

HIGHLIGHTS

RESEARCH STUDIES AT A GLANCE

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FOREWORD

The Socio Economic Research Division of Planning Commission entrusts studies in different areas to institutions and individual researchers. During 2006-07, it entrusted 13 such studies to different organizations. To facilitate the wide dissemination of the research findings, it has brought out a summary of the studies.

In August 2007, the Planning Commission assigned the content analysis (summary) of the studies undertaken during 2006-07 to me, for which I am grateful. I am thankful to Mrs. Sudha P. Rao, Adviser (SER Division), Shri S. Mukherjee, Deputy Secretary (SER Division), Shri B.S. Rathor, Senior Research Officer, Shri Sudhir Kumar Singh, Consultant and Ms. Sheena Arora, Intern, attached to SER Division, Planning Commission, for providing inputs to improve the quality of the report. I am also thankful to Shri V.K. Bhatia, former Adviser, Shri D. K. Mustafi, former Deputy Secretary, for giving me advice and guidance from time to time. Thanks are also due to Mr. Mohammad Yusuf, Executive Director and the staff of HARYALI Centre for Rural Development for providing guidance, cooperation and other necessary help.

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ABBREVIATIONS

1. APL - Above Poverty Line
2. BPL - Below Poverty Line
3. BCSD - Business Council for Sustainable Development
4. BOD - Biochemical Oxygen Demand
5. CETPs - Common Effluent Treatment Plants
6. COD - Chemical Oxygen Demand
7. CSO - Central Statistical Organization
8. CAG - Comptroller and Auditor General
9. DDM - District Development Manager
10. DPEP - District Primary Education Programme
11. EDP - Entrepreneurship Development Programme
12. FPS - Fair Price Shop
13. FCI - Food Corporation of India
14. FGD - Focus Group Discussion
15. GS - Gram Sabha
16. GP - Gram Panchayat
17. HPEM - High Power Employment Mission
18. IAY - Indira Aawas Yojana
19. INLD - Indian National Lok Dal
20. IEC - Information, Education and Communication
21. IGA - Income Generating Activities
22. LDM - Lead District Manager
23. MKSS - Mazdoor Kissan Shakti Sansthan
24. MNCs - Multinational Corporations
25. NFE - Non-Formal Education
26. NABARD - National Bank for Agriculture and Rural Development
27. NGO - Non-Government Organization
28. PDS - Public Distribution System
29. PWD - Public Works Department

- 30.PS - Primary School
- 31.PRI - Panchayati Raj Institution
- 32.RBI - Reserve Bank of India
- 33.RBBS - Remote Bulletin Board System/Service
- 34.RUDA - Rural Farm Development Agency
- 35.SSA - Sarva Shiksha Abhiyan
- 36.SGRY - Sampurna Grameen Rozgar Yojana
- 37.SGSY - Swarnjayanti Gram Swarozgar Yojana
- 38.SHG - Self Help Group
- 39.TRIFED - Tribal Cooperative Marketing Development Federation
- 40.UP - Uttar Pradesh
- 41.VTP - Vocational Training Programme
- 42.ZP - Zila Parishad

ABSTRACT OF RESEARCH STUDIES

1. TITLE OF THE STUDY

PUBLIC DISTRIBUTION SYSTEM OF ESSENTIAL COMMODITIES AS A SOCIAL SAFETY NET - A STUDY OF UTTAR PRADESH.

2. STUDY CONDUCTED BY

Govind Ballabh Pant Social Science Institute, Allahabad, Uttar Pradesh.

3. INTRODUCTION

The Public Distribution System (PDS) has existed in India since the Second World War and was established for ensuring food security. This is done by not only ensuring adequacy in supply of food grains, but also by distributing them at affordable prices. This study aims to assess the functioning of the PDS by taking a cross-sectional view of food security, whereby the functioning of this system is examined from the viewpoint of the poorest sections of the society.

This study examines the extent to which the PDS has succeeded in providing the essential commodities to the people living below poverty line. The specific objectives of the study were to examine:

- 1) The extent to which PDS protects the poor in terms of their access to essential commodities distributed through Fair Price Shops (FPS);
- 2) The likely impact of restricting the coverage of PDS to only the population below poverty line;
- 3) The functioning of the delivery system (from centre to the target group)
- 4) Variations in the prices per unit of commodities (issue price, FPS price and local market price);
- 5) The role of the Panchayati Raj Institutions (PRI) in ensuring food security through a smooth delivery system;
- 6) The efficiency of the existing delivery system in running the PDS.

4. METHODOLOGY**Sample Coverage**

This study covered 960 beneficiary households, 241 non-beneficiary households, 46 FPSs, 33 representatives of the Gram Panchayats, 48 food grains godowns, 27 kerosene depots and 26 functionaries from 8 selected districts from the state of Uttar Pradesh.

Two districts were selected from each of the four regions of UP, namely east, west, central and Bundelkhand; covering 28 blocks, 14 towns and 60 villages.

Data was collected using questionnaire schedules for different respondents and also by conducting interviews and focus group discussions. The following schemes were selected for this study:

- Antyodaya Anna Yojana (AAY)
- Below Poverty Line (BPL) Ration Card
- Annapurna Anna Yojana
- Above Poverty Line (APL) Ration Card
- Mid-Day Meal Scheme
- Sampoorna Grameen Rozagar Yojana (SGRY)

5. FINDINGS

Beneficiary Households

- 18.6% of the requirement of food grains was fulfilled in the BPL and ANT households. 26.8% of provision was the estimated leakage.
- Except kerosene, the per capita annual average requirement of essential commodities like wheat, rice and sugar is fulfilled by purchase from alternative routes like markets and self-production.

The consumption gap (requirement – fulfilment through PDS) of essential commodities is represented as follows:

Commodity	Requirement (total in kgs.)	Fulfilled through PDS (%)	Gap (%)
Wheat	52.1	11.5	88.5
Rice	25.3	33.2	66.8
Sugar	3.3	18.6	81.4
Kerosene(lt.)	3.5	82.6	17.4

- The contribution of FPSs in fulfilment of consumption requirements of essential commodities for beneficiary households was more in lower income brackets than in higher income brackets.
- If kerosene was withdrawn from the PDS, 92.8% of the households would be adversely affected in both urban and rural areas. This percentage was 26.3 for sugar.
- Only rice and wheat were offered to workers under the Food for Work scheme, and that too in insufficient quantities.
- Households that did not receive anything from FPS cited the following reasons for exclusion:
 - No purchasing power
 - Long distance of FPSs from residence
 - No arrival of items at FPS
 - No information about distribution
 - Non-availability of ration cards

- Absence from the village during distribution period
 - Bad quality items, no requirement
- Ignorance of beneficiary households about their rights was very high. More than 80% of the respondents were unaware of their rights regarding checking stock/sale/ration card registers.
 - Based on the selected perception-based responses, a Performance Index was developed to assess the performance of PDS in UP. This Index revealed that Lucknow ranked first followed by Varanasi and Jhansi. The districts showing below average performance were Lakhimpur Kheri, Gorakhpur, Lalitpur and Badaun.
 - Most of the beneficiary households did not perceive any weakness in the system. The primary weakness, as perceived by most rural BPL households, was that of corrupt officials at all levels. This corruption led to lapses in issuing ration cards, non-distribution of commodities, black-marketing, fraudulent and irregular distribution practices.
 - 84.6% of the beneficiary households under Annapurna Yojana reported that they would be adversely affected if this scheme was withdrawn. This percentage was 91.3% for the beneficiaries of the Antyodaya Yojana.

Panchayats

- The major reasons cited for the persistence of problems in PDS were low allotment of items and ration cards, corruption among government officials and non-receipt of full quota by FPS dealer.
- The lack of cards for a large number of eligible households was attributed to the lapse in completion of formalities and the absence of the household members during the completion of this process.

FPS Dealers

- Availability as a percentage of requirements in 2004-05 was 99.5% for rice, 98.9% for wheat in BPL scheme, 100% for rice and 98.8% for wheat in Antyodaya Anna Yojana, and 92.6% for wheat in Annapurna Anna Yojana.
- The FPS dealers reported that they felt compelled to fix the sale price higher than the government-fixed price because of the costs they incur on logistics.
- They reported vigilance from Gram Panchayat officials and the absence of other officials like the Regional Food Controller, Additional District Officer, Lekhpal etc.
- Verification was lacking in urban areas where the local administration was alleged to be corrupt.
- The dealers further reported problems regarding getting dealership, pressure to pay bribe to higher officials, low commission, lack of items, demands from politicians and officials etc.

Godown In-charge/Depot In-charge

- While most of the godown-in-charge reported loss of food grains due to inadequate management facility, half of the kerosene oil depot-in-charge reported loss items. The reasons cited included inadequate capacity of the godowns, and leakage of kerosene due to temperature variation.
- One fourth of the depot-in-charge reported a need for better coordination between supply department and FPS dealers. One fifth of the godown-in-charge felt this way.
- The major problems reported by them included pressure from higher officials and inadequate capacities of the godowns/depots.

Government Functionaries

- Most of the functionaries reported that the Sub Divisional Magistrate, Block Development Officer and *tehsildar* regularly monitored their respective jurisdictions and that the supply inspectors, Area Rationing Officer, District Supply Officer performed physical verification of items

Other Issues that emerged from Interviews and FGDs

- Identification and registration of BPL families and issuing ration cards to them was not carried out systematically.
- Misuse of power by the Panchayat for issuing cards, distributing items and monitoring the FPSs.
- Lack of coordination between supply department, Gram Panchayat and the Block office.
- Lack of magisterial power prevents prosecution of culprits.
- Procedural restrictions like the need for an affidavit to lodge a complaint prevent people from filing complaints.
- No fixed system was followed by the wholesale dealers, sub-dealers or FPS dealers for transporting and supplying kerosene oil. This facilitates leakage and thus, wastage of oil.
- The functioning of the PDS is influenced by the socio-economic conditions at the village level. Villages with lesser differences had more cordial relations amongst villagers and this facilitates smooth functioning of the system. This is also ensured by vigilant villagers who maintain pressure on the suppliers.

6. RECOMMENDATIONS

1. Raise the commission of the FPS dealer to 15-20 paisa per kg for food grains and 25 paisa per litre for kerosene. They should get an incentive for distribution of Mid-Day Meals as well. Permit the FPS dealers to sell additional items like salt, edible oil, stationery etc. at market prices. Further, transportation facilities should be provided for them.
2. Ensure that the dealer can maintain accounts (by setting educational standards and providing training) has a bank account, is more than 21years of age, does not have a criminal record and is a local resident.

3. The FPS should be in an accessible public building like a community hall or Panchayat Ghar.
4. Fix the number of households under the dealer (not more than 200 households in rural areas).
5. Appoint supply inspectors on the basis of the number of FPS dealers in a development block and implement a time-cum-merit bound promotion system.
6. The supply inspectors must be accountable to the consumers, displaying their report at the village level.
7. Diminish the role of contractors carrying items from the godowns by improving transportation and informing the dealers about the delivery time in advance. If this service is not provided, then dealers should be compensated for picking up the items on their own.
8. The Panchayats should play a positive role in this process by forming a vigilance committee, holding regular meetings, controlling local mafia, assisting in BPL surveys, provide help to households in getting ration cards made, curbing any acts of discrimination with the villagers.

Recommendations for State level Functionaries

1. Devise standardised, yet inclusive procedures for identifying 'food insecure' households and issuing the requisite cards to them. This process may be outsourced to an autonomous institution.
9. BPL and Antyodaya categories should be clubbed as BPL to avoid discrimination and reduce extra costs. Household income below Rs.19,884/- for rural and Rs. 25,546/- for urban should be considered BPL.
10. The Annapurna card holders have to be provided with food grains at the lowest price, and not just Rs.150.
11. Each block should have a food grain godown and one oil depot. There should be a facility of dropping items to the consumer's doorstep, separate from the FPS dealer. Households must be allowed to draw items in instalments. Food coupons must be provided so they can pay at their convenience.
12. Allotment of kerosene oil should be increased per card/unit. The Jan Kerosene program should be stopped.
13. FPS prices must be flexible, keeping up with fluctuations in market.
14. There ought to be an emergency stock of food grains at FPS level to counter calamities and hunger. There should be a Food Bank at village level for emergencies.

1. TITLE OF THE STUDY

CAREER PERCEPTION OF SC/ST STUDENTS IN INSTITUTIONS OF HIGHER LEARNING.

2. STUDY CONDUCTED BY

Centre for Research, Planning and Action (CERPA), New Delhi.

3. INTRODUCTION

According to the 2001 census, there were 16, 66, 35,700 (16.2%) Scheduled caste persons and 8, 43, 26,240 (8.2% Scheduled Tribe persons in India. The government has introduced a number of career schemes, especially for youth belonging to these social groups, to enable them to compete in the job market and also get suitable jobs. However, for these goals to be fulfilled, an understanding of their background, dreams, ambitions and career perception is essential. Further, there is a general opinion that career perception in college students varies with their social groups.

In view of the need for a greater understanding about students belonging to SC/ST groups, this study aims to examine:

- the career perception of SC/ST students in the light of their social and educational background,
- the help they may need,
- their readiness to reorient themselves in the light of emerging employment opportunities,
- the sectors in which SC/ST students would like to get employment,
- the factors influencing them, and
- the similarities and differences with perceptions of students in other social groups.

4. METHODOLOGY**Geographical Area Covered**

The study was carried out in five states viz. Uttar Pradesh, Tamil Nadu, Gujarat, West Bengal, and Delhi.

Respondents

1. Students in the final year of the following streams (graduate and postgraduate)
 - Arts, Commerce and Pure Science

- Hotel Management, Business Management, Computer Applications and Information Technology
- Engineering Technical and Architecture
- Medicine, Dentistry, Pharmaceuticals
- Agriculture, Veterinary

2. Teachers
3. Heads of the teaching institutions
4. Prospective employers

Sample

The total sample size of 5151 comprised of 4426 students, 125 heads of institutions, 500 teachers and 100 prospective employers. Of the students 2947 SCs/STs (46 % SCs and 20% STs), 740 OBCs (17% and 739 are general category (17%). As far as possible, the sample size was equally distributed among the five states covered. Stratification was attempted amongst the sample of students with regard to their social group, geographical location, and streams to ensure adequate representation.

Study Tools

Data was collected through questionnaires and interviews with each group of respondents. Further, it was scrutinized, coded, and analyzed through the computer soft wares.

5. FINDINGS

Socio-economic Demographic Profile

- Majority of the students interviewed belonged to 21-26 years.
- The students of youngest age group 16 – 20 years were in larger numbers in the general category.
- The proportion of female respondents among students was slightly higher in general category as compared to SC/ST/OBC category.
- Majority of the students contacted were born and domiciled in urban areas, especially in Tamil Nadu (83.10% were urban born). Out of those who were from rural areas, more SC/ST/OBC students described their domicile as rural as compared to general category students.
- Most of the students belonged to middle class, irrespective of state or social group.

EDUCATIONAL BACKGROUND

School Background

- 38% of the students interviewed came from Govt. schools or Govt. aided schools, 38.54% came from private schools and the rest came from public, central and municipal schools.
- More OBC and SC students came from govt. and govt. aided schools followed by ST and general category students.

- At the middle school level, almost half the students had English as medium of instruction. Regional language appears to be more popular with STs followed by OBCs and SCs.

Level of Performance at School

- Most students rated their own level of performance in middle, secondary and senior secondary between good and very good.
- Almost 40% of the students mentioned that their family conditions had adversely affected their studies. This proportion was somewhat higher among OBCs followed by SCs/STs.

College:

Distribution by Subject

Caste-wise Distribution of Respondents by Courses Pursued

Figures in % with Social Group

Streams		Number of Students in				
		SC	ST	OBC	Other	Total
1.	Arts, Commerce and Pure Science	33.14	34.93	35.54	28.59	33.15
2.	Hotel Management, Business Management, Computer Applications and Information Technology	15.10	12.80	17.22	15.21	15.03
3.	Engineering, Technical and Architecture	21.50	19.08	17.18	22.06	20.43
4.	Medicine, Dentistry and Pharmaceuticals	16.98	17.98	18.16	23.53	18.53
5.	Agriculture and Veterinary	9.61	10.39	8.94	7.66	9.34
6.	Others	3.66	4.81	2.95	2.93	3.52
	Total	100.00	100.00	100.00	100.00	100

Course Preference

- 88% of the students were pursuing their choice subject, with market value of the course as the top consideration for selecting a course.
- Those who could not secure admission to their first preferred course mentioned lack of knowledge as an important reason for this. Not being able to qualify was given as a reason by ST/OBC and general students, followed by insufficient effort as a reason by SC/ST/OBC students.

Medium of Instruction

- More than 60% of the students in all the states and more than 70% of the students in all social groups had their higher education in English.

Preparation for Admission to Present Course

- Almost 40% of the students mentioned that they had not spent any time to specifically prepare for admission to the course they were pursuing.
- A large proportion of these students were from the ST category. Almost 34 to 36% of students in SC/OBC and general category spent a year to prepare for admission to the desired course.

Performance Levels in College

- 70% of the students interviewed considered performance of SC/ST/OBC students at par with the general category students.
- Almost 60% of general category students felt otherwise.
- Amongst the students who felt that the performances were not at par, 47% felt that the same was due to lack of knowledge of fundamentals.

Aspirations for Future and Career Plans

Willingness to Continue Studies

- Except in Tamil Nadu, majority of the students expressed a willingness to continue their studies, irrespective of social group.
- Except in Gujarat, 75 to 85% of the students were prepared to take up a job after completing their studies. Among those who didn't belong to either of the groups, 61.7% wanted to start their own business/practice.

Career Options

- Almost 90% of the students mentioned that they were aware of the possibilities and opportunities that arise from studies, irrespective of social group
- Institutions and friends as source of awareness were mentioned more often by SC/ST/OBC students. Family's role in influencing career options was predominant in these social groups.

Inter Caste Attitudes

- Only 6.6% of the students mentioned that the attitude of general category students towards SC/ST/OBC students was unfriendly.
- 54.8% of all students suggested that there should be reservation for SC/ST/OBC students. 65.74% of SC students, 56.2% of ST students, 52.23 %of OBC students and 27% of general students felt this way.

Attitude of Faculty

- Very few students mentioned that attitude of the faculty was unfavourable or hostile towards them.
- 45.33% students believed that faculty should specially help SC/ST/OBC students through scholarships and extra tutorials.

Views of Teachers

- 43.7% of the teachers interviewed were of the opinion that there is no difference in the performance level of different categories of students. However, 56.3% believed otherwise.
- 60% of teachers favoured reservation in arts courses. This proportion is at 51% in the case of science and 45% in professional courses.

Views of Heads of Institutions

- 95% of the heads of institutions contacted confirmed that they had reservation for specific categories of students.
- 75% of the respondents mentioned that performance of SC/ST students was approx. at par with performance of general category students.
- Most heads of the institutions suggested that SC/ST students require additional training specially with respect to English

Views of Employers

- 79% of the employers agreed that SC/ST/OBC students were equally competent 69% did not approve of reservation in favour of SC/ST/OBC.
- Most employers suggested that there should be good orientation and training of SC/ST students at primary level.

6. RECOMMENDATIONS

Based on the suggestions offered by the respective respondents and the findings of the study, the following recommendations have been made with regard to SC/ST students:

1. Hold special classes for teaching fundamentals of subjects / courses and aptitude development programmes. Have regular contact with faculty members after classes.
2. Lay more emphasis on primary and secondary level education for strengthening fundamentals.
3. Provide adequate facilities (including scholarship and financial support) to those who are economically and socially backward within these social groups.
4. Offer reservation to only those families within these social groups who have not been able to avail benefits.
5. Provide special coaching for developing communications skills and increasing self-confidence of students.
6. Raise awareness through different programmes by citing examples of those who have been benefited by reservation.
7. Work towards creating social equality and improving economic conditions.
8. Encourage academic – industry liaison for ensuring employment.

1. TITLE OF THE STUDY

A STUDY OF THE EXTENT AND CAUSES OF DROPOUT IN PRIMARY SCHOOLS IN RURAL MAHARASHTRA WITH SPECIAL REFERENCE TO GIRL DROPOUTS.

2. STUDY CONDUCTED BY

Indian Institute of Education (IIE), Pune, Maharashtra.

3. INTRODUCTION

Consistent efforts over the last decade have provided primary education the attention and priority it merits in the government. However, inspite of the remarkable expansion of elementary education system in India, a very large number of children continue to be out of school. This may be attributed to gender, caste, migration, and economic deprivation amongst other factors. A related problem of immediate concern is that of dropouts. Although school enrolment rates are increasing nationwide, the retention rate is low. A high percentage of students drop out even before reaching class five.

The rates of dropout have been considerably controlled by the following schemes:

- 1) Primary Education Schemes
- 2) Non-Formal Education
- 3) Construction of School Buildings
- 4) Schemes for Students Belonging to Scheduled Castes, Scheduled Tribes, Nomadic Tribes and Vimukta Jatis
- 5) Book Bank
- 6) Attendance Allowance for the Girl students
- 7) Shaleya Poshan Aahar Yojana (National Programme of Nutritional Support)
- 8) Scholarships

However, a substantial number of students are still dropping out of school, especially girls. This necessitates an empirical investigation into the crux of the problem of drop-outs, especially girls, in the context of existing schemes. This study carries out the investigation in the state of Maharashtra, which has a significant rate of drop-out inspite of being an educationally advanced state.

Given below are the objectives and findings of this study:

- 1) To determine the extent of dropouts and absenteeism at each standard from I – VII (considering 1995 as the base year) with special reference to girl students.
- 2) To carry out a causal analysis of the dropout problem with emphasis on drop-outs by caste and gender.

- 3) To make a comparative analysis of village, school and family characteristics with disparate educational profiles effecting dropouts and absenteeism.
- 4) To determine the societal, parental and institutional factors that contributes towards enrollment and retention of primary school children with gender differentials.
- 5) To determine the factors that result in dropout of school children.
- 6) To examine the societal, attitudinal and socio-economic environment associated with high dropout rates of girls at various levels of elementary school education.
- 7) To study the reasons for dropouts from SC/ST/OBC and minority children.
- 8) To suggest interventions necessary for improving retention and reducing absenteeism at different levels.

4. METHODOLOGY

The study was based on empirical investigation in the selected villages of three identified districts in Vidarbha and Marathwada regions of Maharashtra.

The study covered -

- Three Districts - selected on an agro-climatic basis.
- Six Blocks - having the highest and lowest percentage of total workers to total population from each district.
- 24 Villages – chosen randomly from each block.
- 240 Households – 10 households with drop-outs, from each village.

Data was collected at the village, school and household levels through attitude and opinion surveys (interviews and questionnaires) with parents, teachers and school drop-outs. Secondary data was collected from official records at educational institutions.

5. FINDINGS

In order to find out more about the extent and causes of dropout rates in primary schools, eleven hypotheses were formulated. The data collected was used to test these hypotheses. The results are presented below:

I. Female Literacy

- There is a negative and moderate correlation between the village female literacy rates and dropout rate of girls. This correlation is slightly lower for boys.
- Hence, as female literacy rate in the village increases, dropout rate decreases.

II. Economic Reasons

- There is a significant difference in the village/school characteristics of high and low dropout rates.

- Most of the villages with high dropout rates are drought-prone and children drop out for economic reasons.

III. Parental Background

- There is high negative correlation between mother's education and dropout rates. This correlation is also significant with father's education.
- Parents' socio-economic background also affects dropout rates.

IV. Dropout Rates *vis-à-vis* Standard

- There is an increase in dropout rate with progressively higher standards of class.

V. Gender and Caste

- Dropout rates are significantly higher for girls than for boys.
- Dropout rates are higher for backward castes (SC, ST and OBC).

VI. Distance and Transport

- All the villages have Zila Parishad schools up to 7th standard.
- Only 5.4% of the students reported distance as a reason for dropping out.
- For most students, schools were accessible.

VII. School-related Causes for Dropout

- Only 6.7% students provided school related causes including fear of other children, fear of school and beating from teachers.
- This data was not supported by parents, teachers and the school management.

VIII. Opportunity Costs of Attending School

- 10 out of 24 headmasters mentioned that the attendance of boys and girls get affected during cultivation period and that some students work in factories.
- 30 out of 48 teachers mentioned that girls do not attend school due to housework.
- Similar responses from children show that the opportunity costs of sending children, especially girls, to school are prohibitive.

IX. Other Causes for Dropout among Girls

- There are attitudinal, social and socio-economic reasons for dropouts among girls.
- Although response on children's' health is low, it is one of the main reasons invoked for absenteeism.

- However, the primary reasons for drop-out, as stated by parents and students are economic.

X. If Absenteeism is a Problem in School

- 97 out of 227 parents mentioned that school teachers complain to them about absenteeism of their children.
- Data suggests that teachers, headmasters and parents agree that absenteeism is a problem. However, parents do not pay heed to these complaints.

XI. Teachers' Absenteeism

- Out of 227, 67 parents mentioned that teachers' irregularity affects children's study. Only 29 parents were able to point out ways in which teacher absenteeism affected dropout rates.
- The hypothesis that teacher's absenteeism is a substantial problem, cannot be validated because these statements are not supported by the teachers and school management.
- The study reports serious imbalances in the distribution of female teachers. There is a lack of stability of teachers due to objective constraints in their working and living conditions
- Also, there is a cultural gap between teachers and students/parents

6. RECOMMENDATIONS

From the foregoing results and conclusions of the study, the following recommendations emerge:

- 1) For enhancing accessibility to the school, the content of education must be relevant and suited to community needs.
- 2) Dialogue with the users of educational services is indispensable to the adoption of changes to local realities.
- 3) Decision-makers should be aware of the importance of parents' opinion and what they expect from school for their children.
- 4) Health services like regular health checks, for distribution of medicines, counselling, referral services should be provided.
- 5) Local teachers should be made available for teaching in schools so as to reduce the problem of teacher absenteeism and to improve punctuality.
- 6) Incentives ought to be provided to encourage women and teachers with good qualifications and experience and train them to work in schools in rural areas to reduce migration to urban schools.
- 7) Design different support mechanisms for teachers as a coherent whole, explicitly directed at improving pedagogical practice in the classroom.
- 8) Provide regular in-service training to teachers.
- 9) Bridge the cultural gap between parents and teachers through more elaborate forms of participation in the school's management and control.

1. TITLE OF THE STUDY

ASSESSMENT OF COMMON EFFLUENT TREATMENT PLANTS FOR ITS ADEQUACY, EFFICACY AND MANAGEMENT PRACTICES IN INDIA.

2. STUDY CONDUCTED BY

National Environmental Engineering Research Institute (NEERI), Nagpur.

3. INTRODUCTION

Industries play an important role in improving the standard of living of people in areas where they are set up. For promoting rapid and orderly establishment of industries, state governments in India provide incentives to entrepreneurs in the form of electricity, land, water, drainage, street lights, canteens, shopping complexes and hospitals. A majority of these industries are located in Gujarat, Maharashtra, Andhra Pradesh, Karnataka, Tamil Nadu, Rajasthan and West Bengal.

Some of these industries consume huge quantities of water, and generate a lot of waste in the process. Lack of space, skilled labour, technical assistance and adequate understanding of pollution and its management are grave causes of concern, especially because of their consequences on the environment. Given the importance of effective treatment of waste, this study carries out an assessment of the adequacy, efficacy and management of common effluent treatment plants (CETPs).

4. METHODOLOGY

This study carried out an evaluation of the CETPs at Ankleshwar, Gujarat and Balotra, Rajasthan based on the following parameters:

1. Performance of the treatment scheme
(Flow, colour, nitrogen, phosphorous, heavy metals etc.)
2. Solid Waste Management
(Quantity of solid waste, mode of disposal, heavy metals in waste)
3. Organization and management
4. Operation and maintenance of CETPs

5. FINDINGS

Performance Evaluation of CETPs

Ankleshwar

- The CETP was under capacity-expansion for treatment of industrial effluents. The capacity was being increased from 1000 to 1800 m³/d of the industrial effluents.
- The CETP was retrofitted with new aeration systems for biological treatment and an additional secondary clarifier to take the increased effluent quantity and stabilisation of the aeration tank 2 for biological treatment was under progress. Construction of additional secondary clarifier was also under progress,
- Quantity of effluents received in the CETP varied from 745 to 1026 m³/d. An average of 858 m³/d of wastewater was discharged into equalization tank.
- Removal efficiency of all major polluting parameters from primary and secondary treatment are lower indicating the need for tertiary treatment to meet the Gujarat Pollution Control Board norms of discharge into inland surface waters.
- Foaming was observed in the aeration tanks with surface aerators but not in the diffused aeration tank.
- The treated effluents are discharged into Amla Khadi through a Reinforced Cement Concrete channel.
- All the parameters, except Total Dissolved Solids, are meeting the stipulated standards for discharge into the surface water.

Balotra

- The flow of wastewater into the CETP is through a channel receiving effluents from the industries en-route.
- The quantity of wastewater received into the CETP ranged from 3894 m³/d to 5718 m³/d with an average of 5217m³/d which is well within the design capacity of the CETP.
- Concentration of oil and grease received in the CETP was higher than the concentration for which it was designed; the concentration of oil and grease was about 25-52 mf/L in the final treated effluent which does not comply with the standards for disposal of oil and grease into inland surface waters.
- A number of synthetic textile processing units have risen in the area which contribute to the oil and grease concentration.
- All the aerators in the equalization tank were not in operation.
- The dissolved oxygen concentration in the tank was considerable low as a result of high ambient temperatures and salt concentration in the influent.
- The groundwater concentration of total dissolved salts, around the CETP area, was higher at about 14,230 mg/L.

Solid Waste Management

- Sludge generation is higher in Ankleshwar because of the large quantities of lime added into the effluents.
- Portions of this sludge are utilised by the cement industries and the bio-sludge tanks, and the rest of it is disposed into a secured landfill at Baruch.
- CETP-Balotra generated a lesser quantity of solid waste as compared to Ankleshwar. This sludge is dried and disposed in a landfill.

Organization and Management

- A board of directors manages the CETP-Ankleshwar, the company has 12 directors out of which two are government nominees. A technical committee consisting of industry members and technical experts sort out matters related to operation and maintenance.
- CETP-Balotra is chaired by the District Collector. Technical experts handle operations and the daily activities are monitored and reported by the plant engineer.
- The CETPs work on the “polluter pays” policy whereby charges are levied on the member units to run the CETP.

Operations and Maintenance

- Both the CETPs maintain records related to shift/daily sheets of flow, process, status of electrical and mechanical equipment, and power and chemicals inventory.
- The CETPs have well-equipped laboratories for determining treatment-cost and for further R&D.

6. RECOMMENDATIONS

CETP- Ankleshwar

1. Carry out performance evaluation of the CETP to understand the modified treatment scheme.
2. Increase the dissolved oxygen concentration in the diffused aeration systems to meet the oxygen demand during treatment.
3. Devise a new process for removing the colour of the final treated effluent, which retains a light brownish colour.
4. Carry out research on the reuse of treated water, impact of the treated effluent on the receiving bodies over a long period of time and the possibility of using treated effluent for chemical preparation.
5. Identify potential uses of the solid waste instead of disposing it in landfills.

CETP- Balotra

1. Work on the proposed oil and grease chamber to reduce the oil and grease concentration in the influent and effluents.
2. Identify potential uses of the recovered oil.

3. Use treated effluent for preparation of chemical solutions like ferrous sulphate, polyelectrolyte and lime to reduce the use of fresh water.

General Recommendations

1. Impose a mandatory waste-minimisation exercise for all member industries, utilising a common wastewater treatment and disposal facility.
2. Establish new CETPs in a phased manner with flexibility for expansion.
3. Include facilities for reusing water and recovering and reusing bi-products in the CETP design.
4. Adopt tanker conveyance of wastewater similar to that used in the transport of hazardous wastes.
5. Organise treatment training programmes for operators of CETP to meet the trained manpower requirements.
6. Give fiscal benefits like excise duty exemption on equipment, income tax break etc. to CETPs.
7. Recognise CETP as an essential industry to enable them to provide services to member industries.

1. TITLE OF THE STUDY

MOBILIZING RESOURCES THROUGH REFORM OF STATE NON-TAX SOURCES FOR PLAN DEVELOPMENT.

2. STUDY CONDUCTED BY

Foundation for Public Economics and Policy Research (FPEPR), New Delhi.

3. INTRODUCTION

Mobilizing resources for the States is not a pure economic exercise; it has political dimensions as well. However, an economically rational structure of non-tax sources may not always be politically palatable. Given the need for striking a politico-economic balance, this study aims to analyze the existing structure of non-tax sources in the Indian States and to recommend requisite changes in its structure, so as to enable the States to mobilize resources for development. It has the following specific objectives:

1. Analyzing the structure of States' non-tax sources
2. Examining the structural reforms and suggesting a rational non-tax structure, which should be economically viable and should yield larger resources
3. Suggesting fiscal measures in terms of procedural reforms for removing harassment to consumers of utilities, making structural reforms politically palatable, and
4. Recommending reforms related to institutional preparedness - a pre-requisite for mobilizing additional resources.

This study hypothesizes that the non-tax revenues should form a sizable portion of the States' own revenues in India.

4. METHODOLOGY

- This study examines the fiscal significance of the States own non-tax sources over a period of time.
- In addition to examining the trend rate, it estimates buoyancy of all the major non-tax sources and provides a comparative picture of all the States.
- To analyze the efforts of the States in collecting appropriate user charges for the services provided, the study presents an estimate of the revenue realized (RR) from services as % of revenue expenditure (RE) incurred on providing these services.

- To facilitate comparison between RR_i (revenue realized from the ith service) amongst the States, the study presents a normative approach to estimate 'norms' of RR for each of the services by using panel data models.
- To appraise the performance of the States in collecting RR for the select services, the study analyses the difference between the actual and normative RR (estimated through the regression approach) for each of the select services. This is done by taking RR of a specific service as a function of related independent variables.
- The study identifies the factors responsible for lack of growth of non-tax sources in the States. Variations in the RR of select non-tax sources for each major State and the issues related to delivery of services by the Government are looked into, to put forth policy imperatives.

Sources of Data

The study uses data from Reserve Bank of India (RBI), State Budget Documents, Central Statistical Organization, Bureau of Economics and Statistics, the various State ministries dealing with different non-tax services etc.

Sample Coverage

The study covers all the States, with special emphasis on 15 major States.

Also, the study confines its scope to only those non-tax sources, which originate from the administrative departments and departmental undertakings that are of a commercial nature; covering three broad components of administrative receipts, viz. general services, social services, and economic services. Further, only ten major components of these services have been taken for an in-depth analysis.

5. FINDINGS

Fiscal Significance of States' Own Non-tax Sources (Ontr)

The analysis of the States' Ontr reveals that these are not fiscally significant in the States' budget and their growth is not keeping pace with other components of revenue receipts. These have the potential of being a major source of revenue.

- The main constituents of the States own non-tax revenues are receipts from interests, dividends and profits; and the recoveries from general services, economic services and social services.
- Recoveries from government services constitute nearly two-third of the States' own non-tax revenue. Of these, social services and economic services exhibited an upward trend with respect to the States' Ontr, while general services showed considerable fluctuations.
- In the case of general services, the revenue as a % of States' Ontr has shown an upward trend over the years.
- Revenue contribution of social services was the least, but it grew at the highest rate as compared to the other services.

- Economic services share in States' Ontr exhibited a modest decline from 44.5 % in 1993-94 to 43.4% in 2003-04 but contributed a significant share to the States' Ontr.

RR/REs in Non-Tax Sources

- Most user charges for the Government services in Indian States are at an abysmally low level.
- RR/RE varies among services as also among States.
- RR/RE for economic services have been higher than social services. Out of the ten services studied, the RR/RE for the given time period has risen only for two services in all the major States, viz. education, sports, arts, culture; roads and bridges.
- Among the major States, Goa's recovery from social services as well as from the economic services has been highest as compared to other States. Goa has the highest percentage increase in medical followed by Tamil Nadu in public works, Bihar in education and Kerala in water supply and sanitation, Karnataka in major and medium irrigation, Tamil Nadu in minor irrigation etc.

Issues in Delivery of Services

- Contemporary needs of the people are placing great pressures on the government for efficient and effective delivery of services. However, mismanagement of service delivery, especially in the areas of education, health, water supply and sanitation, is making people bypass public facilities for private ones.
- These utility services require rational procedures in delivery of services and appropriate fiscal measures to supplement the existing need for that service.
- There is a need for decentralization of service provision and advanced use of IT Services to increase accountability.

6. RECOMMENDATIONS

For mobilizing additional resources for planned development, the following recommendations are presented for select service:

I. Education

- Primary education should be fully subsidized.
- User charges for secondary and higher education should be designed to increase progressively with the income of the user.
- Credit market should be regularized for financing higher education.

II. Medical and Public Health

- More facilities should be located close to rural areas and services should be provided free of cost (or with minimal charges).
- Full cost of medical facilities should be charged from insured persons.

III. Water Supply and Sanitation

- Water rate structure should be rationalized for better recovery of cost.
- Reasonably accurate metering system must be installed and maintained for those direct water users with a timely billing and collection system in place.
- Water rate charge for non-domestic users should be lower as compared to domestic users.

IV. Forest and Wildlife

- An earmarked fund ought to be allotted to raise the requisite revenue and to maintain the forest for a longer period of time.
- Joint Forest Management should be pursued with commitment.

V. Irrigation Projects

- Urgent need to increase the user charge rates.
- Volumetric pricing should be adopted for better recovery of cost, though it can only be adopted in phased manner.

VI. Mines and Minerals

- Royalty rates should be increased with due interval of time.
- The royalty rates should be based on sale price system as against on quantity basis.

VII. Roads and bridges

- A system of electronic toll collection, either through microwave technology or through infrared technology, should be initiated by the Government.

1. TITLE OF THE STUDY

IMPLEMENTING CORPORATE SOCIAL RESPONSIBILITY AND HIV/AIDS PROGRAMMES IN THE SUPPLY CHAIN.

2. STUDY CONDUCTED BY

The Energy and Resources Institute, New Delhi.

3. INTRODUCTION

The private sector in India is contributing to the fight against HIV through corporate workplace programs, community-based initiatives and advocacy. However, a large section of the Indian workforce, including small/medium enterprises and the unorganised sector, are unable to initiate such programs due to financial and managerial constraints. This report fills this gap by exploring the potential of the supply chain of the Indian corporate sector as an area for HIV/AIDS interventions. Interventions in the supply chain have been taken up by many Multi-national companies but the involvement of Indian companies in this regard has not been widespread.

Given the limited literature, and the reticence of companies to talk on the subject of HIV/AIDS in the context of supply chain, this study sought to elicit industry opinion on this subject in India. Further, through discussion of issues of accountability and ethical behaviour, practical approaches to promoting healthy HIV/AIDS practices in supply chains were explored.

4. METHODOLOGY

For the purpose of this study, data was collected from three industrial sectors in India- automobile, cement and paper. This was because of:

- 1) Their role in the Indian economy in generating revenue and providing employment;
- 2) Their large supply chain networks; and
- 3) Their concentration in high HIV/AIDS prevalence areas.

The following companies were consulted from each of these sectors:

Automobile Sector

DaimlerChrysler India Pvt. Ltd, Fiat India Pvt. Ltd, Hero Honda Motors Ltd, Mahindra and Mahindra, Tata Motors Ltd and Tatra Trucks Ltd.

Cement Sector

ACC Ltd, Shree Cement Ltd, Lafarge India Ltd, Grasim Industries Ltd, Gujarat Ambuja Cements Ltd, Jaiprakash Associated Ltd, and Madras Cements Ltd.

Paper Sector

The Andhra Pradesh Paper Mills Ltd, Ballarpur Industries Ltd, ITC Ltd Paper Boards and Specialty Papers Division, Kimberley Clark India Ltd and Pudumjee Pulp and Paper Mills Ltd

Data was collected from company representatives through interpersonal interviews, telephonic interviews, and written feedback (through questionnaires) on a one-by-one basis. Responses were sought around the following broad topics:

- 1) Structure of the supply chain
- 2) Views on Corporate Social Responsibility (CSR) in the supply chain
- 3) Modalities of intervention in the supply chain
 - CSR Initiatives
 - HIV/AIDS programs

5. FINDINGS

The differences in the structure and organisation of supply chains in the three sectors accounted for the different responses from each sector. However, the following common themes emerged:

Views on CSR in the Supply Chain

- 1) Companies felt that their influence on their suppliers, especially the smaller ones, would encourage them to adopt responsible practices.
- 2) They were in favour of ensuring responsible behaviour from their business partners.
- 3) They believed that such a practice could ensure a productive supply chain along with a good public image for the company and the supplier.

Modalities of Intervention in the Supply Chain

CSR Programs

- 1) They recognised the vital role of supply chain managers as facilitators, and the need for tapping existing channels like 'vendor development programs'.
- 2) They also highlighted the need for a holistic approach, where the responsibility of programme implementation is shared by everyone.
- 3) They acknowledged the need for an official 'code of conduct' or business principles.

HIV / AIDS Programs

- 1) All companies agreed upon the need for an internal HIV/AIDS program before extending it to others in the supply chain.
- 2) It was established that HIV programs should be built into larger CSR agendas and taken to suppliers.
- 3) Their rationale for such programs was ensuring the health of the supplier's workforce and maintaining a healthy supply chain.
- 4) The role of the senior management was identified as crucial for the program.
- 5) Companies envisaged their roles in capacity building and creating systems of implementation in the supplier base.
- 6) The importance of collaboration with local State AIDS Control Societies and NGOs was recognised.

6. RECOMMENDATIONS

Based on the opinions and responses from the three sectors, this report highlights the opportunities and challenges in implementing HIV/AIDS programmes in the supply chain. Four areas are identified for intervention by the private sector, (1) Advocacy, (2) Technical assistance (3) Funding and (4) Ensuring a regulatory framework. Finally, the following recommendations for companies are presented,

- 1) Identify risks, both internal those in the immediate ring of suppliers. Undertake periodic social and environmental assessment.
- 2) Evolve, communicate and implement 'Guidelines for Business Operations' amongst employees and concerned stakeholders, including business partners.
- 3) Provide training to stakeholders at all levels to develop capacity, skills and knowledge about the program.
- 4) Develop stable transparent relationships with all stakeholders to ensure their involvement in the program through partnerships and networks.
- 5) Communicate information regarding the program through effective communication channels and documentation.
- 6) Monitor and evaluate the program on a regular basis.
- 7) Extend the program to employees of other organisations on company premises, and to communities where the employees reside.
- 8) Invest in research about similar programs in other places and adopt best-practices.

1. TITLE OF THE STUDY

SOCIAL AUDIT – GRAM SABHA AND PANCHAYATI RAJ.

2. STUDY CONDUCTED BY

Vision Foundation for Development Management, New Delhi.

3. INTRODUCTION

The Government of India invests thousands of crores of rupees in social development programs every year. However, there is a huge gap between the desired impact and the actual impact of these programs. The dominant reason for this program delivery failure is the weak 'demand side' whereby the beneficiaries are unorganised and unable to demand accountability from the government. Social Audit is one such tool that can fulfil the urgent need of strengthening the demand side by providing relevant information.

In view of the potential of the Social Audit in increasing the efficiency of program delivery, especially within the Indian context, there is a need to document and comprehend similar initiatives in this regard. This study explores the potential of introducing Social Audits in India through the following objectives:

- a) To assess the status of Social Audit with respect to Gram Sabha & Gram Panchayat, in the Indian legal and cultural contexts by
 - assessing the legal status, awareness, acceptance, and the lessons of implementing Social Audits; both at the central and state levels.
 - assessing the functioning and effectiveness of the Gram Sabha with respect to different development programs, different beneficiaries; and the factors influencing its smooth functioning, and
 - making a similar assessment for the Gram Panchayats.
- b) To recommend measures for
 - incorporating Social Audits in the cultural fabric of the society, and
 - making Panchayati Raj Institutions (PRIs) vibrant institutions for empowering people.

4. METHODOLOGY

This study used Depth interviews, focus-group discussions and interviews to collect data from the following stakeholders:

- Programme Beneficiaries (villagers, local opinion leaders, members of the Gram Sabha, PRI members)

- Lawyers, Bank officials
- Political Leaders (elected representatives – MPs and MLAs)
- Academicians
- NGOs
- Government Officials (Center and State)

Sample Coverage

The study was conducted in four zones in the country, in the following pattern:

1. Two states per zone (Rajasthan, Maharashtra, Tamil Nadu, Andhra Pradesh, West Bengal, Orissa, Uttar Pradesh and Delhi)
2. Two districts per state
3. Two blocks per district
4. One panchayat per block, and
5. Two villages per panchayat

The state of Delhi was specifically chosen to understand and study the relationship between the urban environment and the concept of Social Audit. Also, Residential Welfare Associations, traders associations and senior citizen's associations were used instead of PRIs in Delhi.

The total sample size covered for all eight states was 10,592, including the same set of central government officials for all states.

Analysis

All information collected from secondary and primary sources was collated and put into order to provide a logical form for analysis. MS Excel and SPSS were used to analyze the data and information from various sources.

5. FINDINGS

Study Findings

- The first impression of a 'Monarchy Mindset' is strongly imprinted in the Indian Development Management System, which is resisting change both at the demand and supply levels.
- International pressures to catch up, coupled with national initiatives like Right to Information Act (RTI) are opening channels for change.

Functioning of the Panchayati Raj Institutions

Gram Panchayat

- At the National level 70% people are aware about the duties of the Gram Panchayat.

- Except in the sample states of Maharashtra, Tamil Nadu & Andhra Pradesh, PRIs in rest of the states exist only on paper; as validated by the PRI audit observations of Comptroller and Auditor General of India (CAG).
- There is a gap between the expected role and actual role perceived by State level officials. This is not the case with villagers and Gram Panchayat officials.

Gram Sabha

- Respondents in Maharashtra, Tamil Nadu and Andhra Pradesh were fairly satisfied with the functioning of the Gram Sabha; while the Gram Sabhas in UP, Rajasthan, Orissa and West Bengal, are not active in program planning and implementation.
- Representation in meetings is low because of lack of interest by the weaker section and women, especially in Rajasthan, Orissa, and Uttar Pradesh. This may also be attributed to socio-cultural reasons like attitudes, mindsets and level of awareness.
- The differences in functioning of PRIs in different states are induced by the level of awareness, education of community, 'demand system', the quality of governance of the supply system and the activism of select social activists.
- Only 25% of the sampled people, living in rural India, can ask questions and seek information on various subjects.
- Most of the Gram Sabhas are not aware of their constitutional power.
- Panchayats fear a loss of power by strengthening of Gram Sabhas.

Awareness and Preparedness for Social Audit

- At the national level, awareness about social audit is around 40%. Factors affecting this awareness are lack of education, interest and awareness at the village level, dependence on Panchayat, politics in PRIs and socio-cultural factors.
- Social audit was perceived by the respondents as a feasible option to bring about increased transparency, accountability, and increased levels of participation by beneficiaries.
- Only 50% of the states have legal sanction and people are still unaware about laws regarding this issue.
- For these reasons, social audits are inoperable in all states surveyed in this sample.
- An urban-rural analysis of grass-roots institutions reveals that the Residential Welfare Associations are more empowered due the level of education and awareness of their members, unlike their rural counterparts in Gram Sabhas.

Status of PRI Accounting in India

- CAG is not empowered to conduct Accounting Audit of PRIs in the whole country.
- In absence of 'Quality PRI Accounting and Auditing', funds keep flowing in to PRIs, perpetuate illegal practices and further weaken the PRI system.

6. RECOMMENDATIONS

Based on these findings, the following recommendations were proposed:

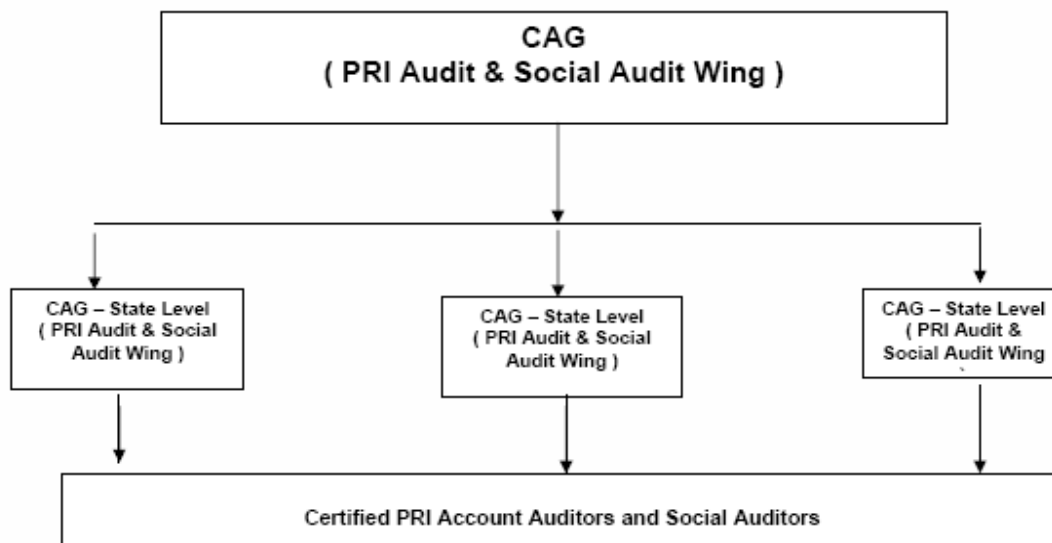
1. Strengthen the control system to make Supply System more effective. This can be done by:
 - a) Conducting quality PRI Accounting & Auditing regularly,
 - b) Implementing RTI Act effectively,
 - c) Institutionalizing Social Audit through effective mechanisms,
 - d) Making release of 'Plan fund' and 'Non-Plan fund' by Planning Commission and Finance Ministry conditional to completion of PRI Audit and Social Audit.
2. Empower the Demand System by enabling PRIs.

Specific Recommendation

- a) Investing in Education and awareness of Public/ Gram Sabha members.
- b) Strengthening the institutional capacity of PRIs by providing better information.
- c) Supporting competent NGOs to facilitate this process.
- d) Encouraging the media to be more rural and development focused
- e) Recognizing and reward members of the Supply Side.
- f) Developing an institutional framework for organizing PRI Accounting, Audit and Social Audits and putting them on the internet.

INSTITUTIONAL FRAMEWORK & PROCESS

for SOCIAL AUDIT



- ⇨ Development and Deployment of a Panel of Certified PRI Account Auditors
- ⇨ Development and Deployment of a Panel of Social Auditors
- ⇨ Conducting Social Audit
- ⇨ Circulating Social Audit Reports
- ⇨ Compilation of Social Audit Reports at State Level
- ⇨ Compilation of Social Audit Reports at CAG, New Delhi

1. TITLE OF THE STUDY

MOBILIZATION AND MANAGEMENT OF FINANCIAL RESOURCES BY PANCHAYATI RAJ INSTITUTIONS. A STUDY OF HARYANA STATE.

2. STUDY CONDUCTED BY

Haryana Institute of Rural Development, Haryana.

3. INTRODUCTION

Panchayati Raj Institutions (PRIs) play an important role in providing good governance at the district and sub-district levels in India. The PRIs cannot become effective institutions of local self-governance without a strong financial base (with clearly defined sources of revenues) and efficient management of resources. Optimal utilization of resources at the local level will not only help in creating fiscal autonomy for PRIs but also play a critical role in acquiring the requisite level of savings for their State.

All these factors, coupled with the low levels of revenue mobilization by PRIs, necessitate an enquiry into the financial situation of Panchayati Raj Institutions. This study has the following specific objectives:

- 1) To study the present status of the finances and their management by the Panchayats at different levels, in the context of existing provisions
- 2) To delineate the modalities for strengthening the financial domain of the Panchayats through transfer of resources from the State and the Central Governments
- 3) To assess the capacity of the Panchayats to raise financial and other resources, and to prepare an action plan for the same
- 4) To analyse the capacity of Panchayats at different levels to absorb the financial resources allocated to them under different schemes and programmes of the State and Central Governments
- 5) To analyse the extent of fiscal discipline and management of financial resources practiced by the PRIs; and
- 6) To suggest a framework for ensuring fiscal discipline and proper management of financial resources at different level of Panchayats.

4. METHODOLOGY**Sample Coverage**

The study covers one Zila Parishad (ZP) from each of the four commissionaires in Haryana, two Panchayat Samitis (PS) from each ZP and two Gram Panchayats (GP) from each PS.

Data was collected using primary and secondary sources. Information regarding financial aspects of the Panchayats was collected through interviews with Panchayat Functionaries at different levels. Focused discussions were also held with different Officials and Non-Officials at the GP, PS and ZP levels in order to infer and/or corroborate various conclusions.

5. FINDINGS

Socio-economic Profile of Elected Representatives

- The age and educational qualifications of officials at PRIs increase with the tier of the Panchayati Raj System.
- Most of the Chairpersons at PRIs were pursuing agriculture as their means of livelihood.
- Expression of political affiliation also increased with tier; 30% of the GP officials, 60% of the PS officials and 100% of the ZP officials expressed affiliation with a political party.

Mobilization of Financial Resources

GPs have realized only 19% of their potential for mobilizing additional resources during the three years from 2001-02 to 2003-04.

- The provisions contained in the Haryana Panchayati Raj Act for the mobilization of resources have not been put into practice by the PRIs in the State, except by the GPs (only for House Tax).
- The Haryana Panchayati Raj Finance, Budget, Accounts, Audit and Work Rules, 1996 have not been put into practice by select ZPs and PSs.
- Income from the 'common land' constituted about 92% of the total revenue of the PRIs during 2001-02, more than 85% during 2002-03 and more than 92 % during 2003-04 at aggregate level. This was followed by income accrued from trees/ponds, which are again related to land. However, GPs haven't fully utilized the potential of 'common land' as an area for income mobilization.
- Since the ZPs and PIs don't have an independent source of income, they are dependant on grants for finances. None of the ZPs and PIs in the sample have utilized the provision of imposing taxes levied by the State government or the provision of taking loans for a gainful activity.
- Human Resource Development Foundation (HRDF), Sampoorna Grameen Rozgar Yojana (SGRY), PRI Grants are the main schemes utilized by PRIs for resource mobilization.

GPs have not attempted to mobilize resources under other revenue earning schemes or by levying taxes like Special Tax, Tehbazari, Service Fees, Fees for registration of animal sold in the Sabha Area etc.

This may be attributed to three reasons:

- 1) Ignorance about the relevant provisions
- 2) Non-cooperation of the *Panches* and the rural people for taking up such initiatives at the village level; and

- 3) The non-supportive and obstructionist role of the official functionaries.

Management of Financial Resources

- Since the Haryana Panchayati Raj Budget and Works Rules, 1996 have not been implemented in most of the sampled Panchayats; there are multiple lapses in the management of resources in PRIs.
- There are serious lapses in maintaining Inspection Registers, Work Registers, Muster Rolls Registers, Dispatch Registers and Attendance Registers by GPs, especially in Ambala and Panipat districts.
- Budget procedures are not being practiced according to the rules at all tiers. This is due to the lackadaisical attitudes and/or incapability of elected and official functionaries and the monitoring and auditing authorities.
- Records of funds are not maintained at the GP level due to lack of accounts personnel and lack of guidance from PSs and ZPs.
- Given the present status of management, PRIs do not have the capacity to absorb more funds under different categories of the programmes initiated by the Central and the State Governments.

6. RECOMMENDATIONS

Awareness and Training

- 1) Provide training to all Panchayat functionaries to raise awareness regarding provisions in the Panchayati Raj Act. Training may be provided to GPs in clusters of five, and nodal institutions like State Institute of Rural Development may be used to provide training at the district levels.
- 2) Field trips may be organized to other states which are doing exemplary work in this regard. Eg. PRIs in Himachal Pradesh have pioneered the implementation of the Double Entry System of accounting procedures.

Mobilization of Resources

- 1) Identify and document common property resources and take suitable action against those encroaching public property. Levy taxes on this property to generate additional resources.
- 2) The income generated by trees along roads and rivers (which presently goes to PWD and Forest Department) should be shared with the PRIs in that area.
- 3) PRIs should charge a fee from private companies for allowing them to use their land for installing Microwave Transmission Towers etc.
- 4) Taxes may be imposed by PRIs on the industrial units and Coaching/Training/Computer Institutions mushrooming in rural areas.
- 5) Some share from the stamp duty collected on the sale of rural land and other property may be given to the Panchayats.
- 6) PRIs can avail schemes to get long-term loans for constructing revenue generating buildings like houses, banquet halls etc. Girls' schools may also be built as the government places large incentives on these constructions.
- 7) The common land which is lying barren in the different GPs can be converted into fertile land with the help of the Soil Conservation Institutes (e.g. The Soil Conservation Institute at Kachwa) at different locations in the State.

- 8) There should be a minimum of 10 per cent share of the Zila Parishad in the total proceeds of the auction of village common land, ponds, etc, exceeding Rs. 5 lakh. It is also recommended that auction of common land be conducted in the presence of the representatives of the ZPs to give greater transparency and wider participation by interested parties, and lesser pressure from the vested interests.

Effective Management

- 1) Build managerial capacity by training functionaries to formulate Plans and Budgets.
- 2) Form Subject (Finance, Audit, Planning etc.) Committees, as provisioned in the Panchayati Raj Act, for better delegation of duties.
- 3) Inspect records of all the GPs as per the following norms - records of 50% GPs may be inspected by the Social Education and Panchayat Officer / Assistants; 10% by the Accounts Officers; 20%, by the Block Development and Panchayat Officer ; and the remaining 10 per cent, by the District Development and Panchayat Officer, in the district.
- 4) Regular monitoring of implementation of existent schemes will also save resources.
- 5) Revise the Haryana Panchayati Raj Finance, Budget, Accounts, Audit and Works Rules, 1996, as the specifications and norms are out-dated.

1. TITLE OF THE STUDY

MICRO-FINANCE AND EMPOWERMENT OF SCHEDULED CASTE WOMEN: AN IMPACT STUDY OF SHGS IN UTTAR PRADESH AND UTTARANCHAL.

2. STUDY CONDUCTED BY

BL Centre for Development research and Action, Uttar Pradesh.

3. INTRODUCTION

Credit infusion in the rural sector has been one of the primary poverty alleviation strategies of the Indian government. Since the success of any credit programme for the rural areas hinges on its out-reach and people friendly approach, self help groups (SHGs) have been a key instrument of social mobilization in this regard. Donor agencies like National Bank of Agriculture and Rural Development (NABARD) and Small Industries Development Bank of India (SIDBI), and as many as 2800 NGOs provide micro-finance through SHGs, especially to women. Some of these projects are also designed to target different social groups.

The government, at both central and state levels, has also initiated a number of microfinance projects for socio-economic empowerment of Scheduled Caste (SC) women. However, there is scarcity of resource literature regarding the impact of SHGs on their socio-economic empowerment. Against this background, this study has been carried out in Uttar Pradesh and Uttaranchal to assess the impact of micro-finance on socio-economic conditions of SHG members belonging to Scheduled Castes. The main objectives of the study are as follows:

1. To review the genesis, formation and development of SHGs in India and particularly in U.P and Uttaranchal,
2. To review the status of micro-finance and its implication in selected areas of U.P. and Uttaranchal,
3. To study the accessibility of rural women to institutional and non- institutional credit and problems faced in administration of SHGs,
4. To analyze the impact of micro-credit on socio-economic empowerment of rural women in U.P. and Uttaranchal, and,
5. To suggest policy measures for socio-economic empowerment of rural women as well as effective and efficient functioning of SHGs.

4. METHODOLOGY

This study is based mainly on primary data collected through field survey. Data was collected using questionnaires with SHG members, representatives of NGOs, promoters of SHGs and bank officials. Secondary data and pertinent literature have also been compiled from published and documented sources, from a national perspective.

Sample Coverage

The study covered four districts in Uttar Pradesh and three districts in Uttaranchal. Four blocks were selected from each of the district and four villages (with high SC population) were selected from each block. In each selected village, two SHGs were selected. 224 SHGs and 1,120 members of SHGs were randomly selected for field survey.

5. FINDINGS

Genesis

- Recently, women's empowerment has acquired an important place in the government policy, non-government advocacy and academic research.
- Though the concept of micro-finance in India was introduced sometime in 1985, it was widely accepted and implemented since 1996. Swa-shakti and Swayam Sidha are the two important projects aimed at socio-economic empowerment of women through promotion of SHGs, bank linkages and development of income generating activities.

Characteristics of SHGs

- The average size of a self-help group has been reported to be small i.e. 11 members.
- More than half of the respondents reported that groups have been stable while in two-fifth of the case, the number of the group members has decreased.
- The SHGs maintain their account in the bank and operate jointly. The frequency of bank transfer is once a month.

Beneficiaries

- Most of the beneficiaries belonged to the age group of 26-45 years.
- They were either illiterate or educationally backward, mainly self-employed housewives. Most of them were married, living in a nuclear family. Their husbands were either unemployed or self-employed.
- The landholding size of the respondent's families was small and one third of them were found landless.
- Their housing conditions were fair but had problems of electricity, safe drinking water and sanitation.
- The main purpose of the savings were reported as social security, food security, education of children, medical expenses, festivals, agricultural operations etc.

Functioning of SHGs

- Most beneficiaries reported being motivated by NGO workers to join the SHG.

- Group meetings were convened by project staff, NGO workers and functionaries of groups. While the decisions in the meeting are taken by the majority of the members, meetings are usually sparsely attended.

Impact

- Out of the all the members, three fourth received credit and 46% members took out loan more than once.
- The average savings per group was reported to be Rs. 12442/- while per member saving was Rs 1199/-. Similarly, per group average credit was reported to be Rs. 54274/- while per member credit was found to be Rs. 5231/-. The saving rate per member was reported to be low i.e. less than Rs. 50/- per month.
- Awareness regarding basic services amongst the members was reported satisfactory. Roads, drainage and socio-economic development were prioritized issues of local development.
- Most of the beneficiaries had availed of internal loans while 61% had received bank credit. The main purpose of loan was reported to be consumption needs, emergencies, agriculture and other income generating activities.
- Only 31% respondents received benefits while access to credit has made significant impact on overall socio-economic status.
- More than three-fourth respondents reported that they had initiated community development in their areas.
- The SHGs provided social opportunities, creating awareness about rights, entitlements and development programs and for starting income generating activities. They have also enabled active participation in development programs and role in decision making process both at domestic and market fronts.

Challenges

- The SHGs in the sample face problems regarding income generating activities. Only 48% have initiated income-generating activities, and that too is limited to some of the group members.
- Only half of the respondents received training and orientation for capacity building. While training programs focus on confidence building, skill development, managerial efficiency etc., respondents maintain that they haven't been benefitted by them.
- The main problems with micro-financing were related to documentation, lack of cooperation between members, lack of knowledge and out-reach of bank services.
- Problems in capacity building of SHGs related to poor educational standards, non-availability of competent staff, lack of quality reading materials, lack of community support, and non-availability of adequate funds.
- The problems with micro-enterprises were reported to be lack of entrepreneurship development, skill up-gradation, technology transfer, market linkages and lack of confidence among women entrepreneurs.

6. RECOMMENDATIONS

- 1) Rural financial institutions should be synchronized with SHGs and made more accessible to women by sensitizing bank staff, streamlining procedures, evolving more products, organizing customer contact programs especially for women.
- 2) Micro-financing institutions should be regulated and evaluated by Reserve Bank of India and NABARD. This should be done to secure the interests of small savers, ensure proper terms of credit, instil financial discipline and carry out regular monitoring and evaluation.
- 3) A mechanism should be evolved to develop a database on SHGs with an efficient management information system.
- 4) Impact evaluation studies should be carried out for micro-credit programs to incorporate requisite changes.
- 5) Social capacity building programs should be organized at regular intervals to train the NGOs, volunteers, panchayat representatives, members of youth clubs etc.
- 6) The payment culture needs to be transformed to ensure efficient micro products on a very large scale and allow customers to pay full costs of those services.
- 7) Efforts should be made to promote SHG federations and build marketing networks.

1. TITLE OF THE STUDY**EMPOWERMENT OF ELECTED SC MEMBERS THROUGH PRIS IN BIHAR.****2. STUDY CONDUCTED BY**

Sulabh Institute of Development Studies, Bihar.

3. INTRODUCTION

Reservation of seats in Panchayati Raj Institutions (PRIs) for the Scheduled Castes (SC) has been provided with the hope that the elected representatives will not only be empowered themselves but the process will empower their own community. To deliver the fruits of reservation to scheduled caste women, reservation has been extended to them in the same proportion as men. In accordance with the provision of Bihar Panchayati Raj Act of 1993, Panchayat elections in Bihar were held in April, 2001. Altogether 20509 Scheduled caste persons were elected for a period of five years. Among them, 9198 or 44.85% were scheduled caste women.

At the same time, it is said that only a handful of scheduled caste persons have been able to enjoy the fruits of development processes in the country. This study makes an attempt to probe the process of empowerment of the elected scheduled caste PRI members and their efforts for the advancement of their own community in Bihar.

The major objectives of the study are:

- 1) To examine the role of elected PRI scheduled caste members in prioritizing their demands and guiding them for implementation of their own and the wider community.
- 2) To inquire into the efforts made by them for the upliftment of their fellow caste men and women.
- 3) To identify the constraints in the empowerment of the elected PRI members at different levels.
- 4) To examine specifically the role of elected women members in putting forward the agenda of development and empowerment through Panchayati Raj Institutions.
- 5) To identify the reason for poor participation of some scheduled castes leading to unequal empowerment and attainment of better quality of life.
- 6) To assess the reduction in exploitation, gains in self confidence / self esteem and social participation through their efforts.
- 7) To suggest measures to accelerate the process of empowerment and effectiveness of elected PRI scheduled caste members in Bihar.

4. METHODOLOGY

The study is based upon primary as well as secondary data. Secondary data has been collected from census reports, government records and other published and unpublished data. Primary data has been collected through interviews with elected SC PRI members, officials and opinion leaders in the society.

Sample Coverage

Based on the consideration that the districts with larger percentage of the SC population have greater number of elected PRI members, six districts namely, Gaya, Purnia, Rohtas, Samastipur, West Champaran and Gopalganj have been selected. 20% of the elected scheduled caste members at the Gram Panchayats and at the Panchayat Samitis in the sampled districts were interviewed.

Among the total sample of 995, the number of woman members from Gram Panchayats and Panchayat Samitis are 319 and 37 respectively.

5. FINDINGS

Functioning of the PRIs

- The Gram Panchayats have rendered service to the needy and target population in their respective areas by constructing / distributing Indira Awas, making provision for safe drinking water, construction / repair of roads and drains, and selecting beneficiaries for red ration cards, and old age pension.
- In the implementation of work by the Panchayats, the elected members have actively helped in creating awareness about different schemes among the villagers, helping in selection of beneficiaries, supervising work, implementation and encouraging participation of scheduled caste persons in Gram Sabha meetings.
- The Panchayat members have to face resistance from different vested interests and also from anti-social elements. Limited availability of funds and apathy of government officials affect their work performance.
- In some Gram Panchayats, three standing committees, viz, Production Committee, Social Justice Committee and Public Works committee, have been constituted and have worked satisfactorily.
- The scheduled caste people have been benefited from the programmes implemented in the Gram Panchayats and the Panchayat members have extended necessary co-operation.
- Participation of scheduled caste men is more than that of women the Gram Sabha meetings. But both, scheduled caste men and women have started taking part in the political process in the Panchayat as well as in the country.
- Some scheduled castes, however, are still away from political participation because of illiteracy, ignorance, poverty and social neglect.
- The scheduled castes do not face discrimination in respect of payment of wages and also in the use of public resources such as usars, ponds and grazing grounds.

The Gender Perspective

- Among 358 elected women representatives (EWRs) interviewed for the study, 88.8% were Gram Panchayat members, 10.3% were Panchayat Samiti members and 3 were Pramukh.
- All the EWRs were elected against the seats reserved for the scheduled castes.
- They belonged to the *Chamar, Musahar, Dusadh, Pasi, and Dhobi*. Only three of them were from the *Mehtar* caste. 82% of them were above 30 years and below 50 years of age. Their average age was 39 years.
- All the EWRs, except for 13.4% who were housewives, were engaged in some occupation. About 61% of them were labourers and another 10% were petty business women. Only 15.4% were cultivators. More than 70% of them were landless. 66% of the women members were found to be from BPL families.
- Nearly 32% of them were illiterates while above 7% of them were Matriculate or above.
- The majority (52.8%) of the EWR lived in the Indira Awas. About 13% of them were living in huts. The rest were in semi-pucca houses.
- One-thirds of the EWRs decided to contest elections on their own; rest of them did so because of the advice of family members, including husbands.
- The majority of them were known to people before contesting elections, used to participate in public affairs, to sort out people's problems as well as to resolve disputes.
- During the Panchayat election, they faced difficulties such as lack of funds, conveyance and security; however, cooperation from people helped them win elections.
- After winning the election, the majority attempted to serve the people, by making them aware of different schemes, by raising social issues in the Gram Sabha and by providing benefits to the poor in the form of old age pension, red ration cards and bank loan etc.
- They worked towards empowering SC women in four ways-
 - making them aware of their rights and also of the schemes meant for their betterment,
 - motivating them to participate in the Gram Sabha meetings,
 - Motivating them to organize themselves for pursuing gainful economic activities, and
 - providing bank loans.
- While doing their duty, they faced resistance from dominant persons, people with vested interest and also from anti-social elements. Limitation of funds and neglect of government staff made their problems more difficult. However, they were able to seek help from Gram Panchayats, MPs and MLAs in this regard.
- Most of the EWRs were of the view that there was decrease in the extent of exploitation of the scheduled caste men and women.

Nature and Extent of Empowerment

- Nearly two third respondents had one day's orientation training given by government officials and voluntary agencies. Most (72.6%) of those undergone the training did not find it useful and satisfactory.
- The respondents hailing from the socially depressed communities were not just silent spectators.
- They
 - Took active part in the different activities of the Panchayat
 - Raised awareness among the villagers about different schemes
 - Prepared annual plans and budget
 - Selected beneficiaries for different schemes to be implemented through the Gram Panchayat, and
 - Supervised the implementation of the schemes.
- More than three fourths of them have gained self confidence in discharging their responsibility and regard themselves as useful members of the society and command respect from different sections of the population.
- In the course of discharging their responsibilities, they were required to interact with several government functionaries who extended necessary co-operation to them.
- Most of them have made a fruitful entry in the democratic process.

Views of Officials and Opinion Leaders

- Most officials and opinion leaders feel that the elected members are generally aware of their functions. But their level of awareness can be raised by effective training.
- Participation of Dalit members has been viewed as satisfactory by officials but not by opinion leaders.

6. RECOMMENDATIONS

1. Psychological mobilization is needed for cultivating empowerment in the social fabric. Civil Society organizations play a critical role in this process.
2. The interface with the bureaucracy particularly at the grassroot level has to be improved. Introduce regular sensitive orientation programmes for MP's, MLA's and bureaucrats about funds, functions and functionaries of the Panchayat.
3. Compensate those Dalit elected representatives who suffer loss of income due to Gram Sabha meetings.
4. Ensure that preference is given by Gram Panchayats to women self help groups in awarding contracts for village level construction work.
5. Ensure that due consideration is given by authorities at all levels to the proposals of the Gram Sabha relating to issues of women and children.
6. Ensure adequate number of women Panchayat Secretaries /Sevaks.
7. Provide a sub-quorum for women in the Gram Sabha.
8. Provide for strong punishment to those committing violence against women candidates during and after elections.
9. Property rights to land and housing should be in the joint name of spouses.
10. Give awards for outstanding performance by women representatives at all levels of the Panchayat in the state.

1. TITLE OF THE STUDY

COMPARATIVE STUDY OF SGSY AND NABARD SUPPORTED SHG INITIATIVES IN NORTHERN INDIA – UTTAR PRADESH, RAJASTHAN AND HARYANA.

2. STUDY CONDUCTED BY

Asian Society for Entrepreneurship Education and Development (ASEED), New Delhi.

3. INTRODUCTION

The self-help group (SHG) concept is gaining wide currency the world over, and so also in India. Though the capacity of small doses of limited credit to SHG members to help them make their livelihood on a sustainable basis is under close scrutiny, SHGs have succeeded to earn a sort of national mandate as a tool to fight poverty. Hence, it is necessary to keep track not only of their physical growth, but also to assess whether anticipated results are accruing to the beneficiaries. If so, then which of the two samples of SHG promotion is more effective?

In view of this, a comparative study of SHGs covered under the National Bank for Agriculture and Rural Development (NABARD) guidelines and *Swarnjayanti Gram Swarozgar Yojana* (SGSY) guidelines, was considered useful, with the following specific objectives:

1. To find out the differential effectiveness of the SHGs promoted under the guidelines of NABARD and the SHGs promoted by SGSY under the Ministry of Rural Development.
2. To identify the policy and procedural constraints in promoting SHGs, if any, which retard/hinder the desired growth and development?
3. To assess the sufficiency and efficacy of bank linkages provided to SHGs.
4. To find out the socio-economic impact of SHGs.
5. To find out the constraints in the efficient functioning of SHGs.
6. To portray the stakeholders' views to make SHGs an effective instrument for socioeconomic growth.

4. METHODOLOGY

Primary Data was collected through personal interviews with SHG members, SHG office-bearers, official stakeholders and NGOs. Secondary data was also collected from pertinent sources.

Sample Coverage

The study was conducted in the states of Uttar Pradesh, Rajasthan and Haryana in four districts through stratified sampling.

A purposive random sampling technique was used to select SHGs. SHGs operating under the NABARD guidelines and 40 SHGs operating under the SGSY guidelines were randomly selected from the list of SHG that have existed for more than 2 years (on 31.03.2004). In two districts of Haryana (Ambala and Sirsa), all the SHGs formed under the NABARD guidelines were adopted by SGSY. Hence, the forty SHGs selected in these districts represented the SGSY-SHGs only. Thus, the total numbers of SHGs included in the sample for this study were as follows:

- NABARD-supported SHGs = 10 districts × 40 SHGs = 400 SHGs
- SGSY-supported SHGs = 12 districts × 40 SHGs = 480 SHGs

5. FINDINGS

Socio-economic Characteristics of SHG Members

- Over 65 per cent members in the NABARD-supported SHGs were found to be landless. Over 26 per cent were marginal and small landholders, but there were also about 8 per cent members who have medium to large landholdings. In the case of SGSY-supported SHGs, about 82 per cent members were found to be landless who met the general criterion of being below poverty line (BPL).
- Above 14 per cent members in the NABARD-supported SHGs and about 9 % members in the SGSY-supported SHGs were found to be matriculates. Women did not lag behind in education as compared to their male counterparts.
- Caste-wise distribution of members was as follows:

	NABARD	SGSY
SC/ST	37%	70 %
OBC	29%	21 %

- The SGSY scheme helped those in BPL group but ignored the other poor people who wanted to come out of poverty. This exclusion was not there in the NABARD scheme.

Management of SHGs

- NABARD-supported SHGs seem to lay greater emphasis on the empowerment of women from the rural poor families even if it did not have exclusive focus on BPL target population.
- The number of male members in NABARD SHGs increased over time in the case of Scheduled Castes and Scheduled Tribes. This was because of a change in their all-women SHG policy in 2000.

In SGSY SHGs, there was a drop in male members of SC category and increase in male members in the general category.

Record-keeping and Meetings

- There is hardly a variation in the gender-based groups of the SHGs so far as regularity of holding meetings is concerned. However, on the whole, the NABARD-supported SHGs appear a little better than SGSY supported SHGs in this respect.
- Gender did not influence record-keeping behaviour of the SHGs of the NABARD-supported SHGs., all-men SHGs appear marginally superior to all-women and mixed group SHGs so far as record-keeping is concerned.

Bank Linkage

- Bank linkage was relatively quicker in the case of NABARD-supported SHGs than SGSY-supported SHGs. This maybe because the NABARD-supported SHGs had better supervisory and educational support.
- Men-dominated SHGs were able to establish contact with bank officials earlier than the women SHGs in both kinds of SHGs. However, NABARD supported SHGs were better than SGSY-supported SHGs in establishing the bank linkage even without in-built subsidy available to the beneficiaries.

Role-holding Ability

- There has been no change in the role-bearers in both SHGs since their inception. This has led to the loss of drive and initiative in other members of the SHGs.

Inter-loaning

- The SHG members were found to have a preference for lower interest rate on the amount they borrow from the group. This preference was constant across SHG categories (NABARD- and SGSY-supported) and gender.
- 19.83% NABARD-supported SHGs and 2.06% SGSY-supported SHGs were such in which inter-loan repayment was completely stopped by all the members who received the loans. These SHGs have become dysfunctional.
- All the members were regular in making loan repayments in 46.73% of the SGSY-supported SHGs, 10 per cent members were found to be irregular in loan payment in 41.92% SHGs, and all the members were found to be irregular in making loan repayments in 5.84% of the SGSY SHGs. The subsidy component in the loan advanced under the SGSY system seems to have influenced this trend.
- NABARD SHGs got their cash credit limit (CCL) sanctioned faster than the SGSY SHGs.

Income-generating Activities

- In the SGSY-supported SHGs, a greater number of SHGs have not started income-generating activities after having received bank loans after CCL was sanctioned. Most of the SHGs have started income-generating activities in NABARD-supported SHGs.
- The subsidy component proved counterproductive in this case as well. Acquisition of the subsidy amount is such an incentive that it might have hastened the process of sanction of CCL without the required mental and physical preparation for starting of income generating activities on the part of the SHG members.
- The two types of SHGs (NABARD and SGSY) do not seem to vary from each other as far as the nature of income generating activities' promotion is concerned. This seems to have been guided by the individual members' attitude and orientation and not by any design pursued by the two SHGs promoting organizations.

6. RECOMMENDATIONS

- 1) SHG-promoting officials and NGO functionaries should be trained to improve their competence and provided with incentives to heighten their commitments.
- 2) SHGs awareness programme should lay greater emphasis on creating faith in the people about the potential of SHGs rather than overemphasizing the procedural and formal aspects of SHGs.
- 3) Monitoring of SHGs should be made more rigorous to ensure regular and timely savings and contribution, by holding SHG meetings and members' attendance in it obligatory, providing necessary guidance to the group to make every meeting meaningful and to take objective decisions regarding inter-loaning, interest rate, loan recovery, bank linkages etc. The SGSY-supported SHGs especially need a regular monitoring system.
- 4) It is desirable to have a system of office-bearers' rotation of SHGs at regular intervals.
- 5) Motivational training for income-generating activities and technological training for capacity building should be organized by competent agencies with greater seriousness than what is being carried on by SGSY stakeholders as routine.
- 6) Rigorous and more transparent exercise should be undertaken to select only competent NGOs to lend their supporting hand to SHGs to avoid loopholes in their selection and prevailing biases and prejudices.
- 7) The NGOs should be imparted skills in organizing motivational camps and training programmes so that they may motivate the villagers and create faith in them in the potentials of SHGs.
- 8) Resources should be allocated and spent on creating market support to the SHGs for their IGA products and also provide some sort of reward to successful SHGs as an incentive for good work.

1. TITLE OF THE STUDY

STRENGTHENING THE CAPACITY OF ELECTED WOMEN IN PREPARATION OF VILLAGE LEVEL PLANNING IN WOMEN-LED PANCHAYATS.

2. STUDY CONDUCTED BY

Singamma Sreenivasan Foundation, Karnataka.

3. INTRODUCTION

Under section 58 of Karnataka Panchayati Raj Act 1993, gram panchayats have to prepare annual and long term development programmes. With women having been given 33.3% reservation, they are able to participate in the political arena. But their participation in preparing the plan and in the budget process at various panchayat levels, viz., gram, taluka and zila need to be examined as most of them are oblivious and innocent with the Panchayat Raj system. In order to ensure and fulfill the requirements of women at the grass root level, the role of the elected women is very crucial and needs to be strengthened.

In view of this, this study examines the role of women in Panchayats and ways to strengthen their capacity. The main objectives of the study were:

1. To identify the socio-economic resources available in the panchayats and to strengthen them.
2. To strengthen the capacity of elected women to plan livelihood and employment by enabling them to design village development plan.

4. METHODOLOGY

Data was collected through administering questionnaires to respondents (elected representatives) and conducting Focus Group Discussions with them. In addition to this, the project also envisaged collection of basic data of the panchayats by obtaining the secondary data through the web site of Rural Development and Panchayat Raj Department, Government of Karnataka.

Sample Coverage

Four women-led gram panchayats were selected In Bijapur district of Karnataka. These were Ainapur and Kanmadi in Bijapur taluk and Almel and Rampur P.A. in Sindagi taluk. The questionnaire was administered to 300 households, men and women separately, in each selected panchayat. The present and ex-members were covered for the survey, the balance being SHG members and other knowledgeable household members.

5. FINDINGS

The level of involvement by women representatives was assessed in different sectors.

Agricultural Production

- It was observed from the plans prepared by the men and women of Ainapur and Kanmadi Panchayats that a higher percentage of women planned for the following activities as compared to men: levelling of lands/proper weeding, proper irrigation facilities, seeds and fertilizers at subsidized rates, and good quality seeds/fertilizers/medicines
- The percentage of men who planned for laying bunds, check dams and adaptation of new technology was higher than that of women.
- With regard to Almel and Rampur P.A. Panchayats, it was noticed that the percentage of women who have planned for providing employment and setting up of industries, agriculture based work, usage of good quality seeds and fertilizers and adaptation of new technology is much higher than the percentage of men who have planned.

Education

- The percentage of women who planned awareness programmes and better facilities in Anganwadi centres, in Ainapur, was higher than that of men.
- In Almel, the percentage of women who planned for a high school/college is higher than that of men.
- In Rampur P.A. the need for better functioning of Anganwadi centers and for good teachers and teaching facilities was planned for by a higher percentage of women.

Health

- Both males and females had planned for better medical facilities. This was more pronounced in Ainapur and Kanmadi panchayats as compared to Almel and Rampur P.A.

Water and Sanitation

- An equal percentage of males and females had planned for individual toilet facilities, space for building toilets, drainage facilities and other basic amenities in all Panchayats, except Almel GP.

Poverty Alleviation

- More than 70% males and females had planned for providing basic necessities to poor, education, construction of community halls, hostels, etc.
- In Almel and Rampur P.A., females were more concerned with providing houses to the poor, food and clothing, and employment opportunities.

Budgeting

- The percentage of women who were aware of gender budgeting was less than men.
- Both in Ainapur and Kanmadi, the percentage of females who expressed concern about providing self-employment opportunities and setting up of industrial units using untied funds was found to be higher than that of men. The issue of using untied funds towards construction/renovation of facilities was expressed more in the other two districts.

Social Issue

- Awareness about curtailing child labour was expressed by all respondents. A much higher percentage of women in Almel (52.8%) expressed this concern as compared to men (25.6%).
- Most respondents expressed satisfaction with registration of births, supervision of teachers, transport facilities (except Rampur P.A); and expressed a need for proper functioning of public distribution system (PDS), and providing facilities in the panchayats regarding social security.
- There was a mixed opinion with regard to banning of arrack in the panchayats, although women were in favour of it.

Non-structured Issues

- Both men and women expressed the need for income generating activities and emphasized the need for cooperation from line departments at the gram Panchayat level.
- It was found that increased participation by women in the gram Panchayat meetings/ and gram sabhas will enable them to develop/design better plans for the village and panchayat looking into the budgets.
- Although it was opined that out-migration will help to take up income generating activities, women were of the opinion that it may affect the education of the children.

6. RECOMMENDATIONS

Although the empowerment of women through reservations in the panchayats is a necessity, it needs to be first reinforced by a number of other exercises such as:

- 1) Provision of Women's Component Plan in the budgets/PRIs.
- 2) Linkage with Self Help Groups and Line departments.
- 3) Adequate training and capacity building.
- 4) Mahila Sabhas to facilitate women's concerns and priorities being raised in meetings at gram sabhas/ward sabhas.
- 5) Training must have participatory approach and is not a one time intervention. It is a continuous process and it must be periodically repeated to sustain the inputs and skills developed.
- 6) Interface between Elected Representatives and district administration as well as exposure visits will enable the Elected Representatives especially the women representatives to move forward.

- 7) Need to set up an information centre in each taluka and thereafter in every panchayat to be maintained by the Secretary
- 8) Income and Expenditure data at the G.P level should be maintained technically and systematically.
- 9) To ensure that gender issues are effectively integrated, women, especially elected women, should be actively involved in the formulation and implementation of the plan.

1. TITLE OF THE STUDY

STATUS STUDY OF TRIBAL HANDICRAFTS – AN OPTION FOR LIVELIHOOD OF TRIBAL COMMUNITY IN THE STATES OF ARUNACHAL PRADESH, RAJASTHAN, UTTARANCHAL AND CHHATTISGARH.

2. STUDY CONDUCTED BY

Socio-Economic and Educational Development Society (SEEDS), New Delhi.

3. INTRODUCTION

India has the largest population of tribal in the world, concentrated in the states of Madhya Pradesh, Chhattisgarh, Maharashtra, Orissa, Jharkhand and Gujarat, among other Indian States. Tribal handicrafts are specialized skills which are passed on from one generation to another and are means of livelihood for the artisans. However, in the absence of any organized activity in this sector and the products not being adequately remunerative, there is a possible likelihood of the artisans taking up alternate livelihood options (which may involve migration as well). In such a case, this age-old activity will die its own death.

This necessitates an enquiry into the problems faced by this sector and formulation of strategies for sustaining and further developing tribal handicrafts. The enquiry assesses the livelihood options for the major tribal handicrafts of Arunachal Pradesh, Rajasthan, Uttaranchal and Chhattisgarh.

The main objectives of the study were:

- 1) To study the existing status of the handicrafts of the major tribes of Arunachal Pradesh, Rajasthan, Uttaranchal and Chhattisgarh.
- 2) To study the source of raw materials and the extent of sustainability of the handicrafts based on these resources.
- 3) To assess the extent of dependence (in terms of livelihood) of the artisans on this sector and any other livelihood options
- 4) To assess the support provided by the local NGO's/Government programmes/financial institutions to the artisans.
- 5) To assess the extent of handicraft sector as a livelihood option and further interventions/support required.

4. METHODOLOGY

Data was collected through structured focus group discussions with 249 local craftsmen and artisans; and interviews with government officials and other stakeholders. Secondary data was collected using resources like survey of State Tribal Departments and Tribal Research Institutes at Udaipur, Bhopal, Itanagar, Dehradun, Tribal Cooperative Marketing Development organization at Jagadapur, Udaipur.

Sample Coverage

- Banswara, Udaipur and Dongarpur of Rajasthan
- Jagdalpur, Dantewada and Raigarh of Chhattisgarh
- Chamoli, Pithoragarh and Uttarkashi of Uttaranchal
- Itanagar and Lower Subansri of Arunachal Pradesh.

5. FINDINGS

People and Handicrafts in the Study Area

1. Arunachal Pradesh

There are 12 categories of tribes in this state out of 577 tribes listed by the Government of India. There are 15735 artisans (1995-96 census), of which nearly 8 thousand are engaged in cane and bamboo crafts, 6 thousand of them make carpets, floor coverings and textiles and roughly one thousand are involved in wood carvings.

2. Rajasthan

The tribal population in this state is 10% of the state population and is concentrated mainly in the districts of Banswara, Udaipur and Dungarpur. Among the tribes 90% of the tribals belong to Bhil and Mina communities. The tribal artisans create stone and marble carvings, art metal-wares, and bamboo items.

3. Chhattisgarh

The scheduled tribes, with a population of over fifty seven lakh, constitute 32.5 per cent of the state's population. The scheduled tribes are concentrated in the southern, northern and the north-eastern districts of the State, the Gonds being the largest proportion of tribal population. The main craft produce of the state include bamboo work, wood carving, bell metal handicrafts, terracotta items, folk painting and folk jewellery.

4. Uttarakhand

This state is inhabited by 5 categories of tribes but the maximum number of tribal community belongs to "Bhotias" living in highly hilly regions of these districts. The main crafts include woolen carpets, woolen clothes and copper ware.

Economics of Handicrafts in the Study Area

Raw Material

For raw material (bamboo, wool, brass, copper, iron), tribal craftsman either depend on natural resources or procure it from the open market with the help of TRIFED or any other local raw material depots or traders. Despite the fact that raw materials are available locally or in towns or district head quarters, the following problems were reported with regard to procurement:

- Non availability of raw material supply due to restrictions enforced by forest department.
- Poor quality
- Unreliable supply especially bell metal manufactured by tribals of Chhattisgarh district.
- High prices: The wood prices that are being purchased by these tribals have gone up by 25% in Chhattisgarh district in one year. Similarly brass prices had shot up 40% making it difficult for bell metals to be prepared.
- Lack of testing / certification facilities: Wood carvers complained about non-seasoned wood being supplied by private traders due to lack of certification facilities in Chhattisgarh district.

Product Development

The seasonal nature of raw materials makes it difficult to have regular production and hence, a steady market. Further statism in designing is a serious drawback of handicrafts.

Unorganized market, lack of working capital, drudgery and lack of market intelligence further hinder product development. Further, there is lack of awareness regarding the development schemes initiated by the government for handicrafts.

Marketing

The following marketing problems were reported:

- Growing competition.
- Low returns for handicraft products without realizing the amount of labour involved to bring out these carved handicrafts.
- Scarcity of raw materials
- Competition from machine made products

Transport Problems

Due to poor transportation services in tribal areas, majority of tribal prefer to sell their product to the middle men who generally pick up handicraft items from individual households and sell these items at district or state level shops.

Share of Handicraft Income

In majority of cases, handicraft is considered as part time occupation or tertiary activity in economic ladder. The revenue generated from handicraft has substantial share of total household income (more than 30%).

Tribal Handicraft Economy

The only marketing areas for the tribals are nearby weekly 'haats'. When the market economy is opened, private traders visit the weekly haats and purchase the forest produce and tribal crafts in exchange of money. These traders usually offer low prices and adopt dubious practices.

6. RECOMMENDATIONS

- 1) Raw materials should be made available at reasonable rates by making raw material depots in craft concentrated tribal pockets.
- 2) Special funds need to be released by Handloom and Handicrafts Commissioner (Government of India) to the state governments for establishing training and design centers at the block level in districts where tribal population is more than 50%.
- 3) Banks should camp at specified places in blocks to help craftsmen complete documents and distribute loans. Also, funds should be made available at post offices.
- 4) Central and state governments should organize regular seminars for up gradation of technology and production techniques.
- 5) The Government should consider setting up an Institute of Design in tribal states.
- 6) Travel Allowance/Dearness allowance, Transportation charges should be provided to artisans for marketing programs. Publicity of tribal handicrafts should be encouraged and urban haats should be set up.
- 7) Sales Tax/Trade Tax on tribal handicrafts should be exempted.
- 8) Efforts should be made for collaboration of handicraft and handloom sector, integration with other departments and creation of a 'handicrafts cell' in the Directorate of Industries.