



CRITICAL EVALUATION OF POVERTY ERADICATION PROGRAMMES IN JHARKHAND AND ITS IMPACT

NEMDHARI MAHTO
RESEARCH SCHOLAR

UNIVERSITY DEPT. OF COMMERCE & BUSINESS MANAGEMENT, RANCHI
UNIVERSITY, RANCHI

ABSTRACT

Jharkhand is a budding state of India, which was carved out of Bihar on 15th November, 2000. 40% of the mineral wealth of the whole of India is present here, yet 46% people are below the poverty line and the same ST/SC 60% poor. India and state governments have implemented various poverty alleviation programs to remove poverty, which study how the physical and financial development of urgent poverty alleviation programs. It is important to know that the secondary and primary data have been used, which shows the correct position of the programmes. Its effect in rural and urban areas be concluded on the basis of facts.

A critical study of the programmes reveals their shortcomings and merits, efforts are made to improve upon the merits, and other effective measures can be taken to overcome the shortcomings. Also, Poverty can be removed by taking steps with the opinion of the people. Their shortcomings can be removed by the development of education and awareness.

Keywords

MNREGA, PMAY, SBA, Funds, PEP, CAGR, MEAN, ACT, Physical, Financial

Introduction

Jharkhand is predominantly a plateau state with 40% of India's minerals. It is more than 70% of the people live in the rural area. There will hardly be any Central sponsored scheme, which has not been implemented here. It remains always on top of the list in development perspectives here and attempt has been made to the study. The previous four years performance of poverty eradication programs in Jharkhand are taken. It constitutes major three areas i.e., financial performance, physical performance, and rating by respondents on besides of their experiences. For this

keeping in mind the object of the study, some selected programs have been chosen for evaluation namely MNREGA, PMAY-G and SBA based on some selected variables.

The financial performance is a subjective measure that shows how poverty a program is performing for achievement of its objective. Here sincere endeavor has been made to evaluate how much funds have been this disbursed under the scheme by central and state government and out of these funds how much has been used for public welfare. This term is also used as a general measure of poverty eradication programs overall financial growth over a given period.

The second important aspect is physical performance which can be measured by its progress in respective areas. It is very strong scheme about what the main purpose of scheme was keeping in mind to the relevance of the study here. Some selected variables related to physical performance has even evaluated about how much household have not been demanded employment and how many households have provided and completed the employment. Apart from this performance can be measured regarding how much individual and community assets have been created under the programs.

The third i.e., the last section of this chapter is devoted to respondents' opinions. Respondents place and important role to determine of the scheme. Since they are beneficiaries of the scheme, they observe, audit, and monitor the various things of the program in a programmatic way. So, beneficiaries opinion play an important role in evaluating the performance of poverty eradication programs in a decent and enhances the authenticity of the results.

1. Financial performance of MNREGA

In the preceding paragraph we have studied the performance of MNREGA with respect to the grown of funds utilization for various development activities like wages payment, purchase of raw materials and payment of administrative expenses. In MNREGA, many assets are made, which are used in future. This is a very good scheme of central Government.

2. Progress of funds utilization under MGNREGS

Funds are very necessary for NREGA, because of providing 100 days works to every household in our country. It is an Act which have different provisions; it means provision of punishment on any default. Funds are provided by the Central and the state government in the ratio of 75:25. This act provides the 100 days works of each willing families for work.

Table- 1

**Progress of funds utilisation under MNREGA, 2018 – 2022
(District wise Analysis)**

Sl. NO.	District	2018-2019	2019-2020	2020-2021	2021-2022	Mean	CAGR
1	Bokaro	6950.43	6906.96	11102.01	12673.6	10227.5	16%
2	Chatra	7941.43	8056.66	11844.99	14582.7	11494.8	16%
3	Deoghar	9646.13	9812.3	16911.44	22712.1	16478.6	24%
4	Dhanbad	5315.26	6634.61	9030.23	7276.24	7647.03	8%
5	Dumka	9265.08	11804.44	14471.56	16199.7	14158.6	15%
6	Garhwa	10280.07	14883.43	25273.2	31942.2	24033	23%
7	Giridih	14036.95	16505.14	29159.12	29107.5	24923.9	20%
8	Godda	5725.67	7217.53	15842.88	14176.5	12412.3	25%
9	Gumla	5326.93	6242.4	11660.9	12241.6	10048.3	23%
10	Hazaribag	6464.39	7407.77	15398.7	16931	13245.8	27%
11	Jamtara	6013.43	8146.75	15445.81	16195.4	13262.7	28%
12	Koderma	3984.27	3948.8	7277.84	5997.87	5741.5	11%
13	Latehar	5468.67	7582.39	13094.11	13501.3	11392.6	25%
14	Lohardaga	2914.78	2239.8	4020.29	4641.05	3633.71	12%
15	Pakur	4109.86	3435.86	9105.15	10853.2	7798.07	27%
16	Plamu	8935.24	9324.38	17571	20707.2	15867.5	23%
17	Ranchi	9017.32	9435.77	15765.13	14503.7	13234.9	13%
18	Sahebganj	4615.53	4087.27	11624.03	13699.3	9803.54	31%
19	Saraikela-Kharsanwa	4338.87	5049.43	10859.58	10291.4	8733.48	24%
20	Simdega	5234.46	5173.67	12457.7	10428.3	9353.21	19%
21	West Singhbhum	5477.96	3955.3	11354.26	11651.5	8987.02	21%
22	East Singhbhum	3991.19	4349.62	11719.9	10279.7	8783.07	27%
23	Khunti	3084.2	3992.2	5959.79	5646.98	5199.66	16%
24	Ramgarh	3821.2	4333.14	6459.8	7290.39	6027.78	18%
	Total	151959.32	170525.6	313409.42	333530	11353.7	18%

Source: <https://mnregaweb4.nic.in/>

The table 1 shows the Funds utilization of MNREGA of the various districts of Jharkhand. Garhwa district has got the highest fund and Khunti district has the lowest fund released. The average of funds for MNREGA during last four years. The average funds are used during the year 2018-2022 is **11,353.7** and overall CAGR is 18%.

3. Progress of expenditure incurred on wages payment under MNREGA

Table-2

District wise expenditure incurred for payment of wages 2018-2022

Sl.No	District	2018-2019	2019-2020	2020-2021	2021-2022	Mean	CAGR
1	Bokaro	4143.4	7567.35	8530.6	9576.33	7454.4	23%
2	Chatra	4710.32	12122.48	8504.26	11307.93	9161.2	24%
3	Deoghar	5734.73	12603.24	11438.03	16191.44	11492	30%
4	Dhanbad	3164.52	5859.07	7317.98	6126.13	5616.9	18%
5	Dumka	5702.44	12439.89	11983.66	13278.09	10851	24%
6	Garhwa	6259.93	16612.03	17407.65	23219.71	15875	39%
7	Giridih	8431.11	19943.28	22160.32	23787.78	18581	30%
8	Godda	3476.54	8212.06	11870.68	10296.58	8464	31%
9	Gumla	3149.16	6970.71	8115.51	8309.86	6636.3	27%
10	Hazaribag	3830.57	11547.68	11156.9	12788.99	9831	35%
11	Jamtara	3932.95	10918.61	10811.51	12140.3	9450.8	33%
12	Koderma	2390.71	2917.26	5137.65	4836.47	3820.5	19%
13	Latehar	3185.75	10032.28	10231.33	10877.86	8581.8	36%
14	Lohardaga	1859.61	3510.62	3114.13	3488.1	2993.1	17%
15	Pakur	2531.66	6230.2	6681.44	7870.15	5828.4	33%
16	Plamu	5847.8	12759.37	14633.26	15822.37	12266	28%
17	Ranchi	5243.25	10532.77	10625.39	10230.72	9158	18%
18	Sahebganj	2738.55	7621.75	8518.26	10224.82	7275.8	39%
19	SaraikelaKharsanwa	3291.57	7159.18	9221.36	8537.3	7052.4	27%
20	Simdega	3315.97	6246.76	7792.87	7707.7	6265.8	23%
21	West Singhbhum	3104.17	8059.63	8374.6	9128.43	7166.7	31%
22	East Singhbhum	2696.13	5259.92	8756.55	7836.19	6137.2	31%
23	Khunti	1846.22	3838.39	4310.69	4250.8	3561.5	23%
24	Ramgarh	2283.07	5402.54	4248.66	5473.79	4352	24%
	Total	92870.13	214367.07	230943.29	253307.84	8244.7	29%

Source: <https://mnregaweb4.nic.in/>

The Table 2 explores the expenditure on wages payments under MNREGA. After analyzing the wages expenditure, Garhwa District has done the highest expenses of wages of Rs 24,924 during the four years. The second highest wages paid in the district Koderma and Lohardaga district has done the lowest expenditure of wages to the household. The overall CAGR is 29%.

5. Physical performance of MNREGA 2018-2022

In the present paragraph it has made to analyze the physical performance of MNREGA. For this employment demanded by the rural household and employment provided by them. Some families got 100 days employment completed. Hence, these indicators have been evaluated clearly.

7. Employment completed under MNREGA during 2018-22

Table-5

Employment completed under MNREGA during 2018-2022

Sl.No.	DISTRICT	(Persons)				MEAN	CAGR
		2018-2019	2019-2020	2020-2021	2021-2022		
1	Bokaro	70385	74310	125543	125015	98813.25	15%
2	Chatra	81402	80045	123825	133511	104695.8	13%
3	Deoghar	86039	90728	147898	172140	124201.3	19%
4	Dhanbad	53300	68677	105928	89557	79365.5	14%
5	Dumka	89522	102438	148257	145698	121478.8	13%
6	East Singhbhum	56021	62334	149604	116156	96028.75	20%
7	Garhwa	121520	147009	252708	281834	200767.8	23%
8	Giridih	128678	150231	274317	267210	205109	20%
9	Godda	55967	63159	143028	112640	93698.5	19%
10	Gumla	58281	60282	113220	104719	84125.5	16%
11	Hazaribhag	64645	74272	153724	145941	109645.5	23%
12	Jamtara	58525	73725	121266	126568	95021	21%
13	Khunti	34598	38380	62141	53604	47180.75	12%
14	Kodarma	35996	38260	64178	59886	49580	14%
15	Latehar	62384	80095	122931	124243	97413.25	19%
16	Lohardaga	37148	30654	55653	57260	45178.75	11%
17	Pakur	48154	41360	88288	84679	65620.25	15%
18	Palamu	123218	138024	248668	237805	186928.8	18%
19	Ramgarh	38975	39359	58894	64782	50502.5	14%
20	Ranchi	97638	96399	171221	144466	127431	10%
21	Sahebganj	45512	46958	117592	115625	81421.75	26%
22	Saraikela	63568	68799	129722	118049	95034.5	17%
	Kharsawan						
23	Simdega	54855	51000	101246	97177	76069.5	15%
24	West Singhbhum	57813	46421	125178	120726	87534.5	20%
	Total	1624144	1762919	3205030	3099291	100952	18%

Source: <https://mnregaweb4.nic.in>

The table 5 provides the figure of employment completed by household under MNREGA during the year 2018-22. All districts have continuously increased during the year from 2018-2022. The overall state level growth of employment completion by household has increased by 18%. The average employment completed during the period is 1,00,952.

8. Financial performance of PMAY

The present study of the paragraph to examine the financial performance of the PMAY during the year 2018-22. PMAY is introduced by the central government in assistance with the state government. It provides the financial assistance of the poor people. The financial assistance of the beneficiaries between central government and state government is 60:40 and that overall employment has increased in the state Jharkhand.



Table-6**Funds released under PMAY 2018-2022****(District wise Analysis) (In Lakhs)**

YSl. No.	District	2018-2019	2019-2020	2020-2021	2021-2022	MEAN	CAGR
1	BOKARO	13158.53	17487.28	18077.44	18209.54	16733.2	8%
2	CHATRA	12860.74	16200.34	16709.12	23800.46	17392.67	17%
3	DEOGHAR	11724.54	14859.99	18723.38	23116.61	17106.13	18%
4	DHANBAD	8343.59	11522.19	11211.34	13883.94	11240.27	14%
5	DUMKA	19222.18	24682.2	25053.38	23467.42	23106.3	5%
6	EAST SINGHBUM	9307.03	10961.01	14772.19	7988.26	10757.12	-4%
7	GARHWA	15193.06	24886.98	30341.14	32319.13	25685.08	20%
8	GIRIDIH	16776.85	25713.09	28534.49	30349.23	25343.42	16%
9	GODDA	13304.93	14938.86	15542.22	7485.18	12817.8	-14%
10	GUMLA	8022.18	12527.16	16023.98	13170.96	12436.07	13%
11	HAZARIBAGH	11881.21	11145.12	11642.17	14512.75	12295.31	-1%
12	JAMTARA	9065.35	9024.53	8823.71	15600.24	10628.46	15%
13	KHUNTI	8556.92	12422.57	5084.58	5660.07	7931.035	-10%
14	KODERMA	3853.32	4274.72	2212.48	3557.66	3474.545	-2%
15	LATEHAR	11501.02	13756.68	11996.85	14813.8	13017.09	6%
16	LOHARDAGA	4371.82	5686.18	6395.71	12637.84	7272.888	30%
17	PAKUR	17505.23	14140.01	16889.55	13108.54	15410.83	-2%
18	PALAMU	31326.97	29019.84	37103	42095.63	34886.36	8%
19	RAMGARH	4236.35	5613.18	2798.21	7803.3	5112.76	16%
20	RANCHI	10345.53	15606.61	18300.41	21555.26	16451.95	20%
21	SAHEBGANJ	18313.99	15400.82	16789.6	22729.93	18308.59	6%
22	SARAIKELA KHARSAWAN	6445.99	9374.24	9875.71	19913	11402.24	-23%
23	SIMDEGA	5491.23	8909.89	11154.62	14754.52	10077.57	28%
24	WEST SINGHBHUM	5138.08	9013.03	14808.42	17511.6	11617.78	36%
	Total	275946.64	337166.52	368863.7	420044.87	14604.39	11%

<https://rhreporting.nic>

After analyzing the above table, it is found that the compound growth rate of funds utilized is sharply increased. Overall CAGR of funds utilization has increased by 11% from the present period 2018-22 and average funds released for the period is Rs.14604.39 lakhs. Thus, we can say that utilization of PMAY is sharply increasing.

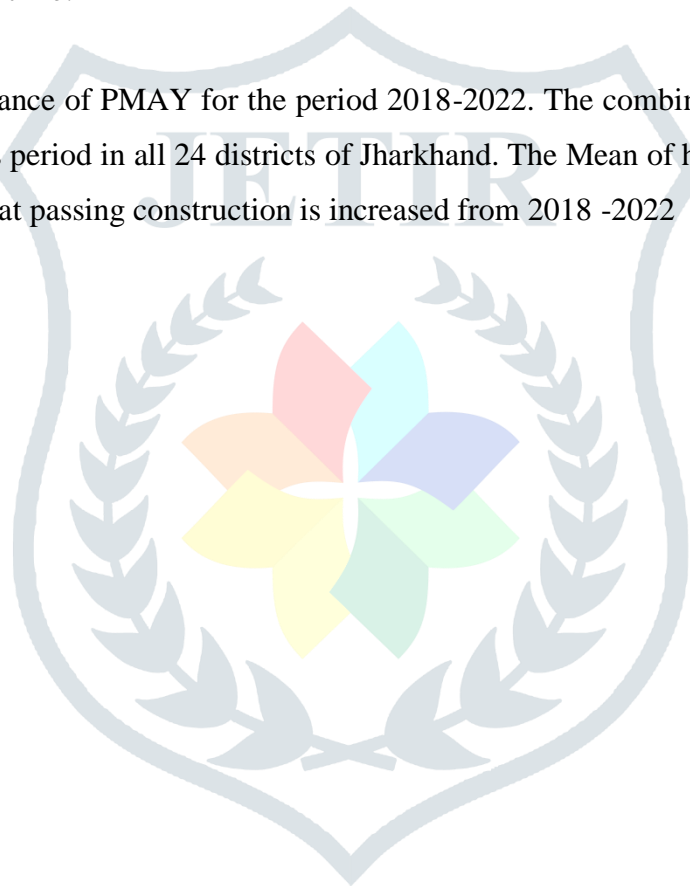
10. Physical performance of PMAY (2018-2022)

A sincere effort has been made to study the physical performance of PMAY. The beneficiaries construct the houses with other allied constructions. Here district agencies provide the construction report to the state agencies from 2018-22. Also, central government must inform hierarchy to the central government. It means the construction of houses are primarily send by the block to district and after district to state and to central government. Also, Govt. has made a target to provide houses to poor persons.

11. Houses constructed under PMAY 2018-2022

The given table 7 shows the houses completed in different years i.e., 2018-2022. It indicates the performance of making the houses in the given time.

It shows the physical performance of PMAY for the period 2018-2022. The combined average growth rate for the houses completed is 3% of this period in all 24 districts of Jharkhand. The Mean of houses completed of this period is 10545.95. So, we can say that passing construction is increased from 2018 -2022



Source :

Houses completed under PMAY 2018-2022 (District wise Analysis)

Sl. No	District Name	2018-2019	2019-2020	2020-2021	2021-2022	MEAN	CAGR
1	BOKARO	14427	11181	8937	14095	12160	1%
2	CHATRA	11962	7224	10510	17640	11834	10%
3	DEOGHAR	11261	6666	10991	18525	11860.75	13%
4	DHANBAD	9614	6919	7812	10854	8799.75	3%
5	DUMKA	20284	12375	14520	28880	19014.75	9%
6	EASTSINGHBUM	10179	5510	10633	8966	8822	-3%
7	GARHWA	15222	10306	14947	26955	16857.5	15%
8	GIRIDIH	18661	13409	19393	20845	18077	3%
9	GODDA	13974	8892	12477	9604	11236.75	-9%
10	GUMLA	7817	6240	9421	12454	8983	12%
11	HAZARIBAGH	11741	5458	7720	9543	8615.5	-5%
12	JAMTARA	11097	5166	7164	8916	8085.75	-5%
13	KHUNTI	7423	3958	8577	2473	5607.75	-24%
14	KODERMA	3448	2089	2313	2314	2541	-10%
15	LATEHAR	11295	7207	5910	10813	8806.25	-1%
16	LOHARDAGA	3924	2849	3777	5676	4056.5	10%
17	PAKUR	16562	7042	17296	16470	14342.5	-1%
18	PALAMU	35712	15287	19279	25744	24005.5	-8%
19	RAMGARH	4307	3673	2857	4598	3858.75	2%
20	RANCHI	10340	5423	13054	14338	10788.75	9%
21	SAHEBGANJ	19704	7616	11994	16161	13868.75	-5%
22	SARAIKELAKHARSA WAN	6782	5319	5891	12032	7506	15%
23	SIMDEGA	4961	3120	7951	9158	6297.5	17%
24	WEST SINGHBHUM	3777	3755	10565	10210	7076.75	28%
	Total	284474	166684	243989	317264	10545.95	3%

<https://rhreporting.nic>**12. Financial performance of Swachhh Bharat Abhiyan, 2018-2022**

Here, an attempt has been made to evaluate the financial performance of SBA. It is mentioned that how much amount of SBA has released by the central and state government to District Development Agencies. In this section the performance of toilets and other sanitary activities are evaluated. The government has announced 100% ODF in the year 2018-2019.

14. District wise distribution IHHL coverage under SBA ,2014-20

The given table 5.11 shows the year wise IHHL coverage in different years from October,2014 to 2019-20. In the year 2018-19, the state covers the 100% household toilet. The target of SBA has achieved in the year 2019-2020 completely

Table-9

Year wise Toilet District coverage

SBM-G Coverage (%)

2 ND October,2014	16.25
2015-16	25.78
2016-17	46.59
2017-18	76.74
2018-19	100
2019-20	100

Source-<http://sbm.gov.in/sbmreports.state.asp>

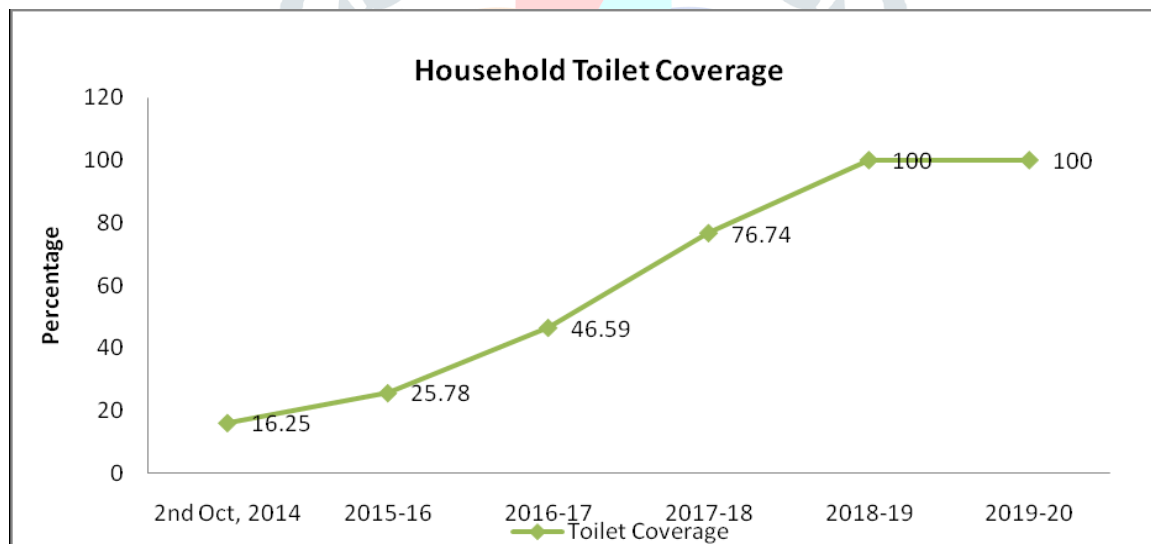


Fig.5.1 (Graph of household toilet coverage)

The above figure 5.1 shows the graph of household toilet coverage. % coverage of IHHL is shown in the X- axis and Y axis shows the year 2nd October,2014 to 2019-20. The figure has cleared that SBA performance is rapidly increased IHHL construction and got 100% ODF in Jharkhand.

Similarly, PDS, NRLM, JOHAR etc. can be analysed and withdrawn the conclusions relating to poverty eradication programs. Performance of poverty eradication programs in the preceding discussion and effective conclusion obtained to evaluate based on beneficiaries towards the poverty eradication activities. These activities include

providing employment, sanitation, housing, food security etc. for weaker sections of people and agricultural resource etc. These activities are evaluated with the help of secondary data taken from different official websites.

16. Performance of poverty eradication programmes-Respondent's rating

In the previous discussion an effective conclusion obtained to evaluate the poverty eradication programmes activities. The rating of beneficiaries is based on these programmes. These activities are providing employment. Sanitation and housing facility for poor people and agricultural resources etc. These activities are evaluated of rating as excellent, good, average, poor and very poor respectively. The data are collected from 170 persons through questionnaire of different blocks in Bokaro district. There are nine (09) blocks in which primary data are collected. These nine blocks are Chandrapura, Bermo, Nawadih, Jaridih, Kasmar, Petarwar, Gomia, Chas and Chandankiyari. After getting the data, these are analysed in the following way-

17. Gender and Performance of PEP to create employment

In this section an effort has been made to analyse the PEP in creating new avenues of employment in rural areas of Jharkhand. Performance of PEP are evaluated by the rating excellent, good, average, poor and very poor based on the variable gender of the respondents.

Table-11
Gender and Performance of PEP to create employment

Gender	Excellent	Good	Average	Poor	Very poor	Total
Male	37	40	25	16	02	120
	31%	33%	21%	13%	2%	100%
Female	19	22	06	03	-	50
	38%	44%	12%	6%	-	100%
Total	56	62	31	19	02	170
	33%	37%	18%	11%	1%	100%

Source: Primary probe

The above table 5.13 shows that male and female persons have given their opinions to create employment as excellent, good, poor, and very poor. 33% persons have given rating Excellent and 37% persons have given good. 11% persons have given rating poor and 1% have given very poor. It can be concluded that most of the people have given rating excellent and good. Hence it is good for the society. Thus, we can say that performance of PEP to create employment is satisfactory.

5.21 Age and performance of PEP to create employment

Here I have discussed the performance of PEP to create employment of different age groups of persons. According to their opinions the table is made. Since, different age groups have different thinking. So, their opinions are needed.

Table-12

Age and performance of PEP to create employment

Age (Years)	Excellent	Good	Average	Poor	Very poor	Total
Below-30	10	12	04	03	-	29
	35%	41%	14%	10%	-	100%
30-45	22	30	16	04	02	74
	30%	40%	22%	5%	3%	100%
45-60	17	15	07	04	-	43
	40%	35%	16%	9%	-	100%
Above- 60	05	10	04	05	-	24
	21%	42%	17%	21%	-	100%
Total	54	67	31	16	02	170
	32%	40%	18%	9%	1%	100%

Source: Primary probe

The above table 12 shows the respondents' age and their rating to performance of PEP to create employment. 32% of the people have given rating excellent and 40% people have given rating 40% as good. A very few percentages of the people have said poor and very poor. Thus, most people have given the rating excellent and good. It indicates that people are getting employment by different PEP in Jharkhand. Thus, we can say that different PEPs are helpful to provide employment. It means poverty eradication programmes are satisfactory to create employment.

18. Income and performance of PEP to create employment

The given table 13 shows the relationship between income and their rating of poverty eradication programmes. 33% persons have replied the PEPs are excellent to create employment. 38% persons have given the rating good. Very few persons have said poor and very poor i.e., 10% and 1% respectively. Thus, it can be concluded that most of the respondents have given rating positive to create employment. Hence, these programmes are helpful to create employment. It is also clear from the table that different level of income does not influence their rating about the performance of PEP in employment creation of rural household. Thus, performance of PEPs, according to opinions of different income level of respondents are satisfactor

Table-13**Income and performance of PEP to create employment**

Income (Rs)	Excellent	Good	Average	Poor	Very poor	Total
Below -40000	18	25	09	06	-	58
	31%	43%	16%	10%	-	100%
40000-80000	17	14	07	04	-	42
	40%	33%	17%	10%	-	100%
80000-120000	09	13	05	02	01	30
	30%	43%	17%	7%	3%	100%
Above- 120000	12	12	10	05	01	40
	30%	30%	25%	13%	3%	100%
Total	56	64	31	17	02	170
	33%	38%	18%	10%	1%	100%

Source: Primary probe

19. Performance of PEP in housing facility

In this section an effort has been made to analyse the PEP in creating new avenues of employment in rural areas of Jharkhand. Performance of PEP are evaluated by the rating based on some variables like gender, age, and annual income of the respondents. The preference is given to the poor persons.

20. Gender and performance of PEP in Housing facility

The given table 14 shows the performance of housing facility in the Bokaro district by the public opinions. The performance rating is given as excellent, good, average, poor and very poor. Here, 61% respondents are given rating excellent. 30% stands with good and 8% are average. Also, very few respondents are given the rating poor. Thus, based on respondent's opinions majority of people have said excellent. So, the performance of poverty eradication programmes is running well

Table-14**Gender and performance of PEP in Housing facility**

Gender	Excellent	Good	Average	Poor	Very poor	Total
Male	75	37	07	01	-	120
	62%	31%	6%	1%	-	100%
Female	29	13	07	01	-	50
	58%	26%	14%	2%	-	100%
Total	104	50	14	02	-	170

	61%	30%	8%	1%	-	100%
--	-----	-----	----	----	---	------

Source: primary probe

21. Age and performance of PEP in housing facility

Here I have discussed the performance of PEP to create employment of different age groups of persons. According to their opinions the table is made. Since different age groups have different thinking. So, their opinions are needed.

Table-15

Age and performance of PEP in housing facility

Age (Years)	Excellent	Good	Average	Poor	Very poor	Total
Below-30	17	09	03	-	-	29
	59%	31%	10%	-	-	100%
30-45	42	23	07	02	-	74
	57%	31%	9%	3%	-	100%
45-60	30	11	02	-	-	43
	70%	25%	5%	-	-	100%
Above- 60	15	08	01	-	-	24
	63%	33%	4%	-	-	100%
Total	104	51	13	02	-	170
	61%	30%	8%	1%	-	100%

Source: Primary probe

The above table-15 shows the relationship between the age of respondents and their rating scale of performance of housing facility as excellent, good, average, poor and very poor. 61% respondents have given excellent. 30% respondents have given good rating. Also, 8% respondents are given the rating average and 15 respondents have given the rating as very poor. Thus, most persons have given the rating excellent. The different age group of persons do not affect the performance rating.

22. Income and performance of PEP in housing facility

Table-16

Income and performance of PEP in housing facility

Income (Rs)	Excellent	Good	Average	Poor	Very poor	Total
Below -40000	40	14	04	01	-	59
	68%	24%	7%	1%	-	100%
40000-80000	23	12	03	04	-	42
	55%	28%	7%	10%	-	100%
80000-120000	22	06	01	-	-	29
	76%	21%	3%	-	-	100%
Above- 120000	25	11	03	01	-	40
	63%	27%	8%	2%	-	100%
Total	110	43	11	06	-	170
	65%	25%	6%	4%	-	100%

Source: Primary probe

The above table 16 shows the income and performance of creating housing facilities to the rural people. Maximum people say that the poverty eradication programmes are good. It means execution to provide housing facilities in the rural areas. 65% respondents given the rating excellent. 25% respondents are given the rating good, 6% respondents are given the rating average. Also, very few persons are given rating as poor and no any respondents have given very poor. Thus, it can be concluded that many respondents have measured the PEP positive with good rating. Thus, we can say that the housing facility provided by the government is satisfactory and improve the standard of living of the people of Bokaro district.

23. Results and Discussions

The purpose of poverty eradication programmes in Jharkhand to evaluate the physical and financial performance of different poverty eradication programs. Also, respondents' opinions are taken for performance of government's different PEP's. Their opinions of respondents are recorded through questionnaire. Different analytical tables are made to analysis the performances.

The financial performance of different poverty eradication programs shows the monitoring and adequate application of funds, which help to calculate the overall growth for the period 2018- 2022. As we know that different poverty eradication programs are running in the rural areas of the state. Respondents and other people monitor and audit the different poverty eradication programs. So, beneficiaries opinions play a vital role in finding the performances of

different poverty eradication programs in Jharkhand. The positive value of MNREGA, CAGR shows the fund utilization is increased by 18 percent. Also, Wages and material payment are positive. The physical performance of MANREGA, PMAY, SBA shows the real position of the poverty eradication programs in Jharkhand. The CAGR shows the employment and completed the different poverty eradication programs. Also, their completion position is indicated clearly. The overall financial progress of PMAY has increased by 11%. Also, sanitary complexes have completed 100 percent in the year ,2019. All the villages are announced 100% ODF.

We have taken the opinions of 170 people of Bokaro district through questionnaire. Most of the people said that MNREGA is a good scheme in providing employment. It plays a vital role in the eradication of poverty. The highest 61% respondents have given the rating excellent and good for housing facility. The maximum respondents have rated the poverty eradication programs are good. Also, in employment creation, housing facility, sanitary facility, and agriculture resources are good. Rural connectivity and woman empowerment are increased now a days. Hence different demographic variables like age, income and gender provide the opinions of different poverty eradication programmes are satisfactory.

REFERENCES

1. <https://mnregaweb4.nic.in/netnrega/MISreport4.aspx>
2. <https://rhreporting.nic.in/netiay/PhysicalProgressReport/PhysicalProgressRpt.aspx>
3. <https://rhreporting.nic>
4. <http://sbm.gov.in/sbmreports.state.asp>
5. <https://bokaro.nic.in/>
6. <https://bokaro.nic.in/>
7. Upadhyay Baidyanath, Spardha publication, Jharkhand Economy
8. Agrawal Dr. Anupam, SBPD publication, Economics chapter-poverty and main programmes of poverty alleviation
9. <http://nrlm.gov.in>
10. <http://m.rbi.org.in>
11. <https://www.jharkhand.gov.in/home/AboutIndustries>
12. Census,2011