was created (in Rupees)?
- Less than 50,000
 - 50,000 – 80,000
 - 80,000 – 1,20,000
 - More than 1,20,000

708. What is the average cost (in rupee) of cultivating one sapling of the plant?
709. What is the average selling price of one sapling of the plant?
710. Did you ever think to create similar asset without the help of Didi Bagiya Yojna or any other beneficiary scheme?
- Yes
 - No
711. Is the asset (nursery) susceptible to damage from environmental factors (wind, rain, extreme temperatures)?
- Yes
 - No
712. To what extent does the asset (nursery) meet its intended purpose and function effectively?
- Very Effective
 - Somewhat Effective
 - Neutral
 - Not Effective
713. Have you experienced any major maintenance with Didi Bagiya Yojna?
- Yes
 - No
714. Considering the current condition, how long do you expect this asset to remain functional (in year)?
715. Do you face any challenges in maintaining the nursery?
- Yes
 - No
716. If yes, then what are challenges you are facing?
- Financial
 - Plant Disease
 - Less Demand of Sapling
 - More Demand of Sapling
 - Not getting good price
 - Other (please specify)
717. Will you sustain the nursery after MGNREGA support is over?
- Yes
 - No
 - Self-Sustained



SECTION IV: CHANGE IN EMPLOYMENT PATTERN AND ALTERNATIVE LIVELIHOOD OPTIONS CREATED

801. Have you / your household members taken up any new/alternative activities post creation of assets on your land?
- Yes, taken up new activities.
 - No, but scaled up previous activities.
 - No scale-up or new activities undertaken.
802. If yes, what are the activities have you/your household members taken up?
803. How long after the asset creation did you/your household member start or started to scale up the activity(s)? (In Month)
- Less than 6
 - 6 - 12
 - 12 -18
 - 18 – 24
 - Other (please specify)
804. Have you/your household member taken up the activity as the primary activity?
- Yes
 - No

SECTION V: CHANGES IN PATTERN OF MIGRATION

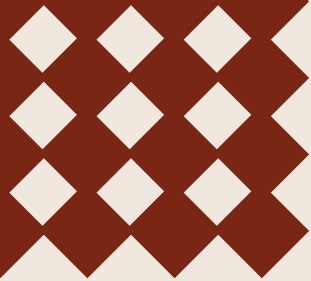
901. Have you / your household members been migrating to other places before the creation of assets on your land?
- Yes
 - No
902. If yes, how many members in your household used to migrate in a year?
903. How long they must go for migration (months)?
904. Has there ever been any situation due to which you/your household members had to migrate without wanting to?
- Yes
 - No
905. In your opinion has there been a decrease in out-migration post creation of asset on your land?
- Yes
 - No



14.2. FGD Schedule

1. Please tell us about the various types of assets created in the village through MGNREGA since last 5-6 years? what are they? Have you ever utilized their support? What kind of support did you get?[Probe: Birsa Harit Gram Yojna, Birsa Sinchai Kup Samvardhan Mission, Didi Badi Yojna, Didi Bhagiya Yojna & Cattle shed Scheme]
2. Can you please describe the main benefits occurring in your village due to MGNREGA activities/ above scheme?
 - a. Financial benefits to beneficiaries
 - b. Value addition of the natural resources – productivity
 - c. Impact on irrigation
 - d. New income opportunities?
 - e. Change in pattern of migration.
 - f. Health and Hygiene of the community
3. Birsa Harit Gram Yojna, Birsa Sinchai Kup Samvardhan Mission, Didi Badi Yojna, Didi Bhagiya Yojna & Cattle shed Scheme) How these assets (have directly or indirectly contributed to household income generation or savings. Participants can share examples of how MGNREGA work itself (wages) and the resulting assets have impacted their lives?
4. Participants can talk about the durability (Functional Economic Reliable and Sustainable lifespan) of MGNREGA assets, construction quality, maintenance practices, and any challenges encountered? What is the present status of the assets in your villages that were created in the past 5 year? Are they still functioning? Do you still derive benefits out of them?





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