



BIHAR ECONOMIC SURVEY SUMMARY 2022 – 2023

CHAPTER-I: BIHAR ECONOMY: AN OVERVIEW

1. The Bihar economy posted a strong recovery in 2021-22. According to quick estimates, Gross State Domestic Product (GSDP) at constant prices recorded a robust growth of **10.98 percent**, compared to (-)3.2 percent in 2020-21. The national growth rates were **8.68 percent in 2021-22**.
2. Bihar is a relatively low-income Indian State. According to quick estimates, The GSDP of Bihar at current prices was Rs 675448 crore and Rs 428065 crore at constant (2011-12) prices in 2021-22. The NSDP for the state in 2021-22 was Rs 614431 crore at current prices and Rs 382274 crore at constant prices. The resulting Per Capita GSDP of Bihar in 2021-22 was Rs 54,383 at current prices and Rs. 34,465 at constant (2011-12) prices.
3. Within the primary sector, the two most important contributors to growth of GSDP have been Livestock' and Fishing and Aquaculture', registering growth rates of 9.5 and 6.7 percent between 2017-18 and 2021-22. Although, 'Mining and Quarrying' has also registered a high growth of rate of 9.0 percent. Within the secondary sector, it was EGWUS (Electricity, Gas, Water Supply and Other Utility Services) which was growing at a high rate of 14.5 percent from 2017-18 to 2021-22. In the tertiary sector, fastest growing sectors were-Air Transport (10.5 percent), Storage (21.3 percent), Financial Services (12.6 percent) and Public Administration (9.3 percent) from 2017-18 to 2021-22.
4. In terms of share of major sectors of GSDP, primary sector experienced a slight decline from 21.4 percent in 2020-21 to 21.2 percent in 2021-22. The secondary sector also recorded a small decline from 19.3 percent in 2020-21 to 18.1 percent in 2021-22. Interestingly, between 2020-21 and 2021-22, the

tertiary sector registered an increase in the its share from 59.3 percent to 60.7 percent.

5. With regard of ranking of the 38 districts for Per Capita GSDP in 2020-21, the three most prosperous districts are-Patna (Rs. 1,15,239), Begusarai (Rs. 45,497) and Munger (Rs. 42,793). At the other end, the three less developed districts are- Sheohar (Rs. 18,692), Araria (Rs. 19,527) and Sitamarhi (Rs. 20,631).

CHAPTER-II: STATE FINANCES

1. As a result of economic recovery, the fiscal position of the State government was strengthened in 2021-22. For example, the revenue receipt of the State government increased significantly in 2021-22. The State government used the increased revenue receipt to support an increased level of expenditure as well as a reduction in both revenue and fiscal deficit.
2. The total expenditure by the State government was Rs. 1.93 lakh crore in 2021-22. Out of this, Rs. 1.59 lakh crore (82.4 percent) was the revenue expenditure, and Rs. 0.34 lakh crore (17.6 percent) was the capital expenditure.
3. The expenditure by the State government on General Services was Rs. 48,939 crore in 2021-22. Out of this, Rs. 13,822 crore (28.2 percent) was the interest payment. The Social Services and Economic Services expenditure was Rs. 76,115 crore and Rs. 34,166 crore, respectively. The State government continued to focus on increased capital expenditure, which increased by 29.4 percent over the previous year to Rs. 33,903 crore in 2021-22.
4. The receipt in the revenue account increased by 23.9 percent to reach Rs. 1,58,797 crores, whereas the expenditure in this account increased by 14.1 percent to reach Rs. 1,59,220 crore in 2021-22 over



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the previous year. As a result of this, the State government could bring down its revenue deficit by 96.3 percent, from Rs. 11,325 crore in 2020-21 to just Rs. 422 crore.

5. The State government collected Rs. 38,839 crore in revenue from its own sources in 2021-22. Out of which, the revenue collected from taxes was Rs. 34,855 crore (89.7 percent), and the non-tax revenue was Rs. 3984 crore (10.3 percent).
6. The gross transfer of financial resources from the Central government to the State government was Rs. 1,29,486 crore in 2021-22. Out of this, the amount received as the state's share in the Central taxes was Rs. 91,353 crore. The Grants-in-Aid from the Centre to the State government and the Central government's loan to the State government was Rs. 28,606 crore and Rs. 9527 crore, respectively, in 2021-22.
7. The Primary deficit of the State government declined from Rs. 17,344 crore in 2020-21 to Rs. 11,729 crore in 2021-22. Similarly, the Fiscal deficit of the State government also declined from Rs. 29,828 crore in 2020-21 to Rs. 25,551 crore in 2021-22. This decline in deficit indicates an improvement in the financial position of the State government in 2021-22 from that during the challenging pandemic year of 2020-21.
8. The total borrowing of the State government was Rs. 40,445 crore in 2021-22. The outstanding debt of the State government at the end of 2021-22 was Rs. 2,57,510 crore. The interest payment and the capital repayment by the State government during the year were Rs. 13,822 crore and Rs. 8746 crore, respectively.



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CHAPTER-III: AGRICULTURE AND ALLIED SECTORS

1. The growth of agriculture and related sectors is crucial for the overall growth of Bihar economy, because of its substantial forward and backward linkages. The agriculture and allied sectors grew at a rate of about 5 percent during the last five years (2017-18 to 2021-22). Overall, the sector accounted for a share of 20 percent in Gross State Value Added (GSVA) during the same period. The contribution of sub-sectors to GSVA were- crop sector (11.1 percent), livestock (6.6 percent) and fisheries and aquaculture (1.8 percent) in 2021-22.
2. In 2020-21, the Net Sown Area in Bihar was 50.5 lakh hectares, while the cropping intensity was 1.44. As of 2021-22, the total cereal production stood at 181.0 lakh tonnes. As per the estimates of the Department of Sugarcane, the total sugarcane production stood at 119.77 lakh tonnes in 2021-22, with a yield of 49.70 tonnes per hectare.



3. The State Government is implementing the Bihar Agri-Investment Promotion Policy wherein a capital subsidy of 15 percent is being provided to individual investors and 25 percent to Farmer Producer Companies (FPCs) for establishing new agro-based industries or for the expansion, modernization and diversification of existing units. The identified seven focus products of this initiative are makhana, fruits and vegetables, maize, medicinal plants, aromatic plants, honey and tea.
4. A new scheme under the state plan has been launched by the Department of Agriculture for genetic identification of hybrid seed of maize and paddy through DNA finger-printing with a total cost of Rs. 142.27 lakh.
5. Organic and sustainable agriculture is a priority for the State Government. Therefore, under the Jaivik Corridor Scheme (2022-25), another 20,000 acres have been taken for organic farming where infrastructural support is being provided to farmers in terms of Common Facility Centre (CFC) and insulated/refer van as logistice support, Smart Jaivik Mandi, street vending, priority in space allotment to the FPOs in the mandis, development of organic value chains, etc. As of 2021-22, nearly 17,534 acres of land parcel is under certification.
6. In 2021-22, the total expenditure for irrigation development was Rs. 2670.49 crore. As of March 2022, about 37.22 lakh hectare of irrigation potential has been created under the major and medium irrigation projects under the Department of Water Resources 1. The construction of a barrage on the Kamla river, with an estimated cost of Rs. 405.66 crore, is under progress, and is scheduled to be completed by March 2023. The present CCA (Culturable Command Area) is 28384 hectares, and with the completion of this Barrage, an additional 1175 hectares of irrigation potential will be created which will lead to a final CCA of 29,559 hectares.

CHAPTER-IV : ENTERPRISES SECTOR

1. Between 2018-19 and 2019-20, the number of factories in Bihar has increased by only 0.3 percent, but the working capital has increased by 51 percent. Moreover, in Bihar, the net value added has registered an increase of 1.2 percent in 2019-20 over the 2018-19 level, while the same at the all-India level has declined by 4.8 percent.
2. In Bihar, the total sugar production was 45.6 lakh quintals, with a recovery rate of 9.6 percent. The production of by-products, especially different forms of energy, has increased in the recent past. The distillery capacity to produce ethanol increased to 470 kilo litre per day (KLPD) in 2021-22, compared to 395 KLPD in 2020-21. In case of electricity generation, eight sugar mills together produced 88.5 MW of electricity in 2021-22.
3. COMFED has successfully expanded its network and is also successfully attracting more people to be part of the network. It has also diversified its production basket and sell the products through its retail outlets functioning in different parts of the state. The production of milk, ghee, lassi, paneer, dahi, and ice cream have registered a significant increase in sales.
4. The State government has introduced Bihar Industrial Investment Promotion Policy (Textile and Leather Policy), 2022 to harness their potential in terms of the number of weavers and existence of sectoral value chain, so that Bihar can become an important centre for textiles and garments production in the country. The State government also provides continuous support to the weavers through grant of power subsidy and scheme for provision of working capital.



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5. Under the Bihar Industrial Investment Promotion Policy 2016, the State government has received proposals for investment worth Rs 60.86 thousand crore in the last six years. Currently, 398 units are working in Bihar and the total amount invested in these working units is Rs 3.39 thousand crore. To encourage the establishment of production units, the State government has released a sum of Rs 532.46 crore as grants under the Bihar Industrial Investment Promotion Policy 2016 during the last six years. The highest amount of investment has taken place in food processing (Rs 1395.65 crore), which accounted for 41 percent of the total investment in the state.
6. In 2021-22, the state could attract 97 projects of different sizes, compared to 71 projects in 2020-21. In 2021-22, 45 micro enterprises were established, which was more than double the number of micro enterprises set up in 2020-21. The amount of investment in micro enterprises has registered an increase of 135 percent. The employment in micro enterprises has increased by 107 percent. The number of large enterprises also increased from 3 in 2020-21 to 11 in 2021-22. The amount of investment in those enterprises has increased by 131 percent. The employment in large enterprises has increased by 187 percent.
7. The State government has announced the Bihar Start-up Policy, 2022 by expanding its coverage and ensuring its effectiveness. Till January 12, 2023, 273 applications of start-ups were found eligible for funding. The State government has spent Rs 4.01 crore to encourage the start-ups.
8. The State government is presently implementing the Mukhyamantri Mahila Udyami Yojana, Mukhyamantri Uva Udyami Yojana, Mukhyamantri Scheduled Castes/Scheduled Tribes/EBC Udyami Yojana to encourage entrepreneurship or self-employment among different disadvantaged

sections of the population. For this programme, the State government has already spent Rs 857.77 crore till December, 2022.

9. Bihar has potential to develop religious, heritage, health, entertainment, waterfront and cultural tourism. On tourism, the expenditure has increased to Rs 146.90 crore in 2021-22, compared to Rs 70.20 crore in 2020-21. Apart from that, the Department of Environment, Forests and Climate Change has undertaken different schemes and programmes to promote eco-tourism in the state.

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CHAPTER-V : LABOUR, EMPLOYMENT AND SKILL

1. The male Work Population Ratio (WPR) in rural Bihar was 68.8 percent, compared to 77.9 percent at the all-India level. In case of urban Bihar, the male WPR was 64.6 percent vis-à-vis 75.7 percent at the all-India level. The gap between Bihar and India with respect to male WPR is lower, as compared to the female WPR. To increase the WPR, especially for women, the State government has taken various affirmative actions.
2. In Bihar, a male and female worker, on an average, earns Rs 338 and Rs 244 per day respectively, translating to a gender wage gap of 28 percent. At the all-India level, the wage gap was even wider, at 36 percent.
3. In 2021-22, the total number of passport applications in Bihar was 310.9 thousand, which is nearly the same as in 2018-19, the year before the onset of the pandemic. The process of issuance of passports has been simplified and has become faster. In 2016, the police verification process used to take, on an average, 45 days, which has been significantly reduced to only 11 days in 2021.
4. Under the Bihar Shatabdi Asangathit Karyakshetra Kamgar Evam Shilpkar Samajik Surakhsha Yojana, the workers engaged in the unorganised sector are entitled to different kinds of social security benefits. In 2021-22, the number of beneficiaries has increased across all types of casualties compared to 2020-21. Consequently, the disbursed amount has also increased, from Rs 2.36 crore in 2020-21 to Rs 3.25 crore in 2021-22.
5. The Bihar Police Sub-ordinate Services Commission has advertised 2791 posts and 2782 of those were filled in 2021-22. In 2022-23, 2256 vacancies were advertised, and except for one post of Range Officer, Forest all the posts were filled in.

6. To increase the representation of women, the State government has provided a horizontal reservation of 35 percent. Due to this affirmative action, at present, 28,994 women are employed in Bihar police, which is about 24.3 percent of the total police force in the state.
7. The JEEVIKA is the nodal agency for providing support to RSETIs, which imparts self-employment training to the rural youth in 61 approved trades. After the completion of training, the rural youth are also provided with credit support from banks to start their own enterprises. Cumulatively, 2.54 lakh candidates have been trained to date through RSETIs and 1.82 lakh of them are absorbed by September 2022. In 2021-22, 710 training programmes were organised to train 21.3 thousand candidates
8. Under the DDU-GKY programme, 77 training centres of 68 PIAs have provided skill training and placement facilities to the rural youth. Cumulatively, a total of 71.6 thousand candidates have been trained in different trades, of which 46.2 thousand have been placed in different institutions.

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CHAPTER-VI : PHYSICAL INFRASTRUCTURE

1. Due to several efforts of the State government, Bihar has recorded faster recovery after Covid-19 and registered the highest growth of 20.4 percent in the country for Transport and Communication sectors during 2021-22. The Gross State Value Added (GsVA) of airways (54.4 percent), services incidental to transport (33.5 percent) and roadways (31.8 percent) recorded the all-time high growth during 2021-22.
2. Bihar had a total road density of 3166.9 kms. per 1000 sq. kms. of geographical area and ranked third in all-India, after Kerala and West Bengal in 2019. The State government has invested Rs. 76,483 crore during 2015-22 for building and maintenance of the all-weather roads and bridges. For 2022-23, a sum of Rs. 16,530 crore has been budgeted for this sector.
3. Bihar has recorded the third highest number of vehicle registrations among Indian states, after Uttar Pradesh and Maharashtra during 2020-21. The Department has taken various initiatives to promote Electric Vehicles or Compressed Natural Gas (CNG) operated vehicles.
4. The Building Construction Department has recorded 15 percent growth in expenditure for construction and maintenance of different infrastructures between 2012-13 and 2022-23. The expenditure under schemes increased by more than 13 times, from Rs. 305 crore to Rs. 4133 crore in the same period.
5. The Bihar Rajya Pul Nirman Nigam Limited has contributed Rs. 203.00 crore to the State government as a dividend and also donated Rs. 185.00 crore to the Chief Minister Relief Fund and spent Rs. 38.98 crore on CSR initiatives between 2012-13 and 2021-22.

6. The Bihar State Road Transport Corporation has carried 2.7 crore passengers annually on an average, by its buses during the period of 2016-17 to 2021-22. The annual increase in number of passengers carried was more than 54 percent, from 2.29 crore in 2020-21 to 3.58 crore in 2021-22. Similarly, revenue increased by 90.3 percent during the same year, from Rs. 49.6 crore to Rs. 94.5 crore.
7. The Bihar State Building Construction Corporation Limited has undertaken more than 2000 projects worth Rs. 4000 crore during the last decade. During the last two years (2020-21 and 2021-22), it generated a net profit of Rs. 37.21 crore. Further, it has also spent Rs. 3.2 crore as a CSR initiative during 2013-14 to 2021-22.
8. The Bihar Police Building Construction Corporation Limited has spent more than Rs. 3000 crore, with a high share of 92 percent for work expenditure and only 8 percent for establishment expenditure during the last decade (2012-13 to 2021-22). The Corporation earned operational profit of Rs. 108 crore.

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CHAPTER-VII: E-GOVERNANCE

1. For promoting e-governance, Bihar has received many awards like CSI Nihilent Award, CSI SiGe-Governance awards, Digital India Award, National Award for highest DBT transaction, National e-governance Awards and many others. In Bihar, on an average, each household is enabled with 2 or more mobile connections and almost every household has access to internet and 98.7 percent of the Gram Panchayats are covered under Bharat Net.
2. Crime and Criminal Tracking Network and System (CCTNS) is helping the Police Department to improve its service delivery by sharing crime-related information on real-time basis among the police stations across the country. Till September, 2022, a total of 5.81 lakh FIRs, 164.92 lakh station diaries, 10.14 lakh case diaries, 78,858 chargesheets and 1.17 lakh arrest memos have been uploaded on this portal.
3. Emergency Response Support System provides a single emergency number '112, and computer-aided dispatch of field resources to the location of distress. In order to provide round-the-clock seamless services, 400 vehicles are deployed across the State, as well as 6900 personnel are on alert to provide quick response. Apart from this, 400 persons are engaged at Control and Command Centre for receiving the call and providing quick response. Till date, a total of 1.25 lakh calls have been received, after which the victim was provided the required assistance.
4. Common Social Registry Portal (CSRP) is a digital platform where different members of a family can get registered under any of the State government schemes. In order to collate and track the common information about the beneficiaries, CSRP is being developed with validation through Aadhaar for preparation of a database. It will provide information regarding the benefits of the government scheme at the family level.
5. Mukhyamantri Digital Health Yojana has been implemented as a Pilot Project in Muzaffarpur and, after successful execution, it will be rolled out in the remaining 37 districts. With citizens at the core, this project aims to integrate around 13,000 public health facilities, ranging from the district level to lower-level health centres.
6. Aadhaar-enabled PDS has been implemented in all 50,854 PDS shops across the state. The Point of Sale (POS) machines have been configured with Aadhaar and mobile details of the PDS dealers. Beneficiaries can visit any PDS shop of the state or outside the state and perform biometric authentication. Around 1.8 crore (92 percent) transactions are done every month through POS devices using ration card data.
7. At every police station in Bihar, the Bhu-Samadhaan app is used to keep track of cases that involve land disputes. The application of the app has been made even more effective by giving role-based access to field-level government officials, such as those at police stations, circle offices, sub-divisional officers, and district-level officials. A centralized dashboard has been developed to keep a close eye on progress of the disputes at the department level.



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CHAPTER-VIII : ENERGY SECTOR

1. There was a significant improvement in the projected peak demand for power from 4965 MW in 2017-18 to 6475 MW in 2021-22, implying a growth of more than 30.4 percent in four years. The Per Capita Consumption of energy in the state has risen from 280 kwh in 2017-18 to 329 kwh in 2021-22, implying a growth of 17.5 percent in four years. The peak demand met again had a growth of around 46.1 percent to reach 6627 MW during 2021-22 from 4535 MW in 2017-18.
2. The available power capacity in the state was 6422 MW in 2020-21, which increased to 7785 MW in 2021-22, implying a growth of 21.2 percent. To meet the increased demand for power, the State government has already planned for additional capacity of 5841 MW from different sources in a phased manner by 2024-25. Power demand in the state was 6576 MW in 2021-22, which increased to 7054 MW in 2022-23, implying a growth of 7.3 percent. In 2024-25, the expected power demand in Bihar will be even higher at 8003 MW, with an annual energy requirement of 42,320 MU.
3. As on March 2022, two distribution companies (NBPDC & SBPDCL) were serving around 179.20 lakh electricity consumers, as against 110.2 lakh in 2017-18, implying a growth of 62.6 percent in four years. The number of domestic consumers has increased from 101.40 lakh in 2017-18 to 160.49 lakh in 2021-22, indicating a growth of 58.3 percent in four years.
4. The DISCOMs made all-out efforts to improve their financial status by improving the billing and collection system, along with metering of all consumer connections. These have resulted in the reduction of Aggregate Technical and Commercial (AT&C) loss from 43.5 percent (2015-16) to 29.4 percent in 2021-22.

5. The total generation capacity of power, as on March 2021, was 6422 MW. Increasing by 21 percent, it has reached 7785 MW in March 2022. Between March 2021 and March 2022, the growth rate in coal-based thermal power is 9.1 percent, and 130.6 percent in renewable energy Sources.



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CHAPTER-IX: RURAL DEVELOPMENT

1. Bihar Rural Livelihoods Promotion Society (BRLPS), popularly known as **JEEVIKA**, has transformed itself into a state-wide movement touching the lives of more than 1.27 crore rural families. By September 2022, 10.35 lakh SHGs have been formed under



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- JEEVIKA, of which 2.45 lakh SHGs are linked with banks for credit. At present, the outstanding credit is Rs. 5574 crore.
- Under MGNREGS, the number of households provided with employment has doubled from 22.5 lakh in 2017-18 to 48.0 lakh in 2021-22. Employment generated has also substantially increased from 817.2 lakh persondays to 1811.8 lakh persondays in 2021-22. The total number of accounts opened under the MGNREGS was 67.0 lakh in 2017-18, which increased by 56.57 percent and reached 104.9 lakh in 2021-22.
 - The completed work under MGNREGS is constantly increasing- in 2017-18, it was only 1.1 lakh, which increased to 13.0 lakh in 2021-22. Similarly, fund utilization under the scheme has also improved over the years it was 91.2 percent in 2017-18 which increased to 98.1 percent in 2021-22.
 - The total allocation of the budget for the distribution of Homestead Land has increased from Rs. 4057.00 crore in 2019-20 to Rs. 7148.99 crore in 2021-22. A total of 88,494 eligible families have been provided with homestead land under the different components of the scheme. The remaining 27,356 eligible families will be provided with homestead land by 2022-23.
 - Under Public Distribution System (PDS), a total of 5474.9 thousand tonnes of foodgrains consisting of 2208.2 thousand tonnes of wheat and 3266.7 thousand tonnes of rice, was allotted in 2021-22. Between 2017-18 and 2021-22, the average lifting of foodgrain was 97.9 percent. The data shows that the lifting of wheat and rice is almost 100 percent in nearly all the districts.
 - A total of 4290 Panchayats have been selected for the implementation of the Mukhyamantri Gramin Peyjal Yojana and work has been completed in 57,690 wards, with a completion rate of 99.5 percent. Similarly, for the Mukhyamantri Gramin

Gali-Nali Pakkiran Yojana, a total of 8386 Panchayats were selected, consisting of 1,14,691 wards. Among all revised targeted wards, work has been done in 1,14,507 wards.

- Under Saat Nishchay 2, Mukhya Mantri Gramin Solar Street Light Yojana has been launched for every Panchayat of the state from 2022-23. Under the scheme, every ward is to get 10 solar street lights installed. Also, every Panchayat has been given 10 additional solar street lights for community institutions, like school, library etc. The scheme is first of its kind in the country and would reduce the emission of about 7 crore 88 lakh 40 thousand kgs. of CO2 per year. This is equivalent to plantation of 35.83 lakh trees. In 2022-23, four wards of every Gram Panchayat would be covered and the rest of the wards are expected to be covered in 2023-24.

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CHAPTER-X : URBAN DEVELOPMENT

1. The total urban population in Bihar is 11.8 million, according to the Census 2011. The State government has decided to upgrade some rural areas to urban areas. 111 new Nagar Panchayats have been set up, along with 9 new Nagar Parishads. Because of the above decision and natural growth of population in urban areas, the projected urban population of Bihar in 2022 is 20.2 million. This will raise the urbanisation rate in Bihar from 11.3 to 16.2 percent.
2. The expenditure of Department for Urban Development and Housing was Rs. 8423.8 crore in 2019-20, which increased to Rs. 9942.2 crore in 2020-21, registering a growth of 18.0 percent. Excluding housing, the expenditure on urban development was Rs. 2765.9 crore in 2019-20, which increased by 80.8 percent to reach Rs. 5001.30 crore in 2020-21. Similarly, the expenditure for housing was Rs. 5657.9 crore in 2019-20, which decreased by 12.7 percent to Rs. 4940.90 crore in 2020-21.
3. A unique scheme called the 'Bihar Ganga Water Supply Scheme' was recently launched, through which 1.12 lakh population of the Rajgir city, about 1.21 lakh population of the Nawada city, and about 6.32 lakh population in Gaya and Bodh Gaya cities will be benefitted. Under this scheme, the excess water of the river Ganga will be supplied through pipe by constructing an intake well-cum-pump house at Hathidah (Mokama).
4. The stated goals of 'Ghar Tak Pakki Gali-Naaliyaan' are being achieved gradually. In 2021-22, 8.26 lakh households were benefitted, increasing from 3.61 lakh households in 2018-19, implying an increase of 129.0 percent over three years. Similarly, 1326.8 kms. Of streets and 1311.5 kms. of drains were constructed till 2021-22, against 573.0 kms. of streets and 456.9 kms. of drains constructed till 2018-19.

5. The number of Self-Help Groups (SHGs) formed under National Urban Livelihood Mission (NULM) in Bihar has increased from 2876 in 2020-21 to 4826 in 2021-22. It is also observed that there is significant achievement as regards the SHG Credit Linkage. The number of credit-linked SHGs has increased from only 208 in 2018-19 to 4176 in 2021-22.
6. Under the Swachh Bharat Mission (SBM), the construction of toilets up to 2020-21 was 4.01 lakh and there were 0.10 lakh toilets under construction. Till 2021-22, the total number of toilets constructed increased to 4.12 lakh, which further increased to 4.14 lakh up to September, 2022. For Individual toilets, the State government provides a subsidy of Rs. 8000 to each family, in addition to the Central assistance of Rs. 4000.

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CHAPTER - XI : BANKING AND ALLIED SECTORS

1. There were 7713 bank branches in Bihar on March 31, 2022, which is one percent higher than 7676 branches on March 31, 2021. The Commercial Banks, with 5083 branches, have the most extensive banking network in the state, followed by 2110 Regional Rural Bank branches. The number of ATMs in the state has increased by two percent from 6608 on March 31, 2021, to 6744 on March 31, 2022. The number of ATM cards issued by the different banks in the state increased by 12.2 percent during the same period.
2. The use of digital banking infrastructure in the state has also increased over time. The number of internet banking users in the state increased by 40.5 percent between March 2021 and March 2022. At the same time, the number of mobile banking users has also increased by 112.4 percent, whereas the number of POS machines increased by 48.3 percent during the same period.
3. The deposit collected by the Scheduled Commercial Banks in Bihar increased by 11.2 percent from Rs. 397.5 thousand crore in 2020-21 to Rs. 442.4 thousand crore in 2021-22. On the other hand, the credit provided by the SCBs in Bihar increased by 19.3 percent from Rs. 164.0 thousand crore in 2020-21 to Rs. 195.6 thousand crore in 2021-22. Consequently, there was an increase in CD ratio from 41.2 percent in 2020-21 to 44.2 percent in 2021-22. Despite this improvement, the CD ratio in Bihar remains much lower than the national average (72.1 percent).
4. As of September 2022, the overall CD ratio of the Private Sector Banks in Bihar (87.2 percent) is much higher compared to the Public Sector Banks (41.9 percent). The largest bank in the state (SBI) has a CD

ratio of 36.3 percent in Bihar, which is much lower than the national average

5. The Annual Credit Plan (ACP) target by the banks in Bihar has increased from Rs. 1.54 lakh crore in 2020-21 to Rs. 1.62 lakh crore in 2021-22. The achievement percentage of the target has also improved from 82.8 percent in 2020-21 to 99.6 percent in 2021-22. The achievement percentage of the targets for the Priority and Non-priority sectors was 96.3 percent and 107.5 percent, respectively, in 2021-22.
6. The NPA of allbanks in Bihar has massively come down from 11.8 percent of total advances in March 2021 to 11.3 percent in March 2022. The NPA of Commercial Banks has come down from 10.2 percent in March 2021 to 8.8 percent in March 2022. The NPA of Cooperative Banks in Bihar has also come down from 3.9 percent to 2.8 percent. On the other hand, the NPAs of both RRBs and SFBs increased during the same period.
7. The financial support provided by NABARD in Bihar increased from Rs. 4685 crore in 2017-18 to Rs. 8075 crore in 2021-22, growing annually at 15.1 percent. Except for the Crop loan, which had increased at a modest rate of 2.0 percent, two other components of total NABARD assistance had grown at a high rate- Investment Credit Refinance (18.0 percent) and RIDE, WIF and FPP (18.8 percent).

CHAPTER-XII: HUMAN DEVELOPMENT

1. During the last 16 years (2005-06 and 2021-22), the expenditure on social services has increased more than 11.0 times in Bihar. The expenditure on health and education, the two most important dimensions of human development, also showed a similar pattern. The expenditure on health increased by about 11 times and that on education by eight times.



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- During this period, the share of social services expenditure in total expenditure of the State government increased from 31.9 percent in 2005-06 to 42.4 percent in 2021-22. Similarly, the Per Capita Expenditure on Social Sector also increased from Rs. 801 in 2005-06 to Rs. 6156 in 2021-22.
- The Life Expectancy at Birth (LEB) for Bihar has increased substantially from 65.8 years in 2006-10 to 69.5 years in 2016-20, registering an increase of 3.7 years over a period of ten years. For India, the LEB registered an increase of 3.9 years, between 2006-10 and 2016-20. Currently, the overall LEB of Bihar is only 0.5 year less than that of India (70.0 years)
 - The extent of institutional delivery has significantly increased from 22.0 percent in 2005-06 to 76.2 percent in 2019-21, which indicates an increase of 54.2 percentage points according to the National Family Health Survey. According to the latest Sample Registration System bulletin, MMR has declined from 165 per lakh live births in 2015-17 to 118 in 2018-20, resulting in a decline of 47 points. For India, this decline was 25 points, from 122 per lakh live births in 2015-17 to 97 in 2018-20
 - Out of 1.15 lakh rural wards, 1.13 lakh wards now have Functional Household Tap Connection, benefitting about 1.66 crore rural families. The total expenditure on this drinking water scheme was Rs. 28,998.74 crore till August, 2022. Further, the construction of individual toilets was done to achieve the status of ODE, Between 2014-15 and 2021-22, around 121.90 lakh Individual Household latrines have been constructed. In the same period, a total of 10,120 Community Sanitary Complexes were also constructed.
 - The annual growth rate of enrolment at primary level in the recent years is 4.1 percent. The total enrolment at primary level was 141.80 lakhs in 2021-22, increasing from 130.75 lakhs in 2019-20. At the upper primary level also, the enrolment increased from 66.98 lakh in 2019-20 to 72.54 lakh in 2021-22, growing at the rate of 4.1 percent. As a whole, the total enrolment, taking both primary and upper primary levels, rose to 214.33 lakh in 2021-22 from 197.73 lakh in 2019-20, with an annual growth rate of 4.1 percent.
 - The PM POSHAN scheme aims to address two of the persistent problems for majority of children in India-hunger and education. In 2017-18, the coverage of PM-POSHAN for primary schools was 63.1 percent. Five years later, it has increased marginally to 64.4 percent (2021-22). The coverage of PM-POSHAN at upper primary level was 57.7 percent in 2017-18, and it increased to 68.4 percent in 2021-22, registering an increase of 10.7 percentage points. The scheme played an important role in reducing dropouts and lessening malnutrition among children.
 - The total outlay for women development has increased by 71.2 percent from 2016-17 to 2020-21. During this period, the expenditure under Category I programmes has not increased much, but under Category II, it has become more than doubled. The share of the outlay for women in the total state budget has been about 12.8 percent, with some year-to-year variation. Correspondingly, outlays for women as percentage of GSDP have been around 3.6 percent.
 - The Didi Ki Rasoi is a community-run canteen model which was started by JEEVIKA to run canteens at District and sub-divisional hospitals. Now, they are also functioning in academic institutions. JEEVIKA has also signed MoU with the SC & ST Welfare Department, Government of Bihar to run Didi Ki Rasoi. Presently, Didi Ki Rasois are running in fourteen school canteens under the SC & ST Welfare Department. Altogether, 75 Didi Ki Rasois are operational, providing employment to over 700 SHG members



CHAPTER-XIII: CHILD DEVELOPMENT

1. With a child population of 4.98 crore, 48 percent of the total population in Bihar lies in the age group of 0-18 years. Out of these 4.98 crore children, 4.47 crore (89.9 percent) reside in rural areas and 0.50 crore (10.1 percent) live in urban areas. As per gender particulars, 2.35 crore are girls and 2.62 crore are boys.
2. The adolescent population of Bihar aged between 10 and 19 years increased 1.3 times, from 1.83 crore in 2001 to 2.34 crore in 2011. The share of adolescents in the total population also increased marginally from 22.0 percent in 2001 to 22.5 percent in 2011. Between 2001 and 2011, both urban and rural adolescent population increased 1.3 times. The adolescent sex ratio is also showing an increase of 29 points, from 826 females per 1000 males in 2001 to 854 in 2011. Equally, there is an increase in rural and urban sex ratios by 27 points and 44 points, respectively
3. The State government started preparing Child Budget from 2013-14. The actual expenditure on children has increased by 85.7 percent from Rs. 16,638.5 crore in 2016-17 to Rs. 30,903.05 crore in 2020-21. Parallely, the per capita expenditure on children also increased by 82.8 percent from Rs. 3275 in 2016-17 to Rs. 5986 in 2020-21. The most encouraging fact is that the share of child-specific expenditure in the total budget has increased to 18.7 percent in 2020-21 from 13.2 percent in 2016-17. Equally, the share of public expenditure on children in total GSDP rose to 5.3 percent in 2020-21 from 4.0 percent in 2016-17.
4. Presently, ICDS is running through 544 project offices in 38 districts of Bihar. Till date, there are 1,07,894

- Anganwadi Centres (AWCs) and additional AWCs, and 7115 Mini AWCs in the state. The budget provision for ICDS has steadily increased from Rs. 988.7 crore in 2017-18 to Rs. 1758.4 crore in 2021-22, implying an annual growth rate of 14.9 percent. The budget provision for ICDS in 2021-22 was Rs. 1758.4 crore, which was 14.6 percent higher than Rs. 1533.8 crore in 2020-21.
5. Nutrition lies at the core of health and development. The budget for nutrition under ICDS increased at an annual rate of 9.7 percent, from Rs. 1352.33 crore in 2017-18 to Rs. 1896.45 crore in 2021-22. The fund released against the budget was 101.5 percent in 2021-22 which is commendable. Further, the expenditure on nutrition against the released budget on an average has been 92.2 percent in these five years. In 2021-22, the expenditure on nutrition was 96.1 percent of the released fund which is again commendable.
 6. Adequate drinking water and sanitation interventions improve the overall hygiene and daily habits of the children. Therefore, ensuring adequate safe water in schools and wellmaintained sanitation is a critical part of school infrastructure. Such facilities should cater to all, including small children, girls of menstruation age, and children with disabilities. The coverage of functional drinking water facility and toilets in all types of schools are more than 95 percent in 2020-21 and 2021-22.
 7. Under Samagra Shiksha Abhiyan, a total of 1.12 lakh out-of-school children (OOSC) in the age group of 6-13 years were mainstreamed in 2020-21. For 2021-22, the figure was 2.94 lakh OOSCs. Of these 2.94 lakh children, 1.85 lakh are in the age group of 6-10 years and 1.09 lakh are in the age group of 11-13 years. In the 6-10 years age-group, 1.01 lakh boys and 0.84 lakh girls have been mainstreamed. For the age group 11-13 years, the corresponding figures are 0.59 lakh boys and 0.49 lakh girls. Out of this 2.94



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lakh, 23.0 percent are SC, 2.1 percent are ST and 15.3 percent are of Minority Communities.

CHAPTER-XIV : ENVIRONMENT, CLIMATE CHANGE AND DISASTER MANAGEMENT

1. The Department of Environment, Forest and Climate Change has spent a total of Rs. 394.28 crore in 2021-22 to achieve ecological balance, and protection of wildlife and biodiversity in the state. The forestry and logging sectors contributed to 1.6 percent of the Gross State Value Addition (GSVA) in Bihar over the last five years.
2. In total, Bihar received 1414 mms. of rainfall in 2021, about 31 percent higher than the long term average. The state experienced an average minimum temperature of 30 degree celsius and an average high temperature of 42.5 degree celsius in 2021.
3. From July 1, 2022, all production, importation, stocking, distribution, sale, and use of the single-use plastics has been prohibited in the state.
4. The launch of Jal-Jeevan-Hariyali programme in the state in 2019-20 has given a boost to enhance the afforestation drives and large-scale plantation

activities by the State government towards conservation of forest resources in the state. In 2021-22, a total of 388.97 lakh plants were planted under the 'Mission 5.0 Crore Plantation campaign' of the Jal-Jeevan-Hariyali Abhiyan.

5. Bihar is vulnerable to a number of natural calamities like earthquakes, floods, droughts, thunderstorms and heatwaves. In 2021-22, flood-induced damage affected a total of 32 districts, affecting 6.54 lakh hectare of the cropped area. An amount of Rs 489.59 crore was distributed among the affected farmers through the Agriculture Department for crop damage due to floods. As part of the relief measures, about 3.30 lakh people were evacuated from the flood-affected areas to safer places with the help of NDRF and SDRF. Towards managing various disasters and providing relief aid, a sum of Rs. 3232.21 crore was allocated in 2021-22.
6. Under the Western Kosi Canal Scheme, construction of a new irrigation system, and restoration of existing canals and structures is under progress in the Madhubani and Darbhanga districts, with an estimated cost of Rs. 803 crore. As a result of this scheme, a total irrigation potential of 2,65,265 hectares will be created.



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