

Chapter - X

SUMMARY AND CONCLUSIONS

Rural Bihar depicts a grim picture of underdevelopment and widespread poverty and deprivation. Although this study has not used a quantitative measure of poverty in terms of proportion of the persons below the poverty line, some important dimensions of poverty like health, education, access to basic services -- drinking water, sanitation, etc, -- reveal that a large proportion of the rural population utterly lack these basic human needs. Neither is the state of physical infrastructure any better -- many of the villages do not have even '*kutcha*' road; and most of them are not electrified and even if they are electrified the electric supply is highly irregular.

However, despite this state of underdevelopment, the study has shown that the society and economy of the state are not stagnant. Some important changes have taken place and the rural areas are passing through the phase of rapid transition, some of which have wider implications for the policies of the state. We report here some of the important aspects relating to poverty, work, labour market, and intervention by the government as found by this study and the changes occurring in the rural society and economy of Bihar.

The rural society in Bihar seems to be divided into three major groups in a hierarchical manner. The first is a class of big and/or absentee landlords which mainly comprises of forward castes like Brahmin, Kayastha, Bhumihar, Rajput, and a section of upper caste Muslims. The second group comprises big and middle peasants mainly belonging to OBC II caste (mainly Kurmi, Yadav, and Koeri) and third, there is a class of poor middle peasants and agricultural labourers which mainly comprises of Scheduled castes, OBC II, and lower caste Muslims. While on the one hand, there still exists deep rooted caste-class linkage of the populace, on the other, a number of middle castes (mainly OBC II) led by Kurmi, Yadav, and Koeri have become successful in breaking the age old hegemony of forward castes. The Scheduled Caste and OBC I people, however, have remained marginalised. Although, many of them have organised themselves under the banner of some ultra left political parties, their socio-economic status still presents a picture of downtrodden and exploited section of the society. The higher percentage of

children in the family and women headed households on account of large scale seasonal migration of males, wide prevalence of indebtedness particularly for consumption purposes, lower literacy and levels of education, high proportion of children and older people among the working population, etc. clearly exemplify their pitiable conditions.

The changing pattern of land relations show that land transfer is taking place in favour of the middle caste-class people. Since middle peasant class mainly (more than half of the proportion) comprises of middle castes like Kurmi, Yadav and Koeri, these castes have a high vertical mobility in the society. While Kurmi has been able to maintain its old operational holding status, the Yadav and a section of SC have increased their holding status through land market and leasing practices. In fact, the practice of leasing-in has been a means of vertical mobility also for a section of scheduled castes. In the entire process the lower caste Muslims have been the worst sufferers. The upper caste-class people are gradually shifting their activities to non-farm activities like business, service etc. by leasing-out and selling land leading to growing absenteeism among them.

Coming to the rural labour market and employment scenario, the economy of rural Bihar largely manifests itself as a labour surplus economy. There has been no shortage of employment within the boundary of the village economy except during some busy agricultural seasons in some villages. High rates of workers' participation among people belonging to backward districts like Purnea and Madhubani and lower castes and classes validates the theory that the 'poor can't remain unemployed'. The poverty driven high WPR has led to a concentration of workers mainly in low profile jobs like agricultural and non-agricultural work, caste occupations under *jajmani* system, collection of food, fodder, and fuel and a high incidence of child labour. Because of lower agricultural productivity the wages are low in most of the surveyed villages depicting a typical Lewisian type of surplus labour economy. The system of patron-client relationship is on the decline in almost all the districts. However, in almost all villages the wages in real terms have shown an increase, though in some villages the rise is substantial. The labourers are more or less non-unionised putting practically no pressure on the landlords. However, resistance from the side of the labourers in the form of strikes under the banner of some ultra left organisations like IPF, MKSS, MCC etc. has changed the situation in some of the villages of Central Bihar. Very often wage hike was realised

by workers only after a lot of conflict and in many cases after sporadic violence, particularly in south Bihar plains.

The higher participation of women in economic activities can be seen in the case of middle caste households. In fact, the involvement of Yadav and Koeri women in economic activities has been one of the most important factors for contributing to the vertical mobility of these castes. On the other hand, lower work participation of women belonging to the upper castes and class has resulted in a lesser number of working hands. Gender discrimination also manifests itself in terms of differential wage rates for male and females in a number of villages and a concentration of females in occupations that have a low status in society.

There has been a large scale out migration of the rural labourers particularly from north Bihar plains not only to distant places like Punjab, Haryana, Delhi, Varanasi but also to some big towns within the state. Besides some very apparent economic reasons, like lack of employment opportunities many social factors like increasing rural tensions, deteriorating infrastructural facilities, low caste status, etc., have led to a large scale migration. The migration pattern of the villages clearly shows variations in the nature of migration for lower and upper caste-class people. In most cases the upper caste-class people migrate for larger duration, and lower caste people -- mainly wage labour -- for a shorter period. The migration for the latter is only a survival strategy. However, it is interesting to note that, of late, a significant number of youth from upper castes have also started migrating to distant places and many of them are engaged in manual work. Because of social constraints, they do not work as manual worker in the villages, but due to economic compulsions they undertake this work in the places of migration. Large-scale seasonal migration of the labourers from the villages is resulting not only in breaking the prevailing caste-class hegemony but also the gradual monetisation of the villages. One of the most clear manifestations of the process of monetisation in rural Bihar has been the rising demands of the contract system of wages from both sides—the landlords and the labourers. This may be because of the gradual opening up of the village economy and of extending the boundaries of village labour market. The process of out-migration, adoption of new technology to the consequent rise in the agricultural productivity, rising assertiveness of the labourers, growing absenteeism among the

landlords etc. have proved as catalysts to the emerging phenomena. Moreover, the push and pull determinants of wages account for the complexity in the nature of wage payments, though overall wages have increased.

Surplus of labour, low level of employment opportunities, less diversified economic activities, low level of wages, and caste class rigidities are factors that have a combined and compound impact on the general living status of the people in Bihar. All these have brought about a widespread poverty and a low level of human development in the rural areas. The present study has tried to assess the nature and extent of poverty in rural Bihar by capturing more qualitative aspects of the same rather than following the conventional method of assessing the 'income poverty'. For this purpose, instead of capturing the data on income and expenditure pattern of people, information regarding comparative socio-economic status of the people has been gathered. Various parameters such as asset holding position, level of indebtedness for various purposes, people's perceptions regarding factors associated with poverty and change in their socio-economic status over a period of time, various determinants of level of human development have been used to capture different faces of poverty in the study area.

The asset position shows a stark contrast in terms of the possession of assets and quality of living in terms of geographical spread, class and caste. District-wise analysis shows that with regard to total assets Gopalganj tops, closely followed by Rohtas. Purnea lies at the bottom. Across classes, total assets and landholdings show consistent rise from casual non-cultivating agricultural labour to the level of landlord class. It is also revealed that agricultural workers upto the level of middle peasants take to animal husbandry and big peasants use mostly use improved technology in agricultural operations. But a highest level of productive asset holding is achieved by landlord class due to their far higher level of non-agricultural assets. This shows that landlord class has diversified into non-agricultural activity with vigour. As expected, non-agricultural class has the highest proportion of productive assets in non-agricultural assets. It gets reflected in their best quality of living among all classes. Two-fifth of landlords live in pucca houses and every sixth landlord household has some modern gadgets. In contrast, two-third of all labour class live in *kutchha* houses and a similar proportion hardly has any consumer durable items. In terms of caste, the picture is somewhat mixed. Kurmi castes top in the

possession of total assets followed by Bhumihaar/Kayastha. Scheduled caste and backward caste Muslims lie at the bottom. Bhumihaar/Kayastha has the highest landholding. A much larger proportion of Kurmi households lives in *pucca* houses. In contrast, four-fifth of backward and upper caste Muslims live in *kutchha* houses and scheduled tribes and backward caste Muslims hardly own any modern gadgets.

The intensity of indebtedness is also one of the major indicators of the pecuniary situation of the households in rural areas. In almost all the villages, it is found that most of the people still depend on traditional sources of lending. The insufficiency of institutional lending has almost choked the process of development in many of the prosperous villages (as for example in Rohtas and Nalanda). As a result of growing demand people resort to traditional sources or lend at exorbitant rates of interest even to meet their requirements of productive loans. However, whatever little institutional loans are available, do not reach to the most dynamic section of the society viz. middle castes and class. It has been limited to cater the needs of only upper caste and class and higher land size classes. Classwise, as one goes up the class ladder from agricultural labour to landlord class, the level of traditional debt goes up but interest rate charged also declines. Land sizewise, landless households show a high percentage of indebtedness with low level of debt and pay the highest interest rate. In the case of institutional loans, in terms of classes, both the level of institutional debt and proportion of indebted household shows rise from a very small proportion of agricultural labour to landlord and to big peasants respectively. Castewise, scheduled caste, scheduled tribe and backward caste I households manage to get meagre amount of institutional loan..

To what extent are institutional loans able to meet the productive investment requirement of rural Bihar?. The study shows that the institutional loans have been unable to meet the growing requirement of productive loan. This is evident seen from the fact that in the case of the most agriculturally prosperous Rohtas district, one-third of productive investment requirement is still met by traditional loans. Classwise, poor classes up to poor-middle peasants; castewise Yadav, other backward caste II and backward caste Muslim and landholding up to '5 acre' still have to rely substantially on traditional loans for productive use.

Traditional loans are mostly used for unproductive purposes. Across districts, traditional loans are mostly used either for illness or for exceptional social expenditure. Classwise, for all non-cultivating classes, loans are largely used for treatment of ailments, which for the other classes are utilised for exceptional social expenditure showing the vulnerability of non-cultivating classes. Castewise, a similar pattern is observed. For upper castes and landed backward castes, loans are mainly used for increasing exceptional social expenditure and for rest poorer castes are for purposes of illness.

The asset holding position and indebtedness of the households give a broader idea of the pecuniary position of the households and hence, the extent of poverty. However, the intensity and nature of poverty was well identified by the villagers themselves. They also expressed their opinion very categorically, regarding the changes in their own economic situation as well as village as a whole. We have seen that our yardsticks to measure poverty differ from those used by the poor themselves. The poor identify food, land and employment as the most pressing needs. Given the choice to select a scheme, they would obviously opt for those that meet these three basic requirements. It is a hard fact that two square meals a day still remains uncertain for the poorest sections and they struggle for this sustenance on a day-to-day basis. This is evident from the kinds of food the poor eat in order to survive. Access to land and employment helps strengthen food security. Those who have access to land obviously need farm implements. Agricultural labourers no longer want to work as attached labour and aspire to become free wage labour. Possession of consumer durables is seen as a sign of well-being but people accord the highest priority to reduce basic deprivations.

The food calendar exercise has some very important bearings on the PDS and other food subsidies. The quantum of food availability is not the same throughout the year for a poor person. There are particular months when food availability is grossly inadequate, which may be termed as 'period of starvation'. August to October, for instance-- are frequently cited as such a period (months may vary region-wise).

The non-availability of house and land, are both cited as important correlates of poverty. This finding is very important since people perceive them not only as indicators of assets but social status. This points to the fact that land distribution programme is still an important plan in any poverty alleviation programme. Moreover, people feel the

requirement of farm assets too. They not only need a house but a reasonably good house.

As far as education is concerned, the survey results show the low levels of literacy in Bihar. However, it is also found that the awareness about the benefits of education has now spread to all parts of the state, more so in the districts of Rohtas, Gaya, Nalanda and Gopalganj. It is distressing to note that in many cases this has not resulted in better enrolment or school attendance. Even more distressing is the fact that very often the reasons for this are beyond the control of the people. For instance, quite clearly, the ongoing tensions in Nalanda and Gaya have resulted in schools being closed for long periods and the prevailing feeling of fear has significantly affected the girl's education. The poor schooling infrastructure such as poor condition of the buildings, irregular attendance of teachers, their lack of interest and the high student-teacher ratio, especially in Purnea and Madhubani also contribute to the people's sense of frustration. In fact, the high levels of awareness about its benefits and the inability of the educational delivery system to live up to these expectations have generated frustrations in several villages. The differential access to quality education, even in the villages where education is accessible to all, also adds to the problem. For instance, in the districts of Nalanda and Gopalganj people perceive only private education as beneficial. The survey found that in many of the villages even some households belonging to relatively lower casts/classes were sending their children to private schools.

This study reports that the health situation of most of the population in Bihar is bad. However, in delineating individual factors, which contribute to the overall health transition, one finds that rural Bihar, especially the northern plains, have made somewhat good progress in terms of making potable water available and accessible to the large section of population. The number of hand pumps for drinking water purposes has significantly increased in almost all the villages. On the other hand, in terms of basic health infrastructure such as curative medical facilities, its performance remains lack lustre both in terms of quantity as well as quality of services. It is also observed that like education, people's awareness about their health has also increased phenomenally. High indebtedness for health reasons not only indicates poor status of health services

available within the village but also it points out towards increased consciousness among villagers about their health status.

In order to make a dent on widespread poverty in rural areas, government is running a number of anti-poverty and employment generating programmes. But all these programmes seem to have made only a small impact on the living conditions of people. The coverage of these programmes is very small. Further, there is found to be significant leakages in many of the programmes. A significant number of even relatively richer people have also derived benefit from some of the programme like IRDP. The pattern of loan distributed under IRDP shows that banks always prefer some sort of security. This is why the percentage of beneficiaries was always higher in the case of cultivating class than in case of non-cultivating households. Although JRY was found to be very popular and rather a well-received programme, the works undertaken under this programme were found to be meagre. Out of 36 surveyed villages JRY work has been taken up only in 15 villages. It was found that in a number of cases the project undertaken by JRY was completely abandoned owing to various bureaucratic problems and malpractice.

Housing programmes like Indira Awas Yojana is also one of the most popular programmes among the rural poor. But invariably in all the villages the villagers reported the existence of several malpractice. In most of the cases beneficiaries were charged a commission in getting the scheme sanctioned for them. This often resulted in gross underfinancing of the schemes and hence poor quality of housing or even the construction of incomplete houses. But as a whole there was a great clamour for getting a house by the poor under this schemes.

The impact of land distribution scheme was almost negligible except in Gaya where a few households got the benefit of the scheme. In almost all other districts either the percentage of benefited households or the average size of the land distributed are very low. Sometimes, the piece of distributed land became a matter of discord and source of conflict among rich and poor classes.

A comparison of the results of the present survey with those of the earlier ILO-ANSISS survey enables us to capture some aspects of change in the rural society and economy of the state. It is found that interrelation between class and caste continues to be quite strong though it remains relatively weak between class and land ownership

and between caste and land ownership. A drastic fall in the attached labour is observed leading to the swelling of the ranks of casual agricultural labour. Class and land ownership pattern shows a swelling of land ownership in '1.0-2.5 acre' landsize group accompanied by sharp fall in land ownership in high land size categories mainly due to division of land in the next generation. As a whole, middle castes, particularly more so Kurmis, have improved their land ownership status, and those of upper castes have generally lost.

One of the most significant changes which have very wide implications for the society and the economy is the significant increase in the magnitude of migration from rural areas of the state particularly from north Bihar districts to several distant places. Youth from even upper castes have migrated to other areas where they have taken manual jobs. As a matter of fact, this large-scale migration and the remittances brought back has helped the state in meeting large part of the consumption needs of the poor. It has also contributed to the investment in agriculture. In the earlier survey, migration mostly took place in households with lesser number of males and more proportion of children, but now households with a large number men and more proportion of children migrate, showing a migration of surplus labour.

Labour supply by castes, has not changed much except for huge increases in Muslim women wage labour necessitated by their fall in their economic status. Tradition still continues to debar females of forward castes from joining the ranks of wage labour. Landless households show a substantial rise (from 38.4 percent to 49.3 percent in current survey) and so also the proportion of non-cultivating households. Petty production continues to be the dominant form of household production but leasing in land phenomenon has considerably diminished showing increased incidence of direct cultivation. Changes are also observed in the leasing pattern with the rise in sharecropping system at the cost of land leased in lieu of labour for attached labour households.

Due to population pressure and lack of alternative employment, average cultivated land per household has recorded a reduction by about 50 percent to 1.3 acre at present. Upper castes operational holdings have decreased significantly, and these of middle castes and a few other castes have increased. Intermediary caste Kurmi has now

the highest operated land per household compared to Bhumihar in the earlier survey.

Debt from traditional sources of lending has become less important now with indebted households from these sources show a fall from 57.1 percent to 35.5 percent. This shows a substantial fall in the proportion of indebted households in all classes from agricultural labour to poor peasants and further to non-agricultural classes except for attached labour households. In case of institutional loan landlord class and bigger landholding groups has been able to corner a substantial proportion of institutional loans. However, traditional lending still remains most important source of funds followed by modern debt. The banning of traditional money lending system has also its own implications. The small time moneylenders now charge more interest than earlier. Use patterns of loans show that traditional loans are used more for non-productive purposes. The productive loan requirement, to a great extent, is met by institutional sources. Traditional loans were earlier used mainly for consumption purposes, followed by exceptional social expenditure and health expenditure. It is important to note that now it is used mainly for health expenditure followed by exceptional social expenditure and then current expenditure indicating some improvement in the economic status of the populace as a increased concern for health status.

Compared to earlier survey the housing status of the rural households has, in general, improved. There have been rise in the use of consumer durables by the richer classes. However, a large proportion of labour households have not access to even ordinary things of life. The change is really very small.

At the village level considerable differences among villages apart from their similarities has been observed. The most visible similarity that remains is that villages are still strictly tied by the caste system, though there is a difference among dominant castes across villages. The service castes engaged in caste occupation (*jajmani* system), widely prevalent in the earlier survey, is on its way out. Non-agricultural sources of employment is still limited but out-migration to other states has opened up new source of employment for the labouring class. The level of development of various villages to a certain extent confirms our characterisation of the level development from which villages are selected. The gap of development between backward district and advanced districts

seems to have diminished. the most important reason for this being the spread of irrigation albeit tubewell irrigation.

The level of infrastructure and communication are still very important dimension for these villages. The level of irrigation has also gone up in backward villages, albeit to a small extent. Most of the expenses in irrigation have not been contributed by the state -- it is mainly expansion of tubewell irrigation brought out by the private initiative. In fact this happened only because of the state's failure in this regard. The state tubewells have almost closed down in the villages. It is really disgressing to note that in some of the villages where electricity existed earlier, there is now no electricity supply -- either the wires have been stolen or electricity has been discontinued because of non payment. Some villages have got new roads, thanks to Jawhar Rojgar Yojana. However, there has been only small improvement in terms of the availability of other physical infrastructure.

The analysis and findings of this study show that although Bihar's rural economy has not achieved faster economic development, change has taken place in several ways in the society. These changes have important implications for policy and action. We would delineate some of the important policies which emerge from this study.

The study has shown that infrastructural underdevelopment acts as a very powerful constraint to development and its diffusion in the state. A large number of villages without electrification, extremely inadequate power supply, inaccessibility of a large number of villages because of no road or bad roads, extremely poor rural marketing network and above all very inadequate and defective irrigation coverage amply demonstrate the importance which the state should attach to the development of rural infrastructure in the state. Apart from investment in major and medium irrigation, the minor irrigation schemes, for which there is large potential in the state with relatively lower investment levels, needs to be developed. An important aspect of irrigation that needs to be addressed is the access of marginal and small farmers, including share croppers, to water. While adoption of tubewell irrigation has been rather widespread among small and marginal farmers, their continued dependence on the rural rich has prevented them from accumulating any significant surplus, and their participation in credit, input and produce market has taken the form of 'compulsive investment'. Power is probably the most important item of infrastructural development on which the state

needs to give emphasis. Most parts of the rural areas of the state go without power for days together, apart from the fact that a significant part of the villages are not electrified. The overwhelming majority of the state and private tubewells are idle for lack of electricity. Although there has been some progress in the construction of rural roads in Bihar since the introduction of NREP and JRY, even now a significant percentage of villages are without roads. All this requires a large amount of investment by the state. A part of the cost of development in irrigation - tubewell irrigation - may be met through private savings supplemented by the institutional credit. In the case of marginal farmers, a significant part can be covered through IRDP. As a matter of fact, poverty alleviation programmes like JRY, IRDP, EAS, etc. have to be effectively linked through the schemes of infrastructural development in rural areas.

Another area of intervention by the state, as revealed by this study, relates to credit. Credit from traditional sources still forms an important source of borrowing in rural areas. A matter of concern is that access to credit is highly inequalitarian. The richer castes and classes have been able to corner most of the credit from the institutional sources. Share croppers, marginal and small farmers of the state are in perpetual debt, mostly to private money lenders on very high interest rates, in order to carry on cultivation. Very often they are compelled to cut down their expenses by not using inputs in the desired proportion. The sharecroppers are compelled to borrow from their landlords, thereby leading to further exploitation. This study has believed the proposition that the poor has not got credit absorption for development purposes. There is tremendous scope for the development of effective rural credit in the state. The flow of both cooperative credit and commercial banks credit need to be increased and its delivery should be simplified.

Investment in health, education, and other social infrastructure also needs urgent attention by the state. If at all the phenomenon of mass illiteracy is to be tackled effectively, an adequate and well thought out public action with larger investment of the poor has to be undertaken. Finance became only secondary in this regard, the primary factor is the political will of the state to execute the programme with close co-operation of state administration, NGOs and the poor people who are to be benefited from it. For improving the efficiency of the existing system, monitoring of educational

system should be institutionalised by involving local bodies and village representatives. The fact that the most important item off expenditure from borrowed money from traditional sources is on health calls for giving due importance to this vital social sector. The facilities of health care system are grossly inadequate in rural areas. However, more than the size and level of the public health system, it is the efficiency of the system which is rather in very bad shape. Thus, in order to provide a basic health care system to the people in the state two aspects are important : (I) putting more resources into the system and (ii) improving the efficiency of the existing system. Besides streamlining the existing public health care services in terms of some regular maintenance services as well as monitoring by the public of health personnel to make them responsive, it is also very desirable that preventive health care is given more importance than the curative dimension. Because of relatively cheaper inputs and potential of a wide coverage, expenditure on preventive health care brings far higher returns than expenditure elsewhere. In fact, provision of basic education and health are the two most critical variables that can enlarge the economic opportunities of the poor in the state and as such they cannot be left to the private sector. The state has to take the lead by more investment and improving the efficiency of the system.

As revealed by this study, the various anti-poverty, employment generating programmes and social security schemes have made a very small impact on the life of the poor. Not only is the coverage of these programmes limited, they suffer from several defects like imperfect targetting, etc. However, in spite of their limitations, some of the programmes like JRY, IAY and IRDP have benefitted at least a small section of the rural poor. Whatever the imperfections in the working of the old age pension scheme, it is essential to provide even some marginal relief to the poor. All these anti-poverty and social security schemes need to be strengthened and ways should be found out to make them effective. No doubt, the peoples' organisations, NGOs and panchayats have to be necessarily involved for making these programmes effective. These anti-poverty programmes have to be linked with infrastructural development plan of the rural areas. Alongwith the anti-poverty programmes, strengthening the social security measures for the poor like insurance, medical benefits, etc. is very important -- these measures will not entail a large burden on the exchequer, and unlike the other government programmes

have better targeting and widespread benefits. The strengthening of food security system also needs attention of the state, as the food calendar exercises undertaken in this study has revealed. As a matter of fact, the dismal performance of the Public Distribution System (PDS) amply illustrates the general collapse of the institutions in the state. Through proper targeting and diversification of the system by introducing other essential items of consumption of the poor, PDS can be made an effective instrument for providing security of food and other essential items of consumption for the poor.

The success of all the development plans, schemes and public action crucially depends upon the institutions and agencies involved with their implementation and execution. In the context of Bihar, this becomes much more important than the other states. If the state has to come out of the present rut of backwardness and poverty, not only the rate of investment in the economy has to be stepped up, but the efficiency of the investment -- already made as well as being planned in future -- both for enhancing the rate of growth of the economy and improving the delivery of different goods and services to the people, particularly the poor have to be increased. All this requires a massive change in the ethos and working of the system comprising Government machinery, different layers of delivery system, panchayats, peoples' organisations, etc. It is indeed a difficult task. This study has shown that the people, particularly the rural poor, are restless and they are ready to embark upon a new path. The powerful movement of the poor against their exploitation launched in several parts of the state demonstrates this urge of the poor. In spite of its limitations and defects, the movement has shown that if properly channelised it can be an effective instrument of mobilisation of the poor for better implementation of the various pro-poor measures and policies. It has also demonstrated that as a whole better governance and pro-poor climate in policy making can be achieved through mobilising the poor. The positive forces and energies generated by the organisations of the poor have the potential of bringing about a fundamental change in the structure of the society.

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