



EVALUATION REPORT
ON
ANTYODAYA PROGRAMME
(1979-81)

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PROGRAMME EVALUATION ORGANISATION
PLANNING COMMISSION
GOVERNMENT OF INDIA
NEW DELHI-110001

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PREFACE

The Antyodaya Programme for the upliftment of the poorest of the poor was launched in the country first by the Government of Rajasthan on October 2, 1977. Other States viz. Himachal Pradesh, Orissa, Uttar Pradesh, Bihar and Manipur followed soon.

The Programme Evaluation Organisation carried out at the instance of the Planning Commission a countrywide evaluation of the Antyodaya Programme in these States during 1979-81. The present Report is the outcome of this effort.

The Report brings out both the strong and weak points in the implementation of the Programme. As regards identification of the beneficiaries, the selection of the poorest of the poor was, by and large, fair in Rajasthan and Himachal Pradesh compared with other States, since Gram Sabhas were closely associated with the selection process in the former two States.

The type of benefit schemes under the Antyodaya Programme in different States were: (i) land allotment, (ii) agriculture and land development schemes, (iii) animal husbandry, (iv) village and cottage industries, (v) wage employment (Rajasthan, Himachal Pradesh only), (vi) old age pension (Rajasthan, Himachal Pradesh and Orissa) and (vii) housing subsidy (Himachal Pradesh). In addition to the above schemes, the States of Rajasthan and Himachal Pradesh had introduced in the shape of 'total care of an Antyodaya family' welfare schemes like free education to the children of Antyodaya families, health care and legal aid, etc. Majority of

the beneficiaries had generally expressed satisfaction over the terms and conditions of the loans.

The administration of the Antyodaya Programme was at three levels viz. the State, the district and the block. The block was supposed to be basic unit for implementation of the Programme. The study has revealed that majority of selected beneficiaries in the States had received benefits within one month of the issue of the sanction. The role of institutional agencies like Banks and Cooperatives in the financing of the schemes was reported to be limited except in Rajasthan and Western Uttar Pradesh.

The Antyodaya families had admitted that, by and large, the Programme had resulted in the generation of additional employment and consequent increase in their incomes. Out of the selected 650 families, who had received the benefits, more than 75 per cent reported increase in income after their inclusion in the Programme. The Programme had thus made a positive impact on their consumption pattern including improvement in food, clothing and standard of living. It is interesting to note that the Scheduled Castes and Scheduled Tribes including Backward Classes comprised 60 per cent to 83 per cent of the total beneficiaries.

The field work of the study was conducted by the Evaluation Teams comprising Project Evaluation Officers, Research Officers and the investigating staff located at these units. The design of the study, formulation of tools of investigation, processing of data and drafting of the report was done under my overall guidance.

by Shri S.B.Saharya, Deputy Adviser with the assistance of the officers and staff in the Agriculture Economics Division. The help extended by the officials of the respective State Governments is gratefully acknowledged.

It is hoped that this Report based on an indepth study of the working of the Antyodaya Programme, would be of special interest to the Planning Commission, Union Ministry of Rural Reconstruction, concerned State Governments and other organisations connected with the implementation of the Integrated Rural Development Programme which seeks to alleviate rural poverty.

New Delhi
August 30, 1982

S.M.Shah
Adviser(Evaluation)
PROGRAMME EVALUATION ORGANISATION

CHAPTER - I

INTRODUCTION

Since the beginning of the Fourth Plan there had been a shift in approach, towards the problem of alleviation of poverty specially of the rural poor. Two different approaches were adopted for the development of rural areas, viz. (i) area approach and (ii) target group approach. Some of the important programmes introduced in this regard were the Small and Marginal Farmers Development Programme, Drought Prone Area Programme, Desert Development Programme, etc. In spite of these efforts, there was no noticeable change in the economic condition of the poorest of the poor.

1.2 The Government of Rajasthan, therefore, launched the Antyodaya Programme on October 2, 1977 which aimed at the upliftment of the poorest of the poor in the rural areas and making available the benefits of developmental activities to the weaker sections of the society. The other States such as Himachal Pradesh, Uttar Pradesh, Bihar, Orissa and Manipur also introduced the Programme in their respective areas in the year 1978. The Governments of Rajasthan, Uttar Pradesh and Himachal Pradesh had adopted the Programme covering all the blocks and the villages in ^{their} respective States whereas the Government of Orissa initiated it only in 280 blocks which had earlier been covered under special development schemes like the Agency, Command Area Development / Small Farmers Development Agency, Tribal Development, etc. Likewise, Bihar had covered 310 blocks in the first stage and later extended the Programme to all the blocks in the State. In case of Manipur, the Programme was started in four hilly districts of the State and was confined to Scheduled Tribes only.

1.3 The criteria adopted for selection of families covered under the Programme was purely based on economic considerations. They were supposed to be identified from amongst those below the poverty line in a village in consultation with the Gram Sabha irrespective of caste or creed. The schemes devised to provide a new or supplementary source of income varied from State to State. The schemes common to most of the States included old age and disability pension, provision of land development, provision of minor irrigation facilities, animal husbandry programmes (cattle development, sheep and goat rearing, poultry farming and piggery development), small scale and cottage industries, etc.

1.4 Different norms had been fixed by the States for identification of Antyodaya families and number to be selected for coverage under the scheme. The common feature of the selection adopted by these States was that the priority had to be given to those families who had no economic asset and had no source of income.

Evaluation Study

1.5 The Programme Evaluation Organisation of the Planning Commission was entrusted in August, 1978 to undertake a quick and ^{study} concurrent evaluation/ of the working of the Antyodaya Programme in Rajasthan. The study was conducted in September/October 1978 and confined to five selected districts. A total of 25 families were contacted and data were collected through a specially designed questionnaire. The study brought out a number of deficiencies in the implementation of the Programme and made a number of suggestions. The Government of Rajasthan took notice of these suggestions and

initiated necessary corrective measures. The study report received wide-spread attention of other State Governments and International agencies. The Estimates Committee of Parliament in its 34th Report (1979) had suggested that the Programme Evaluation Organisation should carry out a country-wide evaluation of the Antyodaya Programme in all the States where the Programme had been already launched. In pursuance of this directive, the PEO had undertaken evaluation of the Antyodaya Programme in all the six States viz. Bihar, Himachal Pradesh, Manipur, Orissa, Rajasthan (2nd round) and Uttar Pradesh during 1979-81.

Objectives of the Study

1.6 The objectives of the evaluation study were to examine (i) the criteria of selection of beneficiaries, method envisaged and actually followed; (ii) type of benefit programmes envisaged and assistance provided, scope of specific programmes, etc.; (iii) time lag between identification of beneficiaries and the actual flow of benefits from the assistance; (iv) advance and preparatory action taken for providing technical assistance and know-how to the beneficiaries; (v) impact of the Programme on beneficiaries with particular reference to the employment and income; and (vi) follow-up including extension, management, production, marketing, etc.;

Methodology

1.7 The study was done at three levels, State, district and the village. At the State and district levels the areas of investigation included advance and preparatory action taken, procedure prescribed for identification of families and assistance provided,

number of beneficiaries covered under different schemes, arrangements for providing technical know-how and follow up. This information was collected based on the official records and discussions held with concerned officials.

1.8 At the village level the areas of study included, method of selection, suitability of the scheme provided to beneficiaries, time lag between selection, delivery of assistance and flow of income, the procedure adopted in providing facilities and finance to the beneficiaries; impact of the programmes with particular reference to employment and income, attitude and reaction of fellow villagers, etc. The analysis was based on the information collected from the selected beneficiaries through a beneficiary schedule-cum-questionnaire and on the discussions held with the knowledgeable persons.

Coverage

1.9 The study was conducted in the selected districts representing distinct geographical, agricultural and socio-economic stratum. In all, 29 districts were selected. The selection of 2 blocks in each district was done in a manner that each one represented the distinct strata based on geographical, agricultural and socio-economic characteristics. Further, two villages from each block were covered on the basis of maximum number of benefit schemes provided and accessibility of the villages. From each village a minimum of 5 beneficiaries were selected for canvassing. However, in villages where the beneficiaries were more than the required sample, all the beneficiaries were selected for canvassing. In Manipur, Manipur North District had been selected for the study.

1.10 The final picture of the selected districts, blocks and villages and beneficiaries is presented in the table below:

Table 1: Sample Size of the Evaluation Study

S.No.	State	No. of districts Selected	No. of blocks	No. of villages	No. of beneficiaries
1	2	3	4	5	6
1.	Bihar	4	8	19	91
2.	Himachal Pradesh	4	8	20	112
3.	Manipur	1	1	4	9
4.	Orissa	4	8	17	107
5.	Rajasthan	10	20	44	218
6.	Uttar Pradesh	6	12	33	137
Total (6)		29	57	137	674

1.11 Orientation of Field Staff: A Training Seminar for the field teams was organised in Delhi from 20th to 22nd August, 1979. Besides officers from the PEO Headquarters, the then Member in-charge of PEO and senior officers of the Planning Commission participated in the Seminar. The field teams were given orientation in the conduct of field investigations.

1.12 Field work: The field work of the Evaluation Study of the Antyodaya Programme was taken up in October, 1979 and completed by the PEO teams located in the respective States in January, 1980. Subsequently, Joint Secretary (PEO) and Deputy Adviser in charge of the study visited some of the selected areas. It was followed by

a Workshop at Simla, Himachal Pradesh in May, 1982, participated by the field teams, Headquarter officers and concerned officers of Himachal Pradesh Government.

1.13 Presentation of the Report: The results of the study for all the selected States have been incorporated in the individual State-wise Chapters that follow. Chapter II deals with Rajasthan followed by Chapters on States of Himachal Pradesh, Orissa, Uttar Pradesh and Bihar. As regards Manipur, although the Programme had been envisaged on the pattern adopted by other States, the study had revealed that it was implemented more or less as a relief programme by granting adhoc cash amount only to Scheduled Tribes. The scope for the analysis was limited. Hence the Chapter dealing with Manipur has been included in the Report as an Appendix. In the last Chapter an attempt has been made to discuss an overall assessment of the working of the Antyodaya Programme with reference to the selected States. Important observations and suggestions have also been included in this Chapter which may be of relevance to the implementation of various poverty alleviation programmes particularly the Integrated Rural Development Programme, launched during the Sixth Plan by the States.

CHAPTER - II

RAJASTHAN

Introduction

Rajasthan is the second largest State in the country in area with a population of 257.66 lakhs and density of 75 per Sq. Km. against the national average of 173 per Sq.Km. as per 1971 Census. About half the State is under desert. It has literacy percentage of 19.07 comparing to the national average of 29.94. The Scheduled Castes and Scheduled Tribes together constitute 27.91 per cent of the population. Nearly 82 per cent of the population of the State is rural. It was estimated that 56 per cent of the rural population of the State lived below the poverty line. In other words over two million rural families had consumption level generally regarded inadequate for subsistence level of living in our rural conditions. Poverty line has been determined by the State Government at the per capita consumption of Rs.55/- per month i.e. the annual income of Rs.3300/- for a family of 5 persons. A pilot survey conducted by the State Government in 5 districts, however, revealed that the poorest families were generally without land and had per capita monthly income below Rs.20/- only. In a few cases per capita income exceeded Rs.20/-, but it was invariably below Rs.30/- i.e. half of what a family almost on the poverty line would have.

Genesis of the Programme

2.2 Antyodaya Programme was first announced by the Government of Rajasthan while presenting its budget in the State Assembly in

1/ 1981 Census - 341.03 lakhs with density of 100 per Sq. Kms. -/-
2/ Appendix - RJ - I.

September, 1977. It was formally launched on 2nd October, 1977. It envisaged identification of 5 poorest families from amongst those below poverty line in each of the 33,000 villages of the State. However, in the second year of the scheme a graduate scale linked to the population of villages was introduced for determining the number of families to be identified in a village. Accordingly, three, five, seven and ten families were to be respectively identified from villages with a population upto 500, from 500 to 1000, from 1001 to 1999 and from 2000 and above. For devising the profile of the benefit programmes, the State Government conducted a pilot study in 1977 in 5 selected villages in the districts of Jaipur, Jhunjhunu, Chittorgarh, Kota and Jodhpur. The benefit programmes were provided to the beneficiaries in accordance with the findings of this survey.

Evaluation Study

2.5 The Programme Evaluation Organisation had undertaken an evaluation study of the first year's working of Antyodaya Programme in 1978 in the 5 selected districts of Jaipur, Jodhpur, Chittorgarh, Kota and Jhunjhunu in 1978. At the request of the State Government the scope of evaluation study was extended to another five districts during the second round of the study. Thus five additional districts were taken up for study viz., Ajmer, Bikaner, Pali, Sawai Madhopur and Udaipur. These ten districts represented by and large different regions of the State specially in terms of the geographical, agricultural and

socio-economic conditions. From each one of the selected districts, 2 blocks were selected. Two villages were selected from each one of the selected blocks, where the benefit programmes were maximum. In all, 218 Antyodaya families were selected. The district-wise selected blocks, villages and number of beneficiaries are given in the following table :

Table 2.1 : District-wise selected sample of blocks, villages and the Antyodaya families.

Selected District	Number of blocks	No. of villages	No. of Beneficiaries
1	2	3	4
1. Ajmer	i) Arain	2	10
	ii) Shreenagar	2	11
2. Bikaner	i) Bikaner	2	10
	ii) Kolayat	2	12
5. Chittorgarh	i) Bhadesar	2	10
	ii) Bhopalnagar	2	10
4. Jaipur	i) Chaksu	2	14
	ii) Lalsot	2	14
5. Jhunjhuni	i) Surajgarh	2	10
	ii) Chirawa	2	10
6. Jodhpur	i) Luni	2	10
	ii) Bap	2	11
7. Kota	i) Cheehat	3	12
	ii) Basan	3	10
8. Pali	i) Bali	2	10
	ii) Raipur	2	10
9. Sawal Madhopur	i) Khandar	3	11
	ii) Gangapur	3	10
10. Udaipur	i) Kotra	2	13
	ii) Mavli	2	10
Total	20	44	218

Programme Planning

2.4 Salient features: The Antyodaya Programme as adopted by the State Government envisaged the economic development of the poorest of the poor families in each village of the State through self-employment, wage employment and old age pension. Although special schemes such as Small Farmers Development Agency, Drought Prone Area Programme, Special Animal Husbandry Programme etc. did aim at the betterment of the rural poor, their benefits had hardly reached the poorest families. The most important feature of the Programme was the micro-approach with family as the unit of development and offering the benefit scheme at the door steps of the beneficiaries. This involved proper identification of the target families, devising benefit programmes for the identified families on the basis of their choice and suitability, arranging the loan, subsidy and delivery of the benefit programme and delivery of the benefit items to the Antyodaya families.

2.5 Criteria for selection of families: The State Government prescribed the following criteria for identification of Antyodaya families:

- i) Families under severe destitution having no economic assets and no member in the age group of 15-59 years capable of economic activity;
- ii) Families having no economic assets but having one or more person(s) capable of economic activity, where annual family earnings do not exceed Rs.1200/-;
- iii) Families with some assets whose annual income is below Rs.1800/- per annum; and

- iv) Remaining families having land and other assets but living below the poverty line, i.e. below per capita consumption of Rs.55/- per month.

The criteria of identification was slightly modified during the second round. Under this modification, families (consisting of 5 members) having income below Rs.1800/- per annum could be identified under criteria (iv) above. This was intended to cover the poorer amongst the asset holders, deserving their inclusion in the Programme.

Organisation and Administration

2.6 Antyodaya Programme was administered at three levels, viz., the State level, the District level and the Block (Panchayat Samiti) level, which was the basic unit of implementation. Responsibility had been cast on the block administration for proper identification of the families, preparation and maintenance of their socio-economic profiles and the implementation of the Programme covering the identified families with economic benefits. The block development machinery was also involved in the preparation of the applications for assistance, sponsoring these applications to the financial institutions, liaising with the financial agencies for getting sanction of loans and then ensuring proper utilisation of loan for the expected economic benefits. The BDO maintained a ledger folio of each family in order to keep effective watch. The B.D.O. (Vikas Adhikari) was assisted by his team of extension officers and V.L.Ws. and Patwaries. Constant help in administering the

Programme was offered by the Patwari, Tehsildar and the S.D.Os. of the Revenue Department.

2.7 The District Collector was the Chief Coordinator and overall in-charge at the District for proper administration of this Programme. He was assisted by the Project Officer, SFDA/DPAP and all the District level officers of the development departments. Though the implementation was through official machinery, the elected representatives and public officials were fully associated in overseeing the implementation of this Programme. For this purpose, a Committee had been constituted at the District level with the following composition.

i) Collector	Chairman
ii) Zila Pramukh	Member
iii) M.L.As.	"
iv) All District Level Officers of agriculture Animal Husbandary, Cooperative, Irrigation, P.W.D., RSES, PHED, Forest, statistics and Social Welfare.	"
v) Addl. District Development Officer/ Deputy Distt. Development Officer	"
vi) Representative of Milk Union	"
vii) Manager, Central Coop. Bank	"
viii) Representative of Commercial Bank	"
ix) Secretary, Land Development Bank	"
x) Project Officer, SFDA/Project Officer, DPAP/DDA.	Member Secretary

The M.Ps. of the district were invited to attend the meetings of this Committee by convention. The useful role of this Committee was observed by the fact that it provided a forum where public opinion was constantly brought to bear on the

administration of the programme. It was reported that the District Antyodaya Plan was approved by this Committee and thereafter it regularly reviewed the progress of its implementation, at least once in a month. The District level committees in all the selected districts were reported to be very effective in finding solutions to the day-to-day operational problems. Those which could not be solved at the District level were referred to the Committee of Direction at the state headquarters for guidance.

2.8 . A committee of Bankers headed by the District Collector and known as the District level coordination and Consultative Committee was responsible for implementing the credit programme. The representative of the Lead Bank of the district served as Member-Secretary of this Committee and coordinated activities of all banking institutions. Credit requirements of different programmes were discussed and allocated amongst various banks through this committee. This forum also enabled the Collectors to dovetail the activities of cooperative and commercial banks for implementation of the credit programme in regard to Antyodaya. As a result, a convention had developed whereby camps were organised in villages for sanctioning loans on the spot. The meetings of the committee were called as and when felt necessary and were reported to be effective in solving problems, such as delay in the sanction and disbursement of loans.

2.9 Although the territorial responsibility for administration of Antyodaya had been cast on the District Collector and the B.D.O., instructions had been issued to all departments to treat Antyodaya Programme as a Government programme. The Revenue Department had been actively associated in the implementation of Programme at the village, block and district levels. The Patwari and Tehsildar were required to certify the title of land, assist the allottees of land to get its physical possession, and to assist the financial agencies in the recovery of loan.

2.10 It was observed that the Programme was being implemented by the officers of Revenue and Development Departments enthusiastically and with a clear sense of responsibility. However, their constant involvement in this Programme had affected their efficiency and speed in discharging their normal departmental duties. In course of time, their interest in this Programme was likely to wane as had happened in case of many other schemes launched by the State Government in the past. Moreover, the withdrawal of about 60 per cent of the sanctioned strength of V.L.Ws. from the Blocks had resulted in the depletion of the already over-burdened multi-purpose workers. It was felt that an honest and diligent extension agency with well defined responsibilities ought to have been deployed for the administration and follow-up of the Antyodaya Programme.

2.11 At the State level, the Special Schemes Organisation had been assigned the administrative charge of the Antyodaya Programme. A high level committee known as the State Policy Committee on Antyodaya had been constituted under the chairmanship of the Chief Minister to lay down policy guidelines for Antyodaya Programme. The Committee had the following as members:

1. Minister for Finance, Planning & Revenue;
2. Minister for Agriculture and Irrigation
3. Minister for Rajasthan Canal Project;
4. Minister for Industries;
5. Minister for Social Welfare;
6. Minister for P.W.D.;
7. Minister for Community Development & Panchayati Raj;
8. Chief Secretary;
9. Development Commissioner & Secretary;
10. Special Secretary, Plan;
11. Special Secretary, S.S.O. - Member-Secretary;

Besides, some non-officials connected with Khadi, Rural and Cottage Industries and other Voluntary agencies, Professional Economists and Social Workers were co-opted as members of the Committee. With such a composition of the committee it was made possible to implement decisions by the concerned departments without any delay.

2.12 The State Policy Committee held its first meeting in April, 1978. The Chief Minister who was also the Minister incharge of Antyodaya had twice reviewed the progress of the Programme at a meeting of high level officials during the course of about six months. It was observed that the Committee in addition to policy matters had deliberated on the whole gamut of issues starting from the progress of identification, coverage of

the families, availability of funds, new schemes of employment for additional coverage of families, feasibility of attracting maximum credit facilities from the financial institutions, etc.

2.13 At the time of inception of the Programme the State Government did not feel the necessity of a regular extension agency as the Programme was envisaged to be implemented through the existing field officers, viz., B.D.O., Tahsildar, Sheep and Wool Officers, Veterinary Officers, Inspector of Khadi & Village Industries Board, etc. However, in view of the wrong identification of Antyodaya families as well as the problems of delay being faced by the beneficiaries, Government felt the need for creating a post of Antyodaya Extension Officer (to be promoted from V.L.W. cadre) at each of the Block. Till the time of completion of field investigation, no extension Officer had however been posted in the sample blocks. The role assigned to the Extension Officer included maintenance of records at the Block level and to liaise between the beneficiary and the administration on the one hand and the administration and the financial institutions on the other hand.

Identification of Beneficiaries

2.14 Advance Action: Because of the special nature of this Programme, Government of Rajasthan felt it necessary to give orientation to the officials at all levels who were responsible for implementation of the Programme. The Government also desired to enlighten general public about the contents of

the Programme. During the first round, it was reported from all the selected districts that the Collectors had organised meetings of all Revenue and Development Officials, Bankers, etc. to familiarise them with the Programme. In the second round training workshops were arranged in all the selected districts where Vikas Adhikaris, Tehsildars, Naib-Tehsildars and the concerned district level officers were briefed about the procedural requirements of the Programme. Representatives of Commercial and Cooperative Banks were invited to familiarise them with the financial and other commitments of the Programme. The Patwaris and VLWs were instructed to spread the knowledge of Antyodaya Programme. For this purpose meetings of the village level functionaries, such as Patwaris and V.L.Ws and members of village Panchayats were held at the Block level in all the selected districts. The field reports also indicated that the local Press and the All India Radio had given adequate coverage to Antyodaya Programme with the result the villagers had become aware of this programme.

2.15 Selection Procedure : It was laid down that the identification of Antyodaya families should be done in a meeting of the Gram Sabha (Village Assembly). The Block Development Officer (B.D.O.) in consultation with the Tehsildar was required to draw up a programme for holding such meetings for each revenue village under the jurisdiction of the Panchayat Samiti. The M.P. and M.L.A. were to be invited to attend these meetings along with the officer nominated by the Collector, the B.D.O. and

the Tehsildar. The proceedings of the meeting were to be drawn up and signed by the Sarpanch and all other officers present in the meeting. The Patwari/V.L.W. were required to first draw up in advance a tentative list of atleast 10 to 15 families eligible under the prescribed criteria. Physical presence of all the families included in the list was to be ensured. It was also laid down, that the Programme should be explained at the village Assembly and there-after the tentative list of the prospective Antyodaya families presented before the meeting. The Gram Sabha was free to accept or reject any or all the names. The decision of Gram Sabha in respect of the selection of families was final since the ultimate selection was supposed to be based on consensus.

2.16 Identification: The process of identification of families commenced in October, 1977 as a part of the State-wise Revenue Campaign in which Revenue and Panchayati Raj officials camped in the villages for a period of 6 weeks. The identification process was generally completed by December, 1977. After substantial coverage of the Antyodaya families in the first round under appropriate schemes, identification for the second round commenced in November, 1978 and was completed in January, 1979. The identification for the third round was scheduled to commence in November, 1979. However, due to wide-spread drought conditions and mid-term elections, identification of third round was deferred.

2.17 Coverage: The Antyodaya Programme was implemented in all the 26 districts of the State covering all the blocks and villages therein. A five year Action Plan was prepared to cover all the estimated target families under the Programme. During the first year 1.60 lakh families were identified whereas the targets for the second round was 1.40 lakh families.^{3/} On the basis of annual projections to cover nearly 6 lakh families during 5 years, the Government of Rajasthan had envisaged an investment of the order of Rs.187 crores. This amount was to be shared by the State Government, Commercial Banks, Cooperatives, and Khadi and Village Industries Commission. It was also envisaged that the existing special schemes like SFDA, DPAP, DPA etc. were to be fully integrated with Antyodaya Programme for providing subsidy to the target families.

Provision of Benefits

2.18 After the finalisation of the list of eligible families the Gram Sabha was required to discuss their needs and suggest possible ways to assist them to achieve a reasonable income level. The choice of the identified families was to be taken into account alongwith their social and economic profiles and required to be consolidated at the Panchayat Samiti level. Based on this data, a plan of action was to be prepared at the Block level by the P.D.O. with the assistance of the extension staff and consolidated to form the District Antyodaya Plan, for finalisation at the District level Antyodaya Committee.

^{3/} Number of identified families by social distribution in selected districts as given in Appendix - RJ - II. -/-

2.19 Type of benefits: The details of schemes advised by the Government for the identified families under the Programme are indicated below:

(1) Old Age Pension: The Antyodaya families having no economic asset and with no person in the family capable of any economic activity due to infirmity, disability or old age were to be covered under the Old age Pension Scheme of the State Government. The rates of the pension were Rs.30/- p.m. for a single person and Rs.40/- p.m. for a couple. These had been subsequently revised to Rs.40/- p.m. and Rs.60/- p.m. respectively.

(2) Land Allotment: The surplus land available as a result of the operation of land ceiling law or otherwise was to be given free on a priority basis to the Antyodaya families. It had also been decided by the State Government that such Antyodaya families as were willing to migrate to Rajasthan canal works for wage employment should be allotted irrigated land under Rajasthan Canal Project Command area provided they continued to work there for two years or more. Possibility was also being examined for giving subsidy or reducing the cost of land to such allottees by extending the period of repayment.

(3) Wage Employment: Wage employment to Antyodaya families was offered on the Rajasthan Canal Project, Public Works, Mines, Large Scale Industries, Village Forestry, etc. The Government had issued orders to all the departments to make available, on a priority basis, employment opportunities to the Antyodaya families.

(4) Loan for Self-employment

- (i) Agriculture and Land Development: The Antyodaya families having land were to be assisted according to the normal pattern of SFDA or DPAP Projects by way of subsidy for the purchase of fertilizers, implements, storage bins, bullocks, bullock carts, camel/camel carts etc. Credit for land development was also to be provided to the allottees of Government lands. For this a provision of 25 per cent subsidy to small farmers and 33½ per cent subsidy to marginal farmers through SFDA/DPAP Projects had been made.
- (ii) Minor Irrigation: Loan assistance for minor irrigation was to be given to those Antyodaya families which were included in the categories of small or marginal farmers. The loan assistance was, however, to be limited to the construction of well or the purchase of pumpsets only.
- (iii) Milch Cattle: Provision for loans for the purchase of two cows/buffaloes unit with subsidy on the pattern of SFDA/DPAP was made in the areas covered by dairy schemes or where marketing arrangements were available.
- (iv) Sheep Unit: Loan assistance for providing a unit of 30 sheep and 1 ram on the pattern of special Animal Husbandry Programme was available in areas covered by this Programme.

- (v) Goat Unit: A unit of 10 goats were to be made available to those families, which desired to pursue goat rearing. Although this programme was not covered under Central SFDA, yet in case of State SFDA Projects subsidy was given.
- (vi) Poultry: Poultry units were to be provided to Antyodaya families only in those areas where egg marketing facilities were available. There was great potential for developing this programme in some of the districts such as Ajmer, Alwar, Bharatpur, Jaipur, Tonk, Kota, Ganganagar, Jodhpur etc.
- (vii) Village & Cottage Industries: The pattern of assistance available and subsidy to be provided to Antyodaya families for various small scale/tiny cottage industries had been worked out with a view to generating employment opportunities. Government had also decided to subsidise the entire cost of Charikha for spinning yarn. An effective linkage between Khadi Board and the implementing agency had been worked out.

Other Cottage industries suitable to Antyodaya families were tailoring, basket making, Niwar weaving, mats, Churi (bangle) making and petty shop keeping. Some of the schemes would naturally require technical guidance and supervision for their efficient running.

4/ Purpose-wise loans disbursed in both the rounds in all the districts are given in Appendices RJLIII and IV. -/-

2.20 Role of Financial agencies: Information supplied by Government of Rajasthan regarding loans disbursed by Commercial Banks vis-a-vis Cooperative Banks and Khadi & Village Industries Board till February, 1980 in the State reveal that Cooperative Banks had financed only 26,692 first round beneficiaries as compared to 19,329 first round beneficiaries by the Commercial Banks. The contribution of Khadi & Village Industries Board financing 2145 first round beneficiaries had been comparatively very small. The amount of loan sanctioned was Rs.526.22 lakhs by the Cooperative Bank, Rs.376.81 lakhs by the Commercial Banks and Rs.27.99 lakhs by the Khadi and Village Industries Board. In the selected districts also increased role of Cooperative Banks in terms of financial assistance and coverage of beneficiaries was observed during first round. The same position of these continued during the second round where the Cooperative Banks had financed 21,002 families with an amount of Rs.458.53 lakhs till February, 1980 as compared to 12,712 families financed by Commercial Banks with an amount of Rs.294.66 lakhs. The khadi & Village Industries Board improved its performance in the second round vis-a-vis first round substantially.^{5/}

2.21 The Commercial Banks by and large were financing the loans under D.R.I. Scheme i.e. @ 4 % interest. However, the conditions attached by the Reserve Bank of India regarding loans from the Cooperative Societies were said to be very stringent.

The Cooperative Societies charged the rate of interest at 10.5 per cent

5/ Appendices - RJ - V and VI

per annum. The loan conditions were subsequently liberalised in consultation with the Reserve Bank of India vide Cabinet decision taken on 7.2.1979. Thereafter, the interest on loans was charged at a subsidised rate of $6\frac{1}{2}$ per cent. Financial assistance to artisans was not covered under R.B.I. lending scheme. In this regard the Government had approached the Reserve Bank of India but were informed that provision of any financial assistance to artisans would involve amendment of the Act. The State Government had alternatively approached the I.D.B.I. to provide credit facilities to the rural artisans. The matter was still under consideration.

2.22 Marketing: While formulating the Antyodaya Programme the State Government did not envisage any need for making special institutional arrangements for disposal of surplus products generated by the Antyodaya beneficiaries. It was, however, expected, as revealed by the various circulars issued by the Government to its field formations, that the existing technical departments of agriculture, sheep and wool, veterinary services, and Khadi and Village Industries Board would provide necessary managerial and production know-how and arrange supply of raw materials and also help in marketing surplus produce. However, during field investigations, it was found that in all the ten selected districts, the follow-up services as envisaged by the Government were conspicuous by their absence. There was need for setting up a suitable infrastructure for the necessary marketing-tie-up to ensure a regular flow of income to the beneficiaries of the Programme and

also to pre-empt any scope for exploitation of these poor beneficiaries by the unscrupulous elements in the villages and Mandies.

Monitoring and Follow-up

2.23 Monitoring: For monitoring and overseeing the Programme and for securing a coordinated approach on inter-departmental matters, at the state level, an officers Committee known as the 'Committee of Direction' was constituted under the Chairmanship of the Chief Secretary of the State with concerned senior officers as members. The Committee of Direction had met four times during the period January, 1978 to July 1979 to consider the problems posed by the District Administration from time to time as a feed back. Issues relating to policy matters were discussed and referred to the State Policy Committee with necessary recommendation for its approval. In addition, the Committee also reviewed the progress of implementation of the Programme. A perusal of the proceedings of the Committee revealed that the committee was quite effective in solving the problems of wrong identification, inadequate cooperative credit, inadequate response from Commercial Banks in financing the programme, inadequate coverage under Khadi and Village Industries, refusal to accept the benefit items by a large number of identified families, overdue of identified families, inadequate P.O.L. budget of the Panchayat Sanities and District Pool Garages, etc. The Committee also took decisions to amend rules for allotment of land in command areas and allotment of surplus land under Ceiling Law, exempt from stamp duty on loans advances by Khadi Board,

to extend education facilities to the children of Antyodaya families, to give preference for employment to the persons under Antyodaya Programme, extend veterinary facilities to the Antyodaya families and for strengthening of Block level machinery etc.

2.24 The Special Schemes Organisation headed by a Commissioner evolved an elaborate system of progress reporting and feed back from the field level upwards. The B.D.O. was made responsible to maintain up-to-date record in respect of each identified family in the prescribed form. In case of Land Allotment and Old Age Pension, the Tehsildar was to intimate the B.D.O. the list of beneficiaries alongwith the details of the benefits provided to them. For loan assistance the B.D.O. was to collect information from all the branches of the Co-operative and Commercial Banks and maintain a register of beneficiaries, amount of loan advanced, purpose of loan etc. Coverage of Antyodaya families by Khadi Board was to be supplied by the Inspector of the Board to the B.D.O. who was to compile the progress of Antyodaya Programme and submit the same at the end of each fortnight to the Concerned Project Officer/ Project Director of SFDA/DPAP. The latter was required to compile the progress of the district by consolidating the progress of all Blocks and then forward it to the Commissioner, Special Schemes at the State Headquarters. In addition to regular progress reporting, Collectors and other Revenue Officials were made responsible for field inspection on a regular basis. Over and above, 10 officers of the Special Schemes Organisation viz. Deputy Secretary and the Project Directors, were allotted districts for inspection and on-the-spot study of implementation.

Impact on Beneficiary families

2.25 In order to assess the impact of Antyodaya Programme on the economic condition of the identified Antyodaya families, a sample of 218 beneficiary households were selected from the selected districts of the State. An indepth study was conducted at the household level with the "Beneficiary - Household Schedule - Cum - Questionnaire" as the main instrument of investigation. These selected beneficiary households were spread over 44 Villages and 20 blocks from the selected 10 districts. The results of the study at the beneficiary level are presented in the following paragraphs.

2.26 Social status of the sample families: The social distribution of sample beneficiaries in the selected districts, given in the table below shows that the Scheduled Caste, and Scheduled Tribes beneficiaries constituted 46.3 per cent and 14.2 per cent of the total sample households. This shows that about 60 per cent of those benefited from the Antyodaya Programme were from the weaker sections of the society.

Table 2.2: Social distribution of sample families.

Sl. No.	Name of the district	No. of families selected	Distribution by caste			
			S.C.	S.T.	Backward	Others
1	2	3	4	5	6	7
1.	Ajmer	21	10	3	-	8
2.	Bikaner	22	11	-	-	11
3.	Chittorgarh	20	9	3	-	8
4.	Jaipur	28	13	4	-	11
5.	Jhunjhunu	20	17	-	-	3
6.	Jodhpur	21	10	1	-	10
7.	Kota	22	12	1	-	9
8.	Pali	20	11	-	-	9
9.	S. Madhopur	21	5	-	-	16
10.	Udaipur	23	3	19	-	1
Total		218	101	31	-	86
Percentage		100.00	46.3	14.2	-	39.44

2.27 Educational standard: As is evident from the table below, a very high percentage of selected Antyodaya beneficiaries (above 85 per cent) were illiterate. Among the rest, the literacy standard was found to be very low, as only 1 sample beneficiary was above middle standard and 7 were above primary and upto VIII standard.

Table 2.3: Distribution of Sample families by Educational Standard

Sl. No.	Name of district	No. of families selected	Literacy Standard			
			Illiterate	Upto primary	Above primary & upto VIII	Above Middle
1	2	3	4	5	6	7
1.	Ajmer	21	20	1	-	-
2.	Bikaner	22	18	4	-	-
3.	Chittorgarh	20	18	1	-	1
4.	Jaipur	28	21	6	1	-
5.	Jhunjhunu	20	18	1	1	-
6.	Jodhpur	21	18	3	-	-
7.	Kota	22	17	3	2	-
8.	Pali	20	15	4	1	-
9.	Sawai Madhepur	21	19	-	2	-
10.	Udaipur	23	23	-	-	-
Total		218	187	23	7	1
Percentage		100.00	85.78	10.55	3.21	0.46

2.28 Occupation distribution: Distribution of sample Antyodaya families by principal occupation as on the date of visit is presented below in the table 2.4.

Table 2.4 : Distribution of sample Aayodaya families by their Principal Occupation

District	No. of total beneficiaries	Culti- vation	Agricul- tural Labourer/ labour	'Shoop and Goat rearing	Dairying	'Leather' works/ shoe making	'Old age' pension scheme	Camel cart/ Bullock cart	'Service	Others
1	2	3	4	5	6	7	8	9	10	11
1. Ajmer	21	2	3	5	-	1	1	4	-	5*
2. Bikanor	22	2	11	-	-	-	4	1	2	2
3. Chittorgarh	20	3	11	1	-	1	-	1	1	2
4. Jaipur	23	1	4	2	2	2	4	4	3	6
5. Jhunjhunu	20	-	7	2	2	-	2	6	-	1
6. Jodhpur	21	5	6	7	-	-	1	-	1	1
7. Kota	22	2	11	-	-	2	3	2	-	2
8. Pali	20	7	7	1	2	3	-	-	-	-
9. Sawai Madhopur	21	4	-	7	-	-	8	-	2	-
10. Udaipur	23	4	13	-	-	2	2	-	1	1*
Total	218	30	73	25	6	11	25	18	10	20
Percentage	100.00	13.70	33.50	11.50	2.15	5.04	11.50	8.25	4.58	9.17

* Five beneficiaries in Ajmer district and one beneficiary in Udaipur district did not report any assistance, however, these have been included in the category 'others'.

The table reveals that labourers and agricultural labourers constituted about one third (33.5 per cent) of the total sample beneficiaries. The cultivators formed 13.70 per cent of total sample. This was followed by sheep/goat rearers and pensioners (11.5 per cent each), camel/bullock carts, leather works, dairying etc.

2.29 Sex-wise distribution: The table below gives the distribution of the heads of the sample households by sex, which shows that the percentage of female beneficiaries was about 13 per cent. This small proportion of female heads of the households constituted mostly widows and destitutes.

Table 2.5: Distribution of sample beneficiaries by sex

District	Number of head of the households		
	Total	Male	Female
1	2	3	4
1. Ajmer	21	18	3
2. Bikaner	22	18	4
3. Chittorgarh	20	18	2
4. Jaipur	23	24	4
5. Jhunjhunu	20	17	3
6. Jodhpur	21	20	1
7. Kota	22	13	4
8. Pali	20	19	1
9. Sawai Madhopur	21	18	3
10. Udaipur	25	20	3
Total	218	190	23

2.30 Awareness: Out of the total 218 respondents, as many as 215 were aware about the Programme. Only 2 respondents from Jaipur and one from Jhunjhunu district reported ignorance about the Programme. Out of the respondents reporting knowledge

about the Programme, 98 (45.5 per cent) got the information from the Sarpanch and the Panchayat members, 53 (24.7 per cent) from V.L.Ws., 46 (21.4 per cent) from Patwaris and the remaining respondents got the information about the Programme from sources like B.D.O., School Teachers, relatives, fellow villagers etc.

This information has been presented in the table below:

Table 2.6 : Awareness of the Programme and source of information to Artyodaya families

District	No. of families selected	No. of reporting awareness	Pat-waris	Pan-ayat members	VLW	BDO/Teacher	Sar-panch	Fellow villagers	Rela-tives	Others
1	2	3	4	5	6	7	8	9	10	11
1. Ajmer	21	21	2	7	9	-	-	2	1	-
2. Bikaner	22	22	13	3	6	-	-	-	-	-
3. Chittorgarh	20	20	2	7	7	-	2	2	-	-
4. Jaipur	28	26	6	4	9	3	-	2	1	1
5. Jhunjhunu	20	19	1	3	7	-	7	-	-	1
6. Jodhpur	21	21	8	8	3	1	-	-	-	1
7. Kota	22	22	7	14	1	-	-	-	-	-
8. Pali	20	20	3	10	6	-	-	-	-	1
9. Sawai Madhopur	21	21	4	16	1	-	-	-	-	-
10. Udaipur	23	23	-	8	4	1	9	1	-	-
Total	218	215	46	80	53	5	18	7	2	4
Percentage	-	98.6	21.4	37.2	24.7	2.3	8.4	3.2	0.9	1.9

2.31 Identification of selected beneficiaries: The comprehensive instructions spelling out the identification procedure and the priorities laid down for different categories of poor families were available with the field officials. As a result extent of wrong identification was negligible. Districts like Jaipur, Chittorgarh and Udaipur did not report any case of wrongful

identification. In Jodhpur, Pali, Bikaner and Jhunjhunu districts cases of wrong identification ranged from 63 to 2363 families who were quickly detected and deleted from the list of beneficiaries.

Information was collected from the selected beneficiaries about the role of various agencies in the identification process. The table below gives the district-wise position in this regard.

Table 2.7 : Distribution of selected families by the agencies involved in identification.

District	No. of selected families	No. of selected household contacted first by					Not aware/could not remember
		VLW	Patwaris	Panchayat members/President	SDI		
1	2	3	4	5	6	7	
1. Ajmer	21	8	10	3	-	-	
2. Bikaner	22	1	19	2	-	-	
3. Chittorgarh	20	11	9	-	-	-	
4. Jaipur	28	7	18	1	-	2	
5. Jhunjhunu	20	7	1	12	-	-	
6. Jodhpur	21	2	9	10	-	-	
7. Kota	22	1	18	3	-	-	
8. Pali	20	6	4	9	1	-	
9. Sawai Madhopur	21	5	12	4	-	-	
10. Udaipur	23	7	9	7	-	-	
Total	218	55	109	51	1	2	
Percentage		25.2	50.0	23.4	0.5	0.9	

The Patwari was the most popular agency in contacting the poor families for inclusion in the Programme, followed by VLW and Panchayat members/President.

2.32 Gram Sabha Meeting: It was observed that in the first round Gram Sabha meetings were held mostly at the Panchayat Headquarters. In the second round district authorities took advance

action by preparing a list of villages showing among other things, the date and time of the meeting and the names of the functionaries who were to attend the meetings. As a result Gram Sabha meetings were held in the villages unlike the first round when the meetings were organised at the Panchayat level. During second round, the procedure for selection of beneficiaries was very much streamlined. Besides Revenue Officials, B.D.Os. and their extension staff were fully utilised in the process of identification. Advance and adequate publicity was given in the villages about the date and venue of the Gram Sabha meeting to be held. All the village level functionaries viz., Patwaris, V.L.Ws., School Teachers, Panchayat Members were usually present in the Gram Sabha meeting. The list was properly screened and finalised after hearing objections and suggestions. Gathering of villagers was also reported to be sizeable in these meetings. This set procedure minimised the chances of wrong identification. The villagers too had expressed satisfaction about the method adopted.

2.33 Identify Cards : Each identified family under the Antyodaya Programme was provided with an Identity Card. The identity cards issued to the Antyodaya families were affixed with the passport size photograph of the head of the Antyodaya families with their personal particulars.

2.34 Type of assistance provided to the selected beneficiary households: Information was collected from the sample Antyodaya families on the type of benefits proposed, sanctioned and delivered.

The analysis shows that out of 218 families, 26 were covered under Old Age Disability Pension; 26 were allotted land; 4 were given wage employment and 8 had received Charkha. As many as 136 selected families were covered under Credit programme for procuring milch cattle (22), goat units/shop units (50), camel/bullock carts (14), bullocks (25), piggery unit (1) and for starting cottage industries like leather works (11), weaving (3), pottery (1), etc. One each was also given loan for self-employment like vegetable shop, sewing machine and watch repairing. Three families had received loan for land development and one for well construction. Thus in all 203 families had received actual benefits. The remaining 15 selected families could not be covered under any benefit as they were either interested only in cash loans (which was not permissible under the rules) or they were not eligible to get loans from Cooperative Banks being defaulters. The details of families for whom benefits were proposed and disbursed is given in the table below:

Table 2.8 : Coverage of identified families under different benefit schemes in the selected districts.

Sl. No.	Name of the District	Total No. of families to whom benefit proposed	No. of families covered under benefit schemes	Out of Col. 4 - Number given following benefits				
				Oldage pension	Land allotment	Wage employment	Loan	Assistance Charkha
1	2	3	4	5	6	7	8	9
1.	Ajmer	21	15	1	-	-	14	-
2.	Bikaner	22	22	4	6	-	6	6
3.	Chittorgarh	20	20	-	7	1	12	-
4.	Jaipur	23	27	4	1	1	19	2
5.	Jhunjhunu	20	20	2	-	-	18	-
6.	Jodhpur	21	16	2	3	-	10	1
7.	Kota	22	20	3	1	-	16	-
8.	Pali	20	20	-	3	-	17	-
9.	S. Madhopur	21	21	8	-	2	11	-
10.	Udaipur	23	22	2	7	-	13	-
Total		218	203	26	28	4	136	9

2.35 It was observed that some of the selected beneficiaries had got additional benefits besides loans mentioned above. One family in Jaipur district who was allotted land, was also given loan for bangle making. In Chittorgarh district one beneficiary of wage employment got loan for basket making while another family who got loan for leather works was also given loan for Goat unit. Similarly four families who were originally allotted land also received loans either for goat unit/bullocks or land development. In Udaipur a family got double benefits and two families had received triple benefits.

2.36 It was envisaged that the benefit programmes given to the identified families should be suitable to their background and skill. It was observed during the field investigation that traditional skill, past experience, individual choice and aptitude were by and large, given weightage while providing assistance to the families.

2.37 Extent of benefits: The details of the extent of loans and subsidy disbursed to the sample families is given in the table below:

Table 2.9 : District-wise loans and subsidy disbursed to selected families .

Name of District	No. of families selected	No. of families disbursed loan	Amount of loan (Rupees)	No. of families receiving subsidy	Amount of subsidy	Percentage of subsidy to total assistance
1	2	3	4	5	6	7
1. Ajmer	21	14	23,127	14	10,928	32.09
2. Bikaner	22	6	10,208	6	2,452	19.37
3. Chittorgarh	20	13	16,248	13	9,092	35.88
4. Jaipur	28	20	31,570	20	11,980	27.51
5. Jhunjhunu	20	18	34,029	16	13,821	28.88
6. Jodhpur	21	10	24,624	6	4,926	16.67
7. Kota	22	16	12,293	16	4,631	27.36
8. Pali	20	17	31,735	13	10,049	24.05
9. S. Madhopur	21	11	17,886	10	7,514	29.58
10. Udaipur	23	14	15,003	14	10,997	42.30
Total	218	139	2,16,723	128	86,590	28.50

Notes:- Three families had received double benefit of loan assistance from different agencies, hence got included twice. These are one from Chittorgarh and two from Udaipur.

2.38 It may be seen from the table above that out of 213 selected families, 139 families were given loans amounting to Rs.2,16,723. One family in Chittorgarh district and two families in Udaipur district got double loans. The loan assistance per family worked out to Rs.1559. The average amount of subsidy per family worked out to Rs.675/- which amounts to 28.50 per cent to the assistance provided to the sample families of the ten selected districts.

2.39 A total picture of loans and subsidy disbursed under different schemes to the sample families is presented in the table below:

Table 2.10 : Loans and subsidy disbursed under different schemes to the sample families

Type of Scheme	Total amount of loan (Rs.)	Total amount of subsidy (Rs.)	Total assistance (Rs.)	Percentage of subsidy to total assistance (Rs.)
1	2	3	4	5
1. Agricultural inputs and Land Development	15,170 (7.00)	8,830 (10.22)	24,000 (7.92)	36.79
2. Minor Irrigation	3,334 (1.54)	1,666 (1.93)	5,000 (1.85)	33.52
3. Animal Husbandry	1,19,829 (55.29)	48,057 (55.63)	1,67,886 (55.39)	28.63
4. Cottage Industries	19,578 (9.03)	6,072 (7.03)	25,650 (8.46)	23.67
5. Other self-employment schemes	58,812 (27.14)	21,765 (25.19)	80,577 (26.53)	27.01
Total	2,16,723 (100.00)	86,290 (100.00)	3,03,113 (100.00)	28.50

2.40 The table above shows that the schemes of Animal Husbandry involving provision for milch cattle, sheep/goat unit, piggery, poultry, etc. accounted for nearly 55 per cent of the total assistance disbursed.. This was followed by other self-employment schemes accounting for nearly 27 per cent of the total assistance disbursed to the sample families.

2.41 Out of 203 respondents, 128 (nearly 63 per cent) reported 'No delay' that means the disbursement of benefit was done within one month after the sanction. Another 25 (about 13 per cent) respondents reported delay from 1-2 months. Remaining 24 per cent respondent reported delay from 2 to 6 months or more. Nearly 65 per cent of families receiving pension had reported delay. Those who had been covered under land allotment accounted for most cases of delay. The reasons for delay were mostly procedural. Details of families reporting the extent of time-lag are given in table below:-

Table 2.11 : Number of selected families reporting the time lag between sanction and disbursement by type of schemes.

Sl. No.	Type of benefit given	No. of families reporting benefit.	Time-lag reported (Months)					Awaited delivery of benefit	
			No. time lag	1-2 months	2-3 months	3-4 months	4-5 months		5-6 months
1	2	3	4	5	6	7	8	9	10
1.	Pension	26	9	9	3	2	-	1	2
2.	Land allotment	28	10	1	1	2	4	8	2
3.	Wage Employment	4	4	-	-	-	-	-	-
4.	Loan	136	97	15	6	9	3	6	-
5.	Charkha	9	8	-	-	1	-	-	-
Total		203	128	25	10	14	7	15	4
percentage		100	63.05	12.6	4.89	6.8	3.4	7.3	1.9

2.42 Field data also revealed that 33 of the 218 sample families in the selected districts had felt that the benefits given were unsuitable/in-appropriate. The largest number of respondents (20) were dis-satisfied with the land allotted to them. Eight of them had reported 'land not suitable for cultivation', 5 reported 'possession of land not given' and 7 reported 'land allotted was uneconomic in size'. The rest of the beneficiaries had complained of insufficient loan amount to cover the cost of the unit, irregular payment of pension; and lack of supply of raw materials and outlet for sale.

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2.43 Repayment of loans: An effort was made to contact the financial institutions located in the selected Blocks to assess the position of recovery of loans sanctioned by them. However, in case of 2 selected blocks of Pali district no information could be obtained. It was observed that repayment of loans was due from 1459 Antyodaya account holders out of 2263. Of these 477 (nearly 33 per cent) were found repaying dues regularly. The highest recoveries were recorded in Chittorgarh district with 75 per cent of the account holders repaying loans regularly followed by Kota and Udaipur where 64 per cent and 54 per cent account holders respectively were repaying loans regularly. In case of Jaipur only 45 per cent account holders were repaying regularly. The lowest recovery was recorded in Jhunjhunn district, where the selected branches had reported regular repayment from only 11 per cent of the account holders.

Impact on Income

2.44 Information was collected on the increase in income of the selected families as a result of benefits received under the Programme.

The data shows that in case of 89 per cent of the beneficiaries the increase in income varied from 20 to above 100 per cent. Only 11 per cent had reported 'no increase' mainly due to delivery of uneconomic unit, damaged crops, want of raw material etc. Table 2.12 gives the distribution of families reporting increase in income as a result of the disbursement of benefits to them.

Table 2.12 : Distribution of families reporting increase in income

Scheme	No. of families provided with benefit	No. reporting percentage increase in income						
		No increase	Upto 20%	20-40%	40-60%	60-80%	80-100%	Above 100%
1	2	3	4	5	6	7	8	9
1. Pension	26	5	2	6	4	1	4	4
2. Land Allotment	28	7	8	5	3	1	-	4
3. Wage Employment	4	-	-	1	-	-	1	2
4. Loan	136	10	20	18	19	15	18	36
Total	194	22	30	30	26	17	23	46

2.45 Impact on Employment: The study of the extent of additional employment generated in case of sample beneficiaries since then coverage under the programme reveals that additional employment generation ranged from 20 to 60 per cent in case of about 60 per cent of the beneficiaries. This is reflected in the Table below:

Table 2.13 : Distribution of families reporting increase in Employment

District	No. of families provided with benefit other than pension	No. of families reporting extent of Additional Employment Generated						
		Upto 20%	20-40%	40-60%	60-80%	80-100%	Above 100%	
1	2	3	4	5	6	7	8	9
1. Ajmer	14	-	-	3	2	3	6	-
2. Bikaner	18	5	1	12	-	-	-	-
3. Chittorgarh	20	3	3	7	4	2	1	-
4. Jaipur	23	6	1	5	3	2	5	1
5. Jhunjhunu	18	2	4	9	2	1	-	-
6. Jodhpur	14	2	1	11	-	-	-	-
7. Kota	17	-	1	8	7	1	-	-
8. Pali	20	2	1	12	4	1	-	-
9. S. Madhopur	13	-	-	-	10	1	2	-
10. Udaipur	20	3	7	7	1	1	1	-
Total	177	23	19	74	33	12	15	1

2.46 Impact on Principal occupation : The economic benefit provided to poorest of the poor under the Programme had resulted in generating adequate income from these benefits and as a result of it, there had been change in the principal occupation in case of many selected beneficiaries. The table below furnishes the principal occupation of the selected beneficiaries 'before' and 'after' their coverage under the Programme.

Table 2.14 : Change in the principal occupation of the selected beneficiary households

Districts	Occupations								
		Culti- vation	Agri- culture and other labourers	Dairy- ing	Artisan	Cart/ Rick- shaw driv- ing	Piggery/ Goat/ sheep rearing	Oldage pen- sion	Service and others
1	2	3	4	5	6	7	8	9	
1. Ajmer	B	7	11	Nil	1	Nil	Nil	Nil	2
	A	2	3	Nil	1	4	5	1	5
2. Bikaner	B	2	13	Nil	2	Nil	Nil	Nil	5
	A	2	11	Nil	Nil	1	Nil	4	4
3. Chittorgarh	B	3	12	Nil	2	Nil	Nil	Nil	3
	A	3	11	Nil	1	1	1	Nil	3
4. Jaipur	B	1	11	Nil	5	1	1	Nil	9
	A	1	4	2	2	4	2	4	9
5. Jhunjhuna	B	Nil	15	1	1	1	Nil	Nil	2
	A	Nil	7	2	Nil	6	2	2	1
6. Jodhpur	B	6	11	Nil	2	Nil	Nil	Nil	2
	A	5	6	Nil	Nil	Nil	7	1	2
7. Kota	B	Nil	16	Nil	3	Nil	Nil	Nil	3
	A	2	11	Nil	2	2	Nil	3	2
8. Pali	B	8	12	Nil	Nil	Nil	Nil	Nil	Nil
	A	7	7	2	3	Nil	1	Nil	Nil
9. S. Madhopur	B	4	11	Nil	1	Nil	Nil	Nil	5
	A	4	Nil	Nil	Nil	Nil	7	8	2
10. Udaipur	B	2	17	Nil	1	Nil	Nil	Nil	5
	A	4	13	Nil	2	Nil	Nil	2	2
Total	B	33	129	1	13	2	2	Nil	34
	A	30	73	6	11	18	25	25	30

Notes: Five beneficiaries in Ajmer district and one in Udaipur did not report any assistance, hence they were included in others. This category also includes Beggars, petty vendors, etc.

The above table reveals that a sizeable number of selected beneficiary households had acquired more income generating and remunerative occupations after the delivery of assistance. It was observed that 24 selected beneficiary households had switched over to pig/sheep/goat rearing, 16 selected households had taken up cart drawing or rickshaw pulling and 5 selected beneficiaries had adopted dairying as their principal occupation only as a result of their inclusion in the Programme. Besides, 25 selected families were provided with old age pension, which became their main source of income. The district-wise picture also emerged more or less on the same pattern.

2.47 Change in consumption pattern: Nearly 58 per cent of the families covered under the Programme had reported change in consumption in the form of better food, better clothing and better standard of living.

2.48 Formation of assets: Though a substantial number of beneficiaries reported increase in income, only 18 of them had reported acquisition of some assets after their inclusion in the Antyodaya Programme. As many as 11 respondents had constructed semi-pucca rooms. The rest of them had acquired utensils, bi-cycles, transistor Radio, wrist watch, milch cattle and hand carts. The asset formation was reported from Ajmer, Jaipur, Jhunjhuni, Jodhpur, and Chittorgarh. However, none of the sample families in 5 selected districts of Bikaner, Pali, Kota, S. Madhopur and Udaipur had reported any formation of assets.

2.49 Repayment of old debts: About 33 families from Ajmer, Bikaner, Chittorgarh, Jaipur, Jhunjhunu, Sawai Madhopur and Udaipur had reported repayment of old debts. However, none of the respondents in Jodhpur, Pali and Kota districts reported so.

2.50 Follow-up: None of the ten selected districts had reported any special arrangements for providing follow-up service to the beneficiaries after the delivery of the benefits. They were left at the mercy of the existing departmental functionaries who were mainly located at the Block Headquarters.

2.51 Main Findings and Suggestions: Antyodaya programme envisaged economic upliftment of the families living below the poverty line. The micro approach in identifying the poorest among the poor and delivering benefits at their door-step according to their choice, skill and genius earned a distinction. For the first time probably cash was kept away from the beneficiaries and thereby scope for mal-practices and misutilisation was minimised.

2.52 The Programme proved very successful in Rajasthan where ten out of 26 districts had achieved 100 per cent coverage. Six of the selected districts viz., Udaipur, Jodhpur, Sawai Madhopur Bikaner, Jaipur and Chittorgarh were among the top ten districts of the State in terms of coverage. In both the rounds credit for self-employment accounted for the highest coverage.

2.53 Due to communication gap and limited time available at the disposal of the implementing agency during the first round, some deviations from the prescribed procedure in identification had been observed which had led to a large number of cases of wrong identification. However, in the second round the officials strictly followed the procedure and identified families in the Gram Sabha meetings. As a result number of wrong identification came down from a total of 10,780 cases in the first round to 2711 cases only in the second round. The district administration also took prompt steps to delete the names of such families from the lists of beneficiaries.

2.54 There was no additional supervisory staff for keeping contact with the beneficiary and ensuring proper utilisation of benefits. Due to shortage of staff with the Banks, their representatives often could not be actively involved into the purchase committee. There was no effective follow-up after the disbursement of benefits to the Antyodaya families. The State Government had been reported to have sanctioned the post of Antyodaya Extension Officer for each block to be filled up from the cadre of V.L.Ws. There was case for a review of the strengthening of Bank Staff for ensuring proper utilisation and recovery of loans.

2.55 The Commercial Banks by and large were reluctant to actively participate in the Programme. It is suggested that the banks should be persuaded to adopt the Programme and their supervisory field staff should be given necessary orientation in rural development programmes.

2.56 Old age pension scheme was in vogue before the introduction of the Antyodaya, but it got an impetus under Antyodaya programme. Though the pension scheme was a direct burden on the State Exchequer without any potential for additional income generation, it provided the beneficiaries with assured means of livelihood in a respectable way.

2.57 Since the possession of land was considered as a status symbol amongst the rural community, a large number of Antyodaya families had asked for allotment of land. It was found that in many cases the land allotted was not fit for immediate cultivation and required substantial investment. As a result in many cases land had remained fallow. It is, therefore, suggested that land allotment should invariably be followed by loan assistance for land improvement. It was understood that proposal to cover all land allotment cases with medium term credit facilities for purchase of bullocks and with long term credit facilities for land development and minor irrigation was under consideration of the Government.

2.58 In case of wage employment, no relaxation or reservation as such had been made for Antyodaya families. However, the condition of registration with the employment exchanges had been waived in their case to facilitate easier selection of the otherwise qualified, Antyodaya families in Government/Semi-Government/public Sector jobs. It was incumbent on the Collector to forward the names of Antyodaya families offering for any Government/Public Sector job.

2.53 All the self-employment schemes especially Animal Husbandry schemes covered by credit facilities proved to be more popular and productive. Most of the sample beneficiaries under this scheme increased their income ranging from 60 per cent to 100 per cent within a period of just two years of the introduction of the Programme. This is an indication of a big stride made by the poorest of the poor in improving their economic conditions. Wherever generation of income did not come upto expectation it was largely due to the fact that economically viable units were not provided to the beneficiaries or the gestation period had not yet been completed. The loan amount sanctioned were also not sufficient to cover the prevailing cost of the units due to price escalation. This needed immediate attention of the Government for revising the ceiling of loan keeping in view the cost escalation.

2.60 Extent of participation of Khadi & Village Industries Board in financing the self-employment schemes was not very encouraging, except in cases like leather works and bangle making. A case in point is distribution of Charkha which proved to be a failure. It is suggested that the Board should diversify its activities and provide attractive benefits to the beneficiaries.

2.61 The introduction of compulsory cattle insurance in April, 1979 had provided a sense of security to the Antyodaya beneficiaries. Procedures were also simplified to settle insurance claims promptly. The Government contributed as subsidy half of the premium and Bank loans were given to the beneficiary for meeting his share. This

was done as a follow-up of the first evaluation report of the Programme.

2.62 Risk Fund was created in February, 1979 for the Cooperative Banks at the rate of 6 per cent of the loan actually disbursed by them. Out of this, 2 per cent was given to the Central Cooperative Bank and remaining 4 per cent was allotted to village level societies. This had resulted in large coverage of families under the Cooperative fold.

2.63 Many B.D.Os. had complained about delay in the reimbursement of the money spent out of the Revolving fund. The District Level Coordination Committee should have promptly settled these issues.

2.64 The Government also considered introduction of services like free education to the children of Antyodaya families, free medi-care, free veterinary services, free legal aid and free housing in order to give the Programme the shape of "total care" of a family. It was a healthy development.

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CHAPTER - III

HIMACHAL PRADESH

Introduction:

The Hill State of Himachal Pradesh is situated in the North-West corner of India bounded by Jammu & Kashmir, Uttar Pradesh, Haryana and Punjab. The State has a population of 34,60,434 (1971)^{1/} spread over an area of 55,673 Sq. Kms. The density of population was as low as 62 per Sq. Km. Being located in the heart of Himalayan ranges, the State is almost entirely mountainous. The upper ranges are snow-bound and remained cut off for the major part of the year. Being a hilly area, transport and communication facilities are poor. Most of the villages of the State are not linked with the respective district and block headquarters. Villages are mostly scattered and very small in area and population.

3.2 Agriculture and Horticulture are the main-stay of Himachal's economy. Nearly 75 per cent of the working population is engaged in these activities. Only 16 per cent of the net sown area is irrigated. There is fragmentation of holdings. Besides fields being scattered no improved methods of cultivation could possibly be adopted. Livestock is another major source of employment. Industry is still in infancy but the State is now gradually making steady progress towards industrialisation. The number of registered small scale industrial units were 4640 at the end of 1979.

N.B.: 1/ The population as per 1981 Census was 4,237,569 and its density 76 per Sq. Km.

3.3 In literacy standard, the state is ranked 15th among the States in the country with approximately 32 per cent of the population being literate.

3.4 It was estimated that nearly 53 per cent of the rural population and about 17 per cent of the urban population of the State lived below the poverty line. A substantial number of those below the poverty line had very low level of living with per capita consumption being as low as Rs.18/-p.m.

3.5 Background of the Programme: The State Government realised that the benefits of various on going schemes had not reached the rural poor and the backward areas. A survey in this regard was undertaken by the State. A study of 19068 families selected from the entire rural areas of the Pradesh revealed that these families had suffered a long neglect. They had practically received no benefits under any of the Programmes. The indebtedness in respect of these families was of the order of about Rs.67.28 lakhs. The survey further revealed that these families remained deprived of the employment and educational facilities. Nearly 61 per cent children belonging to these families had not received education. As for the distribution of land, 49053 acres of land was allotted to various families over the Plan era but the meagre share of 860 acres went to these families. To ameliorate the economic conditions of the poorest families spread over in the far flung areas, the Himachal Pradesh Government decided in March, 1978 to launch Antyodaya Programme all over the State. It was endeavoured to direct all eff

to assist the poorest families in crossing the poverty line and to ensure that the benefits under this Programme reached the poorest irrespective of caste, creed and religion.

3.6 Scope of Evaluation Study: Out of 12 districts of the state, it was decided to select 4 districts viz., Chamba, Kangra, Kulu and Simla for an in-depth study. Two Blocks in each district which were reasonably representative of district geographical and socio-economic conditions were further selected. In each selected block, two villages were selected. However, in case of Chamba and Kangra districts it was found that revenue villages were too small to give a minimum sample of 5 beneficiary families. It was therefore, decided to resort to the selection of Panchayat as sample unit instead of the village. Efforts were made to select those Panchayats villages which had maximum benefit programmes. The list of selected districts, Blocks, Panchayats/villages and number of beneficiaries are given in the following table:-

Table 3.1 : District-wise Selected Sample of Blocks, Villages and Antyodaya families in Himachal Pradesh

District	Blocks	Number of villages	Total number of beneficiaries	
1	2	3	4	
1. Chamba	1. Mehla 2. Bhatyat	4	24	
2. Kangra	1. Kangra 2. Murpur	4	33	
3. Kulu	1. Kulu 2. Naggar	4	29	
4. Simla	1. Rohru 2. Rempur	8	26	
Total for the State	4	8	20	112

Programme Planning

3.7 Salient features: The salient features of the Programme as devised by the State Government were as follows:

- (i) The criteria for identification of the poorest families was based on the economic consideration alone irrespective of caste, creed, religion or domicile etc.;
- (ii) The regional imbalances in the distribution of benefits would automatically be eliminated by the mode of selection of families on the basis of five families per 1000 population residing even in the remotest areas;
- (iii) The man was considered to be supreme and behind every programme. The poorest man in the society was sought to be given adequate help to enable him to live a satisfying working life;
- (iv) The programme was imbued with a basic change in the implementation. It was first time in the history of Five Year Plans that the Govt. machinery and other agencies were to approach the identified poorest of the poor families right at their door steps. Thus the process of giving assistance would be reversed as it would travel from downward to upward.

3.8 Criterion of Selection of Antyodaya families: The State Government had decided to select five families out of a population of one thousand in a village. However, in case of villages or group of villages where the population was between 1000 to 2000, ten families were to be selected and so on. The selection of families was to be done in open meetings of the Gram Sabha with the assistance of local village officials. In the matter of identification of such families priority was to be accorded to those families who had

- (i) no property or were landless, (ii) had no source of income, and
- (iii) did not have adequate means of livelihood to make their both ends meet. Those families who had some moveable property but their means did not provide them adequate income for their livelihood were also eligible.

3.9 Organisation and Administration of Programme The Programme was envisaged to be administered at three levels, viz., the state level, the district and the block level. The State had a separate department for administration and execution of Antyodaya and for its follow-up. The State Agriculture Production Commissioner acted as Secretary of the Antyodaya Department, and the Joint Secretary in the State government was made the Coordinator of the Programme. Regular meetings were reported to have been held at the state level generally presided over by the Chief Minister for policies, guidelines and coordination.

3.10 At the district level, the Deputy Commissioner was made the Chief Administrator of the Programme, assisted by the various heads of development departments located in the district. In Kangra district, the Deputy Commissioner was assisted by the District Development and Panchayat officer who was doing this work as an additional charge. In the initial stages of the Programme, a probation officer of the Himachal service was entrusted with this on a full time basis but since his transfer, a full time officer had not been detailed. In Kulu and Simla the Deputy Commissioners were assisted by the Project Officers of the Small Farmers Development Agency (SFDA). In Chamba district, the Project officer of the Tribal Area Development Programme was entrusted with Antyodaya Programme as its Project Coordinator. The block was made as the basic unit of implementation of this programme. The Block Development Officers had been given the responsibility for proper identification of families, preparation and maintenance of socio-economic profiles and assistance

in providing benefits to the identified families. The B.D.O's were assisted by their extension staff. Active participation was expected as envisaged in the Programme from the revenue officials, financial institutions and other development agencies in implementing this Programme. No separate ministerial or field staff had been detailed for undertaking this additional work load which was being executed by the existing lower functionaries of block and revenue agencies.

Identification of Beneficiaries:

3.11 Advance Action: A detailed circular containing instructions was forwarded by the State authorities to the Deputy Commissioners on 4th April, 1978 for initiating action on identification of Antyodaya families. A proforma was also sent to them for selection of such families based on the prescribed norms.

3.12 A team of State level officers had visited Rajasthan for observations and on the spot study regarding the selection procedure and the method of identification of families as adopted by them in Antyodaya Programme. It was reported that the Deputy Commissioners had organised meetings of the District Officers and the Block Development officers before launching the Programme. Detailed instructions were also issued in writing. The B.D.Os. in turn had briefed their extension staff and guidelines for selection of poorest of the poor families were issued to Gram Sevaks, Panchayat Secretaries, Forest Guards and Patwaries, who were involved in identification of such families. The highlights of the Programme were circulated to the village Pradhans and members of the Panchayats. Radio and local press also provided publicity to the Programme.

3.13 After the Preliminary identification of families was over, the State Government conducted sample survey of the identified families with a view to study their economic conditions so that a realistic programme of benefits could be drawn for them. The survey revealed that these families had been deprived of the benefits of various Plan Schemes and had suffered a great deal. It was decided that these families should be benefited through the on-going schemes of the State on a priority basis to supplement their income so that they could cross the poverty line. A circular was sent by the Chief Secretary of the State Government to all the Deputy Commissioners in September, 1978 enjoining on them to finalise maximum number of cases for issue of the sanction of benefits before 2nd October, 1978. The State Government had planned to organise district level meetings on that date to be presided over by the State Ministers or alternatively by the Deputy Commissioners to commemorate the birthday of Mahatma Gandhi. It was stressed by the State Government that the Deputy Commissioners should ensure that a minimum of 20 cases of oldage/widow pension, 5 cases of grant of 'Nautor Land', 5 cases of loan-cum-subsidy for setting up cottage/rural industries and 10 cases of distribution of milch cattle/goat or poultry units, were completed in all respects, so that the necessary documents could be handed over to them in these functions.

3.14 Selection Procedure: It was envisaged to select families to be covered under the Programme in open Gram Sabha meetings. These meetings were required to be held under an extension officer of the block and were also to be attended by village level functionaries like V.L.Ws, Patwaries and Forest Guards. The selection was to be

done on the basis of prescribed norms. The lists of the selected families were to be prepared by the block development officers for the entire block, on the prescribed proforma to be sent to the State Headquarters latest by the end of May, 1978. Quorum in these meetings was however not stressed upon.

3.15 It was observed that the procedure laid down for selection of beneficiaries had by and large been followed. The Gram Sabha meetings were reported to have been held but the attendance in these meetings was found to be thin. The selection was fair except a few cases where wrong selection was made due to the local influence of village Pradhan, Patwari and V.L.W.

3.16 Verification of identified families was done on a sample basis and particularly in cases where complaints of wrong selection were made. Thus out of 19068 families identified in the State, 495 families were subsequently dropped. The number of families originally identified and dropped on verification in the four selected districts is given in the table below:

Table 3.2: Table indicating No. of families identified and No. of families dropped on verification in the four selected districts and No. of families finally selected.

District	No. of families identified	No. of families dropped	No. of families selected for benefit
1	2	3	4
1. Chamba	1409	4	1405
2. Kangra	4792	73	4719
3. Kulu	1020	42	978
4. Simla	1976	44	1932
Total	19068	495	18573

3.17 Coverage: The Programme was launched on 2nd October, 1978 all over the State covering each block of the 12 districts. In all 18573 families as mentioned earlier were selected from the entire rural area. The target was fixed to cover all the identified families under the Programme by the end of March, 1979. Thus one lakh families i.e. about 12.5 per cent of the population of the State was expected to be covered under the Antyodaya Programme by the end of 1983.

3.18 It was noted that 17172 families had been benefited by September, 1979^{2/}. Out of these about 27 per cent had been given old age pension and another 15 per cent were allotted land.

3.19 Finances: The broad financial implications of the Programme had been worked out by the State Government. It was estimated that the annual expenditure would amount to Rs.10.59 crores including institutional finance of Rs.4.40 crores. The total requirements for the period 1978-83 was estimated to be Rs.53.06 crores including Rs.22.00 crores as institutional finance^{3/}. It was reported that subsidy amounting to Rs.79.25 lakhs and loans totalling to Rs.30.33 lakhs had been given upto January, 1979. It was noted that no budget provision had been made for the year 1978-79 as the State Government had decided to cover Antyodaya families from the budget of the on-going Schemes.

3.20 Provision of Benefits: The State Government had decided to extend the benefits of the 'On going schemes' in the State to the Antyodaya families on a priority basis. No new schemes as such were visualised for these families.

2/ Appendix HP-I

3/ Appendix HP-II

3.21 In the profile schedule filled-in by the extension staff, three preferences of the identified families were recorded as each family was entitled for a maximum of three benefits at a time. Efforts were made by the block/district authorities to provide the benefits according to choice indicated by the family to the extent possible, keeping in view their background, aptitude, economic status and technical skill. The details of these 'on going schemes' the benefits of which were extended to the Antyodaya families, are given as under:

- i) Old-age/disability pension: The old and infirm above the age of 60 having no other source of income and none to support them were given a life long pension of Rs.50/- per month. The disabled and destitutes were also eligible for this facility.
- ii) Allotment of land and Development of Land: Under this scheme, land upto 5 bighas was allotted to landless families. Those who had less than 5 bighas in their possession were eligible to make up the deficiency so that each family had a minimum of 5 bighas of land. The availability of land being limited, it was decided to allot only 'Newer land' to Antyodaya families only. The type of land allotted being generally poor, it needed improvement before it could be put to economic use. As the beneficiaries had hardly any funds of their own for bringing about improvement of such land, it was proposed to assist these families with loan and subsidy for various agricultural items.

- iii) Animal Husbandry: Under SFDA and other special schemes the loan and subsidy assistance was given for acquiring milch cattle, pack animals, sheep breeding, poultry farming and piggery etc. The scheme was extended to the Antyodaya families with a subsidy upto 50 per cent compared to 33 per cent being available to other SFDA beneficiaries.
- iv) Other agricultural assistance: Under this scheme, plants improved seeds, implements etc., were proposed to be provided to the Antyodaya families on preferential basis to enable them to increase their output from land.
- v) Housing subsidy: The scheduled caste/scheduled tribes Antyodaya families exclusively were covered under prevalent housing scheme for repair of old house or for construction of a new house. Under this, a sum of Rs.1000/- to Rs. 2000/- was given as subsidy in three instalments. At each stage of the construction it had to be duly vouched by the extension staff. These families were also entitled for timber from the forest department at nominal rates.
- vi) Tools and sewing machines: Scheduled caste Antyodaya families were eligible for getting sewing machines and hand tools free of cost.
- vii) Small Scale and Cottage Industries: A suitable programme had been devised to set up village industries for providing self-employment to the Antyodaya beneficiaries. Under this, 66 per cent loan and 33 per cent subsidy were admissible.

viii) Wage Employment: The Govt. of Himachal Pradesh had decided to reserve 6 per cent of the vacancies in the Government for the members of the Antyodaya families. In addition, it had also been decided to fill in all contingent and work charged jobs by the members of the Antyodaya families. The directions were given to the effect that any member of the identified Antyodaya families seeking daily waged jobs, should immediately be absorbed.

ix) Social Services: Apart from the financial assistance to these families, it was also decided to give the following indirect benefits -

- (i) Free education to the Children of selected families from primary standard to University level. Besides supply of free books through book banks, the school going children were to be provided with the uniforms, and other expenses like school Fund, Examination fee and admission fee were also to be borne by the State Government.
- (ii) Free medical aid and use of ambulances.
- (iii) Free legal aid in Civil and revenue cases upto High Court level.
- (iv) Six per cent reservation in regular Govt. jobs and the 1st priority in contingent and work charged jobs.
- (v) The old and infirm and the minor orphans were to be admitted to the orphanages free by the Govt.
- (vi) All documents to be executed by Antyodaya families were to be exempted from stamp duty.

- vii) Five seats in each I.T.I. to be earmarked for Antyodaya families and every such trainee to get Rs.45/- p.m. as stipend.
- viii) Free rations were to be distributed in the flood affected areas.

3.22 Role of different financial agencies: As earlier pointed out, in the first stage of the Programme no new benefit schemes were envisaged. It was linked with the existing development programmes already in operation in that area. No separate allocation had therefore, been made as the expenditure was to be met out of the development funds earmarked for various schemes such as SFDA, IRD, Indo-German Project, Tribal Development Programme etc. The Government had however, laid down that the benefit of the 'on going schemes' were to be extended to the Antyodaya families on a priority basis. Loan schemes for milch cattle, pack animals, sheep breeding, poultry farming etc., were already in operation under Intensive Rural Development Programme. The District Development and Panchayat Officer and the Project Officer SFDA were the two agencies responsible for their implementation. Welfare schemes like oldage/widow/disabled pensions, housing subsidy and supply of sewing machines free of cost to Scheduled Caste families were being implemented by the State Welfare Department through the district welfare officers who processed the individual cases and sent them to respective Deputy Commissioners for sanction.

3.23 Revenue Department allotted 'Nautor Land' under the prevalent State Act while Soil Conservation Department assisted Antyodaya families in the development of land. The Khadi and Village Industries

Board was supposed to assist the Antyodaya families in setting up of cottage industries.

3.24 In regard to loan-cum-subsidy schemes, the local commercial banks were approached for the sanction of loan component for the purchase of milch cattle, pack animal, poultry, sheep, and piggery units etc. after processing of individual cases by the block development agency and the animal husbandry department. Once the scheme was cleared, the Purchase Committee consisting of Veterinary Asstt. Surgeon, B.D.O. and ^{the} representative of the concerned Commercial Bank made the purchase. The final choice of course, remained with the beneficiary. In the case of Kangra and Chamba districts, the milch cattle was being purchased during the first phase of the Programme, from the neighbouring districts of Punjab. This practice had to be given up because of (i) heavy transport cost (ii) malpractices and cheating resorted to by the traders (iii) unsuitability of the cattle in the hilly climate and topography. The State authorities, therefore, issued instructions that the cattle could be purchased in mandis of the neighbouring blocks.

3.25 The role of Commercial Banks is very crucial for the success of loaning schemes. So far the Banks had followed quite a rigid loaning policy. They had fixed area jurisdiction limits beyond which the branches would not process the loan cases. It was understood that on intervention of State authorities, the banks had agreed to relax some of the conditions and also the jurisdiction-limits of their branches for Antyodaya families.

3.26 The Khadi and Village Industries had also not played any effective role in setting up cottage industry units for the benefit of Antyodaya families. The role of Cooperative banks was conspicuous by its absence.

3.27 No efforts had been made for supply of raw material to the beneficiaries, or for imparting technical know-how, in management and production. It was however, reported that feed on subsidised rates had been given to the loanees of milch cattle for the first six months of the purchase of cattle. Improved seed and chemical fertilisers were reported to have been given on subsidised rates to some land allottees, under demonstration plot scheme.

3.28 Marketing: It was observed that no detailed scheme for marketing of surplus produce in respect of Antyodaya families had been worked out while formulating the Programme in the State. The study revealed that the beneficiaries of Animal Husbandry schemes, by and large, did not have to face any marketing problem. However, those provided with sewing machines could not create demand for their services because of lack of skill and technical knowhow.

3.29 Monitoring and follow-up: In view of the size and dimension of the Programme to be administered and the sense of urgency with which this was initiated monitoring had an important role to play for effective implementation. The State had a separate department for administration and execution of the Programme under the over all charge of the Chief Minister. A Joint Secretary to the Government looked after the Coordination of inter-departmental matters. Frequent meetings of the state level officers of the

concerned development departments were being held under the chairmanship of the Chief Minister to thrash out the coordination problems and to remove bottlenecks, if any. The Deputy Commissioners of the districts were invariably called to attend these meetings.

3.30 At the district level, no separate coordination committee was constituted for Antyodaya Programme. However, progress and other related problems were discussed in the monthly district development officers meetings. Besides, the Deputy Commissioners were regularly taking meetings of the concerned heads of the Departments and Bank officials.

3.31 A Task Force had been constituted at the district level for finalising individual cases of Antyodaya families under each benefit scheme. The concerned heads of various departments viz. Agriculture, Animal Husbandry, Soil Conservation, Industries, Social Welfare, and Employment and Training were made responsible for completing cases for financial assistance of the identified families. The Block Development Officers (B.D.O.) served as a link between the Antyodaya families and the concerned departments.

3.32 It was observed that there was no proper arrangement for monitoring the implementation of the Programme. The B.D.Os. were required to send progress reports of the coverage to the Deputy Commissioners with a copy to the State Headquarters. It was however, not being regularly done especially, after January, 1979 as bulk of the coverage of the Antyodaya families had been achieved by then. The Deputy Commissioners were supposed to maintain records and to send consolidated reports to the State authorities. It was

noted that adequate arrangements did not exist at any level for the maintenance of records. As a consequence there were wide discrepancies in the available records.

Impact on Beneficiary families

3.33 An indepth study of 112 selected beneficiary families from four selected districts was undertaken in order to assess the impact of the Programme. These families were canvassed to elicit their reactions to the entire Programme and the extent of benefits received by them including employment and income generated by the various schemes under which they were covered. The impact of the Programme as studied at this level is discussed below.

3.34 Social status of the Sample families Number of sample beneficiaries of each selected district with their social distribution, is given in table 3.3.

Table 3.3 : Social distribution of sample families

Name of the district	Number of families selected	Distribution by caste			
		S.C.	S.T.	B.C.	Others
1	2	3	4	5	6
1. Chamba	24	9	3	3	9
2. Kangra	33	12	-	16	5
3. Kulu	29	23	-	-	6
4. Simla	26	20	1	-	5
Total	112	64	4	19	25
Percentage	100.0	57.1	3.6	17.0	22.3

It would be seen that 61 per cent of the sample comprised Scheduled Castes and Scheduled Tribes and another 17 per cent belonged to backward communities^{4/}.

^{4/} Social distribution of identified families in selected districts and the State is given in Appendix - HP-III.

3.35 Educational Standard: The literacy standard of the sample families as given in the table below showed that nearly 80 per cent of the selected families were illiterate while about 15 per cent had studied upto primary level of education.

Table 3.4 : Distribution of sample families by Education level of the Head of the Household

District	Number of families selected	Literacy standard		
		Illiterate	Upto primary	Literate Above Primary and upto VIII
1	2	3	4	5
1. Chamba	24	21	1	2
2. Kangra	33	29	2	2
3. Kulu	29	22	6	-
4. Simla	26	18	8	-
Total	112	90	17	4
Percentage	100	80	15	4

It would be seen that only one beneficiary family had acquired a literacy standard above middle level.

3.36 Occupational distribution: Distribution of sample families by their occupation of the Head of the household, after the inclusion in the Programme is presented in the following table:

Table 3.5 : Distribution of sample families by the Principal occupation of the Head of the household.

Occupation	Number of sample families from				
	Chamba	Kangra	Kulu	Simla	Total
1	2	3	4	5	6
Cultivation	9	14	2	9	34
Labour	13	11	15	12	51
Artisan	2	3	3	1	9
Dairying	-	1	2	2	5
Rentier	-	2	-	-	2
Pensioner	-	2	4	1	7
Beggar	-	-	1	-	1
Service	-	-	2	1	3
Total	24	33	29	26	112

The above table revealed that nearly 46 per cent of the selected families had labour as the principal occupation while another 34 per cent engaged themselves primarily in cultivation.

3.37 Sex-wise distribution: The following table shows the extent of coverage of Females under the Programme in the selected districts.

Table 3.6 : Distribution of heads of the sample households by sex.

District	Number of heads of the households identified under the Programme		
	Total	Male	Female
1	2	3	4
Chamba	24	12	12
Kangra	33	21	12
Kulu	29	20	9
Simla	26	18	8
Total	112	71	41

Nearly 37 per cent of the sample comprised women beneficiaries. Among the selected districts, 50 per cent in Chamba and 36 per cent in Kangra were the females who had been covered under the Programme. These female heads of the households were widows and destitutes.

3.38 Awareness: It is significant to note that all the selected families in the four selected districts had reported awareness of the Programme. The table given below indicates that V.L.Ws. (43 per cent) and Panchayat members (41 per cent) were the main agencies responsible in imparting knowledge of the Programme to these families.

Table 3.7: Awareness of the Programme and its source

District	No. of families selected	No. reporting knowledge	Source of information				
			VLW	Patwari	Panchayat member	BDO	Fellow villagers
1	2	3	4	5	6	7	8
1. Chamba	24	24	13	1	7	2	1
2. Kangra	33	33	8	-	11	-	1
3. Kulu	29	29	8	-	21	-	-
4. Simla	26	26	19	-	7	-	-
Total	112	112	48	1	46	2	2
Percentage	-	100.0	42.8	0.9	41.1	1.8	1.8

It would be observed from the above table that Patwari had played almost no role in this direction.

3.39 It was however, noted that these respondents did not know the various contents of the Programme and were ignorant of other tangible social benefits like provision of free education to the

children from primary standard to university level, free medical aid etc. Majority of the respondents had the impression that the Programme was meant to give them widow/oldage pension and allotment of 'Nautor' land.

3.40 Identification of selected families: An effort was made to study the procedure actually adopted at the block level for identification of families. The beneficiaries were asked as to how they were identified and who contacted them for this purpose. The table below gives the district wise information of the first contact of the sample families for identification.

Table 3.8 : Distribution of selected families by the agencies contacting first for identification

District	Number of selected families	Number of selected household contacted first by		
		V.L.W	Panchayat Member/ Pradhan/ Sarpanch	Panchayat Secretary
1	2	3	4	5
1. Chamba	24	8	14	2
2. Kangra	33	2	19	12
3. Kulu	29	25	4	-
4. Simla	26	18	8	-
Total	112	53	45	14

The study revealed that 47 per cent of the sample families in four selected districts were contacted by the VLWs for their identification whereas Panchayat Members/Sarpanch and village Pradhans contacted 40 per cent of the selected families for this purpose. Among the selected districts the beneficiaries in Chamba and Kangra had reported that majority of them were contacted by the

Panchayat Members/Pradhan/Sar-panch whereas in case of Kulu and Simla districts, V.L.Ws had played an important role in this direction.

3.41 All the selected beneficiaries in districts Kangra and Kulu had reported that they were identified in Gram Sabhas especially convened for the purpose, whereas in case of district Chamba, the Gram Sabhas were held in Mehla block as reported by the beneficiaries. In other selected block viz. Bhatyat the Gram Sabha was convened in one of the selected village. In other selected villages all the beneficiaries had reported that they were selected by the Sarpanch and Panchayat members. In district Simla also the sample families of one selected village were reportedly identified in Gram Sabha, whereas others had reported that they were identified by the Gram Panchayat. The attendance in these Gram Sabhas, however, was found to be thin because no quorum had been insisted upon. The selection of beneficiaries was reported to be unanimous in all the cases. All the beneficiaries were issued identity cards after their inclusion in the Programme. It was however, observed in Kangra Block of district Kangra that while issuing identity cards care had not been taken to enlist only dependant members of the selected households. Members maintaining separate establishments were included in the identity cards.

3.42 Type of assistance provided to the selected beneficiary Households: It was observed that, by and large, preference of the beneficiaries was taken into consideration while including them

under different benefit schemes. A large majority (83 per cent) of the beneficiaries were provided with one benefit only. Of the remaining, 17 were given two benefits each and 2 beneficiaries with three benefits each.

Table 3.9 : Distribution of sample families by number of benefits provided

District	No. of selected families	Number provided with		
		One bene- fit	Two bene- fits	Three bene- fits
1	2	3	4	5
1. Chamba	24	20	4	-
2. Kangra	33	29	3	1
3. Kulu	29	29	-	-
4. Simla	26	15	10	1
Total	112	93	17	2
Percentage	-	83	15	2

The table given above indicates that it was only in district Kulu that none from the sample families was provided with more than one benefit.

3.43 It was noted that to cover a larger number of families under Antyodaya Programme, the implementing authorities in the districts had preferred to give one benefit only. Those who were provided with more than one benefit, happened to be the pensioners under oldage/destitute schemes or the ones who had been given housing subsidy. Those beneficiaries were given either milch cattle or 'Nautor' land to supplement their income.

3.44 Extent of Benefit : The table below furnishes the details of the type of benefits provided to the selected beneficiaries in the four selected districts.

Table 3.10 : Type of assistance provided to the selected families

District	No. of selected beneficiaries	Type of assistance provided				
		Pension	Land allotment	Wage employment	Loan	
					50% subsidy	100% subsi
1	2	3	4	5	6	7
1. Chamba	24	7	6	1	5	9
2. Kangra	33	18	7	-	5	8
3. Kulu	29	9	13	1	2	4
4. Simla	26	4	7	-	3	24
Total	112	33	33	2	15	45

(N.B.:- 19 Beneficiaries got more than one benefit)

3.45 It will be seen that nearly 34 per cent of the beneficiaries are provided with pensionery benefits while another 29 per cent were allotted land. Thus majority (63 per cent) of the selected families were covered under these two schemes.

3.46 In district Kangra out of 33 selected sample families 7 were allotted land. One allottee in each block however, could not get the possession of the land because it was found to be a disputed one. In district Kulu, 4 selected beneficiaries of land allotment were not given the physical possession. One beneficiary of Naggar block of this district reported that since the land allotted was a disputed one, the villagers did not allow him to cultivate the land.

3.47 It was observed that the self-employment schemes which involved loan assistance from the Commercial Banks, had received the lowest priority. Only one sample beneficiary out of 14 in block Nurpur of Kangra district got the benefit of this scheme, while 4 out of 19 were covered in block Kangra. In case of district Chamba, none of the identified families had been benefited under loaning scheme in Mehla block. However, 5 sample families got loan assistance in another selected block Bhatyat of this district. Majority of the loanees (60 per cent) had received loan assistance for purchase of milch cattle. The table given below shows the type of loan assistance given to the Antyodaya families.^{5/}

Table 3.11 : No. of loan and subsidy beneficiaries by type of assistance scheme in selected districts

District	No. of selected beneficiaries	No. of beneficiaries on 50% subsidy	No. of beneficiaries under each scheme					
			Milch cattle	Basket making	Shoe making	Pack ani-mals	Bul-lock	Piggery
1	2	3	4	5	6	7	8	9
1. Chamba	24	5	3	-	-	-	1	1
2. Kangra	33	5	1	1	1	1	1	-
3. Kulu	29	2	2	-	-	-	-	-
4. Simla	26	3	3	-	-	-	-	-
Total	112	15	9	1	1	1	2	1

It would be observed that loans were given by and large, for purchase of milch cattle. It was only in district Kangra that the beneficiaries were covered under various loaning schemes.

^{5/} Appendix - HP - IV shows amount of loan/subsidy scheme-wise in all the districts of the State.

3.48 It was reported that 30 beneficiaries had received 100 per cent subsidy under housing scheme. Six each were supplied with sewing machines and sheep units free of cost. The table given below gives the actual coverage of the identified families, under different benefit schemes including loan schemes. Pension was disbursed to all the families who had opted for this scheme. However, in case of land allotment, 4 out of 13 selected families in Kulu and 5 out of 7 in Kangra could not be given possession of land, as the procedural formalities could not be completed in their cases.^{6/}

Table 3.12 : Number of Families covered under Antyodaya Proc
reporting sanction and disbursement of benefit

Selected district	No. of beneficiaries	No. sanctioned					No. disbursed				
		Pen- sion	Land	Wage emp- loy- ment	Loan 50% sub- sidy	100% sub- sidy	Pen- sion	Land	Wage emp- loy- ment	Loan 50% sub- sidy	100% sub- sidy
1	2	3	4	5	6	7	8	9	10	11	12
1. Chamba	24	7	6	1	5	9	7	6	1	5	9
2. Kangra	33	18	7	-	5	8	18	5	-	5	7
3. Kulu	29	9	13	1	2	4	9	9	-	2	4
4. Sirna	26	4	7	-	3	24	4	7	-	3	13
Total	112	38	33	2	15	45	38	27	1	15	33

3.49 Out of 2 families proposed to be covered under wage employment scheme in districts Chamba and Kulu only one could be absorbed in Chamba by the PWD on daily wage basis. All the beneficiaries of loans and subsidy were provided with the requisite benefits except one in Kangra who had refused the amount sanctioned under housing subsidy as he found it inadequate.

6/ Refer Appendices EP - V and VI for amount of loan and subsidy to sample families.

3.50 Time lag: The success of the scheme depended on how soon the benefits reached the target group. The study revealed that more than 80 per cent of the selected beneficiaries were provided with the benefits within one month of the sanction of the scheme. The table below gives the time lag, between sanction and actual delivery of benefit.

Table 3.13 : Time lag between the sanction and the actual delivery of benefit for the Antyodaya beneficiaries

District	No. of families selected	No. of identified families by period of time lag						
		Upto 1 month	1-2 months	2-3 months	3-4 months	4-5 months	5-6 months	Over 6 months
1	2	3	4	5	6	7	8	9
1. Chamba	24	23	-	-	1	-	-	-
2. Kangra	33	29	1	-	-	-	-	3
3. Kulu	29	18	3	3	-	-	-	5
4. Simla	26	20	4	2	-	-	-	-
Total	112	90	8	5	1	-	-	8
Percentage	100.0	80.4	7.1	4.5	0.9	0.0	0.0	7.1

3.51 It may seen that in case of district Chamba all the selected beneficiaries got the benefit within one month of its sanction except one beneficiary who was sanctioned loan for purchase of milch cattle. The beneficiary could not procure the milch cattle as it was not available in near-by area. In district Kangra the position was equally good. The three beneficiaries who were allotted land however, could not be given possession either because the land was under dispute or under illegal possession. One beneficiary could not get pack animal for

eight months because he had changed his option a number of times and later the pack animal was not locally available. Reports gathered from Simla district revealed that except in the case of land allotment and housing subsidy, all other had received the benefits within one month of the sanction of the schemes.

3.52 In district Kulu, 4 beneficiaries of land allotment and one of wage employment as reported earlier, could not get the benefit till the completion of study though it was over 10 months that they had been selected for coverage under these schemes. As reported by the beneficiaries, the reasons for time lag were (i) lack of cooperation from the revenue department (ii) procedural delay and (iii) non-availability of suitable employment.

3.53 Reactions of sample beneficiaries: As regards the suitability of the benefit scheme, the study revealed that the amount of loan and the subsidy given to the beneficiaries was sufficient to cover the entire cost of the scheme. In case of welfare schemes however, 8 of the selected beneficiaries receiving subsidy for housing had reported that the amount was inadequate. Five of them had to borrow either from money lenders or relatives to meet the cost of construction. The remaining 3 had waited for the next instalments to be made available to them.

3.54 Nearly 23 per cent of the sample families^{7/} had reported that the benefits provided to them were either unsuitable or inappropriate. They had advanced different reasons for its unsuitability. For 19 beneficiaries, subsidy amount was found

'inadequate,' 4 considered sheep unit as provided to them not viable, 4 beneficiaries of land allotment felt that the land allotted to them was rocky, infertile and unsuitable for cultivation, whereas 3 beneficiaries had reported that the size of land allotted to them was too small and uneconomic. A beneficiary in Kangra who was allotted land, finding it inferior, wanted to exchange it with other benefit (Pack animal). However, he could not be accommodated and thus he was dissatisfied with the benefit scheme. One beneficiary each in Simla and Chamba districts had expressed unsuitability of the benefit scheme. One of them could not get the second instalment of housing subsidy. Similarly, a woman beneficiary of Kangra district who was covered under pension scheme wanted a sewing machine for her daughter as additional benefit which could not be provided. But for the above stray cases, majority of the beneficiaries were satisfied with the different schemes in operation.

3.55 As regards the mode of benefit provided to the beneficiaries, only 15 per cent were found to be dissatisfied. ^{8/} The beneficiaries of the housing subsidy were not happy with the method of payment of loan amount in three instalments. They wanted that the entire amount in lumpsum should be paid to them to avoid delay. The beneficiaries of the land allotment felt that the procedure of allotment was quite cumbersome and many a times the land allotted happened to be a disputed one. The beneficiaries of oldage/ destitutes pension were unhappy because the payment was made once in three months.

3.56 Repayment of loan : The commercial banks had fixed easy instalments for repayment of loans. The loan advanced for purchase of milch cattle was supposed to be repaid in 15 to 20 instalments at differential rate of interest of 4 per cent. The repayment became due after one year of the receipt of the loan.

3.57 The study revealed that the repayment was by and large prompt and regular in the case of selected beneficiaries. Of the 15 loan cases of the selected sample, 11 were paying their loan instalments regularly while in case of remaining the instalments were yet not due. The views of the Lead Bank and other commercial banks, in the area were however, different. According to them the Antyodaya loan beneficiaries were not regular in repayment of instalments under loaning schemes. The majority of the beneficiaries who had gone in for milch cattle had purchased them from the neighbouring districts of Punjab. They had got less yield in this area because of poor and inadequate feed coupled with the unsuitable climate and topography of the area. This had resulted in less net return and the capacity to repay the instalments. There was also a general feeling among some loanees that the loan part would ultimately be waived.

3.58 The data collected from the Lead Banks in Simla, Kulu and Kangra however, revealed that the repayment was regular in most cases. Out of 38 Antyodaya families financed in selected blocks by these banks, the repayment was due from 31 families. Of these 22 families (71 per cent) were repaying loan instalments regularly.

3.59 The banks were generally hesitant in advancing loans to the Antyodaya families because of their poor capacity to repay. The bank authorities had emphasised that indiscriminate sanction of loans irrespective of the technical skill and aptitude of beneficiaries, for particular trade was not feasible. The banks insisted that the district administration or the Block agency should share responsibility for the speedy recovery of loans.

3.60 Impact on Employment and Income: The Programme had been implemented for about a year when the study was conducted. This was too short a period to measure its real impact on income and employment of the beneficiary families. It was however noted that in some cases like land allotment, the identified families were still struggling to acquire the possession of land, while others were trying to make the allotted land fit for cultivation. Nevertheless, those families who could bring their land under cultivation and others provided with loans for self-employment, had reported increase in their income and employment. Table given below shows the extent of income generated by type of benefit scheme as reported by the selected beneficiaries.^{9/}

Table 3.14 : Distribution of families reporting increase in income by type of benefit scheme.

Scheme	No. of families provided with benefit	No. reporting percentage increase in income						
		No in. upto 20% crease	20-40 %	40-60 %	60-80 %	80-100 %	Above 100%	
1	2	3	4	5	6	7	8	9
Pension	38	3	4	5	13	3	6	4
Land Allotment	27	11	11	1	4	-	-	-
Wage Employment	1	-	-	-	-	-	-	1
Loan	15	3	4	1	1	-	1	5
Subsidy for housing and sewing machine and tools	33	25	7	1	-	-	-	-

9/ Refer Appendix - HP - IX for schemewise and district-wise details.

3.61 Most of the beneficiaries as would be observed from the above table reported an increase in income which varied from 20 per cent to 100 per cent and above. The beneficiaries of milch cattle and pack animal for load carrying had not only reported quick generation of income but also at a higher level as compared to the period prior to the benefit received. All the beneficiaries reported additional employment to the extent of 15-50 per cent. Three beneficiaries of milch cattle, raw material for basket making and pair of bullocks, reported 'no increase' because they were yet to find market for their products. One of beneficiaries provided with pair of bullocks did not find increase in income as it was a replacement of the bullocks owned by him. The other beneficiary who got bullocks for the first time reported that he was able to save about Rs.100/- which he was spending earlier on hire charges. He had reported increased employment to the extent of 35 per cent as compared to the period prior to the benefit. One of the selected beneficiaries in district Chamba was provided with a unit of 5 pigs. He was reported to have earned Rs.750/- from the sale of pigs and was still having 7 in stock with him at the time of the study. His net income had increased by 60 per cent and employment by 50 per cent. The generation of income from land was understandably slow in majority of cases as the land allotted to them needed development efforts to make it cultivable. In all cases, the land allotted was unirrigated. Among these who could cultivate their land, 4 were reported to have increased their income between 40 to 60 per cent. It was however, noted that allotment of land had led to increase in employment in case of almost all the families to the extent of 20 per cent to 50 per cent.

3.62 In case of 25 beneficiaries who had received 100 per cent subsidy 'no change' in income was reported, 19 of them had received housing subsidy where the question of increase in income did not arise. The remaining 6 were provided with sheep unit and sewing machines. The beneficiaries of sheep unit were expecting only a marginal increase in income from the wool produced as the unit (2 sheep and 1 ram) given to them was too small. Those provided with sewing machines did not have the requisite skill and expertise to find demand market. Some beneficiaries of pension cases also reported 'no change' in their income. Still interestingly, some had reported decline in their income, but all agreed that the pension benefit had saved them from hard labour which they were otherwise incapable to undertake due to their age and poor health. A leper family in Chamba district who was dependent on begging was saved of this humiliation and seemed to be very happy with this benefit. One beneficiary of wage employment had reported 100 per cent increase in income as he had almost no other source of income before the provision of this benefit.

3.63 One beneficiary was given tools for black smithy. He had reported an increase in income by Rs.20/- per month and employment by 20 per cent. The other beneficiary who got loan assistance of Rs.2000/- for purchase of leather for shoe making, increased his income by Rs.100/- per month and an additional employment by 30 per cent.

3.64 Impact on principal occupation: It was significant to note that the Antyodaya programme had direct impact on the occupations adopted by the beneficiaries. As the table given below indicates, the beneficiaries changed their principal occupations to more remunerative occupation after their inclusion in various benefit schemes of the programme. Those landless labourers who were given agricultural land shifted to cultivation. The cultivators who found their holdings uneconomic changed to other occupations like dairying etc.

Table 3.15 : Distribution of selected beneficiaries showing principal occupation before and after inclusion in Antyodaya Programme

District	Before/ After inclusion	<u>No. of selected beneficiaries by occupation</u>				
		Cultiva- tion	Labourers	Artisan	Animal Hus- bandry	Others
1	2	3	4	5	6	7
Chamba	B	9	14	1	-	-
	A	9	13	2	-	-
Kangra	B	12	16	3	-	2
	A	14	11	3	1	4
Kulu	B	1	19	4	-	5
	A	2	15	3	2	7
Simla	B	11	13	1	-	1
	A	9	12	1	2	2
All selected Districts	B	33	62	9	-	8
	A	34	51	9	5	13

3.35 A labourer in district Chamba had adopted tailoring as the principal occupation after his inclusion in the Programme. In district Kangra two labourers who were allotted agricultural land shifted to cultivation. One old and infirm agricultural labourer got the old

Similarly in district Kulu, two labourers got oldage pension and two had adopted dairying as their occupation. The beneficiaries in district Simla changed over to dairying, wage employment and small trade. Two cultivators who were not finding the cultivation as an economic proposition adopted other professions on their inclusion under different benefit schemes.

3.66 Change in consumption pattern: Nearly 52 per cent had reported change in their consumption pattern in form of better food, better clothing and increase in consumption. Most of the families (about 83 per cent) reported that they had better food after their coverage under different benefit schemes.

3.67 Repayment of old debts: All the beneficiaries reported regular repayment of their instalments of the loan amount as a result of increased income. Of the 15 loan cases, repayment was due from 11. All of them were reported to be regular in repayment. However, none was reported to have cleared his old debt after becoming beneficiary of the Programme.

3.68 Formation of Assets : In view of the short span of the programme and also the fact that the beneficiaries belonged to the lowest stratum of the society who with their modest means were still struggling to make a living, it was too early for them to have acquired any assest.

Main Findings and Suggestions

3.69 The identification of the families was taken up towards the end of May, 1978 through-out the State. During the first phase the instructions for the identification of Antyodaya families were not very detailed. There were some lapses and a few families were wrongly identified. In the initial stage, the verification of selected families was also not done properly. In the second phase however, the instructions had been issued for thorough verification and a schedule of various checks by officers at different levels of administration had been prescribed. Still some ineligible families had managed enlistment and were covered under the benefit schemes. It was desired by the state authorities that the selection should be done in the Gram Sabha meetings but the quorum was not insisted upon. The result was that in many cases, the Gram Sabha meetings were attended by the lower level functionaries, the beneficiary families and a few villagers. The reasons for the thin attendance were attributed to the lack of publicity, short notice for convening Gram Sabha meetings and the busy agricultural season. Identification of families should be judicious, full proof and perfect as far as possible. It is necessary that the quorum in Gram Sabha meetings should be insisted upon. These meetings should invariably be attended by responsible officials to minimise local influence.

3.70 The study revealed that the families were mainly covered under welfare schemes like old-age pension and housing subsidy, possibly because the implementing agencies wanted to cover maximum

families within a short spell of time. No doubt the oldage/ destitute pension was a great help to many which possibly saved them from begging, but more efforts were needed to cover maximum number of families under income generating schemes to enable them to cross over the poverty line. In a number of cases the beneficiaries were given housing subsidy only. This had provided them shelter but did not help them in securing any supplementary source of income.

3.71 It was noted that the beneficiaries of land allotment could not get the possession of allotted land, as in number of cases it happened to be disputed one. It is suggested that the allotment should be made of the land which is free from encumbrances, as it was impossible for the Antyodaya families to get eviction from the unauthorised occupants.

3.72 It was also observed that a lot of investment was necessary before the allotted land could be brought under cultivation. In case of Antyodaya families, it is suggested that the land development loans should be available to the beneficiaries covered under the scheme at the time of allotment of land. They should also be provided with funds for purchase of farming equipment etc. This will help the beneficiaries to develop land in time without depending on private loans. None of the selected beneficiaries were reported to have been benefitted under the land development schemes of the Soil Conservation Department as they could not possibly spend from their own resources and later claim reimbursement.

3.73 The loanees of milch cattle were exploited by the traders in the cattle markets by charging higher price and supplying cattle of inferior quality. Adequate safeguards against such malpractices should be provided so that the loanees are not exploited.

3.74 The beneficiaries of milch cattle should be supplied with feed at subsidised rates as these families could hardly afford to feed their cattle properly. It was reported by the authorities that the feed was to be given to the loanees on subsidised rates for the first six months of the purchase. However, none of the selected families in any of the sample districts had received this benefit.

3.75 It is felt that the existing provision of 2 ewes + 1 ram to a beneficiary or one milch cattle was not an economic unit to ensure a regular flow of income. The State Government should agree for provision of loans for purpose of a unit of 2 animals (cows/buffaloes) or 10 ewes and one ram with an element of subsidy as envisaged. It should also devise a risk fund (mortality fund) to cover animal/sheep loans. It would provide necessary safeguard not only to the loanees but also to the financing institutions.

3.76 The commercial banks had not played any significant role in extending credit facilities to the Antyodaya families because of their rigid loaning policy. To overcome the financial instability of the Antyodaya families and lack of guaranters, it may be worthwhile to introduce a system of 'group guarantee' and

hypothecation of animals to the financing institutions for necessary security where beneficiaries were non-cultivators.

3.77 The cooperative institutions were conspicuous by their non-participation in the Programme. In fact no role had been assigned to the cooperative sector. It is suggested that the cooperative societies should be ^{.....}involved so that the small projects could be assisted by them.

3.78 The Khadi and Village Industries Board had not played any significant role in fostering cottage industries because of their rigid formalities. It is suggested that some specific cottage industries suitable to various areas should be identified and the targets fixed for encouraging Antyodaya families in setting up these industrial units.

3.79 The district level officers were yet to take up the programme enthusiastically. It is suggested that they should be ^{.....}involved more actively as the success of the programme depends on quick identification of Antyodaya families and speedy disbursement of benefits. In this regard directions are needed from Heads of various departments to their respective district heads. In the absence of clear and strict instructions, the local functionaries of Forest, Health and Education departments were found rather indifferent in providing social services envisaged under the programme.

3.30 There is a need for strengthening of extension agency at the block level for implementation and follow-up of the programme. During the campaign the block agency had taken up this programme with vigour, possibly at the expense of other duties and functions. It may not be able to sustain for long as it might hamper the progress of other development programmes in the area. In course of time there may be a need for separate agency fully responsible for direction, implementation and supervision of the programme at the State and district levels.

3.31 So far no efforts had been made for imparting technical know-how to the selected families or for creating marketing facilities. Keeping in view the difficult terrain, geographical location, the scattered inhabited population and lack of initiative of the Antyodaya families, the creation of marketing infrastructure should be thought of.

3.32 As has been brought out most of the schemes under the Antyodaya Programme comprised 'on going' schemes hitherto undertaken by various development/welfare agencies. This had prevented innovation of any new scheme from being incorporated in the Programme. It is suggested that the scope of the programme should be diversified by including quick income generating and employment oriented schemes suitable for different areas of the state. The schemes should be based on the local demand, traditional skill and expertise. Some schemes could be visualised for assisting Antyodaya families especially belonging to villages around towns to open petty shops like tea shops and pan shops etc. as has been done in other States.

ORISSA

Introduction:

Orissa is one of the most economically backward State in the eastern region despite its vast natural resources. The economy of the State has been confronted with the problems of low productivity, acute unemployment and under employment, lack of financial resources for investment and low purchasing power. There was a widening gap between the State and the national per capita income of the order of Rs. 150.4 in 1970-71. This had gone up to Rs. 210.7 in 1978-79. The increase in per capita income of the State at 1970-71 prices was only Rs.19/- or 3.9 per cent during the period of 9 years ending 1978-79. The rate of economic growth has been estimated at a little over 3 per cent during the decade of seventies which corresponds very nearly to the rate of growth of population. The population according to 1971 census was 219.45 lakhs with a density of 141 per sq.km. Scheduled Castes constituted more than 15 per cent of the population and another about 23 per cent belonged to the Scheduled Tribes.

4.2 Agriculture is the main stay of the people of Orissa State contributing about two thirds of the State's income and providing employment to 75 per cent of the working population (49 per cent engaged in cultivation and 28 per cent as agricultural labour as per 1971 census). The contribution of this sector also declined considerably in the years of deficient rainfall.

According to 1981 Census the population is 262.72 lakhs with a density of 169 per sq.km.

4.3 It had been estimated that the number of unemployed persons in rural and urban areas was 18.6 lakhs and 3.4 lakhs respectively in 1973-74. By the end of 1977-78 the unemployed persons were around 24 lakhs. The State was left with a backlog of unemployed persons to tune of 22.6 lakhs at the beginning of the Sixth Plan (1980-85).

4.4 A large population in the State have little excess to the minimum needs of life. Various estimates have been made regarding the population living below the poverty line in Orissa. According to the State Government estimates the percentage of impoverished people in the different regions of the State might be varying from 71 to 88.

4.5 Background of the Programme: Taking note of the deep rooted poverty and conditions of the people, the State Government had undertaken different development programmes like Drought Prone Area Programme (DPAP), Command Area Development Programme (CADAP), Small Farmers Development Agency (SFDA) and Tribal Development (TDA) etc., at different stages of the plan period. It was however, realised by the State Government that the various development programmes had not reached the vast multitude of the economically poor section. The Government of Orissa, therefore, launched the Antyodaya Programme in October, 1978 as a measure to eradicate rural poverty.

4.6 Scope of Evaluation Study: The evaluation study was conducted in four districts representing distinct geographical, agricultural and socio-economic stratum. The districts selected were Kalahandi, Mayurbhanj, Puri and Sambalpur. Two blocks in each district were further selected applying the same criteria. From each of these blocks two villages (3 villages in case of Lanjigarh block of district Kalahandi) having at least 10 beneficiaries with maximum benefit schemes were selected for an indepth study.

Table 4.1 District-wise selected sample of Blocks, Villages and the Antyodaya families in Orissa.

Districts	Blocks	Number of Villages	Total number of beneficiaries
1	2	3	4
1. Kalahandi	1) Khariar	2	18
	2) Lanjigarh	3	10
2. Mayurbhanj	1) Rairangapur	2	14
	2) Badashahi	2	19
3. Puri	1) Jatni	2	12
	2) Nimpara	2	12
4. Sambalpur	1) Padampur	2	10
	2) Bheden	2	12
Total	8	17	107

Programme Planning

4.7 Salient features: The Objective of Antyodaya Programme was to enable the poorest of the poor families to cross over the poverty line irrespective of the caste,

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Programme Planning

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creed and religion. As the term suggests the poorest was to be picked up first for economic assistance. The efforts were to be continued till the last man was brought above the poverty line. The Government had decided to select 5 to 10 families from each village depending upon its size, with the objective to cover the entire State by the end of 1983.

4.8 Criterion for selection of families: The selection of families was to be made on the following basis:

- a) Families having no economic assets or other investible property and had no person in the age group of 15 to 64 years, capable of economic activity or had persons incapable of earning livelihood.
- b) Families having no economic assets as above but having one or more persons capable of economic activities whose earnings did not exceed Rs. 1200/- per annum for a family of 5 members.
- c) Families of landless labours and artisans whose actual earnings were between Rs. 1200/- and Rs. 1800/- per annum for a family of 5 members.
- d) Families which had some land and other assets, but did not have net income of Rs. 55/- per capita per month to meet their minimum consumption needs.

Organisation and Administration of the Programme

4.9 A committee was constituted at the State level in September, 1979 with Chief Minister as its chairman,

to determine and decide policy issues and guide lines for the effective implementation of Antyodaya Programme. The Additional Secretary, Planning and Coordination was the convenor of the committee with 12 officials and non-officials listed below as its members.

- | | |
|---|----------|
| 1. Chief Minister | Chairman |
| 2. Chief Secretary | Member |
| 3. Additional Chief Secretary | Member |
| 4. Additional Development Commissioner | -do- |
| 5. Agriculture Production Commissioner | -do- |
| 6. Commissioner Command Area Development | -do- |
| 7. Secretary, Agriculture and Cooperation Department | -do- |
| 8. Secretary, Community Development and Social Welfare Department | -do- |
| 9. Secretary, Industries Department | -do- |
| 10. Secretary, Animal Husbandry Department. | -do- |

In addition, two non-officials (a social worker and a professional economist from the University) were associated with this committee.

4.10 As per the guidelines laid down, the District Collector was made responsible for administration and implementation of the Antyodaya Programme at the district level. The block was made a basic unit of implementation. The B.D.Os. assisted by extension and

revenue staff were responsible for identification of Antyodaya families, preparation of socio-economic profiles of the identified families and for processing of application for loans and subsidies.

4.11 One of the special development agencies working at the district level viz. CADA, SFDA, DPAP, ITDA, etc., headed by Project Administrator, was entrusted with the administration of the schemes. The maintenance of socio-economic profiles, processing of applications for financial assistance and sponsoring of these applications to financing institutions, was the responsibility of these special agencies. The central cooperative banks and commercial banks were involved with meeting the credit requirements of the beneficiaries while the special development agencies were supposed to provide subsidy component.

Identification of Beneficiaries

4.12 Advance action: Keeping in view the importance of the Programme, the District Collectors were enjoined upon to convene a meeting of the concerned B.D.Os., Projects Directors/Administrators and District level officers to consider and draw up a suitable time-bound action programme for the district in sufficient detail. All the District Officers were directed to issue instructions to the officers working under them to involve them in the implementation of the Programme in their respective areas. It

was also suggested that the process of selection of villages in each block, identification of beneficiary families and the preparation of socio-economic profiles should be completed by the middle of December, 1978 at the latest so that the implementation of the Programme could be started immediately thereafter.

4.13 Since the blocks under the Programme were those which were already covered under the special development schemes, the B.D.Os. were asked to extend identification process to the families under the Antyodaya Programme, with suitable modifications as per the guide lines laid down by the Government. No arrangements were, however, made to educate the lower functionaries like VLWS/VAWs/School teachers etc. and the Panchayat members who were supposed to identify the Antyodaya families and also to prepare lists. This had resulted in confusion and some of the functionaries could not make clear distinction between the on-going schemes and the Antyodaya Programme.

4.14 Selection Procedure: The Block Development Officers were entrusted with the job of identification and preparation of socio-economic profiles of beneficiary families with the assistance of village school teachers and field staff of the Revenue Department. It was envisaged that the Gram Panchayat

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would scrutinise and finalise the list of Antyodaya families after its approval by the Gram Sabha at a meeting to be attended by B.D.O., Tehsildar or Revenue Inspector, concerned VLW/VAW, local MLA and local Members of the Panchayat Samity. The role of the Gram Panchayats was not only confined to the identification of poorest families but also to suggest various measures to help them. The format for the preparation of socio-economic profiles and identity cards were provided by the Planning and Coordination Department to all the District Collectors.

4.15 Coverage: The Antyodaya Programme was envisaged to be introduced first in all the blocks covered by Special Projects/Agencies like SFDA, CADA, DPAP, TDA and TDP and also the blocks which were covered by Integrated Rural Development Programme. In each of the blocks 20 per cent of the villages were proposed to be covered each year with the objective to cover the entire State by the end of 1983. It was decided to bring in its fold first the bigger villages or cluster of villages covered by various development schemes and having credit infrastructure. Selection of families depended on the size of the village.

4.16 Against a target of 17089 villages in 13 districts of the State to be covered under the Programme by the end of March, 1980, as many as 14328 villages (nearly 84 per cent) had been covered

by then. In these villages, 80637 families had been identified by the end of May, 1980, out of which 26213 were from the four selected districts.

4.17 Finance : It was envisaged in the Programme that the Antyodaya families belonging to villages in the vicinity of commercial banks would be adopted by respective branch officers. Whereas the others were to be adopted by the Cooperative and Regional Rural banks. The Special Development Agencies were made responsible for the payment of subsidies on the pattern presently being adopted by the concerned agencies for the on-going schemes. The State Government had thus not allotted separate funds for the implementation of this programme.

4.18 Out of 61143 identified families in the State loan applications were processed and sponsored for 42979 (above 70 per cent) by September, 1979 for bank loans and subsidies. Of these 6766 families were sanctioned and disbursed loans and subsidies. The number of beneficiaries belonging to Scheduled Caste and Scheduled Tribe were 1777 and 2447 respectively. As will be seen in the following table, an amount of Rs. 29.84 lakhs had been disbursed to the Antyodaya beneficiaries out of Rs. 53.86 lakhs earmarked for different schemes. More than 69 per cent of this amount was utilised for Animal Husbandry schemes.

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Table 4.2 Total amount disbursed under different Antyodaya Schemes in the State.

Schemes	Amount disbursed (Rs.000)	Percentage to total amount disbursed	Schemes with in each sub-group for which maximum amount disbursed	Percentage to total of group
1	2	3	4	5
1. Agricultural scheme	137	4.6	Dug wells	69.1
2. Animal Subbandry	2087	69.4	goat/sheep/piggery	67.9
3. Allied Agricultural schemes	96	3.2	Fisheries	100.0
4. Rural artisans/small industries including small trade business.	552	18.5	Small trade/business	40.8
5. Social Welfare	108	3.6	Old age pension	7.0
6. Other Economic schemes	4	0.1	Schemes not mentioned	-

4.19 It was found that 37 per cent loan cases were still pending for disbursement because of the indifferent attitude of the banks and the lack of enthusiasm among the Special Development Agencies. These Agencies perhaps considered expenditure on Antyodaya schemes as encroachments on the budget of their special schemes.

4.20 Provision of benefits: The various schemes of special Projects/Development Agencies as extended to cover Antyodaya families were broadly (a) agricultural development schemes covering crop husbandry, land development, minor irrigation and horticulture, (b) Dairy and Animal husbandry schemes under which the beneficiaries got loan in kind in the form of milch cattle, bullocks and bullock carts, goat/sheep/piggery and duckery units for self employment., (c) Other miscellaneous schemes like fishery, farm forestry and schemes adopted by Khadi and Village Industries Board.

4.21 Besides the above, there were two other schemes already in operation in the State, the benefits of which were extended to Antyodaya families viz., (a) Old age pension scheme under which persons above 65 years of age whose families had no other person in the age group of 16-64 years capable of economic activity or having persons incapable of earning livelihood due to infirmity, disability or old age, were given financial assistance of Rs. 25/- per month. By March, 1979 before the launching of Antyodaya Programme 49274 persons in the State had already been covered. It was found that out of 3173 persons sponsored under Antyodaya Programme 182 had received sanction. But for 3, all others were disbursed pension by September, 1979. (b) Allotment of land and other agricultural schemes viz., input assistance, land development, soil conservation, dug well and horticultural schemes already in operation were taken up for

Antyodaya families. The surplus agricultural land wherever available was required to be first allotted to the Antyodaya families. It was proposed that such allottees would also be considered for financial assistance for the above agricultural schemes. The scope of the scheme was found to be limited due to the shortage of surplus land. There were large number of applications pending for financial assistance for development of land in different districts in the State including the two selected districts of Mayurbhanj and Sambalpur.

4.22 It was observed that the performance of schemes related to allied agricultural activities viz., fisheries, forest development had been rather tardy. The maximum benefit under the Antyodaya Programme was expected to accrue to the beneficiaries from Dairy and Animal Husbandry schemes, as is evident from the fact that 60 per cent of the identified families in the State were sponsored for these schemes. The preference of animal husbandry schemes over other schemes had been attributed to the (i) availability of fodder as the areas had vast pastures and dense forests, (ii) satisfactory veterinary services, (iii) no special skill or training required and (iv) no problem of marketing.

4.23 Within the Animal Husbandry sector, ~~poultry~~ and duckery schemes did not find much acceptance. Only 108 cases relating to poultry schemes had been sanctioned in the State out of which 37 had been

disbursed an amount of Rs. 22040. On the other hand, sheep and goat worth nearly Rs. 14 lakhs had been supplied to 2791 families. Similarly 333 families were supplied with milch cattle worth Rs. 3.13 lakhs. Besides the high mortality rate, need for proper care and high price of poultry feed were the most deterrent factors. The local poultry farmers were also facing competition from producers of eggs and broilers of the neighbouring State of Andhra Pradesh.

4.24 Under schemes relating to Village Industries, 2368 applications were sponsored out of which 782 families had received assistance of nearly Rs. 1.87 lakhs. The Antyodaya families were assisted in the setting up of cottage industries, like rope making or basket making as these did not involve much technical skill. The raw material like subai grass suitable for such industries was also available in abundance.

4.25 Role of Financial Agencies: The Animal Husbandry Department had prepared standard schemes of sheep/goat/cows and bullock units to be provided to the Antyodaya families. The functionaries of the Department were also involved in the Programme as members of the purchase committees alongwith B.D.Os and representatives of the financial institutions. The Revenue Department was concerned with the allotment of land to the identified families whereas the

agricultural department was supposed to assist them in minor irrigation, horticulture etc., and also for imparting technical knowhow.

4.26 The major role in the implementation of the Programme was assigned to the Special Development Agencies. These agencies were required to prepare applications for financial assistance and sponsor them to different relevant financial institutions for obtaining the credit needs. The subsidy amount was released by them and the loan component of the financial assistance was sanctioned and disbursed by the financial institutions viz., the Central Cooperative Bank, Commercial Banks and Regional Rural Banks. The Commercial banks had charged differential rate of interest of 4 per cent whereas the cooperative banks/LAMPS charged 13 per cent interest on the loan amount.

4.27 Marketing: The formulators of the Programme had not envisaged any marketing infra-structure presumably because it was thought that the beneficiaries would not be facing any problem in disposing of their produce in the local market. The study reveals that by and large the beneficiaries were able to sell their produce as milk, vegetables, baskets and other products of the artisans had a ready demand.

Monitoring and Follow up

4.28 Monitoring: In order to improve the economic capability of the Antyodaya families, assurance of quick and effective implementation of the scheme was very essential. This could only be possible through an effective monitoring of the Programme. In this regard the availability of accurate information was necessary on the progress of the schemes being executed through regular progress reports from the implementing agencies.

4.29 At the State level, the Planning and Coordination Department was vested with the responsibility of Coordination, Monitoring and Evaluation of the Antyodaya Programme. So far the implementation of the schemes is concerned, the Special Agencies were responsible to the concerned administrative departments, viz. Agriculture and Cooperation Department for SFDA, CADA, DPAP and IRD and Tribal and Rural works department for IDA and ITDP.

4.30 It was envisaged in the Programme that the District Level Committee would be set up for deciding policy issues and for reviewing the progress of its implementation. But in none of the selected districts any separate coordination or advisory committee was set up for this purpose. In the three districts viz., Mayurbhanj, Puri and Sazbalpur,

existing District Development Committee with District Development Officers as Chairman coordinated the work of implementing agencies and blocks on behalf of the collector. In district Kalahandi, the progress of Antyodaya was discussed in quarterly meetings of the DPAP held under the chairmanship of the Collector.

All the heads of departments, B.D.Os and the representatives of the lead bank and Central Cooperative Bank participated in it. Besides, the quarterly meetings of the District Consultative Committee for Banks were also held which were attended by representative of all the commercial banks and central cooperative banks. The problems and progress in relation to credit facilities under special development schemes including Antyodaya were discussed in these meetings.

4.31 B.D.Os in district Kalahandi had conducted meetings once in a month which were attended by the representatives of the commercial banks, Central Cooperative bank and development departments at the block level to discuss the problems arising out of the implementation of the above programme. There were no reports that such meetings were convened in other selected districts also.

4.32 It was realised in April, 1979 that though the Programme had been launched six months earlier, till date no systematic method had been devised for the collection and compilation of data relating to

the Programme. The government therefore, decided to collect information on the progress of the scheme at the end of every quarter in the prescribed proforma. The first report was submitted for the quarter ending March, 1979.

4.33 Three sets of forms had been provided for the field agencies for reporting of the progress. The form I was designed to be forwarded by the B.D.Os duly reporting systematic progress to the Project Director every quarter with a copy to the S.D.O. and the Collector by the 10th of the month following the quarter. Form II was to be used by Project Director / schematic progress every quarter. This gave block wise report on to report Project-wise report on/specified items indicating the actual benefit given and beneficiaries covered every quarter. The copies of this proforma were to be sent to the concerned departments and also to the Collector and Revenue Divisional Commissioner. The progress reports were to be compiled by the State Planning & Coordination Department in order to present the state level information on the physical achievements.

4.34 In order to ensure that the funds were properly utilised for implementation of various schemes of Antyodaya Programme, the Gram Panchayats were entrusted with the responsibility to watch its misuse. Committees were also set up in some cases to take care of purchase of animals and agricultural inputs to ensure proper utilisation of funds.

4.35 The submission of quarterly progress reports from different levels of administration was reported to be timely. These quarterly reports had served as a good feed back to the Planning and Coordination Department.

4.36 At the district level, the District Development Committee and District Development Boards which were supposed to take care of the Antyodaya Programme, in the absence of District level Committee for Antyodaya (as envisaged under the Programme) had not paid adequate attention to the working of the Programme. It was noted that the records at the district and block levels except in district Kalahandi were not properly maintained. Shortage of staff with the Project/Block was the reason advanced for not submitting the progress reports regularly and for not maintaining the records up-to-date. In Sambalpur the District Development Officer had not consolidated the progress reports in respect of three agencies working in the district.

4.37 Follow up: Each Antyodaya family was issued an identity card with the relevant particulars mentioned therein for better monitoring of the assistance extended to the identified beneficiary.

4.38 It was observed that the Committees set up at the district level for the purchase of animals and agricultural inputs were abolished soon after the

purchase deal was over. These committees although ensured proper utilisation of funds as far as purchase was concerned, had seldom gone to the villages of the beneficiaries to check if animals were still there with the beneficiaries or had been disposed of. In one of the villages in district Sambalpur, one beneficiary had sold out two of the goats that he had received through loan under the Antyodaya Programme.

Impact on Beneficiary families

4.39 An attempt was made to assess the impact of the Programme on the beneficiaries. In this regard 107 beneficiaries from 17 villages of four selected districts were selected. A specially designed questionnaire cum-household schedule was canvassed. The back ground of the selected beneficiaries, their reaction towards the various aspects of the Programme and the impact of the different benefit schemes are discussed in the following paragraphs.

4.40 Social Status of the families: The following table gives the social status by the selected beneficiary families.

Table 4.3: Social Distribution of Selected families

District	Number of families selected	Distribution by caste			
		Scheduled Caste	Scheduled Tribes	Backward Classes	Others
1	2	3	4	5	6
Kalahandi	28	11	5	-	12
Mayurbhanj	33	8	18	-	7
Puri	24	11	2	5	6
Sambalpur	22	1	20	-	1
Total	107	31	45	5	26
Percentage	100.0	29.0	42.0	4.7	24.3

4.41 It may be observed from the above table that besides 71 per cent Scheduled caste and Scheduled Tribe sample families, another 5 per cent of them belonged to backward classes. Among the selected districts maximum number of families of scheduled caste and scheduled tribe falling in the sample were in Mayurbhanj (80%) and Sambalpur (95%) districts because of concentration of Scheduled Tribe population in these districts.

4.42 Educational standard: The literacy standard of the sample families is given in the table below:

Table 4.4: Distribution of Head of the selected families by Educational Standard.

District	No. of families selected	Literacy standard			
		Illiterate	Up to primary	Above primary upto VIII	Above middle
1	2	3	4	5	6
Kalahandi	8	25	3	-	-
Mayurbhanj	33	20	18	-	1
Puri	24	10	14	-	-
Sambalpur	22	22	-	-	-
Total	107	77	35	-	1
Percentage	100.0	72.0	27.1	-	0.9

It would be observed that 72 per cent of the sample families were illiterate and 27 per cent had studied only upto the primary standard. Only one beneficiary of Mayurbhanj district had literacy standard above the middle level.

4.43 Occupational distribution: The occupational distribution of the sample families after their inclusion in the Programme is presented in the following table.

Table 4.5 : Distribution of sample families by their principal occupation

Occupation	Numbers of selected households from				Total
	Kala-handi	Mayurbhanj	Puri	Sambalpur	
1	2	3	4	5	6
Bullock/Bullock cart	1	1	-	-	2
Agril.labourers/ Labourers	25	14	17	22	78
Weaver	1	-	-	-	1
Cultivator	1	7	5	-	13
Repair shop	-	3	-	-	3
Petty shop	-	4	2	-	6
Rickshaw/Trolly pulling	-	4	-	-	4
Total	28	33	24	22	107

It may be seen that majority of the beneficiaries belonged to the Category of agriculture labour/labour.

4.44 Sex-wise distribution: The following table shows the sex-wise distribution of beneficiaries:

Table 4.6: Distribution of heads of the sample households by sex

District	Number of beneficiaries		
	Total	Male	Female
1	2	3	4
Kalahandi	28	28	-
Mayurbhanj	33	33	-
Puri	24	20	4
Sambalpur	22	15	7
Total	107	96	11
Percentage	100.0	89.7	10.3

Nearly 90 per cent of the beneficiaries were found to be males. The rest 10 per cent of the women beneficiaries were widows/destitutes.

4.45 Awareness: The Villagers had come to know about the Antyodaya Programme through Gram Panchayats, B.D.Os and other lower functionaries. All the selected beneficiaries had reported about the awareness of the Programme. About 60 per cent of them attributed the source of knowledge to VLWs, while 15 per cent reported Block staff as their source of information. The remaining 25 per cent got knowledge of Antyodaya Programme from other officials, non-officials and fellow villagers. It would be observed from the table below that Patwaris and teachers had not played any role in the extension of knowledge in selected districts.

Table 4.7: Awareness of the Programme and source of information

District	No. of families selected	No. reporting knowledge	Source of information					
			VLW	Panchayat member	VAS	Field officer of Block	Village staff	Block staff
1	2	3	4	5	6	7	8	9
Kalahandi	28	28	28	-	-	-	-	-
Mayurbhanj	33	33	8	7	-	-	2	16
Puri	24	24	16	6	-	2	-	-
Sambalpur	22	22	12	-	10	-	-	-
Total	107	107	64	13	10	2	2	16
Percentage	100.0	100.0	59.8	12.2	9.4	1.8	1.8	15.0

4.46 Identification of Selected families: The responsibility of identification of beneficiaries rested on B.D.Os. The VLWs and VAWs were required to draw lists of families with the assistance of revenue field staff and school teachers. In fact Gram Panchayats and VLWs had selected the beneficiaries. The lists were supposed to be approved by Gram Sabhas but except in two villages of Jatni block in Puri District, in no other selected district any such meeting was ever held for this purpose. Even in these two Gram Sabha meetings, no responsible official or his representative had attended when convened for this purpose. Though criteria for identification of families had been specified, in the policy circulars issued by the State authorities, yet it was observed that the same was not strictly adhered to in selection

of families by Gram Panchayats and VLWs. In Padampur block of district Sambalpur, although 5 families were found to be satisfying the conditions laid down in the selection criteria but these were not included in the lists. It was mainly due to the ignorance of the rules on the part of the B.D.O. that more than 5 families could be selected per village depending upon its size. In Mayurbhanj district no doubt the families selected were poor but some of them were not the poorest. The same was the case in district Puri. In one of the selected village of Jatni block of this district, even the sample families had reported that there were families poorer than them who were living in the village and had not been included in the list of beneficiaries. It was reported that socio-economic profiles of the identified families were prepared by the B.D.Os as required, and the identity cards were issued to the selected beneficiaries.

4.47 The selected beneficiaries were asked as to who contacted them first for identification. Their responses, as given in the table below, showed that VLWs/^{VAs} had played an important role in this regard as 72 per cent had been informed by the VLWs alone.

Contd./-

Table 4.8: Distribution of selected families by the agencies contacting first for identification.

District	No. of selected families	No. of selected households contacted first by					
		VLW/VAW	LAMP/Bark official	Block Officials	Panchayat Secretary	Panchayat Members/Sarpanch	Village
1	2	3	4	5	6	7	8
Kalahandi	28	28	-	-	-	-	-
Mayurbhanj	33	9	11	7	4	1	1
Puri	24	18	1	-	-	5	-
Sambalpur	22	22	-	-	-	-	-
Total	107	77	12	7	4	6	1
Percentage	100.0	72.0	11.2	6.6	3.7	5.6	0.9

It would be observed that only in Mayurbhanj, the beneficiaries had been contacted by different agencies for identification.

4.48 Type of assistance provided to the selected beneficiary households: Information was collected

regarding the types of assistance received by the beneficiary families. It was revealed that out of 107 selected families as many as 97 families were covered under various loaning schemes. Only 6 selected families in Sambalpur district were covered under the old age pension scheme whereas 9 and 4 families in districts Mayurbhanj and Kalahandi respectively were selected for land allotment. In Mayurbhanj and

Kalahandi districts, 5 and 4 families respectively were allotted land in addition to their coverage under loaning schemes as given in table 4.9.

Table 4.9: Type of assistance provided to the selected families

District	No. of families selected	No. of families covered under welfare schemes age pension/Land allotment	No. of families covered under Old loaning schemes	Type of loaning schemes			
				Animal Husbandry Milch cattle	Sheep/Goat	Bullock & cart	Cottage Industries/Small Trade
1	2	3	4	5	6	7	8
Kalahandi	28	4	28	3	15	10	-
Mayurbhanj	33	9	29	-	9	-	20
Puri	24	-	24	4	10	5	5
Sambalpur	22	6	16	-	16	-	-
Total	107	19	97	7	50	15	25

N.B.: - 9 families got more than one benefit.

4.49 It may be seen that under loan assistance 72 out of 97 families had been covered under Animal Husbandry schemes. All the loan beneficiaries in Sambalpur and Kalahandi districts and more than 79 per cent in district Puri were covered under Animal Husbandry schemes. It was in Mayurbhanj district that the maximum coverage (69 per cent) was under Small Trade and Cottage Industries Schemes. The remaining 31

per cent in this district also got loan for sheep/goat units. The beneficiaries of cottage industries and small trade had received loans for basket and rope making (12 per cent), Rickshaw/Trolley (4 per cent) and repair and other petty shops (9 per cent).

4.50 The position of disbursement of loans to the sample beneficiaries was quite satisfactory. The beneficiaries who had been sanctioned loans under different schemes had also received the loan amount and the subsidy as given in the following table.

Table 4.10: Financial assistance (loan & subsidy) disbursed to selected beneficiaries.

(Amount in Rupees)

District	No. of beneficiaries	Loan	Subsidy	Total assistance	Average amount disbursed
1	2	3	4	5	6
Kalahandi	28	17471	9399	26870	959
Mayurbhanj	29	9351	1207	10558	364
Puri	24	26789	13391	40180	1654
Sambalpur	16	5529	5125	10654	666
Total	97	59140	29122	88262	910

4.51 The rate of subsidy given by the implementing agencies in case of marginal farmers was 33 per cent of the loan amount whereas it was 25 per cent for small farmers and 50 per cent to scheduled Tribes.

In district Mayurbhanj, the subsidy amount had been released in only one case.

4.52 The average amount of assistance to the selected beneficiaries was highest in district Puri. These families were advanced loans for purchase of bullocks and bullock carts besides loans for milch cattle. In Mayurbhanj loans were advanced for cottage industries and petty trade.

4.53 Time lag: An attempt was made to study the time lag between (a) identification and sponsoring of application (b) sponsoring and sanction of cases and (c) finally sanctioning and disbursement of benefits. During the study it was observed that considerable time had been taken between the sponsoring and sanctioning of individual cases. The responsibility in this regard was that of the banks. There was, however, not much gap in the disbursement of loans by the Special Agencies as well as the Block Agency.

4.54 Among the selected districts, the sample beneficiaries in Puri and Kalahandi had reported that there was no time lag between the sanction and the disbursement of assistance as they had received the benefit within one month of its sanction. There was, however, considerable delay in sponsoring and sanction as reported by the beneficiaries of district Puri. There were about 85 per cent of the

sponsored cases pending for sanction. For 76 per cent of the beneficiaries of district Mayurbhanj, there was no time lag between sanction and disbursement of benefit schemes, but 24 per cent reported that there was a time lag between one to two months. The reasons for this delay were attributed to the non availability of (i) raw material from the local market for rope making etc., and (ii) suitable breeds for Animal Husbandry schemes. Beneficiaries in District Sambalpur could not specify the time lag between sanction of schemes and the disbursement as they were not aware when the schemes were sanctioned.

4.55 Repayment of loan: A study of the position of beneficiaries in regard to the repayment of loans shows that in Sambalpur and Puri districts the payment of instalments was not yet due. In Kalahandi district out of 53 cases financed by the State Bank of India, repayment had become due in 32 cases. Of these, 20 beneficiaries (62.5 per cent) had repayed their instalments regularly. The recovery of loans from the loanees of the Central Cooperative Banks was, however, not quite satisfactory in this district. Out of 111 cases financed by the Central Cooperative Bank, the repayment was due from 37, but the regular payment had not been made even by a single Antyodaya family. In Mayurbhanj district no default in repayment had been reported.

4.56 The position of repayment of loans advanced by various financial institutions in selected districts is given in the following table. The Bank officials had agreed that the position of recovery of loans on the whole had been satisfactory. The basket of loans had been regularly paying their instalments. In case of the dairy farmers, 3 to 4 instalments had been paid although a little lapse had been reported in their case. In case of goat/sheep rearers the recovery of loans was yet not due.

Table 4.11: Repayment of loans advanced by financial institutions in selected districts

District	Financial Institutions financing most of the Antyodaya families	No. of families financed	Payment due from	No. paying instalments regularly	Percentage
1	2	3	4	5	6
Kalahandi	i) State Bank of India	53	32	20	62.5
	ii) Central Coop. Bank	111	37	-	-
Mayurbhanj	i) LAMPS	411	*	*	*
Puri	i) Gramya Bank	29	-	-	-
	ii) Central Coop. Bank	43	-	-	-
Sambalpur	i) Gramya Bank	29	-	-	-

* Information not available.

4.57 Marketing: The study revealed that by and large the beneficiaries were able to sell their produce as milk, vegetables, baskets and other products of the artisans had a ready market. However, the beneficiaries of the milch cattle had complained that they were being paid less by the village Cooperative Societies to the extent of 20-25 per cent of the prevailing market price of milk. Beneficiaries in district Mayurbhanj had reported that they had to sell ropes produced by them on low rates to the middlemen who in turn made higher profits by selling them outside.

Impact on income & consumption pattern

4.58 Impact on Income: So far as the impact of the Programme on income level is concerned, it was too early to assess as the actual financial assistance could be disbursed to the beneficiaries towards late 1979. However, benefit schemes like old age pension and to some extent the scheme of allotment of land had an immediate impact on income and consumption level of the Antyodaya families. Undeniably the beneficiaries of old age pension were now able to make both ends meet. It was gathered that these families were saved from begging. Some had purchased new clothes and could afford to have better food. Out of 6 families in district Sambalpur

who had been covered under old age pension scheme, 5 of them reported an increase in income by 80 to 100 per cent. The remaining one had increased his income by 60 per cent.

4.59 There were ⁹beneficiaries from Mayurbhanj district who had received land allotment and started cultivation. They had grown vegetables on these plots and were getting income from its sale. It was reported that 3 beneficiaries had increased their income between 40 to 60 per cent while one beneficiary had increased his income by more than 60 per cent.

4.60 The table below gives the distribution of sample families who had reported increase in income under different benefit schemes.

(Table on next page)

Contd/-

Table 4.12 Distribution of sample families reporting increase in income by type of benefit scheme.

Scheme	No. of families provided benefit	No. reporting percentage increase in income							
		Upto 20 per cent	20 to 40 per cent	40 to 60 per cent	60 to 80 per cent	80 to 100 per cent	Above 100 per cent		
1	2	3	4	5	6	7	8	9	
1. Pension	6	-	-	-	-	1	5	-	
2. Land allotment	13	-	3	2	3	1	-	-	
3. Self-employment schemes	97	31	23	20	9	6	3	1	
i) Rope/Basket making	12	1	9	2	-	-	-	-	
ii) Milch cattle	7	-	2	3	-	1	1	-	
iii) Sheep/goat rearing	50	23	7	9	4	1	-	-	
iv) Bullock/bullock cart	15	2	1	3	4	3	2	-	
v) Repair workshop	4	-	-	2	-	-	-	1	
vi) Cycle Rickshaw/trolley pulling	3	-	1	-	-	1	-	-	
vii) Petty shop-keeper	6	-	3	1	1	-	-	-	
Total	116	31	26	22	12	8	8	1	
Percentage	-	26.7	22.4	19.0	10.3	6.9	6.9	0.9	

N.B.: (i) 4 beneficiaries of loan assistance programme reported decrease in income for reasons having no relationship with the programme.

(ii) Out of 13 beneficiaries of land allotment, views of 9 families had been recorded as the remaining 4 families had not been allotted land recently and had not put it under cultivation.

4.61 Nearly 27 per cent of the beneficiaries had reported no increase in their income. Majority of them (90.3 per cent) were those who had been given sheep/goat rearing units. However, 4 beneficiaries of this category had reported to have increased their income between 40 to 60 per cent. Among the 7 beneficiaries of milch cattle two had increased their income by more than 60 per cent. A beneficiary who had opened a repair workshop with loan assistance had increased his income by more than 100 per cent. It implied that the loaning schemes of self employment had really helped the Antyodaya families in increasing their income.

4.62 Impact on Principal occupation: The Programme had also a direct impact on the occupation adopted by the beneficiaries. The following table shows the principal occupations of the selected beneficiaries before and after their inclusion in the Programme.

Table 4.13: Distribution of Selected beneficiaries showing principal occupation before and after inclusion in Antyodaya Programme

District	Before (B)/ After (A) inclusion	No. of selected beneficiaries by occupation			
		Culti- vation	Labour	Artisan	Others (Bullock cart/ Rickshaw/ petty shop)
1	2	3	4	5	6
Kalahandi	B	-	27	1	-
	A	1	25	1	1
Mayurbhanj	B	-	26	1	6
	A	7	14	1	11
Puri	B	5	17	-	2
	A	5	17	-	2
Sambalpur	B	-	22	-	-
	A	-	22	-	-
Total	B	-	92	2	8
	A	13	78	2	14

4.63 It may be seen that in district Kalahandi two labourer had changed their principal occupation to cultivation and self-employment respectively. One beneficiary was allotted agricultural land and the other got bullock cart. In district Mayurbhanj majority of the beneficiaries had got loans for self-employment schemes. This had helped them in changing their principal occupation from labour to Rickshaw/Trolley pulling and ownership of petty shops like tea, pan and stationery. The 7 labourers who were allotted land had changed over to cultivation. In districts Puri and Sambalpur, although the beneficiaries did not change their principal occupation yet the benefit schemes of Animal husbandry and self-employment had helped them to increase their income.

4.64 Repayment of old-debt: An attempt was made to elicit from the selected beneficiaries about the position of repayment of loans if any taken prior to their inclusion in the Antyodaya Programme. Except one beneficiary in Mayurbhanj district none had reported any repayment of old debts out of the increased earnings.

4.65 Formation of Assets: Although 50 per cent of the families had reported increase in their income, only 2 beneficiaries could purchase household items like

lantern and utensils. This is quite understandable because the families being the poorest, the additional income would have gone in for consumption and other sundry expenses.

Main Findings and Suggestions

4.66 The Antyodaya Programme was launched in October, 1978. The State Government had issued orders that the identification of beneficiary families should be completed within a period of three months so that the implementation of the Programme could be started immediately. It was, however, observed that the identification of families was not completed in time. The reasons assigned for delay were (i) pre-occupation of villagers with agricultural activities (ii) officials engaged on other on-going development schemes and (iii) problem in determining 5 poorest families particularly, in a State like Orissa where rural poverty was very much marked. Among the selected districts the largest coverage had taken place in Mayurbhanj whereas in case of Kalahandi district, the performance was very poor mainly due to the indifferent attitude of the Block and extension agencies towards the Programme.

4.67 The selection of beneficiaries was supposed to have been done in the Gram Sabha meetings. The field experience shows that the Gram Sabha meetings were nowhere held in the prescribed manner. Even in Puri

district where such meetings were held in two selected villages, no non-official or official representative like Tehsildar, B.D.O. etc., had attended these meetings. It was found that this had resulted in the wrong selection of beneficiaries in certain cases.

4.68 Although the Guidelines did not indicate any preference to be shown to Scheduled Castes/Scheduled Tribes in the selection of Antyodaya beneficiaries, it was noted that more than 60 per cent of the identified families belonged to Scheduled Castes/Scheduled Tribes.

4.69 In the selection of schemes, the norms as laid down under the Programme were fully observed. The consent of the identified beneficiaries was invariably obtained at the time of selection of the schemes. These however, were confined to those schemes covered under various development programmes, viz., DPAP, SFDA, CADA and IRDP.

4.70 As regards the actual disbursement of benefits to the selected families it was found that out of 61,143 identified families, loan applications had been processed and sponsored in case of about 70 per cent of the families by September, 1979. However, the actual assistance was disbursed only to about 16 per cent of the sponsored families. This was attributed to the indifferent approach of the commercial banks towards the financing

of Antyodaya families. The cooperative banks also did not show any interest towards financing of the Antyodaya schemes.

4.71 Among the various benefit schemes taken up under the Antyodaya Programme in the State the maximum coverage i.e. 60 per cent related to the Animal Husbandry schemes, particularly goat and sheep rearing units and dairy farming. This was due to the abundance of fodder besides, no special skill was required in their rearing. There were also adequate veterinary facilities available to the beneficiaries within a reasonable distance. Since the maximum benefit under the Programme was expected to accrue to the beneficiaries from the dairy and other animal husbandry schemes, there was need for introduction of the cattle insurance scheme.

4.72 The agricultural schemes included allotment of land, input assistance, land development, soil conservation, dugwell and horticultural schemes. A large number of applications for development of land were pending in different districts, particularly Sambalpur and Mayurbhanj. The performance of schemes relating to allied agricultural activities viz., fisheries and Forest development had been tardy. The State officials had not given much importance to these schemes perhaps due to the paucity of surplus land for allotment. It may be emphasised that distribution of land should invariably be accompanied by the

scheme for dug wells and provision of other essential inputs, failing which the land would mostly remain uncultivated.

4.73 Among the social welfare measures the State Government had assisted Antyodaya families under old age pension scheme. Although the scheme was neither employment generating nor leading to any economic activity, yet it had helped old and disabled people. However, caution has to be exercised in extending this scheme indiscriminately.

4.74 The question of marketing of produce had not been given any consideration under the Antyodaya Programme, possibly because the authorities had not visualised any problem for the disposal of marketable surplus. The field study had also revealed that the beneficiaries, by and large did not face any such problem. The beneficiaries of the dairy scheme had, however, complained that the cooperative societies had not paid them the prevailing market price for the milk. This needed to be examined by Special Development Agencies.

4.75 There was need for a suitable infrastructure for the marketing of goods produced by artisans and the products of the village industries. The Khadi and Village Industries Board should be increasingly involved with

these activities including supply of raw materials.

4.76 . It was envisaged under the Programme to set up State level and District level committees for effective coordination. But no such committee had been formed to coordinate this programme either at the state or at district level. At the district level, the District Development Committee and the Development Board were supposed to take care of the Programme, but these two agencies had not devoted due attention to the effective implementation of the Antyodaya schemes.

4.77 During the study, it was revealed that the lower functionaries particularly in district Kalahandi were not clear about the genesis of the Antyodaya Programme. The Programme was mixed up with the other schemes of the Special Development Agencies. In one of the selected blocks in Sambalpur the Block Agency was not very clear about the number of villages to be selected under the programme. This had resulted into non-selection of villages which were otherwise eligible for coverage and were thus deprived of the benefit. These functionaries needed orientation of the Programme.

4.78 The benefits as envisaged in the Programme were confined mostly to loans and subsidies. The other welfare benefits, like the free education and health care to the Antyodaya families were conspicuously

absent. As in case of Rajasthan and Himachal Pradesh, the State Government may consider inclusion of these schemes for the benefit of Antyodaya families.

CHAPTER V

UTTAR PRADESH

Introduction

Uttar Pradesh with a population of 88.3 million (1971 Census) is the most populous State in the Country. It accounts for 16.1 per cent of the country's total population ^{1/}. The State has 56 districts with 112581 inhabited villages spread over eleven administrative divisions. In 1971, the density of population of the State at 300 persons per sq.Km. was 68.5 per cent higher than the all India figure of 178.2^{2/}. The rural population accounted for 86 per cent of State's total population. Based on 1971 Census, about 31 per cent of the total population was in the category of workers. Agricultural labourers constituted one-fifth of the total workers in the State though their proportion differed considerably from region to region.

5.2 The State is one of the backward states in India and its economy is mostly agrarian. Almost 50.8 per cent of the State's domestic product originates from the agriculture sector. The per capita income of the State at 1960-61 constant prices rose from Rs. 252 to Rs. 273 in 1976-77. A modest increase in the per capita income was largely due to the fact that there had been little expansion of secondary and tertiary sectors in the State and the progress in agriculture had been rather tardy. The State has five

^{1/}The population of U.P. as per 1981 Census was 110.9 million which accounted for 16.2 per cent of the country's total population.

^{2/}Density of population (1981 census) was 377.

distinct economic regions by grouping contiguous districts having similar geophysics, cropping pattern and population density. Of the five regions, Western and Central regions are economically well off due to better irrigation facilities, higher yields and concentration of industries. The poorest of all the zones in the State is Eastern region with lowest level of per capita income in the districts of Deoria, Basti, Sultanpur, etc. As a result of heavy pressure of population, the per capita cultivated area is very low in this region. The recurrent floods are also frequent in this region.

5.3 On the basis of N.S.S. data of 28th round for the year 1973-74, the poverty line had been defined at per capita monthly expenditure of Rs. 61.80 for rural area and Rs. 71.30 for urban area at 1976-77 prices. The corresponding figures for Uttar Pradesh State had been worked out to be Rs. 67.75 and Rs. 69.08 for rural and urban areas respectively. Assuming that the average per capita expenditure increased at the rate of 1.5 per cent per annum without the consumption pattern undergoing any change, it was estimated that the percentage of population below the poverty line during 1977-78 in rural and urban areas in the State were 57.06 and 45.94 respectively.

5.4 Background of the Programme: It had been realised that the benefits of economic development had not percolated to the people living below the poverty line, despite the special programmes launched by the Government like SFDA, MFAL,

etc. It was thought that direct assistance should be offered to the poorest of the poor families so as to provide with regular means of employment and thus raise their level of income. With this object in view, the State Government introduced the Antyodaya Programme on 2nd October 1978. The main thrust of the programme was on the schemes which would yield quick results, involve small investments, create avenues for employment and result in the production of consumption goods. The Programme had, therefore, been linked with the concept of local level planning under overall sectoral plan for Area Development and Integrated Rural Development in the State. The schemes for Antyodaya families were required to be prepared locally with the active involvement of block level officials. The schemes strived to change the tragic lot of the poor through the public trust money by selecting a productive project of their choice suited to the local needs and available technical skill.

5.5 Scope of Evaluation Study: In Uttar Pradesh six districts viz., (1) Allahabad, (2) Almora (3) Basti (4) Jalaun (5) Meerut and (6) Varanasi were selected for conducting an evaluation study of the working of the Programme. These districts represented different regions of the State in terms of geographical, agro-economic condition, literacy, population density and crop intensity. From each of the selected districts two blocks were selected representing two distinct strata based on geographical, agricultural and socio-economic characteristics.

From such selected blocks, a number of villages were selected so as to ensure the selection of a minimum of 10 beneficiaries from each block. The districtwise selected blocks and number of villages alongwith the number of selected beneficiaries are given in the following table:-

Table 5.1: District-wise selected sample of Blocks, Villages and the Antyodaya families in U.P.

Selected Distt.	Blocks	No. of villages	Total number of beneficiaries
1	2	3	4
1. Allahabad	1. Saran 2. Shankargarh	5	33
2. Almora	1. Hawalbagh 2. Garur Baijnath	7	20
3. Basti	1. Basti 2. Bhanawapur	5	21
4. Jalaun	1. Dakora 2. Madhogarh	6	22
5. Meerut	1. Rohta 2. Hastinapur	4	20
6. Varanasi	1. Chandauli 2. Gyanpur	6	21
Total	12	33	137

Programme Planning

5.6 Salient features Under Antyodaya Programme, 5 poorest of the poor families from each of the inhabited village in the district were to be selected for providing benefits and improving their economic condition so as to cross the poverty line within a reasonable time. One of the

major decisions taken under the Programme by the State Government for Antyodaya families was that these families were to be given assistance upto Rs. 5000/- in kind with 50 per cent subsidy without insisting on the formalities of surety or hypothecation of assets normally required by financial institutions. A Concessional rate of interest at 4 percent was to be charged on loan component recoverable in instalments extending to a maximum period of 8 years with a moratorium in the first year of assistance. Seventy per cent of the uncommitted funds provided for local development by the State Government to all the 56 districts were earmarked for this Programme.

5.7 Criterion for selection of families: The criteria for selection of families as envisaged by the State Government in order of priority was as under:-

- a) Families having no land or animal or any other source of income.
- b) Families having no land or animal with one or two members working as labourers but the annual income for the family of 5 did not exceed Rs. 2000/-. The landless labourers and the village artisans were to be covered under the category.
- c) Families having less than 0.404 hectare of irrigated land or 1 hectare of unirrigated land, but whose living standard was below the poverty line and the annual income for a family of 5 did not exceed Rs. 2000/-.

It was also laid down that the family should be a resident of the village. The selection was to be made through Gram Sabha and the names of selected families were to be recorded

in the proceedings. A minimum of 20 per cent attendance in the Gram Sabha meeting was essential.

Organisation and Administration

5.8 The Antyodaya Programme in Uttar Pradesh was administered by the Department of Rural Development at the State, District and Block levels. The Secretary, Rural Development Department was overall incharge of the Programme at the State level. He was assisted by a Deputy Secretary in this task. At the district level, the Zilla Parishad was entrusted with the responsibility of implementing the Programme under the overall control of the District Magistrate, who also happened to be the Chairman of the Zilla Parishad. The Additional District Magistrate (ADM-D)/District Development Officer (DDO), who were the Mukhya Adhikari of the Zilla Parishad, was assigned the job of administering, implementing and coordinating the Programme on behalf of the District Magistrates. The ADM/DDO were also made responsible for distribution of identity cards to the identified Antyodaya families. In order to assist the Mukhya Adhikari at the Zilla Parishad level there was an Additional Mukhya Adhikari to operate the local development fund, a part of which was diverted for Antyodaya Programme. Besides, there was one Assistant Accounts Officer, who maintained all the records of loaning to the beneficiaries. Although in all other districts in the State, the ADM/DDO was assisted by the District Panchayati Raj Officer for implementing the Programme, in Varanasi, the District Economic Officer was actively associated

with this work. In Basti, however, the District Panchayati Raj Officer was involved from October, 1979 onwards.

5.9 The Block was made the basic unit for administering the Programme at the village level and the actual implementation was carried out by the Block Development Officer (BDO), assisted by his team of ADOs, VLWs and the Panchayat Sevaks. The BDO was responsible for proper identification and selection of the families under the programme by holding the Gram Sabha meetings and thereafter scrutinising the list of identified families. He was also charged with the responsibility of ensuring fair selection of the families. In case of wrong selection, he could ask the Gram Sabha to review the selection made earlier. As per the orders of the State Government the concerned MPs, and MLAs were also requested to attend the Gram Sabha meetings. It was made obligatory to especially call in the families to be selected at the Gram Sabha meetings. After the identification of families by the Gram Sabha, the list was required to be submitted to the MPs, MLAs, MLCs of the area and then presented to the District Advisory Committee for necessary approval. The District Advisory Committees were formed in the wake of supersession of Zilla Parishad in the State with District Magistrate as its Chairman and all the District Level Officers as its members. In case of specific complaints, the Committee was authorised to delete the names of wrongly selected persons from the list so submitted. The BDO issued certificates of domicile, income,

etc. and prepared applications for loans. After the loans were sanctioned, the purchases of benefit items were made with the consent of the beneficiaries. For this purpose a Purchase Committee was formed at the District level with District Magistrate as its Chairman and all concerned District Officials and a representative of the local bank as members to ensure fair deal and proper quality of benefit items purchased for the beneficiaries.

5.10 The Zilla Parishad and Block Officers were made responsible for maintenance of records in respect of the loan assistance provided to the individual beneficiaries. They were also required to prepare demand list for overdues latest by 15th April each year. Besides, periodical returns about the progress of the Programme, loan assistance, subsidy, etc. were also prepared for submission to the State authorities.

Identification of beneficiaries

5.11 Advance Action. Though the Antyodaya Programme was started in the State in October, 1978, details of the Programme including the process of identification of Antyodaya families, nature and extent of assistance and procedure were worked out and circulated to all the District Magistrates in the State on 12th September, 1978. It was envisaged that a wide publicity of the Programme would be given through organisation of meetings, posters and personal contacts by the extension staff. This was to be followed by survey, identi-

fication and selection of beneficiaries and providing benefits to them. These steps were to be taken up as an advance action.

5.12 Selection Procedure Identification of five poorest Antyodaya families was to be made in the Gram Sabha meetings convened by village level workers in consultation with Gram Sabha Pradhan of each village. These meetings were summoned through the concerned Panchayat Secretaries with a prior notice of 15 days. Selection had to be made with a voice vote in presence of at least 20 per cent members of the Gram Sabha. As per the instructions of the State Government, as far as possible the meeting was to be attended by Block Development Officer, District Development Officer/A.D.M. (D) and the peoples' representatives i.e. M.Ps or M.L.As of the area. It was stressed that in the event of attendance being less than 20 per cent another meeting was to be called to ensure the minimum attendance. The Government, made the BDOs fully responsible for right selection of beneficiaries and therefore, their presence in these meetings was emphasized. In the case of wrong selection of Antyodaya families too another meeting was to be convened. The presence of Antyodaya families to be selected was also considered essential. However, it was reported that the Gram Sabha meetings were not attended in all the cases by the district officers or the people's

representatives. The EDOs too did not attend many of the meetings held in their blocks.

5.13 It was observed that the criteria of identification and order of priorities were not strictly followed. The selection was though formally made by a consensus in the meetings of Gram Sabha, yet the Village Pradhan played an important role in the selection. The list of poor families was normally prepared by Village Level Worker (VLW) in advance and the people present in the meeting did not generally show any disagreement. In many of the villages it was found that the selection was generally made on the local discretion of Gram Pradhan and VLW. By and large, the selection of beneficiaries belonging to the first and second prescribed categories of families. The Scheduled Caste families constituted nearly 47 per cent of the selected Antyodaya families.

5.14 Coverage: The Antyodaya Programme covered almost all the blocks with nearly 1.13 lakhs villages spread over all the 56 districts of the State. On the basis of 5 families from each village, it was envisaged to identify and cover 5.60 lakh families. As against this target, 84.3 per cent families were selected till September, 1979. It was reported that 97.8^{percent} of the target was achieved by September, 1980. The number of families identified and covered under the Programme in the State are given in the table below:-

Table 5.2 Number of families identified and covered under Antyodaya programme in th. State.

Period	Number of families			Percentage of col.4 to col.3
	Envisaged to be covered	Identified	Benefited	
1	2	3	4	5
Upto Sept., 1979	5,60,000	4,72,340	83,228	17.62
Upto Sept., 1980	5,60,000	5,15,540	1,53,744	29.82

The above table reveals that nearly 18 per cent of the identified families had received benefits by September, 1979 and about 30 per cent by September, 1980.^{3/}

5.15 Finance. Financial requirements of the Antyodaya programme were met from the Local Development Fund allotted to each district by the State Government. During the period 1977-78 to 1980-81 a sum of Rs. 60.07 crores was allotted as Local Development Fund out of which Rs. 42 crores were earmarked for the Antyodaya Programme. Besides a sum of Rs.5 crores was also made available in November 1980 for financing the Programme in esse of the harijan families alone. It may be mentioned that till August, 1980, Rs. 35.49 crores had been disbursed to the Antyodaya families in the State of which Rs. 8.06 crores was given through the Commercial Banks. It was observed that the subsidy portion of the financial assistance to the Antyodaya families was not out of the Local Development Fund and there was no linkage with any centrally sponsored scheme, such as

SEDA, D.P. etc.

^{3/} No. of families identified and benefited in selected districts are indicated in Appendix Table UP.I.

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SEDA, DRP etc.

^{3/} No. of families identified and benefited in selected districts are indicated in Appendix Table UP.I.

5.16 Provision of benefits In the absence of land allotment, old age pension and wage employment, the benefit schemes envisaged in the State were restricted to self-employment benefits for which loan assistance was provided. The self-employment benefits envisaged for the Antyodaya families were (i) milch cattle, (ii) goat, sheep or pig rearing, (iii) land improvement and minor irrigation, (iv) cycle rickshaw, horse/bullock driven carts, etc., and (v) the cottage and village industries e.g. handloom, carpentry, leather works, sewing machine atta chakki, etc. The benefits planned for the Antyodaya families were in most of the cases according to the choice of the identified families. At the time of sanctioning of the benefits, the following criteria were required to be kept in view

(i) The assistance provided should be able to increase the income of the Antyodaya family;

(ii) It should be ascertained that the assistance provided was needed by the Antyodaya family for specific scheme;

(iii) If the assistance was meant to set up a production unit, facility of working capital should also be provided. This was emphasised in the year 1979-80.

(iv) Proper maintenance of the benefit assistance e.g. goats, sheep, pigs, buffaloes, sewing-machines, rickshaw, carts etc. should be ensured;

(v) The benefit assistance should be economically feasible and

(vi) Earlier experience and skill of the beneficiary should be taken into consideration.

5.17 After the schemes were decided, necessary application forms were filled for loan and subsidy by the B.D.O. and were sent to Zilla Parishad for sanction. It was only after the financial sanction was received that efforts were made to arrange for the supply of benefit items. This usually took several months. The proportion of the identified families who had received different type of benefits are furnished in the table below

Table 5.3: Percentage distribution of benefits assistance under different schemes as on 30.9.79 and 30.9.1980.

Items	As on	
	30.9.1979	30.9.1980
1	2	3
1. Milch Cattle	40.4	31.6
2. Rickshaw, carts & other transport items.	27.6	23.1
3. Rural & Cottage Industries	13.5	17.4
4. Sheep and Goats	15.1	17.2
5. Agriculture	1.5	3.3
6. Minor Irrigation	1.8	2.3
7. Fisheries	0.1	0.1
All benefits	100.0	100.0

It is observed from the above table that the percentage of beneficiaries of milch cattle had been reduced to 31.60 per cent as on 30.9.1980 as against 40.40 per cent in the previous year. This was mainly attributed to undue price escalation of buffaloes in the local market, lack of marketing facilities of milk and high cost of feed for the cattle.

5.18 Role of Financial Agencies: Among the financial agencies, commercial banks alone were providing assistance under this programme. Initially, the banks were reluctant in advancing loans to the Antyodaya families for fear of such advances running into bad debts. However commercial banks gradually came forward on the instructions of the Reserve Bank of India and persuasion of the District Magistrates. Loan assistance to the tune of Rs. 5.02 crores was provided by the Commercial Banks in 43 out of a total of 56 districts of the State by 31st October, 1979, which accounted for 15.19 per cent of the total loan assistance in the State. Table 6.4 gives position of loan assistance provided by the Commercial Banks and by the State from the local development fund in the State as well as the selected districts. No assistance was, however, provided by Commercial Banks in the remaining 13 districts. By October, 1980, the assistance by Commercial Banks rose to Rs. 8 crores, which was 21.5 per cent of the total assistance during the period. Among the 6 selected districts, the involvement of commercial banks was highest in Meerut, whereas in case of Varanasi, it was altogether absent. In

the remaining 4 selected districts their involvement was rather negligible.

Table 5.4 Coverage of identified families under benefit schemes in selected districts and in the entire State till 31st October, 1979.

District	Total		Percentage of Col. 3 to Col. 12	Loan assistance (in Lakhs Rs.)		Total	Percentage of bank to total	Average assistance per family
	No. of families identified	Total No. of families covered under benefit schemes		Bank	Govt.			
1	2	3	4	5	6	7	8	9
1. Allahabad	15682	4386	27.97	0.12	84.04	84.16	0.14	1918
2. Almora	12616	624	4.94	2.26	16.92	19.18	11.78	3073
3. Basti	31215	4960	15.89	0.12	100.56	100.68	0.12	2029
4. Jalain	4235	510	12.04	0.65	13.07	13.72	4.97	2690
5. Mocrut	4500	1831	40.68	36.27	10.13	46.40	78.17	2534
6. Varansi	16970	2874	16.93	Nil	49.78	49.78	-	1732
State total:	492101	94898	19.28	502.69	1493.26	1995.95	25.19	2103

5.19 In the absence of an independent machinery to implement the Antyodaya Programme, the officials at the District and the Block level had carried out implementation of different schemes along with their normal routine work, as such BDO in many cases could not complete the various required formalities in time. There were many complaints regarding delay in the release of subsidy by the Government.

Marketing

5.20 Another element of infrastructure necessary for the success of such Programme is the arrangements for marketing, transportation and an assured and remunerative price for the products. It was observed that the State government had not given any thought to the provision of marketing facilities to the Antyodaya families. The Antyodaya families had therefore to compete with the established traders and businessmen with the result they would not get remunerations price for their products in most of the cases.

Monitoring and Follow up

5.21 Monitoring. The Programme was reported to be monitored at the State level by the Secretary, Rural Development Department under the overall charge of the Agriculture Production Commissioner. One of the Deputy Secretaries of the Department was looking after this work. Monthly reports were prepared showing the progress, of the scheme for each district and submitted to the State HQs. where these were consolidated and reviewed. In view of the importance attached to the Programme, a sub-committee of the State council of Ministers was constituted for overseeing the progress. At the district level, the District Advisory Committee not only approved the selection of beneficiaries but also monitored the progress. It was, however, observed that the records at Block level were not being properly maintained and hence the quality of progress reporting was questionable.

5.22 Follow-up: There was no arrangement for follow-up of the Programme in any of the selected districts to ensure whether the beneficiaries were engaged in the trades for which loans/subsidy were granted. None of the districts had reported any arrangement for providing technical know-how in management, production and marketing to the Antyodaya families. It was argued that the schemes like milch cattle, rickshaw and carriage carts did not require any training. Follow-up action in a programme like Antyodaya, which aimed at improving the economic condition of the identified families and enabling them to cross the poverty line, should be an integral part of the main scheme. But in the present case nobody seemed to have bothered about them after delivering the benefit assistance to the beneficiaries.

Impact on Beneficiary families

5.23 A sample of 137 beneficiary households was selected from the six selected districts of the State for an indepth impact study with "Beneficiary - Household Schedule-cum-Questionnaire" as the main instrument of investigation. These selected beneficiary households were spread over 33 villages and 12 blocks from the selected districts. The results of the study at the beneficiary level are presented in the following paragraphs.

5.24 Social status of the sample families: The social distribution of sample beneficiaries in the selected districts, given in the table below, shows that the beneficiaries belonging to the

Scheduled castes, Scheduled Tribes and backward classes constituted 52 per cent, 5 per cent and 23 per cent of the total sample households. This shows that 80 per cent of those benefited by Antyodaya Programme were from the weaker sections of the society.

Table 5.5: Social distribution of Selected Families

District	No. of families selected	Distribution by caste			
		Scheduled caste	Scheduled tribe	Backward class	Others
1	2	3	4	5	6
1. Allahabad	33	8	6	13	6
2. Almora	20	14	Nil	2	4
3. Basti	21	13	Nil	7	1
4. Jalain	22	16	Nil	3	3
5. Meerut	20	9	Nil	3	8
6. Varanasi	21	11	Nil	4	6
Total	137	71	6	32	28
Percentages	100.00	51.80	4.4	23.4	20.4

5.25 Educational Standard: As is discerned from the table below, a bulk of selected Antyodaya beneficiaries (above 66 per cent) were illiterate and among the remaining sample families, the literacy standard was found to be low, as only 3 (about 2 per cent of the sample) were above middle standard.

Table 5.6: Distribution of Head of the selected Families by Educational Standard.

District	No. of families selected	Literacy standard			
		Illiterate	Literate		
		Upto Primary	Above Primary upto VIII	Above middle	
1	2	3	4	5	6
1. Allahabad	33	27	4	1	1
2. Almora	20	12	8	-	-
3. Basti	21	15	4	1	1
4. Jalaun	22	10	10	2	-
5. Meerut	20	13	7	-	-
6. Varanasi	21	13	5	2	1
Total	137	90	38	6	3
Percentage	100.0	65.7	27.7	4.4	2.2

5.26 Occupational distribution: Distribution of sample Antyodaya families by their principal occupation as on the date of visit is presented in Table 5.7.

Table 5.7: Distribution of Sample families by their Principal Occupation.

Occupation	Number of sample families							Total
	Allaha bad	Almora	Basti	Jalaun	Meerut	Vara- nasi		
1	2	3	4	5	6	7	8	
1. Labour	16	10	Nil	3	2	1	32	
2. Service	2	Nil	Nil	Nil	Nil	Nil	2	
3. Dairying	6	3	7	8	4	4	32	
4. Artisan	4	7	7	3	8	3	32	
5. Cart driving	5	Nil	Nil	Nil	4	6	15	
6. Rikshaw pulling	Nil	Nil	4	2	Nil	6	12	
7. Pig rearing	Nil	Nil	3	1	2	Nil	6	
8. Goat/Sheep rearing	Nil	Nil	Nil	3	Nil	1	4	
9. Other occupation	Nil	Nil	2	2	Nil	Nil	2	
Total Selected	33	20	21	22	20	21	137	

The above table reveals that labour (wage employment), dairying and artisan had been the most popular occupations/by cart driving and rickshaw pulling.

5.27 Sex-wise distribution: The table below gives the distribution of the heads of the sample households by sex, which shows that the percentage of female beneficiaries was only 3.6. This small proportion of female heads of the households constituted mostly widows and destitutes.

Table 5.8: Distribution of heads of the sample households by sex.

State	District	No. of heads of the households identified under the Programme		
		Total	Male	Female
1	2	3	4	5
U.P.	Allahabad	33	30	3
	Almora	20	20	-
	Basti	21	21	-
	Jalaun	22	22	-
	Meerut	20	18	2
	Varanasi	21	21	-
Total		137	132	5

5.28 Awareness: All the sample beneficiaries had the knowledge of Antyodaya Programme. As many as 81 per cent received the information about the Programme through the VLWs. Of the total sample, 17 per cent had reported 'Panchayat members' and 'Panchayat Sevaks' as the source of knowledge.

The BDOs and ADOs together had informed only 2 per cent of the sample beneficiaries about the Programme. There was no evidence of school teachers and Patwaris getting involved in spreading the knowledge of the Programme. Table below summarises, the district-wise position regarding the awareness and source of the Programme so far as the sample beneficiaries were concerned.

Table 5.9: Awareness of the Programme and source of information.

District	No. of families selected	No. reporting knowledge	Source of information				
			BDO	VLW	Panchayat member	ADO	Panchayat sevak
1	2	3	4	5	6	7	8
1. Allahabad	33	33	-	33	-	-	-
2. Almorah	20	20	-	7	7	1	5
3. Basti	21	21	-	21	-	-	-
4. Jalain	22	22	-	21	1	-	-
5. Meerut	20	20	1	14	4	-	1
6. Varanasi	21	21	-	15	5	1	-
Total	137	137	1	111	12	2	6
Percentage	-	100.0	0.7	81.0	12.4	1.5	4.4

5.29 Identification of selected families: The selected Antyodaya families were asked as to the agency which had got in touch with them for identification in the initial stage. The table below which gives the district-wise picture of the first contact of the

selected families in the identification process, reveals that nearly 72 per cent of the sample families were contacted by the VLWs and the rest by the Panchayat President and the members of the village Panchayat. In Allahabad and Almora districts almost half of the selected families were contacted by the Panchayat members. In case of Basti and Jalaun all the families were contacted by the VLWs.

Table 5.10: Distribution of selected families by the agencies contacting first for identification.

District	Number of selected families	Number of selected household contacted first by	
		VLW	Panchayat Member/President
1	2	3	4
Allahabad	33	18	15
Almora	20	10	10
Basti	21	21	-
Jalaun	22	22	-
Meerut	20	12	8
Varanasi	21	16	5
Total	137	99	38

The selected families in 29 of the total 33 villages had reported that they were identified in the Gram Sabhas whereas, in case of only 4 villages of Allahabad district their identification was done by the VLW in consultation with the Panchayat President. Almost all the sample families attended the Gram Sabha meetings except the three who were outside their villages on that day. The selection as reported

by these families was unanimous in all cases. However, the identification cards were reportedly distributed only to 31 out of a total of 137 sample Antyodaya beneficiaries. This shows the lack of importance attached to the issue of identity cards by the officials.

5.30 Type of assistance provided to the selected beneficiary households: Information collected from the selected

Antyodaya families on the type of benefit assistance provided to them has been compiled in the table below. It is revealed that as far as the selected districts of the State were concerned, the scheme for supply of milch cattle was very popular, amongst the selected families. This was followed by the pneumatic tyre-carts, rural and cottage industries and sheep/goat rearing units as will be seen in Table below:-

Table 5.11: Type of assistance provided to the selected families.

Districts	No. of selected beneficiaries	Type of assistance provided					Total number of assistance
		Milch cattle	Sheep/Goat/Piggeries	Pneumatic carts	Cottage Industries	Agri-culture	
1	2	3	4	5	6	7	8
1. Allahabad	33	15	12	6	-	9*	42
2. Almora	20	11	-	1	8	-	20
3. Basti	21	6	3	5	7	-	21
4. Jalaun	22	8	8	2	3	1	22
5. Meerut	20	6	2	5	7	-	20
6. Varanasi	21	4	1	12	3	1	21
Total	137	50	25	31	28	11	146
Percentage		36.50	18.98	22.63	20.44	8.03	-

* 9 families in Allahabad got foot-sprayers in addition to other benefits.

@This includes supply of Diesel pumps, Diesel threshers and foot sprayers.

5.31 The inter-district situation of these benefit schemes have been dealt in the following paragraphs:

(a) Milch Cattle The milch cattle were distributed in all the selected districts and to a large number of families in Allahabad and Almora (45 per cent and 55 per cent respectively). In the remaining districts, the proportion of this assistance was low. The distribution of milch cattle, spread all over the selected districts, did not meet with much of success and so was subsequently discouraged. Though this scheme was quite popular in the villages located in the vicinity of urban areas, it did not prove economically viable in the interior villages because of limited market and unremunerative prices of the milk. Besides, only one buffalo supplied under the scheme became a liability during its dry period. As a result of bulk distribution of buffaloes under S.F.D.A./M.F.A.L. and Antyodaya Programme, there was undue price escalation of these cattle. The cattle fairs organised at different places in the district too did not help in checking the price escalation. Besides, complaints were also commonly reported about the veterinary doctors delaying the fitness certificates for the cattle, which was a precondition for such purchases. Because of undue price escalation of buffaloes and unremunerative prices of milk in the remote villages, the assistance in the form of milch cattle was suspended except in the areas covered under the 'operation flood'.

(b) Other Animal Husbandry Schemes: The sheep and goats were distributed to the sample beneficiaries in the selected

districts of Allahabad (12), Jalaun (6), and Varanasi (1).

All the goats supplied to 12 families in Allahabad district were of Barbari breed. The piggeries, however, were reported from Meerut (2), Basti (3) and Jalaun (2). It was reported that persons with previous experience had opted for these benefits.

(c) Carts. The carriage carts which fall under self-employment scheme included rickshaw, rickshawtrolley, horse carriages, bullock and camels carts. Of the total sample, 23 per cent beneficiaries were covered under this scheme. The rickshaw and horse carriages were found mostly in Allahabad, Basti, and Meerut and the remaining items were reported mainly from Varanasi. The rickshaw and rickshawtrolley were by and large, preferred by the beneficiaries in the vicinity of towns or suburbs whereas the bullock carts and camels were generally opted by those living in rural and the remote areas.

(d) Rural and Cottage Industries: The items covered under cottage industries were sewing machines, weaving implements/raw materials, Atta Chakki etc. The sewing machines were distributed in the selected districts of Varanasi, Almora, Jalaun and Basti. The raw material and implements for weaving were distributed in Varanasi, Jalaun, Basti and Meerut. These items, as reported were given to the persons with traditional skill in the trade.

(e) Agriculture: Some beneficiaries of milch cattle and one beneficiary of camel carts in Allahabad district had been supplied with additional benefit of one foot sprayer each. One

selected beneficiary of Varansi and one from Jalain districts had been provided with diesel thresher and engine respectively. Though the diesel thresher and engine proved beneficial, the sprayers to be given on next could hardly yield any income to the beneficiaries mainly due to the then prevailing drought conditions in the district.

5.32 Suitability of benefits The benefits under the Programme were, by and large, obtained by the beneficiaries keeping in view the local needs. Though, there was no condition of traditional skill, aptitude, training or expertise for providing loan/subsidy under the Programme, yet it was found that various items of schemes were generally opted only by those who had experience and traditional skill in the trade. Thus large majority of respondents in almost all the selected districts had reported that the scheme was suitable. Only 13 per cent of the sample beneficiaries mainly from Allahabad and Varanasi had reported that the benefits provided to them were unsuitable. Nearly 50 per cent of the selected respondents in Allahabad district and only about 5 per cent in Varanasi reported the scheme to be unsuitable. The reasons advanced for unsuitability of schemes were (a) lack of experience/training in the trade and (b) low returns from the benefits provided to them.

5.33 Extent of benefits The total assistance provided to 137 Antyodaya families in the selected districts came to Rs. 2.89 lakhs of which 50 per cent was in the form of loan and the rest as subsidy. The table below reveals that 59 per cent of the total

loan assistance was granted to the sample beneficiaries for the schemes relating to animal husbandry including milch cattle and 30 per cent to other self employment schemes. The loan assistance for cottage industries was only 11 per cent.

Table 5.12: Type and extent of benefit availed by the sample families.

District.	Percentage distribution of loan & subsidy by benefit scheme	Animal husbandry	Cottage Industries	Self Employment	Loan assistance (Rs.)	Total assistance including subsidy (Rs.)
1	2	3	4	5	6	
1. Allahabad	75.8	Nil	24.2	39086	78,153	
2. Almora	72.9	2.6	24.5	16492	32,984	
3. Basti	51.5	26.6	21.9	15869	31,738	
4. Jalain	71.8	4.3	23.9	27991	55,979	
5. Meerut	37.9	33.5	28.6	22400	44,800	
6. Varanasi	31.9	9.2	58.9	22633	45,266	
All selected district	59.3	10.7	30.0	1,44,471	2,88,920	

5.34 Distribution of sample families according to the benefits offered to them shows that out of 137 sample families, as many as 76 were benefited under the schemes relating to animal husbandry. However, the number of families under the self employment and cottage industries was 51 and 19 respectively. As is discerned from the table below, of the 19 families covered under cottage industries, 14 were from Basti and Meerut districts taken together.

Table 5.13: Scheme-wise benefit distribution of sample Antyodaya families and average assistance per family.

District	(Average assistance in rupees)							
	No. of Antyodaya families with average assistance benefit							
	scheme-wise							
	Animal husbandry	Cottage Industries	Self employment	Total				
No.	Average Asstt. per family	No.	Average Assistance per family	No.	Average Asstt. per family	No.	Average Asstt. per family	
1	2	3	4	5	6	7	8	9
1. Allahabad	27	2195	-	-	15	1259	28	2368
2. Almora	11	2187	1	868	8	1007	20	1649
3. Basti	9	1814	7	1208	5	1390	21	1511
4. Jalaun	10	2511	1	2425	5	2675	22	2544
5. Meerut	8	2125	7	2143	5	2560	20	2240
6. Varanasi	5	2892	3	1385	13	2050	21	2155
All selected distt.	75	2443	19	1626	51	1700	137	2109

Note:- 9 beneficiaries in Allahabad were given additional item of foot sprayers @ one each.

5.35 It is evident from the above table that the average assistance per family came to Rs. 2109. As among different schemes, the average assistance per sample beneficiary was Rs. 2443 for animal husbandry, Rs. 1700 for self employment and Rs. 1626 for cottage industries. The variation of amount of assistance for the benefit schemes was directly related to the cost per unit of the proposed unit. Among the selected districts taking into consideration the total schemes, the highest average assistance per family (Rs. 2544) was observed in Jalaun followed by Allahabad and Meerut districts.

5.36 Time Lag: In so far as the sample families were concerned no 'time lag' between the sanction and actual delivery was reported by as many as 67.2 per cent of the Antodaya families. However, the remaining respondents had reported the 'time lag' ranging from one to six months between sanction and actual provision of the benefit. It is revealed from the table below no time lag was reported from the districts of Allahabad and Varanasi. In the remaining districts, however, the number of families reporting time lag was quite significant. In the districts of Jalaun, Basti and Meerut 50 per cent of the beneficiaries had reported time-lag. From Jalaun district, as many as 14 out of total of 22 beneficiaries reported a time lag of 5 to 6 months. The main reasons for this delay as reported, were (a) apathy of the staff belonging to the technical disciplines, such as veterinary and industries (b) lack of coordination between the concerned agencies, and (c) inability of the beneficiaries to complete in time all the formalities of the loan applications.

Table 5.14 Time Lag between Sanction and Actual Delivery of Benefits for the Sample beneficiaries.

District	No. of families selected	No. of identified families by period of time lag					
		No time lag	1-2 Months	2-3 Months	3-4 Months	4-5 Months	5-6 Months
1	2	3	4	5	6	7	8
1. Allahabad	33	33	-	-	-	-	-
2. Almora	20	11	2	5	-	1	1
3. Basti	21	10	3	6	1	1	-
4. Jalaun	22	8	-	-	-	-	14
5. Meerut	20	9	5	3	2	-	1
6. Varanasi	21	21	-	-	-	-	-
Total	137	92	10	14	3	2	16

5.37 Out of a total of 45 beneficiaries reporting delay in getting the benefit, 3 could not assign any reason for it. As many as 20 respondents (44.4 per cent) from Almora, Meerut and Basti reported 'time lag' on account of procedural delay in completing the formalities and 14 respondents (31.1 per cent) from Jalaun complained of delay because of non-availability of funds at Block level. Among others, six were reluctant to take Government loans and the remaining respondents reported time lag due to non-availability of the items of desired quality.

5.38 Reactions of sample beneficiaries: Almost all the sample beneficiaries had expressed satisfaction over the terms and conditions of loan and mode of providing benefits under the Programme. However, 19 beneficiaries out of 137 reported dis-satisfaction over the method of providing benefits, and Allahabad alone accounted for bulk (68.4 per cent) of such beneficiaries.^{4/} The various reasons for dis-satisfaction reported were, (a) Government supply not of choice (7), (b) no independent purchasing at competitive rates (13), (c) assistance in kind (2), (d) items supplied being costly (2), (e) place of supply too far (1) and (f) poor quality of raw material (1). Only 5 respondents were reportedly not satisfied with the prevailing terms and conditions of loan. Some of them desired interest free loan. About 9 families from Jalaun and one each from Varanasi, Almora, Basti and Meerut had reported inadequacy of loan to cover the cost of the unit. It was noted

^{4/}Appendix table UP-II & III

that such families from Jalaun had financed the balance of the amount from own sources, while others took loan from the State Bank of India or the fellow villagers.

5.39 Impact on Employment and Income. As the Programme had been launched in October, 1978, it was considered too early to expect any significant impact on employment, income and consumption pattern of the beneficiaries. However, out of a total of 137 sample families, as many as 90 per cent had reported favourable impact of the Programme on their earnings and employment, as against 10 per cent reporting otherwise. Almost all the families reporting the programme as non-beneficial were the beneficiaries of milch cattle. The reasons advanced by them for were (a) un-suitable breed of cattle, (b) less yield of milk, (c) less price for the young, etc. The beneficiaries were generally not satisfied with the breed of the goats supplied to them. They, however, felt that the supply of goats of suitable local breed would help them in increasing their income.

5.40 Employment: The Antyodaya families had admitted that their inclusion in the programme had resulted in the generation of additional employment and many of the under-employed families became fully-employed. In the selected districts the additional employment generated per selected household ranged between 5 to 7 hours per day, the highest being in Jalaun and lowest in the districts of Varanasi, Basti and Almora.

5.41 Income: From among the selected beneficiaries, 118 (86 per cent) had reported increase in their income though in varying degrees. The table below which furnishes the data on the increase in income, reveals that of the 118 selected families reporting increase in income as many as 42 families had above 100 per cent increase. The number of selected families reporting no increase in income was 19 (nearly 14 per cent of the total sample).

Table 5.15: Distribution of sample families in the selected districts reporting increase in income by percentage increase in income.

District	No. of selected families	No. of families provided with the benefit	No. reporting percentage increase in income						
			No inc- rease	Upto 20	20-40	40-60	60-80	80-100	Above 100
1	2	3	4	5	6	7	8	9	10
Allahabad	33	33	10	1	4	2	2	4	10
Almora	20	20	2	2	7	4	3	2	-
Basti	21	21	-	2	1	3	5	1	9
Jalaun	22	22	7	4	-	1	1	3	6
Meerut	20	20	-	1	3	1	7	7	1
Varanasi	21	21	-	-	-	1	2	2	16
Total:	137	137	19	10	15	12	20	19	42

It may be seen that 29 per cent of the selected families were able to increase their income by more than 100 per cent. Another 28 per cent were able to increase their income from 60 to 100 per cent which shows an encouraging trend in the impact of the programme on the Antyodaya families.

5.42 Scheme-wise impact on income, as given in the following table shows that milch cattle and carriage carts including rickshaws, trolley, canal etc. had yielded quick and increased income. The beneficiaries of cottage industries and sheep/goat had reported comparatively less increase in income. However, those provided with the schemes relating to agriculture and minor irrigation reported 'no income' as the foot sprayers and one pumpset did not fetch any income till the date of visit, because of the prevailing drought conditions in the area.

Table 5.16: Distribution of families reporting increase in income by type of benefit schemes.

Scheme	No. of schemes		Percentage increase in income						
	No. of schemes	No. in income	Upto 20	20-40	40-60	60-80	80-100	Above 100	
1	2	3	4	5	6	7	8	9	
1. Milch cattle	50	3	2	7	6	7	7	18	
2. Carriage carts	31	1	2	-	1	2	2	20	
3. Rural and Cottage Industries.	28	2	2	5	5	8	4	2	
4. Sheep/Goat/Piggeries	26	12	4	3	-	3	3	1	
5. Agriculture and Minor Irrigation.	11	10	-	-	-	-	-	1	
Total:	146	28	10	15	12	20	19	42	

5.43 Impact on principal occupation: The coverage of poorest of the poor families under Antyodaya in the selected villages and provision of benefits to them had resulted in the change of occupation in many cases. The table below presents the data on the occupational status of the selected beneficiaries 'before' and 'after' the coverage under the Programme.

Table 5.17: Distribution of selected beneficiaries showing principal occupation before and after inclusion in Antyodaya Programme.

District	Before (B)	No. of selected beneficiaries by occupation						
		Culti- (A)	Labou- (Agr. & others)	Dair- (yng & others)	Arti- (son)	Cart (driving /Rick- shaw pulling)	Piggery/ Goat/ Sheep rearing	Service/ others occupa- tion
1	2	3	4	5	6	7	8	9
Almora	B	-	13	-	7	-	-	-
	A	-	10	3	7	-	-	-
Allahabad	B	1	25	-	4	1	-	2
	A	-	16	6	4	5	-	2
Basti	B	1	15	-	5	-	-	-
	A	-	-	7	7	4	3	-
Jalaun	B	2	11	-	5	2	1	1
	A	-	3	8	3	2	4	2
Meerut	B	-	12	-	6	-	1	1
	A	-	2	4	8	4	2	-
Varanasi	B	2	15	-	1	1	-	2
	A	-	1	4	3	12	1	-
Total	B	6	91	-	28	4	2	6
	A	-	32	32	32	27	10	4

The above table indicates that a sizeable number of selected beneficiaries households had acquired more remunerative occupations and given up non-remunerative occupations, such as cultivation of very small unfertile land and low wage yielding labour. Dairying, cart driving, rickshaw pulling, piggery and goat/sheep rearing in case of as many as 63 households (out of a total of 137 selected households) had become their principal occupations. Many of the families (91) who were earlier agricultural labourers had shifted to better occupations. This was a welcome change in status in case of the poor families.

5.44 Change in Consumption Pattern: The study revealed that there was a positive impact on the consumption pattern of as many as 81 per cent of the Antyodaya families. Of these, 39 per cent had reported better food and 86 per cent better clothing. Fourteen beneficiaries from Allahabad had reported that they could afford better food after the inclusion in the Programme.

5.45 Repayment of old debt: It was reported that 17 per cent of the beneficiaries had smooth repayment of loan which they had taken prior to their inclusion in the Programme. Though the capability of the repayment was reported from all the selected districts, the percentage of such beneficiaries varied considerably from district to district. It was 5 per cent in Meerut and 33 per cent in district Basti.

5.46 Creation of Assets: The increase in income had not only brought about change in the consumption pattern but also helped in the repayment of old debts. However the beneficiaries were yet to purchase any assets because all of them were below the poverty line.

were yet to purchase any because all of them were below the poverty line.

Main Findings and Suggestions

5.47 The Antyodaya Programme which aimed at ameliorating the conditions of the poorest of the poor created awareness in the rural areas. The fears lurking in the minds of rural people about the Government programme appeared to have obliterated and the families which were earlier reluctant to take benefit, showed their eagerness to be included in the list of beneficiaries.

5.48 Though the identification/selection of Antyodaya families was almost over in the State by October, 1979, it was noted that much of the interest was not evinced by the official machinery in the selection process. The BDOs and district level officers attended the Gram Sabha meetings rarely. They were beset with a feeling that the identification/selection was the responsibility of the Gram Sabha. This somewhat indifferent attitude led to the wrong selection in some of the cases. Pradhans and influential members of Gram Sabhas exercised their discretion in selecting the Antyodaya families. There could have been curb on such activities to some extent if the block and district level officers attended the Gram Sabha meetings. The officials like the Gram Savaks and Panchayat Sevaks were not able to exert themselves. In order to ensure fair selection, the senior officials at the district level should have been involved for spot checking of the identification of families.

5.49 Only five families from each village were selected under the Programme irrespective of the population and number of households. It did not discriminate between the bigger and smaller villages. It is therefore, suggested that the number of families selected for coverage should be proportionate to the existing number of families below the poverty line.

5.50 Only one milch cattle was provided to the beneficiary under dairying Programme and when the same went dry, there was no provision for supplying a second one. Thus the benefit became a liability as it could hardly be expected from the Antyodaya family to feed the cattle without getting any return. Though the emphasis had already shifted to the items relating to village and small industries, yet in the case of distribution of milch cattle, provision of two milch cattle should be made, keeping in view its economics.

5.51 It was observed that while sanctioning loan schemes, no consideration was made for traditional skill, aptitude or training of the beneficiaries but it so happened that generally the schemes were opted by those who had experience and traditional skill. An endeavour should, however, be made to identify the trades and professions, which suit locally available talents and skill and require a brief gestation period. Besides, availability of raw material, marketability and suitability of the items produced may also be kept in view while distributing different items under the Programme.

5.52 The Programme envisaged a provision of 50 per cent subsidy on the loan amount but it was to be adjusted from the loan only after the utilisation certificates reached the Zilla Parishad. This, however, took a long time and until the subsidy was adjusted, the beneficiary had to bear the burden of interest on the entire loan amount. Efforts should be made to reduce the period to the bare minimum, so that the full benefit of the subsidy is realised by the beneficiaries. This will be more relevant when commercial banks start financing the Programme in a big way.

5.53 It is suggested that the allotment of funds under the Programme should be made on the basis of the level of economic development of the district rather on the basis of population.

5.54 The commercial banks did not come forward in a big way for providing loans to the Antyodaya families which probably resulted in the poor progress of the Programme so far. It is suggested that the banks should be persuaded to grant loans/assistance to the selected families. Involvement of Cooperative Banks, as in case of Rajasthan, should be tried. Khadi and Village Industries Board should be persuaded to assist the artisan families in setting up small units.

5.55 The re-payment of loan had yet not started and most of the beneficiaries did not even know the extent of their commitments. Some of them had a feeling that they would not be asked to repay at all and their liability would be written off. The beneficiary families should be specifically told about the repayment schedule, interest to be paid, etc. The instalments may also be fixed along with the interest and procedure for

recovery be made clear to them.

5.56 The Antyodaya families needed help and guidance in the management of schemes allotted to them. The extension staff should approach them in a systematic manner to provide necessary technical help and guidance. They should also arrange for the supply of raw material and marketing of their end-products.

5.57 The time lag between identification and provision of benefits should be reduced to the bare minimum. The time lag, if any, has a tendency to develop a frustrating attitude among the identified families.

CHAPTER VI

BIHAR

Introduction

Bihar is the second largest state in the country with a population of 56.3 million^{1/} according to the (1971) census. It covers an area of 174 thousand square kilometers. The State is broadly divided into three regions viz., North Plains, South Plains and Chhotanagpur Plateau. These regions not only differ in respect of area and population but also in physical features and socio-economic conditions. North Bihar is a flat and fertile region criss-crossed by numerous rivers flowing from North to South to discharge in Ganges. Though this region is very fertile it is susceptible to recurrent floods. In South Bihar, the lands are equally fertile and have the maximum benefit of irrigation compared to other regions of the State. However, certain parts of this region are affected by the drought. The Chhotanagpur region does not suffer from flood or drought to the extent the other regions of Bihar suffer but its lands are not much fertile. Forests and fallow lands occupy the vast areas of this region leaving small portion of land for cultivation. The region is endowed with natural resources.

6.2 The State has 31 districts with 67,566 inhabited villages spread over 7 administrative divisions. About 90 per cent of the total population lives in the rural areas. The State ranks third

^{1/} According to the 1981 Census the population of the State was 69.8 million.

in the country in respect of density of population with 324^{2/} persons per Sq. Kilometre^{3/}. Nearly 89 per cent of the working population depended on agriculture and allied occupations which had gradually increased from 77.1 per cent in 1961 to 82.3 per cent in 19^{4/} As per the revised norms of minimum level of expenditure (Rs.61.80 for rural and Rs.71.30 for urban areas), it was estimated that in 1977-78, 57.49 per cent of the population in the State lived below the poverty line.

6.3 Background of the Programme: The "Antyodaya Programme" was launched by the State Government on 15th August, 1978 on the pattern adopted by the Rajasthan Government with the basic objective to uplift the poorest of the poor. This was considered possible by providing him with adequate financial assistance to enable him to secure gainful employment according to his capacity, need and ability.

Programme Planning

6.4 Salient features: The salient features of the Programme as devised by the State Government were as follows:

1. Five persons/families among the poorest of the poor per village were to be selected on the basis of economic consideration alone.
2. The poorest family was to be given the benefit first. Minimum financial help envisaged was Rs.1000/- per family. For this no margin money or security was required.

2/ 402 persons per sq. km. as per 1981 Census.

3/ Population, its density, social distribution and literacy is given in Appendix B.I.

4/ 89.2 per cent in 1981

3. The loans were to be provided for self-employment such as dairy farming, goat/sheep rearing, poultry farming and for vocations of the choice of the identified families. It was also specified that the loan would be provided within 4 weeks from the date of identification.

6.5 Criteria for selection of families: Under the programme 5 poorest of the poor families from each village in the district were to be identified for providing the benefits. The criteria for identification of the poorest family in order of priority as laid down by the Government were as follows :

1. Families having no assets or any income;
2. Families whose income did not exceed Rs.1200/- per annum;
3. Landless families whose income was between Rs.1200/- to Rs.1800/- per annum;
4. Families having some land or source of income but in no case income of the families exceeded Rs.55/- per month.

6.6 Scope of Evaluation Study: The Study was conducted in four districts viz. (1) Muzaffarpur (2) Patna (3) Purnea and (4) Ranchi. From each of these districts, two blocks were selected representing distinct strata based on geographical, agricultural and socio-economic characteristics. It was decided to select two or more villages in each selected block so as to ensure the selection of a minimum of 10 beneficiaries. Thus, 91 beneficiaries were selected from 19 villages in 8 blocks. The district-wise selected blocks, villages and beneficiaries are given in the following table:

Table 6.1 : Selected Sample

District	Block	No. of villages	No. of beneficiaries
1	2	3	4
1. Muzaffarpur	1. Mushari	2	10
	2. Katara	2	10
2. Patna	1. Bakhtiarpur	3	12
	2. Bikram	4	12
3. Purnea	1. Banamakhi	2	10
	2. Bahadurganj	2	13
4. Ranchi	1. Gumla	2	12
	2. Angara	2	12
Total	8	19	91

Organisation and Administration of Programme

6.7 Antyodaya Programme was administered at the State level by the Rural Development Department. The Department issued instructions to the concerned officials for implementation of the Programme at all the three levels, viz., State, District and Block. It was decided that the loans to Antyodaya families would be advanced by the Commercial banks.

6.8 The State level Coordination Committee set up for the Integrated Rural Development Programme was entrusted with the responsibility of reviewing the progress of Antyodaya Programme. The following were the members of the Committee -

- | | |
|---|------------------|
| 1. Chief Secretary | Chairman |
| 2. Two representatives of Central Govt. | Member |
| 3. Development Commissioner | - do - |
| 4. Agricultural Development Commissioner | -do- |
| 5. Commissioner, Institutional Finance | --do- |
| 6. Financial Commissioner | -do- |
| 7. Additional Development Commissioner | -do- |
| 8. Public Works Commissioner | -do- |
| 9. Additional Agricultural Development Commissioner | -do- |
| 10. Health Commissioner | -do- |
| 11. Education Commissioner | -do- |
| 12. Industrial Development Commissioner | -do- |
| 13. Principal Secretary to Chief Secretary | -do- |
| 14. Land Development Commissioner | -do- |
| 15. Principal Secretary to Labour Department | -do- |
| 16. Principal Secretary to Rural Department | Member Secretary |

In addition, the Adviser, "Whole Village Development Programme" was a permanent invitee.

6.9 At the district level the Collector/District Magistrate had been vested with the responsibility of administration, implementation and follow up of the programme. He was assisted by the District Development Officer who looked after Antyodaya Programme in addition to his normal duties. The problems in respect of identification, allotment of benefits, advancement of loan etc. were attended to by the District Development Officer.

6.10 For the purpose of reviewing the progress of the Programme at the District level, a District Consultative Committee was constituted under the Chairmanship of the District Magistrate. It was supposed to meet quarterly to review and to assess the credit requirements of the benefit schemes, progress of loans advanced and their recovery.

6.11 Following were the members of the District Consultative Committee :

1. District Magistrate	Chairman
2. Sub-Divisional Officers	Member
3. Local MLAs. and M.Ps.	- do -
4. Heads of Department at the District	- do -
5. District Board Chairman	- do -
6. Bank Representatives	- do -

The representative of the Lead Bank of the District acted as the Member Secretary of the Committee.

Identification of Beneficiaries

6.12 Advance Action : The Rural Development Department of the State Government had issued instructions to the District Magistrates, Sub-Divisional Officers, Block Development Officers, etc. for launching the Antyodaya Programme on 15th August, 1978 and to collect the socio-economic details of the poorest families such as caste, educational level, skill, training, annual income, traditional occupation, aptitude, assets, etc. according to the prescribed proforma.

The Chief Minister had also sent communication to all the Mukhias (Village Panchayat Heads) soliciting their cooperation in identifying the poorest of the poor families from the villages under their jurisdiction. Accordingly, at the Block level a meeting of the Mukhias was convened to explain to them the aims and objectives of the programme. All the Mukhias on the other hand publicised the details of the Antyodaya Programme in their respective areas. The publicity Department of the Government of Bihar also gave a wide publicity to the Programme.

6.13 Selection Procedure : The selection of 5 poorest families was required to be made in the Gram Sabha meeting to be convened by the BDO. It was supposed to be attended by the BDO., Village Mukhia, Sarpanch, Members of Panchayat, M.L.A., M.P. and representatives of the Bank, etc. The members of the proposed beneficiary families were also expected to attend. It was envisaged to issue an identity card to the selected poor family under the signatures of the Block Development Officer.

6.14 Coverage : Antyodaya Programme was first introduced in those C.D. Blocks where the special programme such as Small Farmers Development Agency (SFDA), Drought Prone Area Programme (DPAP) and Command Area Development Programme (CADA) were already in operation. In 1978-79, Integrated Rural Development Programme (IRDP) was introduced and by 2nd October, 1979, all the 587 blocks in the State had been brought under the operation of IRDP. The State Government

decided to extend the Antyodaya Programme to all the 587 blocks covering 67536 villages. On the basis of 5 poorest families from each village, 2,05,322 families had been identified covering 43,370 villages till November, 1980.

6.15 Finance: There was no separate budget allocation made by the State Government to finance the Antyodaya Programme. It was envisaged that the Commercial Banks would be providing loans to the beneficiaries at a differential rate of 4 per cent interest. It was reported that till November, 1980 the commercial banks had advanced an amount of Rs.626.7 lakhs for various benefit schemes to the 68869 Antyodaya families in the entire State.^{5/} The table below shows that by November, 1980 as many as 10426 Antyodaya families in 4 selected districts had been advanced loans to the extent of Rs.98.8 lakhs.

Table 6.2 : Amount of loan disbursed to Antyodaya families.

Selected districts	No. of beneficiaries	Amount of loan (Rs. in lakhs)
1	2	3
Muzaffarpur	2623	20.2
Patna	1880	30.4
Furnea	3352	34.4
Ranchi	2561	13.8
Total for selected districts	10426	98.8

5/ Appendix table - B.II

Initially there was no provision of subsidy to Antyodaya families. Subsequently the Programme was linked with the on-going special Development programmes, such as SFDA, DPAP and CADA. for the grant of subsidy to Antyodaya families at the scale admissible under the particular special programme. In the blocks which were not under any special programme, but were covered under IRDP, the subsidy was made available to the Antyodaya families from the IRDP funds.

6.16 The Study revealed that the subsidy amount was released only in the case of Furnea because it was covered under SFDA. It was reported that upto November, 1979 only 269 Antyodaya families could partially be given subsidy, since 50 per cent share of the State Government was not released till then. In the remaining selected districts, no subsidy was released, not even in the selected block of Musahari in Muzaffarpur which was covered under IRDP. However, during a repeat visit to the State and district headquarters in June, 1982 it was learnt that the subsidy was subsequently released from the IRDP funds in the case of all such beneficiaries whose blocks were covered under IRDP on or before the date of provision of benefit. However, all such Antyodaya families who happened to be selected and benefited before the coverage of their blocks under special programmes/IRDP, were deprived of the benefit of subsidy. It was reported that during the year 1980-81, the Government of Bihar had made a provision of Rs.120 lacs for providing subsidy to such Antyodaya families.

This amount was later transferred to the IRDP leaving such Antyodaya beneficiaries to their lot. The banks were still pleading with the Government that such beneficiaries should also be given the subsidy. The information regarding the actual amount of subsidy disbursed to the Antyodaya beneficiaries was not available either at the State or the district level.

6.17 Provision of Benefits: The State Government had decided to assist Antyodaya families with self-employment schemes by providing them with required credit. The schemes envisaged under the Programme were dairying, goat/sheep rearing, poultry and pig farming, Carpentry and black smithy, soap manufacturing, pottery, papad and bidi making, cycle repairing, tailoring, basket making and atta Chakki, etc. The benefits were provided to the Antyodaya families according to the preferences shown by them.

6.18 It was generally observed that the benefits which were not included in the guidelines circulated by the State Government were given to the Antyodaya families, such as rickshaws, rickshaw tempo (Goods Carrier), hair cutting saloon, bullock cart, fishing net and shops of different descriptions. The District Magistrates and B.D.Os. used their discretion in providing these benefits to the Antyodaya families so as to meet their preferences.

6.19 Role of Financial Agencies: The Programme was implemented in the State through District Development Officers. The commercial banks served as financing institutions for Antyodaya families. No

role seemed to have been assigned to the Cooperative Sector. The Bihar State Khadi and Village Industries Board was conspicuous by its non-participation in the Programme.

6.20 Marketing: Provision for technical know-how in management, production and marketing was perhaps not envisaged in the Programme. The study revealed that the beneficiaries of various schemes were required to explore the potential market of their products. However, no beneficiary had reported to have faced any marketing problem, as they could sell their products in the village or nearby towns.

Monitoring and Follow-up

6.21 No separate cell for monitoring and follow-up of the Programme had been created either at the State or at the district level. The progress reports from the B.D.Os. indicating the coverage of families, number of loan applications collected/sent to banks and disbursement of benefits to the identified families, were compiled at the district level for submission to the Rural Development Department at the State level. These reports were further compiled at the State level by the Assistant Director, Statistics. It was observed that regular reports were not being sent by the districts and thus upto-date data could not be compiled at the State level.

Impact on Beneficiary families

6.22 A sample of 91 families from four selected districts of the State was drawn in order to assess the impact of the Programme.

A questionnaire-cum-schedule was devised to study the type and extent of benefits received by the beneficiaries and the impact of the benefit schemes on their income and employment. The impact of the Programme on the selected beneficiaries is being discussed in the following paragraphs.

6.23 Social Status of the Sample families: It was observed that more than 50 per cent of the selected beneficiaries belonged to Scheduled Castes and Scheduled Tribes. Another 37 per cent belonged to backward classes. The social distribution of the sample families is given in the table below :

Table 6.3 : Social Distribution of sample families

District	No. of families selected	Distribution by caste			
		Scheduled Castes	Scheduled Tribes	Backward classes	Others
1	2	3	4	5	6
1. Mizaffarpur	20	8	-	4	8
2. Patna	24	13	-	11	-
3. Purnea	23	10	-	10	3
4. Ranchi	24	4	11	9	-
Total	91	35	11	34	11
Percentage	100.0	38.5	12.1	37.4	12.0

It is observed that in Ranchi district, the entire sample families belonged to Scheduled Castes/Scheduled Tribes and other backward classes and in Patna all the selected families belonged to Scheduled Castes and other backward classes.

6.24 Educational standard: The literacy standard of the sample beneficiaries as given in the table below shows that nearly 55 per cent of the beneficiaries were illiterate while nearly 30 per cent had studied upto the primary level. Only about 5 per cent of the selected beneficiaries had reached above the middle level.

Table 6.4 : Distribution of sample beneficiaries by educational level of the Head of the Household.

District	Total No. of sample beneficiaries	Literacy standard			
		Illiterate	Upto primary	Above Primary and upto VIII	Above middle
1	2	3	4	5	6
1. Muzaffarpur	20	15	2	2	1
2. Patna	24	16	3	2	3
3. Purnea	23	11	9	2	1
4. Ranchi	24	8	13	3	-
Total	91	50	27	9	5
Percentage	100.0	54.9	29.7	9.9	5.5

It would be observed that no beneficiary in district Ranchi had studied beyond the middle level.

6.25 Occupational distribution: Information was also collected from the selected households regarding their principal occupation 'before' and 'after' the Programme. The study reveals that on the date of visit about 60 per cent of the selected households belonged to the category of labourers and artisans. Distribution of sample

beneficiaries by principal occupation on the date of visit is indicated in the following table.

Table 6.5 : Distribution of sample families by principal occupation.

Occupation	No. of selected households from				Total
	Muzaffar- pur	Patna	Furnea	Ranchi	
1	2	3	4	5	6
Cultivation	1	-	-	4	5
Labour/Agricultural Labour	4	13	5	5	27
Artisan	3	6	8	10	27
Petty shop keeper	3	3	4	2	12
Rickshaw/Rickshaw pulling	3	-	1	2	6
Private service	2	-	-	-	2
Repair shop	1	2	-	1	4
Dairying	2	-	4	-	6
Sweeper	1	-	-	-	1
Goat rearing	-	-	1	-	1
Total	20	24	23	24	91

6.26 Sexwise distribution: The table given below shows the sexwise distribution of sample families.

Table 6.6 : Sex-wise distribution of selected households

District	No. of selected beneficiaries		
	Total	Male	Female
1	2	3	4
1. Muzaffarpur	20	20	-
2. Patna	24	24	-
3. Furnea	23	20	3
4. Ranchi	24	24	-
Total	91	88	3

It would be observed that in district Purnea only three beneficiaries were females whereas in other districts the sample comprised male beneficiaries only.

6.27 Awareness: Although a majority of the identified sample families were illiterate, yet all of them were aware of the Andyodaya Programme as shown in the following table. Village Level Workers (VLWs) and Mukhias were the two main agencies responsible for disseminating the knowledge of the Programme.

Table 6.7 : Awareness of the Programme and its source

District	No. of selected families	No. reporting knowledge	Source of information							
			VLW	School teacher	Panchayat member	Mukhia	Local leader	BDO	Revenue Official	Others (Radio/S.B.I. officials)
	2	3	4	5	6	7	8	9	10	11
Zaffarpur	20	20	-	-	-	16	3	-	-	1
Patna	24	24	15	-	5	-	3	-	-	1
Purnea	23	23	9	-	1	5	3	4	1	-
Manchi	24	24	19	2	3	-	-	-	-	-
Total	91	91	43	2	9	21	9	4	1	2
Percentage to selected families	-	100	47.3	2.2	9.9	23.0	9.9	4.4	1.1	2.2

It may be seen that 47 per cent of the selected families came to know of the Programme through VLWs and 23 per cent learnt about it from Mukhias. The School teachers and Revenue Department functionaries did not play any significant role.

beneficiaries by principal occupation on the date of visit is indicated in the following table.

Table 6.5 : Distribution of sample families by principal occupation.

Occupation	No. of selected households from				Total
	Muzaffar- pur	Patna	Fuznea	Ranchi	
1	2	3	4	5	6
Cultivation	1	-	-	4	5
Labour/Agricultural Labour	4	13	5	5	27
Artisan	3	6	8	10	27
Petty shop keeper	3	3	4	2	12
Rickshaw/Rickshaw pulling	3	-	1	2	6
Private service	2	-	-	-	2
Repair shop	1	2	-	1	4
Dairying	2	-	4	-	6
Sweeper	1	-	-	-	1
Goat rearing	-	-	1	-	1
Total	20	24	23	24	91

6.26 Sexwise distribution: The table given below shows the sexwise distribution of sample families.

Table 6.6 : Sex-wise distribution of selected households

District	No. of selected beneficiaries		
	Total	Male	Female
1	2	3	4
1. Muzaffarpur	20	20	-
2. Patna	24	24	-
3. Fuznea	23	20	3
4. Ranchi	24	24	-
Total	91	88	3

It would be observed that in district Purnea only three beneficiaries were females whereas in other districts the sample comprised male beneficiaries only.

6.27 Awareness: Although a majority of the identified sample families were illiterate, yet all of them were aware of the Andyodaya Programme as shown in the following table. Village Level Workers (VLWs) and Mukhias were the two main agencies responsible for disseminating the knowledge of the Programme.

Table 6.7 : Awareness of the Programme and its source

District	No. of selected families	No. reporting knowledge	Source of information							
			VLW	School teacher	Panchayat member	Mukhia	Local leader	BDO	Revenue Office	Others (Radio/S.B.I. officials)
	2	3	4	5	6	7	8	9	10	11
Zaffarpur	20	20	-	-	-	16	3	-	-	1
Patna	24	24	15	-	5	-	3	-	-	1
Purnea	23	23	9	-	1	5	3	4	1	-
Manchi	24	24	19	2	3	-	-	-	-	-
Total	91	91	43	2	9	21	9	4	1	2
Percentage to all selected families	-	100	47.3	2.2	9.9	23.0	9.9	4.4	1.1	2.2

It may be seen that 47 per cent of the selected families came to know of the Programme through VLWs and 23 per cent learnt about it from Mukhias. The School teachers and Revenue Department functionaries did not play any significant role.

6.28 Identification of selected families: The selected households were enquired as to how they came to be identified as beneficiary of the Antyodaya Programme. The study revealed that no Gram Sabha meetings were convened in case of 3 out of 4 selected villages of Furnea district, 1 out of 4 selected villages of Muzaffarpur district and in one selected block of Ranchi district. The identification of poor families was done at the level of Mukhias and V.L.Ws. There were allegations of favouritism on their part in the identification of families. However, villages where the Gram Sabha meetings were held, the identification of Antyodaya families was reported to be unanimous. The table below gives the districtwise information of the first contact of the sample families for identification.

Table 6.8 : Distribution of selected families by the agencies contacting first for identification

District	No. of selected families	Number of selected households contacted first by			
		V.L.W./ B.D.O./ Block Officials	Pradhan/ Mukhia/ Sarpanch	Local leaders	None- contacted
1	2	3	4	5	6
1. Muzaffarpur	20	6	14	-	-
2. Patna	24	12	-	-	12
3. Furnea	23	14	6	3	-
4. Ranchi	24	24	-	-	-
Total	91	56	20	3	12

The table reveals that block officials had played an important role in contacting the beneficiaries for identification. Village Heads were found to be more prominent in district Muzaffarpur in this regard. Surprisingly all the respondents from Bikram block of Patna district reported that they were not contacted by any agency for identification process. They were recommended by the Mukhias of the villages. In another selected block of this district, however, all the 12 beneficiaries were contacted by the block officials for identification.

6.29 None of the selected beneficiaries in Muzaffarpur and Patna districts was issued identity card, though in district Ranchi in one selected block the identity cards were issued. All the beneficiaries in district Purnea however, had reported that they were issued identity cards.

6.30 Type of Assistance Provided to the Selected beneficiaries:
the
As envisaged under the Programme/sample families were assisted with self-employment scheme, as given in the table below.

Table 6.9 : Type of benefit schemes provided to the selected families.

District	No. of selected beneficiaries	No. of families covered under		
		Cottage Industries (Carpentry, weaving, black smithy, basket making etc)	Animal husbandry	Self-employment (Rickshaw, tempo, Bullockcart, Tailoring Trade, etc.)
1	2	3	4	5
1. Muzaffarpur	20	2	9	9
2. Patna	24	7	11	6
3. Purnea	23	5	7	11
4. Ranchi	24	9	5	10
Total	91	23	32	33
Percentage	100.0	25.0	35.0	40.0

6.31 The above table reveals that nearly 40 per cent of the Antyodaya families had been provided credit for self-employment schemes such as petty shops, rickshaw, tailoring, bullock cart and fishing net. A majority of the beneficiaries under this head were petty shopkeepers of which one-third belonged to Purnea district alone. It was found that petty shop-keeping was considered to be quick income yielding scheme and as such banks also favoured advancing loans for these schemes.

6.32 It was reported that 25 per cent of the sample families were covered under Cottage industries schemes. Mostly rural artisans were benefited by these schemes. 8 families got loan for Blacksmithy (all from Ranchi district) and 7 families of cobblers (all selected districts) for shoe repairing/shoe making. Five beneficiaries got loan for carpentry (3 from Patna and 2 from Purnea district) and one beneficiary each got loan assistance for weaving (Patna district), Basket Making (Purnea district) and Bidi making (muzaffarpur district).

6.33 Under the Animal Husbandry Schemes, 32 families (above 35 per cent) were covered, out of which 21 families from 3 selected districts got credit for purchase of milch cattle. No sample family from Ranchi was reported to have been benefited under this. All the 5 beneficiaries of Animal Husbandry in this district opted for schemes other than milch cattle.^{6/}

6/ Details of coverage have been indicated in Appendix - B-III.

6.34 The loan assistance was required to be given to the identified families having suitable background, skill, aptitude and interest. The study had revealed that the instructions were, by and large, followed by the implementing officers. Nearly 96 per cent of the sample families had reported suitability of the benefit scheme. All those not satisfied with the schemes, were the beneficiaries in Muzaffarpur and Purnea districts who had been covered under the scheme other than the one opted by them.

6.35 The amount of loan to each family depended on the benefit scheme. It was reported that the amount recommended by the B.D.Os. was reduced by the banks keeping in view the repayment capacity of the individual families. The following table indicates the average amount of loan advanced to selected Antyodaya families covered under various benefit schemes in the 4 selected districts.

Table 6.10: Loans advanced to sample families under benefit Scheme.

	Selected districts												
	Muzaffarpur			Patna			Purnea			Ranchi			Total
	No.	Total loan (Rs.)	Average loan (Rs.)	No.	Total loan (Rs.)	Average loan (Rs.)	No.	Total loan (Rs.)	Average loan (Rs.)	No.	Total loan (Rs.)	Average loan (Rs.)	Average loan (Rs.)
	2	3	4	5	6	7	8	9	10	11	12	13	14
mal	9	9365	1041	11	19891	1808	7	9277	1325	5	740	148	1227
dry													
stage	2	1500	750	7	11758	1069	5	3500	700	9	1790	199	806
dis-													
ses													
of-													
ploy-	9	8450	939	6	3927	654	11	7752	705	10	5314	531	707
t													
chemes	20	19315	966	24	35576	1482	23	20529	892	24	7844	327	915

6.36 Taking all the selected districts together the average loan per sample family in respect of all the schemes worked out to Rs. 915/-. However, considerable variations were noticed among the sample districts, which largely related to the Programme contents under different schemes. The average loan per sample family in Patna district was Rs.1482/- as against Rs.327/- in Ranchi. The Scheme-wise analysis also reveals that in other selected districts the benefit scheme extended to the Antyodaya families involved larger capital than in case of Ranchi. It was due to the fact that under Animal Husbandry Scheme the loan was mainly provided for goat and sheep rearing in Ranchi whereas in other districts this included milch cattle too. Similarly, the beneficiaries under cottage industries in Ranchi were advanced small loans for petty jobs like blacksmithy, cobblery, tailoring, etc.

6.37 Time lag: An attempt was made to study the time lag between the sanction of loan and its actual delivery to the selected beneficiaries. It revealed that the Banks took considerable time in completing procedural formalities before the loans were sanctioned. However, not much time was taken in the disbursement after the loans were sanctioned. The table below indicates that 70 per cent of the sample families had received the benefit within one month of its sanction whereas nearly 19 per cent of the families received it within a period of two months. The delay in the case of remaining families was due to procedural formalities by the banks and time spent on locating saleable milch cattle.

Table 6.11 : Time lag between sanction and actual delivery of benefit for the sample families.

District	No. of families selected	No. of identified families by period of time lag					
		No time lag (upto 1 month)	1-2 months	2-3 months	3-4 months	4-5 months	5-6 months
1	2	3	4	5	6	7	8
1. Muzaffarpur	20	15	2	-	1	-	2
2. Patna	24	24	-	-	-	-	-
3. Purnea	23	10	8	3	1	1	-
4. Ranchi	24	15	7	1	1	-	-
Total	91	64	17	4	3	1	2

6.38 Suitability of Benefits: The study revealed that majority of the sample beneficiaries were satisfied with the loan assistance. However, 5 beneficiaries in district Patna were not satisfied with the terms and conditions of the loan advanced. They considered the recovery instalments rather high. As many as 8 beneficiaries were not satisfied with the mode of providing benefit. The reasons advanced for dis-satisfaction were mainly (i) full sanctioned amount not received, (ii) cash not provided, (iii) choice of benefit scheme not acceded to (iv) and poor quality of items given.

6.39 Repayment of loans: The Commercial Banks having branches in the selected blocks were contacted to elicit information regarding the repayment of loans advanced to the Antyodaya families in their respective areas. The study revealed that more than 66 per cent of the loanees in Ranchi district were repaying regularly, while in Patna

and Muzaffarpur districts the percentage of such loanees was 40 and 39 respectively. In district Purnea, however, only about 5 per cent of the beneficiaries were making regular payment. It was observed that the recovery of loan depended largely on the efforts made by the commercial banks in this direction and cooperation extended by the village Mukhias and the B.D.Os.

Impact on Employment and Income

6.40 It was found that the Programme had proved beneficial to nearly 88 per cent of the selected families in terms of income and employment. Among the remaining 12 per cent for whom the Programme had not proved beneficial, majority belonged to the beneficiaries of Animal Husbandry Schemes. These families reported that their animals had died and so there was no impact on their income. Two beneficiaries from Patna had reported that their milch cattle were not giving economic yield.

6.41 Employment: Nearly 54 per cent of the beneficiaries had reported creation of additional employment as a result of inclusion under the Programme. Among the selected districts, Ranchi reported increase in employment in the case of 67 per cent of the beneficiaries belonging mostly to cottage industries and self-employment categories. As against this, only 40 per cent of the sample beneficiaries of milch cattle in Patna district reported increase in employment. In Muzaffarpur district, however, 56 per cent of beneficiaries reported increase in employment under Animal Husbandry, cottage

industries and self-employment Schemes. From Purnea district, about 61 per cent of the beneficiaries of milch cattle and cottage industries reported increase in employment. The sample families who did not report any increase in employment were, by and large, besieged with the problem (i) of death of animals, (ii) less yield of milk, (iii) inadequate loan amount, etc. It was also observed that in case of the beneficiaries such as barber, owners of pan shop and sweet-meat shops as well as basket makers, there was no appreciable increase in employment.

6.42 Income : A large number of sample families had reported increase in income as a result of the benefits under the Antyodaya Programme. The table below shows the extent of increase in income of the families covered under various schemes:

Table 6.12 : Distribution of families reporting increase in income by type of benefit schemes.

Scheme	No. of families provided benefit	No. reporting increase in income						
		No increase in income	Upto 20%	20-40%	40-60%	60-80%	80-100%	Above 100%
1	2	3	4	5	6	7	8	9
1. Animal Husbandry	32	5	7	4	3	2	8	3
2. Cottage industries	23	3	4	6	7	3	-	1
3. Self-employment	36	6	2	12	6	1	4	3
Total	91	14	13	22	16	6	12	7

6.43 It may be observed from the table that 85 per cent of the beneficiaries reported increase in their income of which 7 sample beneficiaries reported more than 100 per cent increase. However, scheme-wise analysis shows that 74 per cent of beneficiaries under self-employment schemes reported increase in income by more than 20 per cent followed by those covered under the schemes relating to Cottage Industries (nearly 71 per cent). Though, only 62 per cent of the beneficiaries under Animal Husbandry reported more than 20 per cent increase, yet as many as 32 per cent of them reported increase in income to the extent of 80 per cent and above. About 15 per cent of the beneficiaries from all the selected districts could not increase their income after inclusion in the Programme for various reasons like death of animals, floods, etc. One beneficiary of district Muzaffarpur reported decrease in income as he could not bring articles for his grocery shop due to wide-spread floods.

6.44 Impact on principal occupation: The study revealed that the benefit schemes helped the beneficiaries to switch over from their less remunerative occupations to more income generating occupations. The table given below shows that the labourers adopted new occupations of Animal Husbandry and of small trade.

Table 6.13 : Distribution of selected beneficiaries showing principal occupation before and after inclusion in Antyodaya Programme

District	Before (B)/ After (A) inclusion	No. of selected beneficiaries by occupation				
		Culti- vation	Labour (AL and others)	Artisan	Animal husban- dry (Goat rearing and dairying)	Others (Petty shop keepers, Rickshaw pulling, Repair shop fishery etc.)
1	2	3	4	5	6	7
1. Muzaffarpur	B	-	7	3	-	10
	A	1	4	3	2	10
2. Patna	B	-	15	5	-	4
	A	-	13	6	-	5
3. Purnea	B	-	10	8	-	5
	A	-	5	8	5	5
4. Ranchi	B	4	6	10	-	4
	A	4	5	10	-	5
Total	B	4	38	26	-	23
	A	5	27	27	7	25

6.45 Change in consumption pattern: Nearly 44 per cent of the beneficiaries had reported change in their consumption pattern in the form of adequate/better quality of food after inclusion in the Programme.

6.46 Formation of Assets: Most of them had utilised their income for meeting the day to day requirements. Hence no assets had been acquired from the earnings by any of the selected beneficiaries.

6.47 Repayment of old debts: Only 33 per cent of the selected families reported repayment of old debts. Majority of such beneficiaries were from Ranchi followed by those in Patna district.

Main Findings and Suggestions

6.48 The Antyodaya Programme was initially launched in October, 1978 in the selected C.D. Blocks covered under various development Programmes. The Programme was subsequently extended to all the 587 Blocks covering 67566 villages. It was observed that by November, 1980 about 2.05 lakh families had been identified.

6.49 The identification of families was envisaged to be done in the Gram Sabha meetings convened by the B.D.Os. The study has, however, revealed that in some of the cases the lists were prepared by the VLWs in consultation with the Mukhias of the villages which had evidently prejudiced the selection. Some of the selected beneficiaries had admitted that there were some families in their villages who were poorer to them and they should have been considered for selection.

6.50 It is interesting to note that the Scheduled Castes, Scheduled Tribes and Backward classes together accounted for 88 per cent of the total selected sample families. This brings out the fact that the weaker section of the society had received special attention under the Programme.

6.51 The Cooperative Sector and the Rajya Khadi Board were not at all involved in the implementation of the Programme. It is felt that for effective coverage of the Programme the State Government should have involved such agencies in addition to the commercial banks.

6.52 It was reported that the commercial banks took unusual time in procedural formalities, which resulted in considerable delay in sanction of loans. This had led to frustration in many cases. The Banks on their part were cautious in advancing loans to the Antyodaya families as the recovery of loans was their responsibility. The Government might consider involvement of District/Block administration and Panchayats in assisting commercial banks for recovery of loans.

6.53 It was also noticed that there was large variation in the quantum of loan extended by the banks to the beneficiaries for the same scheme/purpose in the same area. This was because the banks looked mainly to the credit worthiness of the beneficiaries rather than the viability of the scheme. It is suggested that an uniform pattern may be adopted for provision of loans for all the schemes keeping in view their economic viability.

6.54 Under the Animal Husbandry scheme, the beneficiaries were provided with one milch cattle which did not prove to be economically viable. It was difficult for the beneficiaries to feed cattle without any return during the dry period.

6.55 The Animal Husbandry scheme should also cover insurance of the animals as is being done in case of SFDA beneficiaries. The study revealed that in some cases the beneficiaries suffered huge losses because of death of the animals.

6.56 No separate cell for monitoring of the Programme existed either at the State or at district level. The progress reports sent by the blocks and the districts were found to be irregular and incomplete. Monitoring and follow-up are the essential pre-requisites for effective implementation of Programme of such a wide dimension like that of Antyodaya Programme.

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CHAPTER - VII

OVERALL ASSESSMENT OF THE PROGRAMME

The Antyodaya Programme introduced for the first time in the country by the Government of Rajasthan on October 2, 1977, was aimed at upliftment of the poorest of the poor in the rural areas of the State. This was followed by the Government of Bihar which initiated the programme on 15th August, 1978. The Governments of Himachal Pradesh, Uttar Pradesh and Orissa also simultaneously launched the Antyodaya Programme on October 2, 1978. The criterion being strictly economic, the Rajasthan Government envisaged identification of 5 poorest families from amongst those below the poverty line in each of the villages of the State. According to the State Government estimates 56 per cent of the rural population in Rajasthan was below the poverty line. This was determined on the basis of per capita consumption level of Rs.55/- per month or annual income of Rs.3300 per family of 5 members. The State Governments of Uttar Pradesh and Bihar had worked out the percentage of population below the poverty line in rural areas at about 57 per cent compared to Himachal Pradesh and Orissa, accounting for 53 per cent and 71 per cent respectively (in certain areas of Orissa) it was estimated to be as high as 88 per cent).

7.2 The Rajasthan Government at the outset conducted a pilot survey in 5 districts before devising the profile of the benefit programme. It was revealed that the poor families were generally without land and had per capita monthly income below Rs.20/-. Only in a few cases it exceeded this amount but was invariably below Rs.30/- per month. The Government of Himachal Pradesh had also

conducted a similar type of survey and had identified families which had remained deprived of the benefits of the various special development programmes launched in the State from time to time. However, in other selected States of Uttar Pradesh, Bihar and Orissa no such pilot survey had been undertaken.

Criteria for identification

7.3 The process of identification of Antyodaya families was prescribed in case of all these States. In Rajasthan it was initially envisaged to identify 5 poorest families from amongst those below the poverty line in each of the 33000 villages of the State. In the second year of the scheme a graduated scale linked to the population of the village was introduced for determining the number of families to be identified. Accordingly 3, 5, 7 and 10 families were to be identified from villages having population upto 500, 501 - 1000, 1001 - 1999 and 2000 and above respectively. In Himachal Pradesh and Orissa, almost a similar graduated scale for selection of Antyodaya families was adopted. It was decided to select 5 families from a village having a population of 1000 and 10 families from a village with population between 1000 - 2000. In Bihar and Uttar Pradesh, however, identification was confined to 5 families per village irrespective of the size and population.

7.4 Each State Government had prescribed the order of selection of Antyodaya families. The Rajasthan Government had issued comprehensive guide-lines in this regard. Broadly, the order of selection was laid down as under:

- (i) families having no economic assets and no member in the age group 15 - 59 years capable of economic activity.
- (ii) families having no economic assets but having one or more persons capable of economic activity, where annual family earnings do not exceed Rs.1200/- ;
- (iii) families with assets whose annual income is below Rs.1800/-; and
- (iv) remaining families some having land and other assets but living below the poverty line i.e. below per capita consumption level of Rs.55/- per month.

7.5 In case of Himachal Pradesh, it had been laid down that priority was to be accorded to those Antyodaya families who (i) did not have property or land, (ii) had no permanent source of income, and (iii) did not have adequate means of livelihood to enable both ends meet. The States of Orissa, Bihar and Uttar Pradesh had, by and large, adopted the Rajasthan pattern with minor modifications to suit the local needs.

7.6 All the selected implementing States had stressed that the final identification of Antyodaya families was to be done at a meeting of the Gram Sabha. The Orissa Government had directed to get a tentative list of eligible families prepared as the prescribed criteria with the help of Patwaris, school teachers and field staff of the Revenue Department. It was also emphasised that the lists should be scrutinised and finalised by the Gram Panchayats before final approval of the Gram Sabha. All the State Governments had issued instructions that the Gram Sabha meeting should be attended by the concerned Block and district officials but besides non-officials likey M.Ps and M.Ls. The States of Himachal Pradesh (in second phase) and Uttar Pradesh also insisted on a quorum in the Gram Sabha meetings.

Benefit Scheme and Coverage

7.7 The respective State Governments had envisaged that the benefits of the 'on-going' schemes should be extended to the selected Antyodaya families. In Rajasthan and Uttar Pradesh the Gram Sabha was required to discuss individual's choice and aptitude while providing benefit assistance to the selected families. In Orissa this role was assigned to Gram Panchayats which were required to suggest schemes for the Antyodaya families. In Himachal Pradesh the extension staff were supposed to record three preferences from the beneficiary, as each one of them were entitled to claim a maximum of 3 benefits. The type of benefit schemes under the Antyodaya families covered in the different States are given in the table below:

Table 7.1: Type of benefit schemes under Antyodaya Programme

Type of benefit scheme	States
1	2
1. Land allotment	Rajasthan, Himachal Pradesh and Orissa.
2. Agriculture and land development schemes.	Rajasthan, Himachal Pradesh, Orissa and Uttar Pradesh.
3. Animal Husbandry	Rajasthan, Himachal Pradesh, Orissa, Uttar Pradesh and Bihar.
4. Village & Cottage Industry	Rajasthan, Himachal Pradesh, Orissa, Uttar Pradesh and Bihar.
5. Wage employment	Rajasthan and Himachal Pradesh.
6. Old age pension	Rajasthan, Himachal Pradesh and Orissa.
7. Housing subsidy	Himachal Pradesh.

7.8 It would be observed that in case of Rajasthan, Himachal Pradesh and Orissa the schemes mainly related to old age pension, land allotment, provision of inputs for agriculture, minor irrigation, land development, animal husbandry (cattle development, sheep and goat rearing, poultry farming and piggery development), small scale and cottage industries. The States of Rajasthan and Himachal Pradesh had made a provision for wage employment to the eligible families. Both the State Governments had issued directions that the Antyodaya families should be given priority in employment on Public Works Projects. On the other hand, in Bihar, Antyodaya families were given loans for animal husbandry, carpentry, blacksmithy, cycle repairing, soap manufacturing, basket making, etc. In Uttar Pradesh the Antyodaya families were mainly covered under schemes relating to Animal Husbandry besides loans for self-employment.

7.9 In addition to the above schemes, the States of Rajasthan and Himachal Pradesh had introduced welfare schemes like free education to children of Antyodaya families, health care and legal aid, etc. in the shape of "Total Care" of an Antyodaya family. A subsidy for house building and repair was also being provided exclusively to Scheduled Castes and Scheduled Tribes in Himachal Pradesh.

Evaluation Findings

7.10 In the earlier chapters the different schemes included under the Antyodaya Programme in respect of the selected States have been examined in detail. An attempt has been made in this chapter to highlight some of the important findings and suggestions which may be of interest to the policy makers, particularly in connection

with the implementation of the Integrated Rural Development Programme as the basic approach of the two programmes are, by and large, identical.

7.11 Social distribution of sample families: It was observed that Scheduled Castes and Scheduled Tribes including backward classes accounted for the highest coverage amongst the selected beneficiaries of the Antyodaya Programme as indicated in the following table:

Table 7.2: Social Distribution of sample families

State	No. of families selected	Percentage distribution by caste			
		S.C.	S.T.	B.C.	Others
1	2	3	4	5	6
1. Rajasthan	218	46.3	14.2	-	39.5
2. Himachal Pradesh	112	57.1	3.6	17.0	22.3
3. Orissa	107	29.0	42.0	4.7	24.3
4. Uttar Pradesh	137	51.8	4.4	23.4	20.4
5. Bihar	91	38.5	12.1	37.4	12.0

It will be seen that the Scheduled Castes and Scheduled Tribes including backward classes comprised 60 per cent, 78 per cent, 80 per cent, 88 per cent and 75 per cent of the total selected Antyodaya beneficiaries in the States of Rajasthan, Himachal Pradesh, Uttar Pradesh, Bihar and Orissa respectively.

7.12 Educational Status: The educational status of the selected beneficiary families is given in the table below:

Table 7.3: Percentage distribution of sample families by educational level.

State	Families by education level				
	No. of families selected	Literacy standard			
		Illiterate	Upto primary	Above Primary and upto middle	Above Middle
1	2	3	4	5	6
1. Rajasthan	218	85.8	10.6	3.2	0.5
2. Himachal Pradesh	112	80.3	15.2	3.6	0.9
3. Orissa	107	72.0	27.1		0.9
4. Uttar Pradesh	137	65.7	27.7	4.4	2.2
5. Bihar	91	54.9	29.7	9.9	5.5

An analysis of the educational status of the selected families shows that percentage of illiterate families varied from 55 in Bihar to as high as 86 in Rajasthan. Those beneficiaries who had studied upto the primary level varied from 10.6 per cent in Rajasthan to 29.7 per cent in Bihar. The percentage of beneficiaries who had studied above the middle standard was almost negligible in Rajasthan, Himachal Pradesh and Orissa. It was 2.2 per cent in Uttar Pradesh and 5.5 per cent in Bihar.

Organisation and Administration

7.13 The Antyodaya Programme was administered at three levels viz. the State, the district and the block. The block was supposed to be the basic unit for implementation at the field level. Block officials were responsible for identification of families, preparation

and maintenance of the socio-economic profiles in all the selected States.

7.14 In Rajasthan, the Commissioner for Special Schemes at the State level had been assigned with administrative charge of the Antyodaya Programme. A high level committee had been constituted under the chairmanship of the Chief Minister and the concerned Council of Ministers as its members to lay down policy guidelines for the administration of the Programme. The Chief Secretary, the Development Commissioner and other concerned Secretaries were also members. Besides, non-officials connected with Khadi and Village Industries, voluntary agencies, professional economists and social workers were co-opted as members of the Committee. The latter also reviewed the progress of the Programme from time to time. At the district level the Programme was implemented by the officers of Revenue and Development Departments, besides the Project officers of special developmental agencies. The District Collector was the Chief Coordinator and overall incharge of the administration of the Programme at the district level. A committee under the chairmanship of the Collector was constituted for monitoring and overseeing the progress. The other members were District Development Officers besides non-officials like Chairman, Zilla Parishads and MLAs and representatives of commercial and cooperative banks. There was a separate committee for implementation of the credit programme under the chairmanship of the District Collector.

7.15 In Himachal Pradesh, there was a separate department for administration and execution of the Antyodaya Programme. The State Agricultural Production Commissioner acted as Secretary.

of the Antyodaya Programme and Joint Secretary to the Government was made the Coordinator. It was observed that the meetings for policy guidelines presided over generally by the Chief Minister were held regularly at the State level. At the district level, the Deputy Commissioner was the Chief Administrator of the Programme assisted by the various heads of development departments located in the district. No separate Advisory/Coordination Committee had been constituted at the district level. The Deputy Commissioner was apprised of the progress of the Programme in the monthly meetings.

7.16 In Orissa, a Committee was constituted at the State level with Chief Minister as its chairman to determine guidelines for the effective implementation of the Programme. Additional Secretary, Planning and Coordination was the Convenor of the Committee with concerned State level officials and non-officials including a social worker and an Economist from the University as members. At the district level the Collector was responsible for the implementation of the Programme. He was assisted by the Project Officer of the Special Development Scheme. The District Development Officer coordinated the activities of the special agencies on behalf of the Collector. There was no Coordination Committee set up at the district level.

7.17 In U.P. Secretary, Rural Development Department was in overall charge of the Programme at the State level. No separate department as such had been created for this Programme. At the district level the Zilla Parishad had been entrusted with its implementation under the overall control of the District Magistrate

who was also chairman of the Zilla Parishad. The Additional District Magistrate (Development) was the Chief Executive Officer of the Zilla Parishad and was responsible for implementation and coordination of the Programme on behalf of the Collector. There were District Advisory Committees responsible for finalising the list of the selected beneficiaries. In case of genuine complaints the Committee ^{was} / authorised to delete such persons from the lists.

7.18 In Bihar the Programme was administered at the State level by the Rural Development Department in regard to policy formulation and issue of guidelines. The problems of institutional finance were also sorted out by this department in consultation with the Commissioner, Institutional Finance. There was no Coordination Committee constituted for implementation and monitoring of the Programme. The Coordination Committee constituted ^{for} / administering the Integrated Rural Development Programme also reviewed the progress of Antyodaya Programme. At the district level the Collector had been vested with the responsibility of administration, implementation and follow-up of the Programme. The District Development Officer looked after the Programme in addition to his normal duties. District Consultative Committees had been constituted under the chairmanship of the Collector to review and assess the credit requirements. Besides, the officials and non-officials like MLAs and MPs and representatives of banks were also members of this committee. The representative of the lead bank at the district level was its Member-Secretary.

Identification of beneficiaries

7.19 Advance action: The Rajasthan Government had provided orientation to the concerned officials at all levels to prepare them

adequately for taking up the implementation of the Programme. During the first phase the District Collectors had organised meetings of all revenue and development officials, including banks to familiarise them with the Programme. In the second phase training workshops were organised in which Block officials, Tehsildars, Mafis Tehsildars and the concerned district level officials and representatives of commercial banks and cooperative institutions were briefed about procedural requirements and financial commitments of the Programme. Block level meetings were arranged in which Panchayat members, Patwaris and VLWs were given instructions about the contents of the Antyodaya Programme. The Government had also enlightened the general public about the Programme through media of Press and the All India Radio.

7.20 The Himachal Pradesh Government had initially deputed a team of senior officers to Rajasthan to make on-the-spot study of the working of the Programme. The Deputy Commissioners of the districts had organised meetings of the district officers and the BDOs for launching the Programme. The VLWs, Panchayat Secretaries and Forest Guards were briefed by the BDOs regarding the procedure to be followed for selection of Antyodaya families. In other States, however, such elaborate arrangements had not been made. Instructions were issued by the State officials to the District Collectors enjoining on them the need for active involvement in the Programme and for issuing guidelines to the lower functionaries.

7.21 Awareness: An attempt was made to assess the extent of awareness of the Programme and its source. The study revealed that almost all the beneficiaries had the knowledge of the Programme.

The village people had come to know about the Programme mainly through Block level officials, Gram Panchayats and other lower level functionaries. The awareness of the Programme and its source are indicated in the table below:

Table 7.4: Awareness of the Antyodaya Programme and its source

State	No. of families selected	No. reporting knowledge	Source of information (Percentage)			
			Block officials	Ratwari and other Revenue officials	Panchayat members/ Panchayat Secretary	Fellow villagers, Chowkidars, relatives, school teachers.
1	2	3	4	5	6	7
1. Rajasthan	218	98.6	24.7	21.4	45.5	8.4
2. Himachal Pradesh	112	100.00	44.6	0.9	41.1	13.4
3. Orissa	107	100.0	84.1	-	12.1	3.8
4. Uttar Pradesh	137	100.0	83.2	-	16.8	-
5. Bihar	91	100.0	51.6	1.1	33.0	14.3

It may be seen that in U.P., Bihar and Orissa the major sources of information to the beneficiaries regarding the Antyodaya Programme were the various Government functionaries. However, ⁱⁿ Rajasthan and Himachal Pradesh, the Panchayats had played quite an important role in this regard.

7.22 Selection of beneficiaries: Instructions regarding the selection procedure of the Antyodaya beneficiaries were reported to have been issued more explicitly in the second phase of the Programme

in Rajasthan and Himachal Pradesh. As a result, wrong identification of families was minimised. The study revealed that in all the States except Rajasthan and to some extent in Himachal Pradesh, the Gram Sabha meetings had not been convened. The selection of beneficiaries was either done by the Block officials or the Mukhiyas of the villages. In the second round of identification ^{of} families in Rajasthan, the procedure for convening meetings of the Gram Sabhas was further streamlined. The district authorities had taken advance action by preparing a list of villages, date and time of the meetings and names of the functionaries who were required to attend meetings of the Gram Sabhas. Advance and adequate publicity had been given in the villages about the proposed meeting of the Gram Sabha. All the village level functionaries were reported to be present in these meetings. The attendance at these meetings was reported to be quite satisfactory. This had minimised the chances of wrong identification. However, in U.P., Bihar and Orissa the procedure as prescribed had not been followed with the result that there were number of cases of wrong selection.

Delivery of Benefits

7.23 It is revealed from the study that in Rajasthan out of 218 selected beneficiaries, nearly 13 per cent were sanctioned old age pension and about 16 per cent were covered under the land allotment scheme. In Himachal Pradesh land allotment and old age pension schemes were found to be more in demand by the Antyodaya families. Out of 112 selected beneficiaries in the State 33 per cent were provided with pensionary benefits while 13 per cent were allotted land. Self-employment schemes which involved loan assistance from the commercial banks had received the lowest priority. Only one

selected beneficiary was reported to have been provided with wage employment. In Uttar Pradesh among 137 selected beneficiaries, 55.5 per cent had been provided credit assistance for animal husbandry schemes like milch cattle (36.5 per cent) and sheep/goat/piggery units (19.0 per cent). The rest were covered under cottage industries and self-employment schemes like carts, etc. In Bihar loans for animal husbandry schemes were advanced to 35 per cent of the selected 91 beneficiaries. The rest were covered under various benefit schemes, cottage industries and self-employment. In Orissa, out of 107 selected families nearly 91 per cent were covered under the loaning schemes. Of these, 74 per cent had opted for animal husbandry schemes. The rest had been advanced loans for cottage industries and for small trade. The table below gives the details of loans and subsidy disbursed to the selected beneficiaries in the five States:

Table 7.5: Loans and subsidy disbursed to the selected beneficiaries

States	No. of beneficiaries	Total amount of loan	Total amount of subsidy	(In Rupees)	
				Total assistance	Average assistance
1	2	3	4	5	6
1. Rajasthan	218	2,16,723	86,390	3,03,113	1281
2. Himachal Pradesh*	112	17,058	16,957	34,015	2268
3. Orissa	107	59,140	29,222	88,262	910
4. Uttar Pradesh	137	1,44,471	1,44,471	2,88,920	1979
5. Bihar	91	80,658	2,606	83,264	915

In addition to loan schemes, Himachal Pradesh Government has given 100 per cent subsidy to 43 Scheduled Castes families for construction of houses and for purchase of sewing machines.

Time lag

7.24 An attempt was made to study the time lag between (a) identification and sponsoring of applications, (b) sponsoring and sanction of cases and (c) finally sanctioning and disbursement of cases. The study revealed that the authorities had taken some time to deliver actual benefits to the selected families particularly in Rajasthan, U.P. and Bihar. However, once the scheme was sanctioned by the banks there was ^{not} much time lag in the delivery of the benefits as will be indicated in the table below:

Table 7.6: Time lag between the sanction and actual delivery of benefit for the Antyodaya families in selected States.

(Percentages)

States	No. of selected families	Percentage distribution of selected families by period of time lag:								
		No. of months (upto 1 month)	1-2 months	2-3 months	3-4 months	4-5 months	5-6 months	Over 6 months		
		1	2	3	4	5	6	7	8	9
1. Rajasthan	218	58.7	11.5	4.6	6.4	4.1	9.6	5.1		
2. Himachal Pradesh	112	80.4	7.1	4.5	0.9	0.0	0.0	7.1		
3. Orissa	107	90.6	9.4	0.0	0.0	0.0	0.0			
4. Uttar Pradesh	137	67.2	7.3	10.2	2.2	1.4	11.7	0.0		
5. Bihar	91	70.3	18.7	4.4	3.3	1.1	2.2	0.0		

7.25 It will be seen that a large majority of selected beneficiaries in the States of Himachal Pradesh and Orissa had received the benefits within one month of its sanction. Only 7 per cent beneficiaries in

Himachal Pradesh and 5 per cent in Rajasthan had reported the time lag of more than 6 months. These beneficiaries in Himachal Pradesh belonged to the category of either land allottees or those receiving housing subsidy. There was the problem of obtaining possession of land due to dispute. The delay of nearly 10 months was reported by the land allottees in Rajasthan also. The respondents in all the States who had reported the time lag gave various reasons like 'procedural delay', 'animals not available', 'land under dispute', 'lack of cooperation from the Revenue Department', etc.

7.26 Suitability of the scheme:The study revealed that majority of the beneficiaries had generally expressed satisfaction over the terms and conditions of the loan and mode of providing benefits under the Programme. In Rajasthan, Uttar Pradesh and Bihar about 15 per cent of the beneficiaries had felt that the scheme was not suitable to them. In Himachal Pradesh 28 per cent of the beneficiaries were not satisfied with the benefits available to them. Various reasons had been advanced for the dissatisfaction by these beneficiaries. Majority of them in Rajasthan were not happy with the land allotted to them. The responses from other beneficiaries were (i) uneconomic unit, (ii) not interested in spinning, (iii) insufficient loan amount, (iv) irregular payment of pension, and (v) no arrangements for supply of raw materials and marketing of goods. In Himachal Pradesh 61 per cent of the beneficiaries had complained that the subsidy amount was inadequate. Others had felt that the land allotted to them was unsuitable for cultivation/or too small in size and uneconomic. The beneficiaries of housing subsidy were not happy with the mode of payment of loan. They felt that the payment of

loan should have been in lumpsum rather in instalments. The beneficiaries of old age pension wanted monthly payment rather than on quarterly basis. In Uttar Pradesh, the supply of animals was not according to the choice of the beneficiaries. They had also complained of inadequate subsidy. In Bihar, the beneficiaries were dissatisfied because of (i) full sanctioned amount not received, (ii) cash not provided, (iii) choice of benefit schemes not acceded to, and (iv) poor quality of items given. In Orissa, all the beneficiaries except one had found the benefit schemes suitable.

7.27 Repayment of loan: Information was collected from the local branches of the financial institutions regarding the repayment position of loans advanced to the beneficiaries. It was observed that the repayment of loan was regular in most of the cases in all the States.

Impact on employment and income

7.28 The Antyodaya families had admitted that, by and large, their coverage under the Programme had resulted in the generation of additional employment and consequent increase in income. In Rajasthan, 89 per cent of the beneficiaries had reported increase in income ranging from 20 to above 100 per cent. About 24 per cent of the beneficiaries had reported increase in income by more than 100 per cent. Majority of them were the beneficiaries of loaning schemes. In Himachal Pradesh, there was rise in income varying from 20 to 100 per cent in case of 63 per cent of the beneficiaries. The beneficiaries of milch cattle had not only reported quick generation of income but also at a higher level compared to the earlier period. In U.P. 90 per cent of the selected families had reported favourable impact

of the Programme. Among the selected beneficiaries, 86 per cent had reported increase in income in varying degrees. The beneficiaries of animal husbandry had reported that the Programme had not been beneficial to them. Similar position was noticed in Bihar. In certain cases the beneficiaries had reported that their cattle had died. In Orissa, the old age pension scheme had an immediate impact on the living conditions of the destitute families. The table below indicates the number of families provided with the benefits in the selected States and those reporting increase in income after their inclusion in the Programme:

Table 7.7: Distribution of families reporting increase/decrease in income.

State	No. of families provided benefit	No. increased in income	Percentage reporting increase in income							Decrease in income
			Upto 20 per cent	20-40 per cent	40-60 per cent	60-80 per cent	80-100 per cent	Above 100 per cent		
1	2	3	4	5	6	7	8	9	10	
Rajasthan	194	11.3	15.5	15.5	13.4	8.8	11.8	23.7	-	
Himachal Pradesh	112	35.7	23.2	7.1	16.1	2.7	6.3	8.9	-	
Orissa	116	26.7	22.4	19.0	10.3	6.9	6.9	0.9	6.9	
Uttar Pradesh	137	13.9	7.3	10.9	8.8	14.6	13.9	30.6	-	
Bihar	91	15.4	14.3	24.1	17.6	6.6	13.2	7.7	1.1	

It would be seen that nearly 31 per cent families in Uttar Pradesh and about 27 per cent in Rajasthan had increased their income by more than

100 per cent. About 27 per cent in Orissa and nearly 36 per cent of the beneficiaries in Himachal Pradesh, however, reported that there was no increase in income.

7.29 Impact on Principal Occupation: It was significant to note that the Programme had impact on the principal occupation of the beneficiaries. The study revealed that a sizeable number of selected beneficiaries had acquired more income generating and remunerative occupation after their inclusion in various benefit schemes of the Programme.

7.30 The acceptance of agricultural land had helped the beneficiary households in Rajasthan, Himachal Pradesh and Orissa in shifting to cultivation from labour and other uneconomic occupations. Likewise the old age pension scheme had benefited others in these States to have regular source of income. The coverage of the Antyodaya families under self employment schemes in these States and also in Uttar Pradesh and Bihar was instrumental in their adopting more remunerative occupations like dairying, goat/sheep rearing, cart drawing, Rickshaw pulling and small trade, etc.

7.31 Change in consumption pattern: A positive impact on the consumption pattern of Antyodaya families was reported by the beneficiaries in many of the States. In Rajasthan, 93 per cent of the beneficiaries had reported improvement in food, clothing and standard of living compared to 52 per cent in Himachal Pradesh, 81 per cent in Uttar Pradesh, 44 per cent in Bihar and 6 per cent in Orissa.

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7.32 Acquisition of assets: Although a large number of beneficiaries had reported increase in income, a very few of them had been able to acquire assets with the increase in income, possibly due to short span of the Programme. In Rajasthan 18 beneficiaries had reported acquisition of assets. In other States (except 2 beneficiaries in Orissa), none of them had been able to acquire assets.

7.33 Repayment of debt: An attempt was made to elicit information from the selected beneficiaries regarding the repayment of old debts since their inclusion in the Programme. It was reported that 18 per cent of the beneficiaries in Rajasthan and 17 per cent in Uttar Pradesh were able to repay debts. Only one beneficiary in Orissa had reported repayment of the earlier loan whereas in Himachal Pradesh and Bihar, none had been able to clear his old debts.

7.34 Marketing: The study revealed that there was no suitable infrastructure for the marketing of surplus produce. The beneficiaries had complained that they were forced to sell their products in the nearby areas at a comparatively low price. The beneficiaries of animal husbandry schemes in Himachal Pradesh, Orissa and Uttar Pradesh, however, had to face the problem^{of} disposal of milk and milk products specially those who were living in remote areas. The beneficiaries of cottage industries in Rajasthan had also complained regarding the problem of procurement of raw materials and disposal of finished products. In Himachal Pradesh, the beneficiaries of sewing machines were not able to find demand for the services. In Orissa, the beneficiaries of milch cattle had reported that they were paid less amount by the village cooperative societies to the extent of 20 to 25 per cent of the prevailing market price of milk.

Monitoring and follow-up:

7.35 Considering the size and dimensions of the Programme, it was necessary to introduce certain effective system of monitoring and follow-up. In Rajasthan a Committee of Direction was constituted under the chairmanship of the Chief Secretary with the concerned departmental Secretaries as members. This committee took stock from time to time of the problems being faced by the administration in the implementation of the Programme. The issues relating to policy matters were discussed and referred to the State Policy Committee for its approval. The Committee of Direction was found to be very effective in tackling the problems of wrongful identification, non-availability of cooperative credit, inadequate response of commercial banks in financing the Programme, inadequate coverage under khadi and village industries, overdue of identified families, etc. The Committee also ^{took} / decisions to amend the rules of allotment of land in command areas and allotment of surplus land under the Ceiling Law, exemption from payment of stamp duty on loans advanced by Khadi and Village Industries Board, extension of educational facilities to children of Antyodaya families, strengthening of block level machinery, etc. The Special Schemes Organisation had a broad and elaborate system of progress reporting from the field level upwards. In addition to regular progress reporting, Collectors and other Revenue Officers were made responsible for inspection of Antyodaya families on a regular basis. However, none of the 10 selected districts had reported any special arrangements for providing follow-up services to the beneficiaries. The beneficiaries were generally left at the mercy of the existing departmental functionaries located at the Block headquarters and were, therefore, not easily accessible to the beneficiaries.

7.36 In Himachal Pradesh, the State Government had a separate department for execution of the Programme under the overall charge of the Chief Minister. Frequent meetings of the State level officers of the concerned developmental departments were being held under the chairmanship of the Chief Minister to sort out the problems of lack of coordination and other bottlenecks in the implementation of the Programme. The Deputy Commissioners of the districts were invariably called to attend these meetings. A Task Force had been constituted at the district level for finalising individual cases of Antyodaya families under each benefit scheme. It was observed that there was no proper arrangement for monitoring the implementation of the Programme. The BDOs were required to send progress reports of the coverage to Deputy Commissioners with a copy to the State headquarters. This was, however, not regularly done since January, 1979 as most of the families were reported to have been covered under the Programme. It was also noted that adequate arrangements did not exist at any level for proper maintenance of records. As a consequence, there were wide discrepancies in the available records.

7.37 In Orissa, Uttar Pradesh and Bihar no separate Cell had been created for coordination, monitoring and evaluation of the Programme. The State Planning and Coordination Department in Orissa was vested with the responsibility of coordination and monitoring. There was no systematic method devised for collection and compilation of data relating to the Programme. It was only in April, 1979 that a proforma had been prescribed for collecting information regarding the progress of the Programme for each quarter. In Uttar Pradesh the Programme was monitored at the State level by the Rural Development Department

under the overall charge of the Agricultural Commissioner. Monthly progress reports were prepared showing the progress of the scheme for each district. A Sub-Committee of the State Council of Ministers was constituted for overseeing the progress. However, there was no arrangement for a follow-up of the Programme in any of the selected districts to ensure proper utilisation of loans/subsidies given to the beneficiaries.

7.38 In Bihar the progress reports were prepared by the BDCs indicating coverage of families and disbursement of benefits to the identified families. These were later compiled at the district level for submission to the Rural Development Department at the State level. The study revealed that the reports were not regularly sent by the district authorities to the State Government and thus upto-date information was not available at the State level.

7.39 To sum up, the Antyodaya Programme is a laudable concept aiming at the economic emancipation of the poorest of the poor irrespective of caste or creed. It has been reported that the Programme has since been merged with the Integrated Rural Development Programme in all the States. In view of this, some of the deficiencies mentioned above could be taken care of by the concerned agencies while implementing the IRDP particularly in regard to the selection of beneficiaries and individual schemes and the delivery of benefits. It is necessary that the identification of target groups is carried out by the local people through the mechanism of Gaon Sabha. The experience in Rajasthan and Himachal Pradesh shows that the selection of poorest of the poor was by and large very fair. It is also established

that without the active support of the institutional agencies like the Cooperatives and Commercial Banks, implementation of various schemes is not possible. Besides some provision for consumption expenditure, certain welfare schemes like free education to the children of Antyodaya beneficiaries, health care and legal aid, etc. in the form of 'Total Care' of an Antyodaya family as in Rajasthan and Himachal Pradesh could also be extended in case of all the States. This was particularly necessary where the flow of income was not immediate. Besides, land allotment should ensure physical possession of the land by the beneficiary. This should be followed by adequate loan assistance for carrying out land improvements. Finally a regular system of concurrent evaluation of the working of the Programme should have been evolved so that corrective measures were taken up without delay.

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APPENDICES

1. Manipur Report
2. Tables
3. Project Team

MANIPUR

Introduction: Manipur is a land locked mountainous State situated in the North Eastern Region of the country. The hills cover 90 per cent of area of the State. There are six revenue districts, five of them located in the hills and the remaining one in the valley. The population of the state was 10.73 lakhs in 1971^{1/}. Its distribution is however, lopsided with two-thirds of the State population concentrated in the small valley covering an area of about 2230 sq.kms. The remaining population is thinly dispersed in the vast hilly region of 20126 sq. kms. The density of population in the entire valley was 48^{2/} (1971-Census) per Sq. Km. The tribals constitute about 33 per cent of the total population residing in the hilly areas. They are comparatively more backward in respect to the development of physical and social infrastructure. The Scheduled Castes constitute about 1.5 per cent of the total state population and are mostly scattered in sparsely located villages in the Central District. As regards literacy, the State is ahead of the All India average with 41.99 per cent of its population as literate. However, the population of hilly areas lagged behind in education because of poor communication.

2. The main economic activity in the state is agriculture. Jhum cultivation continues to be the predominant activity in the hills and its Cycle varies between 2-3 years in more populous South District to 15 years in sparsely populated areas of North and West Districts.

^{1/} State Population was 14.74 lakhs as per 1981 Census.

^{2/} Density as per 1981 Census was 64 per sq. kms.

3. Background of the Programme: It was estimated that 66.59 per cent of the population in rural areas and 59.16 per cent in urban areas of the state lived below the poverty line. The schemes like SFDA, IRDP, and Food for Work Programme were in operation but the benefits of these schemes had not reached a large section of the state's population. Thus, Antyodaya Programme, locally known as 'AWAKOKPI' was conceived with the objective to uplift the poorest of the poor. The Programme was launched in November, 1978, for the benefit of (i) those living below the poverty line, (ii) handicapped persons and (iii) oldaged people.
4. Scope of Evaluation Study: North District being the largest among the hilly districts in terms of area and population was selected for the evaluation study. It was observed that the Programme was concentrated in only one block viz., Sadar Hills-East and hence the same was selected for an indepth study. In this block 4 villages having maximum number of beneficiaries were selected. All the 9 beneficiaries from these villages were canvassed to elicit their views about the working of the programme.
5. Criteria for Selection of families: The guidelines issued by the State Government did not specify the criteria for selection of families. The Deputy Commissioners were directed to identify the poorest of the poor. The Deputy Commissioner of North District had, however, prescribed the following criteria for selection of families under the Programme:-
- (i) Families having income below Rs. 200/- per month.
 - (ii) Families having no economic assets.
 - (iii) Families having no earning member/no other means of livelihood.

(iv) Families having ability to implement the scheme.

The method of identification of such families had also not been specified by the State Government. It was left to the discretion of the Deputy Commissioners.

6. Organisation and Administration of the Programme: The Programme was implemented through the Directorate of Tribal Welfare at the state level. It had earmarked a portion of funds allocated for the tribal welfare for the implementation of Antyodaya programme in the State. The Deputy Commissioners were made responsible for administration and implementation of the Programme at the district level. The B.D.Os were supposed to identify families and to prepare benefit schemes for these families. The study, however, revealed that though some of the B.D.Os had prepared schemes and forwarded them to the Deputy Commissioner but these were seldom taken into consideration. The beneficiaries located in the selected block had been directly identified by the State Headquarters and the Deputy Commissioner, and the necessary financial assistance was provided to them.

There was no other agency at district, block or at village level involved in the implementation of the Programme and as such no Coordination Committee had been set up. In the selected district, the Deputy Commissioner had given lumpsum cash assistance under old age pension scheme only. Some of the beneficiaries in the district were given cash assistance by the State Directorate of Tribal Welfare for weaving, poultry and piggery out of the Central Reserve Fund. No follow up measures were either taken by the State Directorate or the district/block authorities to ascertain whether the beneficiaries had utilised the amount for the desired purpose. There was also no arrangement for monitoring the progress of the Programme at any level.

Since the benefits were confined to cash grant, no role had been assigned under the Programme to the Development departments at the district level viz., Agriculture, Animal Husbandry, Cooperative, etc., nor the Programme had been integrated with the special development schemes.

Identification:

7. Advance action: The State Directorate of Tribal Welfare had issued instructions to the Deputy Commissioners of the hill districts for identification of families and for sending proposals for financial assistance. It was observed that no preparatory work or advance action had been envisaged at the State level before launching of the Programme. The procedure for identification of families was left to the discretion of the Deputy Commissioners. No guidelines were reported to have been issued in this direction. They were asked to select the poorest of the poor from the specified areas but the criteria had not been specified. The Deputy Commissioner, however, directed the concerned B.D.Os for identifying the families in consultation with the village leaders.

Programme Planning:-

8. Coverage: The Programme was taken up in 7 hill blocks out of a total of 26 blocks in the State. It was confined ^{only} to the Scheduled Tribes population.

9. Finance: It envisaged to provide cash assistance not exceeding Rs. 2000/- per identified family depending on the type of scheme. An amount of Rs. 1.60 lakhs was allocated to the Tribal Welfare Department for four districts viz., East District, North District, South District and Tenaupal for providing assistance to the identified families. An

additional amount of Rs. 1.16 lakhs was kept as reserve by the Department for providing direct assistance to the deserving families in the State besides, the remaining two districts. It was reported that 265 families were identified and had received benefit under various schemes during 1978-79. All of them had been provided with grants ranging from Rs. 500/- to Rs. 2000/- depending upon the type of the scheme. The utilisation reports, however, had been received from 199 families. These reports indicated that while nearly 65 per cent of the beneficiaries had been given benefits under old age pension scheme, the remaining 35 per cent had utilised the cash grant for Animal Husbandry, Agriculture, Weaving etc.

10. Benefits Schemes and Coverage: Only cash grants were considered for the beneficiaries under the Antyodaya Programme and there was no loan component in the assistance provided under the Scheme. The State Tribal Welfare Department an implementing agency of the Programme, at the State level directed the Deputy Commissioners to identify families living below the poverty line. They were also asked to prepare schemes not exceeding Rs. 2000/- for cash grants to be provided to each identified family. The study revealed that the Deputy Commissioner of the selected district utilised the allocated funds in cash grants under the 'old age pension' scheme. During 1978-79 out of the total allocation of Rs. 30,000/-, 50 families were granted Rs. 600/- each. Similarly out of Rs. 60,000/- allotted during 1979-80, an amount of Rs. 44,000/- was spent upto September, 1979 in extending cash assistance to 128 families. About 24 families in 1978-79 and 55 families during 1979-80 (upto September, 1979) in the district were given cash assistance directly by the State Tribal Welfare Department.

Impact on beneficiary families:-

11. Background of selected beneficiary families: A sample of nine beneficiaries available from four villages of Sadar Hills East block was taken up for detailed investigation. The programme was limited only to Scheduled Tribe population. The distribution of selected families by 'sex' and 'educational level' is given in the table below:

Table No.1 Distribution of sample families by 'sex' and 'educational level'.

Distt./ Block	Name of the village	No. of beneficiaries			Literacy level			
		Male	Female	Total	Illiterate		Upto primary	
					Male	Female	Male	Female
1	2	3	4	5	6	7	8	9
Manipur North/ Sadar Hills	1.Gangpiyang	-	1	1	-	1	-	-
	2.Wunghon	2	2	4	2	2	-	-
	3.Happyland	-	2	2	-	2	-	-
	4.Island	1	1	2	-	-	1	1
Total		3	6	9	2	5	1	1

It may be observed from the above table that two-thirds of the beneficiaries were female. The literacy level of the sample families showed that only two, a male and a female each, had studied upto the primary level. The remaining 7 i.e. 2 males and 5 females were illiterate.

Most of the beneficiaries (67%) were from the age-group of 55 years and above and not capable of any economic activity. Of the remaining 3, one male beneficiary was a handicapped person and other two were females having no one to support them. The age-wise distribution is given in the following table.

Table No.2 Distribution of sample families by 'age-group'

St./ Block	Name of the village.	Distribution by age-group					
		20-40 years		40-55 years		Above 55 years	
		Male	Female	Male	Female	Male	Female
1	2	3	4	5	6	7	8
Bijapur North/ Hill Hills.	1. Gangpiyang	-	-	-	-	-	1
	2. Wunghon	-	-	-	-	2	2
	3. Happyland	-	1	-	-	-	1
	4. Island	-	1	1	-	-	-
Total		-	2	1	-	2	4

The sample showed that 4 beneficiaries were about 70 years old.

12. Awareness: All the sample-families had reported knowledge of the Programme. It was, however, noted that the concept of the programme was not known to them in details. They had heard from the fellow villagers about the cash relief being given to the poor families by the State Government. They had accordingly approached the concerned authorities for their inclusion in the Programme. No arrangements were reported to have been made to educate the people about the concept of the Programme.

13. Identification of beneficiaries: It was observed during the study that identification was done mostly on the basis of recommendations of influential leaders. No steps were taken to verify the economic status of the identified families. In some cases the District officials had identified families in course of their visit to the areas in connection with other official duties.

It was reported by 5 out of 9 beneficiaries that they were selected by the concerned District officials on the recommendations

Table No.2 Distribution of sample families by 'age-group'

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		20-40 years		40-55 years		Above 55 years	
		Male	Female	Male	Female	Male	Female
1	2	3	4	5	6	7	8
Bijapur North/ Hill Hills.	1. Gangpiyang	-	-	-	-	-	1
	2. Wunghon	-	-	-	-	2	2
	3. Happyland	-	1	-	-	-	1
	4. Island	-	1	1	-	-	-
Total		-	2	1	-	2	4

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		Male	Female	Male	Female	Male	Female
1	2	3	4	5	6	7	8
Bijapur North/ Hill Hills.	1. Gangpiyang	-	-	-	-	-	1
	2. Wunghon	-	-	-	-	2	2
	3. Happyland	-	1	-	-	-	1
	4. Island	-	1	1	-	-	-
Total		-	2	1	-	2	4

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Impact on beneficiary families:-

11. Background of selected beneficiary families: A sample of nine beneficiaries available from four villages of Sadar Hills East block was taken up for detailed investigation. The programme was limited only to Scheduled Tribe population. The distribution of selected families by 'sex' and 'educational level' is given in the table below:

Table No.1 Distribution of sample families by 'sex' and 'educational level'.

Distt./ Block	Name of the village	No. of beneficiaries			Literacy level			
		Male	Female	Total	Illiterate		Up to primary	
					Male	Female	Male	Female
1	2	3	4	5	6	7	8	9
Manipur North/ Sadar Hills	1.Gangpiyang	-	1	1	-	1	-	-
	2.Wunghon	2	2	4	2	2	-	-
	3.Happyland	-	2	2	-	2	-	-
	4.Island	1	1	2	-	-	1	1
Total		3	6	9	2	5	1	1

It may be observed from the above table that two-thirds of the beneficiaries were female. The literacy level of the sample families showed that only two, a male and a female each, had studied upto the primary level. The remaining 7 i.e. 2 males and 5 females were illiterate.

Most of the beneficiaries (67%) were from the age-group of 55 years and above and not capable of any economic activity. Of the remaining 3, one male beneficiary was a handicapped person and other two were females having no one to support them. The age-wise distribution is given in the following table.

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stt./ ock	Name of the village.	Distribution by age-group					
		20-40 years		40-55 years		Above 55 years	
		Male	Female	Male	Female	Male	Female
2	3	4	5	6	7	8	
nipur North/ dar Hills.	1.Gangpiyang	-	-	-	-	-	1
	2.Wunghon	-	-	-	-	2	2
	3.Happyland	-	1	-	-	-	1
	4.Island	-	1	1	-	-	-
Total		-	2	1	-	2	4

The sample showed that 4 beneficiaries were about 70 years old.

12. Awareness: All the sample-families had reported knowledge of the Programme. It was, however, noted that the concept of the programme was not known to them in details. They had heard from the fellow villagers about the cash relief being given to the poor families by the State Government. They had accordingly approached the concerned authorities for their inclusion in the Programme. No arrangements were reported to have been made to educate the people about the concept of the Programme.

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It was reported by 5 out of 9 beneficiaries that they were selected by the concerned District officials on the recommendations

of the village/political leaders. Three of the beneficiaries were reported to have approached the Chief Minister for assistance. The remaining beneficiaries were identified by the Director, Tribal Welfare and the B.D.O. during the course of their visit to the area for other official business.

14. Type of assistance provided to the selected beneficiary houses

The identified families were not asked to indicate any choice about type of assistance required by them. The benefit scheme comprised mainly 'cash grant', out of 9 selected families, 8 got cash assistance of Rs. 600 each while one got Rs. 2000. Five of the beneficiaries utilised the entire amount on food items and other consumable commodities. These families spent a part of the grant for buying piglings, poultry and a small piece of land and the balance amount for consumption purposes. The remaining one beneficiary, an orphan girl, was given cash grant of Rs. 2000. She had purchased a sewing machine for Rs. 400 and spent the rest of the amount on consumable items. She had worked as a tailor for sometime and then left the village after marriage.

Time lag: Three of the nine selected beneficiaries reported 'No delay between sanction and actual delivery of benefits. Even in the case of remaining six beneficiaries, the delay was not very significant as only three of them had reported a time-lag of upto 3 months only. Village-wise break up of time-lag reported by beneficiaries is given below:

Table No. Time-lag between the sanction and actual delivery of benefit for the sample families.

District/ Block	Name of the village	Distribution of selected families... .. by period of time-lag.		
		No. time lag (upto 1 month)	1-2 months	2-3 months
1	2	3	4	5
Manipur North/ Sadar Hills.	1. Gangpiyang	-	1	-
	2. Wunghon	1	1	2
	3. Happyland	1	-	1
	4. Island	1	1	-
Total		3	3	3

The beneficiaries could not give any reason for the time-lag.

Their only complaint was that they had to visit 2-4 times the offices of the implementing agencies before they could obtain the benefits.

15. Impact on Employment and Income: The assistance under the Programme was given in the form of cash grants only. No part of it was considered as a loan component. The amount was thus utilised by the beneficiaries mostly on unproductive purposes and as such had little impact on their income and employment.

16. Main Findings and Suggestions: The Programme was initiated with the idea of uplifting the poorest of the families amongst the Scheduled tribes by and large on the pattern adopted by other states. However, it turned out to be a short term relief measure on purely ad-hoc basis. No specific schemes were envisaged under the Programme. Since the beneficiaries were not supposed to return any portion of the amount, it was not utilised for productive purposes. The money was more or less used to meet immediate consumption needs. It is suggested

that the financial assistance should invariably have both loan and subsidy elements. The State authorities however, could consider allocating higher proportion subsidy for Antyodaya families.

The scheme of pension under old-age/disabled persons as extended to Antyodaya families, needed to be streamlined. Instead of lumpsum payment, the amount should be given at regular intervals, say, monthly or quarterly as administratively feasible so as to avoid misutilisation of such assistance.

17. The Benefit Schemes for the individual families should be selected by the extension agency, keeping in view the preferences of the beneficiaries but with due regard to their capability, skill and aptitude and also the local demand of the product. The village leaders may be involved in selecting schemes for the beneficiaries.

18. The implementing agency should also assist the selected families in the procurement of the raw material, and for finding market for the finished products. Thus there is a need of regular followup of the Programme. This will also ensure that the amount had not been misutilised by the beneficiaries.

19. The Antyodaya Programme was extended only to Scheduled Tribes perhaps because the Programme was implemented by the State Directorate of Tribal Welfare from its own budget. It is felt that the programme should have been based mainly on economic consideration. Since a large portion of the population lives below the poverty line it may not be possible to cover all those families in foreseeable future from the State Budget. It would thus be advisable to involve the Commercial Banks and the Cooperative institutions for extending credit facilities to selected beneficiaries covered under self-employment schemes.

20. The Study revealed that no efforts were made by the State authorities to link up the Area Development Schemes, with the Antyodaya Programme. The State Government may consider covering the Antyodaya families on a priority basis under these special programmes.

21. The study revealed that no systematic procedure had been adopted for identification of families to be covered under the Programme. The identification was left to the discretion of Districts authorities. The State Tribal Welfare Directorate also recommended names for inclusion in the identification lists. To avoid an element of favouritism and wrong selection of families, it is felt, the State authorities should consider a procedure of selection of families by the Gram Sabha as adopted by some of the other Implementing States.

Population, proportion of SC and ST and Rural and Urban Population - 1971 Census

Sl. No.	Name of selected district	Total Population	Rural	Urban	S.C.	S.T.	Literate & Educated persons
1	2	3	4	5	6	7	8
1.	Jaipur	2482385	1736509	745876	399525	276577	589182
2.	Bikaner	573149	335998	237151	88700	417	147965
3.	Ajmer	1147729	715619	432110	198274	15326	347788
4.	Jhunjhunu	929230	767194	162036	130054	16454	216067
5.	Jodhpur	1152712	784474	368238	154898	24322	246468
6.	Pali	970002	861571	108431	145787	45546	166797
7.	Kota	1143870	868819	275051	206920	166301	289181
8.	Sawai Madhopur	1193528	1051442	142086	252578	270694	194471
9.	Chittorgarh	944981	847107	97874	128910	184949	165518
10.	Udaipur	1803680	1581781	221899	139976	607107	314038
Total		12341266	9550514	2790752	1845622	1607693	2677475
Total for the State		25765806	21222045	4543761	4075580	3125506	4914293

Total Number of Antyodaya Families in the Selected Districts

Sl. No.	Districts	Total No. of villages	No. of Antyodaya Families Identified								Remarks
			Total		Scheduled Caste		Scheduled Tribes		Backwards & Others		
1	2	3	First round	Second round	First round	Second round	First round	Second round	First round	Second round	12
1.	Jaipur	2683	12242	9509	4350	3154	1881	1297	6011	5058	--
2.	Bikaner	540	2269	1900	1073	929	--	1	1196	970	--
3.	Ajmer	971	6463	3569	2342	1297	643	243	3478	2029	--
4.	Jhunjhuni	685	3287	N.A.	1625	N.A.	196	N.A.	1466	N.A.	--
5.	Jodhpur	702	7331	N.A.	2817	N.A.	647	N.A.	3867	N.A.	--
6.	Pali	822	8071	N.A.	3238	N.A.	751	N.A.	4082	N.A.	--
7.	Kota	1884	8410	5840	3178	2079	1969	1238	3263	2523	--
8.	Sawai Madhopur	1531	6301	5871	1825	1968	586	708	3890	3195	--
9.	Chittorgarh	2118	8896	6288	2592	2606	3699	1614	2605	2068	--
10.	Udaipur	3131	15494	8198	2792	1507	8811	3941	3891	2750	--
TOTAL		15067	78764	41175	25832	13540	19183	9042	33749	18593	--
Percentage		--	100	100	32.8	32.9	24.4	22.0	42.8	45.1	--

Purpose-wise loan disbursed as on 31.10.79 (First round)

(Rs. in lakhs)

Sl. No.	District	Milch Cattle		Bullocks		Animal Driven Carts		Camel Carts		Sheep		Goats	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1.	Ajmer	-	-	-	-	-	-	-	-	-	-	-	-
2.	Alwar	-	-	-	-	-	-	-	-	-	-	-	-
3.	Banswara	-	-	-	-	-	-	-	-	-	-	-	-
4.	Bamer	-	-	-	-	-	-	-	-	-	-	-	-
5.	Bharatpur	-	-	-	-	-	-	-	-	-	-	-	-
6.	Bhilwara	-	-	-	-	-	-	-	-	-	-	-	-
7.	Bikaner	278	6.29	27	0.58	-	-	146	4.15	161	5.70	1	0.01
8.	Bundi	-	-	-	-	-	-	-	-	-	-	-	-
9.	Chittorgarh	588	9.66	1003	17.08	-	-	-	-	1309	23.01	-	-
10.	Chiru	415	6.50	-	-	-	-	761	18.94	352	13.60	300	5.90
11.	Dungarpur	-	-	-	-	-	-	-	-	-	-	-	-
12.	Ganganagar	185	5.65	331	13.14	-	-	-	-	168	6.31	19	0.49
13.	Jaipur	2049	38.16	558	12.20	217	6.31	473	13.36	294	8.23	314	5.69
14.	Jaisalmer	17	0.34	-	-	-	-	1	0.03	209	7.26	-	-
15.	Jalore	-	-	-	-	-	-	-	-	-	-	-	-
16.	Jhalawar	-	-	-	-	-	-	-	-	-	-	-	-
17.	Jhunjhunu	480	9.36	4	0.10	31	0.65	505	16.51	385	14.97	372	10.31
18.	Jodhpur	148	2.09	61	1.19	9	0.89	2	0.04	451	16.18	-	-
19.	Kota	161	1.65	162	2.43	888	1.27	-	-	-	-	1203	13.41
20.	Nagaur	263	5.13	-	-	520	13.64	-	-	584	19.47	183	3.77
21.	Pali	281	4.92	547	10.81	224	7.33	2	0.08	180	5.97	91	2.24
22.	Sawai Madhopur	1533	24.88	237	4.70	648	18.41	152	4.73	-	-	-	-
23.	Sikar	475	7.65	64	1.41	65	0.84	320	8.27	805	14.16	-	-
24.	Sirohi	-	-	-	-	-	-	-	-	-	-	-	-
25.	Tonk	234	3.79	271	4.73	4	0.05	83	2.24	497	13.14	89	1.77
26.	Udaipur	578	10.0	1888	31.50	23	0.25	-	-	744	15.00	-	-
TOTAL		7685	136.07	5153	100.14	1829	49.64	2445	68.35	6139	163.00	2572	43.59

Data not available for Sl.Nos. 1, 2, 3, 4, 5, 6, 8, 11, 15, 16 and 24.

Contd...../-

Purpose-wise loans disbursed as on 31.10.1979 (First round)

(Rs. in lakhs)

Sl. No.	Districts	Poultry		Piggery		Minor Irrigation		Khadi & Village Industries		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	15	16	17	18	19	20	21	22	23	24	25	26
1.	Ajmer	-	-	-	-	-	-	-	-	-	-	-	-
2.	Alwar	-	-	-	-	-	-	-	-	-	-	-	-
3.	Banswara	-	-	-	-	-	-	-	-	-	-	-	-
4.	Barmer	-	-	-	-	-	-	-	-	-	-	-	-
5.	Bharatpur	-	-	-	-	-	-	-	-	-	-	-	-
6.	Bhilwara	-	-	-	-	-	-	-	-	-	-	-	-
7.	Bikaner	-	-	-	-	-	-	15	0.16	20	0.12	648	17.01
8.	Bundi	-	-	-	-	-	-	-	-	-	-	-	-
9.	Chittorgarh	-	-	-	-	448	12.01	34	0.79	1137	2.64	4519	65.19
10.	Churu	-	-	-	-	-	-	-	-	9	0.30	1837	45.24
11.	Dungarpur	-	-	-	-	-	-	-	-	1727	22.96	1727	22.96
12.	Ganganagar	-	-	-	-	-	-	47	0.37	-	-	750	26.23
13.	Jaipur	13	0.32	24	0.32	68	2.22	492	6.67	-	-	4502	93.48
14.	Jaisalmer	-	-	-	-	-	-	-	-	2	0.01	229	7.64
15.	Jalore	-	-	-	-	-	-	-	-	-	-	-	-
16.	Jhalawar	-	-	-	-	-	-	-	-	-	-	-	-
17.	Jhunjhunu	-	-	-	-	2	0.10	22	0.49	71	1.19	1872	53.68
18.	Jodhpur	-	-	-	-	35	0.56	75	1.02	3	0.05	784	22.02
19.	Kota	-	-	-	-	4	0.23	77	1.63	137	0.93	1832	21.55
20.	Nagar	-	-	-	-	155	0.89	565	3.98	73	0.53	2343	47.41
21.	Pali	1	0.01	-	-	13	0.44	19	0.56	180	1.89	1538	34.25
22.	Sawai Madhopur	-	-	-	-	291	-	147	2.62	-	-	3008	55.34
23.	Sikar	2	0.02	1	0.01	3	0.04	12	0.11	216	2.72	1963	35.23
24.	Sirohi	-	-	-	-	-	-	-	-	-	-	-	-
25.	Tonk	3	0.02	25	0.29	13	0.47	144	1.71	311	1.97	1674	30.18
26.	Udaipur	-	-	-	-	310	6.03	59	0.69	92	1.46	3694	64.93
TOTAL		10	0.77	58	0.88	1340	22.22	1000	22.22	1000	12.22	10000	222.22

Purpose-wise loan disbursed as on 31.10.1979 (Second Round)

Sl. No.	Districts	(Rs. in lakhs)											
		Milch Cattle		Bullocks		Animal Driven Carts		Camel Carts		Sheep		Goats	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1.	Ajmer	-	-	-	-	-	-	-	-	-	-	-	-
2.	Alwar	862	16.64	20	0.45	11	0.34	94	3.68	19	0.54	58	1.31
3.	Banswara	279	2.55	521	4.99	-	-	-	-	460	3.89	-	-
4.	Barmer	-	-	-	-	-	-	-	-	-	-	-	-
5.	Bharatpur	-	-	-	-	-	-	-	-	-	-	-	-
6.	Bhilwara	-	-	-	-	-	-	-	-	-	-	-	-
7.	Bikaner	47	0.92	16	0.39	-	-	42	1.55	35	1.42	10	0.30
8.	Bundi	8	0.15	3	0.08	5	0.18	-	-	-	-	1	0.01
9.	Chittorgarh	202	4.23	350	6.88	-	-	-	-	600	13.74	-	-
10.	Churu	60	1.51	-	-	-	-	321	9.37	74	3.16	132	2.40
11.	Dungarpur	-	-	-	-	-	-	-	-	-	-	-	-
12.	Ganganagar	20	0.86	-	-	299	9.39	-	-	62	2.56	45	1.98
13.	Jaipur	1647	26.55	179	3.88	191	5.34	497	15.56	143	5.31	194	4.70
14.	Jaisalmer	1	0.04	-	-	-	-	-	-	54	1.91	-	-
15.	Jalore	123	2.05	303	7.00	199	6.45	26	0.58	66	2.09	72	0.91
16.	Jhalawar	-	-	-	-	-	-	-	-	-	-	-	-
17.	Jhunjhuna	480	9.36	4	0.10	31	0.65	505	16.51	335	14.97	372	10.31
18.	Jodhpur	308	3.96	145	2.45	114	3.55	191	6.44	598	19.64	53	0.72
19.	Kota	80	1.17	71	1.12	60	0.98	1	0.02	-	-	649	9.48
20.	Nagaur	102	2.38	-	-	329	11.68	-	-	326	14.31	125	3.09
21.	Pali	353	6.01	316	5.99	292	9.31	7	0.26	126	4.54	242	4.93
22.	Sawai Madhopur	783	13.55	-	-	390	12.22	241	8.44	192	3.14	-	-
23.	Sikar	445	8.85	25	0.66	82	1.52	413	13.48	682	16.95	-	-
24.	Sirohi	-	-	-	-	-	-	-	-	-	-	-	-
25.	Tonk	151	2.47	114	2.53	10	0.13	118	3.68	428	15.83	113	2.99
26.	Udaipur	411	3.72	786	15.75	3	0.10	1	0.02	257	6.84	189	4.72
TOTAL		6362	106.97	2853	52.27	2016	61.84	2457	79.59	4507	130.84	2255	47.85

Data not available for Sl. Nos. 1, 4, 5, 6, 11, 16 and 24.

APPENDIX - RJ - IV (Contd.)

Purpose-wise Loans disbursed as on 31.10.1979 (Second Round)

Sl. No.	Districts	Poultry		Minor irrigation		Khadi & Village Industries		Piggery		Others		Total	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	15	16	17	18	19	20	21	22	23	24	25	26
1.	Ajmer	-	-	-	-	-	-	-	-	-	-	-	-
2.	Alwar	-	-	1	0.05	245	5.21	3	0.05	63	0.89	1376	29.16
3.	Banswara	-	-	-	-	-	-	-	-	-	-	1260	11.43
4.	Barmer	-	-	-	-	-	-	-	-	-	-	-	-
5.	Bharatpur	-	-	-	-	-	-	-	-	-	-	-	-
6.	Bhilwara	-	-	-	-	-	-	-	-	-	-	-	-
7.	Bikaner	-	-	-	-	5	0.10	-	-	5	0.04	160	4.72
8.	Bundi	-	-	-	-	41	1.10	-	-	3	0.04	61	1.56
9.	Chittorgarh	-	-	134	2.33	34	0.55	-	-	35	0.34	1355	28.07
10.	Churu	-	-	-	-	-	-	-	-	9	0.13	596	16.57
11.	Dungarpur	-	-	-	-	-	-	-	-	1439	19.55	1439	19.55
12.	Ganganagar	-	-	-	-	11	0.26	-	-	3	0.04	440	15.09
13.	Jaipur	-	-	15	0.44	274	4.76	1	0.01	-	-	3141	66.55
14.	Jaiselmer	-	-	-	-	-	-	-	-	1	0.01	56	1.96
15.	Jalore	-	-	3	0.13	33	0.48	-	-	211	4.51	1036	24.20
16.	Jhalawar	-	-	-	-	-	-	-	-	-	-	-	-
17.	Jhunjhuna	-	-	2	0.10	22	0.49	-	-	71	1.19	1872	53.68
18.	Jodhpur	-	-	-	-	190	2.51	-	-	102	0.64	1701	39.91
19.	Kota	-	-	2	0.11	108	1.83	3	0.04	60	0.36	1034	15.11
20.	Nagaur	-	-	-	-	314	4.18	-	-	41	0.47	1237	36.11
21.	Pali	-	-	1	0.01	11	0.20	1	0.01	254	3.63	1603	34.89
22.	Sawai Madhopur	-	-	-	-	-	-	-	-	17	0.43	1623	37.78
23.	Sikar	-	-	2	0.04	123	2.46	-	-	138	2.15	1910	46.11
24.	Sirohi	-	-	-	-	-	-	-	-	-	-	-	-
25.	Tonk	2	0.05	16	0.68	172	3.86	7	0.10	57	0.61	1188	32.93
26.	Udaipur	1	0.05	54	1.89	67	1.41	-	-	35	0.28	1804	34.78
TOTAL		3	0.10	230	5.78	1650	29.40	15	0.21	2544	35.31	24892	550.16

Statement showing loan disbursement
under Antyodaya (First Round).

(Upto February, 1980)

Sl. No.	Name of districts	Cooperative Banks'		Commercial Banks'		Khadi & Village Industries	
		Loan disbursed No.	Amount (Rs. in lakhs)	Loan disbursed No.	Amount (Rs. in lakhs)	Loan disbursed No.	Amount (Rs. in lakhs)
1	2	3	4	5	6	7	8
1.	Jaipur*	1867	41.83	2104	38.70	176	3.87
2.	Bikaner	216	6.30	506	12.36	3	0.05
3.	Ajmer**	537	13.80	555	13.18	222	0.70
4.	Jhunjhunu@	676	15.99	1300	31.94	19	0.36
5.	Jodhpur	582	16.88	172	4.27	61	0.87
6.	Pali	718	16.85	828	17.37	23	0.67
7.	Kota	1072	13.94	735	7.37	78	1.53
8.	Sawai Madhopur	1562	32.51	1201	24.13	N.A.	N.A.
9.	Chittorgarh	3531	55.23	1044	10.99	38	0.87
10.	Udaipur	1836	42.40	1622	21.38	4	0.11
TOTAL		12597	255.73	10067	181.69	414	9.03
State total of 26 districts		26692	526.22	19329	376.81	2145	27.99

* Figures as on 30.9.1979

** Figures as on 31.10.1979

@ Figures as on 31.1.1980.

Statement showing loan disbursement
under Antyodaya (Second Round)

(Upto February 1980)

Sl. No.	District	Cooperative Banks		Commercial Banks		Khadi & Village Industries	
		Loan disbursed	Amount	Loans disbursed	Amount	Loans disbursed	Amount
		No.	(Rs. in lakhs)	No.	(Rs. in lakhs)	No.	(Rs. in lakhs)
1	2	3	4	5	6	7	8
1.	Jaipur*	1820	38.00	1297	27.99	256	4.27
2.	Bikaner	189	6.09	102	2.77	13	0.26
3.	Ajmer**	428	10.07	461	11.03	63	1.26
4.	Jhunjhunu	1211	36.33	857	22.42	39	1.00
5.	Joshpur	1323	28.12	349	9.52	126	2.50
6.	Pali	650	16.53	1023	18.85	28	0.52
7.	Kota	672	10.14	304	3.92	107	1.84
8.	Sawai Madhopur	1332	33.72	755	14.94	-	-
9.	Chittorgarh	1095	23.35	436	8.42	113	1.98
10.	Udaipur	1547	25.55	276	7.87	86	1.96
Total		10267	227.95	5360	127.73	831	15.59
Total (State total of 26 districts)		21002	458.53	12712	294.66	2600	45.54

* Figures as on January, 1980.

** Figures as on October, 1979.

Coverage of Aikvodaya Families under different schemes
(As on 30th September, 1979)

Sl. No.	District	Total no. of selected families	Net no. of families to be benefited	Total No. of families benefited	Percentage col.5 to col.4	Pension	Land	Housing subsidy	Dairy/poultry farming	Small and cottage industries	Land conservation	Tools and machinery	Employment	Others	Grand Total	% col. 16 to col.5
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1.	Bilaspur	1175	1167	1167	100.0	352	192	201	81	6	50	34	72	484	1472	126.1
2.	Chamba	1409	1405	1247	88.8	259	169	334	203	14	38	139	38	113	1357	108.8
3.	Hamirpur	1686	1614	1596	98.9	239	353	234	187	25	73	328	150	9	1598	100.1
4.	Kangra	4779	4723	4126	87.4	1704	457	887	313	112	21	372	260	20	4146	100.5
5.	Kinnaur	250	250	250	100.0	88	80	84	9	25	-	30	4	105	425	170.0
6.	Kulu	1020	978	978	100.0	185	351	179	95	6	90	19	42	11	978	100.0
7.	Lahul & Spiti	125	125	125	100.0	19	9	54	1	32	4	-	5	1	125	100.0
8.	Mandi	2889	2765	2759	99.8	668	482	468	628	27	205	190	66	38	2772	100.5
9.	Simla	1976	1932	1799	93.1	376	174	590	467	28	83	95	1	273	2087	116.0
10.	Sirmur	1300	1259	1024	81.3	122	158	200	384	30	14	85	28	3	1024	100.0
11.	Solan	1231	1157	1157	100.0	384	116	112	322	28	49	55	69	144	1279	110.5
12.	Una	1228	1232	944	76.6	199	67	105	147	65	3	223	135	288	1232	130.5
TOTAL		19068	18607	17172		4595	2308	3498	2837	398	630	1570	870	1489	18495	
Percentage to col.5 (from col. 7 onwards)			(97.6)	(92.3)	(92.3)	(26.8)	(15.2)	(20.4)	(16.5)	(2.3)	(3.7)	(9.1)	(5.1)	(8.6)	(107.7)@	(107.7)

@ Total % exceeds 100 as some beneficiaries received more than one benefit.

Statement showing financial outlay for Antyodaya Programme for the year 1979-80 and for the Plan 1978-83

		(Rs. in lakhs)					
Sl. No.	Schemes	Annual Plan 1979-80			Five Year Plan 1978-83		
		No. of families to be covered	Government funds	Institutional finance	No. of families to be covered	Government funds	Institutional finance
1	2	3	4	5	6	7	8
1.	Old age pension	5,000*	30.00	-	8,000	180.00	-
2.	Agricultural sector including land development and animal husbandry	6,000	240.00	240.00	30,000	1,200.00	1,200.00
3.	Housing subsidy	4,000	80.00	-	20,000	400.00	-
4.	Small Scale and Cottage industries sector	3,000	80.00	160.00	15,000	400.00	800.00
5.	Training in skills	3,000 (persons)	60.00	-	15,000 (persons)	300.00	-
6.	Social services sector including medical aid, education, legal aid etc.	20,000 (25,000 children)	60.00	-	1,00,000 (1,25,000 children)	300.00	-
7.	Employment	3,500 (persons) 2,000	-	-	10,000	-	-
8.	Other allied sectors	1,000	40.00	40.00	5,000	200.00	200.00
9.	Establishment of Antyodaya Corporation and administrative expenses	-	25.00	-	-	125.00	-
Total		-	615.00	440.00	-	3,105.00	2,200.00
Funds required to cover the backlog of assistance from 1978-79		-	400.00	-	-	Less actual expenditure during 1978-79	100.00
			<u>1,015.00</u>			<u>3,005.00</u>	

Foot Note: * Including families benefited during 1978-79
 (i) Out of total requirement of funds of Rs.3005.00 lakhs for 1978-83 an amount of Rs.1015.00 lakhs would be available from special programmes and on-going schemes under the State Plan.

Social distribution of Antyodaya beneficiaries
in the Selected districts.

Selected District	Number of identified families				Percentage to total identified families		
	Total	Schedu- led Caste	Schedu- led Tribes	Others	Schedu- led Caste	Schedu- led Tribes	Others
1	2	3	4	5	6	7	8
1. Simla	1932	1140	4	788	59	Negligible	41
2. Kulu	978	601	2	375	62	-do-	38
3. Chamba	1405	506	3393	506	36	28	36
4. Kangra	4723	2419	72	2232	51	2	47
Total for selected districts	<u>9058</u>	<u>4666</u>	<u>471</u>	<u>3901</u>	<u>52</u>	<u>5</u>	<u>43</u>
Total for all districts in the State	<u>19068@</u>	<u>10869@</u>	<u>762@</u>	<u>7437@</u>	<u>57</u>	<u>4</u>	<u>39</u>
Total for Selected Households	<u>112</u>	<u>64</u>	<u>4</u>	<u>44</u>	<u>57</u>	<u>4</u>	<u>39</u>

@ Worked out on the basis of available percentages.

Source:- State Government.

APPENDIX - HP - IV

Amount of loan and subsidy sanctioned for different purposes upto 30th Sept. 1979 to the Antyodaya families by Financial Institutions

District	(Rs. in lakhs)													
	Nautor Pen- (Bighas) sion land	3	Hous- ing	'Animal His- bandry	'Small & Cot- tage indus- tries	'Land conser- vation	'Tools for Craftsmen	'Others'	Total					
	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. Bilaspur	725	1.31	2.29	0.94	0.93	0.03	0.15	0.89	0.89	0.12	-	0.57	6.15	1.97
2. Chamba	448	0.78	3.84	2.41	2.42	0.24	0.08	0.48	0.35	0.42	-	0.14	8.31	2.85
3. Hamirpur	1136	0.88	2.56	1.58	1.50	0.05	0.05	0.30	0.30	0.48	-	0.06	5.91	1.85
4. Kangra	1491	6.13	7.52	3.57	3.57	0.21	0.23	0.04	-	0.74	-	1.46 [@]	19.06	4.41
5. Kinnaur	259	0.25	1.44	0.03	-	0.13	-	-	-	0.32	-	0.02	2.19	-
6. Kulu	1064	0.71	1.64	1.28	1.28	0.02	-	0.52	0.52	0.06	-	-	4.23	1.80
7. Lahul & Spiti	42	0.01	0.76	0.01	-	0.21	-	0.18	-	0.04	-	0.01	1.22	-
8. Mandi	1436	2.16	5.09	5.66	5.66	0.10	0.07	0.66	0.20	0.45	-	0.42	14.54	5.93
9. Simla	606	1.24	6.01 ^{@@}	3.41	3.09	0.10	0.14	0.57	1.06	0.48	0.03	0.65	12.32	4.46
10. Sirmur	671	0.31	2.45	4.04	2.19	0.10	0.28	0.07	0.05	0.22	-	-	7.19	2.52
11. Solan	517	1.31	1.13	3.44	3.20	0.09	0.18	0.11	0.33	0.16	0.03	0.02	6.26	3.74
12. Una	490	0.60	0.78	1.55	1.69	0.06	0.06	-	-	0.28	0.01	0.03	3.30	1.76
TOTAL	8935	15.69	35.51	27.92	25.53	1.34	1.24	3.82	3.70	3.77	0.07	3.23	90.68	31.29

@ Rs. 0.85 lakhs of subsidy and Rs. 0.61 lakhs of loan

@@ Includes Rs.0.14 lakhs of loan.

Table showing coverage of sample families under loan schemes (on 50% subsidy)

Name of the District	'Miltch Cattle			'Bullocks			'Piggery			'Shoe-making			'Pack animals			'Raw materials (Basket making)			
	No.	Amount of loan	Subsidy	No.	Amount of loan	Subsidy	No.	Amount of loan	Subsidy	No.	Amount of loan	Subsidy	No.	Amount of loan	Subsidy	No.	Amount of loan	Subsidy	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1. Simla	3	4500	4500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Kulu	2	3000	3000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Chamba	3	3350	3350	1	480	480	1	1000	1000	-	-	-	-	-	-	-	-	-	-
4. Kangra	1	938	937	1	750	750	-	-	-	1	1000	1000	1	1940	1940	1	100	-	
TOTAL	9	11788	11787	2	1230	1230	1	1000	1000	1	1000	1000	1	1940	1940	1	100	-	-

Table showing coverage of Sample families
under 100% Subsidy benefit Scheme

Name of the District	Sewing Machine		Sheep		Hand tools		Housing subsidy	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	2	3	4	5	6	7	8	9
1. Simla	3	900	6	2700	1	600	12	11000
2. Kulu	-	-	-	-	-	-	4	8000
3. Chamba	2	600	-	-	-	-	7	4500
4. Kangra	1	300	-	-	-	-	6	3600
TOTAL	6	1800	6	2700	1	600	29	27100

Number of sample families reporting unsuitability of benefit schemes provided and reasons thereof

District	No. of families selected	No. reporting the benefit as inappropriate/unsuitable	Reasons for unsuitability/inappropriateness							
			Amount of subsidy inadequate	Sheep unit too small	Waste land provided	Size of land too small	Desired benefit not given	Second instalment of housing subsidy not received	Benefit scheme has not increased income	Sewing machine as additional benefit to be provided
1	2	3	4	5	6	7	8	9	10	11
Simla	26	14	10	4	2	-	-	1	-	-
Kulu	29	7	3	-	2	2	-	-	-	-
Chamba	24	5	3	-	-	1	-	-	1	-
Kangra	33	5	3	-	-	-	1	-	-	1
TOTAL	112	31	19	4	4	3	1	1	1	1

Number of sample families reporting the Antyodaya Programme
Beneficial/Non-beneficial by reasons

No. of District	No. of selected families	No. reporting beneficial	Reasons for reporting so								
			Income increased	Regular source of income	Additional source of income	Cash subsidy for housing	Land allotment	Self-dependence	Food availability	Benefits give free of cost	Income likely to increase soon
1	2	3	4	5	6	7	8	9	10	11	12
Simla	26	21	5	1	-	7	3	-	-	5	-
Kulu	29	23	-	8	9	4	-	-	-	-	2
Chamba	24	22	6	-	-	5	5	6	-	-	-
Kangra	33	31	10	-	-	5	5	4	7	-	-
TOTAL	112	97	21	9	9	21	13	10	7	5	2

APPENDIX - HP-VIII (Contd.)

No. of District	No. reporting non-beneficial	Reasons for reporting non-beneficial						
		Benefit not yet received	Allotted waste land not fit for cultivation	Amount of subsidy for house less	Second Ins-talment for house subsidy not given	Sheep/Buffer died	No marketing facilities	Subsidy not sufficient
1	13	14	15	16	17	18	19	20
Simla	5	-	2	1	1	1	-	-
Kulu	6	5	1	-	-	-	-	-
Chamba	2	-	-	-	-	1	1	1
Kangra	2	-	1	-	-	-	-	1
TOTAL	15	5	4	1	1	2	1	2

Table showing the extent of increase of income of sample families by the type of benefit scheme

District	Type of benefit given	No. of families selected	No. of families provided with the benefit	No. reporting percentage increase in income						
				No In-	Upto 20	20 - 40	40 - 60	60 - 80	80 - 100	Above 100
	2	3	4	5	6	7	8	9	10	11
1. Simla	1. Pension	4	4	-	-	-	-	-	2	2
	2. Land allotment	7	7	7	-	-	-	-	-	-
	3. Wage employment	-	-	-	-	-	-	-	-	-
	4. Self-employment loan & subsidy (100%)	16	16	7	6	1	-	-	-	2
2. Kulu	1. Pension	9	9	1	-	-	4	2	-	2
	2. Land allotment	13	9	4	5	-	-	-	-	-
	3. Wage employments	1	-	-	-	-	-	-	-	-
	4. Loan for self-employment and subsidy 100%	6	6	3	1	-	-	-	1	1
3. Chamba	1. Pension	7	7	-	-	1	1	1	4	-
	2. Land allotment	6	6	-	5	-	1	-	-	-
	3. Wage employment	1	1	-	-	-	-	-	-	1
	4. Self-employment, loan & subsidy 100%	14	14	9	4	1	-	-	-	-
4. Kangra	1. Pension	18	18	2	4	4	8	-	-	-
	2. Land allotment	7	5	-	1	1	3	-	-	-
	3. Wage employment	-	-	-	-	-	-	-	-	-
	4. Self-employment, loan & subsidy 100%	13	12	9	-	-	1	-	-	2
Total for all districts (4)	1. Pension	38	38	3	4	5	13	3	6	4
	2. Land allotment	33	27	11	11	1	4	-	-	-
	3. Wage employment	2	1	-	-	-	-	-	-	-
	4. Self-employment, loan & subsidy 100%	49	49	29	11	2	1	-	-	1

Coverage of families under Antyodaya Programme
in the selected Districts and in the State

Name of district/ State	Total No. of villages	Number of families covered under Antyodaya Programme									
		Upto September 1979					Upto September 1980				
		Target (to be identi- fied)	Total		Scheduled Caste		Target (to be identi- fied)	Total		Scheduled Caste	
	No. of families identi- fied	No. of families benefi- ted	No. of families identi- fied	No. of families benefited	No. of families identi- fied	No. of fami- lies identi- fied	No. of families benefited	No. of families benefited	No. of families identified No. of	No. of fami- lies bene- fited	
1	2	3	4	5	6	7	8	9	10	11	12
1. Allahabad	3531	17655	16800	1676	7000	7755	17430	17430	6527	9072	3378
2. Varanasi	847	18235	16970	2726	8850	1425	15642	14570	4569	8470	2609
3. Almora	3576	14870	11192	824	3901	593	12616	12816	4141	4613	2241
4. Jalaun	957	4610	4155	341	2622	241	4385	4245	1056	2591	668
5. Basti	6942	34710	21215	4370	17545	2510	32160	31465	7811	17595	3826
6. Meerut	943	4715	4500	1609	1900	645	4285	4210	2698	1750	1100
State	112561	560000	472340	83228	181876	35055	526783	515540	153744	248723	76869

Coverage of identified families under different schemes in selected districts as on 31st October, 1979.

District	Total No. of families identified	Total No. of families covered under benefit schemes	Percentage of families covered to Col. 2	Loan assistance (in lakhs Rs.)				
				Bank	Govt.	Total	Percentage of bank to total	Average assistance per family.
1	2	3	4	5	6	7	8	9
1. Allahabad	15682	4386	27.97	0.12	84.04	84.16	0.14	1918
2. Varanasi	16970	2874	16.93	-	49.78	49.78	-	1732
3. Almora	12616	624	4.94	2.26	16.92	19.18	11.78	3073
4. Jalaun	4235	510	12.04	0.65	13.07	13.72	4.97	2690
5. Basti	31215	4960	15.89	0.12	100.56	100.68	0.12	2029
6. Meerut	4500	1831	40.68	36.27	10.13	46.40	78.17	2534
<hr/>								
State Total:	492101	94898	19.28	502.69	1493.26	1995.95	25.19	2103

APPENDIX - U.P. - III

Reaction of selected families on the mode of providing benefit and terms & conditions of the loan assistance in the selected district.

Name of District	No. of families selected	No. reporting dissatisfaction with the method of providing benefit	Type of dissatisfaction reported								Reason for dissatisfaction				Suggestions for improvement	
			Govt. supply	Abse- nce of indepe- nt purcha- sing at compe- tive rate	Cost- ly due to pur- chases in fair through offi- cials	Assi- sta- nce 'pro- vi- ded 'less 'eri- al	Amo- unt 'qua- lity of 'sup- ply 'mat- eri- al	Poor 'ce 'of 'sup- ply 'too 'far 'with 'the 'terms & con- di- tions	Loan 'Too 'poor 'pay 'loan	Subsi- dy '100% 'be in- terest free	Subsi- dy '100% 'be in- terest free	Loan 'should 'be in- terest free				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1. Allahabad	33	13	7	13	1	-	-	-	-	-	-	-	-	-	-	
2. Varanasi	21	5	-	-	1	2	2	-	-	2	2	-	-	2	-	
3. Almora	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4. Jalaun	22	1	-	-	-	-	-	1	1	-	-	-	-	-	-	
5. Basti	21	-	-	-	-	-	-	-	-	3	-	2	1	1	2	
6. Meerut	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	137	19	7	13	2	2	2	1	1	5	2	2	1	3	2	

APPENDIX - B.I

Statement regarding population (Rural & Urban), Social group, literates etc., in selected districts of Bihar State according to 1971 census.

Selected district	Population (in lakhs)			Rural Urban ratio	Density per Sq. Km.	No. of		Literates (in lakhs)
	Total	Rural	Urban			S/3 (in Lakhs)	S/T (in Lakhs)	
2	3	4	5	6	7	8	9	10
Muzaffarpur	19.09	17.83	1.26	93 : 7	604	3.07	Nil	3.50
Patna	22.51	15.71	6.80	70 : 30	707	3.44	0.02	7.37
Purnea	28.05	26.35	1.70	94 : 6	351	3.42	0.83	4.30
Ranchi	26.11	22.55	3.57	86 : 14	142	1.26	15.17	6.07
State	563.53	507.19	56.34	90 : 10	324	79.51	49.33	112.33

Table showing district-wise number of families identified, covered and the loan amount sanctioned and disbursed in the State (November 1980).

Name of the district	No. of families identified	No. and amount sanctioned by Bank		No. and amount disbursed by Banks	
		Number	Amount(Rs.)	Number	Amount(Rs.)
1	2	3	4	5	6
1. Patna	5065	2026	3293822	1880	3038485
2. Nalanda	3225	1225	1489651	899	1390140
3. Nawada	1730	866	1143315	667	603203
4. Arrangabad	1753	1325	1584018	1264	1312247
5. Gaya	4979	1415	1807244	1327	1735435
6. Rohtas	9515	1816	N.A.	1420	2400000
7. Bhojpur	8975	3526	4197642	2750	3398547
8. Muzaffarpur	8504	2726	2215418	2623	2017746
9. Sitamarhi	4048	1774	1161392	1373	1108332
10. Vaishali	2510	2340	2539635	2097	2045441
11. Saran	3545	2294	2587050	1441	1564580
12. Siwan	7125	1539	2367633	998	1063994
13. Gopalganj	7040	2007	1469909	1733	1215084
14. E. Champaran	6480	1309	1545448	1298	1442436
15. W. Champaran	3430	963	751412	836	319223
16. Darbhanga	2400	2744	2397642	2255	1630900
17. Madhubani	5153	4202	4197827	3297	3401943
18. Samastipur	3120	2478	6560444	2478	6560444
19. Begusarai	3082	1571	1667615	1417	1450999
20. Saharsa	7049	3280	4465823	2078	3689897
21. Purnea	7955	3644	4064048	3362	3437952
22. Katihar	4609	1606	1242713	1504	1220215
23. Bhagalpur	3325	1864	2078702	1160	1164596
24. Monghyer	13748	3755	5174145	2793	3367761
25. S. Paraganas	20218	11679	4767842	10656	3165903
26. Ranchi	15309	2985	1841612	2531	1378815
27. Singhbhum	6998	3716	2181452	3418	1808373
28. Palamau	4454	1130	743091	729	461673
29. H. Bagh	16415	3071	1811307	2498	1335873
30. Giridih	7768	2342	1435511	1881	914527
31. Dhanbad	5723	2656	2394217	2661	1387518
State	205322	79874	74955953	68869	62667882

Source:- State Progress Report.

APPENDIX - B-III

Statement showing the Number of Antyodaya Families and their
distribution by the Type of benefits received.

District	No. of families selected	No. of families which received the loan assistance under																	
		Cottage Industries							Animal Husbandry					Others (Self-Employment)					
		Car- pen- seloc- tod	Wear- ing	Black smithy	Bas- ket mak- ing	Bidi mak- ing	Cobb- ler leather re- pair- ing	Total	Mil- ch cat- tle	Goat/ sheep rear- ing	Poul- try	Pig- gery	Total	Rick- shaw tempo	Bul- lock cart	Tai- lor	Other petty shops	Fish- ing net	Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1. Muzaffarpur	20	-	-	-	-	1	1	2	7	1	1	-	9	3	-	-	5	1	9
2. Patna	24	3	1	-	-	-	3	7	10	-	-	1	11	-	-	-	6	-	6
3. Purnea	23	2	-	-	1	-	2	5	4	3	-	-	7	1	1	1	8	-	11
4. Ranchi	24	-	-	8	-	-	1	9	-	1	1	3	5	2	-	2	6	-	10
Total	91	5	1	8	1	1	7	23	21	5	2	4	32	6	1	3	25	1	36

PROJECT TEAM

A) Headquarters

(i) Planning, Designing, Processing of data and Drafting of Report.

- | | |
|------------------------|------------------------------|
| 1. Shri S.B. Saharya | Deputy Adviser |
| 2. Shri B.P. Verma | Research Officer |
| 3. Shri M.S. Narula | Research Officer |
| 4. Shri R. Z. Sharma | Senior Economic Investigator |
| 5. Shri L. M. Bhatt | Senior Economic Investigator |
| 6. Shri M. I. Farooqui | Senior Economic Investigator |
| 7. Shri N. L. Borkar | Senior Economic Investigator |

(ii) Personal Assistant

Shri Sohan Lal

B) Field Units

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- | | |
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| 2. Shri M.P. Agarwal | Research Officer |
| 3. Shri K.S. Chaudhari | Senior Economic Investigator |
| 4. Shri H.C. Dhar Dubey | Economic Investigator |
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| 4. Shri R.D. Sharma | Economic Investigator |

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| 5. Shri Prem Chand | Senior Economic Investigator |
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| 7. Shri C.M. Kulethwale | Economic Investigator |

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