

# TRIBAL COMMUNITIES IN BIHAR

Using Citizen Generated  
Data to Leave No One  
Behind in Achieving SDGs



**Implementing Partner**

Centre for Social Equity and Inclusion (CSEI)

**Supporting Partners**

Wada Na Todo Abhiyan  
Bihar Adivasi Adhikar Forum

**Concept, Guidance and Support**

Annie Namala

**Project Coordination**

Aditi Anand

**Research Coordination, Analysis, and Report**

Ankit Vyas and Adrian D'cruz

**Report Design**

Aradhna Joanna



# Table of Contents

<b>Executive Summary</b>	<b>2</b>
<b>Introduction</b>	<b>7</b>
Background and Objectives of Study	7
Methodology and Demographics of Sample	8
<b>Key Findings</b>	<b>10</b>
Family Profile	10
Status of Education and Access to Scholarships	10
Land Settlement, Possession and Encroachment	14
Access to Government Housing Schemes, Toilets and Drinking Water	21
Status of Employment, Key Sources of Income and Average Household Income	24
Overview of Debt and Key causes	28
Access to Key Social Welfare Schemes and Documents	30
Gender-wise Access to Banking Services	36
Jeevika Program and Benefits Received	
Access to Health Services and Support from Government Received during COVID-19	37
Discrimination and Violence Faced from Other Community Members and Police Officials	39
<b>Conclusion: Key Recommendations</b>	<b>40</b>

# Executive Summary

This comprehensive study sheds much-needed light on the Scheduled Tribes in Bihar, a community often overlooked and underserved. With an estimated population of around 22 lakhs, constituting 2.3% of the total population, these Tribes, including Santhal, Oraon, Malpahariya, Gond, Tharu, and Kharwar, are predominantly located in rural areas and engaged in diverse livelihoods, including agriculture and daily wage labour. Despite their significant contributions to the state's economy, they face substantial challenges in terms of political representation, education, employment opportunities, and access to state provisions.

Through an innovative approach involving community volunteers, this study collected data from over 400 households to highlight the pressing development indicators affecting the Tribal population. The findings not only aim to raise visibility for the community but also empower its leaders to advocate effectively with local and state authorities, fostering inclusive development. This evidence-based framework seeks to establish a lasting foundation for sustained advocacy, paving the way for meaningful progress and improved living conditions for Bihar's Tribal population.

## The key findings of this study are as follows:

### 1. Education level and access to scholarships

- In a significant number of households, no men (29%) or women (54%) had received any education.
- 40% of boys and 35% of girls from the surveyed ST households in Bihar are still out of school.
- 31% households are not aware of any relevant education scholarships and 16% have never applied for any

### 2. Land settlement, possession and encroachment

- Around 40% have still not received any land as part of the government settlement process
- Even after being allocated settlement land, 47% are yet to get possession
- After possession, only 36% families reported that the settled land allocated by the government had been registered in a family member's name
- Only 1 in 3 households receive rent receipts for the settled land in their possession

- 48% of families holding raiyat (ancestral) land reported illegal encroachment on their land, a challenge that is even faced by families that received settlement land
3. **Access to government housing schemes, toilets and drinking water**
- 55% families reported that their houses were not built under any government housing scheme
  - Around 47% of people did not apply for government financial assistance to build toilets, primarily because the scheme requires them to construct the toilet first and then apply for funds
4. **Status of employment, key sources of income and average household income**
- 49% of adult male members and 56% of female members above the age of 18 reported having paid work
  - Women receive more work opportunities than men, but they are paid significantly less
  - 6% of children in the surveyed households are engaged in paid work
  - Daily wage work (including under MGNREGA) is a significant contributor of income for an overwhelming 87% households
  - Farming on own land contributes to the income of 45% households while farming on other's land accounts as a major source of income for 39% households
  - Close to 9 in 10 households earn less than INR 10,000 per month
5. **Overview of debt and key causes**
- 27% households reported having unpaid loans
  - Majority of the households (74%) reported borrowing for agricultural purposes, while 26% incurred debts for health-related expenses and 22% borrowed for their children's education
6. **Access to key social welfare schemes and documents**
- 87% of the surveyed households have a ration card, while 13% do not possess one
  - 29% households did not receive food grains under the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) in the past six months
  - Only 21% families have a caste certificate
  - Fewer than 1 in 3 households have a PM-JAY (Pradhan Mantri Jan Arogya Yojana) health insurance card

- Of the eligible households, 86% did not get a disability allowance, 66% did not receive a widow pension and 49% did not receive senior citizen pension

#### **7. Access to health services and support from government received during COVID-19**

- Key sources of healthcare include quacks (75%), primary health centres (61%), Anganwadi centres (45%) and private clinics (43%)
- During the pandemic, fewer than 1% reported any form of financial or employment support from the government

#### **8. Discrimination and violence faced from other community members and police officials**

- Over 25% of households reported facing verbal abuse from individuals belonging to other castes and religions
- 22% households reported instances of verbal abuse by the police or government officials.

## **Recommendations**

### **For ensuring educational access and retention of ST children**

- Develop targeted programs and initiatives to address the barriers preventing boys and girls from ST households in Bihar from accessing quality education
- Make scholarships unconditional, wherever possible, wherein all eligible children receive scholarships without the need to apply or provide requisite documentation

### **For ensuring greater land rights including legal ownership and preventing encroachment**

- Enhance access to settlement land by identifying and removing barriers preventing families from accessing settlement land, such as administrative challenges, illegal encroachment or lack of information
- Strengthen enforcement mechanisms to prevent illegal possession and encroachment, safeguarding land rights and promoting security of tenure for families.
- Conduct a comprehensive evaluation of the Operation Bhoomi Dakhal Dehani Yojana to identify the underlying reasons for its ineffective implementation in freeing land from illegal possession.

## **To enhance access and effectiveness of government schemes for housing and toilets**

- Revise and expand the eligibility criteria of government housing schemes to include a wider range of households and support marginalised and remote communities with the paperwork needed for availing the housing scheme
- Address the issue of incomplete houses built under government housing schemes by ensuring timely disbursement of funds and proper oversight to prevent delays.
- Provide upfront financial assistance to eligible households for toilet construction and increase the amount under SBA to cover actual expenses

## **For ensuring better employment opportunities and mitigating the impact of the pandemic**

- Enhance job creation and employability, particularly in the organized sector, through skill development initiatives and by enhancing access to formal employment opportunities
- Develop targeted support programs to mitigate the economic impact of the pandemic, including provision of direct financial assistance, access to credit, and skill-building programs to help affected households recover and rebuild their livelihoods

## **To enable universal access to rations and pensions**

- Establish community-based outreach programs to provide information, support, and assistance to eligible households in obtaining ration cards, with a focus on supporting the most vulnerable families to access the benefits of the public distribution system (PDS)
- Develop comprehensive outreach programs to identify and register all eligible beneficiaries, particularly those from marginalized and vulnerable communities, ensuring that no one is left without the necessary financial assistance

## **To enable universal access to key documents and welfare schemes**

- Establish mobile documentation units specifically designed to cater to marginalized communities; these units should visit remote areas, providing on-site assistance for document applications and ensuring equitable access to key documents
- Implement innovative information dissemination strategies beyond the panchayat level to enhance awareness of government schemes



- Simplify eligibility criteria for the caste certificate to ensure that all ST families have access to a caste certificate so that they can get all caste-based social welfare benefits

#### **To increase access to and quality of formal health services in underserved areas**

- Allocate resources and invest in strengthening formal healthcare infrastructure, particularly in underserved areas, to increase accessibility to qualified medical professionals and formal healthcare facilities
- Communicate information about health and related issues in local languages and culturally appropriate formats to effectively reach and engage the surveyed households and other marginalized communities

#### **To reduce cases of caste-based discrimination and violence**

- Enforce strict laws and regulations that prohibit caste-based discrimination, verbal abuse, and denial of opportunities, ensuring that perpetrators face legal consequences for their actions
- Foster inter-community interactions and cooperation through cultural exchange programs, community events, and joint initiatives to reduce stereotypes, prejudices, and discriminatory behaviours

# Introduction

## Background and Objectives of Study

Centre for Social Equity and Inclusion (CSEI) initiated work on Citizen-Generated Data (CGD) in 2018 as part of a collaborative effort of '100 hotspots' project by Wada Na Todo Abhiyan (WNTA). Conceptualized in the 'Leave No One Behind' (LNOB) agenda of the Sustainable Development Goals (SDG), the project started with the ambitious plan to bring to focus 100 socially excluded communities in 100 geographic locations across the county by 2030 and effectively broaden the policy dialogues to prioritise the inclusion of marginalised communities.

The project was executed using participatory approaches and built upon the knowledge of community-based organisations that have a long-term engagement and commitment to inclusive and sustainable development of these communities. The project behind this report similarly worked with the Tribal community in Bihar and the NT-DNT community in Rajasthan, in collaboration with local organisations and state networks to engage stakeholders and influence policies in their favour. In both states, we have taken up 4 Hotspots covering 400 households to build substantive data and evidence.

The focus of this report, the Tribal population in Bihar state is estimated to be about 22 lakhs<sup>1</sup>, constituting 2.3% of the total population. They are found in over 14 districts with higher population in a few districts like West Champaran, Katihar, Kishanganj, Araria and Purnea. Major Tribal population groups are Santhal, Oraon, Malpahariya, Gond, Tharu and Kharwar. They live primarily in rural areas and engaged in agriculture, also work as agricultural labour, migrants, and other daily wage workers. The state is not included in the Fifth Schedule designating Tribal-dominant geographical areas as 'Scheduled Area' and hence denying important Central and state government special provisions. Considering the small population size<sup>2</sup>, the state also does not provide for political representation and adequate reservation in education and employment provisions. There is negligible information on these communities in the public space. Civil society organisations led by Tribal communities are also negligible and hence lose an important institution to advocate

---

<sup>1</sup> Census 2011 (HH series)

<sup>2</sup> <https://www.thehindu.com/news/national/other-states/Does-Bihar-know-how-many-tribals-live-in-the-State/article16875233.ece>

their agenda with the government. They are among the lowest in literacy rate, access to higher education, access to other state provisions.

By working with community volunteers from the tribal community, this study gathered data from over 400 households on various development indicators. Through this, it aims to bring visibility to the Tribal community in the state and support the community leaders to highlight their status and advocate with the local and state government to promote their development and inclusion. It also aims to lay an evidence-based framework for sustained advocacy engagement to the community.

## Methodology and Demographics of Sample

The research study employed a **structured survey form** that was developed through extensive consultations with members of the Scheduled Tribes (ST) community in Bihar. The survey form was piloted prior to the main data collection to ensure its effectiveness and refine the questionnaire.

**The study was conducted in Kishanganj and Purnia districts of Bihar**, which were selected due to their relatively high distribution of Scheduled Tribes. Four blocks were identified within these districts to conduct the study, with a total of 516 households included in the sample. The distribution of households within each block was as follows: K Nagar (139 households), Thakurganj (135 households), Dhamdaha (142 households), and Pothia (100 households).

**Purposive sampling was employed to select one-third of the total Panchayats** within each block. This approach allowed for the inclusion of Panchayats of different sizes, ensuring a diverse range of perspectives and experiences within the ST community. Convenience sampling was then used to select households within each selected Panchayat. Special consideration was given to ensure the representation of marginalized families, including those residing in isolated hamlets. This comprehensive approach aimed to capture a wide range of perspectives and experiences within the ST community.

The choice of interviewing the head of the household was considered methodologically sound for two reasons. Firstly, the head of the household is often responsible for making important decisions and managing resources, making them well-informed about the family's dynamics and circumstances. Secondly, as a central figure within the household, the head can provide reliable and comprehensive information about the family's access to

documents, social welfare, and other relevant factors. By interviewing the household head, the study aimed to obtain a holistic understanding of the family's situation and gather accurate data.

83% of the household heads interviewed were men while 17% were women. The skewed gender distribution is reflective of existing patriarchal norms, where men are more likely to be the household head.

To administer the structured survey form, an online platform was utilized. Respondents were guided through the survey, and any necessary instructions or clarifications were provided to ensure the accuracy of the collected data. The data collection process was carried out by volunteers, all of whom were members of the ST community in Bihar and had established relationships with the households being surveyed. In addition, a gender balanced team of volunteers was selected, with 50% women volunteers, to ensure diverse perspectives and insights while collecting the data. This approach fostered trust and rapport, contributing to the reliability and validity of the collected data.

Overall, the methodology employed in this study aimed to ensure a representative sample, capture diverse perspectives, and gather accurate and reliable data. The use of a structured survey form, piloting, and online administration, coupled with the selection of the head of the household as the primary respondent, were all strategic choices made to enhance the methodological robustness of the study.

# Key Findings

## Family Profile

The data collected reveals a diverse range of family sizes, indicating the varying dynamics and structures within Scheduled Tribe families in Bihar.

The most common household size, consists of four to six members, constituting over 50% of the sample. This finding suggests that medium-sized families are more prevalent within the surveyed population.

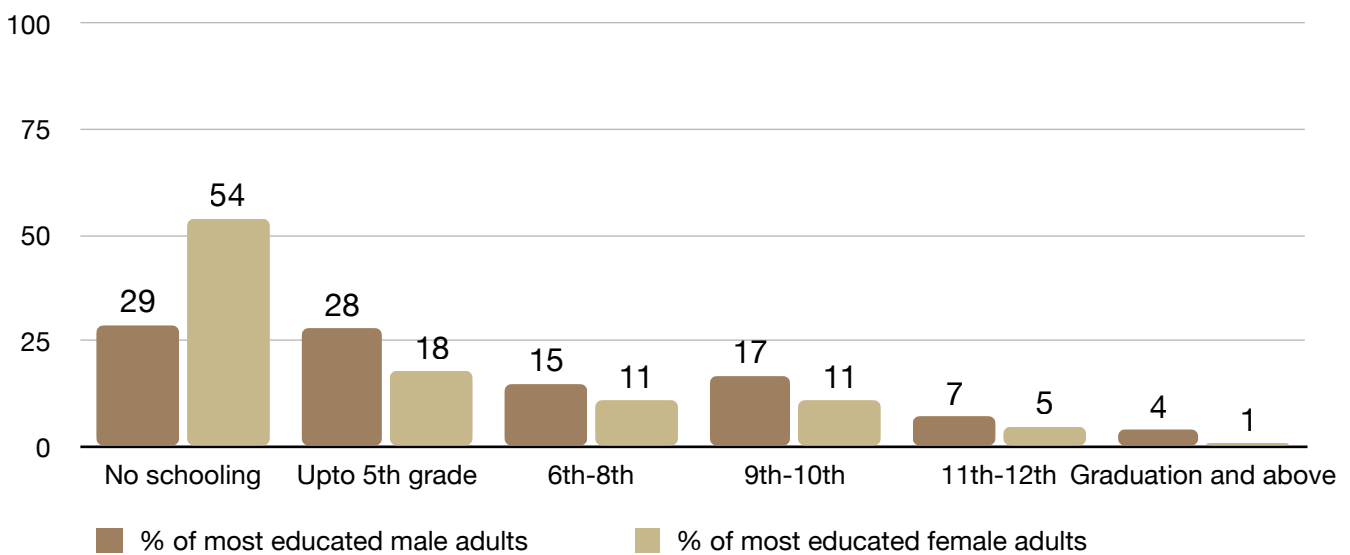
Interestingly, a significant number of households (11%) reported having more than eight members. Insights from the ground show that some families have a considerable number of members (8 or more) due to multi-generational living arrangements, while others have large families with 4 or more children.

## Status of Education and Access to Scholarships

### Education Level of Adults

The survey asked respondents about the education level of the most educated male and female adults in the household. It is noteworthy that in a significant number of households, no men (29%) or women (54%) had received any education.

**Table 1: Level of Education Amongst Tribal Communities in Bihar**



This finding reveals the persistent challenges faced by ST communities in accessing quality education, in addition to the gender gap in accessing education, highlighting the **prevalent gender-specific barriers faced by ST women** in accessing education. Within the formal education system, the largest proportion of male (28%) and female adults (18%) had studied upto the 5<sup>th</sup> grade.

However, fewer than **7% adults had completed senior secondary schooling, which is significantly lower than the national average of 29%<sup>3</sup>**. This low percentage reflects the significant barriers that ST communities face in accessing and completing higher education, resulting in limited opportunities for professional advancement and economic empowerment.

### **Education Status of Children<sup>4</sup>**

Despite overall progress in educational access, it is concerning that **40% of boys and 35% of girls from the surveyed ST households in Bihar are still out of school**. This is broadly consistent with the overall figure (36%) of out of school children in Bihar<sup>5</sup>. The high percentage of out of school children indicates a need for targeted interventions and initiatives to address the barriers that hinder these children from accessing quality education.

### **Access to Education Scholarships**

Around half the surveyed households (**45%**) reported that their children receive education scholarships from the government. This figure ranges from 58% in K Nagar to a mere 35% in Pothia. While challenges are similar across locations, discussions from the ground show that in Pothia, a lack of documentation and a lack of support to apply are responsible for the low reach of scholarships.

**8% stated that they have applied for scholarships but have not received them**. Online applications for pre-matric and post-matric scholarships are submitted by school teachers. Some children do not receive scholarships due to reasons such as lack of required documents like Aadhaar cards, absence of a bank account, or insufficient assistance from teachers or others in the application process.

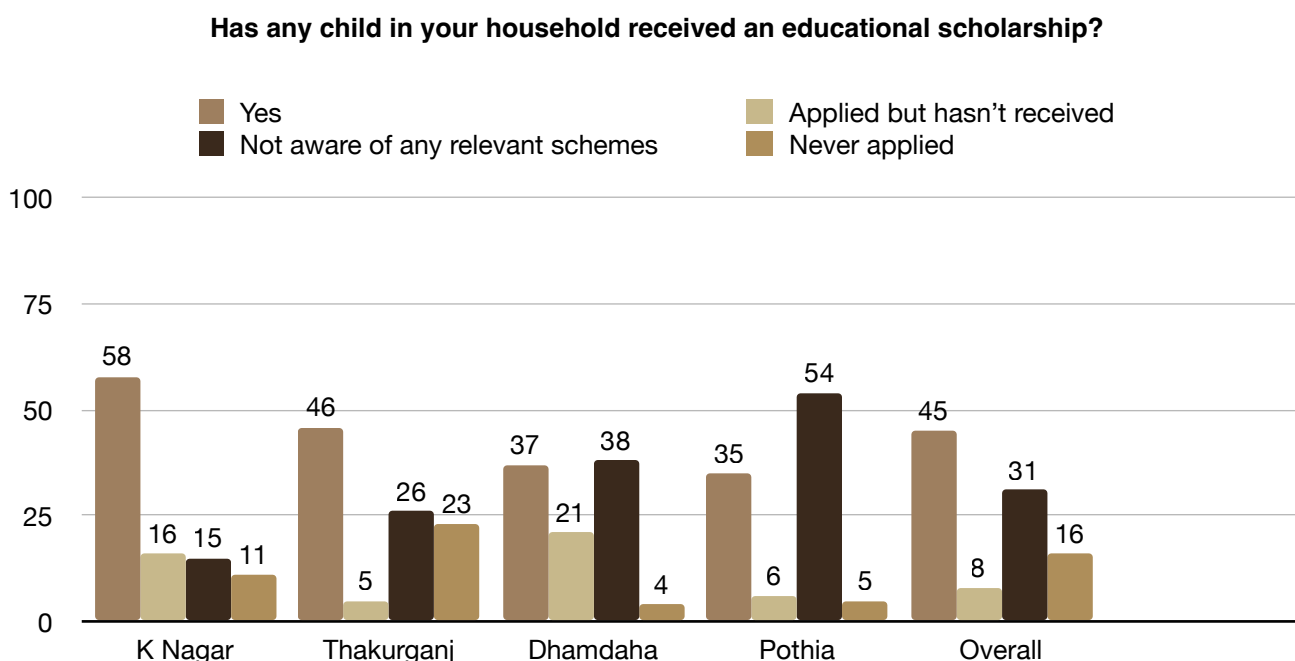
---

<sup>3</sup> [https://www.oecd.org/education/education-at-a-glance/EAG2019\\_CN\\_IND.pdf](https://www.oecd.org/education/education-at-a-glance/EAG2019_CN_IND.pdf)

<sup>4</sup> Individuals in the household below the age of 18 were considered as children for the purpose of this survey.

<sup>5</sup> <https://timesofindia.indiatimes.com/city/patna/school-education-bihar-19th-among-20-states/articleshow/71429744.cms>

**Table 2: Access to Educational Scholarship Amongst Tribal Communities in Bihar (%)**



31% stated that they are not aware of any relevant scholarship schemes. The significant number of households that have never applied or unaware of scholarships indicates a lack of awareness or understanding of available opportunities.

16% reported that they have never applied for any education scholarships. Most scholarships require an online application which might not be feasible for all parents. Further, the lack of support from the teacher also discourages parents and children from applying. As per a report from The Wire<sup>6</sup>, Bihar has not witnessed a single application for the post-matric scholarship program, which is aimed at Scheduled Caste and Scheduled Tribe students, over the past three years. Officials attribute this situation to "technical problems associated with the National Scholarship Portal." However, they are unable to provide a satisfactory explanation for the prolonged delay in resolving this issue spanning three years.

All households that report receiving scholarships, have benefited from the pre-matric scholarship highlighting the government's focus on supporting students at the pre-secondary level. The Mukhymantri Kanya Utthan Yojana, which focuses on girl students has benefited around a quarter of the households. Other scholarships, including those

<sup>6</sup> <https://thewire.in/government/for-three-years-bihar-denies-sc-st-students-post-matric-scholarship-report>

relating to higher education, academic merit and hostel accommodations have reached fewer than 10% of the households.

## Recommendations

- **Develop targeted programs and initiatives** to address the barriers preventing boys and girls from ST households in Bihar from accessing quality education
- **Launch extensive awareness campaigns** to inform households about the available scholarship schemes, eligibility criteria, and application procedures
- **Make scholarships unconditional**, wherever possible, wherein all eligible children receive scholarships without the need to apply or provide requisite documentation

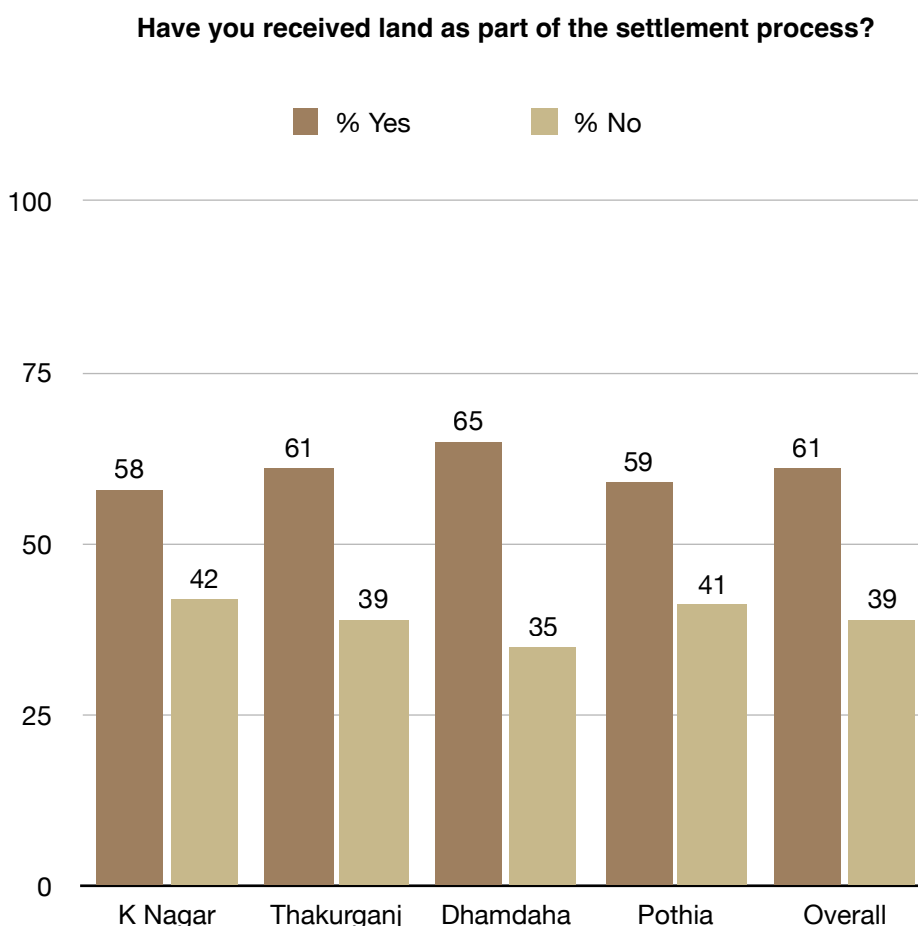


# Land Settlement, Possession and Encroachment

## Receipt and Type of Settlement Land

Close to three out of five respondents said that they received land as part of the government settlement process, while around 40% did not receive any land. This indicates that a significant portion of the surveyed population has still not benefited from the land settlement process carried out by the Bihar government. This data is broadly similar for most blocks, with Dhamdaha faring marginally better, where 65% households have received land as part of the settlement process.

**Table 3: Land Settlement Amongst Tribal Communities in Bihar**

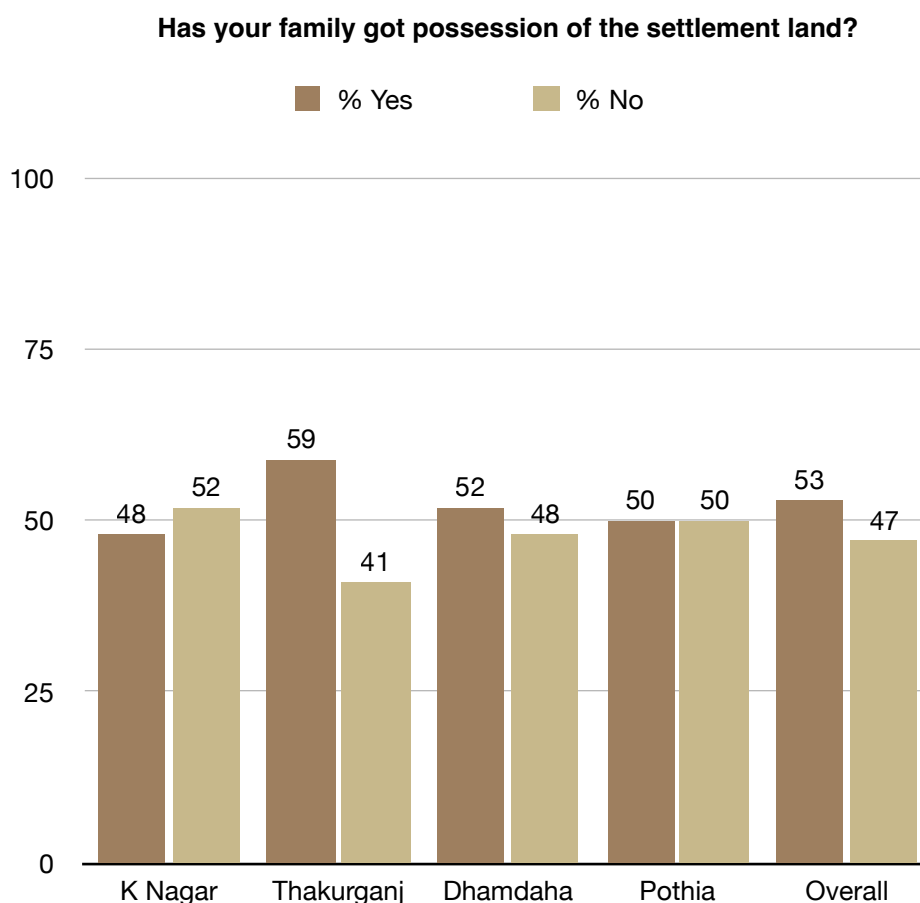


Among those who received settlement land, over half (55%) reported getting cultivable land a third received residential plots, while a small minority (12%) reported receiving land that was a combination of residential and cultivable land.

## Status of Possession, Registration and Rent Receipts

While a little over half (53%) the surveyed families reported having possession of the settlement land allocated to them, a corresponding number (47%) did not get possession of the settlement land. Thakurganj fares better than the other blocks, with close to 60% families receiving land as part of the settlement process. The challenge of not receiving possession is consistent with existing studies on land in Bihar. In a 2005 study<sup>7</sup> of Champaran, it was found that 573 families had been allocated land to settle on but none were able to take possession of their plots.

**Table 4: Possession of Land Settlement Amongst Tribal Communities in Bihar**



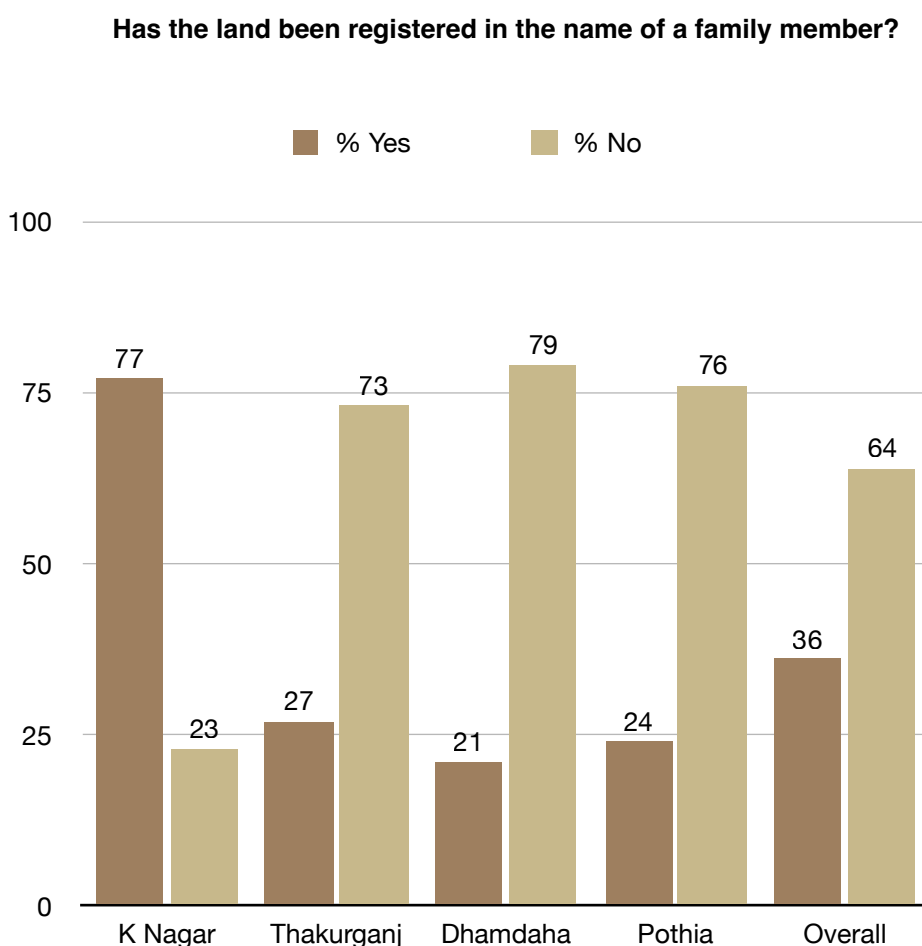
Despite receiving settlement certificates for land allocation from the government for tribal families, almost half of the families have not received possession of the allotted land,

<sup>7</sup><https://www.deshkalindia.com/img/reports/3.%20Report%20on%20Housing%20and%20Homestead%20Land%20in%20Rural%20Bihar.pdf>

which generally ranges between 1-5 acres. Discussions with people on the ground show that this is mainly due to forceful occupation by powerful individuals, mainly from the dominant castes. Further, the lack of assistance from authorities even after lodging complaints has exacerbated this issue. In some cases, unauthorized occupation of the settlement land happened generations ago, and current descendants are unaware of their rightful ownership based on the settlement certificates.

Of those families that have received possession of their land, **only 36% families reported that the settled land allocated by the government had been registered** in the name of one of their family members. K Nagar is an outlier with 77% households reporting that their land has been registered while in other blocks, less than 30% of the households report this.

**Table 5: Land Registration Amongst Tribal Communities in Bihar**



The low percentage of families with registered land highlights potential administrative challenges or delays in the registration process. The lack of registration can have implications for land ownership, legal rights, and access to government services or programs related to land.

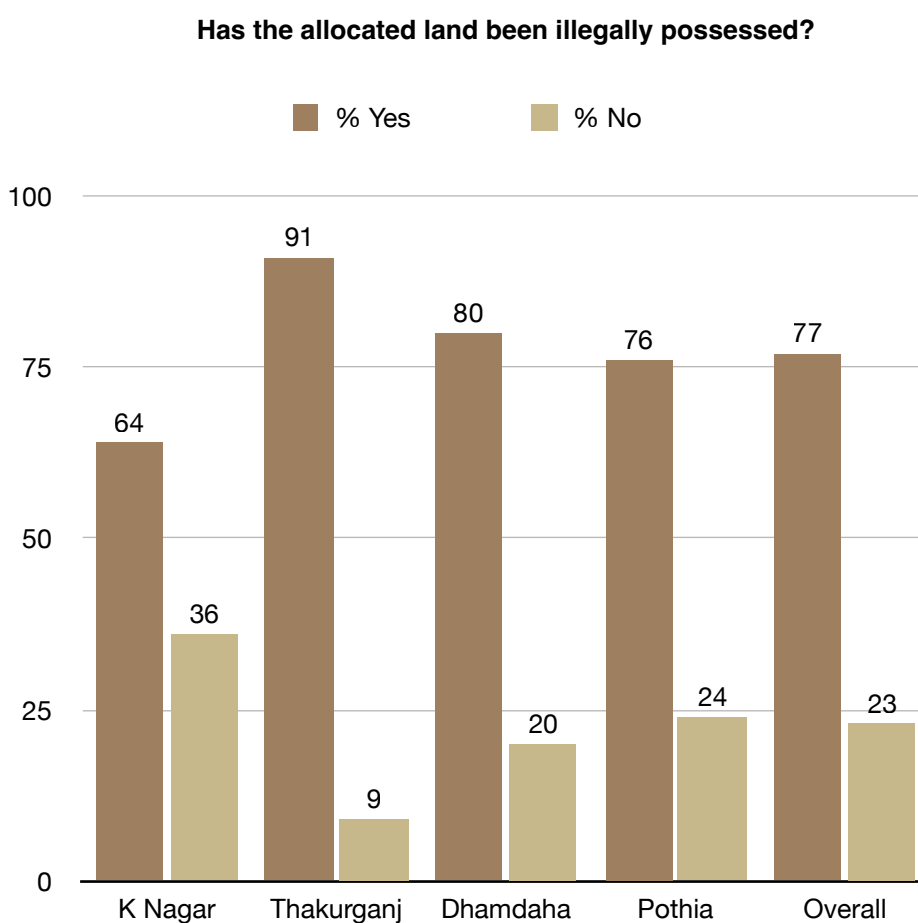
Of the families that have received possession of the settlement land, **only 34% reported receiving rent receipts for the settled land**. This corresponds closely with the percentage of families who have the settled land registered in the name of a family member.

The availability of rent receipts signifies the formal acknowledgment and documentation of rental payments for the settled land. The majority of families not receiving rent receipts may suggest informal or undocumented rental agreements or the absence of structured mechanisms for rent collection and receipt issuance. This could lead to potential challenges in proving tenancy rights, asserting land ownership, and safeguarding the interests of both the tenants and the landowners.

### Illegal Possession and Encroachment

Among the families who reported not receiving rent receipts for the settled land, **77% stated that the land allocated by the government has been illegally possessed by someone else**. In Thakurganj, this figure is an overwhelming 91%.

**Table 6: Illegal Possession of Land Amongst Tribal Communities in Bihar**



The high percentage of families indicating illegal possession of the allocated land suggests a significant challenge in terms of encroachment or unauthorized occupation by individuals or entities. The challenge of illegal encroachment of settled land is not restricted to Bihar alone, with one media report<sup>8</sup> showing that 98,000 acres of assigned land was encroached in Telangana. Addressing the issue of illegal possession is crucial for ensuring land rights, promoting security of tenure, and preventing further land-related conflicts.

Amongst those who said their land was illegally possessed, 98% said that the Operation Bhoomi Dakhal Dehani Yojana implemented by the Bihar government to free illegally possessed land has been unsuccessful.

### Status of Raiyat Land

Over half (51%) the surveyed families reported having raiyat land, while 49% stated that they do not have any raiyat land. The presence of raiyat land indicates that a significant portion of the surveyed families have agricultural land that is cultivated by them or their ancestors under the raiyat system.

Unfortunately, 48% of families holding raiyat land reported illegal encroachment on their land, a challenge that is even faced by families that received settlement land. Based on anecdotal evidence, it has been observed that certain families temporarily leased out their ancestral land. However, those who had acquired the land on lease eventually assumed ownership and had it registered in their own names.

Conversely, around fifty percent of the families lack ownership of ancestral land. This situation arises due to factors such as unauthorized encroachment by others or the absence of ancestral land altogether. As a result, these families often depend on settlement land for sustenance.

### Legal Ownership of Land

Close to half (48%) families stated that they do not have legal ownership of the land despite being settled on it for an extended period. The problem of lack of legal ownership is a pan-India one with reports<sup>9</sup> showing that millions of farmers across India lack

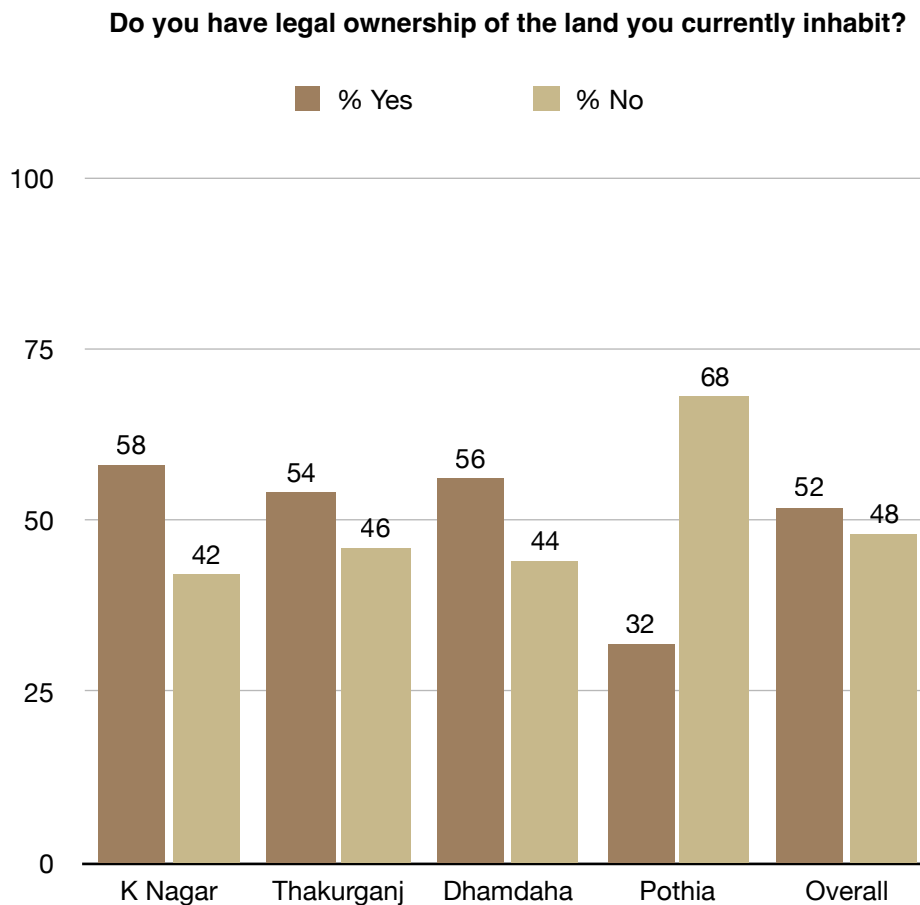
---

<sup>8</sup> <https://timesofindia.indiatimes.com/city/hyderabad/98000-acres-of-assigned-land-encroached-or-sold-illegally/articleshow/82347689.cms>

<sup>9</sup> <https://www.foreignaffairs.com/articles/india/2013-02-19/untitled>

ownership over the land they live and work on. In Pothia, an overwhelming 68% lack legal ownership over the land they have been settled on.

**Table 7: Legal Ownership of Land Amongst Tribal Communities in Bihar**



The absence of legal ownership can have implications for land rights, security of tenure, and access to various government services and programs related to land. It can create uncertainty and vulnerability for families settled on the land for many years, potentially hindering their ability to invest in and develop the land.

## Recommendations

- **Enhance access to settlement land** by identifying and removing barriers preventing families from accessing settlement land, such as administrative challenges, illegal encroachment or lack of information
- **Streamline possession and registration process by** addressing administrative challenges and land conflicts that hinder the occupation of settlement land
- **Strengthen enforcement mechanisms** to prevent illegal possession and encroachment, safeguarding land rights and promoting security of tenure for families.
- **Conduct a comprehensive evaluation of the Operation Bhoomi Dakhal Dehani Yojana** to identify the underlying reasons for its ineffective implementation in freeing land from illegal possession.
- **Establish mechanisms and support services to assist families in obtaining legal ownership** of settlement land they have been occupying for an extended period, including simplifying the land documentation process

## Access to Government Housing Schemes, Toilets and Drinking Water

Close to half (45%) the sample reported that their house was built under a government housing scheme such as the Indira Awas/Pradhan Mantri Gramin Awas Yojana. At the same time, a larger percentage (55%) of families reported that their houses were not built under any government housing scheme, indicating that they may have acquired their houses through other means, such as self-construction or private initiatives. In most cases, financial assistance for housing construction was not provided to families, as they lacked proper land documents. As per a 2018 report<sup>10</sup>, Bihar had built just 32,500 houses under the Pradhan Mantri Gramin Awas Yojana, a mere 3% of their target of 11.76 lakh houses.

Discussions with respondents found that a significant number of houses built under the Indira Awas Yojana remain incomplete. Consequently, houses constructed by individuals on their own are relatively more suitable for living compared to the incomplete houses under the government scheme.

**Table 8: Government Funding Allocation for Toilet Construction for Tribal Communities in Bihar**

Have you received funds from the government to build toilets?

- Yes- Funds received and toilet constructed
- Yes- Funds received but toilet not constructed
- No- Applied but did not receive funds
- No- Did not apply



<sup>10</sup> <https://economictimes.indiatimes.com/news/politics-and-nation/no-new-targets-to-bihar-as-it-fails-in-awas-mission/articleshow/64582186.cms?from=mdr>



Around 47% of people did not apply for government financial assistance to build toilets.

While lack of awareness is a part of the issue, the larger problem is the reimbursement model<sup>11</sup> where people are expected to construct the toilet first and then apply for funds. In addition, the amount provided (Rs. 12,000) under the Swachh Bharat Mission<sup>12</sup> is considered too inadequate to meet the actual expenses of constructing a functional toilet.

A mere 22% of the surveyed families reported receiving funds from the government to build toilets, and used them successfully for that purpose. However, 29% applied for funds but did not receive them. Only a small minority (2%) received funds but did not construct toilets. Unfortunately, close to half (47%) the sample did not apply for funds to build toilets.

This finding highlights that there still exists some unfamiliarity around government schemes available around sanitation. At the same time, it also shows that when funds are made available, people use them to construct toilets, signifying that greater efforts need to be made by the government to ensure that more people are encouraged to apply for funds, and that funds are released to all those who apply.

Majority of the surveyed households, 98% reported accessing drinking water through handpumps. A small percentage, 2% stated that they access drinking water through the Nal Jal Yojana, which is a government initiative aimed at providing piped water supply to households. Only one household (0.2%) reported accessing drinking water through a private borewell.

---

<sup>11</sup> <https://www.downtoearth.org.in/blog/waste/swachh-bharat-abhiyan-what-are-the-barriers-for-toilet-construction-66656>

<sup>12</sup> <https://swachhbharatmission.gov.in/SBMCMS/writereaddata/images/pdf/Guidelines/Complete-set-guidelines.pdf>

## Recommendations

- **Revise and expand the eligibility criteria** of government housing schemes to include a wider range of households and support marginalised and remote communities with the paperwork needed for availing the housing scheme
- **Address the issue of incomplete houses** built under government housing schemes by ensuring timely disbursement of funds and proper oversight to prevent delays.
- **Provide upfront financial assistance to eligible households** for toilet construction and increase the amount under SBA to cover actual expenses

# Status of Employment, Key Sources of Income and Average Household Income

## Status of Employment

Among the surveyed households, 49% of male members above the age of 18 reported having paid work. On the other hand, 56% of female members above the age of 18 reported having paid work. This means over half the adult male members don't have paid work while over two-fourth of female members don't have paid work.

*Women receive more work opportunities than men, but they are paid significantly less.*

This includes work in others' fields, domestic work and work in tea gardens. Overall, women work more in agriculture than men, performing tasks such sowing, transplanting, weeding, irrigation and harvesting. According to Oxfam<sup>13</sup>, women constitute 50.1% of the total workforce engaged in farming activities in Bihar. Even across India, 47%<sup>14</sup> of agricultural laborers are women.

On the other hand, men are involved more in daily wage work. In addition, men migrate to states such as Tamil Nadu, Delhi, Punjab, Haryana and Gujarat for better opportunities.

The data reveals that 6% of children in the surveyed households are engaged in paid work. This finding raises concerns about child labor and highlights the challenges faced by these children in accessing their right to education and a safe and healthy childhood. The involvement of children in paid work at a young age can have detrimental effects on their physical and mental well-being, hindering their educational development and overall growth.

In addition, 39% of adult male members in the surveyed households have not been successful in finding paid work in the past six months. On the other hand, 25% of adult female members in the households have not been successful in finding paid work during the same period. These unemployment figures are much higher than the overall unemployment figure in Bihar of 14%, as per CMIE data<sup>15</sup>. This shows that ST men and

---

<sup>13</sup> <https://www.oxfamindia.org/women-empowerment-india-farmers>

<sup>14</sup> [https://ag.fmc.com/in/en/programs/csr/empowering-women-in-agriculture#:~:text=In%20rural%20India%2C%20the%20percentage,food%20production%20in%20the%20country\).](https://ag.fmc.com/in/en/programs/csr/empowering-women-in-agriculture#:~:text=In%20rural%20India%2C%20the%20percentage,food%20production%20in%20the%20country).)

<sup>15</sup> <https://www.hindustantimes.com/cities/patna-news/killing-unemployment-bihar-students-gather-to-study-for-govt-jobs-in-pics-101650089823076.html>

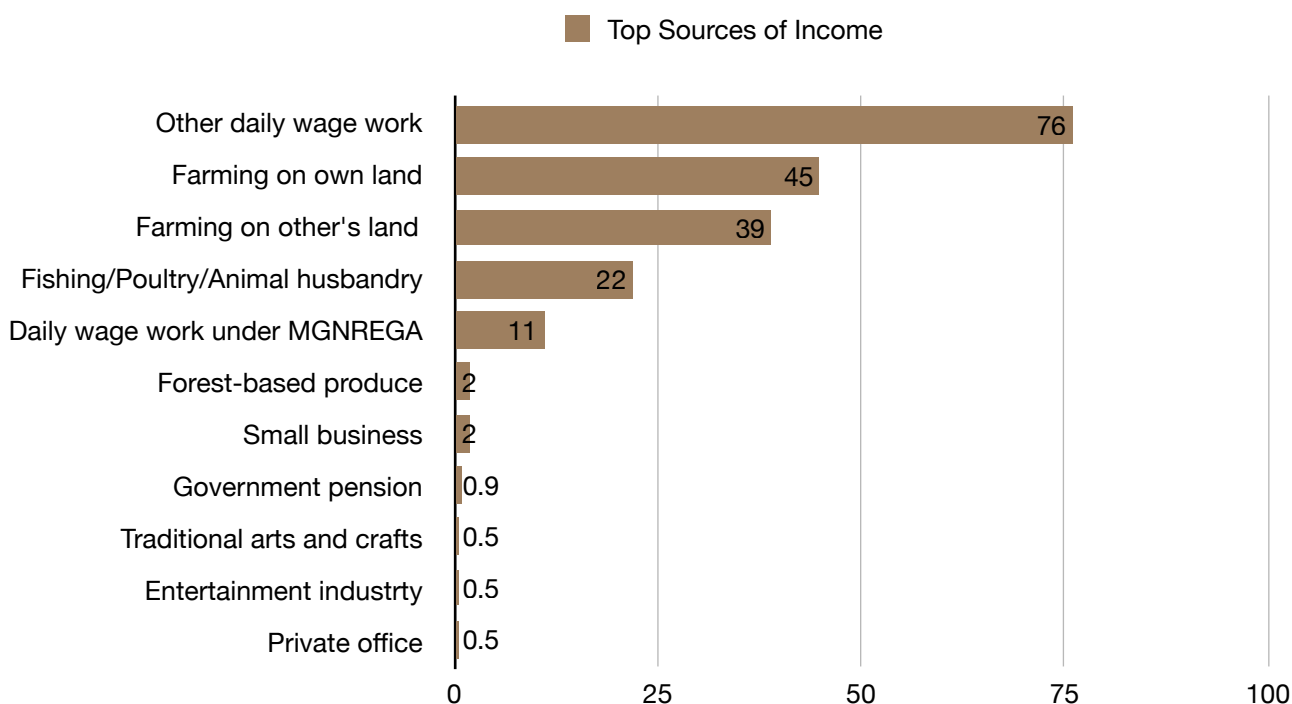
women from Bihar face even greater challenges in getting paid work, indicating a greater degree of marginalisation and exclusion.

### Key Sources of Income

Daily wage work (including under MGNREGA) is a significant contributor of income for an overwhelming 87% households. Farming is another significant source of income, farming on own land contributing to the income of 45% households while farming on other’s land accounts as a major source of income for 39% households. This is broadly comparable with pan-India figures<sup>16</sup> as well where agriculture and casual labour constitutes main sources of employment.

Around a quarter (22%) of the households earn money through fishing/poultry/animal husbandry. Forest-based produce, traditional arts and crafts, entertainment industry, small businesses, private offices, and government pensions and welfare collectively contribute to smaller shares of employment.

**Table 9: Top Sources of Income in Tribal Communities in Bihar (%)**



<sup>16</sup> [https://www.niti.gov.in/sites/default/files/2022-04/Discussion\\_Paper\\_on\\_Workforce\\_05042022.pdf](https://www.niti.gov.in/sites/default/files/2022-04/Discussion_Paper_on_Workforce_05042022.pdf)

The data indicates that most family members are engaged in professions that are a part of the unorganised sector and therefore lack job security and benefits. Not a single member surveyed reported being employed in the government while less than 1% reported being employed in a private office.

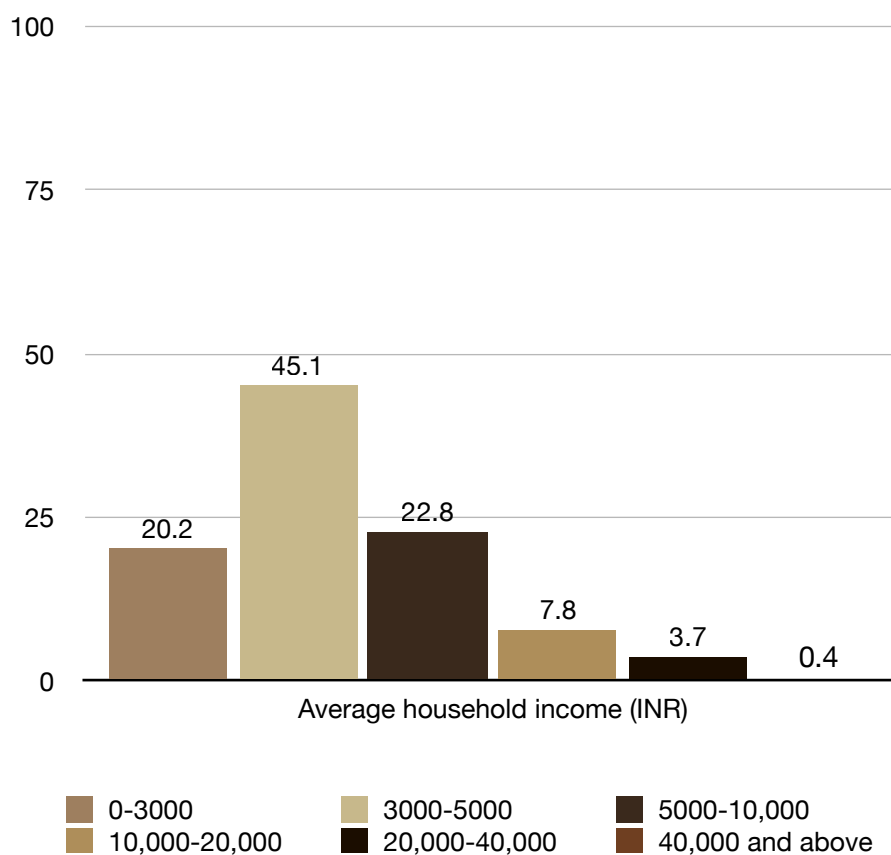
### Average Household Income

Close to half the households, 45%, fall within the income range of INR 3000 to 5000 per month. 22% of households have an average monthly income ranging from INR 5000 to 10,000 while 20% of households have an average monthly income ranging from 0 to 3000.

Taken together, close to 9 in 10 households earn less than INR 10,000 per month.

A minority of the households earn between 10,000- 40,000 per month, with 8% earning between 10,000-20,000 and 4% earning between 20,000 to 40,000.

**Table 10: Level of Household Incomes Amongst Tribal Communities in Bihar (%)**



Overall, the average household income of ST communities in Bihar indicates limited disposable income which hinders their ability to invest in assets and capital expenditure that can potentially increase their income in the long-term.

### **Impact of the COVID-19 Pandemic on Household Income**

While incomes were already low to begin with, the economic impact of the pandemic has been devastating for the families surveyed. **Over 90% of the households reported that their income reduced in the aftermath of the pandemic.** A third reported income reductions between 40-60% while a quarter reported reductions between 10-25%.

These findings highlight the wide-ranging impact of the pandemic on household incomes, with a significant portion of households facing moderate to substantial reductions. This underscores the need for targeted support measures and government interventions to assist affected households and foster economic recovery in the aftermath of the pandemic.

### **Recommendations**

- **Enhance job creation and employability**, particularly in the organized sector, through skill development initiatives and by enhancing access to formal employment opportunities
- **Develop targeted support programs** to mitigate the economic impact of the pandemic, including provision of direct financial assistance, access to credit, and skill-building programs to help affected households recover and rebuild their livelihoods

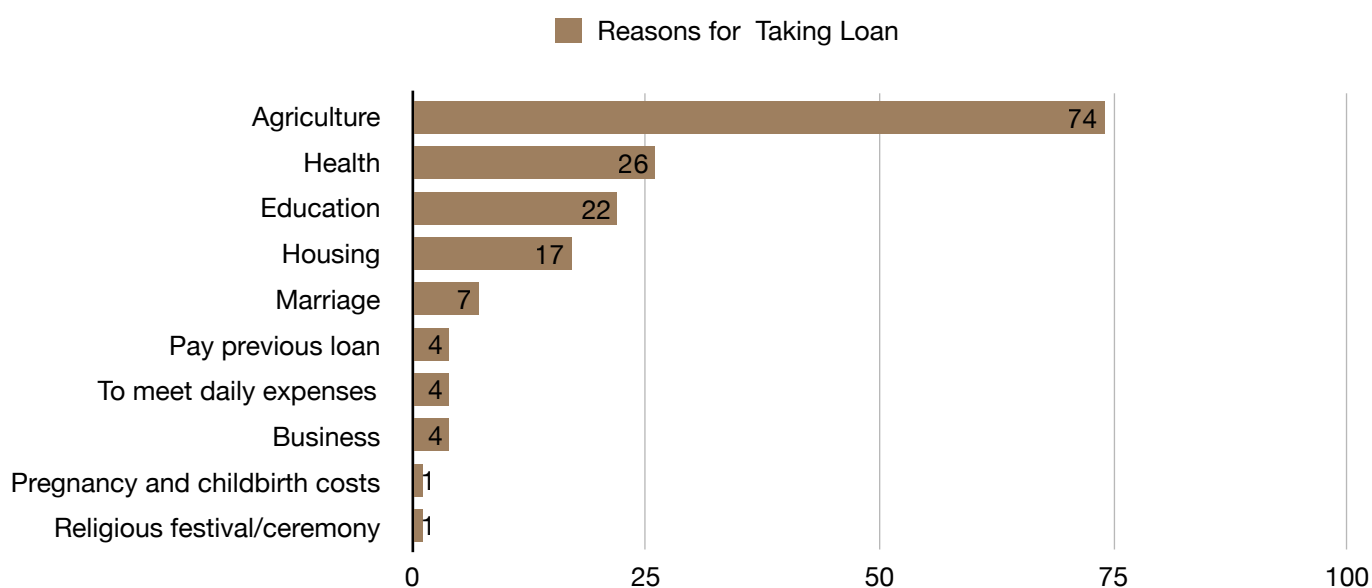
## Overview of Debt and Key Causes

Among the surveyed households, 27% reported having unpaid loans. For the households with unpaid loans, the distribution of remaining loan amounts varied. Worryingly, over a quarter of the households (27%) have loans exceeding 50,000, which is over a year's worth of the average household income reported in the survey. Further, over a third (37%) of the households have loans ranging between Rs. 20,000-50,000. These findings indicate the presence of unpaid loans and the potential financial burdens experienced by households.

The respondents were asked to pick reasons for taking a loan, with the option of selecting more than one answer from the checklist.

Majority of the households (74%) reported borrowing for agricultural purposes, which correlates with the fact that a large percentage of households earn income through farming. Additionally, 26% incurred debts for health-related expenses, indicating that they might lack access to free public health services and insurance. Further, 22% of households reported borrowing for their children's education, also signifying that they are incurring out of pocket expenses on education and that the public education system is unable to meet its avowed objective of free and compulsory education for all.

**Table 11: Reasons for Taking Loans Amongst Tribal Communities in Bihar (%)**



## Recommendations

- **Implement comprehensive agricultural support programs** that provide farmers with access to affordable credit, training, and modern farming techniques. This can help reduce their reliance on loans and improve their income-generating capacity, leading to better financial stability.
- **Promote financial literacy programs** to educate households about responsible borrowing, budgeting, and financial planning and enhance access to **formal credit channels** to reduce dependence on debt from informal channels such as moneylenders



# Access to Key Social Welfare Schemes and Documents

## Status of Ration Card and Entitlement Received

87% of the surveyed households have a ration card, while 13% do not possess one.

Possessing a ration card is significant as it allows households to access subsidized food grains and essential commodities through the public distribution system (PDS). However, it is important to examine the reasons behind the 13% of households without a ration card.

Insights from the field show that reasons for this are: lack of awareness about the application process, illiteracy preventing people from applying, considering their applications futile, arbitrary rejection of applications, and some individuals claiming unauthorized sums in the name of assisting in obtaining ration cards.

Among households with a ration card, 64% include all members on a single card, while 18% have individual cards for each member. However, the remaining 18% of households mentioned that neither all members have cards nor are they added to any existing card. This indicates that a notable number of households still face challenges in accessing rightful entitlement for all members of the family.

74% households have a Priority Household Ration Card/NFSA card, which is issued to households classified as priority under the National Food Security Act (NFSA), ensuring access to subsidized food grains and essential commodities through the public distribution system (PDS).

15% of households have an Antodaya Anna Yojana Ration Card. This card is specifically designed for the most economically vulnerable households and provides even greater benefits under the PDS. 11% of households possess an Above Poverty Line Ration Card, which is issued to households not eligible for priority or Antodaya Anna Yojana cards, indicating a relatively higher income status. However, discussions with the surveyors brought out the fact that often, individuals who should have received Antodaya cards are incorrectly classified as being above the poverty line and therefore receive APL cards instead. There is anecdotal evidence to show that even individuals engaged in daily wage labour and earning well below the poverty line have also wrongly received APL cards.

The data indicates that almost all (98%) of the surveyed households received their entitled amount of ration for all 12 months in the last year. Around 1% received fewer than their

entitled ration, indicating some disruption or irregularity in the distribution. A little less than 1% reported not knowing their entitlement.

## Ration Received Under Pradhan Mantri Garib Kalyan Anna Yojana

According to the data, 71% of surveyed households reported receiving food grains under the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY), while 29% did not receive such benefits. According to the scheme guidelines<sup>17</sup>, free food grains will be provided to all Antodaya Ann Yojna (AAY) & Primary Household (PHH) beneficiaries as per their entitlement under the NFSA.

While the survey did not examine reasons behind households not receiving benefits under this scheme, media reports<sup>18,19</sup> show that not having ration cards and corruption among village council members led to the exclusion of a significant percentage of households from receiving benefits under this scheme.

It is essential to ensure that eligible households have access to the benefits provided under PMGKAY. This requires strengthening implementation mechanisms, improving awareness among eligible households, and addressing any barriers that hinder the smooth distribution of food grains.

### Recommendation

- **Establish community-based outreach programs** to provide information, support, and assistance to eligible households in obtaining ration cards, with a focus on supporting the most vulnerable families to access the benefits of the public distribution system (PDS)

## Access to Key Identification and other Documents

It is evident from the data that the Aadhar card is the most widely held document, with 99% of adults in the surveyed households possessing it. On the other hand, the possession of other documents such as the voter ID card, caste certificate, and domicile is relatively

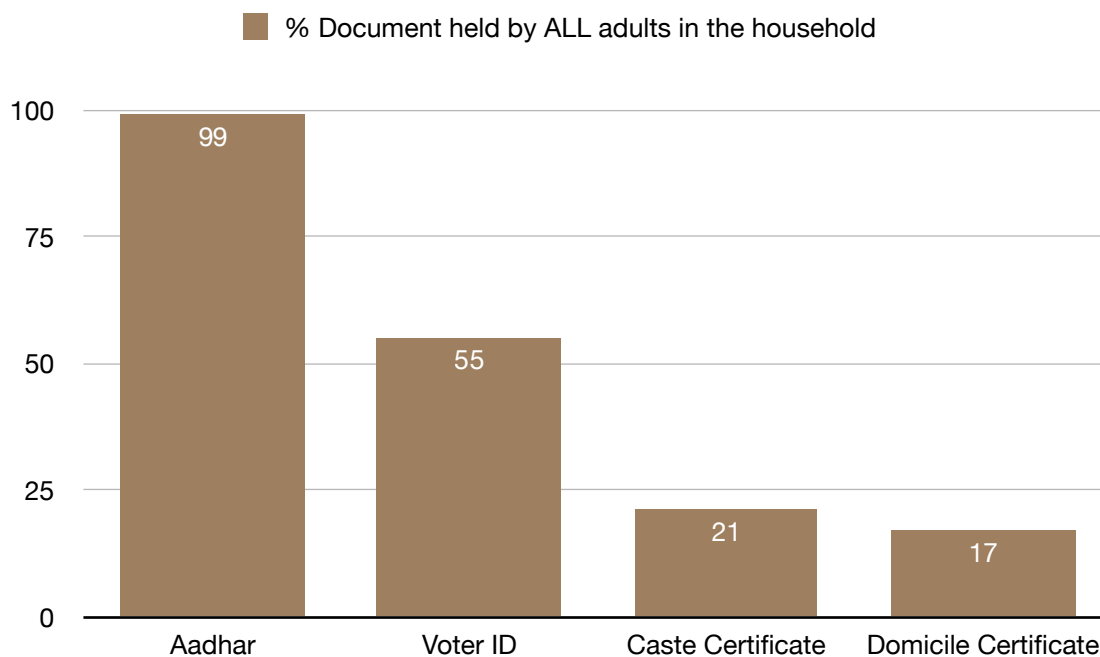
<sup>17</sup> <https://pib.gov.in/PressReleasePage.aspx?PRID=1890272>

<sup>18</sup> <https://www.hindustantimes.com/india-news/pm-anna-yojana-reaches-targets-but-not-fully-studies-show-101620704304515.html>

<sup>19</sup> <https://www.foodnavigator-asia.com/Article/2020/07/13/India-s-COVID-19-free-food-rations-Government-s-compassionate-gesture-blighted-by-inefficiencies>

lower. Only 55% of adults in the surveyed households have a voter ID card, which is significant but still indicates a sizeable portion of the population that may face challenges in exercising their voting rights.

**Table 12: Documentation Ownership Among Adults in Tribal Communities of Bihar**



Additionally, **only 21% of adults have a caste certificate**, which holds importance for accessing government benefits and entitlements. This is particularly worrying as the lack of a caste certificate would mean being excluded from various social welfare schemes that are targeted for particular communities, and where having a caste certificate is a basic eligibility criteria. The possession of a domicile certificate is the least prevalent, with only 17% of adults having it.

The lower possession rates for voter ID cards, caste certificates, and domicile certificates suggest potential barriers or gaps in obtaining these documents among ST families. This could be due to factors such as lack of awareness, limited access to government offices, or difficulties in fulfilling the necessary requirements for acquiring these documents. Addressing these challenges is crucial to ensure that all individuals have access to their rights, entitlements, and opportunities for civic participation. Efforts should be made to streamline the process of obtaining these documents, improve awareness, and enhance

accessibility for ST families to enable them to exercise their rights and avail of the benefits provided by the government.

### **Access to MGNREGA Job Card**

Despite applying, **49% of households' members still lack MNREGA job cards**. Insights from field discussions indicate that this issue might stem from the practice of issuing job cards exclusively to individuals whose bank accounts are controllable and manipulated by contractors. The issue of fake cards and corruption in the issuance of job cards has been flagged in multiple reports<sup>20</sup>.

Addressing the challenge of corruption and contractor control in MNREGA job card issuance requires a comprehensive strategy. The establishment of an independent oversight mechanism would ensure accountability and curb undue influence. Involving local communities and social organizations can empower beneficiaries to resist corruption. Additionally, a confidential whistle-blower mechanism would encourage honest reporting, discouraging wrongful practices and promoting fairness in the issuance process.

### **Access to PM-JAY Health Insurance Card**

Roughly **two-thirds of the surveyed households** indicated the **absence** of the PM-JAY (Pradhan Mantri Jan Arogya Yojana) **health insurance card** within their family. Insights gathered from on-site conversations revealed that this could be attributed to factors like limited awareness and inadequate documentation. Specifically, a majority of respondents mentioned the absence of any posters or informational resources concerning this scheme in or around their village.

The absence of a PM-JAY health insurance card for the majority of households could be attributed to various factors, including lack of awareness, eligibility criteria, challenges in enrolment, or the availability and accessibility of healthcare services.

---

<sup>20</sup> <https://www.hindustantimes.com/india-news/fund-leakage-nearly-a-crore-fake-job-cards-struck-off-from-mgnrega-scheme/story-JpsHg1k0mKNE5BNxKF4aKL.html>

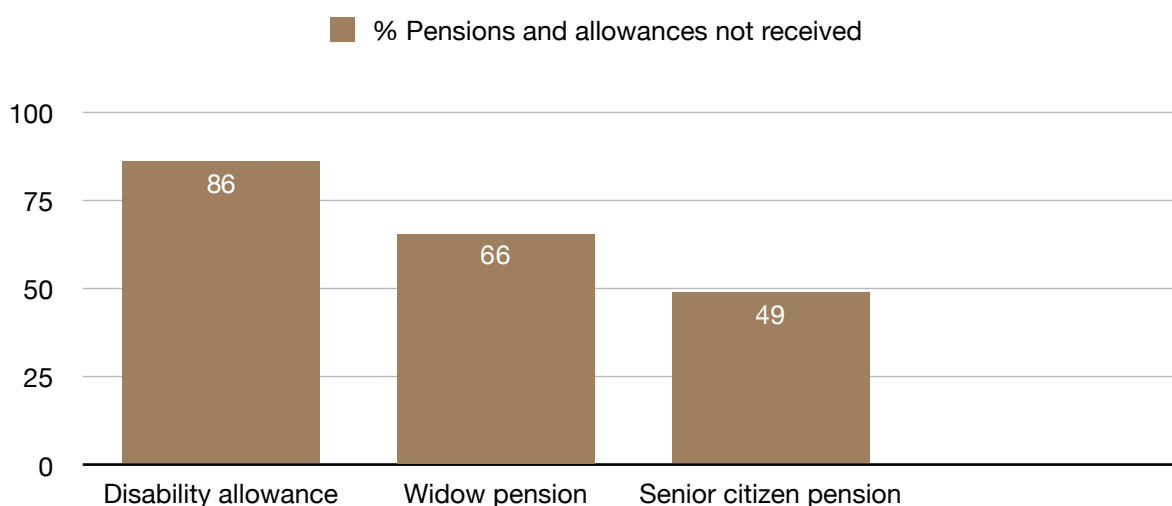
## Recommendations

- **Establish mobile documentation units** specifically designed to cater to marginalized communities; these units should visit remote areas, providing on-site assistance for document applications and ensuring equitable access to key documents
- **Implement innovative information dissemination strategies** beyond the panchayat level to enhance awareness of government schemes.
- **Simplify the enrolment process for the PM-JAY health insurance scheme**, making it accessible and inclusive for all individuals, including those from marginalized communities
- **Simplify eligibility criteria for the caste certificate** to ensure that all ST families have access to a caste certificate so that they can get all caste-based social welfare benefits

## Status of Pensions

The data reveals that a significant percentage of eligible members within the surveyed households have not received the widow pension, pension, or disability allowance. Among the surveyed households, 66% reported not receiving the widow pension, indicating a considerable number of widows who may not have access to this specific form of financial support. Similarly, 49% of households stated that senior citizens in their family did not any pension. Furthermore, 86% of households reported not receiving a disability allowance, indicating a significant gap in financial assistance for individuals with disabilities.

**Table 13: Unreceived Pensions and Allowances Among Tribal Communities in Bihar**



These findings highlight the need for comprehensive strategies to ensure that eligible individuals, especially widows, pensioners, and individuals with disabilities, can access the necessary support and assistance they require.

### Recommendation

- **Develop comprehensive outreach programs to identify and register** all eligible beneficiaries, particularly those from marginalized and vulnerable communities, ensuring that no one is left without the necessary financial assistance

## Gender-wise Access to Banking Services

Around 73% men and 76% women in the sample have a bank account. For both men and women, 45% of the total bank accounts were opened under the Jan Dhan Scheme. This indicates that a substantial proportion of the bank accounts were opened during the financial inclusion efforts facilitated by the Jan Dhan Yojana. The data on women's ownership of bank accounts is consistent with the findings of NFHS-5<sup>21</sup>.

## Jeevika Program and Benefits Received

Approximately 45% of the women from the surveyed households are members of the Jeevika program.

Among the women who are members of the Jeevika program, a significant percentage, 80% reported receiving loans. Additionally, 35% of women reported that the Jeevika program facilitated their access to government schemes. Furthermore, a smaller proportion of women, 7% reported benefiting from livelihood opportunities created through the Jeevika program. This indicates that the program has played a role in generating income-generating activities or providing platforms for women to explore diverse livelihood options.

---

<sup>21</sup> <https://timesofindia.indiatimes.com/city/patna/50-jump-in-women-owning-bank-accounts-in-bihar-fifth-nfhs/articleshow/79726480.cms>

# Access to Health Services and Support from Government Received during COVID-19

## Key Sources of Healthcare

The majority of households, **75%**, reported accessing healthcare services from quacks, indicating reliance on informal healthcare providers. This suggests potential challenges in accessing qualified medical professionals or limited availability of formal healthcare facilities in their vicinity. This finding is consistent with existing evidence<sup>22</sup> which shows that rural households rely more on informal healthcare providers than formal healthcare professionals.

**Primary Health Centres (PHCs)** were reported as a primary source by **61% of households**, highlighting the significance of these government-run centres in providing essential healthcare services at the grassroots level.

**Anganwadi centres** were accessed by **45% of households**, indicating the importance of these centres in catering to the healthcare needs of women and children, particularly in terms of nutrition and early childhood care. Further, Accredited Social Health Activists (ASHAs) were reported as a source by **33% of households**.

**Private clinics** were another significant source, with **43% of households** relying on them for healthcare services. This suggests a preference for private healthcare providers, possibly due to a perception of better quality.

Home remedies were utilized by **21% of households**, reflecting the prevalence of traditional or self-care practices within the community. This highlights the importance of cultural beliefs and practices in healthcare-seeking behaviour.

Government mobile clinics and government hospitals were accessed by a smaller percentage of households, suggesting possible challenges in terms of accessibility or availability of these services in their vicinity.

Pharmacies served as a primary source for **3% of households**, while hakims (traditional healers) and Dais (traditional birth attendants) were relied upon by a very small proportion of households.

---

<sup>22</sup> [https://academic.oup.com/heapol/article/29/suppl\\_1/i20/635870?login=false](https://academic.oup.com/heapol/article/29/suppl_1/i20/635870?login=false)



The data reveals a diverse range of primary healthcare sources, including both formal and informal providers. It emphasizes the importance of strengthening healthcare infrastructure, increasing accessibility to qualified medical professionals, and improving the quality and availability of healthcare services, particularly in rural areas. Promoting awareness about formal healthcare facilities and encouraging utilization of government healthcare services can contribute to better health outcomes and enhance overall healthcare access for the surveyed households.

### **Support Received during the COVID-19 Pandemic**

The main form of support received by the majority of households (97%) was free vaccination. Additionally, a little over 70% households received food rations. Testing support was received by over a third of the households.

20% of the sample said that they received information and guidelines around COVID while 10% said they received medical supplies. **Fewer than 1% reported any form of financial or employment support.**

### **Recommendations**

- **Allocate resources and invest in strengthening formal healthcare infrastructure**, particularly in underserved areas, to increase accessibility to qualified medical professionals and formal healthcare facilities
- **Communicate information about health and related issues in local languages and culturally** appropriate formats to effectively reach and engage the surveyed households and other marginalized communities

## Discrimination and Violence Faced from other Community Members and Police Officials

Over 25% of households reported facing verbal abuse from individuals belonging to other castes and religions in the past 12 months. Similarly, 22% households reported instances of verbal abuse by the police or government officials. These findings indicate that caste based discrimination is also manifesting in the form of verbal abuse for ST communities in Bihar. Lastly, 16% of the respondents reported experiencing denial of opportunities based on their caste, indicating the persistence of caste-based discrimination.

### Recommendations

- **Enforce strict laws and regulations that prohibit caste-based discrimination,** verbal abuse, and denial of opportunities, ensuring that perpetrators face legal consequences for their actions
- **Collaborate with civil society organizations and community leaders** to develop and deliver targeted awareness and sensitization campaigns, focusing on changing societal attitudes and behaviours
- **Foster inter-community interactions and cooperation** through cultural exchange programs, community events, and joint initiatives to reduce stereotypes, prejudices, and discriminatory behaviours

## Conclusion: Key Recommendations

This section highlights a series of policy recommendations aimed at addressing various social, economic, and human rights challenges faced by Scheduled Tribes (ST) households in Bihar. These recommendations cover a range of issues, including ensuring educational access and retention, securing land rights, promoting employment opportunities, enabling universal access to rations and pensions, facilitating access to key identification and scheme-based documents, improving healthcare services, and combating caste-based discrimination and violence. By implementing these recommendations, it is hoped that the rights and well-being of ST households will be better protected, and their access to essential services and opportunities will be enhanced, contributing to more equitable and inclusive development in Bihar.

### For ensuring educational access and retention of ST children

- Develop targeted programs and initiatives to address the barriers preventing boys and girls from ST households in Bihar from accessing quality education
- Make scholarships unconditional, wherever possible, wherein all eligible children receive scholarships without the need to apply or provide requisite documentation

### For ensuring greater land rights including legal ownership and preventing encroachment

- Enhance access to settlement land by identifying and removing barriers preventing families from accessing settlement land, such as administrative challenges, illegal encroachment or lack of information
- Strengthen enforcement mechanisms to prevent illegal possession and encroachment, safeguarding land rights and promoting security of tenure for families.
- Conduct a comprehensive evaluation of the Operation Bhoomi Dakhal Dehani Yojana to identify the underlying reasons for its ineffective implementation in freeing land from illegal possession.

## **To enhance access and effectiveness of government schemes for housing and toilets**

- Revise and expand the eligibility criteria of government housing schemes to include a wider range of households and support marginalised and remote communities with the paperwork needed for availing the housing scheme
- Address the issue of incomplete houses built under government housing schemes by ensuring timely disbursement of funds and proper oversight to prevent delays.
- Provide upfront financial assistance to eligible households for toilet construction and increase the amount under SBA to cover actual expenses

## **For ensuring better employment opportunities and mitigating the impact of the pandemic**

- Enhance job creation and employability, particularly in the organized sector, through skill development initiatives and by enhancing access to formal employment opportunities
- Develop targeted support programs to mitigate the economic impact of the pandemic, including provision of direct financial assistance, access to credit, and skill-building programs to help affected households recover and rebuild their livelihoods

## **To enable universal access to rations and pensions**

- Establish community-based outreach programs to provide information, support, and assistance to eligible households in obtaining ration cards, with a focus on supporting the most vulnerable families to access the benefits of the public distribution system (PDS)
- Develop comprehensive outreach programs to identify and register all eligible beneficiaries, particularly those from marginalized and vulnerable communities, ensuring that no one is left without the necessary financial assistance

## **To enable universal access to key documents and welfare schemes**

- Establish mobile documentation units specifically designed to cater to marginalized communities; these units should visit remote areas, providing on-site assistance for document applications and ensuring equitable access to key documents

- Implement innovative information dissemination strategies beyond the panchayat level to enhance awareness of government schemes.
- Simplify eligibility criteria for the caste certificate to ensure that all ST families have access to a caste certificate so that they can get all caste-based social welfare benefits

### **To increase access to and quality of formal health services in underserved areas**

- Allocate resources and invest in strengthening formal healthcare infrastructure, particularly in underserved areas, to increase accessibility to qualified medical professionals and formal healthcare facilities
- Communicate information about health and related issues in local languages and culturally appropriate formats to effectively reach and engage the surveyed households and other marginalized communities

### **To reduce cases of caste-based discrimination and violence**

- Enforce strict laws and regulations that prohibit caste-based discrimination, verbal abuse, and denial of opportunities, ensuring that perpetrators face legal consequences for their actions
- Foster inter-community interactions and cooperation through cultural exchange programs, community events, and joint initiatives to reduce stereotypes, prejudices, and discriminatory behaviours





**Centre for Social Equity and Inclusion (CSEI)** is focused on promoting opportunities in learning and leadership for young people from disadvantaged communities to equip and empower themselves and promote community development with a 'self-to-society' approach. CSEI's 'theory of change' is 'youth development and youth for development' and believe in the power of young people from disadvantaged communities to be at the centre of the 'youth population dividend' that India depends upon for national growth and development. Young women and men access information, opportunities and skill building across multiple dimensions - constitution literacy; social-exclusion-equity-inclusion, gender awareness and action, sexual and reproductive rights; menstrual health and hygiene, human rights and more. We added a special focus on the learning and leadership of adolescent girls through the Girls' learning and leadership programme (GLLP) during the COVID 19 school lockdown. CSEI is an active partner of civil society forums promoting rights and governance accountability. We work closely with the UN in India on strengthening and tracking the sustainable development goals (SDGs) with a special focus on the 'leave no one behind' principle. Our work is underpinned by community experiences, research and citizen generated data (CGD) to enhance the voice and agency of invisible communities to fine-tune policy and access rights and entitlements.