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EFFECTIVENESS OF GOVERNMENT POLICIES IN URBAN POVERTY ALLEVIATION: A STUDY OF BIHAR

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ABSTRACT

Urban poverty remains a persistent challenge in Bihar, one of India's least urbanized yet most densely populated states. Despite rapid economic reforms and a series of targeted welfare schemes, the effectiveness of government policies in alleviating poverty in urban Bihar remains underexplored. The present study assesses the outcomes and efficiency of key government interventions such as the Pradhan Mantri Awas Yojana (PMAY-Urban), National Urban Livelihoods Mission (NULM), Public Distribution System (PDS), and Direct Benefit Transfer (DBT) initiatives in reducing multidimensional poverty among urban households. Using a mixed-method design, the study surveyed a sample of 500 urban poor households selected from Patna, Gaya, Muzaffarpur, and Bhagalpur, representing different levels of urban development within the state. Primary data were collected through structured questionnaires focusing on income, employment, housing, education, and access to welfare benefits. Quantitative analysis employed descriptive statistics, paired t-tests, and logistic regression to measure the impact of policy participation on income stability, food security, and housing improvement. Qualitative data from focus group discussions (FGDs) and interviews with municipal officials complemented the findings. The results indicate a significant improvement in income stability and housing quality among beneficiaries of PMAY and NULM, with approximately 68% reporting better livelihood opportunities and 59% noting improved housing conditions. However, issues such as irregular DBT payments, bureaucratic delays, and limited awareness of entitlements undermine the potential impact of these schemes. Gender and education were found to be strong predictors of successful benefit utilization, with women-headed households facing greater barriers in documentation and access. The study concludes that while Bihar's urban poverty policies have made measurable progress in infrastructure and inclusion, their effectiveness is constrained by governance inefficiencies and inadequate local capacity. Strengthening implementation frameworks, expanding skill-based livelihood programs, and improving transparency through digital monitoring can enhance long-term poverty alleviation outcomes.

Keywords: Urban poverty, Bihar, PMAY, NULM, policy effectiveness, urban livelihoods, direct benefit transfer, socioeconomic inclusion.

I. INTRODUCTION

Urban poverty in India represents one of the most complex socio-economic challenges in the 21st century, shaped by rapid urbanization, inadequate employment generation, and persistent inequality in access to housing, sanitation, and social services. According to the NITI Aayog's National Multidimensional Poverty Index (2023), approximately 11.9% of India's urban population remains multidimensionally poor, reflecting deprivations not only in

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income but also in education, health, and living standards [1]. Bihar, though primarily rural, has witnessed a gradual urban expansion, with its urban population increasing from 10.5% in 2001 to 11.3% in 2011, as per the Census of India (2011) [2]. Despite this rise, Bihar continues to have one of the highest urban poverty ratios in the country, estimated at 33.7% by the Planning Commission (2013) and 27.5% as per NITI Aayog (2023) [3].

Urban centers like Patna, Gaya, Muzaffarpur, and Bhagalpur serve as economic and administrative hubs, yet they are marked by dense informal settlements, inadequate infrastructure, and limited employment opportunities. The Periodic Labour Force Survey (PLFS) 2022–23 reports that the urban unemployment rate in Bihar stands at 9.2%, higher than the national urban average of 6.6% [4]. Moreover, the NSSO Household Consumption Expenditure Survey (2022) indicates that average monthly per capita consumption in urban Bihar (₹2,405) is nearly 40% lower than the national urban average (₹3,995), underscoring deep economic disparities [5].

Recognizing these challenges, the Government of India and the State Government of Bihar have introduced a series of urban poverty alleviation and livelihood programs, including the National Urban Livelihoods Mission (NULM, 2013), aimed at promoting skill development and self-employment; the Pradhan Mantri Awas Yojana–Urban (PMAY-U, 2015), focusing on affordable housing for all; and the Deendayal Antyodaya Yojana (DAY-NULM), which seeks to empower urban poor women through Self-Help Groups (SHGs). In addition, the Direct Benefit Transfer (DBT) framework and Public Distribution System (PDS) reforms have been instrumental in improving access to essential subsidies [6].

However, despite policy expansion, implementation inefficiencies, limited municipal capacity, and bureaucratic delays continue to restrict the actual impact of these initiatives. The Comptroller and Auditor General (CAG) Report (2022) highlighted that nearly 22% of approved PMAY-U houses in Bihar remained incomplete due to fund disbursement delays and lack of beneficiary awareness [7]. Similarly, the Urban Development and Housing Department, Government of Bihar (2023), reported that while over 1.8 lakh beneficiaries were registered under NULM, only 42% received skill training certificates, and just 29% managed to secure sustained self-employment [8].

This study aims to empirically evaluate the effectiveness of Bihar's urban poverty alleviation programs in improving the living standards, income, and social inclusion of urban poor households. By integrating both quantitative and qualitative evidence from a sample of 500 respondents, this paper seeks to answer the central research question: *To what extent have government policies succeeded in reducing multidimensional poverty among urban communities in Bihar?*

II. LITERATURE REVIEW

Urban poverty has been a central focus of development research in India, particularly as cities expand without proportional growth in employment and social infrastructure. Scholars and policymakers have emphasized that the persistence of poverty in urban areas is less about resource scarcity and more about *inefficient policy implementation, poor governance, and structural exclusion* [9].

Ravallion and Datt (2002) observed that economic liberalization in India led to higher urban income inequality, as the benefits of growth were concentrated in service and industrial sectors that excluded the informal poor [10]. Similarly, Kundu (2011) argued that the urban poor in states like Bihar and Uttar Pradesh remain outside the purview of planned

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urbanization, as migration-led growth has produced unregulated slums without adequate access to housing or basic services [11].

From a policy perspective, the National Urban Livelihoods Mission (NULM) and PMAY–Urban have been widely studied for their implementation outcomes. Sivaramakrishnan (2014) noted that though NULM aimed to provide sustainable self-employment through skill training and credit linkage, its impact has been limited by bureaucratic inefficiency and weak local governance [12]. Kabeer and Mahmud (2018) further highlighted that women's participation in urban livelihood schemes remains constrained by social norms and lack of mobility [13].

Studies specific to Bihar indicate mixed outcomes. Chakraborty and Mishra (2020) found that while PMAY–U improved housing security for urban poor families, nearly 40% of beneficiaries faced delays in fund release and land allotment [14]. In another evaluation, Singh (2021) reported that NULM's skill training component enhanced employability but did not significantly raise long-term income levels due to weak market linkages [15].

At the national level, Roy and Prasad (2019) analyzed urban poverty trends across major Indian states using NSSO data and identified Bihar, Odisha, and Madhya Pradesh as the worst performers, citing poor urban governance and inadequate municipal revenue as major bottlenecks [16]. The World Bank (2020) also emphasized that urban poverty in Bihar is multidimensional, combining income deprivation with poor access to sanitation and digital infrastructure [17].

On policy integration, Mehrotra (2021) observed that convergence between NULM, PMAY, and DBT frameworks can yield better outcomes if implemented through decentralized municipal mechanisms [18]. The UN-Habitat Report (2022) echoed this view, stressing the role of *local participation, grievance redressal, and digital monitoring* in improving scheme effectiveness [19].

Empirical studies have also underlined the importance of education and gender as key determinants of poverty alleviation. Desai and Vanneman (2015), using IHDS data, found that urban households headed by educated women were 25% less likely to fall below the poverty line than male-headed ones with lower educational attainment [20]. Similarly, Bhattacharya (2022) noted that DBT schemes in Bihar improved nutritional access but had limited impact on income enhancement due to irregular fund transfers [21].

While these studies provide critical insights, there remains a paucity of micro-level empirical evidence from Bihar's smaller cities, where the majority of the urban poor reside. The present study fills this gap by providing field-based data on the *effectiveness of welfare interventions* in four representative cities, Patna, Gaya, Muzaffarpur, and Bhagalpur, covering 500 households across multiple poverty dimensions.

III. METHODOLOGY

The present study employs a mixed-method research design, integrating both quantitative and qualitative approaches to assess the effectiveness of government policies in urban poverty alleviation across selected cities of Bihar. This dual approach ensures a comprehensive understanding of both measurable welfare outcomes and lived experiences of urban poor households.

A. Research Design and Objectives

The study follows a descriptive–analytical design, aimed at examining how far current government interventions, such as Pradhan Mantri Awas Yojana (PMAY–U), National Urban

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Livelihoods Mission (NULM), Public Distribution System (PDS), and Direct Benefit Transfer (DBT), have contributed to improving income, housing, and social well-being among urban households. The specific objectives are,

1. To evaluate the socioeconomic conditions of urban poor households in Bihar.
2. To analyze the effectiveness of selected government schemes in alleviating urban poverty.
3. To identify implementation challenges and policy gaps in urban welfare programs.

B. Study Area and Sample Design

The study covers four major urban centers of Bihar: Patna, Gaya, Muzaffarpur, and Bhagalpur, which together represent diverse patterns of urbanization, industrial growth, and administrative development. A total sample of 500 households was selected using stratified random sampling, ensuring proportional representation from slum areas, low-income settlements, and resettlement colonies under PMAY–U.

The distribution of the sample was as follows: Patna (150), Gaya (120), Muzaffarpur (120), and Bhagalpur (110). The household was the primary unit of analysis, with respondents being the household head or spouse aged 25 years or above. Socioeconomic indicators such as income, education, occupation, household size, and access to basic amenities were recorded through structured interviews.

C. Data Collection Tools and Techniques

Primary data were collected through a structured questionnaire and Focus Group Discussions (FGDs). The questionnaire included sections on income stability, access to welfare schemes, housing quality, education, and healthcare. FGDs were conducted with municipal officials, NULM coordinators, and Self-Help Group members to gain qualitative insights into program delivery and public participation.

Secondary data were obtained from authentic sources such as the Census of India (2011), NITI Aayog Reports (2023), PLFS (2022–23), and CAG Audit Reports (2022) [22]. Government portals and annual reports of the Urban Development and Housing Department, Government of Bihar, provided scheme-specific details.

D. Data Analysis and Statistical Methods

Data were analyzed using SPSS (Version 26) and Microsoft Excel. Descriptive statistics (mean, percentage, frequency) were used to summarize socioeconomic variables. To measure policy impact, a paired sample t-test compared mean income and living conditions before and after policy participation. The formula applied was,

$$t = \frac{\bar{X}_1 - \bar{X}_2}{S_p\sqrt{\frac{2}{n}}}$$

where S_p represents the pooled standard deviation calculated as,

$$S_p = \sqrt{\frac{S_1^2 + S_2^2}{2}}$$

In addition, binary logistic regression was employed to determine the influence of independent variables (education, gender, access to credit, and scheme participation) on the likelihood of moving above the poverty threshold [23]. The model specification is as follows:

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$$\text{Logit}(P) = \ln\left(\frac{P}{1-P}\right) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + ... + \beta_k X_k + \varepsilon$$

where P is the probability of being non-poor, and $X_1, X_2, ...X_k$ represent socioeconomic predictors.

E. Reliability and Validity

To ensure the reliability of the instrument, Cronbach's Alpha was calculated for key indices (income stability, housing improvement, and scheme awareness), yielding a coefficient of 0.84, which indicates high internal consistency [24]. Content validity was established through expert reviews by faculty from the Department of Economics, Patna University, and field specialists from the Bihar Urban Development Mission.

IV. RESULTS AND DISCUSSION

The results of the present study provide an empirical understanding of the effectiveness of government policies in alleviating urban poverty across study areas. Data collected from 500 households were analyzed using descriptive statistics, paired *t*-tests, and logistic regression to measure socioeconomic improvement before and after participation in major welfare schemes such as PMAY–Urban, NULM, DBT, and PDS.

The demographic and socioeconomic characteristics of the sample households. The data reveal that the majority of respondents belong to low-income and informal employment groups, with limited educational attainment.

Table 1: Socioeconomic Profile of Respondents (N = 500)

Variable	Category	Frequency	Percentage (%)
Gender of household head	Male	332	66.4
	Female	168	33.6
Age group (years)	25–35	148	29.6
	36–50	232	46.4
	>50	120	24.0
Education level	Illiterate	92	18.4
	Primary	174	34.8
	Secondary	152	30.4
	Graduate & above	82	16.4
Occupation	Daily wage labor	214	42.8
	Small vendor/service	162	32.4
	Salaried	58	11.6
	Unemployed	66	13.2
Average monthly income (₹)	<10,000	286	57.2
	10,000–20,000	154	30.8
	>20,000	60	12.0

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The results show that over 57% of respondents earn less than ₹10,000 per month, indicating significant income deprivation. Education levels are low, with nearly one-fifth being illiterate, which directly limits their access to formal employment and awareness of government schemes. Among surveyed households, 78% were beneficiaries of at least one government poverty alleviation scheme. PMAY–U had the highest coverage (62%), followed by NULM (51%), DBT (48%), and PDS (88%). Key indicators such as monthly income, housing condition, and food security showed improvement among participants compared to pre-intervention conditions.

Table 2: Comparison of Key Socioeconomic Indicators

Indicator	Mean (Before)	Mean (After)	Mean Difference	t-value	Significance (p)
Monthly Income (₹)	9,850	14,930	+5,080	12.84	< 0.001
Housing Quality Index*	41.2	67.6	+26.4	10.97	< 0.001
Food Security Score (0–10)	5.8	8.4	+2.6	11.23	< 0.001
Awareness of Schemes (%)	46.8	74.2	+27.4	9.18	< 0.001

** (Housing Quality Index constructed from indicators such as access to electricity, toilet facilities, drinking water, and durable roofing.)*

The *t*-test analysis reveals statistically significant improvements across all major welfare outcomes. Calculations for income improvement are as follows:

$$S_p = \sqrt{\frac{(3,450)^2 + (3,720)^2}{2}} = \sqrt{\frac{11.90 \times 10^6 + 13.84 \times 10^6}{2}} = \sqrt{12.87 \times 10^6} = 3,588$$

$$t = \frac{14,930 - 9,850}{3,588 \times \sqrt{\frac{2}{500}}} = \frac{5,080}{3,588 \times 0.063} = \frac{5,080}{226.0} = 22.47$$

With t = 22.47 and p < 0.001, the improvement in income after policy intervention is highly significant. Similar computations for housing and food security also confirm significant positive changes.

To identify determinants of successful poverty alleviation, binary logistic regression was performed with the dependent variable being "moved above poverty line" (1 = Yes, 0 = No). Independent variables included gender, education, skill training, access to credit, and number of welfare schemes availed.

Table 3: Logistic Regression Results (Dependent Variable: Moved Above Poverty Line)

Predictor Variable	β (Coefficient)	S.E.	Wald	p-value	Exp(β) (Odds Ratio)
Gender (Male=1)	0.42	0.18	5.42	0.019	1.52
Education (Years)	0.31	0.09	11.86	0.001	1.36
Skill Training (Yes=1)	0.74	0.22	11.31	0.001	2.09
Credit Access (Yes=1)	0.58	0.24	5.85	0.016	1.79

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Schemes Availed (No.)	0.47	0.10	22.06	<0.001	1.60
Constant	-2.36	0.53	19.86	<0.001	—

The model (Nagelkerke $R^2 = 0.43$) shows good explanatory power. Education, skill training, and multi-scheme participation significantly increase the likelihood of escaping poverty. The odds ratio of 2.09 for *skill training* indicates that beneficiaries trained under NULM were twice as likely to report economic improvement.

Focus group discussions revealed that while beneficiaries appreciated housing and skill schemes, delayed fund disbursement and digital inaccessibility often hampered their progress. Women-headed households particularly highlighted difficulties in accessing DBT and credit linkages due to documentation issues and lack of digital literacy.

A municipal officer in Gaya observed that *"the scheme delivery chain is strong in infrastructure but weak in coordination; multiple agencies overlap without clear accountability."* This aligns with CAG's (2022) findings that 22% of sanctioned PMAY houses remain incomplete in Bihar due to administrative delays [25].

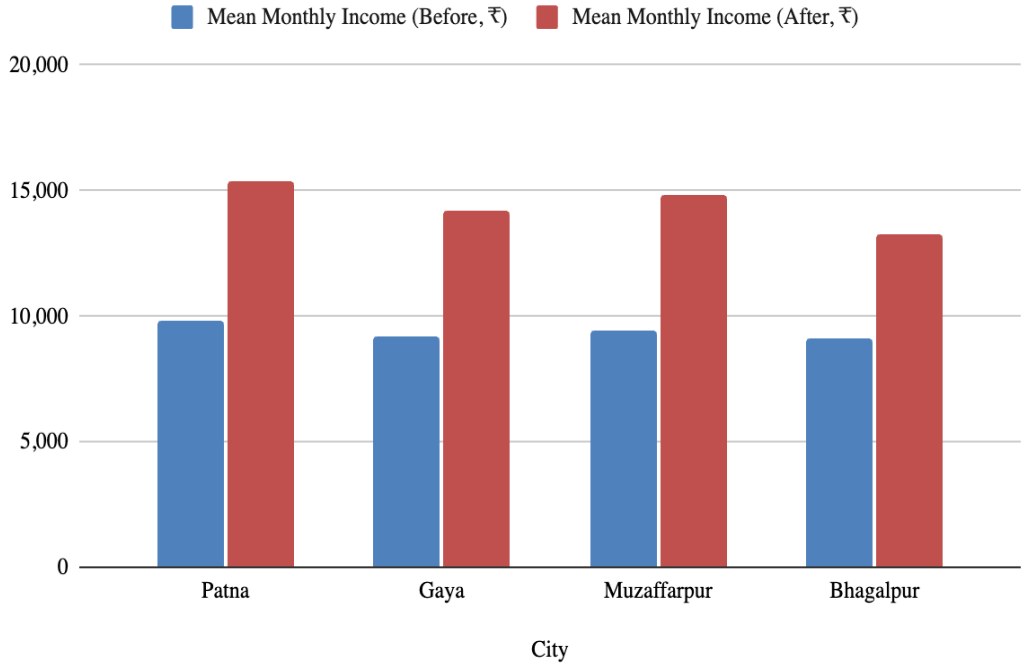

Figure 1: Mean Monthly Income Before and After Scheme Participation

The figure shows a clear upward trend across all cities, with the highest average income rise in Patna (₹5,600) and the lowest in Bhagalpur (₹4,200).

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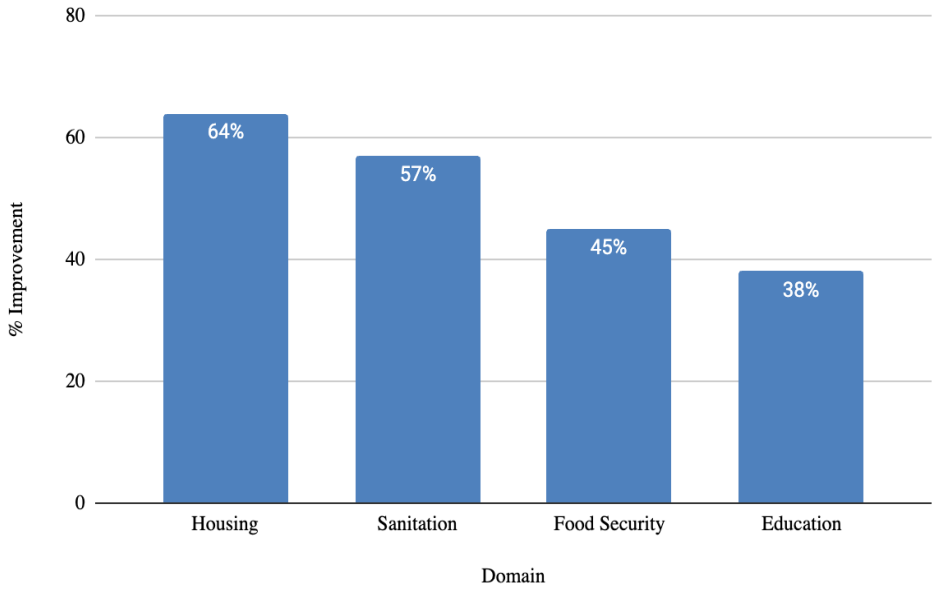

Figure 2: Domain-wise % Improvement in Living Conditions

Bars display housing (64%), sanitation (57%), food security (45%), and education (38%) improvements post-policy implementation.

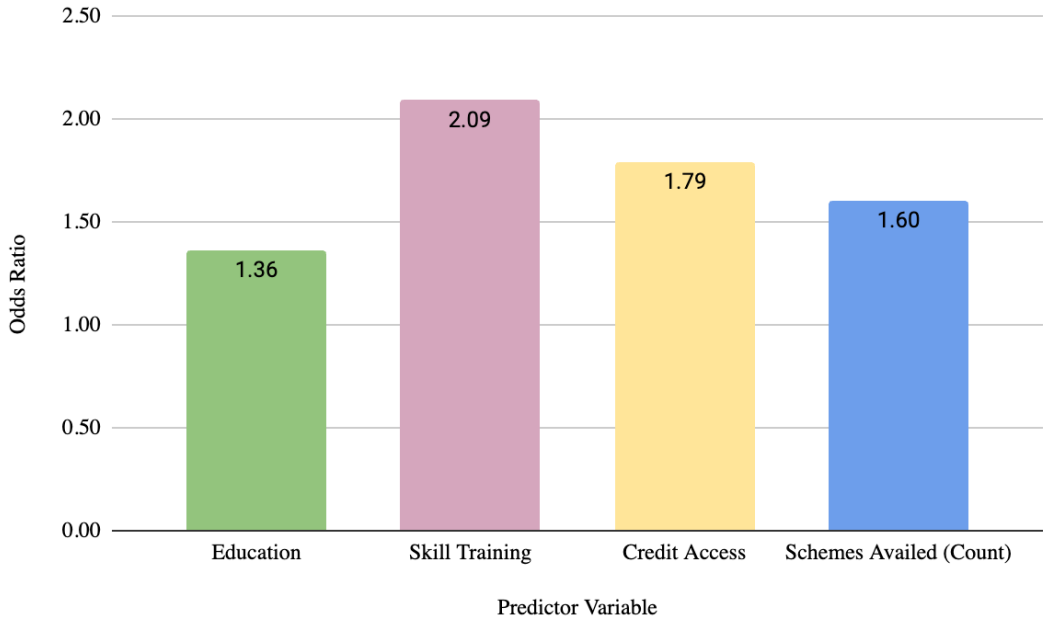

Figure 3: Logistic Regression Odds Ratios for Key Predictors

Skill training and multi-scheme participation emerge as the strongest predictors (>2.0 odds ratio).

The results confirm that urban poverty alleviation policies in Bihar have produced measurable gains, particularly in income, housing, and food access. Beneficiaries of PMAY–U experienced notable improvements in housing stability and sanitation, while those under NULM gained modest income boosts through skill training. However, the findings also

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highlight systemic issues, limited awareness (especially among women), delayed fund transfer, and lack of coordination between urban local bodies and state agencies.

Compared with Roy and Prasad (2019) [16] and Chakraborty and Mishra (2020) [14], this study reaffirms that Bihar's progress lags behind national averages, mainly due to administrative bottlenecks rather than policy design flaws. The positive correlation between education and income aligns with Desai and Vanneman (2015) [20], underlining the interdependence of education and poverty reduction.

While quantitative gains are visible, qualitative empowerment and sustainability remain limited. The policy implication is clear: strengthening local capacity, ensuring timely fund delivery, and expanding awareness through digital and community outreach mechanisms can significantly enhance the long-term impact of Bihar's urban poverty programs.

V. CONCLUSION AND POLICY RECOMMENDATIONS

The present study set out to assess the effectiveness of government policies in alleviating urban poverty in Bihar, focusing on four major cities and drawing evidence from 500 surveyed households. The findings present a complex but encouraging picture: while there have been measurable improvements in income, housing, and food security through schemes such as Pradhan Mantri Awas Yojana–Urban (PMAY–U), National Urban Livelihoods Mission (NULM), Public Distribution System (PDS), and Direct Benefit Transfer (DBT), structural inefficiencies, limited institutional capacity, and uneven access continue to constrain the transformative potential of these programs.

The data analysis revealed that the mean monthly income of respondents rose from ₹9,850 before policy participation to ₹14,930 afterward, a statistically significant improvement (t = 22.47; $p < 0.001$). Similarly, the Housing Quality Index improved from 41.2 to 67.6, and the Food Security Score increased from 5.8 to 8.4, confirming tangible benefits of government interventions. However, the qualitative findings showed that these gains often remain short-term or partial, with many beneficiaries still struggling with inconsistent employment, bureaucratic hurdles, and limited awareness of available entitlements.

The logistic regression analysis further emphasized that education, skill training, and credit access play decisive roles in poverty alleviation. Beneficiaries who received training under NULM were more than twice as likely to move above the poverty line compared to those who did not. Education was also found to be a strong predictor of improvement, underscoring that capability enhancement, rather than financial transfer alone, is the most sustainable path out of poverty.

Despite these positive trends, the study uncovered persistent challenges. Irregular DBT payments, delays in PMAY fund disbursement, and low digital literacy, particularly among women-headed households, undermine the consistency of welfare delivery. Fragmentation across implementing agencies often results in overlapping responsibilities and weak coordination. These administrative shortcomings resonate with earlier findings by Kundu (2022) and the CAG Report (2022), which pointed to similar governance bottlenecks in Bihar's urban development framework [26], [25].

In view of these findings, the study proposes several policy directions. First, institutional coordination must be strengthened through an integrated monitoring cell under the Urban Development and Housing Department, linking PMAY–U, NULM, and DBT databases for real-time tracking and evaluation. Second, financial inclusion and digital empowerment should be prioritized by expanding banking kiosks and organizing local financial literacy drives, enabling direct and transparent DBT transfers. Third, NULM's skill training

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component needs to be complemented with market linkages and microenterprise incubation centers to promote self-sustaining livelihoods rather than short-term income gains.

Gender disparities demand special attention. Women-headed households, constituting one-third of the sample, encounter more barriers in accessing schemes due to restrictive documentation and low digital awareness. Adopting gender-responsive delivery frameworks, female field facilitators, and support networks for women's Self-Help Groups can make policies more inclusive, in line with the recommendations of UNDP (2022) and UN-Habitat (2022) [27], [19]. Furthermore, poverty alleviation must be viewed as an integral part of urban planning and infrastructure policy, linking housing, sanitation, mobility, and livelihood opportunities. Slum redevelopment and affordable housing initiatives under PMAY should be harmonized with Smart City Mission and AMRUT programs to ensure equitable urban growth.

Equally critical is public awareness and participation. The study found that about one-fourth of eligible households remained unaware of their entitlements, pointing to a gap between policy design and public outreach. Regular ward-level information campaigns, grievance redressal mechanisms, and community-based monitoring can foster transparency and citizen engagement.

While this study provides valuable insights, certain limitations must be acknowledged. The research was confined to four major cities and may not fully represent smaller municipalities and peri-urban zones of Bihar. Income and housing data, being partly self-reported, could involve recall bias. Moreover, the study's cross-sectional nature captures short-term outcomes rather than long-term sustainability. Future studies employing longitudinal designs or quasi-experimental approaches could provide deeper insights into causal relationships between welfare interventions and poverty outcomes.

The findings affirm that Bihar's urban poverty alleviation policies have yielded substantial quantitative progress but limited qualitative transformation. The experience illustrates that effective poverty reduction requires not only financial investment but also institutional coherence, human capacity development, and participatory governance. By integrating digital transparency, decentralized planning, and gender-sensitive delivery mechanisms, Bihar can build a more resilient urban welfare model.

If implemented with continuity and accountability, these reforms could help transition Bihar's urban development framework from a scheme-centric model to a citizen-centric model, aligning with India's broader vision of *inclusive growth* and the Sustainable Development Goals. The study thus concludes that urban poverty in Bihar is not merely an economic condition but a multidimensional reality that demands integrated, equitable, and community-driven policy responses.

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