

A CRITICAL EVALUATION OF POVERTY ERADICATION PROGRAMMES IN JHARKHAND - A CASE STUDY OF BOKARO DISTRICT

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Abstract

Jharkhand is a newly state formed from Bihar on 15th November,2000. Despite 40% minerals of India this state has second position in poverty in our country. It has many reasons like mining, lesser industrialisation, lack of education, dependency in agriculture etc. Central and state government have introduced many poverty eradication programmes to eradicate the poverty. NRLM, MNREGA, PMAY, PDS, SBA, GKY, Skill development of India etc., are central scheme while JSLPS, JOHAR, SBA, Kanyadan Yojana, Dal Bhat Yojana, Scholarship etc., are the state schemes. These schemes have target to provide facilities to the poor people to increase their incomes. This state is mainly the people of tribes. Here 32 types of schedule tribes live who are mostly poor. 46% people of this state are below the poverty line while in case of ST/SC, 60% people are below the poverty line. After independence of India, government has introduced five-year plans which is started from 1951. These five-year plans have objective to bridge the gap between the poor and the rich persons. In first five-year plan government gives emphasis on the development of the agriculture to remove the food problem of the country while second five-year plan is concentrated on the establishment of different industries for creation of employment. These industries play a vital role in creation of employment and being self-dependent in the production of commodities. This employment increases the income of poor persons and they can fulfil the basic needs for their livelihood.

Despite different five- year plans many other poverty eradication programmes also play the important role in eradication of poverty. PDS scheme provides food, PMAY-G & U provides shelter and MNREGA provides employment of 100 days guarantee to the rural poor people in every financial year. Hence poverty is decreasing in this state as well as the country due to poverty eradication programmes.

Keywords

PDS, MNREGA, PMAY, SGSY, GKY, NRLM, Hypothesis, Programmes, JSLPS, SBA.

Introduction

Poverty is a similar concept of food insecurity, malnutrition, and hunger. It is a phenomenon of society in which deprivation of economic, political, and social problems. It indicates the low-income levels of hunger, poor health, insecurity, social exclusion, degradation, and discrimination. Therefore, the income level and consumption aspect of poverty are not the parameters of poverty but also the other parameters like education, insecurity, political powerlessness etc.

Poverty is mostly present in rural areas of Jharkhand. This is the tribal populated state, in which 60% ST/SC people are below the poverty line. These families are female-headed in which female children face more deprivation than others. The rural persons have very lesser assets like land, equipment, and others. They have agriculture-based occupations. Mostly rural people are dependent on agriculture, including fisheries and livestock. Also, in urban areas some persons are below the poverty line and live in the slum areas. Urban poor are mostly migrated first generation people. The world's one third population resides in India. According to the census, 2011, every fourth Indian is poor i.e., 26.3% of population are poor in our country. They have very little income.

Poverty in India is officially determined based on calorie consumption. The daily nutrients consumption of people below the poverty line are not more than 2400 and 2100 kilo calories in rural and urban areas respectively. Also, BPL persons per day income is not more than Rs.357.30 in rural areas and Rs. 538.60 in urban areas. Therefore, when we quantify poverty in India essentially, we must measure the food. So, for eradication of poverty steps should be taken by providing food assistance. The rural economy is dependent on agriculture and it is the main source of livelihood. Three-fourth of the world's population lives in the village areas. So, the development of our country without the development of villages is a dream, hence all the programmes are mostly related to villages. Government and non-government agencies must do for the assistance of poor people for eradication of poverty. So, these agencies are working for development of agriculture, food security, banking, health, sanitation, education etc.

In India the main problem is related to rural areas. About 65% of people live in the rural areas. Every three-fourth person's earning are less than the poverty line. Poverty is a chronic condition of people. Some persons are engaged other than non-agricultural activities like small and marginal farmers, casual workers etc. In our country high incidence of poverty is present. Eradication of poverty is a big task of the central as well as the state government. The major objective is the planning process for eradication of poverty. Our government has adopted a strategy for reduction the poverty. Some agencies are failing. So, the government has taken direct intervention for this. The World bank has also taken many steps by providing financial assistance for rural development. These assistances give the economic and social life of the specific group of persons.

Hypothesis of Research Work

i. Performance of the Poverty Eradication Programmes in Jharkhand is satisfactory.

ii. Poverty Eradication Programmes improve the standard of living of the people of Bokaro district.

Methodology of the study

Various types of data sets are required for this research work. These data are primary and secondary both. Primary data has been collected through questionnaires. Many facts have been observed. Various sources have been used to compile the data obtained through observations and interviews and secondary data are collected through the different websites, published books, journal, newspapers, and published research paper, magazine etc. It has also been obtained from various government websites like nic.in, gov.in, reports etc.

Summary of these data has prepared and because of its interpretation, correct facts have been obtained. The progress of poverty alleviation programmes can be done by using various statistical tools like Mean, CAGR etc. Also, with its help, hypotheses are tested which showed its acceptance and non-acceptability.

Objective of the study

The specific objectives of the present study are as follows:

- i. To take the follow-up of various poverty eradication programmes in Jharkhand.
- ii. To know the objectives, functions, monitoring, implementation, and funding pattern of poverty eradication programmes in Jharkhand.
- iii. To review the various poverty eradication schemes of state and central government.
- iv. To examine the progress of poverty eradication programmes in Jharkhand.
- v. To study the impact of poverty eradication programmes in Bokaro district.
- vi. To identify the various constraints in implementation of the scheme and to suggest suitable remedial measures to overcome them.

Method of the study

In this topic primary and secondary data are used. Questionnaire, schedule, observation, and interview methods are used in primary sources and different websites, journals, newspapers, books etc., are using for the secondary sources.

Review of Literature

Some important reviews of literatures are studied and obtained various information from the related subject through this further research can be done easily. Lall Stuti (2001), study is related to the employment programme of the poor people in urban areas of the country. It includes five decades changes in employment status due to employment policy. Mishra Srijit & Panda Manoj (2005), study is related to Maharashtra Employment Guarantee Scheme. Dev S. Mahendra (2005), study is based on Maharashtra Employment Guarantee Scheme which was established in 1972. This has been made after many searches and discussions. Yesudin C.A.K. (2007), study is a review of the poverty alleviation programmes of the past to find out which schemes have played a role in eradicating poverty. Bhombe Sridhar (2012), is related to the development policy of India, along

with employment opportunities and food security. Panda Manoj and Kumar Ganesh (2013), study is based on MNREGA. MNREGA was made in 2005 which is demand based work. Tripathi K.K. (2013), study is related to MNREGA. It creates employment in rural areas. It is based on unskilled labour and social assets are created under this scheme like wells, ponds, roads, dovas, etc. Planning Commission (2009) has conducted an evaluation study in Jammu & Kashmir to know the beneficiaries of Indira Awas Yojana (IAY). UNICEF (2009) has conducted a case study of “Total sanitation campaign in India”. It helps to improve the sanitation practices.

Results and Discussions

Since independence there have been many poverty eradication programmes introduced by the government through different agencies in India but still poverty is not removed wholly from the society. A large part of India is unable to get basic needs like housing, education, health, sanitation, and water supply etc. Providing employment to poor persons has been a major objective. Both self-employment and wage employment programmes are introduced through the sixth five-year plans. Here, rural development is advocated as the main strategy for economic development.

Poverty eradication programmes involve in generating employment opportunities for rural poor people, So, that they can fulfil the basic needs. These programmes have increased the level of income of the people because of they get employment by different poverty eradication programmes. Hence, there is sustainable development of the economy. These poverty eradication programmes are based on a macro credit system. This system is a powerful instrument. Self- help groups are micro credit systems. These groups are taking loans at subsidized rates from the bank and creating self-employment. Small and marginal farmers and unrest poor persons are taking assistance from the SGSY programmes. SHGs are the bank linkage programme. Some weaker sections are also involved in this programme. This programme increases the social assets. After the self-employment of the person increases the number of school children. They also improve the health and nutrition of their families. Also, some non-bank finance institutions were involved to eradicate the poverty. These programmes also help them to achieve more transparency and efficiency.

Despite the development of the banking system in our country. Some people are not taking advantage from the banks. Many people are not opening bank accounts and they are not familiar with the banking system. Those persons who are taking benefit from the bank are attached to the informal system. It means they are getting money privately at a higher rate of interest. So, their conditions do not change rapidly. Therefore, education and awareness of these types of people are necessary. For the remedy of being unfamiliar with the bank, SHGs groups were formed. They can take money as borrowed with their groups. Also, their saving capacity increases by this programme.

The government of India has introduced MGNREGA ,2005. In this Act there is a provision of 100 days’ guarantee of work to each willing family in the concerned financial year. It is very effective in rural areas.

People are making wells, dovas, ponds etc. These are the social assets for the benefit of the society. Mostly in backward regions this is the boon of the poor persons. After getting employment they can fulfil their basic needs. Hence, it has an important role in the development of the society. These programmes reduce the poorness of the people. 1,15,726 persons have got employment during the years 2021-2022 in the Bokaro district.

DDU-GKY is a sub- scheme of NRLM. It is a placement linked programme focuses on the training of rural dropouts to help them to build skills. After taking training, they do the work and earn money to overcome the poverty. This programme focuses on the youth in the age of group 15-35 years but tribes and transgenders have exception in age limit may go up to 45 years. The overall achievement of the scheme is very good and number of youngsters who have either completed or undergoing training, under this scheme, 55,777 people were given training in the year 2021-22 and 2022-23 in which 19,991 people got employment. If people are getting employment under this type of scheme, then we can say that it is playing an important role in poverty alleviation.

Also, PMAY-G, and PMAY- Urban are the schemes to provide housing to the poor people. According to the norms of the government, people are getting benefits of this scheme. In our country, the government has started to give Pacca houses to rural and urban persons with electricity and water facilities. Thus, more people have Pacca houses in the rural as well as the urban people. After the panchayat election, mukhiya of the panchayat provides houses to the people through Gram Sabha with the help of block employees like Panchayat Sewak, Rojgar Sewak etc.

Another important programme is Make in India. It is a major national programme of the government of India. It is designed to facilitate investment, foster innovation, enhance skill development, project intellectual property, and build best in class manufacturing infrastructure in the country. The primary objective of this initiative is to attract investments from across the globe and strengthen in India's manufacturing sector. The scheme is under the ministry of commerce and industry, government of India. It is very important in our country in economic development. Its aim at utilizing the existing Indian talent based on creating additional employment opportunities and empowering secondary and tertiary sectors. Also, its aim to improve the rank of Ease of doing business index by eliminating the unnecessary laws and regulations.

Also, government has introduced Pradhan Mantri Ujjwala Yojana in the year 2016. The purpose of this scheme to provide 50 million LPG connections to women of Below Poverty Line. It is a flagship scheme with an objective to make clean cooking fuel. LPG gas connection provide the rural poor and deprived people by this scheme. At first people are cooking with the help of firewood, coal, cow dung etc. which provide harmful gases. Hence by replacing of ancient system we are using the new system of cooking. Also, NRLM, IRDP, Scholarship Yojana are the main programmes which have a big role for eradication of poverty.

Jharkhand government also started many poverty eradication programmes other than the central government. These programmes are Mukhyamantri scholarship Yojana, Sarvjan pension yojana, Mukhyamantri Laxmi Ladli

Yojana, Mukhyamantri kanyadan Yojana etc. These are the main programmes to eradicate poverty of the state. These programmes are helpful to eradicate the poverty. Some programmes are mainly related to the tribes because of it is a tribal populated state. Their conditions are miserable, about 60% ST/SC are below the poverty line. Thus, the average poverty is 46% in this state. SBM-G aims to change the quality of life of the villagers by promoting cleanliness, hygiene and eliminating open defecation. This is the central government programme and works as mission to Open Defecation Free (ODF) by October, 2019, the 150th birth anniversary of Mahatma Gandhi. Jharkhand has also declared ODF in November, 2018 under this programme.

PDS is an important programme of the government. This system ensures that the beneficiaries of food security schemes must enjoy easy access to food grains, sugar, salt, kerosine oil, etc. and that at their door steps. PDS runs through PDS dealers who distribute food grains and other materials at their fair price to the beneficiaries as per the eligibility of their respective ration cards. Jharkhand has a very wide network of PDS dealers and fair price shops. There are 25,820 PDS dealers in the state, which covers almost all the eligible beneficiaries in the state. Ranchi is the top in the list with 2,233 dealers and Lohardaga is the lowest with 406 dealers among the district-wise list of PDS dealers. These numbers are quite consistent in contrast with the district-wise distribution. The total number of card holders in the state where Lohardaga with 85,604, has the minimum number and Ranchi with 4,51,031 has the maximum number of ration card holders. In Jharkhand, the total number of card holders is around 2.62 crore ration card holders. PDS dealers are monitored by Block Supply Officer.

Sarvjan pension yojana is started by the state government. The poor persons whose age is above to 60 years. They are entitled to get Rs 1000 per month. The government assured to pay 5th day of every month. Also, pension to disables, widows and single person, whose age is above to 18 years. They are also entitled to get such type of pension. It is a very good scheme, because of now a day all persons are eligible, not for only BPL persons. Also, general persons are entitled to get pension through this scheme.

Jharkhand state livelihood promotion society, pigeon autonomous society is established by the rural development of government of Jharkhand in 2009. JSLPS works as a nodal agency for effective implementation of National Rural Livelihood Mission project in the state. It is aim to reach out to all rural poor families and link them to sustainable livelihood opportunities. They come out of poverty by the scheme, they enjoy the decent quality of life. JSLPS is working all over the Jharkhand state. Since, it is the nodal agency of the government of Jharkhand. So, it manages and control the NRLM. Also, it monitors properly for the smooth functioning the works of JSPLS in convergence amount of various poverty eradication and employment programmes.

The Jharkhand government has started scholarship yojana for ST, SC, OBC and Minorities communities. Every year government gives the scholarship to students. There are two types of scholarship at school and college level. The aim of this scheme is to financial support to the meritorious and deserving students to pursue their dream education without any financial hurdle. State government runs the scholarship with an objective to enhance the current education scenario of the state. The scholarship is given to ST /SC/ OBC/ minority or

disable students. Jharkhand state has post-matric, matric and CCL/BCCL ke Lal & Ladli scholarship schemes. These are two types of scholarship in our state. CCL/BCCL are mining the coal and earn profit. It has started scholarship to the poor persons. There are helping in the study of the students. The state government has started e-Kalyan portal, which help the students for getting the scholarship. Bokaro district is also the part of koylanchal to mining and earn the profit. Students are taking benefit just smoothly through e- Kalyan portal.

Poverty eradication programmes are the tool for employment of the poor people. These programmes help the people to increase their incomes. SGSY is a self-employment programme. Skill development in India is also a good programme for providing the skill to poor persons. These programmes are generally used in direct income generation, rearrangement of assets and liabilities for the household to participate in future opportunities and consumption smoothing because the poverty eradication programmes are aimed at the poorest.

For evaluation of poverty eradication programmes in Jharkhand- A case study of Bokaro district is taken, the backward district due to displacement and unemployment. There are many barriers like low productivity of food grains, lack of education and displacement due to industrialisation and mining. Many central as well as the state programmes are introduced here. These programmes help to improve the quality of life of the people of Bokaro district.

Findings of the study

- **The demographic profile** of the findings is based on the questionnaire of 170 people. Out of 170 respondents ,71% are male and 29% are female. Here female respondents are lesser than the male. More than 60% respondents belong to the age groups below 30 years and 30-45 years. They are interested to take benefits of different poverty eradication programmes.
- Majority of respondents are married and very few persons are unmarried in these age groups.
- 58% of respondents are belongs to the income level below Rs.40,000 and Rs.40,000-60,000.

The **financial performance** of poverty eradication programmes is known by the CAGR and Mean based on secondary data.

- The positive value of CAGR of MNREGA for funds utilization is 18% in which Garhwa has got the highest fund and khunti district has released the lowest funds.
- It is found that the expenses on wages payment have increased positively. The overall compound average growth rate is 29%. It indicates the wages paid timely.
- The progress of funds in utilization of purchases of material under MNREGA is positive. The CAGR is 7% overall. It indicates wellness of fund utilization. Ranchi district has the highest material cost and Lohardaga has the lowest.
- Administrative expenses in MNREGA are 6 %. The overall CAGR is 3%, which shows the wellness of MNREGA.

- The CAGR of PMAY-G is 11% in funds utilization, some district has negative CAGR, which indicates the non- payment of installments timely but overall CAGR indicates that PMAY-G is running properly.
- SBA has got 100% ODF in the year 2018-19, but due to water unavailability, some persons are not using properly.
- **The physical performance of MNREGA** in employment demanded indicates that the overall CAGR is 14%. People have demanded the work and getting the work during the year 2018- 22.
- The completion progress report of different districts has different. The overall CAGR for completion of employment is 18% during the year 2018- 22.
- The physical performance of PMAY-G is positive, because of overall CAGR is 3%, which indicates the wellness during the year 2018 -22.
- From the data, it is very clear that Jharkhand has achieved the 100% ODF during the year 2018 -22.

The **rating of the performance of poverty eradication programmes** are given by the opinion of people through primary data by questionnaire.

- Out of 170 respondents' reports shows that 33% of people have given the rating excellent and 36% have given the rating good in providing employment during the year 2018 -22.
- The rating of performance in sanitary facility is positive. 70% of the respondents' have given the rating excellent and 16% have given good, which indicates the positivity of good governance.
- Majority of respondents have given the rating of housing facility 61% and 29% as the excellent and good respectively. Most of the people have also given the rating good in social assets and rural connectivity.
- 54% of people have given the rating excellent in agriculture resources and 28% people have given the rating good. So, majority of rating is positive.

In this research work central as well as state government poverty eradication programmes are mentioned briefly. Their aims, funding pattern, monitoring etc. are mentioned clearly. Also, their effects in the state are mentioned. Respondents' opinions are also taken through the questionnaire.

The PEP aims to reduce the rate of poverty in the country by providing proper access to food, cloth, and shelter to families below to the poverty line. In this regard, poverty reduces gradually. Government is trying to implement these programmes properly but people's co-operation is needed. NRLM is a good scheme of central government. Now a days, people are not demanding the work based on soil and others. These are the hard works. Also, people have different kinds of work as compare to previous time. They deny the hard work like MNREGA. Also, BPL persons are getting rice and wheat at very subsidized rate. Hence, they are not anxious about the basic needs. Due to education and skill development, people are doing different types of works. Government is also trying for skill development. Now a days people are aware about their rights. Also, education of our country has rapidly changed. Digitalization of different works are helpful for proper implementation of different poverty eradication programmes.

Chapter 1 of the present research work is introductory, which contains concept and significance of poverty eradication programmes. This chapter also includes the significance, objective, hypothesis, and research methodology etc.

Chapter 2 of the present research work discusses about the brief profile of Jharkhand. It includes the history, geography, polity, economy, minerals, tribal festivals, and wild animals of the state.

Chapter 3 of the present research work presents the poverty eradication programmes in India, overview, and its impact. It includes the central poverty eradication programmes like MGNREGA, PMAY-G, NRLM, SGSY, PDS etc.

Chapter 4 of the present research work discusses the different poverty eradication programmes in Jharkhand with a special reference to Bokaro district. It includes the different state programmes launched by the state government.

Chapter 5 of the present study work discusses the critical evaluation of poverty eradication programmes in Jharkhand. It also includes the respondents' opinion regarding the performance of poverty eradication programmes and hypothesis testing.

Chapter 6 of the present study discusses the summary, findings, and suggestions. It also gives the social implications for further research. Respondents' opinion-based suggestions are given.

Hypothesis Testing

i. Testing of first hypothesis by primary data

“Performance of Poverty Eradication Programmes in Jharkhand is satisfactory”

Here the performance of poverty eradication programmes in different states can be tested by secondary data. These are collected from many websites. The data of MNREGA, NRLM, Skill development of India, PMAY, SBA etc. are taken to know the performance of these in different states.

It is clear from the Table-5.25 that maximum poverty eradication programmes in Jharkhand are insignificant as compare to the overall performance of other states in India. Hence, **Hypothesis I – “Poverty Eradication Programmes in Jharkhand is satisfactory”**, is proved in affirmation.

ii) Testing of second hypothesis by secondary data

The second Hypothesis is “Poverty eradication programmes improve the standard of living of the people of Bokaro district.” Table-5.26 shows the performances of different poverty eradication programmes like NRLM, MNREGA, PMAY, SBA etc. The performance of Bokaro district is insignificant as compare to the other districts of Jharkhand. It shows the comparative study of different programmes. It is clear from the Table-5.26 that maximum poverty eradication programmes are insignificant except to PMAY-G& U. So, Hypothesis II - Poverty Eradication Programmes improve the standard of living of the people of Bokaro district, is accepted. The second Hypothesis II, “Poverty Eradication Programmes improve the standard of living of the people of Bokaro district” is also tested by the primary data, which are collected from the different people of Bokaro district through the questionnaire.

According to Table-5.26 based on secondary data, maximum poverty eradication programmes in Bokaro are insignificant to the other districts of Jharkhand. Hence, with the help of this Table-5.26, it is very clear that Hypothesis II “Poverty eradication programmes improve the standard of living of the people of Bokaro district”, is proved in affirmation.

Testing of second hypothesis by Primary Data

The Hypothesis II, “Poverty Eradication Programmes improve the standard of living of the people of Bokaro district” is also tested by the primary data, which are collected from the different people of Bokaro district through the questionnaire. The given Table-5.27 shows the opinions of 102 male and 39 female persons for the consent regarding the hypothesis II. The Table 5.27 based on primary data shows the social impact of different poverty eradication programmes, out of 170 persons, 141 i.e., 83% of people are strongly agree that the poverty eradication programmes improve the standard of living in Bokaro district. It also shows that 14% people are agree and 3% are normal. No any person is disagreeing or strongly disagree in improving the standard of living. Hence, hypothesis II-The poverty eradication programmes improve the standard of living, is proved in affirmation.

Suggestions of the study

- This study provides the detail idea of the different poverty eradication programmes in Jharkhand which can help the people to know its benefits.
- This can help the people to know their schemes and can aware himself and others.
- This study explains the different poverty eradication programmes in our country which can help the people to know its benefits.
- The people can use the schemes and take employment and eradicate their poorness.
- This study also helps to the government for proper utilization of different poverty eradication programmes.
- The study provides a strong base for new researcher to study deeply the different poverty eradication programmes in Jharkhand as well as the country.
- The future research can be extended for the research work for other types of programmes in India to elevate the poverty.
- Also, it helps to study the other state government poverty eradication programmes.
- The research can be done of the case study of different districts of this state.
- This study shows the different constraints in implementation of different poverty eradication programmes which can be removed in future through different ways.

Conclusions

Thus, analysis of the findings is based on the field level evaluation of programmes. The PEPs are playing very important role in the development of the state as well as the country. The programmes have huge potential in empowerment of women and rural connectivity. The programmes have enhanced the living standard, income level, purchasing power, sanitation, employment opportunities, agricultural resources etc. Also, these schemes

reduce the migration and poverty, these programmes also change the infrastructure facilities like road, house, and sanitation. These help to develop the rural economy and bridge the gap between the poor and rich families.

It is universal truth “work is worship.” It means without labour we cannot get anything. This study reveals that people’s participation at the stages of planning and implementation of the scheme. It can be seen clearly that people have very less awareness about the different poverty eradication programmes, still awareness is to be done among the people. Devotion with the country for proper implementation of these programmes leads to reduce the poverty. The uses of good material for construction shows the increase of social assets. Despite these facilities of PEP, the beneficiaries have reported that they have not received money timely. Male respondents have reported but female participants are very few, which is also accepted by the officers. Now, we have Panchayati raj. So, women’s participation is necessary in execution of different programmes. Their participation in Panchayati raj is 50% in our country.

The overall perception of people, officers and beneficiaries are positive. The panchayat and block executives have reported that villagers are sincere now a days as compare to previous time towards the poverty eradication programmes. The beneficiaries’ living standard and per capita income has increased due to different poverty eradication programmes.

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