

Demographic and Socio-Economic Analysis

in Lower Ganga Basin

GRBMP: Ganga River Basin Management Plan

by

Indian Institutes of Technology



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Preface

In exercise of the powers conferred by sub-sections (1) and (3) of Section 3 of the Environment (Protection) Act, 1986 (29 of 1986), the Central Government has constituted National Ganga River Basin Authority (NGRBA) as a planning, financing, monitoring and coordinating authority for strengthening the collective efforts of the Central and State Government for effective abatement of pollution and conservation of the river Ganga. One of the important functions of the NGRBA is to prepare and implement a Ganga River Basin Management Plan (GRBMP).

A Consortium of 7 Indian Institute of Technology (IIT) has been given the responsibility of preparing Ganga River Basin Management Plan (GRBMP) by the Ministry of Environment and Forests (MoEF), GOI, New Delhi. Memorandum of Agreement (MoA) has been signed between 7 IITs (Bombay, Delhi, Guwahati, Kanpur, Kharagpur, Madras and Roorkee) and MoEF for this purpose on July 6, 2010.

This report is one of the many reports prepared by IITs to describe the strategy, information, methodology, analysis and suggestions and recommendations in developing Ganga River Basin Management Plan (GRBMP). The overall Framework for documentation of GRBMP and Indexing of Reports is presented on the inside cover page.

There are two aspects to the development of GRBMP. Dedicated people spent hours discussing concerns, issues and potential solutions to problems. This dedication leads to the preparation of reports that hope to articulate the outcome of the dialogue in a way that is useful. Many people contributed to the preparation of this report directly or indirectly. This report is therefore truly a collective effort that reflects the cooperation of many, particularly those who are members of the IIT Team. A list of persons who have contributed directly and names of those who have taken lead in preparing this report is given on the reverse side.

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Contents

| S No | | Page No. |
|-------------|--|-----------------|
| 1 | Introduction | 7 |
| 2 | Lower Ganga Basin: State of Bihar | 8 |
| 3 | Demographic Characteristics | 9 |
| | 3.1 Trends in Population Growth | 9 |
| | 3.2 Trends in Natural Growth Rate | 11 |
| | 3.3 Distribution of Population | 12 |
| | 3.4 Population Concentration | 13 |
| | 3.5 Population Composition | 14 |
| 4 | Economic Indicators | 17 |
| | 4.1 Gross State Domestic Product | 17 |
| | 4.2 Per Capita Gross Domestic Product | 19 |
| | 4.3 Sectoral Composition of GSDP | 20 |
| | 4.4 Trends in Occupational Structure | 23 |
| | 4.5 Population Below Poverty Line | 26 |
| | 4.6 Trends and Pattern in Banking | 28 |
| 5 | Social and Health Components | 33 |
| | 5.1 Literacy | 33 |
| | 5.2 Education | 35 |
| | 5.3 Drinking Water and Sanitation | 37 |
| | 5.4 Health Indicators | 39 |
| 6 | Conclusions and Policy Implications | 41 |
| | References | 43 |
| | Appendix | 44 |

1. Introduction

The Ganga Basin constitutes 26 percent of the country's land mass and supports about 43 percent of population (448.3 million as per 2001 census). Livelihoods of a large number of people directly or indirectly depend on the resources of the river Ganga. In the backdrop of a very intense and perennial interrelationship between the river Ganga and its population base, it is important to dissect the components of population living in Ganga basin, their pattern of growth, composition, concentration, level of education, economic activities, health constraints etc. in order to prepare a holistic GRBMP.

There are many links between population growth and environmental degradation, in part, because an ever-increasing number of people depend on a fixed natural resource base for their livelihood. Demographic influences are one of many factors that affect water resource management and increase pressure on the water resource base.

For the effective and sustainable management of the basin, an understanding of growth and composition of population, sectoral composition of workforce, change in land use patterns, settlement patterns, health indicators livelihood patterns and their possible impact on the river water resources, inter alia, is imperative. Management of the basin is required to be viewed as a part of the broader environment and in relation to socio-economic demands and potentials, acknowledging the political and cultural context, as water is not only an economic resource but also a socio-cultural and environmental resource. Keeping these aspects in view, this report concentrates on the pattern of demographic and socio-economic status of people in the basin area* and its implications for the river basin management. A comprehensive report based on the demographic and socio-economic status of population in the basin area is divided into four parts as per the location of the river Ganga and the administrative setup. These are namely, pattern of demographic and socio-economic status of people in the Upper Ganga Basin (Uttarakhand), Middle Ganga Basin (Uttar Pradesh), and Lower Ganga Basin comprising separately for the states of Bihar and West Bengal respectively. This part of the report corresponds to the Lower Ganga Basin and discusses the pattern of demographic and socio-economic status of people in the state of Bihar.

The specific objectives of this report are as follows:

1. To conduct the demographic and socio-economic analysis of the Ganga Basin.
2. To study the implications of demographic and socio-economic trends in Bihar for the Ganga Basin.

The data sources, figures and facts documented and analyzed in the report are based on secondary data retrieved from various issues of Economic Survey reports, published by the Finance Department of Bihar, Statistical Handbook of Bihar published by the Directorate Of Economics & Statistics,

* The Ganga river basin area (as the term used in the report) is limited to four states i.e. Uttarakhand, Uttar Pradesh, Bihar, and West Bengal for the study purpose, as most of the activities related to the river Ganga are performed widely in these states.

Department of Planning & Development, Bihar, Patna, Annual Health Survey 2010 and the Census data published by Government of India, 2001 and also including the recent Census 2011 data.

This study deals with the overall socio-economic development of Bihar. The crucial indicators for the study of socio-economic development have been identified and a thorough study of their changing trends over the years has been done followed by graphical presentations of the indicators. The analysis has been done at two levels viz., the state level and the district level. Further, on the basis of their proximity to River Ganga, the districts have been divided, into two categories viz. 'bank districts' and 'non-bank districts'. The analysis focuses on the post-bifurcation period of Bihar i.e. from year 2000 and onwards. However, it may be noted that the analysis is limited to the availability of data for the select variables from 2000 to 2011*. All the district level information is presented in tabular form in the Appendix attached to this report.

2. Lower Ganga Basin: State of Bihar

Bihar occupies a significant place in the history of India for being the birth place of religions like Jainism and Buddhism. It is located between 21°-58'-10" N ~ 27°-31'-15" N latitude and between 82°-19'-50" E ~ 88°-17'-40" E longitude. Bihar is one of the oldest occupied places in the world, with a history spanning 3,000 years. There are numerous monuments spread throughout the state which depict the rich culture and heritage. Bihar is also known as the land of Nirvana. It witnessed the evolution of both the Buddha and the 24 Jain Tirthankaras. In Indian history, Bihar has seen the rise and fall of major empires. It has many tourist destinations, especially pilgrim centers like Patna, Bodhgaya, Rajgir, Vaishali and ruins of the world famous ancient university of Nalanda.

Bihar is situated in the eastern part of India. The city of Patna which is located on the banks of the holy Ganga, is the capital of Bihar. Bihar is the ninth largest state of India in terms of area (94,163 sq. km) and the third largest in terms of population (10.38 crores) in the country (Census of India, 2011). Bihar is bordered by Nepal in the north, West Bengal in the east, Uttar Pradesh in the west and Jharkhand in the south. The Bihar plain is divided into two parts by the river Ganga, which flows through the middle from west to east. The state has some of the most fertile lands of India. Central Bihar, south of the Ganga, is a region with rich agricultural resources. Most of North and Central Bihar is a plain.

Bihar falls in the Lower Gangetic plains. As per Planning Commission classification the state is divided into three geographic regions i.e. North Bihar Plains, South Bihar Plains and part of the Chhotanagpur Plateau. Approximately 76 percent of North Bihar Plains and 53 percent of South Bihar Plains are flood-prone while regions falling under Chhotanagpur Plateau are drought prone (Tankha, 2009).

Bihar has 38 districts and 9 sub-divisions and these are shown in the map presented in Figure 1.. The state is well linked by roads, state highways, national highways, rural and district roads. The state has fairly good railway network connecting to almost all cities in India. There are airports at

* Data for Arwal district was unavailable for some variables as it was created in Sept. 2001

Patna and Gaya besides landing grounds in all major districts of the state. After the division of Bihar in the year 2000, most of the industries were left in mineral-rich Jharkhand. The state retained almost 75 percent of the population, while it was left with only 54 percent of the land (Government of India and Government of Bihar, 2007).

INSTEAD OF THIS MAP, BETTER IF WE PRESENT A PHYSIOGRAPHIC MAP SHOWING THE GANGA AND OTHER FEATURES.



Figure 1: Map of Bihar

Note: Red marks indicate that the district is situated along river Ganga (bank districts).

Source: Developed from the map available at www.mapsofindia.com

From human and economic development perspective, Bihar lags behind other states in India. In terms of human development index, Bihar is at the lowest position amongst all Indian states. The state is ranked as the 7th poorest state with 42.56 percent of population below poverty line (Economic Survey Report, Government of Bihar, 2010-11). The total literacy rate of 64 percent for the state is much below the national rate of 74 percent. Overall male and female literacy rates in 2011 were 73 percent and 53 percent respectively (Census Data 2011). Other demographic indicators like high birth rate and population growth rate are discussed later in the report.

3. Demographic Characteristics

3.1. Trends in Population Growth

Demography is the study of various characteristics of human populations, such as size, growth density, birth rate, sex ratio, etc. Demographic analysis provides insights into the links between these characteristics and the cultural, economic, geographic and other social attributes present in a given area.

According to Census 2001, Bihar has a population density of 880 persons per sq. km, with 14 of its 38 districts having population densities higher than 1000 persons per sq. km. More than 90 percent of the people in 25 out of the 38 districts of Bihar lives in rural areas, making the state the least urbanized among all the major states in India. The population of Bihar has increased from about 82 million in 2001 to 104 million in 2011.

Table 1 shows an increasing trend in population of Bihar for the period 2001 to 2011. The population increased from 83 million in 2001 to 104 million in 2011. The decadal growth rate of populations however has fallen from 28% during 1991-01 to 25% during 2001-11.

Table 1: Population of Bihar (2001-2011)

| Year | Total Population | Decadal growth rate, % |
|------|------------------|------------------------|
| 2001 | 82,998,509 | 28.43 |
| 2011 | 103,804,637 | 25.1 |

Source: Census of India 2001-2011

Figure 4 shows a regional variation in the decadal population growth rate over the period. During the decade of 1991-01 'non-bank districts' recorded comparatively higher growth rate of population than that of the 'bank districts'. However, the gap in growth rates reduced during the following decade.

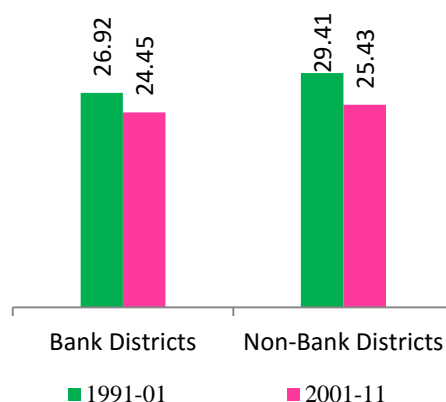


Figure 4: District Trends in Average Decadal Growth Rates in Population (%) of Bihar for 1991-01 to 2001-11

There are twenty two districts which recorded higher population growth rate than the state average of 25% during 2001-11 (Figure 5). Among these, there are number of districts which fall in the category of 'bank districts' viz., Vaishali, Begusarai, Bhagalpur, Khagaria, Katihar and Samastipur.

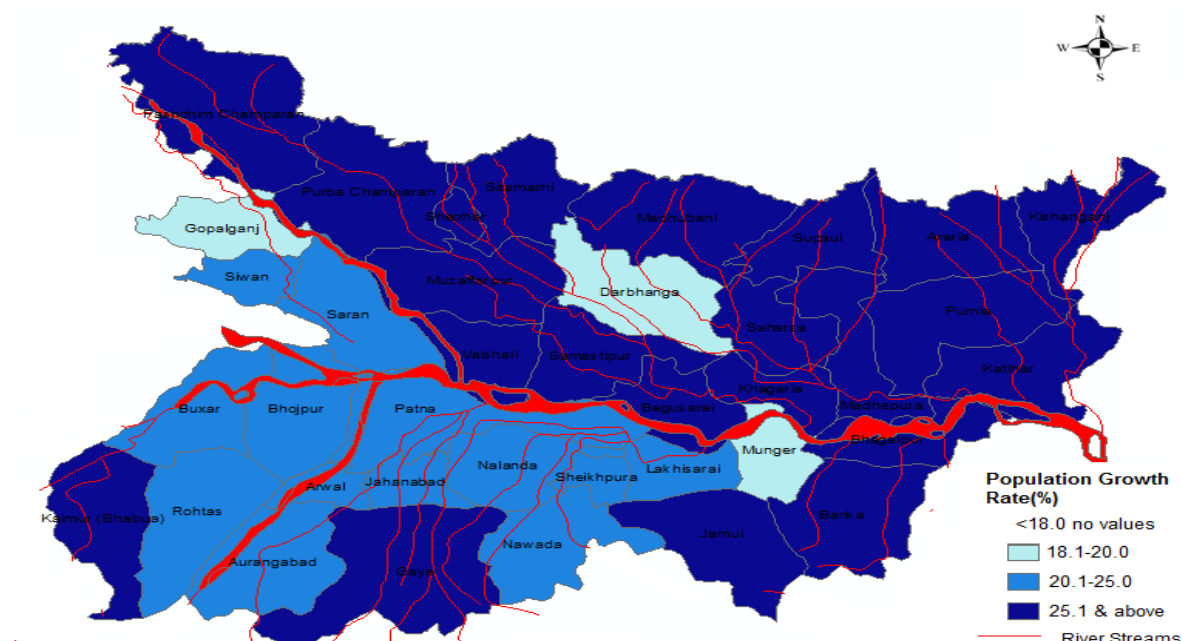


Figure 5: Decadal Population Growth Rate (%) across Districts of Bihar, 2001-11

3.2. Trends in Natural Growth Rate

Birth rate indicates the number of live births per 1,000 population in a reference period. Subtracting the death rate from the birth rate provides the rate of natural increase, which is equal to the rate of population change in the absence of migration. As shown in Figure 6, it is interesting to note that while the birth rate was showing declining trend, the death rate in the state fluctuated from 2000 till 2006 and then declined subsequently. This is reflected in the declining trend with the same pace for the natural growth rate ranging between 23 and 19 per 1000 population during 2000-2010. Since 2000-2002, the natural growth rate of population in the state was almost stable at 23 per 1000 population. It indicates that the consequent decline in natural growth rate since 2003 must have manifested into a sharp decline in the decadal growth rate during 2001-11.

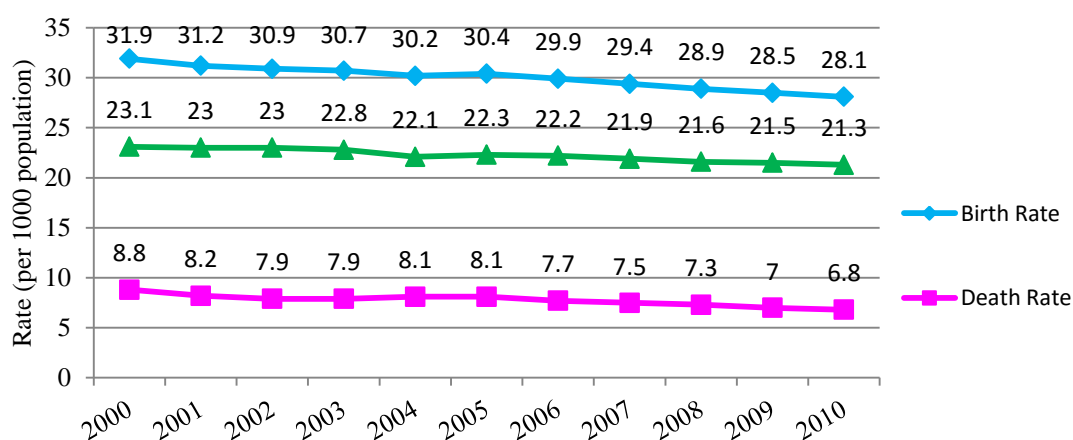


Figure 6: Birth, Death, and Natural Growth Rate (per 1000 population), Bihar, 2000-2010

(Source: The data was obtained from Bihar Statistical Handbook 2012 for the state of Bihar)

Figure 7 presents the birth, death, and the natural growth rates across the bank districts and non-bank districts of Bihar. Information on district wise birth and death rates were made available in Annual Health Survey, 2010. During 2010-11, there was hardly any remarkable difference in indicators across the districts. However, the non-bank districts accounted for the highest birth and the death rates and accordingly the natural growth rates.

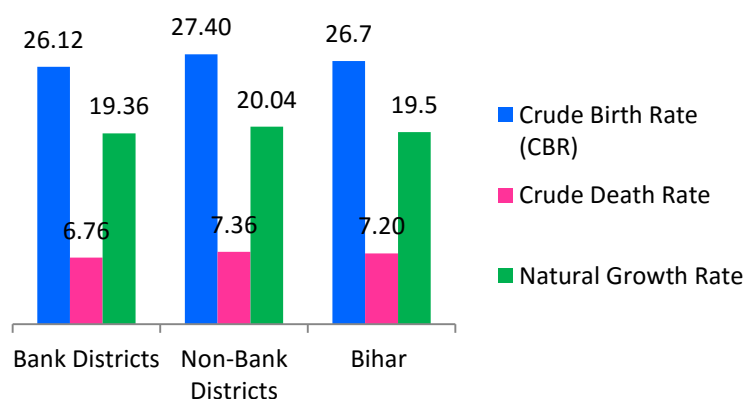


Figure 7: Birth, Death, and Natural Growth Rate (per 1000 population) across Districts of Bihar, 2010-11

3.3. Distribution of Population

Distribution of population refers to the allocation of state's total population by area of residence i.e. rural and urban, and the proportional distribution across regions and districts of Bihar. As shown in Figure 8, as per the Census 2011 an overwhelmingly large 89 percent population of the state lives in rural areas. In 2001 rural population was almost 90 percent. Urban population has recorded marginal increase of 1% which cannot be attributed to forces of urbanization or development of any significance.

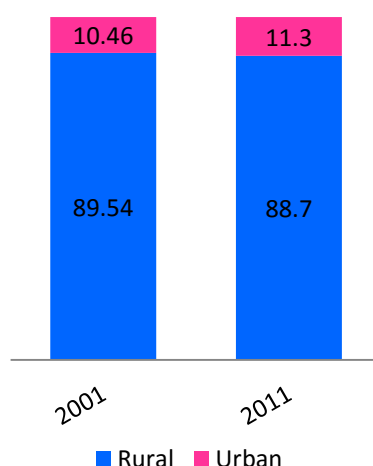


Figure 8: Distribution of Population by Place of Residence, Bihar, 2001-2011

3.4. Population Concentration

Population concentration characterizes the pattern of population distribution in an area. This is represented by the density of population in particular region, and is calculated in terms of persons per unit area. Density of population suggests clustering, scattering, randomness or uniformity in the distribution of population, which further helps to assess the population pressure on particular area or resources.

As per Census 2011 Bihar with 1102 persons/sq km is the most densely populated state in the country. The second most densely populated state which is West Bengal is also in the Lower Ganga basin where the population density is 1029 persons/sq km. In comparison, the national average population density is only 382 persons/sq km. The significantly higher population densities signify severe pressure on the land and water resources in the Lower Ganga basin.

Figure 9 shows that in general the population density in 'bank' districts of Bihar is significantly higher than that in the 'non-bank' districts. There are 10 districts along river Ganga (namely Patna, Vaishali, Saran, Begusarai, Buxar, Bhagalpur, Khagaria, Katihar, Bhojpur and Samastipur) where population density is more than 1001 persons/sq. km. (Figure10). This signifies that, among others, more people are attracted to the 'bank districts' in search of livelihood. However, this may not be necessarily so in the case of Bihar as there are also several districts in the 'non-bank' category where population density in excess of 1001 persons per sq. km. has been recorded.

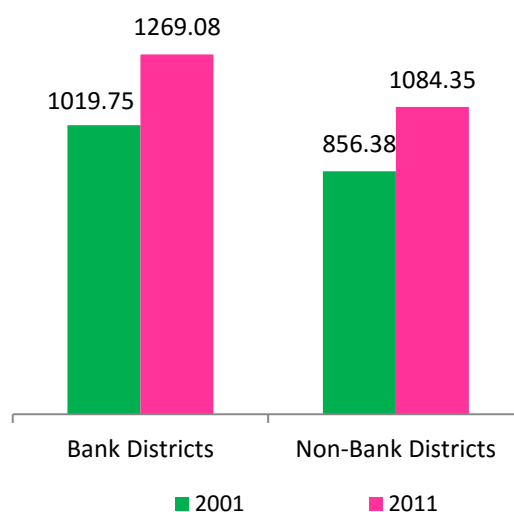


Figure 9: Average Population Density (persons/sq. km.) across Districts of Bihar, 2001-2011

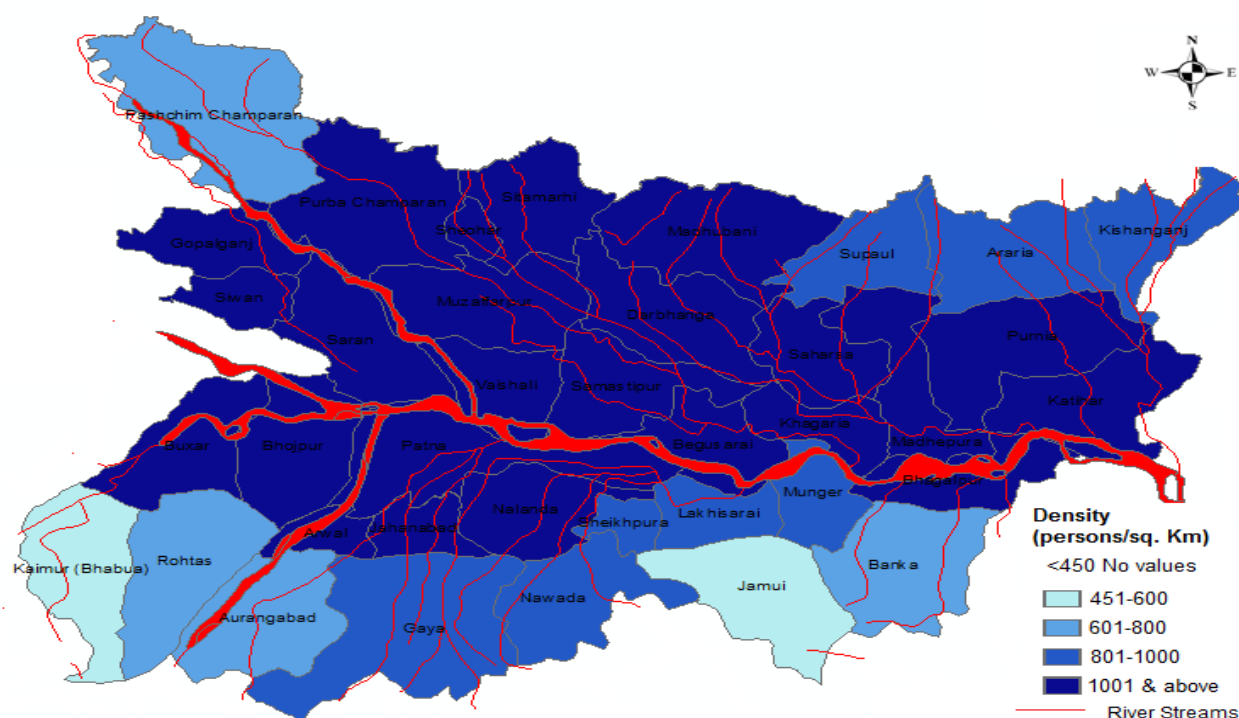


Figure 10: Population Density (Persons/sq. km.) across Districts of Bihar, 2011

3.5. Population Composition

Population composition refers to the demographic and the social composition of the population, which includes population in different age-groups, sex-groups, social groups, and the religious groups.

Figure 11 shows the percentage of population in various age groups with respect to males and females which are estimated based on data from the Sample Registration System for 2010. The Figure indicates that the age group of 15-59, which is considered to be the working age group had 55 percent females and 54 percent males. The age group of 60 and above had 6 percent males as well as 6 percent females.

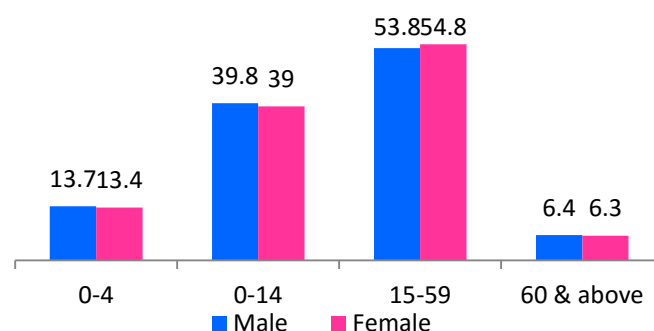


Figure 11: Population distribution by age and gender, Bihar, 2010

Figure 12 shows the sex ratio (number of females per 1000 males) in Bihar for the years 2001 and 2011. The sex ratio at 919 in 2001 was significantly higher than that in 2011. This indicates that

proportion of females has fallen substantially in 2011. In comparison to the national average sex ratio at 940 in the Census 2011, the state average is recorded at 916.

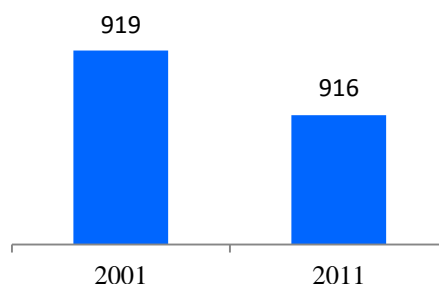


Figure 12: Trends in Sex Ratio (Female/1000 Male), Bihar, 2001-2011

Figure 13 shows regional difference in sex ratio for bank and non-bank districts. It is noted that sex ratio in non-bank districts is higher as compared to the bank districts. In absence of migration data this is difficult to explain, but could possibly be due to more livelihood opportunities in the bank districts.

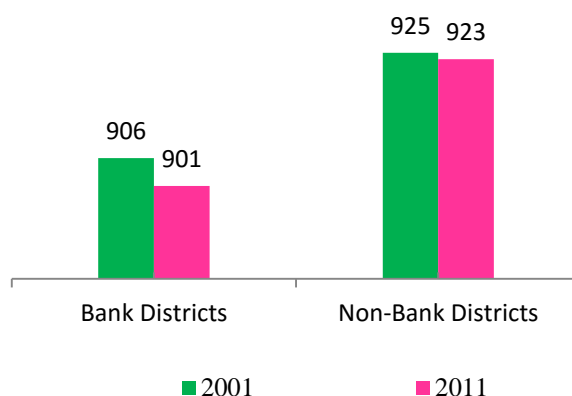


Figure 13: Average Sex Ratio (Female/1000 Male) across Districts of Bihar, 2001-2011

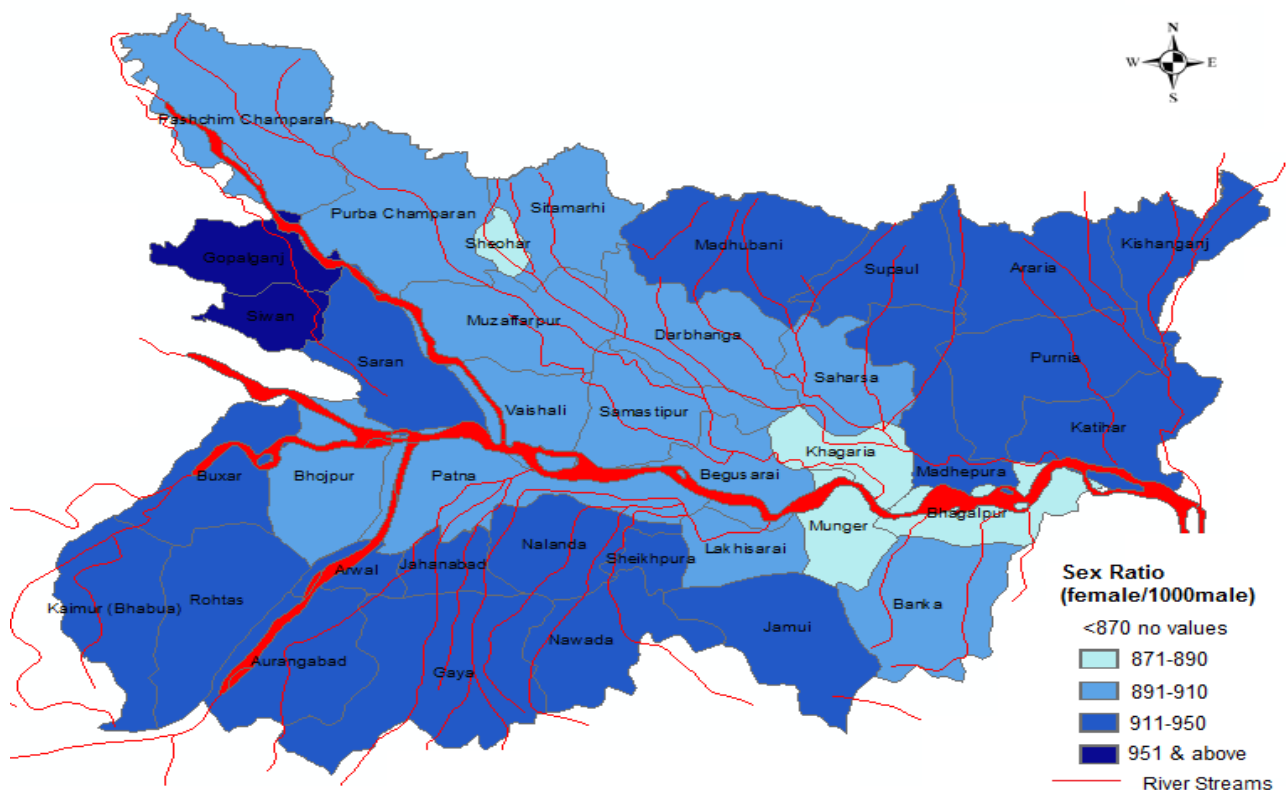


Figure 14: Sex Ratio (Female/1000 Male) across Districts of Bihar, 2011

Majority of the population in the state belongs to two main religious groups i.e. Hindu and Muslims. Figure 15 presents the proportion of population in different social group across regions of Bihar which is estimated from the 66th round of National Sample Survey (NSS) data. The bank districts reported 34 percent of the state's OBCs (Other Backward Castes) population, 34% of ST (Schedule Tribes) population and 32% of SC (Schedule Castes) population. Majority of SC population lives in non-bank districts (68%). Overall a majority of all three social groups is found to be residing in non-bank districts compared to bank districts.

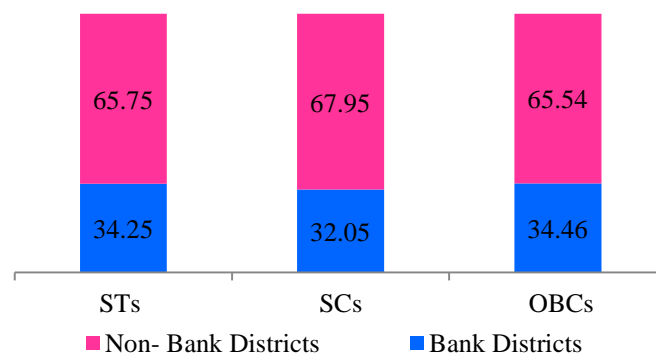


Figure 15: Proportion (%) of Population by Social Group, Bihar, 2009-10

4. Economic Indicators

4.1. Gross State Domestic Product

Bihar's per capita income, which was about 60 per cent of the Indian average during early 1960s, declined to about 40 per cent in 1993-94 and further to 34 per cent in 1997-98. The GDP growth rate during the 1990s had been very low. The state was ranked among the slowest growing regions of India. The overall impact of the demographic situation along with slow growth led to the economic retrogression of the state (Sharma 2005).

However with the change of political alignments, in the recent past, the economy of Bihar has improved significantly. According to the Economic Survey of Bihar, 2010, the main growth sectors were construction, communication and trade/hotels/restaurants. The share of construction and trade/hotels/restaurants in Bihar's GSDP (Gross State Domestic Product) has gone up remarkably from 3.31% and 14.94% respectively in 2000-01 to 12.15% and 25.24% respectively in 2008-09. However, the share of agriculture went down during the same period from 35.83% to 23.58%. The contribution of manufacturing too recorded a slight drop from 5.67% in 2001-02 to 4.69% in 2008-09. The main reason behind the steady decline of agriculture lies in constant lack of investment and the prevalence of old agrarian practices.

Since Bihar is part of the Ganga Plains, the state has rich soil and abundant water resources. However, with the bifurcation of the state in November 2000, the newly created Jharkhand state took away the mineral rich part of the state and the present Bihar was left with its agro-based economy. During the first five years since 1999-2000, the economy grew at an annual rate of 3.50 percent. With the economic policies pursued by the new state government since 2005-06 which included higher levels of plan outlays, the economy has grown at an annual rate of 10.93 percent during 2004-05 to 2010-11 (Economic Survey 2010-11, Govt. of Bihar).

Figure 17 shows GSDP of Bihar over the 7 year period from 2004 to 2011. There has been a continuous high growth of GSDP for the state since 2004-05. From 2004-05, there has been no looking back for Bihar as the GSDP grew higher and higher, reaching Rs. 163.4 ('000 cores) in 2011-12, adding Rs. 85.6 thousand crore in eight years, with an average increase of approximately Rs.11 thousand crore every year.

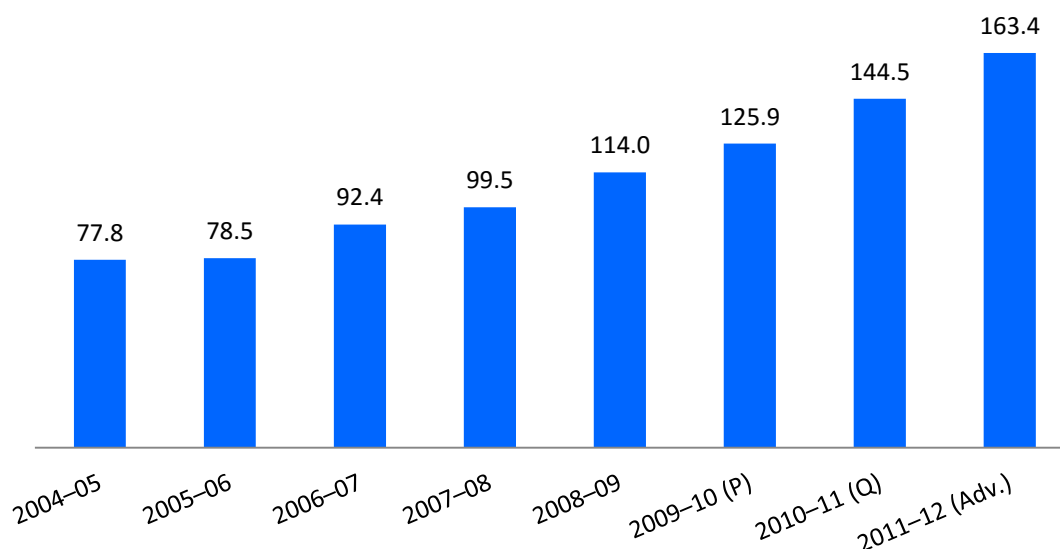


Figure 17: Gross State Domestic Product (Rs. '000 Crores), Bihar, 2004-2011 at Constant Prices (2004-05)

Note: P -Provisional, Q – Quick

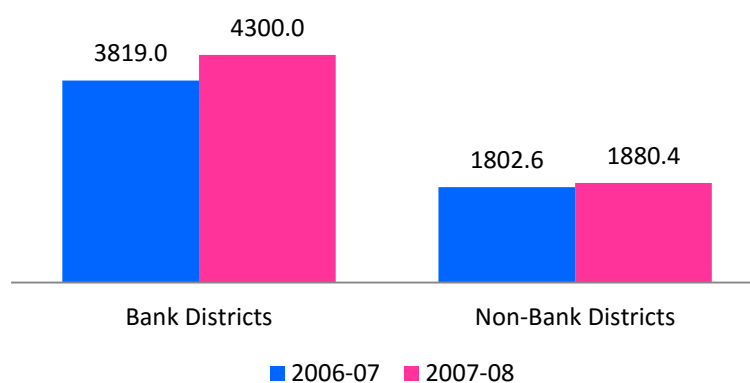


Figure 18: Average GDDP (Rs. Crore) across Districts of Bihar, 2006-2008 at 2004-05 Prices

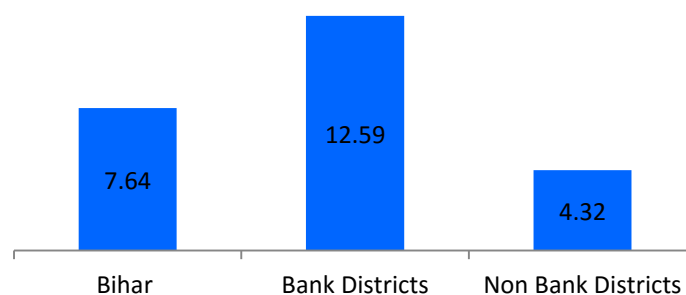


Figure 19: Region-wise CAGR (%) of GSDP and GDDP in Bihar, 2006-2007 to 2007-08

To sum up, the GSDP of Bihar grew with a rate of 7.64 percent during 2006-07 and 2007-08 (Figure 19). The average GDDP in bank districts appears to have recorded the highest annual growth rate of 12.59 percent during the same period, followed by the non-bank districts (4.32 percent).

4.2. Per Capita Gross Domestic Product

Figure 20 presents the trends in per capita GSDP of Bihar during 2004-05 to 2008-9. Over the period under consideration there has been an increase of around 40%. Evidently this continuously rising trend represents positive momentum for the state economy.

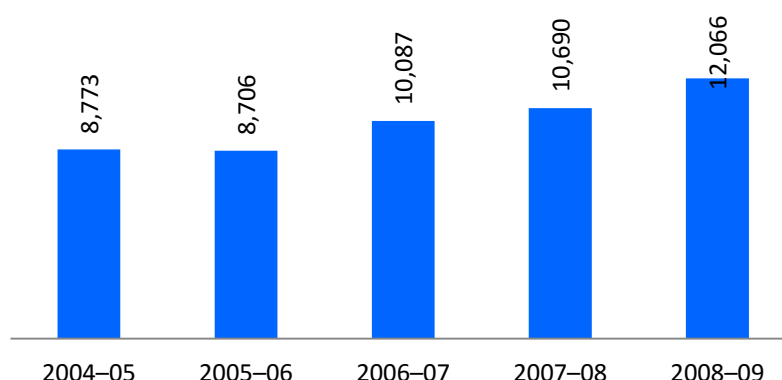


Figure 20: Per Capita GSDP (Rs.) of Bihar, 2004-2008 at 2004-05 Constant Prices

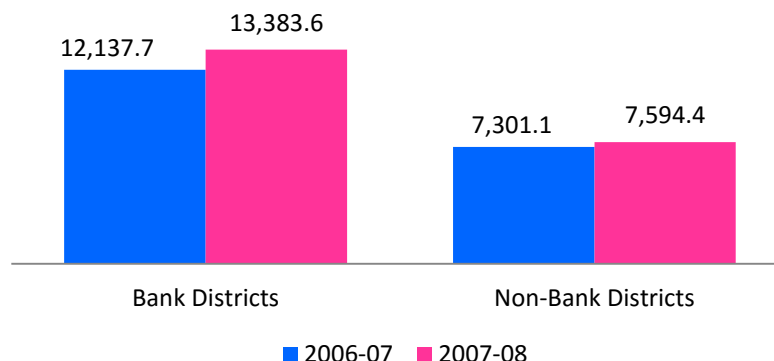


Figure 21: Average per Capita GDDP (Rs.) across Districts of Bihar, 2006-2008

In sync with the pattern of growth as observed in case of average GDDP across regions, the growth rate of per capita GDDP in the bank districts registered was much higher at 10.26 percent during the same period (Figure 22), compared to the non-bank districts (4.02 percent). Bihar's per capita GSDP recorded a growth rate of 6.80 percent.

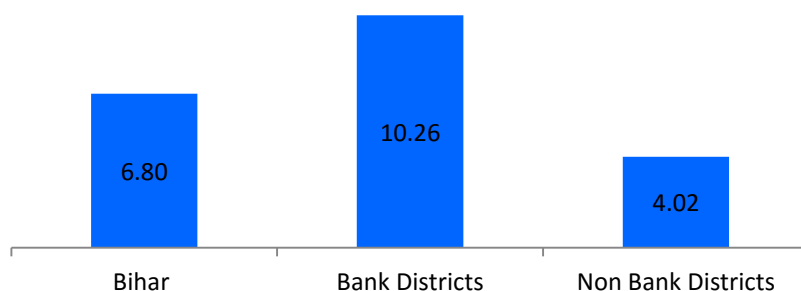


Figure 22: Growth Rate (%) of Per Capita GSDP and GDDP, 2006-07 to 2007-08

As illustrated in Figure 23, per capita GDDP is highest in Patna (Rs. 49,765) which is followed by Munger (Rs. 16,154) and Begusarai (Rs. 13,245). Except for Bhagalpur and Pashchim Champaran, per capita GDDP in the rest of the districts was less than Rs.10,000.

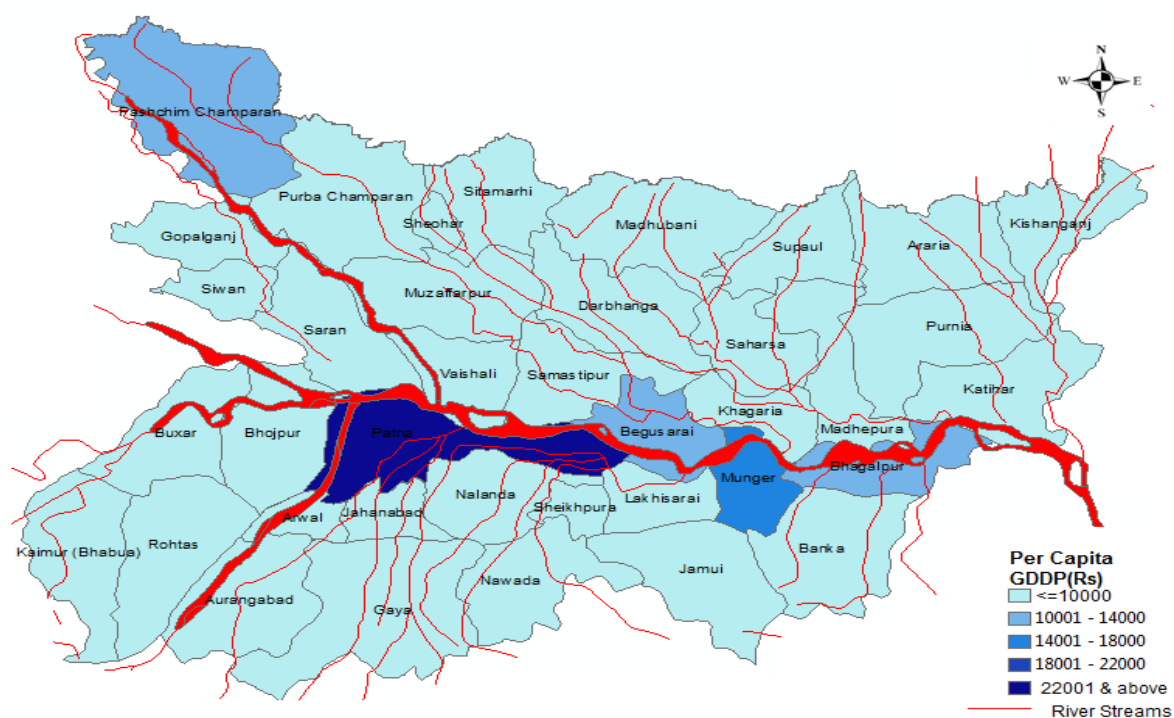


Figure 23: Per Capita GDDP (Rs.) across Districts of Bihar, 2007-08

4.3. Sectoral Composition of GSDP

Figure 24 presents the trend in the sectoral composition of GSDP of Bihar during 2000-01 to 2007-08. It is noted that the maximum contribution to GSDP was made by the tertiary sector and which has been rather stable throughout the period in the range of 50-57 percent. Primary sector was the second highest contributor to GSDP, though varying in a wide range and registering a significant decline from 39 percent in 2000-01 to 26 percent in 2007-08. Contribution of secondary sector also varied significantly from 10 percent in 2000-01 to 16 percent in 2007-08, however low values

indicate rather limited manufacturing activity in the state and thus the vulnerability of the state economy in general.

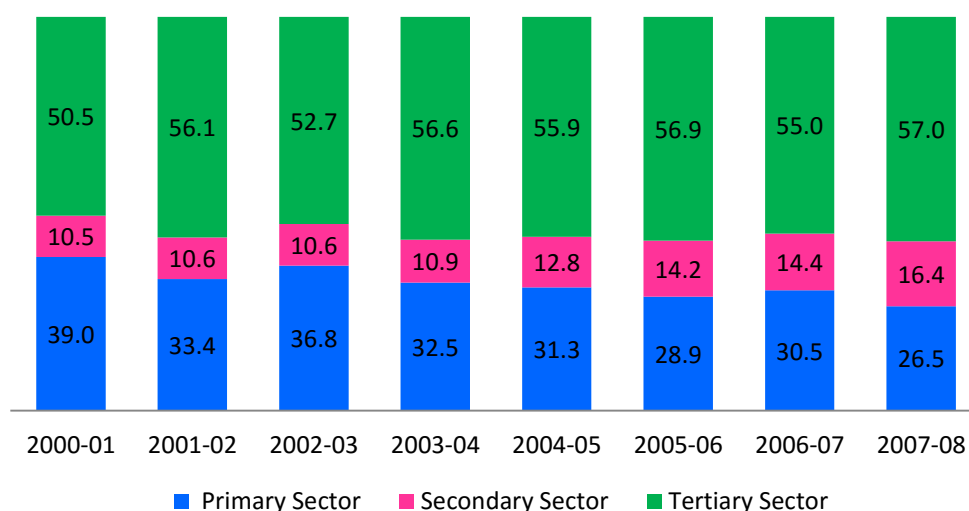


Figure 24: Sectoral Composition of GSDP (%) in Bihar, 2000-2007

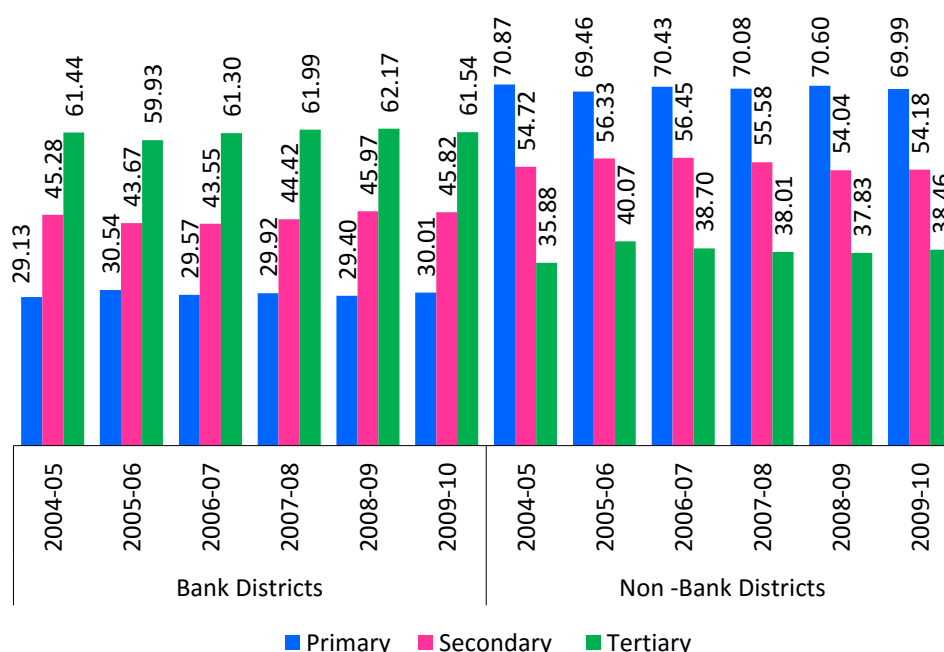


Figure 25: Bank and Non-Bank District's Share (%) in Sectoral Outputs in Bihar, 2004-09

As shown in Figure 25 above, bank districts contribute significantly through the tertiary sector while the non-bank districts make significant contribution through primary and secondary sectors. The trends of various sectors over the years are found to be rather stable.

As shown in Figure 26, tertiary sector had the maximum share in the bank districts' GDDP; the primary sector had the maximum share in non-bank districts' GDDP. The percentage shares of all

three sectors individually in both district-blocks remained almost constant throughout the given period.

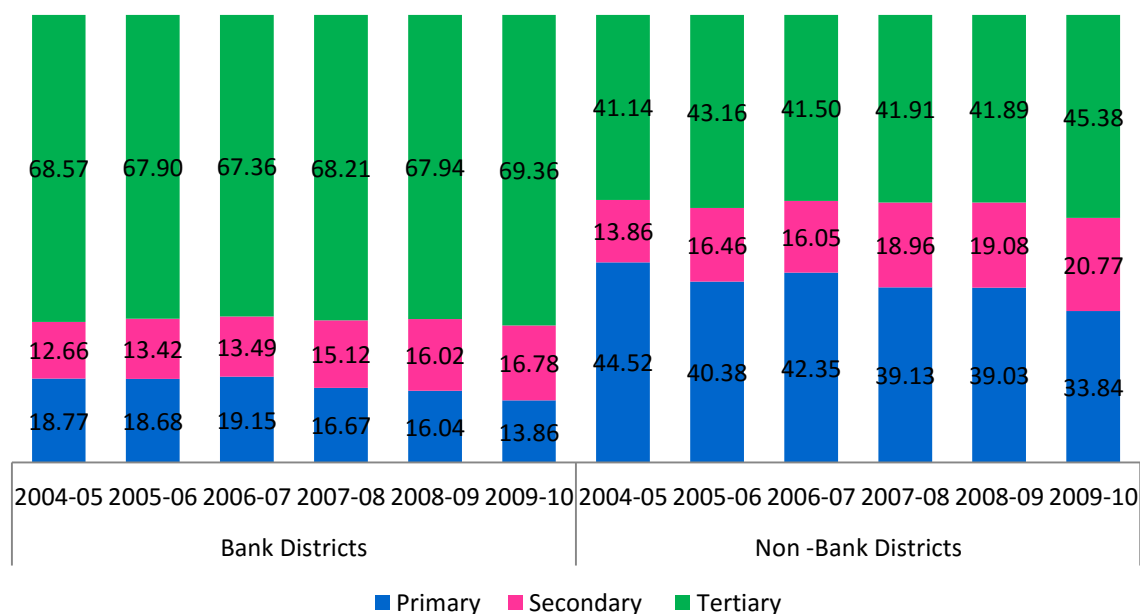


Figure 26: Region-wise Sectoral Composition of GDDP (%) in Bihar, 2004-2009

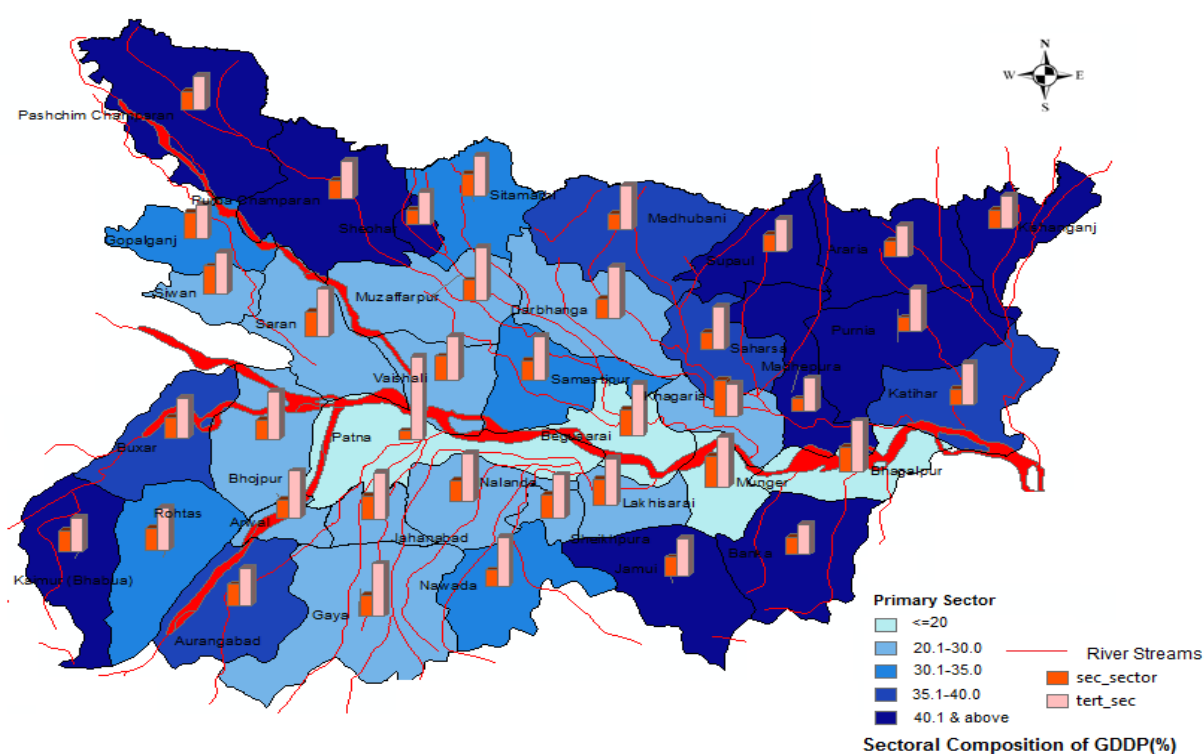


Figure 27: Sectoral Composition of GDDP (%) across Districts of Bihar, 2009-2010

Figure 27 presents the spatial distribution in sectoral composition of GDDP across districts of Bihar during 2009-10. The share of tertiary sector in comparison to other sectors in the GDDP appeared to be the maximum in all districts of the state. There were 4 districts which had recorded more than 55 percent share of tertiary sector in GDDP viz., Patna, Dharbhanga, Muzaffarpur and Gaya. On the other hand, Khagaria and Munger showed higher share of secondary sector in the GDDP between 33-39%.

4.4. Trends in Occupational Structure

Expansion in non-farm sector is one of the major ways of diversification of the rural economies. It is important due to inability of the agriculture sector to absorb the unemployed rural people. If we look at the economy of Bihar, agriculture is seen as the main source of livelihood. However, the cultivation at subsistence level is not able to provide sufficient income to the rural people and therefore they participate in other activities or migrate to other states. Non-farm sector constitutes of a whole range of activities from collecting tree twigs which is used as tooth brush to teaching in schools. However, most of the activities are traditional and low technology based. They have very poor linkage with agriculture or manufacturing in the urban areas. The tables 2 and 3 below present data on employment for 2004-05 and 2009-10 which are based on the NSSO reports.

Table 2: Per 1000 Distribution of Usually Working Persons in the Principal Status and Subsidiary Status taken together by Broad Industry Division (NIC 1998) for each state/union territory for the year 2004-05

| | Agriculture | Mining and quarrying | Manufacturing | Electricity and water. | Construction | Trade, Hotel and restaurant | Transport | Fin. inter, business act, etc. | Pub Admin educn comm serv. etc | Total |
|---------------------|-------------|----------------------|---------------|------------------------|--------------|-----------------------------|-----------|--------------------------------|--------------------------------|-------|
| Rural Male | | | | | | | | | | |
| Bihar | 758 | 1 | 50 | 1 | 32 | 87 | 28 | 3 | 40 | 1000 |
| All-India | 665 | 6 | 79 | 2 | 68 | 83 | 38 | 7 | 52 | 1000 |
| Rural Female | | | | | | | | | | |
| Bihar | 864 | 0 | 81 | 0 | 0 | 26 | 0 | 0 | 28 | 1000 |
| All- India | 833 | 3 | 84 | 0 | 15 | 25 | 2 | 1 | 38 | 1000 |
| Urban Male | | | | | | | | | | |
| Bihar | 172 | 2 | 112 | 3 | 78 | 355 | 78 | 55 | 145 | 1000 |
| All- India | 61 | 9 | 235 | 8 | 92 | 280 | 107 | 59 | 149 | 1000 |
| Urban Female | | | | | | | | | | |
| Bihar | 467 | 0 | 148 | 0 | 0 | 120 | 1 | 4 | 259 | 1000 |
| All- India | 181 | 2 | 282 | 2 | 38 | 122 | 14 | 32 | 327 | 1000 |

Source: Employment Situation in India, NSSO 61st round 2004-05

From Table 2 it is noted that in 2004-05 most of the rural males and females are employed in agriculture sector. In rural areas the second highest area of livelihood for males is 'trade, hotel and

restaurant’ while for the females interestingly it is ‘manufacturing’. In the urban areas, the area offering highest livelihood opportunity for males is ‘trade, hotel and restaurant’ while agriculture is second and manufacturing is a distant fourth. Among urban females the agriculture offers the highest opportunities which is followed by ‘public administration education, etc.’

Table 3 below shows that in 2009-10, agriculture offered most livelihood opportunities for both male and female rural populations. In urban areas, construction sector offered most opportunities for male workers followed by ‘transport and communication’. A good sign is that a large number of urban females are moving towards education sector. This implies that female literacy has improved over the years in Bihar as a large number of females are opting to teach. Interestingly, among the rural females besides agriculture, manufacturing continues to be a popular livelihood options.

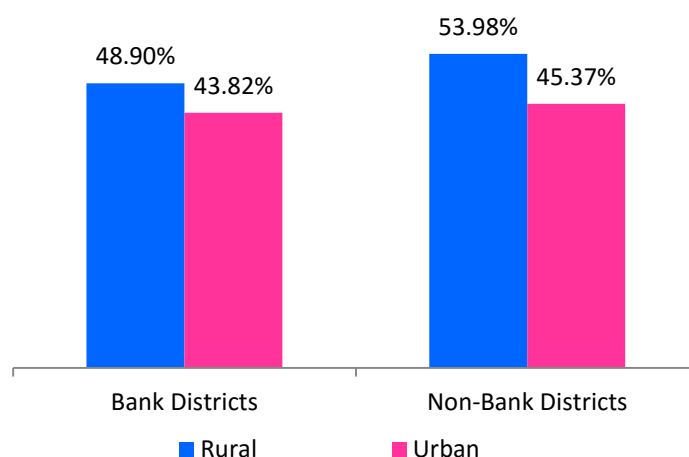
Table 3: Distribution (per 1000) of workers according to usual status approach by industry sections of NIC-2004 for 2009-10

| | Agriculture, hunting and forestry | Fishing | Mining and quarrying | Manufacturing | Electricity, gas and water supply | Construction | Wholesale, retail trade, etc. | Hotels and restaurants | Transport, storage and communications | Financial intermediation | Real estate, renting and business activities | Public administration, defence, etc. | Education | Health and social work | Other community, social and personal service activities | Activities of private households | Extraterritorial organizations and bodies | All |
|---------------------|-----------------------------------|---------|----------------------|---------------|-----------------------------------|--------------|-------------------------------|------------------------|---------------------------------------|--------------------------|--|--------------------------------------|-----------|------------------------|---|----------------------------------|---|------|
| Rural Male | | | | | | | | | | | | | | | | | | |
| Bihar | 649 | 0 | 0 | 48 | 1 | 117 | 84 | 3 | 40 | 4 | 3 | 4 | 15 | 2 | 30 | 0 | 0 | 1000 |
| All-India | 623 | 5 | 8 | 70 | 2 | 113 | 72 | 10 | 41 | 3 | 4 | 12 | 15 | 3 | 15 | 3 | 0 | 1000 |
| Rural Female | | | | | | | | | | | | | | | | | | |
| Bihar | 830 | 0 | 0 | 82 | 0 | 5 | 19 | 2 | 10 | 0 | 0 | 0 | 26 | 0 | 25 | 1 | 0 | 1000 |
| All-India | 792 | 1 | 3 | 75 | 0 | 52 | 23 | 5 | 2 | 1 | 1 | 5 | 20 | 5 | 9 | 5 | 0 | 1000 |
| Urban Male | | | | | | | | | | | | | | | | | | |
| Bihar | 126 | 0 | 0 | 118 | 0 | 135 | 312 | 27 | 102 | 18 | 19 | 34 | 67 | 14 | 25 | 4 | 0 | 1000 |
| All-India | 57 | 3 | 7 | 218 | 7 | 114 | 239 | 31 | 104 | 27 | 45 | 57 | 36 | 15 | 30 | 9 | 0 | 1000 |
| Urban Female | | | | | | | | | | | | | | | | | | |
| Bihar | 352 | 0 | 0 | 105 | 47 | 0 | 119 | 71 | 0 | 1 | 0 | 56 | 109 | 12 | 35 | 93 | 0 | 1000 |
| all-India | 139 | 0 | 3 | 279 | 4 | 47 | 99 | 22 | 14 | 21 | 26 | 39 | 130 | 42 | 64 | 71 | 0 | 1000 |

Source: Key Indicators of Employment and Unemployment Situation in India, NSSO 66th Round, 2009-1

4.5. Population Below Poverty Line

The Figure 28 shows state population below poverty line for the year 2009-10. In general non-bank districts have higher fraction of people living below the poverty line compared to the bank districts. In both the regions, the fraction of BPL population in rural areas is higher than that in the urban areas.



*Rural Poverty Line: Rs. 655.6 per month Urban Poverty Line: Rs.775.3 per month

Figure 28: Average Population below Poverty Line (%) across Districts of Bihar, 2009-10

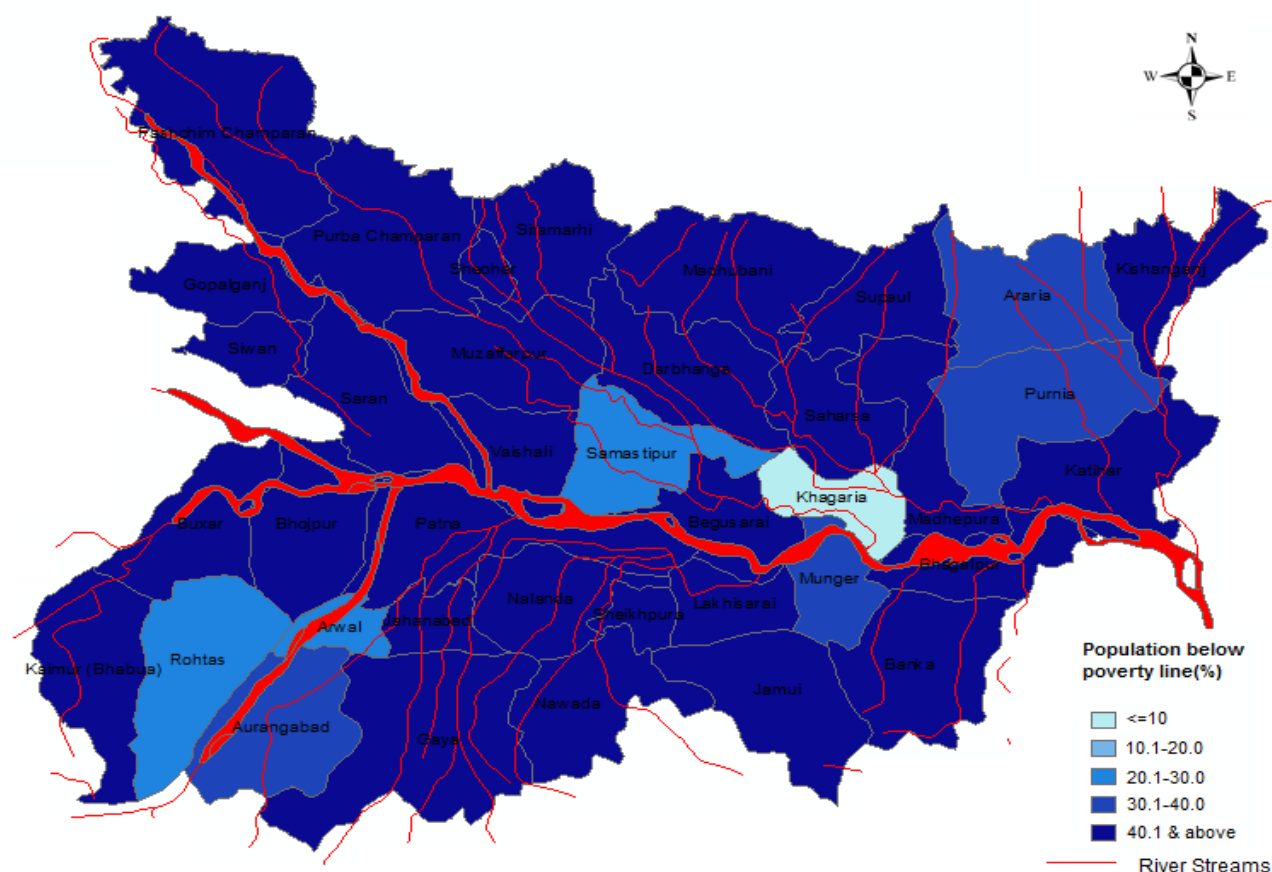


Figure 29: Population below Poverty Line (%) in Rural Areas across Districts of Bihar, 2009-2010

Figure 29 shows the proportion of population living below poverty line in rural areas. The poverty line in rural areas was set at Rs. 655.6 per month. The Figure depicts that most districts suffer from the incidence of severe poverty. Khagaria was the only district which had poverty of 10.68 percent, which was the minimum. The top five districts with the highest proportion of population below poverty line were Nalanda (82%), Sitamarhi (76%), Pashchim Champaran (74%), Bhagalpur (72%) and Purba Champaran (68%).

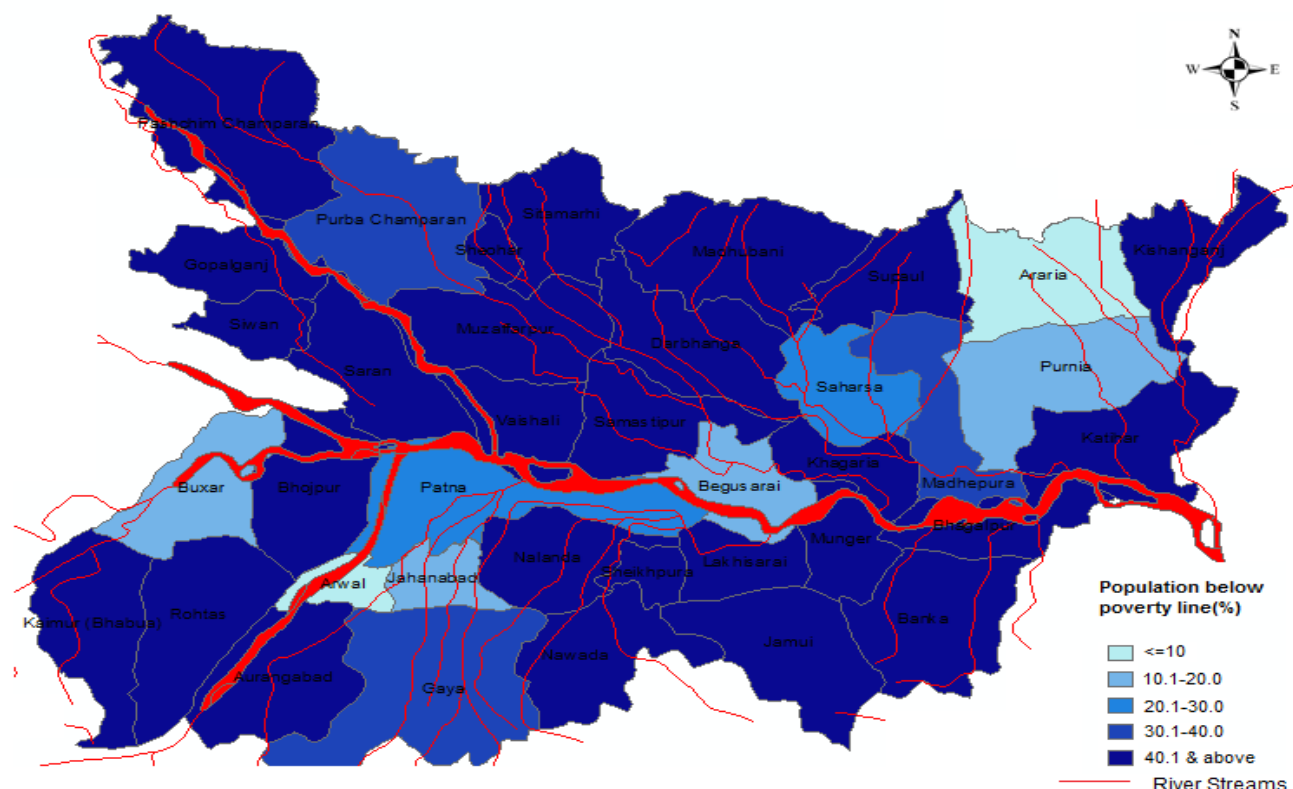


Figure 30: Population below Poverty Line (%) in Urban Areas across Districts of Bihar, 2009-2010

Figure 30 shows the proportion of population living below poverty line in urban areas. The poverty line in urban areas was set at Rs.775.3 per month. The Figure depicts that most parts of the state suffered from poverty. The top five districts with the highest proportion of population below poverty line were Bhojpur (81%), Siwan (75%), Sheohar (69%), Nawada (65%) and Munger (63). Least proportion of urban population below poverty line is reported in Begusarai (11%) and Jehanabad (18%) respectively (data for Arwal and Araria were not available).

4.6. Trends and Pattern in Banking

In Bihar banking services are very limited and per capita availability of financial services is considered to be the lowest in the country. For uniform economic development across the state, there is an urgent need to expand the base of financial services with a particular focus on the rural economy and the small and medium enterprises. The expanded financial services must be cost effective and their delivery should be of high quality. The following banking facilities with the number of branches for each have been analyzed below.

- Commercial Banks (3942)
- Co-operative Banks (293)
- Regional Rural Banks (1451)
- Microfinance

1) Commercial Banks

A commercial bank (or business bank) is a type of financial institution and intermediary. It is a bank that provides transactional, savings and money market accounts and accepts time deposits.

At the end of March 2010, 57.7 percent of the total 4156 branches of commercial banks in Bihar were located in rural areas, 22.45 percent in semi-urban and 19.83 percent in urban areas (Economic Survey of Bihar 2012). The total number of branches increased substantially (5.43 percent) during 2010. This expansion has been a welcome break from the stagnation noticed till 2007 in the state. However, out of 214 new branches, all but 44 were opened in either urban (90 branches) or semi-urban areas (102 branches) and most of these were opened by private non-nationalized banks. Over the years urban branches have been consistently increasing their share from 15.13 percent in 2005 to 19.83 percent in 2010; likewise share of semi-urban branches has also increased from 20 percent to 22.45 percent during the same period (Economic Survey of Bihar, 2010).

Figure 31 shows distribution of urban, semi-urban and rural commercial banks for the period 2001-2010. Since 2001, the number of rural banks has declined, although the total number of branches has increased in the 10 years period. In the year 2010, the number of commercial banks in the rural areas declined while that in the semi-urban and the urban areas increased. These changes are attributed to the impetus to the state economy after the new political establishment which is giving significant thrust to overall development.

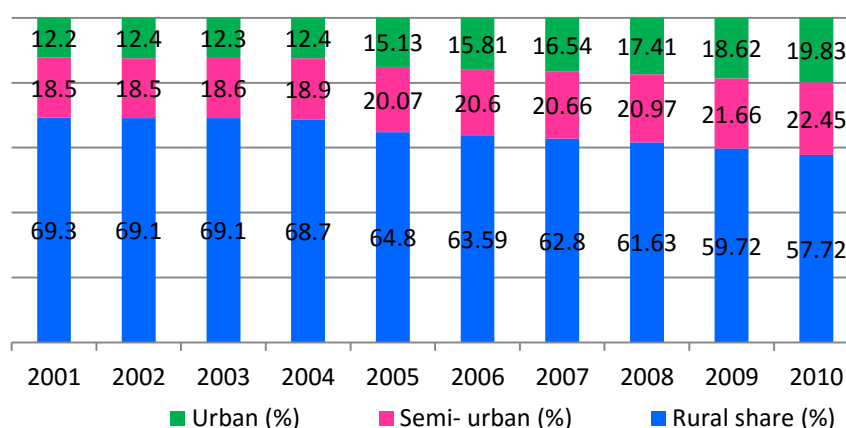


Figure 31: Distribution of Number of Urban, Semi-urban and Rural Commercial Banks in Bihar

As regards the credit to deposit ratio, it is noted from Table 4 that in non-bank districts there is comparatively higher credit demand than in the bank districts. However, the CD ratio is by and large in the range of 29-36%.

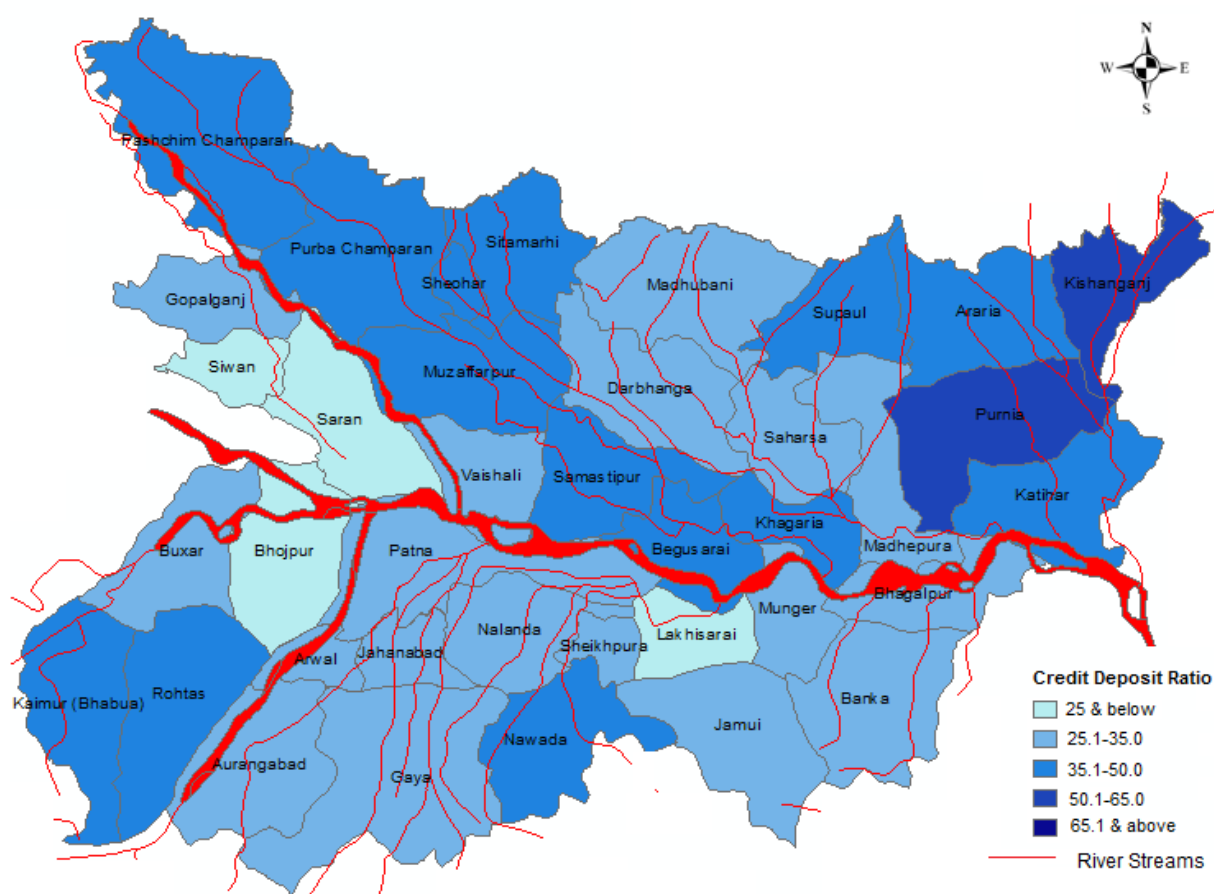
Table 4: Credit Deposit (CD) Ratio of Commercial Banks, Bihar, 2005-2011

| Region | District wise CD Ratio | | | | | | |
|--------------------|------------------------|---------|---------|---------|---------|---------|-------------------|
| | 2005-06 | 2006-07 | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 (Sep, 11) |
| Bank Districts | 32.9 | 34.3 | 32.2 | 29.0 | 31.0 | 32.1 | 31.4 |
| Non-Bank Districts | 34.6 | 35.7 | 34.7 | 31.7 | 34.5 | 36.6 | 36.0 |

Note: Figures for the regions represent the average value of districts in that particular region.

Source: Economic Survey of Bihar, 2011-12

An analysis of district-wise pattern of credit-deposit ratio (CDR) during 2011-12 reveals that Kishanganj (53%) and Purnia (50%) recorded the highest, followed by Kaimur (49%) and Araria (49%). On the other hand lowest CDR was recorded in Siwan (21%), followed by Lakhisarai (23%), Bhojpur (23%) and Saran (23%).

**Figure 32: Credit Deposit Ratio (%) across Districts of Bihar, 2011-12**

2) Cooperative Banks

Co-operative banks are small sized units organized in the co-operative sector which operate both in urban and non-urban centers. These banks are traditionally centered on communities, localities and work place groups and they lend to small borrowers and businessmen.

Co-operative banks function on the basis of 'no-profit no-loss' and therefore do not pursue the paradigm of profit maximization. As a result such banks do not focus on offering more than the basic banking services. Co-operative banks finance small borrowers in industrial and trade sectors, besides the professional and salaried classes. During 2008-09 there were only 14 state co-operative banks and 279 district central cooperative banks across the state. respectively.

3) Regional Rural Banks (RRBs)

The rural deposits of the scheduled commercial banks constituted only 24 percent of the total bank deposits in Bihar in 2007-2008. The deposits of RRBs were about 28 percent of the total rural deposits of all scheduled commercial banks in India as on December 2009, but in Bihar these were nearly 43 percent. Bihar accounted for about 6 percent of all rural deposits of the scheduled commercial banks in the country in 2009-10 and the total amount of rural deposits of such banks in Bihar amounted to Rs. 24,192 crore. While the number of RRB branches increased from 1429 in 2007 to 1451 in 2009, the growth in their deposits has slowed down in 2009-10 (17 percent) compared to that in 2008-09 (23 percent) (Economic Survey of Bihar 2011, GOB).

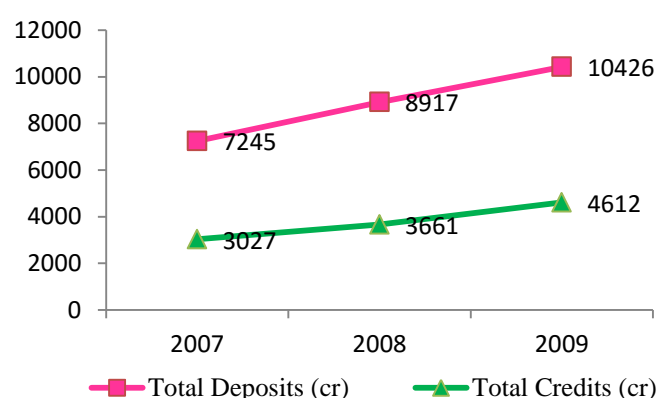


Figure 34: Branches and Deposits of Regional Rural Banks in Bihar

4) Microfinance

Microfinance is a type of financial service which provides banking and related services to the persons who have low income. The main objective of microfinance is to provide appropriate and high range of financial services such as credit, savings, and insurance and fund transfer to the poor people to help them to come out from poverty. In Bihar, a large segment of the population is under poverty line and microfinance is considered to be a good tool for

removing poverty. Through microfinance the weaker sections can easily access loans at an affordable rate which ultimately helps in the overall economic development of the society.

The self help groups (SHGs) and SHG-bank linkage programme implemented by the commercial banks, RRB's, co-operative banks are considered as the major microfinance programme in the country. Bihar is gradually catching up with other states in SHG bank linkages.

The year-wise distribution of the number of SHGs and the amount of credit for the period 2004-2011 across Bihar is shown in Figure 35. In 2004, there were 16,246 SHGs with bank linkage which increased 49,738 in 2007-2008, however in 2011 the number registered a significant decline and fell down to 7,287. Likewise the amount of credit in 2004 was Rs. 5,200 lakh which increased till 2009-2010 and then in 2011 it declined to Rs. 5,300 lakh. Till June 30, 2010, about 1,85,600 SHGs were credit-linked to various banks and the total credit flow to them was Rs. 1,003 crore.

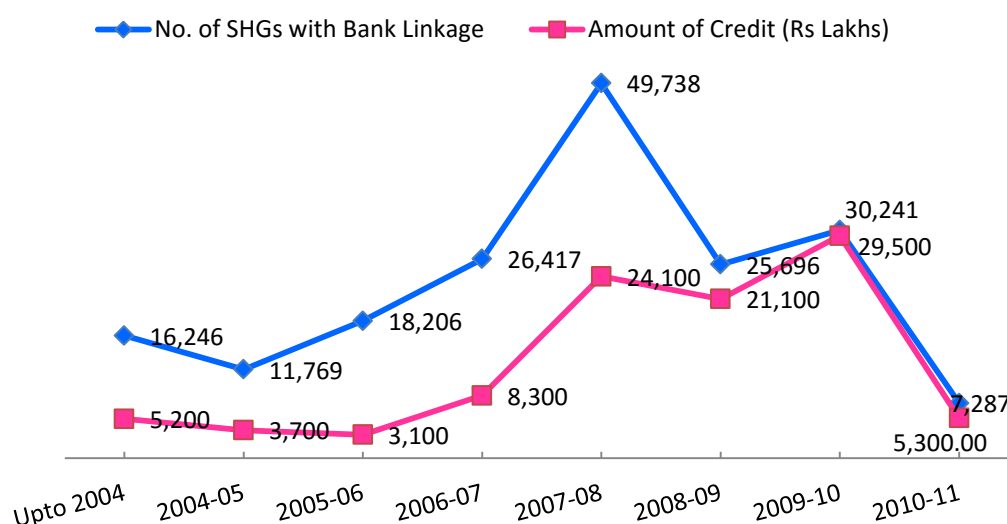


Figure 35: Year-wise Distribution of No. of SHGs & Amount of Credit

Compared to other states of India, the penetration of microfinance is insignificant in Bihar. This is attributed to, among others, skewed distribution of SHGs across the districts, weak infrastructure, increasing costs, low efficiency of operations, lack of experience and capacity among NGOs, conservative attitude of banks towards SHGs and fund constraints for start-ups, etc. If SHG movement has to reach out a larger section of the rural population then the above issues need to be addressed on priority.

5. Social and Health Components

5.1. Literacy

Bihar is characterized by comparatively lower level of literacy. For instance as per the Census 2011, against the national average of 74%, Bihar with 63.8% stands lowest among all the 28 states in the country. Present rate of literacy among male and female population is recorded to be 73 percent and 53 percent respectively. Figure 36 presents literacy rate of Bihar for 2001 and 2011 which brings out a gradual rise for the total, male and female population. Female literacy rate which was very low in 2001 has reached respectable level of 53 % in 2011, however the gender gap is still quite significant. Interestingly, as shown in Figure 37 and 38 bank districts have fared better on literacy rate compared to the whole state as well as the non-bank districts. Further as illustrated in Figure 38, districts in south Bihar have recorded better literacy rates while those in the north are found to be lagging behind.

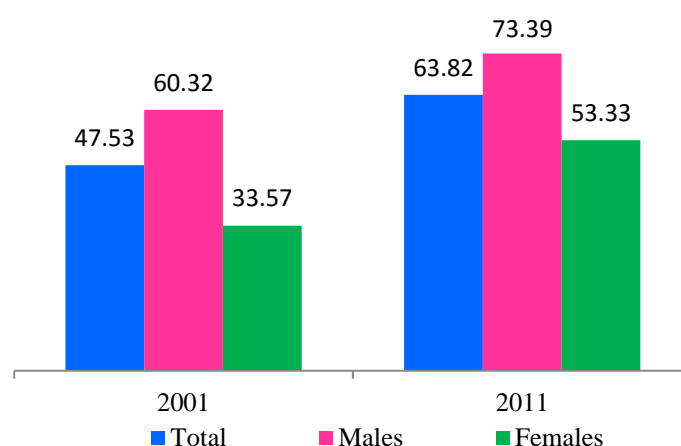


Figure 36: Literacy Rate (%), Bihar, 2001 and 2011

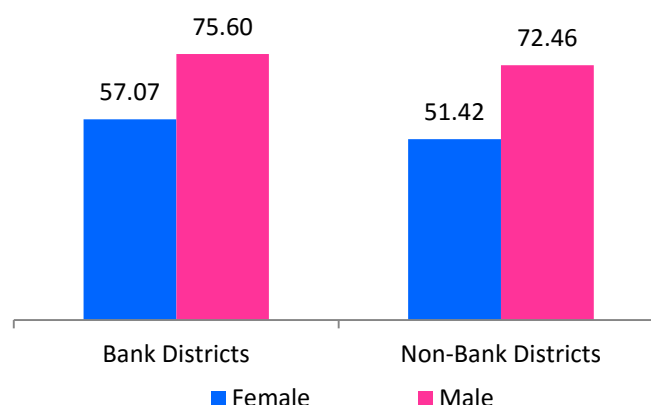


Figure 37: Literacy Rate (%) across Districts of Bihar, 2011

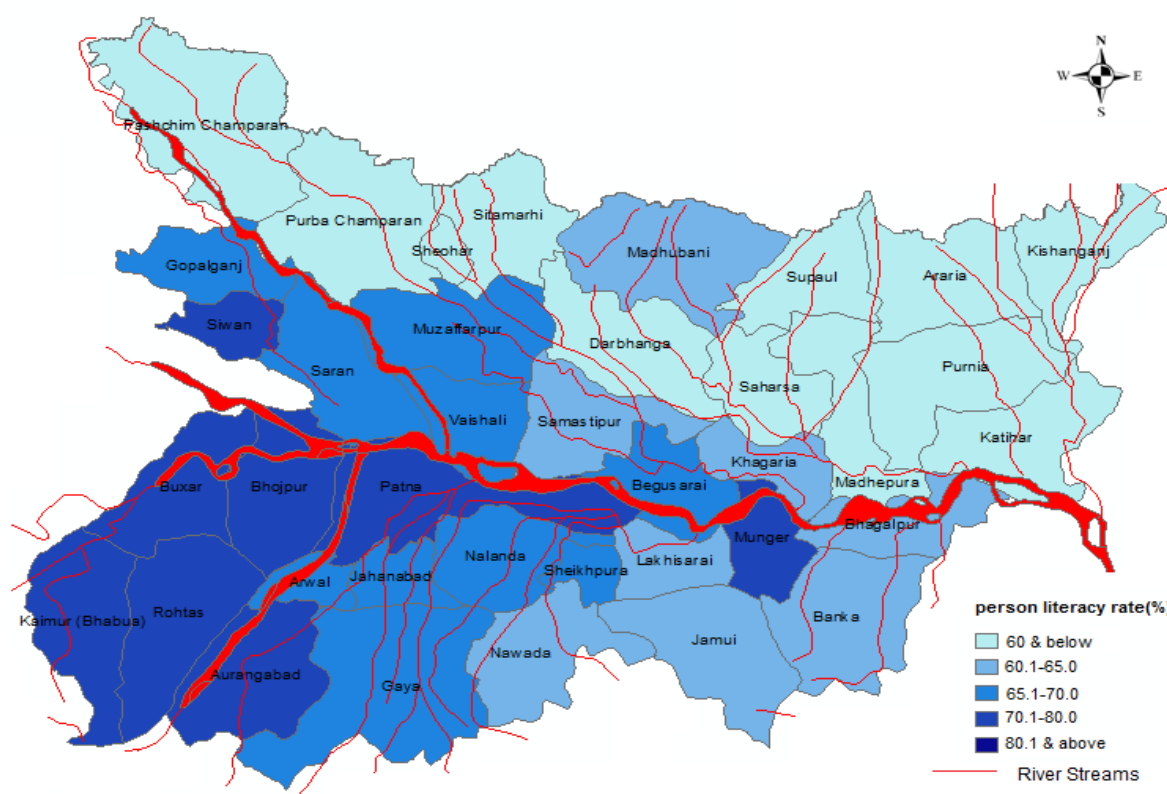


Figure 38: Literacy (Person) Rate (%) across Districts of Bihar, 2011

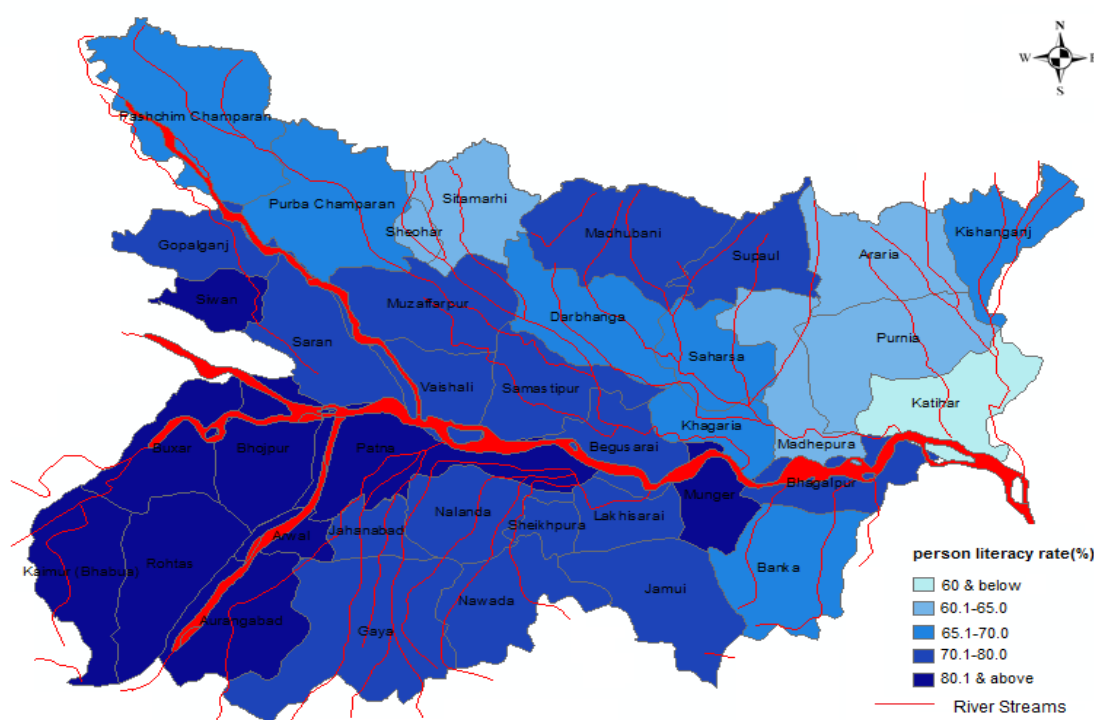


Figure 9: Literacy (Male) Rate (%) across Districts of Bihar, 2011

Male literacy almost follows the same pattern as the previous map for the combined population. Literacy rates among male population are found to be quite significant – above

60% for majority of districts. In some districts e.g., Rhotas, Bhojpur, Buxar, Siwan, Aurangabad, etc. this is as high as 80 percent. However there are lagging districts in the north and the eastern part of the state. However, as shown in Figure 40, female literacy rates across the state are not significant.

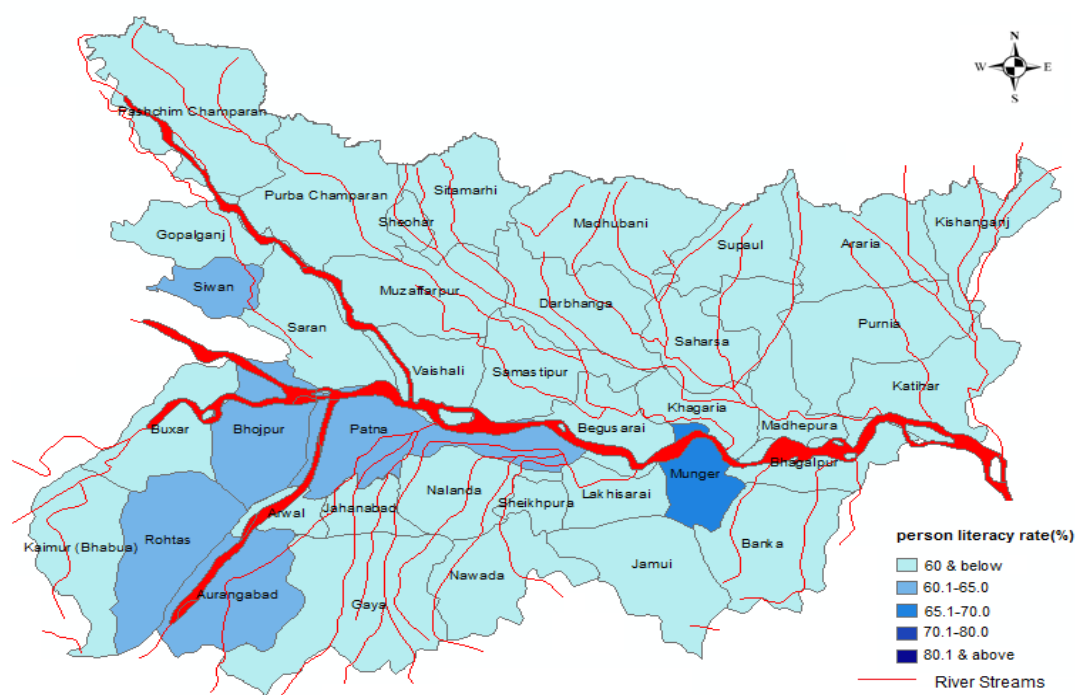


Figure 40: Literacy (Female) Rate (%) across Districts of Bihar, 2011

5.2. Education

In the backdrop of the low literacy rates, as shown in Figure 41, it is interesting to note that over the year enrolment in primary education for both boys and girls has increased. However, given the growth in population and high population density, the accumulated deficits, it is recognized that massive efforts need to be made to improve education scenario across the state Bihar. It's a fact that prosperity would not come without education.

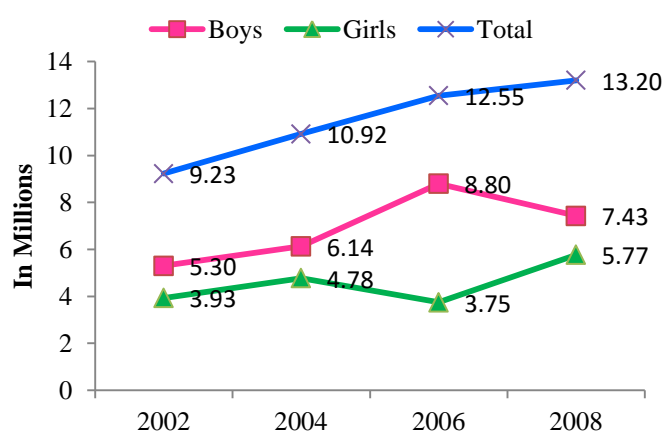


Figure 41: Enrolment in Primary Schools in Bihar, 2002-2008

Figure 42 shows upper primary enrolment in the state for 2002-2008. While there has been a rising trend until 2006, it is intriguing to note steep fall in the subsequent years. Reasons for this decline are not available.

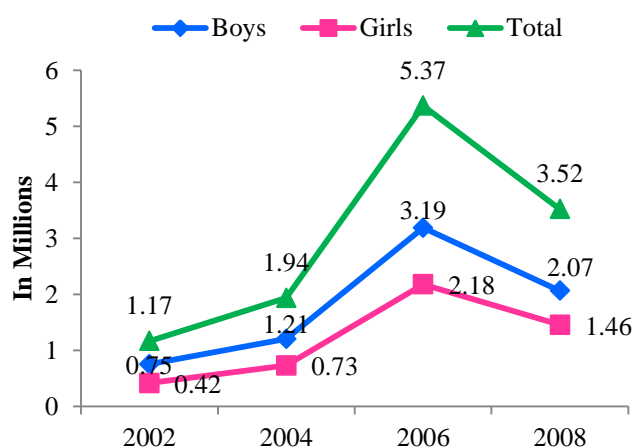


Figure 42: Upper Primary School Enrolment

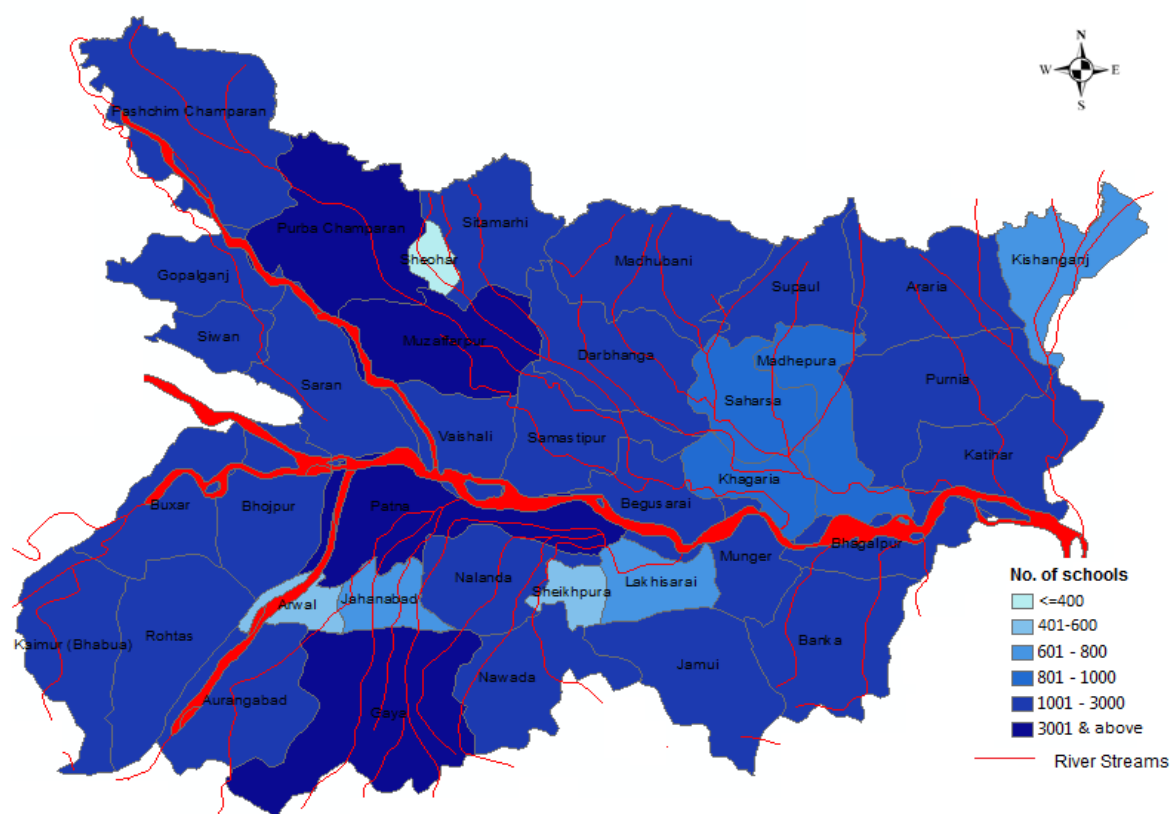


Figure 43: No. of Schools across Districts of Bihar, 2009-10

The levels of education and literacy very much depend on the education infrastructure and facilities available for the population in the state. Figures 43 and 44 present district-wise

number of schools and the 'student to teacher' ratio for 2009-10. While Figure 43 shows a rather high school coverage, however Figure 44 presents a scattered scenarios as regards 'student to teacher' ratio. The ratio is found to vary from below 50 to around 100, with majority of districts falling in the 50-70 range. It is evident that the quality of education is an major issue which needs to be addressed on priority.

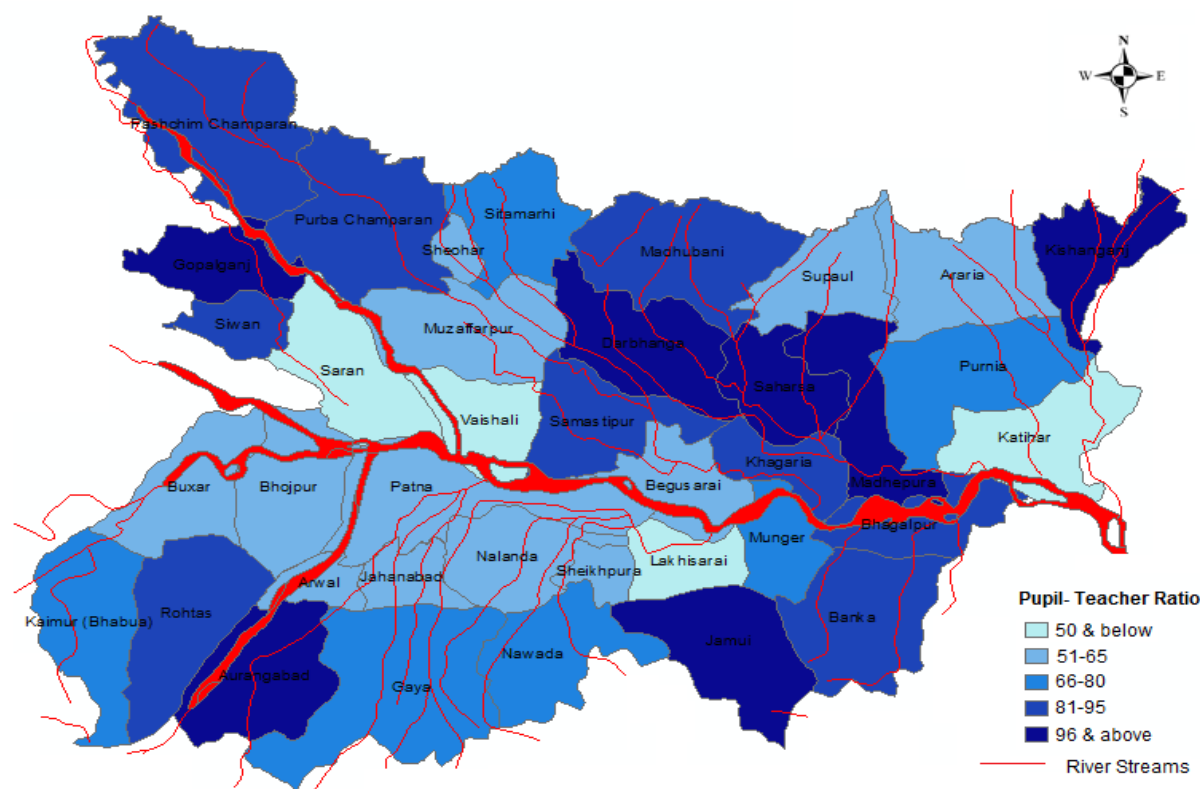


Figure 44: Student-teacher ratio across Districts of Bihar, 2009-10

5.3. Drinking Water and Sanitation

Pure drinking water facilities and the adequate management of the sanitation facilities are two prominent indicators of a healthy state. District Level Household Survey (DLHS) for Bihar conducted during 2007-08 provides comprehensive information on the household infrastructure and facilities. Figure 45 presents the proportion (%) of households availing drinking water facility (comprising piped into dwelling, piped to yard/plot, public tap/stand pipe/hand pump, tube well/ bore well/well covered/spring tanker, cart with small tank, and bottled water) across districts of Bihar. However it is to be noted that in a major part of the state, due to copious availability of groundwater, it is the shallow hand pump which is the dominant source, notwithstanding concerns on bacteriological quality of water. Thus from water availability point of view a large part of the state – particularly in the north is categorised to have high coverage. However, there are issues with water availability in south Bihar and district like Jamui have reported coverage as low as 36%.

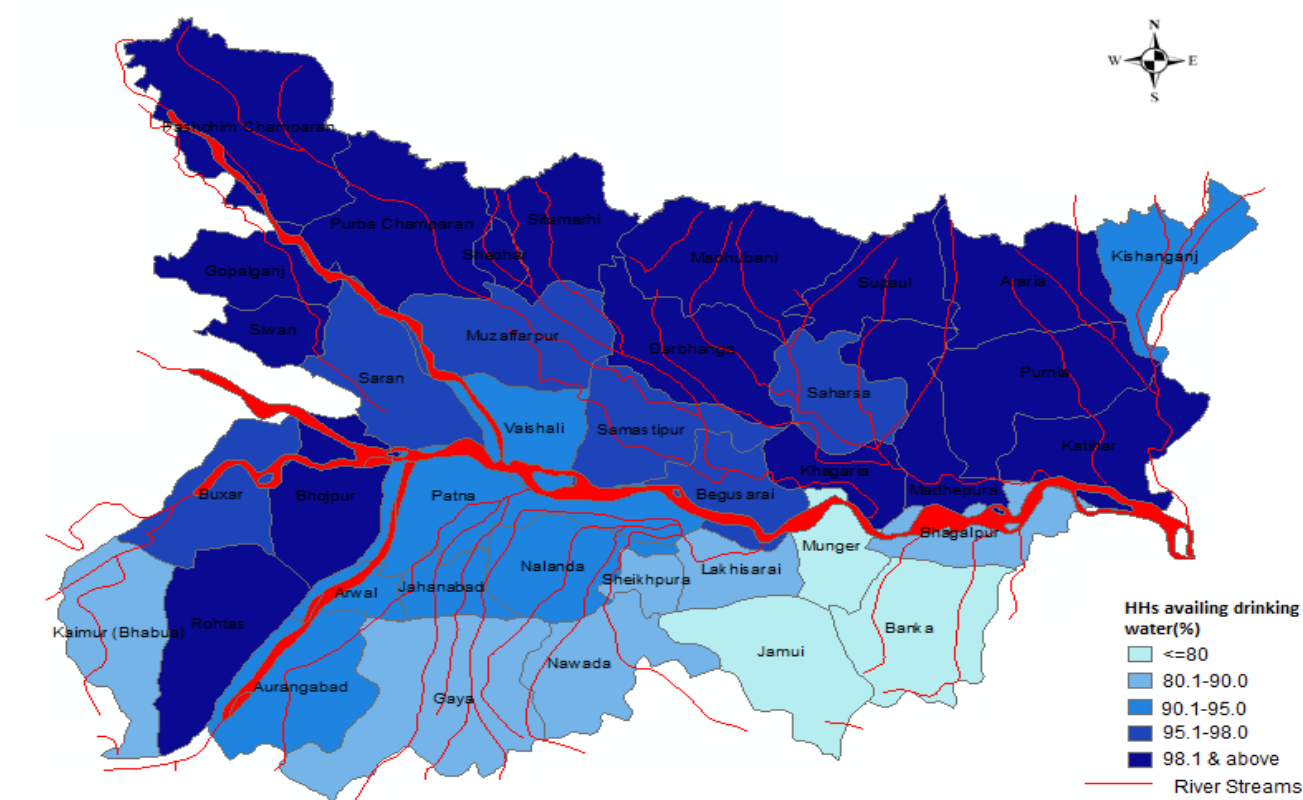


Figure 45: Households availing Drinking Water (%) across Districts of Bihar, 2007-08

Figure 46 shows proportion of households having access to toilet facility across districts of Bihar during 2007-08. Evidently the coverage is very low and this is a major issue which has potential to adversely affect environment and public health both in the urban and rural areas.

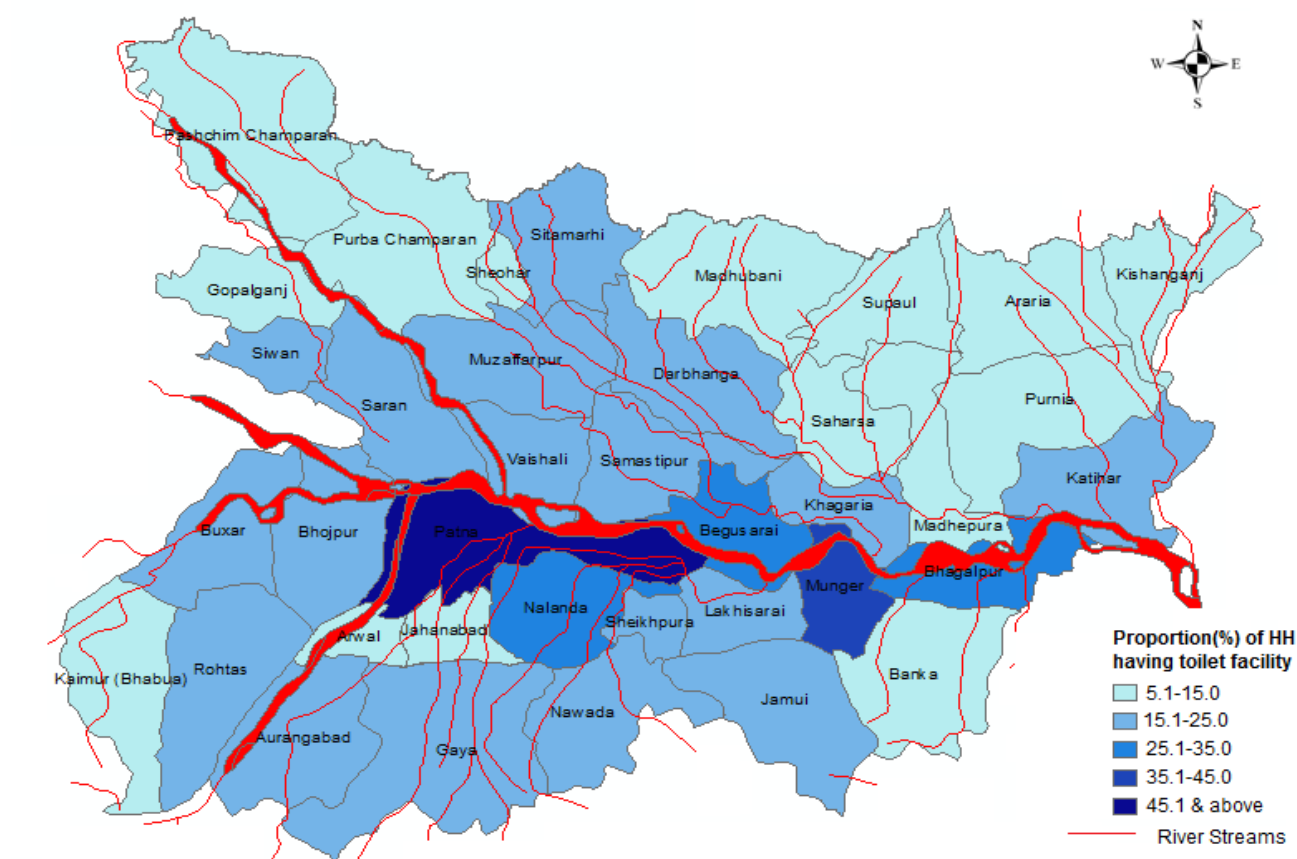


Figure 46: Households having Toilet Facility (%) across Districts of Bihar, 2007-08

5.4. Health Indicators

The health status of its population reflects the socio-economic development of a state. Health status is shaped by a variety of factors — level of income and standard of living, housing, sanitation, water supply, education, employment, health consciousness and personal hygiene and the coverage, availability, accessibility, acceptability and affordability of health services. The poor health status of the citizens of a state is a product of inadequate nutrition, lack of protected water supply and overcrowded and insanitary housing conditions. These conditions are conducive to spread of diseases related to water and air contamination, nutritional deficiency, fecal related and waterborne diseases, which typically dominate morbidity and mortality pattern in under developed regions.

Infant Mortality Rate (IMR)

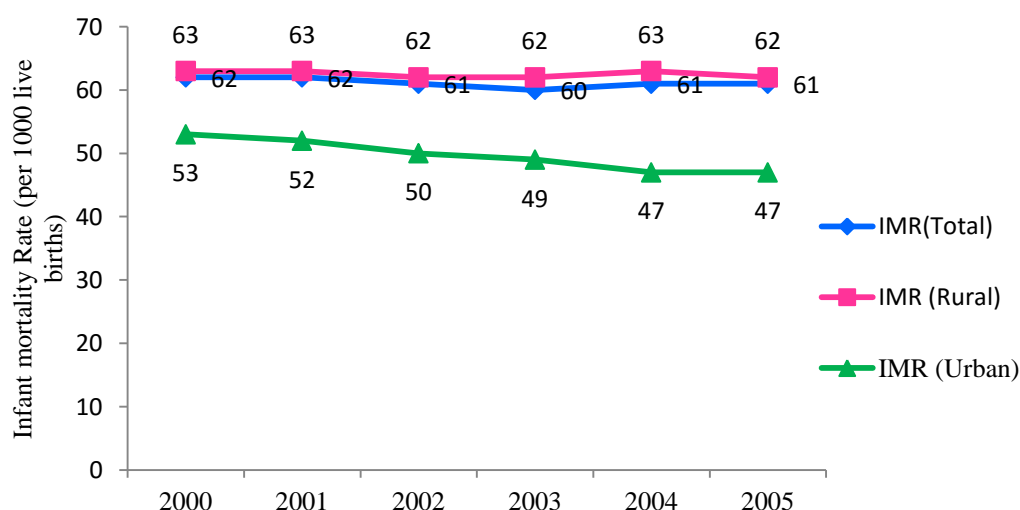
IMR, considered to be one of the most sensitive indicators of health and development is defined as number of infant (under age one) deaths per thousand live births in a given year. The Table 5 presents latest available IMR data for Bihar.

Table5: Health and Mortality Indicators, Bihar, 2010-11

| Particulars | | Total | Rural | Urban |
|--------------------------------------|--------|-------|-------|-------|
| Infant Mortality Rate | | | | |
| | Total | 55 | 56 | 44 |
| | Male | 53 | 54 | 43 |
| | Female | 56 | 58 | 46 |
| Neo-natal Mortality Rate | | 35 | 36 | 27 |
| Post Neo-natal Mortality Rate | | 19 | 19 | 17 |
| Under-5 Mortality Rate | | | | |
| | Total | 77 | 80 | 57 |
| | Male | 74 | 76 | 53 |
| | Female | 81 | 83 | 60 |

Source: Annual Health Survey, 2011, Bihar

- Notes: 1. Infant mortality rate is calculated as annual deaths of infants (D) between birth and one year, divided by the annual number of births (B), all multiplied by 1000.
2. Neo-natal deaths: Infant dying before age of 29 days.
3. Post Neo-natal deaths: Infant dying during age of 29 days to < 1 year.
4. The under-five mortality is the probability that a child born in a specific year or time period will die before reaching the age of five, subject to current age specific mortality rates. It is expressed as a rate per 1,000 live births.

**Figure 47: Infant Mortality Rate (per 1000 live births), Bihar, 2000-2005**

It is seen that IMR in the state fluctuated over the years with a fall after 2001 and with a slight increase after 2003. Urban IMR was lower compared to rural IMR. This could be due to poor health facilities and lack of proper infrastructure development in rural areas of the state.

6. Conclusion and Policy Implications

Following conclusions emerge from the preceding discussion:

- The population of Bihar has increased substantially from 2001 to 2011 (@25.1%) in both the regions. This signifies that there are more people to be taken care of from, among others, the available water and other natural resources in the bank districts and hence more pressure on river Ganga.
- It is interesting to note that there is sustained declining trend in birth rates, leading to almost stable natural growth rate of population in the recent years.
- An overwhelming 90% of the state population resides in rural areas, giving the entire state the character of a 'rural state' and the general development deficit.
- Bihar is characterized as the most densely inhabited state with population density of 1102 persons/ sq.km. Density is reported to be higher in bank districts compared to the non-bank districts.
- Average statewide sex ratio at 916 in 2011 is below the national average which is 940. During the last decade there has been a drop in the sex ratio.
- Since 2004-05 the state has recorded high to very high growth in GSDP which is above the national growth rate.
- Bank districts in general have recorded higher growth in district domestic product compared to the non-bank districts. Likewise maximum increase in average per capita GDDP was recorded in bank districts.
- The maximum contribution in GSDP was made by the tertiary sector. This was followed by the primary sector. Contribution from secondary sector is around 16% which indicates poor manufacturing activity and availability of supporting infrastructure.
- The bank districts had the maximum share in tertiary sector; the non-bank districts had the maximum share in primary sector.

- Farm sector provides the maximum number of employment opportunities in both rural and urban Bihar. In non-farm sector, trade and education provide large employment.
- For bank districts proportion of rural population below poverty line was higher compared to urban areas. In non-bank districts the percentage of population below poverty line for both rural and urban area was higher as compared to bank districts.
- The amount of deposits in all banks in Bihar has increased but this is not translated into higher credits/ loans. This indicates business environment is still not conducive.
- Male and female literacy rates have increased significantly but the gender gap is quite significant.
- Overall the total primary enrolment shows a rising trend however, enrolment post 2006 have registered an inexplicable sharp decline.
- State IMR is way above the national average. Likewise state rural IMR is significantly higher than that for the urban areas. Although health infrastructure in the state has improved however there is still considerable deficit to be addressed.

As the focus of this report is on the implications of the rise in population, economic growth and social changes on the Ganga basin in the state of Bihar, the discussion on the policy implications should focus on the efficient use of resources to ensure their sustainability and economic development. However it is evident that the state has not taken advantage of its share of the available resources and is characterized by significant development deficit in all respects. Given the low social indicators, high population densities, poor infrastructure and industrial base, the state needs to imbibe policies for sustained rapid growth. It is not surprising that the current establishment is therefore seeking 'special area' status from the central government so as to be able to leverage larger share of plan funds.

While the state is endowed with copious water resources, there are issues with quality and sustainability. At the same time there are major issues with the aggregate sanitation deficit both in the rural and urban areas. Bihar as recorded significant increase in the 'census towns' i.e., small villages which have taken urban character and which are emerging as concentrated sources of sewage and solid waste. Therefore the deficit in sanitation infrastructure particular is posing major threat to the surface and groundwater resources in the state and undermining efforts in restoring water quality of River Ganga. It is therefore imperative that the state receives adequate resources and technical assistance to undertake concerted and sustained programme for urban infrastructure.

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Appendix

Table 9: District-wise Total Population of Bihar

| Districts | Years | |
|---------------------------------------|-------------------|-------------------|
| | 2001 | 2011 |
| Patna | 4718592 | 5772804 |
| Vaishali | 2718421 | 3495249 |
| Saran | 3248701 | 3943098 |
| Begusarai | 2349366 | 2954367 |
| Buxar | 1402396 | 1707643 |
| Munger | 1137797 | 1359054 |
| Bhagalpur | 2423172 | 3032226 |
| Khagaria | 1280354 | 1657599 |
| Katihar | 2392638 | 3068149 |
| Lakhisarai | 802225 | 1000717 |
| Bhojpur | 2243144 | 2720155 |
| Samastipur | 3394793 | 4254782 |
| Average for Bank Districts | 2342633.25 | 2913820.25 |
| Nalanda | 2370528 | 2872523 |
| Rohtas | 2450748 | 2962593 |
| Aurangabad | 2013055 | 2511243 |
| Jehanabad | 1514315 | 1124176 |
| Gaya | 3473428 | 4379383 |
| Nawada | 1809696 | 2216653 |
| Siwan | 2714349 | 3318176 |
| Gopalganj | 2152638 | 2558037 |
| Pashchim champaran | 3043466 | 3922780 |
| Purba champaran | 3939773 | 5082868 |
| Sitamarhi | 2682720 | 3419622 |
| Muzaffarpur | 3746714 | 4778610 |
| Darbhanga | 3295789 | 3921971 |
| Madhubani | 3575281 | 4476044 |
| Saharsa | 1508182 | 1897102 |
| Madhepura | 1526646 | 1994618 |
| Araria | 2158608 | 2806200 |
| Kishanganj | 1296348 | 1690948 |
| Sheohar | 515961 | 656916 |
| Supaul | 1732578 | 2228397 |
| Banka | 1608773 | 2029339 |
| Kaimur | 1289074 | 1626900 |
| Jamui | 1398796 | 1756078 |
| Arwal | | 699563 |
| Purnia | 2543942 | 3273127 |
| Sheikhpura | 525502 | 634927 |
| Average for Non-Bank Districts | 2195476.4 | 2647645.9 |

Source: Census of India 2001, 2011

Table 10: District-wise Distribution of Percentage Decadal Variation in Total Population (1991-2011)

| District | Years | |
|---------------------------------------|--------------|--------------|
| | 1991-01 | 2001-11 |
| Patna | 30.17 | 22.34 |
| Vaishali | 26.39 | 28.58 |
| Saran | 26.37 | 21.37 |
| Begusarai | 29.11 | 25.75 |
| Buxar | 29.03 | 21.77 |
| Munger | 20.34 | 19.45 |
| Bhagalpur | 27.24 | 25.13 |
| Khagaria | 29.32 | 29.46 |
| Katihar | 30.91 | 28.23 |
| Lakhisarai | 23.94 | 24.74 |
| Bhojpur | 24.58 | 21.27 |
| Samastipur | 25.63 | 25.33 |
| Average for Bank Districts | 26.92 | 24.45 |
| West Champaran | 30.40 | 28.89 |
| East Champaran | 29.27 | 29.01 |
| Sheohar | 36.16 | 27.32 |
| Madhubani | 26.08 | 25.19 |
| Supaul | 29.95 | 28.62 |
| Araria | 31.84 | 30.00 |
| Kishanganj | 31.50 | 30.44 |
| Madhepura | 29.45 | 30.65 |
| Saharsa | 33.03 | 25.79 |
| Darbhanga | 30.85 | 19.00 |
| Muzaffarpur | 26.74 | 27.54 |
| Gopalganj | 26.11 | 18.83 |
| Siwan | 24.78 | 22.25 |
| Banka | 24.47 | 26.14 |
| Nalanda | 18.64 | 21.18 |
| Kaimur | 30.64 | 27.54 |
| Rohtas | 27.71 | 20.22 |
| Jehanabad | 28.64 | 21.34 |
| Aurangabad | 30.19 | 24.75 |
| Gaya | 30.03 | 26.08 |
| Nawada | 33.08 | 22.49 |
| Jamui | 32.90 | 25.54 |
| Sitamarhi | 32.58 | 27.47 |
| Purnia | 35.23 | 28.66 |
| Sheikhpura | 24.96 | 20.82 |
| Average for Non-Bank Districts | 29.41 | 25.43 |

Source: Census of India 2001, 2011

Table 11: District-wise Percentage Birth, Death and Natural Growth Rate (2010-2011)

| Districts | Crude Birth Rate (CBR) | Crude Death Rate | Natural Growth Rate |
|---------------------------------------|------------------------|------------------|---------------------|
| Patna | 21.8 | 5.2 | 16.6 |
| Vaishali | 27.3 | 7.6 | 19.7 |
| Saran | 24.5 | 7.7 | 16.7 |
| Begusarai | 26.6 | 6.5 | 20.1 |
| Buxar | 25.1 | 6.8 | 18.3 |
| Munger | 25 | 6.7 | 18.3 |
| Bhagalpur | 26.3 | 5.5 | 20.9 |
| Khagaria | 30.7 | 9.4 | 21.3 |
| Katihar | 28.8 | 6.5 | 22.3 |
| Lakhisarai | 24 | 6.5 | 17.5 |
| Bhojpur | 24.6 | 5.8 | 18.8 |
| Samastipur | 28.7 | 6.9 | 21.8 |
| Average for Bank Districts | 26.12 | 6.76 | 19.36 |
| West Champaran | 28.6 | 8.9 | 19.7 |
| East Champaran | 30.4 | 8.1 | 22.3 |
| Sheohar | 31.2 | 7.6 | 23.6 |
| Madhubani | 24.7 | 7.4 | 17.3 |
| Supaul | 28.5 | 6.5 | 22 |
| Araria | 30.9 | 7.8 | 23.1 |
| Kishanganj | 30.5 | 6.5 | 24.1 |
| Madhepura | 30.1 | 7.5 | 22.7 |
| Saharsa | 32.1 | 7.8 | 24.2 |
| Darbhanga | 26.5 | 8.8 | 17.7 |
| Muzaffarpur | 25.5 | 8.6 | 16.9 |
| Gopalganj | 25.7 | 6.5 | 19.2 |
| Siwan | 26.1 | 7.5 | 18.6 |
| Banka | 25.8 | 6.1 | 19.7 |
| Nalanda | 26.3 | 8 | 18.2 |
| Kaimur | 25 | 6 | 19 |
| Rohtas | 25.9 | 7 | 18.9 |
| Jehanabad | 24.9 | 6.2 | 18.7 |
| Aurangabad | 25.6 | 6.4 | 19.3 |
| Gaya | 24.9 | 7.4 | 17.5 |
| Nawada | 25 | 5.9 | 19 |
| Jamui | 26.4 | 6.7 | 19.7 |
| Sitamarhi | 28 | 9.6 | 18.4 |
| Purnia | 27.6 | 7.2 | 20.4 |
| Sheikhpura | 28.9 | 8.1 | 20.8 |
| Average for Non-Bank Districts | 27.40 | 7.36 | 20.04 |

Source: Annual Health Survey 2010-11

Table 12: District-wise Density of Population (per sq. km) in Bihar (2001-2011)

| District | Years | |
|---------------------------------------|-------------------|--------------------|
| | 2001 | 2011 |
| Patna | 1471 | 1803 |
| Vaishali | 1332 | 1717 |
| Saran | 1231 | 1493 |
| Begusarai | 1222 | 1540 |
| Buxar | 864 | 1003 |
| Munger | 800 | 958 |
| Bhagalpur | 946 | 1180 |
| Khagaria | 859 | 1115 |
| Katihar | 782 | 1004 |
| Lakhisarai | 652 | 815 |
| Bhojpur | 903 | 1136 |
| Samastipur | 1175 | 1465 |
| Average for Bank Districts | 1020 | 1269.08 |
| Nalanda | 1006 | 1220 |
| Rohtas | 636 | 763 |
| Kaimur(Bhabhua) | 382 | 488 |
| Gaya | 696 | 880 |
| Jahanabad | 992 | 1206 |
| Arawal | 925 | 1099 |
| Nawada | 726 | 889 |
| Aurangabad | 607 | 760 |
| Siwan | 1221 | 1495 |
| Gopalganj | 1052 | 1258 |
| Muzaffarpur | 1180 | 1506 |
| E.Champaran | 991 | 1281 |
| W.Champaran | 582 | 750 |
| Sitamarhi | 1214 | 1491 |
| Sheohar | 1161 | 1882 |
| Darbhanga | 1442 | 1721 |
| Madhubani | 1020 | 1279 |
| Jamui | 451 | 567 |
| Banka | 533 | 672 |
| Saharsa | 885 | 1125 |
| Supaul | 724 | 919 |
| Madhepura | 853 | 1116 |
| Kishanganj | 687 | 898 |
| Araria | 751 | 992 |
| Purnea | 787 | 1014 |
| Shekhpura | 762 | 922 |
| Average for Non-Bank Districts | 856.384615 | 1084.346154 |

Source: Census of India 2001, 2011

Table 13: District-wise Sex Ratio in Bihar (2001-2011)

| District | Years | |
|---------------------------------------|---------------|---------------|
| | 2001 | 2011 |
| Patna | 873 | 892 |
| Vaishali | 920 | 892 |
| Saran | 966 | 949 |
| Begusarai | 912 | 894 |
| Buxar | 899 | 922 |
| Munger | 872 | 879 |
| Bhagalpur | 876 | 879 |
| Khagaria | 885 | 883 |
| Katihar | 919 | 916 |
| Lakhisarai | 921 | 900 |
| Bhojpur | 902 | 900 |
| Samastipur | 928 | 909 |
| Average for Bank Districts | 906.08 | 901.25 |
| Nalanda | 914 | 921 |
| Rohtas | 909 | 914 |
| Kaimur | 902 | 919 |
| Gaya | 938 | 932 |
| Jahanabad | 927 | 918 |
| Arawal | 931 | 927 |
| Nawada | 946 | 936 |
| Aurangabad | 934 | 916 |
| Siwan | 1031 | 984 |
| Gopalganj | 1001 | 1015 |
| Muzaffarpur | 920 | 898 |
| E.Champaran | 897 | 901 |
| W.Champaran | 901 | 906 |
| Sitamarhi | 892 | 899 |
| Sheohar | 885 | 890 |
| Darbhanga | 914 | 910 |
| Madhubani | 942 | 925 |
| Jamui | 918 | 921 |
| Banka | 908 | 907 |
| Saharsa | 910 | 906 |
| Supaul | 920 | 925 |
| Madhepura | 915 | 914 |
| Kishanganj | 936 | 946 |
| Araria | 913 | 921 |
| Purnia | 915 | 930 |
| Shekhpura | 918 | 926 |
| Average for Non-Bank Districts | 924.50 | 923.35 |

Source: Census of India 2001& 2011

Table 14: District-wise Proportion of Population by Social Groups in Bihar (2009-2010)

| Districts | STs | SCs | OBCs |
|----------------------------|---------------|---------------|---------------|
| | Valid Percent | Valid Percent | Valid Percent |
| Patna | 2.09 | 6.19 | 6.06 |
| Vaishali | N.A. | 5.94 | 3.03 |
| Saran | 2.49 | 2.77 | 4.67 |
| Begusarai | N.A. | 3.06 | 2.73 |
| Buxar | 9.21 | 2.06 | 1.29 |
| Munger | 0.01 | 1.10 | 1.53 |
| Bhagalpur | 0.46 | 1.09 | 3.12 |
| Khagaria | N.A. | 1.48 | 1.24 |
| Katihar | 17.85 | 1.86 | 1.65 |
| Lakhisarai | 0.47 | 1.00 | 0.97 |
| Bhojpur | N.A. | 3.32 | 2.28 |
| Samstipur | 1.65 | 2.20 | 5.89 |
| Bank Districts | 34.25 | 32.05 | 34.46 |
| West Champaran | 0.14 | 1.43 | 4.78 |
| East Champaran | 0.53 | 5.15 | 5.17 |
| Sheohar | N.A. | 0.27 | 0.64 |
| Madhubani | N.A. | 2.49 | 5.30 |
| Supaul | 2.70 | 1.37 | 2.52 |
| Araria | 10.63 | 3.87 | 1.55 |
| Kishangang | 0.33 | 1.01 | 1.54 |
| Madhepura | 7.97 | 2.09 | 1.55 |
| Saharsa | 3.82 | 2.11 | 0.91 |
| Darbhanga | N.A. | 1.72 | 4.88 |
| Muzaffarpur | N.A. | 5.41 | 4.91 |
| Gopalgang | 12.49 | 3.42 | 2.88 |
| Siwan | 0.90 | 2.34 | 2.90 |
| Banka | 7.40 | 2.10 | 2.27 |
| Nalanda | N.A. | 3.57 | 3.12 |
| Bhabhua | 7.26 | 2.20 | 1.17 |
| Rohtas | 1.16 | 3.68 | 2.77 |
| Jehanabad | N.A. | 1.59 | 0.79 |
| Aurangabad | 2.24 | 2.29 | 1.57 |
| Gaya | 1.74 | 5.78 | 3.79 |
| Nawada | 0.62 | 2.39 | 1.44 |
| Jamui | 5.12 | 1.50 | 1.69 |
| Sitamarhi | N.A. | 6.35 | 3.69 |
| Purnea | 0.69 | 2.42 | 2.87 |
| Shekhpura | N.A. | 0.13 | 0.52 |
| Arwal | N.A. | 1.26 | 0.34 |
| Non- Bank Districts | 65.75 | 67.95 | 65.54 |

Source: NSS 66th round, 2009-10

Table 15: District-wise Proportion of Population by Religious Groups in Bihar (2009-2010)

| Districts | Hindus (Valid Percent) | Muslims (Valid Percent) |
|----------------------------|------------------------|-------------------------|
| Patna | 6.43 | 3.87 |
| Vaishali | 3.58 | 1.67 |
| Saran | 4.48 | 2.54 |
| Begusarai | 2.63 | 2.60 |
| Buxar | 1.93 | 0.18 |
| Munger | 1.53 | 0.15 |
| Bhagalpur | 2.75 | 4.39 |
| Khagaria | 1.49 | 0.77 |
| Katihar | 1.16 | 8.02 |
| Lakhisarai | 1.12 | N.A. |
| Bhojpur | 3.07 | 1.53 |
| Samstipur | 3.91 | 5.39 |
| Bank Districts | 34.08 | 31.10 |
| West Champaran | 4.15 | 5.04 |
| East Champaran | 5.20 | 3.47 |
| Sheohar | 0.39 | 1.21 |
| Madhubani | 3.93 | 4.48 |
| Supaul | 1.78 | 4.19 |
| Araria | 2.10 | 6.87 |
| Kishangang | 0.56 | 6.20 |
| Madhepura | 1.79 | 0.34 |
| Saharsa | 1.49 | 0.50 |
| Darbhanga | 3.68 | 4.69 |
| Muzaffarpur | 4.95 | 2.32 |
| Gopalgang | 2.45 | 8.31 |
| Siwan | 2.98 | 2.55 |
| Banka | 2.29 | 0.50 |
| Nalanda | 3.32 | 0.42 |
| Bhabhua | 1.89 | 0.05 |
| Rohtas | 2.79 | 1.97 |
| Jehanabad | 1.46 | 0.32 |
| Aurangabad | 2.55 | 0.51 |
| Gaya | 4.61 | 2.37 |
| Nawada | 1.94 | 1.01 |
| Jamui | 2.03 | 1.80 |
| Sitamarhi | 4.29 | 1.81 |
| Purnea | 1.98 | 7.63 |
| Shekhpura | 0.54 | 0.04 |
| Arwal | 0.77 | 0.30 |
| Non- Bank Districts | 65.92 | 68.90 |

Source: NSS 66th round, 2009-10

Table 16: Gross State Domestic Product (Rs. '000 Crores), Bihar, 2004-2011 at constant prices (2004-05)

| Year | GSDP |
|----------------|---------|
| 2004-05 | 77781.2 |
| 2005-06 | 78494 |
| 2006-07 | 92427 |
| 2007-08 | 99492 |
| 2008-09 | 113994 |
| 2009-10 (P) | 125875 |
| 2010-11 (Q) | 144472 |
| 2011-12 (Adv.) | 163439 |

Source: Economic Survey of Bihar, 2012

Table 17: GDDP (Rs. Lakh) across Districts of Bihar, 2006-2008 at 2004-05 prices

| Districts | 2006-07 | 2007-08 |
|-----------------------|-------------|-----------------|
| Patna | 22659.3 | 26560.4 |
| Vaishali | 2391 | 2390.5 |
| Saran | 2463.7 | 2765.4 |
| Begusarai | 3068.6 | 3502.6 |
| Buxar | 1221.7 | 1373.6 |
| Munger | 1648.8 | 1974.3 |
| Bhagalpur | 3095.8 | 3393.7 |
| Khagaria | 1217.9 | 1343 |
| Katihar | 2184.8 | 2343.6 |
| Lakhisarai | 770.5 | 838.3 |
| Bhojpur | 2055.8 | 2235.1 |
| Samastipur | 3050.1 | 2879.1 |
| Bank Districts | 3819 | 4299.967 |
| West Champaran | 3946.3 | 4185 |
| East Champaran | 3008.5 | 2795.5 |
| Sheohar | 288.8 | 339.8 |
| Madhubani | 2608.8 | 2507.8 |
| Supaul | 1260.2 | 1289.6 |
| Araria | 1528.8 | 1715.2 |
| Kishanganj | 1108 | 1127.2 |
| Madhepura | 1104.2 | 1195.2 |
| Saharsa | 1369.8 | 1466.2 |
| Darbhanga | 2702.3 | 2922.3 |
| Muzaffarpur | 2799.2 | 2677 |
| Gopalganj | 1736.4 | 1821.4 |
| Siwan | 2389.7 | 2243.1 |
| Banka | 1184 | 1252.1 |
| Nalanda | 1948.5 | 2142.2 |

| | | |
|---------------------------|----------------|-----------------|
| Kaimur | 1053.2 | 1166.7 |
| Rohtas | 2505.9 | 2692.3 |
| Jehanabad | 742.1 | 801.3 |
| Aurangabad | 1667.8 | 1803.6 |
| Gaya | 3246.1 | 3532.6 |
| Nawada | 1317 | 1443.7 |
| Jamui | 1122.3 | 1275.6 |
| Sitamarhi | 1906.5 | 1884 |
| Purnia | 2127.3 | 2286.2 |
| Sheikhpura | 394.3 | 445.5 |
| Non-Bank Districts | 1802.64 | 1880.444 |

Source: Economic Survey of Bihar, 2012

Table 18: Per Capita GSDP (Rs.) in Bihar, 2004-2008 at 2004-05 constant prices

| Year | Per Capita GSDP |
|---------|-----------------|
| 2004-05 | 8,773 |
| 2005-06 | 8,706 |
| 2006-07 | 10,087 |
| 2007-08 | 10,690 |
| 2008-09 | 12,066 |

Source: Statistical Handbook of Bihar, 2012

Table 19: Average Per Capita GDDP (Rs.) across Districts of Bihar, 2006-2008 at 2004-05 prices

| Districts | 2006-07 | 2007-08 |
|---------------------------------------|-----------------|-----------------|
| Patna | 43177 | 49765 |
| Vaishali | 8038 | 7925 |
| Saran | 6943 | 7688 |
| Begusarai | 11792 | 13245 |
| Buxar | 7882 | 8725 |
| Munger | 13612 | 16154 |
| Bhagalpur | 11665 | 12609 |
| Khagaria | 8579 | 9307 |
| Katihar | 8187 | 8631 |
| Lakhisarai | 9070 | 9789 |
| Bhojpur | 8433 | 9053 |
| Samastipur | 8274 | 7712 |
| Average for Bank Districts | 12137.67 | 13383.58 |
| West Champaran | 9618 | 10058 |
| East Champaran | 6894 | 6303 |
| Sheohar | 4903 | 5647 |
| Madhubani | 6681 | 6335 |
| Supaul | 6579 | 6627 |
| Araria | 6274 | 6903 |
| Kishanganj | 7642 | 7637 |
| Madhepura | 6525 | 6949 |
| Saharsa | 8071 | 8476 |
| Darbhanga | 7346 | 7806 |
| Muzaffarpur | 8270 | 7776 |
| Gopalganj | 7383 | 7640 |
| Siwan | 8105 | 7512 |
| Banka | 6792 | 7095 |
| Nalanda | 7792 | 8503 |
| Kaimur | 7324 | 7974 |
| Rohtas | 9297 | 9842 |
| Jehanabad | 7251 | 7707 |
| Aurangabad | 7439 | 7909 |
| Gaya | 8405 | 8995 |
| Nawada | 6469 | 6959 |
| Jamui | 7135 | 7957 |
| Sitamarhi | 6314 | 6122 |
| Purnia | 7363 | 7751 |
| Sheikhpura | 6655 | 7376 |
| Average for Non-Bank Districts | 7301.08 | 7594.36 |

Source: Economic Survey of Bihar, 2012

Table 20: GDDP in Primary Sector (at 2004-05 Constant Prices), Bihar 2004-05 to 2007-08 (Rs. in Lakh)

| Region | 2004-05 | 2005-06 | 2006-07 | 2007-08 | 2008-09 | 2009-10 |
|--------------------|---------|---------|---------|---------|---------|---------|
| Bank Districts | 715690 | 709292 | 839348 | 795129 | 862724 | 811658 |
| Non-Bank Districts | 1741500 | 1613112 | 1999121 | 1862043 | 2071765 | 1892793 |

Source: Directorate of Economics and Statistics, Department of Planning and Development, Government of Bihar.

Table 21: GDDP in Secondary Sector (at 2004-05 Constant Prices), Bihar 2004-05 to 2007-08 (Rs. in Lakh)

| Region | 2004-05 | 2005-06 | 2006-07 | 2007-08 | 2008-09 | 2009-10 |
|--------------------|---------|---------|---------|---------|---------|---------|
| Bank Districts | 482818 | 509540 | 591327 | 721099 | 861639 | 982531 |
| Non-Bank Districts | 583562 | 657287 | 766486 | 902400 | 1012913 | 1161849 |

Source: Directorate of Economics and Statistics, Department of Planning and Development, Government of Bihar.

Table 22: GDDP in Tertiary Sector (at 2004-05 Constant Prices), Bihar 2004-05 to 2007-08 (Rs. in Lakh)

| Region | 2004-05 | 2005-06 | 2006-07 | 2007-08 | 2008-09 | 2009-10 |
|--------------------|---------|---------|---------|---------|---------|---------|
| Bank Districts | 2614174 | 2578010 | 2953092 | 3253421 | 3654858 | 4060915 |
| Non-Bank Districts | 1526666 | 1723966 | 1864077 | 1994590 | 2223842 | 2538284 |

Source: Directorate of Economics and Statistics, Department of Planning and Development, Government of Bihar.

Table 23: Percentage share of Bank Districts in Total GDDP of the State by Economic Activity

| Economic Activity | 2004-05 | 2005-06 | 2006-07 | 2007-08 | 2008-09 | 2009-10 |
|--|----------------|-----------------|-----------------|-----------------|-----------------|----------------|
| Agriculture | 29.17 | 30.82 | 29.60 | 30.02 | 29.46 | 30.28 |
| Forestry & Logging | 27.27 | 27.16 | 27.05 | 26.95 | 26.80 | 26.65 |
| Fishing | 32.02 | 32.89 | 33.66 | 34.30 | 34.07 | 32.50 |
| Mining & quarrying | 48.78 | 42.82 | 51.52 | 34.60 | 22.10 | 18.39 |
| Primary | 29.13 | 30.54 | 29.57 | 29.92 | 29.40 | 30.01 |
| Manufacturing MFG | 45.73 | 41.34 | 40.74 | 43.50 | 47.98 | 47.98 |
| Electricity, Gas & W.Supply | 52.55 | 52.67 | 52.62 | 52.55 | 52.56 | 52.58 |
| Construction | 43.27 | 43.49 | 43.67 | 43.79 | 43.84 | 43.99 |
| Secondary | 45.28 | 43.67 | 43.55 | 44.42 | 45.97 | 45.82 |
| Trade, Hotel & Restaurants | 86.46 | 86.54 | 86.72 | 86.71 | 86.76 | 86.30 |
| Railways | 64.50 | 64.50 | 64.50 | 64.50 | 64.50 | 64.50 |
| Transport by other means | 55.31 | 55.21 | 54.87 | 53.73 | 52.72 | 51.78 |
| Storage | 51.47 | 51.49 | 51.47 | 51.48 | 51.47 | 51.47 |
| Communication | 44.22 | 44.22 | 44.22 | 44.22 | 44.22 | 44.22 |
| Banking & Insurance | 48.34 | 48.34 | 48.34 | 48.34 | 48.34 | 48.34 |
| Real, Ownership of Dwel., B.ser. & Legal | 45.66 | 45.82 | 45.99 | 46.13 | 46.28 | 46.42 |
| Public Adminis | 47.40 | 47.40 | 47.40 | 47.40 | 47.40 | 47.40 |
| Other Services | 40.15 | 40.02 | 40.11 | 40.15 | 40.22 | 40.35 |
| Tertiary | 61.44 | 59.93 | 61.30 | 61.99 | 62.17 | 61.54 |
| GDDP | 49.0181 | 48.73239 | 48.63582 | 50.05572 | 50.33074 | 51.1451 |

Source: Directorate of Economics and Statistics, Department of Planning and Development, Government of Bihar.

Table 24: Percentage share of Non- Bank Districts in Total GDDP of the State by Economic Activity

| Economic Activity | 2004-06 | 2006-07 | 2006-07 | 2007-08 | 2008-09 | 2009-10 |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | Non -bank districts | Non -bank districts | Non -bank districts | Non -bank districts | Non -bank districts | Non -bank districts |
| Agriculture | 70.83 | 69.18 | 70.40 | 69.98 | 70.54 | 69.72 |
| Forestry & Logging | 72.73 | 72.84 | 72.95 | 73.05 | 73.21 | 73.35 |
| Fishing | 67.98 | 67.10 | 66.34 | 65.70 | 65.92 | 67.50 |
| Mining & quarrying | 51.22 | 57.18 | 48.49 | 65.39 | 77.90 | 81.61 |
| Primary | 70.87 | 69.46 | 70.43 | 70.08 | 70.60 | 69.99 |
| Manufacturing MFG | 48.42 | 58.66 | 51.83 | 56.50 | 52.02 | 52.02 |
| Electricity, Gas & W.Supply | 47.86 | 47.33 | 48.67 | 47.45 | 47.44 | 47.42 |
| Construction | 55.03 | 56.51 | 53.75 | 56.21 | 56.16 | 56.01 |
| Secondary | 54.72 | 56.33 | 56.45 | 55.58 | 54.04 | 54.18 |
| Trade, Hotel & Restaurants | 12.57 | 13.46 | 12.44 | 13.29 | 13.24 | 13.70 |
| Railways | 53.98 | 35.50 | 58.45 | 35.50 | 35.50 | 35.50 |
| Transport by other means | 52.56 | 44.80 | 51.82 | 46.27 | 47.28 | 48.22 |
| Storage | 48.53 | 48.55 | 48.55 | 48.52 | 48.56 | 48.53 |
| Communication | 55.78 | 55.78 | 55.78 | 55.78 | 55.78 | 55.78 |
| Banking & Insurance | 51.66 | 51.66 | 51.66 | 51.66 | 51.66 | 51.66 |
| Real, Ownership of Dwel., B.ser. & Legal | 54.34 | 54.18 | 54.01 | 53.87 | 53.72 | 53.58 |
| Public Adminis | 52.60 | 52.60 | 52.60 | 52.60 | 52.60 | 52.60 |
| Other Services | 55.01 | 59.98 | 59.89 | 59.85 | 59.78 | 59.65 |
| Tertiary | 35.88 | 40.07 | 38.70 | 38.01 | 37.83 | 38.46 |
| GDDP | 44.28472 | 51.26758 | 51.36421 | 49.94426 | 49.66926 | 48.85489 |

Source: Directorate of Economics and Statistics, Department of Planning and Development, Government of Bihar.

Table 25: Percentage share of different Activities in total GDDP in Bank Districts of Bihar

| Economic Activity | 2004-05 | 2005-06 | 2006-07 | 2007-08 | 2008-09 | 2009-10 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|
| Agriculture | 15.82 | 15.67 | 16.62 | 14.33 | 13.93 | 12.01 |
| Forestry & Logging | 1.95 | 1.91 | 1.61 | 1.45 | 1.25 | 1.12 |
| Fishing | 0.95 | 1.03 | 0.85 | 0.85 | 0.81 | 0.70 |
| Mining & quarrying | 0.05 | 0.08 | 0.07 | 0.04 | 0.05 | 0.03 |
| Primary | 18.77 | 18.68 | 19.15 | 16.67 | 16.04 | 13.86 |
| Manufacturing MFG | 5.25 | 4.47 | 4.06 | 4.97 | 5.83 | 5.14 |
| Electricity, Gas & W.Supply | 1.58 | 1.65 | 1.50 | 1.48 | 1.43 | 1.49 |
| Construction | 5.83 | 7.30 | 7.93 | 8.67 | 8.76 | 10.15 |
| Secondary | 12.66 | 13.42 | 13.49 | 15.12 | 16.02 | 16.78 |
| Trade, Hotel & Restaurants | 36.93 | 33.87 | 35.67 | 37.26 | 37.47 | 37.46 |
| Railways | 2.45 | 2.73 | 2.71 | 2.73 | 2.45 | 2.42 |
| Transport by other means | 2.90 | 3.01 | 2.82 | 2.73 | 2.67 | 2.56 |
| Storage | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 |
| Communication | 1.28 | 1.60 | 1.63 | 1.69 | 1.75 | 2.71 |
| Banking & Insurance | 3.28 | 3.74 | 3.87 | 3.97 | 3.78 | 4.35 |
| Real, Ownership of Dwel., B.ser. & Legal | 4.84 | 5.31 | 5.06 | 5.10 | 4.98 | 5.05 |
| Public Adminis | 6.44 | 6.38 | 5.57 | 5.25 | 5.75 | 5.56 |
| Other Services | 10.36 | 11.17 | 9.95 | 9.41 | 9.02 | 9.16 |
| Tertiary | 68.57 | 67.90 | 67.36 | 68.21 | 67.94 | 69.36 |
| GDDP | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |

Source: Directorate of Economics and Statistics, Department of Planning and Development, Government of Bihar.

Table 26: Percentage share of different Activities in Total GDDP in Non-Bank Districts of Bihar

| Economic Activity | 2004-05 | 2005-06 | 2006-07 | 2007-08 | 2008-09 | 2009-10 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|
| Agriculture | 37.53 | 33.43 | 37.42 | 33.48 | 33.80 | 28.96 |
| Forestry & Logging | 5.00 | 4.87 | 4.12 | 3.93 | 3.46 | 3.23 |
| Fishing | 1.94 | 1.99 | 1.58 | 1.64 | 1.58 | 1.52 |
| Mining & quarrying | 0.05 | 0.10 | 0.06 | 0.08 | 0.19 | 0.13 |
| Primary | 44.52 | 40.38 | 42.35 | 39.13 | 39.03 | 33.84 |
| Manufacturing MFG | 5.35 | 6.03 | 4.89 | 6.47 | 6.40 | 5.83 |
| Electricity, Gas & W.Supply | 1.38 | 1.41 | 1.31 | 1.34 | 1.31 | 1.40 |
| Construction | 7.13 | 9.02 | 9.24 | 11.16 | 11.37 | 13.53 |
| Secondary | 13.86 | 16.46 | 16.05 | 18.96 | 19.08 | 20.77 |
| Trade, Hotel & Restaurants | 5.16 | 5.01 | 16.56 | 5.72 | 5.79 | 6.22 |
| Railways | 1.97 | 1.43 | 2.33 | 1.50 | 1.37 | 1.40 |
| Transport by other means | 2.65 | 2.32 | 2.52 | 2.35 | 2.42 | 2.49 |
| Storage | 0.08 | 0.07 | 0.07 | 0.08 | 0.07 | 0.08 |
| Communication | 1.55 | 1.91 | 1.95 | 2.14 | 2.24 | 3.58 |
| Banking & Insurance | 3.37 | 3.80 | 3.92 | 4.25 | 4.09 | 4.86 |
| Real, Ownership of Dwel., B.ser. & Legal | 5.54 | 5.97 | 5.62 | 5.97 | 5.86 | 6.10 |
| Public Adminis | 6.87 | 6.72 | 5.85 | 5.84 | 6.46 | 6.46 |
| Other Services | 13.95 | 15.91 | 14.06 | 14.06 | 13.58 | 14.18 |
| Tertiary | 41.14 | 43.16 | 41.50 | 41.91 | 41.89 | 45.38 |
| GDDP | 100 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |

Source: Directorate of Economics and Statistics, Department of Planning and Development, Government of Bihar.

Table 27: Population Below Poverty Line in Districts of Bihar, 2009-10

| District | Rural (% of BPL) | Urban (% of BPL) |
|---------------------------|-------------------------------------|-------------------------------------|
| | Poverty Line:Rs.655.6 per day | Poverty Line:Rs.775.3 per day |
| Patna | 65.83% | 20.65% |
| Vaishali | 64.49% | 52.43% |
| Saran | 61.80% | 42.43% |
| Begusarai | 46.40% | 11.32% |
| Buxar | 50.81% | 19.71% |
| Munger | 38.91% | 63.64% |
| Bhagalpur | 72.20% | 43.42% |
| Khagaria | 10.68% | 43.43% |
| Katihar | 47.12% | 41.20% |
| Lakhisarai | 62.13% | 59.52% |
| Bhojpur | 43.49% | 80.92% |
| Samstipur | 22.89% | 47.20% |
| Bank Districts | 48.90% | 43.82% |
| West Champaran | 74.56% | 55.46% |
| East Champaran | 68.65% | 34.64% |
| Sheohar | 40.42% | 68.69% |
| Madhubani | 59.98% | 48.48% |
| Supaul | 63.11% | 58.64% |
| Araria | 35.81% | 0.00% |
| Kishangang | 57.40% | 43.81% |
| Madhepura | 67.75% | 38.27% |
| Saharsa | 43.15% | 24.94% |
| Darbhanga | 49.97% | 45.35% |
| Muzaffarpur | 67.57% | 44.80% |
| Gopalgang | 52.05% | 46.21% |
| Siwan | 54.89% | 74.84% |
| Banka | 59.62% | 51.56% |
| Nalanda | 82.16% | 50.72% |
| Kaimur | 54.65% | 62.46% |
| Rohtas | 23.12% | 51.16% |
| Jehanabad | 43.06% | 18.37% |
| Aurangabad | 39.56% | 42.99% |
| Gaya | 62.90% | 33.99% |
| Nawada | 49.74% | 65.22% |
| Jamui | 66.68% | 45.05% |
| Sitamarhi | 76.17% | 62.80% |
| Purnea | 36.83% | 19.74% |
| Shekhpura | 44.40% | 46.12% |
| Arwal | 29.39% | - |
| Non-Bank Districts | 53.98% | 45.37% |

Source: NSS 66th Round, 2009-10

Table 28: CD Ratio of All Banks in Bihar

| Year | Deposit (Rs. Crores) | Credit (Rs. Crores) | Credit Deposit (CD Ratio) |
|--------------------------------|-------------------------|------------------------|---------------------------------|
| 2001-02 | 30,482 | 6,946 | 22.79 |
| 2002-03 | 33,815 | 8,089 | 23.92 |
| 2003-04 | 35,824 | 9,604 | 26.81 |
| 2004-05 | 40,295 | 12,031 | 29.86 |
| 2005-06 | 46,314 | 14,808 | 32.1 |
| 2006-07 | 56,342 | 19,048 | 33.81 |
| 2007-08 | 68,244 | 22,077 | 32.35 |
| 2008-09 | 83,048 | 24,051 | 28.96 |
| 2009-10 | 98,588 | 31,679 | 32.13 |
| 2010-11 (Till June 2010) | 99,636 | 32,109 | 32.23 |

Source: State level Bankers Committee (as mentioned in Economic Survey Report 2006-11, GOB)

Table 29: Bank Group-wise and Area-wise CD Ratio in Bihar up to 31st June 2011

| Bank Groups | Area | Deposits/ | Investmen | CD Ratio |
|-------------------------|--------------|----------------|----------------|--------------|
| Commercial Bank | Rural | 17,385. | 6,317 | 36.33 |
| | Semi- | 22,858. | 6,611 | 28.92 |
| | Urban- | 45,557. | 11,898. | 26.12 |
| | Total | 85,800. | 24,826. | 28.93 |
| RRBs | Rural | 8,701. | 3,671. | 42.19 |
| | Semi- | 2,390. | 738. | 30.86 |
| | Urban- | 1,221. | 352. | 28.85 |
| | Total | 12,312. | 4,760. | 38.66 |
| Cooperative Bank | Rural | NA | NA | NA |
| | Semi- | NA | NA | NA |
| | Urban- | 1,525. | 632. | 41.42 |
| | Total | 1,525. | 632. | 41.42 |
| All Banks | Rural | 26,086. | 9,987. | 38.29 |
| | Semi- | 25,248. | 7,348. | 29.1 |
| | Urban- | 48,302. | 12,882. | 26.67 |
| | Total | 99,636. | 30,217. | 30.33 |

Source: Economic Survey Report 2010-11, GOB

Table 30: District-Wise CD ratio of Commercial Banks

| District | 2005-06 | 2006-07 | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 |
|----------------|---------|---------|---------|---------|---------|---------|---------|
| Patna | 29.64 | 32.18 | 27.64 | 25.11 | 24.18 | 26.53 | 28.07 |
| Vaishali | 29.7 | 31.9 | 32.17 | 28.45 | 30.72 | 29.9 | 29.33 |
| Nalanda | 26.99 | 27.44 | 25.77 | 24.59 | 27.13 | 29.75 | 29.41 |
| Bhojpur | 23.61 | 24.95 | 24.51 | 20.74 | 24.5 | 23.9 | 23.12 |
| Buxar | 28.39 | 31.08 | 30.99 | 24.17 | 31.48 | 31.56 | 29.49 |
| Rohtas | 35.24 | 39.79 | 40.5 | 36.24 | 36.02 | 38.37 | 39.93 |
| Kaimur | 44.65 | 46.06 | 43.04 | 47.13 | 48.16 | 52.16 | 49.54 |
| Gaya | 25.89 | 28.37 | 28.46 | 28.67 | 31.45 | 32.07 | 31.84 |
| Jehanabad | 21.71 | 23.62 | 25.28 | 23.78 | 28.84 | 29.98 | 31.08 |
| Arawal | 23.51 | 26.66 | 26.8 | 26.35 | 32.06 | 45.38 | 32.26 |
| Nawada | 24.38 | 27.16 | 26.06 | 22.91 | 31.66 | 34.44 | 37.11 |
| Aurangabad | 28.31 | 26.65 | 23.76 | 23.22 | 27.95 | 31.82 | 32.7 |
| Saran | 23.73 | 26.18 | 23.12 | 23.85 | 26.25 | 24.35 | 23.12 |
| Siwan | 20.1 | 22.07 | 20.68 | 18.78 | 20.08 | 21.63 | 21.18 |
| Gopalganj | 27.45 | 29.12 | 30.19 | 25.68 | 25.65 | 28.66 | 28.97 |
| West Champaran | 56.85 | 51.69 | 48.99 | 47.31 | 47.12 | 45.69 | 48.77 |
| East Champaran | 40.63 | 43.68 | 42.34 | 36.87 | 38.94 | 44.07 | 44.7 |
| Muzaffarpur | 33.84 | 36.21 | 34.29 | 43.33 | 45.34 | 35.69 | 36.99 |
| Sitamarhi | 40.39 | 40.24 | 35.16 | 32.23 | 32.91 | 34 | 35.83 |
| Sheohar | 28.05 | 30.06 | 29.44 | 38.29 | 42.31 | 34.09 | 39.4 |
| Darbhanga | 28.82 | 29.31 | 26.45 | 22.99 | 26.4 | 28.54 | 25.47 |
| Madhubani | 33.25 | 32.68 | 30.32 | 25.55 | 28.32 | 29.4 | 28.95 |
| Samastipur | 37.65 | 38.5 | 36.05 | 37.09 | 39.69 | 44.36 | 43.96 |
| Begusarai | 43.72 | 44.95 | 40.32 | 35.59 | 37.83 | 39.63 | 43.06 |
| Munger | 21.34 | 23.35 | 23.17 | 23.28 | 21.02 | 29.64 | 26.66 |
| Sheikhpura | 27.04 | 27.61 | 26.72 | 24.94 | 29.77 | 28.6 | 27.9 |
| Lakhisarai | 25.88 | 24.4 | 24.23 | 22.83 | 24.26 | 24.95 | 22.98 |
| Jamui | 28.63 | 29.18 | 28.3 | 25.61 | 25.85 | 26.79 | 27.81 |
| Khagaria | 38.57 | 38.34 | 32.7 | 32.37 | 36.55 | 36.05 | 37.5 |
| Bhagalpur | 32.98 | 37.77 | 35.79 | 30.98 | 30.09 | 28.97 | 26.14 |
| Banka | 39.97 | 44.62 | 40.55 | 33.86 | 35.83 | 35.15 | 33.29 |
| Saharsa | 37.1 | 33.9 | 36.31 | 29.03 | 37.52 | 34.53 | 33.87 |
| Supaul | 34.84 | 32.38 | 35.66 | 28.16 | 31.99 | 36.1 | 37.21 |
| Madhepura | 44.59 | 42.63 | 42.29 | 26.43 | 28.06 | 43.39 | 30.79 |
| Purnea | 41.62 | 51.33 | 51.53 | 45.09 | 49.79 | 53.12 | 50.01 |
| Kishanganj | 51.66 | 53.17 | 52.77 | 49.1 | 49.85 | 53.34 | 53.15 |
| Araria | 54.26 | 51.69 | 50.72 | 38.03 | 38.57 | 45.84 | 48.95 |
| Katihar | 59.85 | 58.19 | 55.59 | 43.98 | 45.59 | 44.92 | 43.01 |

Source: Economic Survey 2012-13

Table 31: Distribution of Commercial Bank Branches in Bihar and their Growth Rate

| Year | Total Branches | Growth Rate | Rural share (%) | Semi-urban (%) | Urban (%) |
|------|----------------|-------------|-----------------|----------------|-----------|
| 2001 | 3620 | 1.49 | 69.3 | 18.5 | 12.2 |
| 2002 | 3616 | -0.11 | 69.1 | 18.5 | 12.4 |
| 2003 | 3609 | -0.19 | 69.1 | 18.6 | 12.3 |
| 2004 | 3618 | 0.25 | 68.7 | 18.9 | 12.4 |
| 2005 | 3648 | 0.77 | 64.8 | 20.07 | 15.13 |
| 2006 | 3675 | 0.74 | 63.59 | 20.6 | 15.81 |
| 2007 | 3712 | 1.01 | 62.8 | 20.66 | 16.54 |
| 2008 | 3792 | 2.16 | 61.63 | 20.97 | 17.41 |
| 2009 | 3942 | 3.96 | 59.72 | 21.66 | 18.62 |
| 2010 | 4156 | 5.43 | 57.72 | 22.45 | 19.83 |

Source: Economic Survey of Bihar 2006-07 and 2010-11, GOB

Table 32: Micro Finance in Bihar

| Year | No. of SHGs with Bank Linkage | Amount of Credit (Rs Lakhs) |
|--------------|-------------------------------|-----------------------------|
| Upto 2004 | 16,246 | 5,200 |
| 2004-05 | 11,769 | 3,700 |
| 2005-06 | 18,206 | 3,100 |
| 2006-07 | 26,417 | 8,300 |
| 2007-08 | 49,738 | 24,100 |
| 2008-09 | 25,696 | 21,100 |
| 2009-10 | 30,241 | 29,500 |
| 2010-11 | 7,287 | 5,300. |
| Total | 1,85,600. | 1,003. |

Source: State Level Bankers Committee (as mentioned in the Economic Survey Report 2010-11, GOB)

Table 33: District-wise Average Literacy Rate

| District | Years | |
|---|--------------|--------------|
| | 2001 | 2011 |
| Patna | 63.82 | 72.47 |
| Vaishali | 51.63 | 68.56 |
| Saran | 52.01 | 68.57 |
| Begusarai | 48.55 | 66.23 |
| Buxar | 57.49 | 71.77 |
| Munger | 60.11 | 73.3 |
| Bhagalpur | 50.28 | 64.96 |
| Khagaria | 41.56 | 60.87 |
| Katihar | 35.29 | 53.56 |
| Lakhisarai | 48.21 | 64.95 |
| Samastipur | 45.76 | 63.81 |
| Bhojpur | 59.71 | 72.79 |
| Average for Bank Districts | 51.20 | 66.82 |
| Pashchim champaran | 39.63 | 58.06 |
| Purba champaran | 38.14 | 58.26 |
| Sheohar | 37.01 | 56 |
| Sitamarhi | 39.38 | 53.53 |
| Madhubani | 42.35 | 60.9 |
| Supaul | 37.8 | 59.65 |
| Araria | 34.94 | 55.1 |
| Kishanganj | 31.02 | 57.04 |
| Madhepura | 36.19 | 53.78 |
| Saharsa | 39.28 | 54.57 |
| Darbhanga | 44.32 | 58.26 |
| Muzaffarpur | 48.15 | 65.68 |
| Gopalganj | 48.19 | 67.04 |
| Siwan | 52.01 | 71.59 |
| Banka | 43.4 | 60.12 |
| Nalanda | 53.64 | 66.41 |
| Kimur | 55.57 | 71.01 |
| Rhotas | 62.36 | 75.59 |
| Aurangabad | 56.03 | 72.77 |
| Gaya | 57.5 | 66.35 |
| Nawada | 51.07 | 61.63 |
| Jamui | 47.36 | 62.16 |
| Jehanabad | 42.74 | 68.27 |
| Arwal | N.A. | 69.54 |
| Purnia | 35.51 | 52.49 |
| Sheikhpura | 49.01 | 65.96 |
| Average For Non – Bank Districts | 44.9 | 62.38 |

Source: Census Data 2001-2011

Table 34: District-wise Male Literacy Rate

| District | Years | |
|---------------------------------------|--------------|--------------|
| | 2001 | 2011 |
| Patna | 73.81 | 80.28 |
| Vaishali | 64 | 77 |
| Saran | 67.81 | 79.71 |
| Begusarai | 59.71 | 74.36 |
| Buxar | 72.82 | 82.78 |
| Munger | 70.68 | 80.06 |
| Bhagalpur | 60.11 | 72.3 |
| Khagaria | 52.02 | 68.51 |
| Katihar | 45.51 | 60.99 |
| Lakhisarai | 60.97 | 73.98 |
| Samastipur | 57.83 | 73.09 |
| Bhojpur | 74.78 | 84.08 |
| Average For Bank Districts | 63.34 | 75.60 |
| Pashchim champaran | 51.91 | 68.16 |
| Purba champaran | 50.14 | 68.02 |
| Sheohar | 45.54 | 63.72 |
| Sitamarhi | 51.02 | 62.56 |
| Madhubani | 57.26 | 72.53 |
| Supaul | 53.23 | 71.65 |
| Araria | 46.5 | 64.15 |
| Kishanganj | 42.8 | 65.56 |
| Madhepura | 48.87 | 63.82 |
| Saharase | 52.04 | 65.22 |
| Darbhanga | 57.18 | 68.58 |
| Muzaffarpur | 60.19 | 73.61 |
| Gopalganj | 63.81 | 78.38 |
| Siwan | 67.67 | 82.77 |
| Banka | 56.28 | 69.76 |
| Nalanda | 66.94 | 77.11 |
| Kimur | 70.57 | 81.49 |
| Rhotas | 76.54 | 85.29 |
| Aurangabad | 70.9 | 82.52 |
| Gaya | 71.99 | 76.02 |
| Nawada | 63.81 | 71.4 |
| Jamui | 61.22 | 73.77 |
| Jehanabad | 57.1 | 79.3 |
| Arwal | N.A. | 81.27 |
| Purnia | 46.16 | 61.09 |
| Sheikhpura | 62.56 | 76.14 |
| Average For Non-Bank Districts | 58.09 | 72.46 |

Source: Census Data 2001- 2011

Table 35: District-wise Female Literacy Rate

| District | Years | |
|---------------------------------------|--------------|--------------|
| | 2001 | 2011 |
| Patna | 52.17 | 63.72 |
| Vaishali | 38.14 | 59.1 |
| Saran | 35.74 | 56.89 |
| Begusarai | 36.21 | 57.1 |
| Buxar | 40.36 | 59.84 |
| Munger | 47.97 | 65.53 |
| Bhagalpur | 38.83 | 56.49 |
| Khagaria | 29.62 | 52.16 |
| Katihar | 24.03 | 45.37 |
| Lakhisarai | 34.26 | 54.89 |
| Samastipur | 32.69 | 53.52 |
| Bhojpur | 42.81 | 60.2 |
| Average For Bank Districts | 37.74 | 57.07 |
| Pashchim Champaran | 25.85 | 46.79 |
| Purba Champaran | 24.65 | 47.36 |
| Sheohar | 27.43 | 47.25 |
| Sitamarhi | 26.35 | 43.4 |
| Madhubani | 26.56 | 48.3 |
| Supaul | 21.02 | 46.63 |
| Araria | 22.14 | 45.18 |
| Kishanganj | 18.49 | 47.98 |
| Madhepura | 22.31 | 42.75 |
| Saharsa | 25.31 | 42.73 |
| Darbhanga | 30.35 | 46.88 |
| Muzaffarpur | 35.2 | 56.82 |
| Gopalganj | 32.81 | 56.03 |
| Siwan | 37.26 | 60.35 |
| Banka | 29.1 | 49.4 |
| Nalanda | 39.03 | 54.76 |
| Kimur | 38.9 | 59.56 |
| Rhotas | 46.62 | 64.95 |
| Aurangabad | 40.08 | 62.05 |
| Gaya | 42.04 | 55.9 |
| Nawada | 37.4 | 51.09 |
| Jamui | 32.64 | 49.44 |
| Jehanabad | 26.92 | 56.24 |
| Arwal | N.A. | 56.85 |
| Purnia | 23.72 | 43.19 |
| Sheikhpura | 34.13 | 54.93 |
| Average For Non-Bank Districts | 30.65 | 51.42 |

Source: Census Data 2001-2011

Table 36: Infant Mortality Rate in Bihar and All Over India (2000-2005)

| Year | Bihar (Infant Mortality Rate) | | | India (Infant Mortality Rate) | | |
|-------------|-------------------------------|-------|-------|-------------------------------|-------|-------|
| | Total | Rural | Urban | Total | Rural | Urban |
| 2000 | 62 | 63 | 53 | 68 | 74 | 44 |
| 2001 | 62 | 63 | 52 | 66 | 72 | 42 |
| 2002 | 61 | 62 | 50 | 63 | 69 | 40 |
| 2003 | 60 | 62 | 49 | 60 | 66 | 38 |
| 2004 | 61 | 63 | 47 | 58 | 64 | 40 |
| 2005 | 61 | 62 | 47 | 58 | 64 | 40 |

Source: Population Foundation of India, 2007