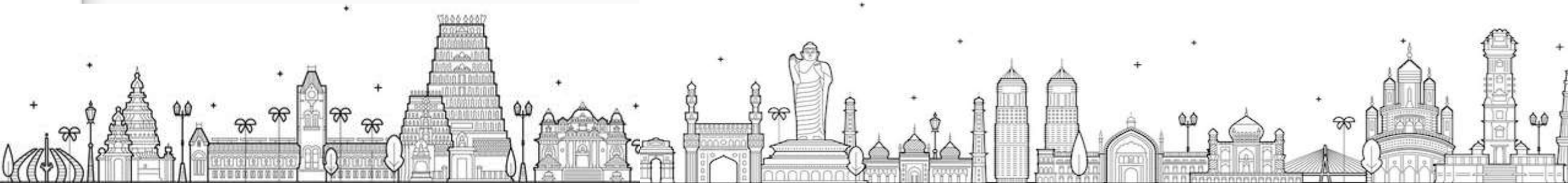# Holistic Door-to-Door Household Needs Assessment Survey

Topline Findings

Conceptualized by: National Skill Development Corporation (NSDC)
Implementing Agency: Research Development Institute (RDI)
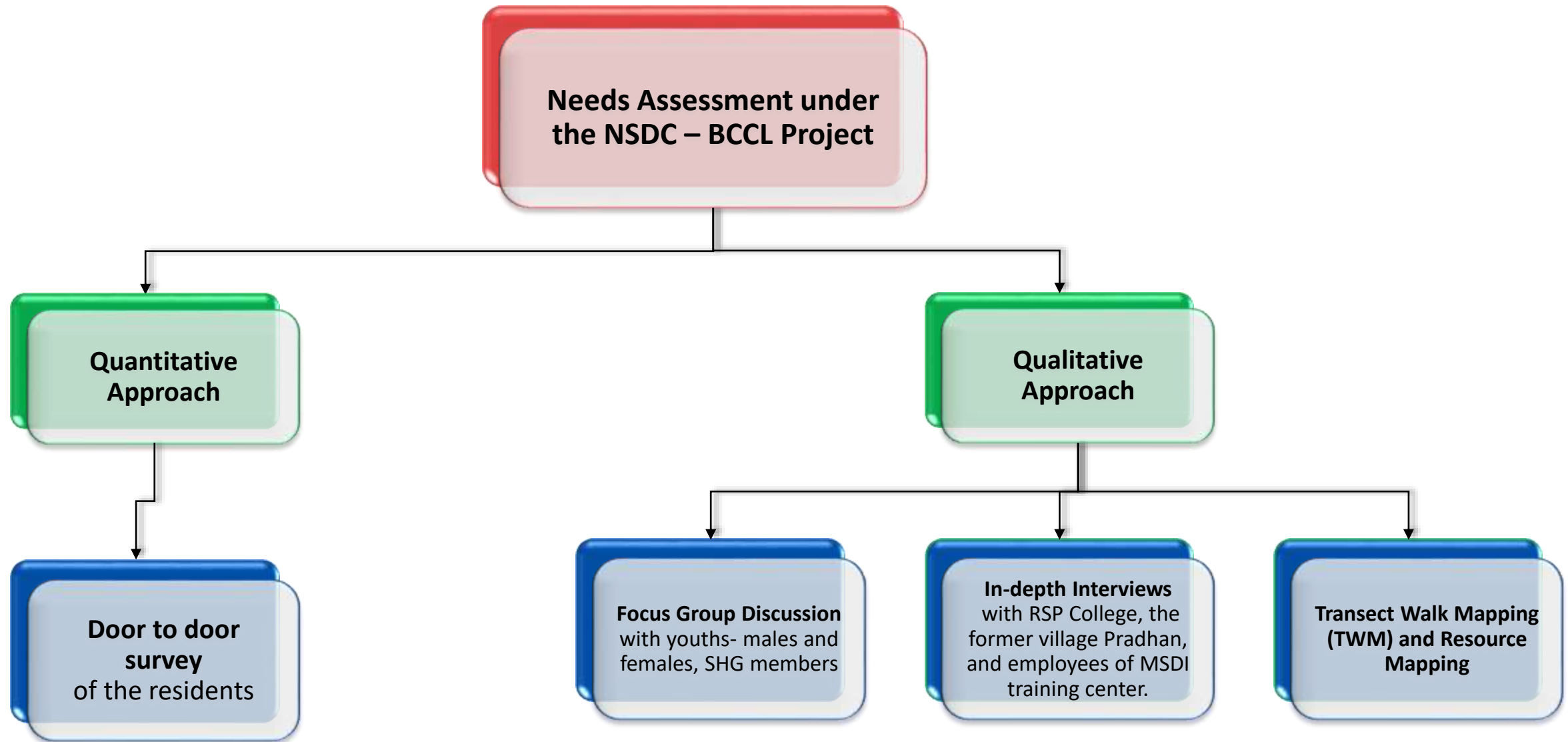**Submitted on:** September 24, 2024

Table of Content

Background of BCCL –NSDC Partnership

- MoU signed on 3rd January, 2024 with a 3-year project duration.

- In Phase I, Multi Skill Development Institutes (MSDIs) to be set up in 5 subsidiaries – BCCL, NCL, MCL, SECL and CCL. Other subsidiaries to be considered in phase II.

- MSDIs are envisaged as state-of-the-art training centers for imparting multiple skills to youth in the operational areas of coalfields.

- End to end project implementation includes - for imparting training through implementation agencies, Assessments, Certifications, Placement/ Self Employment etc.

- As a part of the above initiative, NSDC signed 2 MoUs with BCCL dated 15.03.2024 & 28.03.2024. The projects have the component of setting up of MSDIs and skill training. There is also a component of comprehensive door to door needs assessment to design future interventions from BCCL & NSDC.

- As part of the project, NSDC through its implemented agency undertook a detailed assessment of Belgaria and its catchment area (1.5 Sq Kms).

- The objective of the needs assessment was to evaluate the socio-economic profiles, map youth aspirations, identify livelihoods and occupations, and gauge awareness of government schemes.

Survey Design

```
                    Needs Assessment under
                    the NSDC – BCCL Project
                              |
        +---------------------+---------------------+
        |                                           |
   Quantitative                              Qualitative
    Approach                                  Approach
        |                                           |
        |                          +----------------+----------------+
        |                          |                |                |
  Door to door          Focus Group Discussion  In-depth Interviews  Transect Walk Mapping
    survey              with youths- males and  with RSP College, the  (TWM) and Resource
  of the residents      females, SHG members    former village Pradhan,  Mapping
                                                and employees of MSDI
                                                training center.
```

Household Coverage in Belgariya

(I) Total Households - 2800

(II) Interviewed Households – 1606
(NOCs Produced: 426 HHs)

(III) Inaccessible Households - 1194

N= 2800 HHs

Demographic Evaluation: Understanding Population Dynamics

Total number of inhabitants
7004

51.3%   48.7%

1606 HHs

Age Category	Female	Male
18-30	14.9%	15.2%
31-40	8.4%	8.6%
41-50	5.0%	5.7%
51-60	3.3%	3.4%
60+	1.8%	1.8%
Below 18	15.4%	16.5%
Grand Total	48.7%	51.3%

Avg. Family size 4.3

Social Category	Percentage
General	5.5%
Other Backward Caste (OBC)	53.4%
Scheduled Caste (SC)	34.2%
Scheduled Tribe (ST)	6.9%

Distribution of HHs by their size

HHs Size	No. of HHs	Percent
1	78	4.9
2	147	9.2
3	258	16.1
4	431	26.8
5	353	22.0
6	177	11.0
7	83	5.2
8	37	2.3
9	17	1.1
10	13	0.8
11	5	0.3
12	3	0.2
13	1	0.1
14	2	0.1
15	1	0.1
Total	1606	100.0

➤ A significant proportion of households consist of 4 to 5 members, with an overall average family size of 4.3.
➤ The majority of the population falls within the age group of below 18 years & between 18-30 years. Making upto 61% of total population.
➤ Nearly 80% of the households (1278) are headed by a male while 20% of the households have a female as their head (328).
➤ A total of 70 (1%) individuals are classified as Divyangjans, with the majority being under the age of 30.
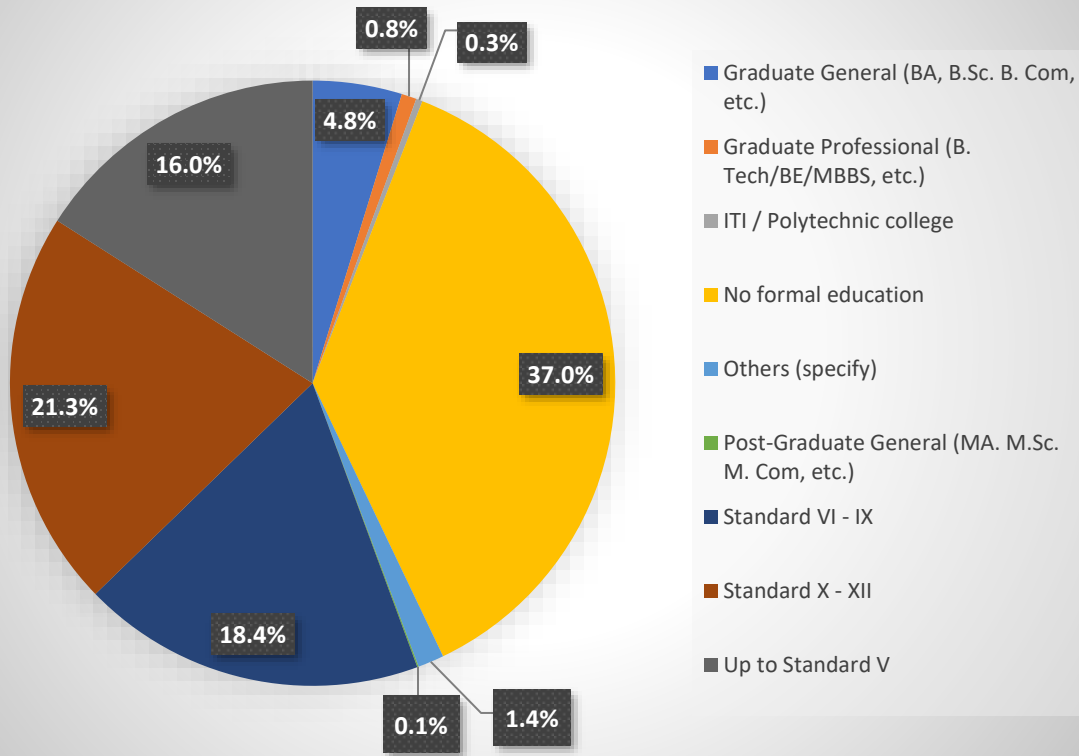
N= 1606 HHs

Assessing Educational Levels: A Key Social Indicator

Education	Grand Total	Below 18 Female	Below 18 Male	18-30 Female	18-30 Male	31-40 Female	31-40 Male	41-50 Female	41-50 Male	51-60 Female	51-60 Male	60+ Female	60+ Male
Graduate General (BA, B.Sc. B. Com, etc.)	334	2		133	108	19	30	4	21	1	16		
Graduate Professional (B. Tech/BE/MBBS, etc.)	56	1	1	8	27	2	8	2	3		1		3
ITI / Polytechnic college	24			2	16		4		2				
No formal education	2591	404	455	239	173	269	177	235	133	197	123	110	76
Others (specify)	98	40	58										
Post-Graduate General (MA. M.Sc. M. Com, etc.)	5			1	2		1		1				
Standard VI - IX	1286	229	225	199	215	107	112	50	90	9	35	2	13
Standard X - XII	1491	105	109	376	423	108	176	26	101	5	42	2	18
Up to Standard V	1119	296	307	85	104	81	91	35	50	21	24	9	16
Grand Total	**7004**	**1077**	**1155**	**1043**	**1068**	**586**	**599**	**352**	**401**	**233**	**241**	**123**	**126**

N= 7004 (HH Roster)

Assessing Educational Levels: A Key Social Indicator

Education

Legend:
- Graduate General (BA, B.Sc. B. Com, etc.)
- Graduate Professional (B. Tech/BE/MBBS, etc.)
- ITI / Polytechnic college
- No formal education
- Others (specify)
- Post-Graduate General (MA. M.Sc. M. Com, etc.)
- Standard VI - IX
- Standard X - XII
- Up to Standard V

Pie chart values: 0.8%, 0.3%, 4.8%, 16.0%, 21.3%, 18.4%, 0.1%, 1.4%, 37.0%

➤ 37% of the respondents in Belgaria lacks formal education.

➤ Men have a higher representation in advanced professional education, including postgraduate studies and enrollment in ITI/Polytechnic colleges, compared to women.

➤ Educational attainment varies widely, with a significant portion (37%) having no formal education. This lack of education likely contributes to the high unemployment rate and prevalence of unskilled labour. About 54.3% have completed some level of schooling up to Standard XII, indicating a basic level of literacy for many. However, higher education remains limited, with only 6.1% holding diplomas or undergraduate degrees, and less than 1% having advanced degrees.
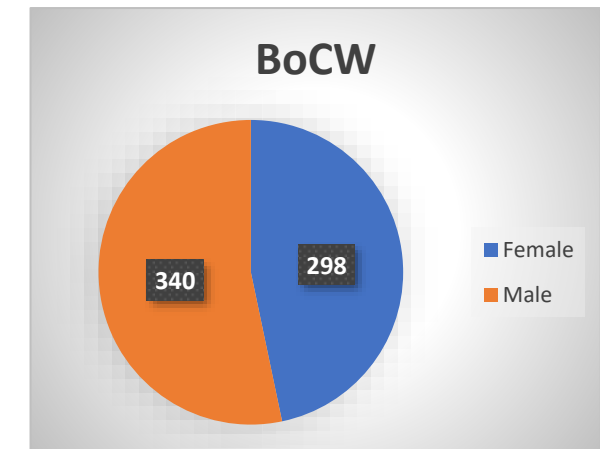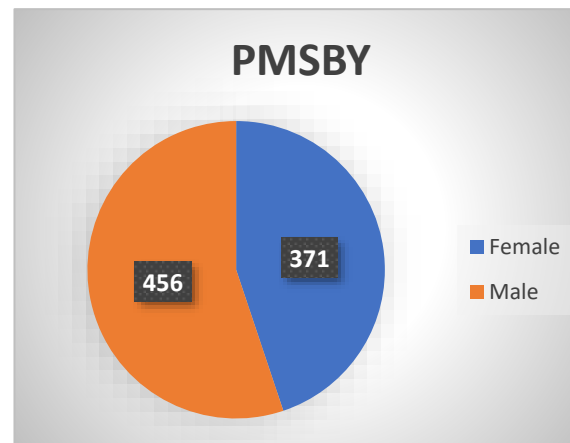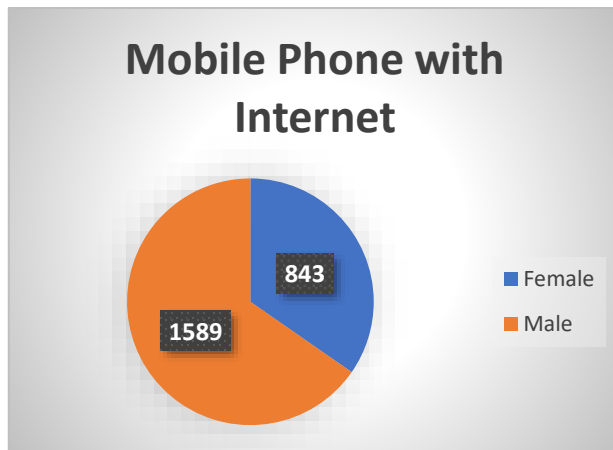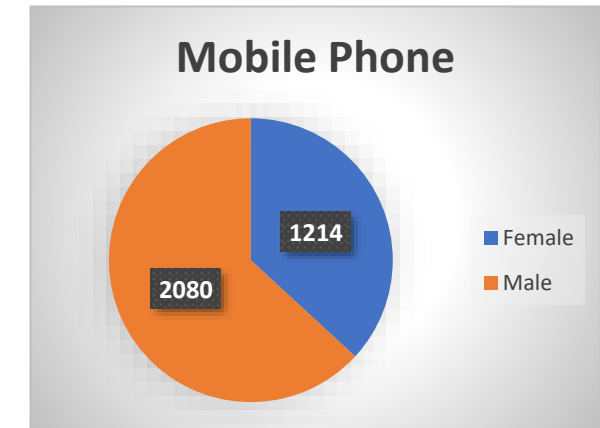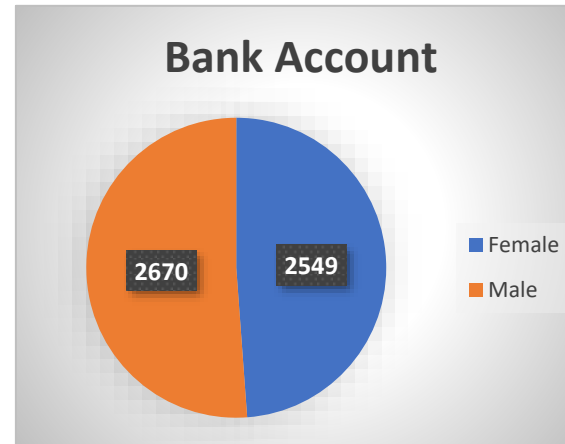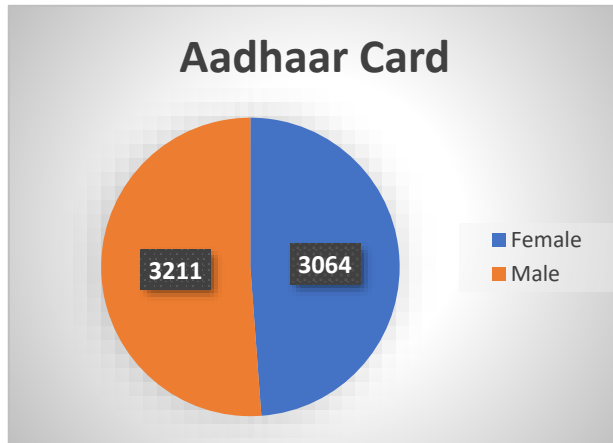
N= 7004 (HH Roster)

Understanding the Marital Status of Women Through the Lens of Education

Age Category	Grand Total	Divorced / Separated	Married	Unmarried	Widow / Widower
Below 18	31.5%	0.0%	0.4%	31.1%	0.0%
18-30	30.6%	0.2%	19.4%	10.8%	0.1%
31-40	17.2%	0.1%	15.8%	0.2%	1.0%
41-50	10.3%	0.1%	8.1%	0.2%	2.0%
51-60	6.8%	0.1%	4.2%	0.1%	2.4%
60+	3.6%	0.1%	1.2%	0.0%	2.3%
Grand Total	100.0%	0.6%	49.0%	42.5%	7.9%

Education Status of Married, Separated & Widowed Women

N:3114
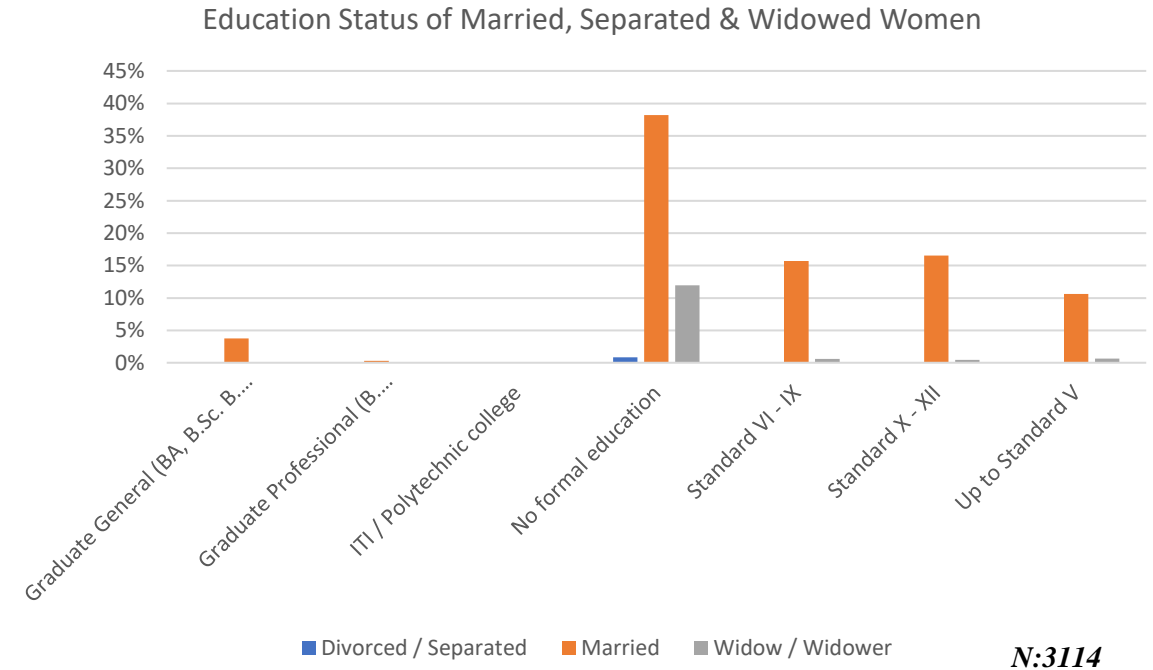
- **Limited Access to Higher Education:** A significant gender disparity exists in higher education, with women largely underrepresented in professional and technical fields. This limits their access to advanced educational opportunities and skilled labor markets.
- **Influence of Marital Status:** The majority of women are either married or unmarried, with minimal representation of divorced or widowed individuals. This social structure may reinforce traditional roles, reducing motivation or opportunities for women to pursue higher degrees, such as post-graduation.
- **Consequences for Economic Mobility:** The lack of women in advanced educational programs constrains their participation in higher-income professions, perpetuating economic inequality and limiting their potential for upward mobility in the workforce.

N= 3414 Women Respondents

Assessing Financial Inclusion: A Key Economic Indicator

Aadhaar Card
- Female: 3064
- Male: 3211

Bank Account
- Female: 2549
- Male: 2670

Mobile Phone
- Female: 1214
- Male: 2080

Mobile Phone with Internet
- Female: 843
- Male: 1589

PMSBY
- Female: 371
- Male: 456

BoCW
- Female: 298
- Male: 340

➤ There's a relatively high rate of financial inclusion, with 74.5% having bank accounts and 89.6% possessing Aadhar cards. Moreover, the digital connectivity of households in Belgaria shows that 48.03% of the households own a mobile phone, of which 73.8% also have internet access. Social security coverage is also low, with only 11.9% enrolled in PM Suraksha Bima and 9.1% holding Labour/BoCW cards.

N= 7004 HH Roster

Assessing Employment Rates: Employed vs. Unemployed

Employment Status

- Of the respondents, 18.9% are employed while 81.1% are unemployed.
- Among those employed, 73.1% are male and 26.9% are female.
- In the unemployed group, 54.7% are male and 45.3% are female.
- **Gender Disparities:** The stark contrast in employment rates suggests systemic barriers preventing women from entering the workforce.
- **Widespread Unemployment:** The high overall unemployment rate indicates broader economic challenges affecting all demographics, warranting immediate attention.
- The data highlights critical gender disparities in employment and underscores the need for policies that promote equal job opportunities and address the root causes of unemployment.
- A significant majority, 81.6%, of the households belonged to the Below Poverty Line (BPL), indicating a substantial proportion of economically disadvantaged individuals followed by 11.1% of the households that belonged to the 'Above Poverty Line' (APL) category. Additionally, 7.3% of households were under the Antyodaya Anna Yojana (AAY).

N= 1606 HHs

Understanding the Demographics of Employment Seekers

Employment Status
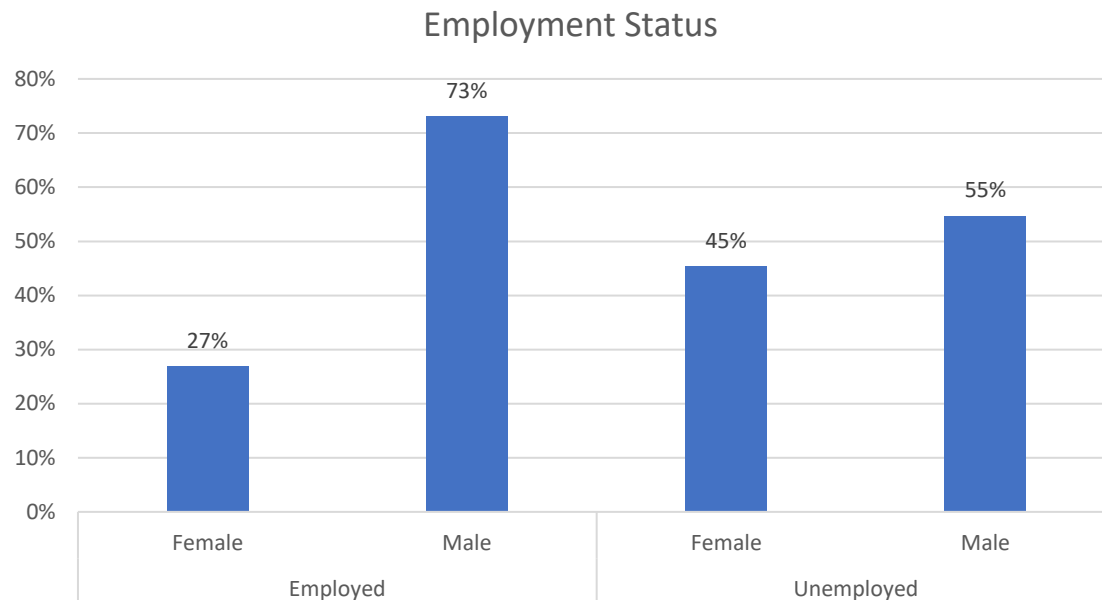
Age Category	Employed and looking for work		Un-employed and looking for work	
	Female	**Male**	**Female**	**Male**
18-30	15	61	216	308
31-40	13	54	144	279
41-50	13	21	34	71
51-60	1		7	12
60+		2	2	7

➤ **Gender Disparity in Unemployment:** 55% of male respondents and 45% of female respondents are unemployed, highlighting a need for gender-specific interventions in employment strategies.

➤ **Focus on Youth Unemployment:** A considerable proportion of those under 40 are unemployed and actively seeking opportunities, making this group a prime target for demand-driven skilling and job placement initiatives.

➤ **Strategic Skilling Initiatives:** Addressing the aspirations of this younger cohort through tailored skills development programs can streamline their integration into the labor market, enhancing workforce participation and driving economic inclusion.

N= 1606 HHs

Income vs. Expenditure: Exploring Spending Patterns

Income V/S Expenditure
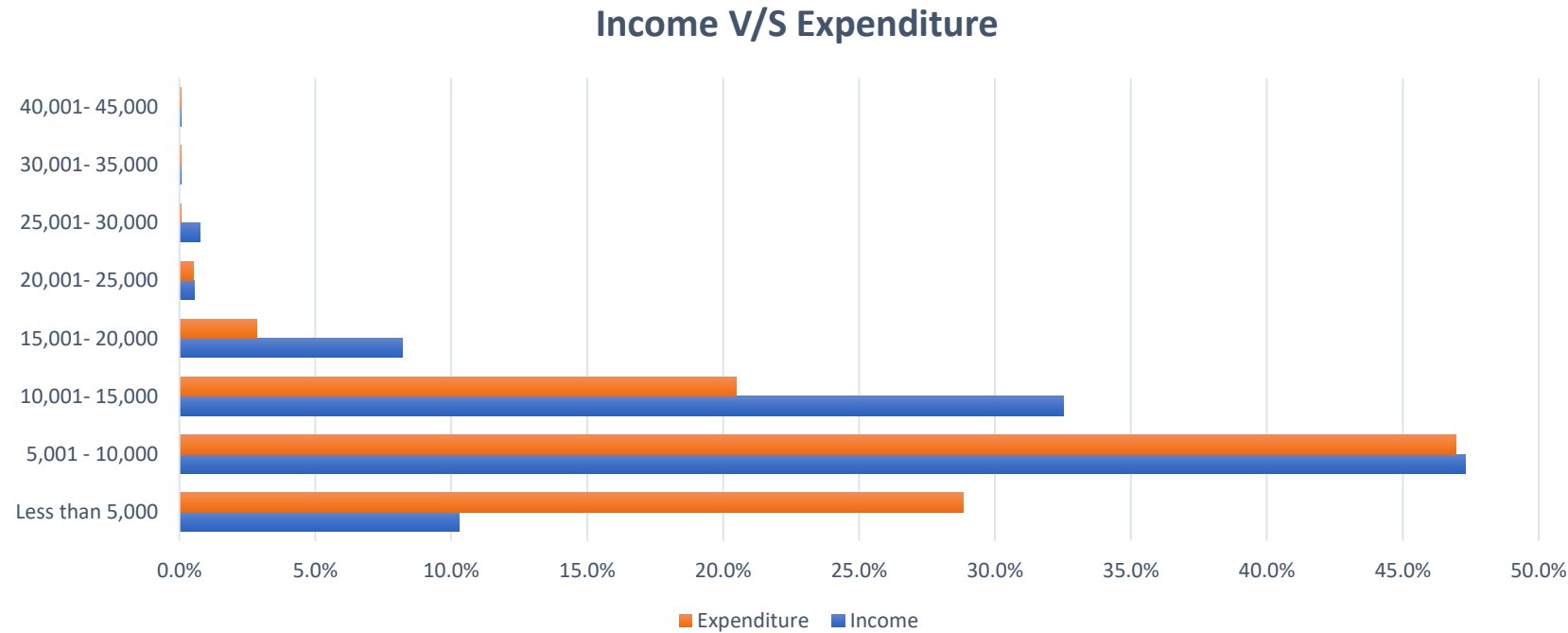
- ➤ **Income Distribution:** Most of the population falls within the income bracket of INR 5,001 to 10,000 (47.3%), followed by 10,001 to 15,000 (32.5%), suggesting a concentration of households in the lower-middle-income range. This indicates potential economic vulnerability, as this segment might have limited capacity to absorb financial shocks or invest in long-term assets.
- ➤ **Spending vs. Earning in Low-Income Brackets:** Households earning less than 5,000 only reported expenditures below that amount. In the Rs. 5,001 to 10,000 income bracket, 64.3% spent within the same range. As income increases, households diversify their expenditures across higher categories. For example, those earning above Rs.25,000 have expenditures spread across multiple ranges.
- ➤ **Higher-income brackets and Savings Potential:** Individuals earning over INR 10,001 are spending roughly half of their income, indicating better financial stability and the potential to save or invest. However, this may also reflect cautious spending habits, showing that even higher earners might be prioritizing savings or managing costs carefully.
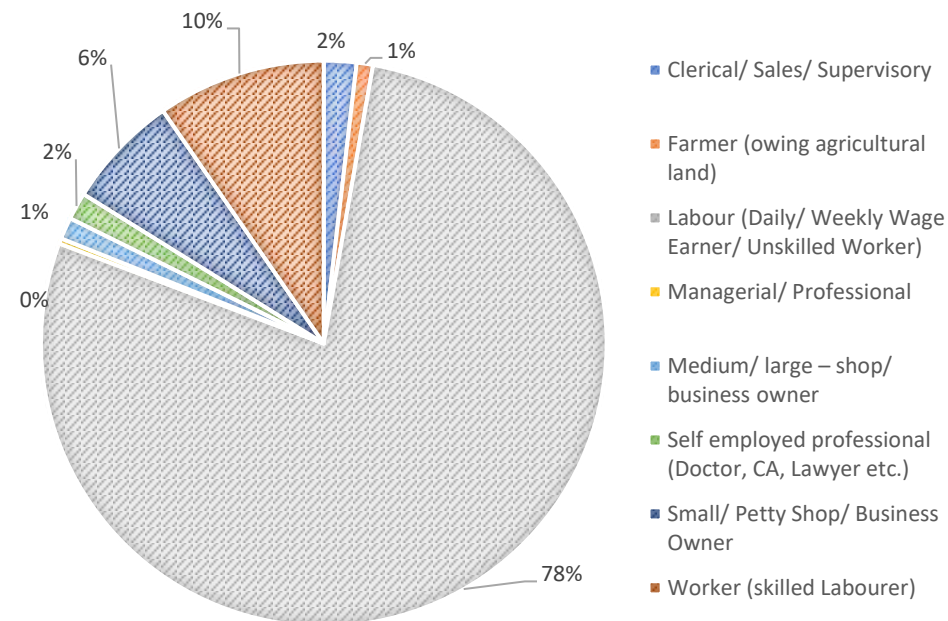
N= 1606 HHs

Married, Separated & Widowed Women in the Workforce: Examining Occupation Trends

EMPLOYMENT STATUS

■ Employed ■ Unemployed
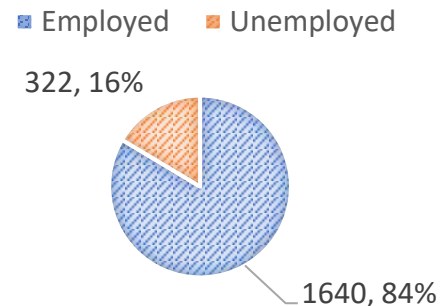
322, 16%

1640, 84%

Employment Status	Numbers	Percentage
Unemployed	1640	83.59%
Employed	322	16.41%

OCCUPATION TYPE

10%   2%   1%
6%
2%
1%
0%
78%

■ Clerical/ Sales/ Supervisory

■ Farmer (owing agricultural land)

■ Labour (Daily/ Weekly Wage Earner/ Unskilled Worker)

■ Managerial/ Professional

■ Medium/ large – shop/ business owner

■ Self employed professional (Doctor, CA, Lawyer etc.)

■ Small/ Petty Shop/ Business Owner

■ Worker (skilled Labourer)

➢ 83.59% of female married, separated, or widowed female respondents are unemployed.

➢ Maximum no. of females are unemployed & out of those who work, majority of them work as labour 78% of the working women population of 243. A large no. of women have no formal education. Those with a graduation degree are all unemployed.

N= 1962 Married, separated, and widowed Women

Pursuing Opportunities: Migration for Skills Development

Willingness to Migrate for skill
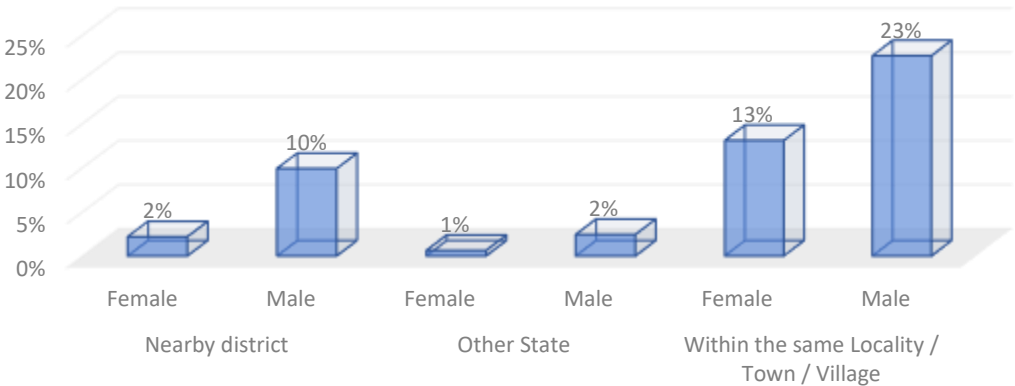
Age Category	Nearby district		Other State		Within same locality/ town/ Village	
	Female	Male	Female	Male	Female	Male
18-30	1.1%	4.7%	0.4%	0.9%	7.6%	10.7%
31-40	0.7%	4.1%	0.1%	0.9%	4.4%	9.8%
41-50	0.4%	1.1%	0.2%	0.6%	1.1%	2.2%
51-60	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
60+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Grand Total	**2.2%**	**9.9%**	**0.6%**	**2.4%**	**13.1%**	**22.7%**

➢ **Gender Disparity in Migration Willingness:** A higher proportion of male respondents express a willingness to migrate for skilling compared to their females.

➢ **Geographic Migration Trends:** Over 9.9% of male respondents are inclined to migrate to nearby districts, while only 2.4% are willing to move within their own states for skilling opportunities.

➢ **Youth Migration Trends:** Respondents under 40 years of age demonstrate a greater willingness to migrate, indicating a proactive approach to skill acquisition among younger individuals.

➢ **Marital Status Impact:** Among female respondents, 47.5% who are not willing to migrate for skilling are married, separated, or widowed suggesting that marital responsibilities may influence their decision to seek opportunities away from home.

➢ **Implications for Skilling Programs:** Understanding these trends is crucial for designing targeted skilling initiatives that address the unique needs and motivations of different demographic groups.

N= 1606 HHs

Willigness to migrate for Work
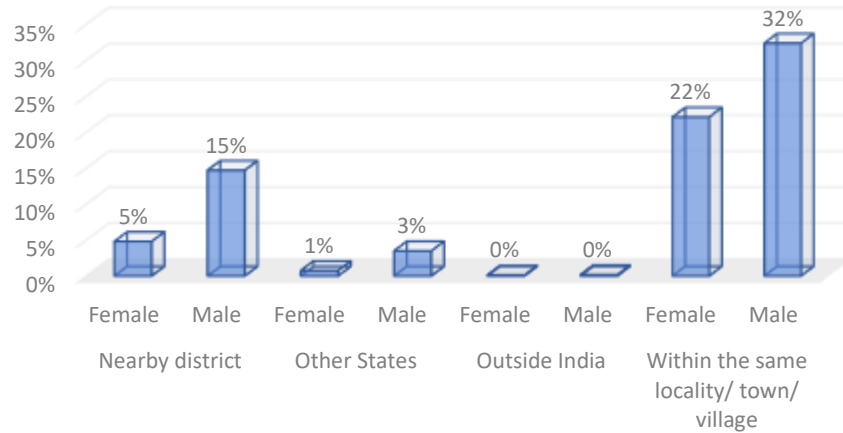
Age Category	Nearby District		Other States		Outside India		Within the Same Locality/ Town/ Village	
	Female	Male	Female	Male	Female	Male	Female	Male
18-30	2.9%	6.7%	0.4%	1.7%	0.1%	0.1%	11.0%	14.4%
31-40	1.5%	6.1%	0.2%	1.2%	0.0%	0.1%	8.0%	13.3%
41-50	0.3%	1.6%	0.1%	0.6%	0.1%	0.0%	2.5%	3.6%
51-60	0.1%	0.3%	0.0%	0.0%	0.0%	0.0%	0.4%	0.4%
60+	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.6%
Grand Total	4.8%	14.7%	0.7%	3.5%	0.1%	0.2%	22.1%	32.4%

➢ **Gender Disparity in Migration Willingness:** A higher number of men express interest in migrating for employment opportunities, while women's willingness remains extremely low.

➢ **Barriers to Women's Migration:** The low interest among women can be attributed to factors such as family responsibilities, limited independence in decision-making, and safety concerns.

➢ **Local Employment Preferences:** Across both genders, there is a strong preference for seeking employment opportunities within the same locality, town, or village, indicating a reluctance to migrate for work.

➢ **Implications for Employment Programs:** Understanding these trends highlights the need for targeted strategies that address the specific barriers faced by women and promote local employment initiatives.

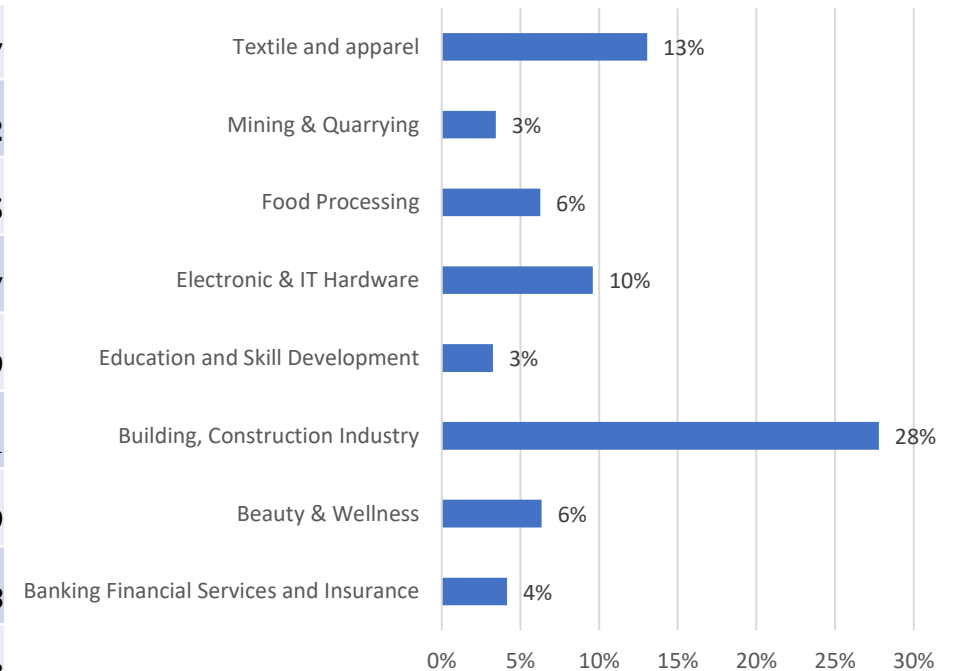*N= 1606 HHs*

Skilling Aspirations: Respondent Interest Analysis

Age Category	Total	No		Yes	
		Female	Male	Female	Male
18-30	721	76	79	238	328
31-40	605	84	70	151	300
41-50	171	26	28	40	77
51-60	0				
60+	0				
No Response	109				
Grand Total	1606	186	177	429	705

➢ **High Interest in Skilling:** Out of 1,606 respondents, 1,134 express interest in benefiting from skilling initiatives, indicating a strong demand for skill development.

➢ **Age Group Engagement:** Interest in skilling initiatives is particularly prominent among the 18-30 and 31-40 age groups, highlighting these demographics as key targets for program implementation.

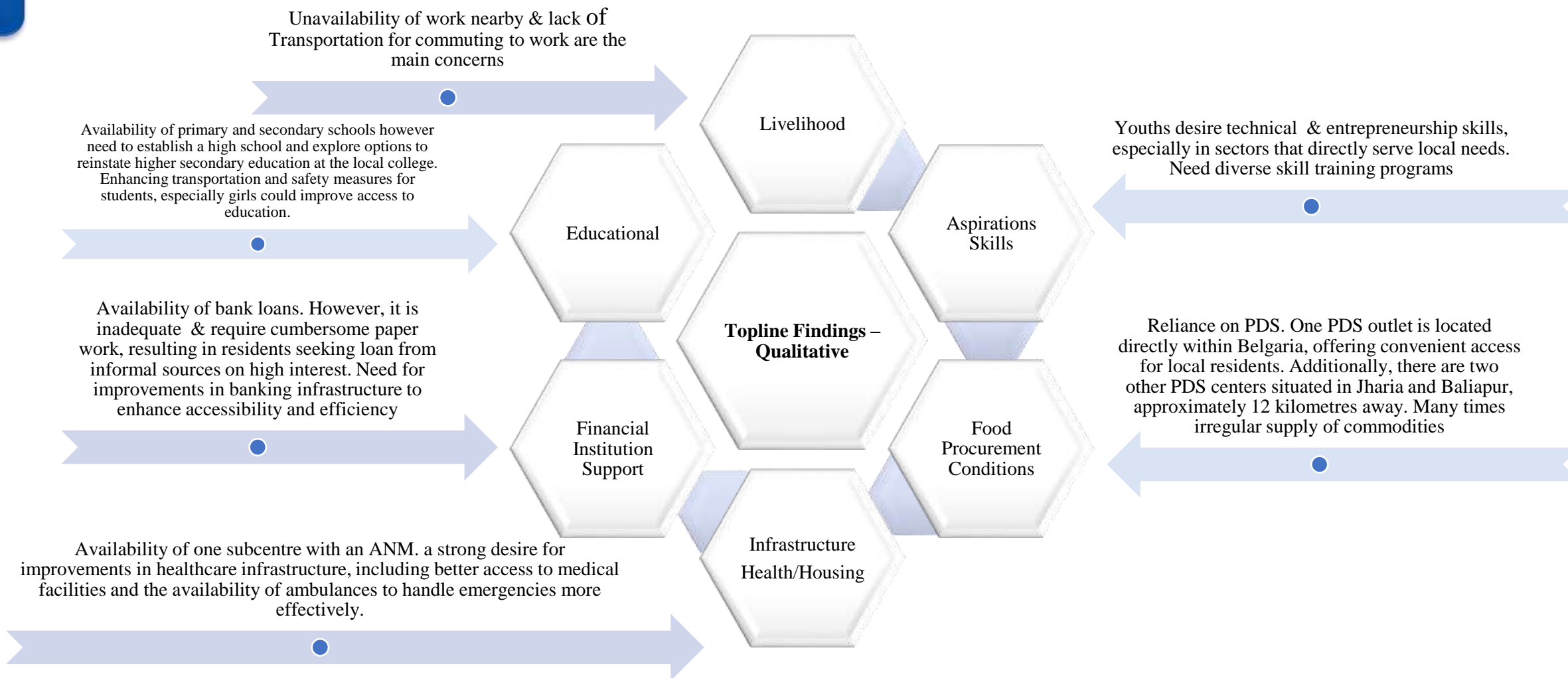*N= 1606 HH*

Skilling Aspirations: Respondent Interest Analysis

Sector	18-30		31-40		41-50		Grand Total
	Female	Male	Female	Male	Female	Male	
Banking Financial Services and Insurance	7	22	4	12	1	1	47
Beauty & Wellness	43	5	16	4	3	1	72
Building, Construction Industry	34	98	29	113	12	29	315
Education and Skill Development	10	14	3	9		1	37
Electronic & IT Hardware	3	63	3	26	4	10	109
Food Processing	17	14	23	12	3	2	71
Mining & Quarrying		11		23		5	39
Textile and apparel	59	21	39	19	4	6	148
Grand Total	173	248	117	218	27	55	838

Top Aspirational Sectors

- Textile and apparel: 13%
- Mining & Quarrying: 3%
- Food Processing: 6%
- Electronic & IT Hardware: 10%
- Education and Skill Development: 3%
- Building, Construction Industry: 28%
- Beauty & Wellness: 6%
- Banking Financial Services and Insurance: 4%

(Axis: 0% 5% 10% 15% 20% 25% 30%)

➢ **Aspirational Sectors:** The top three sectors of interest for skilling are Building & Construction, Textile & Apparel, and Electronic & Hardware, suggesting areas for focused training programs.

➢ **Cross-Gender Interest:** The commonality in interest across genders in these age groups points to a collective aspiration for skills that align with market demands and job opportunities.

N= 1134 (Interested in skilling)

Topline Findings

Unavailability of work nearby & lack of Transportation for commuting to work are the main concerns

Availability of primary and secondary schools however need to establish a high school and explore options to reinstate higher secondary education at the local college. Enhancing transportation and safety measures for students, especially girls could improve access to education.

Availability of bank loans. However, it is inadequate & require cumbersome paper work, resulting in residents seeking loan from informal sources on high interest. Need for improvements in banking infrastructure to enhance accessibility and efficiency

Availability of one subcentre with an ANM. a strong desire for improvements in healthcare infrastructure, including better access to medical facilities and the availability of ambulances to handle emergencies more effectively.

Youths desire technical & entrepreneurship skills, especially in sectors that directly serve local needs. Need diverse skill training programs

Reliance on PDS. One PDS outlet is located directly within Belgaria, offering convenient access for local residents. Additionally, there are two other PDS centers situated in Jharia and Baliapur, approximately 12 kilometres away. Many times irregular supply of commodities

Livelihood

Educational

Aspirations Skills

Topline Findings – Qualitative

Financial Institution Support

Food Procurement Conditions

Infrastructure Health/Housing

The area faces critical infrastructure challenges, including inadequate sanitation, water scarcity, and housing reconstruction needs, compounded by poor road conditions that hinder daily commuting and worsen living conditions.

Way Forward

A. Educational Infrastructure

- Establish more primary schools to improve access to primary education
- Construct a high school in Belgaria to provide higher education opportunities
- Recruit qualified teachers and implement improved teaching methodologies

B. Healthcare Improvement:

- Increase access to healthcare personnel by recruiting more doctors and healthcare workers
- Ensure regular delivery of essential medicines to the community health center

C. Financial Support and Entrepreneurship:

- Encourage the establishment of formal financial services like bank loans and micro-credit
- Utilize the underutilized government-owned market in Phase 2 for economic development

D. Skill Gap Mitigation and Awareness:

- Launch comprehensive awareness campaigns about existing skill development programs
- Establish mentorship programs to guide job seekers and recent graduates
- Develop free or subsidized short-term intensive training programs
- Implement a monitoring and evaluation system to track the progress of skill development programs

E. Training Accessibility:

- Design short-term and intensive training programs
- Subsidize or provide training programs for free
- Offer stipends and family support mechanisms during the training period
- Implement proactive outreach efforts to raise awareness about training opportunity

F. Promoting Employment Opportunities and Job Search Methods:

- Create targeted job creation initiatives in high-potential sectors
- Enhance job placement services and provide job search assistance
- Organize job fairs and develop public-private partnerships for apprenticeship and internship programs
- Utilize the existing empty shops for local entrepreneurship and provide access to micro-financing options
- Improve transportation availability to facilitate job accessibility

D. Areas for improvement (Cont...)

G. Sector-Specific Training and Economic Empowerment:

- Offer vocational training programs in construction, textile and apparel, education, food processing, electrician work, Agarbatti (Incense) making, and beauty and wellness
- Develop a tiered certification system for skills training programs

H. Digital Accessibility:

- Provide access to computers with internet capabilities
- Develop digital literacy training programs as part of vocational training

I. Social Security Coverage:

- Increase enrollment in social protection schemes like PM Suraksha Bima
- Increase access to Labour/BoCW cards for eligible individuals

J. Infrastructure Development:

- Implement a comprehensive housing improvement plan
- Repair and maintain existing roads, and construct new roads
- Improve access to clean drinking water
- Waste Management

K. Foster Community Engagement and Cultural Development:

- Develop multipurpose community centers and organize cultural festivals
- Establish government-facilitated youth centers for skill development and vocational training

Sector	Description
Building and Construction	Establish vocational training programs that provide practical experience and knowledge in areas such as construction techniques, safety protocols, and project management
Textile and Apparel	Create skills initiatives that offer training in sewing, pattern making, and quality control for individuals development interested in careers
Computer & IT hardware	Access to computers and IT hardware should be provided to encourage *digital literacy* and IT skills.
Food processing	Skill training programs that provide hands-on experience in *food preparation, preservation, and packaging,* preparing individuals for employment in the food processing industry.
Beauty & Wellness	Training programs that include skills in *hair styling, skincare and makeup artistry* will enable residents to acquire the knowledge and skills necessary for employment in these fields.
Homemade Products	Residents believe that vocational training in sectors like *Agarbatti (incense stick/candle) and bangle making* should be promoted in order to provide marginalized populations without formal schooling with practical, employable skills.
Electrical Work	Vocational training in *electrical work* should be promoted in order to provide marginalized populations without formal schooling with practical, employable skills.

Gallery

Transect Walk Map | Belgaria

Training of Enumerators With NSDC/BCCL Officials Dated: 10-07-2024

Interview of Respondents on Dated: 13-07-2024

Discussion
with
Girls Youth Group

**Focused Group
Discussions
and
In-Depth Interviews**

Transect Walk Mapping Structures

Thank You!