CONCLUSIONS AND SUGGESTIONS

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Chapter VIII

CONCLUSIONS AND SUGGESTIONS

Rural poverty is one of the major problems in our country. Both, the Centre and the State Governments have been struggling for the total eradication of rural poverty since independence. Planning has been adopted for the socio-economic development of the country. Alleviation of rural poverty has been the primary concern of economic planning since the inception of planning era. The frequently expressed concern for the eradication of poverty has led both, the Centre and the State Governments to initiate policies and programmes for the betterment of the rural poor. Growth of the economy and special poverty alleviation programmes have been tried as major tools for eradicating poverty from the Indian rural soil. In the first three Five Year Plans, the main emphasis of the policy planners was on the growth-oriented programmes. But these programmes failed to bring any change in the conditions of the rural poor people in the country. Thus, failure of growth-oriented programmes necessitates the government to frame special programmes for the upliftment of the rural poor. Since the Fourth Five Year Plan, many poverty alleviation programmes have been formulated and implemented aiming at alleviating the problem of poverty from the rural areas at the national level as well as at the state levels. Presently, two major anti-poverty programmes, namely, Swaranjayanti Gram Swarojgar Yojana (SGSY), which has been formulated and implemented in the year 1999-2000 by merging the erstwhile programmes of IRDP, TRYSEM, DWCRA, GKY, IAY, SITRA, MWS; and Sampooma Grameen Rozgar Yojana (SGRY), which has been started in the year 2002-03 by merging JGSY and EAS, are in operation in the country. The Government of Himachal Pradesh has also been implementing these programmes since their inception in the state. As the success of any anti-poverty programme depends largely on the effective implementation and impact on income and employment status of those who benefited under these programmes, it is important to study the implementation process and impact of these anti-poverty programmes. It is in this background that the present study was
undertaken to assess the implementation and impact of anti-poverty programmes in Himachal Pradesh in general and in selected three districts, namely, Bilaspur, Kangra and Mandi, in particular. The field survey was conducted in eighteen Gram Panchayats selected from the six blocks in the three districts.

The present study was carried out to achieve following objectives: -

1. To study the anti-poverty programmes and schemes.
2. To study the organizational setup for the implementation of poverty alleviation programmes in Himachal Pradesh.
3. To evaluate the progress of anti-poverty programmes in Himachal Pradesh.
4. To study the implementation process of the anti-poverty programmes in Himachal Pradesh.
5. To examine the impact of anti-poverty programmes on the income and employment status of programme beneficiaries in Himachal Pradesh.
6. To suggest measures for the effective implementation of anti-poverty programmes.

To achieve the above said objectives the present study was based on the main hypothesis that “Poverty Alleviation Programmes have failed to achieve the desired results.” The sub-hypotheses of the present study were that,

1. Poverty alleviation programmes have not been implemented as per the guidelines.
2. There are some inherent weaknesses in the programme itself.
3. Lack of awareness among the rural poor about the poverty alleviation programme.
4. Lack of co-operation between the block and the gram panchayats.

Findings

The major findings of the present study have been discussed chapter-wise in the following paragraphs.

The first chapter provides a significant detail of research design. In it many things have been discussed, such as, importance of the study, scope and limitation of
the study, objectives and hypotheses of the study and the methodology of the study. With a view to achieving the objective and testing the hypothesis, the present study was based on the primary data as well as secondary data. The primary data was collected through a sample survey. For this, well-designed schedules were administered to the respondents selected through sampling method. The secondary data was obtained from the office records of the Department of Rural Development, Government of Himachal Pradesh, District Rural Development Agencies of selected districts, Block offices of selected Blocks, Panchayat offices of selected Gram Panchayats and Department of Economics and statistics, Government of Himachal Pradesh. It includes annuals progress reports on various programmes, economic survey, annual administrative reports etc. The secondary data was also collected from the various books, research articles, and journals having direct bearing on the research problem. In addition it also provides an account of the socio-economic profile of the study area.

Himachal Pradesh is predominantly a rural state. As per the Census of India 2001, 90.21 percent population is living in rural areas. Himachal Pradesh is a hilly state. During early times, it was known as 'Dev Bhumi' (The Land of Gods). It extends over an area of 55,673 square kilometers. According to Census 2001, the total population of the state is 60,77,900 with a density of 109 persons per square kilometer. The highest density, that is, 369 persons per square kilometer is in Hamirpur district and the lowest, that is, 2 persons per square kilometers is in Lahaul Spiti district. The economy of Himachal Pradesh is predominantly dependent upon agriculture and in the absence of strong industrial base, any fluctuation in the agricultural or horticultural production causes significant change in economic growth also. During 2007-08 about 18.15 per cent of state income has been contributed by agriculture sector alone. Himachal Pradesh has a vast hydel power potential. The state has a potential to generate 20,386 Mega Watt hydel power, out of which state has harnessed only 6,045 Mega Watt power so far. It was found that as per 2001 Census, 32.31 percent of the total population of the Pradesh was classified as main workers, 16.92 percent as marginal workers and rest 50.77 percent as non-workers. Of the total workers (Main + Marginal) 65.33 percent were cultivators, 3.15 percent were agricultural labourer, 1.75 percent were engaged in household industry and
29.77 percent were engaged in other activities. As per BPL Census 1998-99 there were 10,36,996 rural families in the state, out of which 2,86,447 families, that is, 27.62 per cent, were living below the poverty line, whereas as per the latest BPL household survey (2002-07), which is made available in the year 2006-2007, the total families increased to 11,82,926 families in the rural areas of the state and out of these families 2,82,370 families, that is, 23.87 per cent, were living below the poverty line. There was an increase of 14.07 per cent in rural families in the state, whereas the decrease in the incidence of poverty was only 1.42 per cent in Himachal Pradesh. Presently there are 3 Divisions, 12 districts, 75 developmental blocks, 75 Tehsils and 34 Sub-tehsils in Himachal Pradesh.

The district Bilaspur is the second smallest district in the state. The area of the district is 1,118 square kilometers. According to Census of India 2001, the total population of the district is 3,40,885 persons with the population density of 292 person per square kilometers. Out of total population of the district, 86,581 persons are scheduled castes and 9,180 persons are scheduled tribes in the district. The population of male and female as per Census 2001 is 1,71,253 and 1,69,622 respectively. The sex ratio is 990 females per 1,000 males in the district. The majority of population in the district lives in rural areas. As per Census of India 2001, rural population of the district is 3,18,934 persons and the urban population of the district is 21,951 persons. Agriculture is the main occupation of the people of Bilaspur district. The important crops grown in the district are maize, wheat, paddy, ginger, barley, gram and oil seeds. As per the BPL Census 1998-99 out of total rural families, 26.62 per cent of families were identified as BPL families in the district, whereas according to the BPL Census 2002-07 out of total rural families, 23.10 per cent were identified as BPL families in the district. The highest percentage of BPL families, as per both the surveys, was in Bilaspur sadar block. It was found the number of rural families increased with the growth rate of 14.52 per cent, whereas the incidence of poverty decreased with the growth rate of 0.64 per cent in Bilaspur district.

Kangra district derives its name from Kangra town, which is called Nagarkot in the ancient times. According to the Surveyor-General of India the area of the district is 5,739 square kilometers. In terms of area, the district constitutes 10.31 per
cent of the state area and ranks fourth among the districts. According to the Census of India 2001, the total population of the district is 13,39,030 persons with the population density of 233 person per square kilometer. Out of total population of the district, 2,79,540 persons are scheduled castes and 1,597 persons are scheduled tribes in the district. The population of the male and female as per the Census of India 2001 is 6,61,254 and 6,77,776 respectively. The sex ratio is 999 female per 1000 male in the district. The majority of population lives in rural areas. As per the Census of India 2001, rural population in the district is 12,71,979 persons and the urban population is 72,285 persons. The district is covered by fertile valleys and agriculture is the mainstay of the rural population. The agro-climatic conditions obtaining in the district are most suitable for the growing of food crops such as Wheat, rice, maize, oil seeds, sugarcane, potatoes and tea. As per the BPL Census 1998-99 out of total rural families, 24.07 per cent of families were identified as BPL families in the district, whereas according to the BPL Census 2002-07 out of total rural families, 22.15 per cent are identified as BPL families in the district. Panchrukhi block has the highest percentage of BPL families, as per both the surveys (that is, 32.07 per cent as per BPL Census 1998-99, and 29.29 per cent as per BPL Census 2002-07). It is also found that the number of rural families increased with the growth rate of 7.47 per cent, whereas the incidence of poverty decreased with the growth rate of 1.23 per cent in Kangra district. It can be concluded that though the percentage of BPL families came down to 22.15 per cent from 24.07 per cent, yet the decreasing rate was not so encouraging.

The present district of Mandi was formed with the merger of two princely states ‘Mandi’ and ‘Suket’ on 15th April 1948 when Himachal Pradesh came into existence. The area of the district is 3,950 square kilometers. According to the Census of India 2001, the total population of the district is 9,01,344 persons with the population density of 228 person per square kilometer. Out of total population of the district, 2,61,233 persons are scheduled castes and 10,564 persons are scheduled tribes in the district. The population of the male and female as per the Census of India 2001 is 4,47,872 and 4,53,472 respectively. The sex ratio is 1012 female per 1000 male in the district. The majority of population lives in rural areas. As per the Census of India 2001, rural population in the district is 8,40,362 persons and the
urban population is 60,982 persons. Mandi district is predominantly an agricultural tract and bulk of the people depend on agriculture for their livelihood. From the agriculture point of view, the district can be divided into three distinct regions – i) Balh valley, baldwara, and sandhol valley in the foot hills, ii) Nagwain, Gohar, Rewalsar area and the parts of Jogindernagar and Karsog tehsil under mid hills and iii) the area of Janjehli, Gadagosian, Chuahar valley, seri in the high hills. The main crops in the district are maize, wheat, paddy, and pulses. As per the BPL Census 1998-99 there were 1,69,863 rural families in Mandi district, out of which 42,012 families, that is, 24.73 per cent, were BPL families. According to the BPL Census 2002-07 the number of rural households increased to 2,06,096 families registering a growth rate of 21.33 per cent. Out of which 41,339 families were identified as BPL families registering a decreased rate of 1.60 per cent. As per the 1998-99 BPL Census Seraj block had the highest percentage, that is, 30.80 per cent, of BPL families and as per 2002-07 BPL Census, Dharampur block has the highest percentage of BPL families in the district. On the other hand the lowest percentage, that is, 19.20 per cent, as per the 1998-99 BPL Census was in Gopalpur block and as per 2002-07 BPL Census the lowest percentage, that is, 15.70 per cent, was in Chauntra block. It can be concluded that though the percentage of BPL families came down to 20.06 per cent from 24.73 per cent, yet the decreasing rate was not so encouraging.

In the next chapter an attempt has been made to study various anti poverty programmes in Himachal Pradesh. As poverty alleviation and generation of employment have always been the key objectives of development strategy in India since independence, growth of the economy and special-oriented poverty alleviation programmes have been tried as major tools for accomplishing the above said objectives. In the first three Five Year Plans, the main emphasis of the policy planners was on the growth-oriented programmes. The dominant thinking in these plans was that poverty could be effectively tackled through the general growth process and the benefits of growth will automatically trickle down to the poor people, but there was no change in the incidence of poverty. It was during the Fourth and Fifth Five Year Plans that policy planners changed their mind set and realized that there is a need of direct intervention to tackle the poverty. Since then, many
poverty alleviation programmes have been formulated and implemented aiming at alleviating the problem of poverty from the rural areas. The programmes like, Small Farmer Development Agency (SFDA), Marginal Farmers and Agricultural Labourer Development Agency (MFALDA), Integrated Rural Development Programme (IRDP), National Rural Employment Programme (NREP), Rural Landless Employment Guaranteed Programme (RLEGp), Jawahar Lal Nehru Rozgar Yojana (JLNRY), Jawahar Rozgar Yojana (JRY), Training of Rural Youth for Self Employment (TRYSEM), Development of Women’s and Children in Rural Area (DWCRA), Ganga Kalyan Yojana (GKY) and Million Wells Scheme (MWS), Supply of Improved Toolkits to Rural Artisan (SITRA), Indira Awas Yojana (IAY) and Jawahar Grameen Samridhi Yojana (JGSY) were some of the programmes implemented in the country as well as in Himachal Pradesh. With the changing circumstances the government from time-to-time restructured and revamped these anti-poverty programmes with the aim of making them more effective. Presently the Government of Himachal Pradesh have been implementing, two major anti-poverty programmes, namely, Swaranjayanti Gram Swarozgar Yojana (SGSY), which was formulated and implemented in the year 1999-2000 by merging the erstwhile programmes of IRDP, TRYSEM, DWCRA, GKY, IAY, SITRA, MWS; and Sampoorana Grameen Rozgar Yojana (SGRY), which was started in the year 2002-03 by merging JGSY and EAS, are in operation in Himachal Pradesh.

The discussion on the organizational structure in the third chapter reveals that there is a well established structure for the implementation of various kinds of poverty alleviation programmes at various levels. At the national level there is a Ministry of Rural Development, which has the overall responsibility of policy formulation, planning, monitoring and evaluation of the anti-poverty programmes and other rural development programmes in the country. Ministry of Rural Development consists of three departments, namely, Department of Rural Development, Department of Land Resources and Department of Drinking Water Supply. Out of these three departments, Department of Rural Development is responsible for the implementation of rural poverty alleviation programmes. The Department of Rural Development is implementing a number of programmes in rural areas through the state Governments for poverty reduction, employment
generation, rural infrastructure development, provision of basic minimum services etc. At the State level, there is a Department of Rural Development headed by the Minister of Rural Development who is assisted by Secretary (RD). This Department is responsible for the formation, implementation and evaluation of poverty alleviation programmes in the State. At the District level, there is a District Rural Development Agency that is responsible for implementation of various poverty alleviation programmes in the district. The next level in the organizational hierarchy is Block level organization. The blocks are functioning under a coordinator known as BDO. There are many officials, namely, SEBPO, GPAVA, Mukhya Sevika, LVDCs, who help the BDO in implementing the anti-poverty programmes at the block level.

One of the sub-hypotheses of the present study that ‘lack of co-operation between blocks and Panchayats’ was proved after the study of organization structure. As in the opinion of 50.24 per cent of respondents the behaviour of the officials was not found cooperative. They were not found oriented towards their duties. They indulge in too much of formalities, which results in delay of work. Further it has been found that majority of officials were corrupt. Corruption prevailing in the administration, leads to the non-achievement of objectives. And also such type of behaviour on the part of officials restricts the participation of people in the development programmes.

It was found that two third, that is, 64.25 per cent, of respondents reported that the administrative structure for the implementation of poverty alleviation was good. However, a significant number, that is, 35.75 per, of respondents did not find the administrative structure upto the mark and felt dissatisfaction with it. Hence the respondents desired changes. The respondents reported that as and when they went to the DRDA/Block offices no concerned officials were found there. It has been observed that many posts at the DRDA and Block level were laying vacant, which overburdened the other staff resulting in inefficient and ineffective working at these levels. It has also been observed that the posts in the DRDA are being filled up on deputation or secondment basis from various departments for a specific period. It breaks the regularity of working in the DRDA. More over, employees coming from other department on deputation or secondment basis are not faithful to the DRDA, as
they are very much attached to their parent departments. They show no enthusiasm in the functioning of DRDA and only pass their time in the DRDA. It is suggested that the posts should not be filled on deputation basis. It was also observed that as the Government of Himachal Pradesh has made many attempts to restructure the organizational structure at the district level, it did nothing at the other levels. At the Block level, Extension Officers no longer accept BDO as their leader. Sometime, the situation of conflict arises between the BDO and Extension Officers in the Block. Now-a-days many rural reconstruction programmes like SGRY, are in operation in the block. It increases the role of engineering staff significantly. Since the works are large in number and spread over the entire block, the engineering staff posted in the block is insufficient. Though, there is provision of a Technical Assistant at the village level, it did not ease the Junior Engineers because he/she lacks technical expertise as they are not highly qualified or well trained. Many posts at the DRDA and Block level were laying vacant, which overburdened the other staff resulting in inefficient and ineffective working. It has been suggested that vacant posts should be filled up as early as possible. And also there should be provisions for the training of Technical Assistant appointed at the gram Panchayat level.

It was found that officials were not educating rural people about anti poverty programmes, as in 67.39 per cent of respondents reported that the officials, responsible for spreading education, were not performing their duty of educating poor people about the various programmes. This results in non-participation of the rural poor in the various anti poverty programme.

It was found that the virus of corruption was there in the administrative structure as majority, that is, 35.65 per cent, of respondents was of the opinion that officials engaged in the implementation of poverty alleviation programmes were corrupt and indulge in malpractices. This hurt the very spirit of efficient and effective implementation of poverty alleviation programmes in the state.

The performance of SGSY and SGRY programme has been evaluated in the fourth chapter. The evaluation of these programmes was based on the Annual Progress Reports maintained by the Department of Rural Development and District Rural Development Agencies. After evaluating the performance of SGSY and SGRY programme from various angle, lots of things come to the fore. With regard
to the utilization of fund, it was found that funds have not been utilized fully under any of the scheme at the state level as well as at the district level in Himachal Pradesh. In case of SGSY programme the percentage of utilization of fund at the state level was 80.17 per cent during the period under consideration, whereas in case of SGRY programme the percentage of utilization of fund was 70.23 per cent.

Under SGSY programme money has been spent on various components, such as subsidy, revolving fund, infrastructure development and training. Out of these subsidy and training are the most important components. It was found that the major portion of the fund under SGSY programme has been spent on subsidy. At the state level the percentage share of subsidy in the total expenditure was 77.11 per cent during the period under study. On the other hand the percentage share of subsidy in Bilaspur district was 76.46 per cent, in Kangra district it was 77.06 per cent and in Mandi district it was 79.80 per cent. As per the guideline of the programme upto 10 per cent of SGSY fund will be set aside as training fund and will be utilized to provide both orientation and training programmes to the swarozgaries. But it was found that the percentage of fund utilized for providing training to the swarozgaries was very low, indicating government’s indifference toward training. The percentage share of training in the total expenditure at the state level was 1.78 per cent and in the three districts, namely, Bilaspur, Kangra and Mandi, was 0.42 per cent, 2.13 per cent and 0.96 per cent respectively. Comparatively, Kangra district has the highest percentage of fund utilization than other districts. Bilaspur district has the highest percentage of expenditure on revolving fund (11.99 per cent) and infrastructure development (6.98 per cent) than other districts. Regarding the expenditure on training, Kangra district has the highest percentage (2.13 per cent) of expenditure on training than other districts, that is Bilaspur (0.42 per cent) and Mandi (0.96 per cent) during the period under study.

It was observed that the credit targets (financial) were fully achieved at the state level as well as at the district level in Himachal Pradesh. As the programme progressed the government was giving more and more assistance to the swarozgaries integrated in self help groups. It was found that Mandi district mobilized more credit and subsidy to self help groups than other district. On the other hand, Bilaspur district mobilized more credit and subsidy (36.76 per cent) to individual
swarozgaries than other district during the period under study. With regard to the Physical performance it was observed that out of total swarozgaries at the state level, 64.72 per cent were covered under SHGs and 35.28 per cent were covered as individual swarozgaries. In the selected districts the percentage of coverage of swarozgaries as a member of self help group was 65.18 per cent (in Bilaspur district), 76.26 per cent (in Kangra district) and 79.88 per cent (in Mandi district). The percentage of coverage of the BPL family as a member of SHGs was highest (79.88 per cent) in Mandi district than other districts. On the other hand the percentage of individual swarozgaries was highest in Bilaspur district during the period under study.

Out of total financial assistance 42.26 per cent of assistance was provided to scheduled castes/scheduled tribes, 41.70 per cent to women and 1.00 per cent to disabled persons at the state level in Himachal Pradesh. Kangra district has the highest percentage, (that is, 48.25 per cent) of credit and subsidy mobilized to women than other districts, namely Bilaspur (43.36 per cent) and Mandi (44.87 per cent). With regard to the percentage of credit and subsidy disbursed to disabled persons, Bilaspur district has the lowest percentage, that is, 0.76 per cent, whereas as the Kangra district has the highest percentage, that is, 1.86 per cent. Physical performance in this regard reveals that out of total covered families, 56.45 per cent were women, 51.24 per cent were scheduled castes/scheduled tribes and 1.10 per cent were disabled persons during the period under study. In districts it was found that majority of swarozgaries were women. Comparatively, Kangra has the highest percentage of covered SCs/STs than other district. With regard to the coverage of women, the percentage of covered women during the period under study it was found that Kangra has the highest percentage, that is, 68.70 per cent, followed by Mandi district with 62.58 per cent and Bilaspur district with 60.88 per cent. The percentage of coverage of disabled persons found highest in Mandi district (1.45 per cent).

The sector wise financial performance reveals that majority of investment was incurred in primary sector at the state and district level in Himachal Pradesh. The percentage share of primary sector in the total investment was 65.32 per cent (at the state level), 72.69 (in Bilaspur district), 68.19 per cent (in Kangra district) and
64.21 per cent in Mandi district during the period under study. Comparatively, the percentage of investment in primary sector was highest in Bilaspur district (72.69 per cent) as compared to other districts, namely, Kangra (68.19 per cent) and Mandi (64.21 per cent). The state percentage (65.32 per cent) was lower than the percentage of investment in Bilaspur and Kangra district but higher than the percentage of Mandi district. Physical performance in this regard tells the same story. Out of total coverage the highest number of swarozgaries was covered under primary sector. The percentage of coverage of swarozgaries under primary sector at the state level was 70.93 per cent, whereas in Bilaspur district it was 77.99 per cent, in Kangra district it was 73.76 per cent and in Mandi district it was 73.35 per cent. As compare to the other districts Bilaspur has the highest percentage of coverage under primary sectors. The percentage of coverage in secondary sector was highest in Kangra district (14.93 per cent) followed by Bilaspur (9.65 per cent) and Mandi district (7.54 per cent). Whereas, the percentage of coverage of swarozgaris under tertiary sector is concerned, Mandi has the highest percentage (19.11 per cent) of coverage under tertiary sector than other districts.

With regard to the financial performance of SGRY programme it was found that Kangra has the highest percentage, that is, 79.81 per cent, of fund utilization followed by Mandi with 72.78 per cent and Bilaspur with 69.23 per cent of fund utilization during the period under study. Out of total expenditure, money has been spent on general works, SC/STs works and maintenance works. Out of these, general works accounted the major portion of expenditure under SGRY programme in the state. The percentage of expenditure on general works was 59.41 per cent at the state level, 70.97 per cent in Bilaspur district, 60 per cent in Kangra district and 64.43 per cent in Mandi district. Mandi district has the highest percentage of expenditure on general works as compared to the other district. On the other hand, the percentage of expenditure on SC/ST works was highest in Kangra district (31.65 per cent) followed by Mandi district with 28.86 per cent and Bilaspur district with 18.35 per cent. With regard to the maintenance works the Bilaspur district had the highest percentage (that is, 6.45 per cent) than the other districts, namely, Mandi (1.09 per cent) and Kangra district (0.42 per cent). As compared to the other district Bilaspur
district was spending more money on the maintenance of works under SGRY programme.

The evaluation of physical performance of SGRY programme reveals that out of total employment generation, the percentage of employment generated to scheduled castes/scheduled tribes was higher than other categories at the state level. But in the selected districts the number of mandays was generated to other categories. The percentage of employment generated to other categories was 60.21 per cent in Bilaspur district, 58.71 per cent in Kangra district and 53.76 per cent in Mandi district. Whereas the percentage of employment generated to woman was not satisfactory during the period under study, as this percentage remained much lower than the percentage reserved for them. Comparatively Kangra district has the highest number, that is, 29.67 lakh mandays, of employment generation followed by Mandi district with 20.03 lakh mandays and Bilaspur district with 9.82 lakh mandays during the period under study.

Giving food grains as part of wages was another major component of the SGRY programme. In this regard it was found that full utilization of available food grains has not been done at any level during the period under study. The percentage of utilization of fund at the state level was 76.11 per cent, in Bilaspur district it was 85.61 per cent, in Kangra district it was 83.24 per cent and in Mandi district it was 87.07 per cent during the period under consideration. The percentage of utilization of food grains was highest in Mandi district than other district.

The discussion about the socio-economic profile of the sample respondents in the fourth chapter reveals that a sample of 360 programme beneficiaries (including 180 SGSY respondents and 180 SGRY respondents) was selected to assess the functioning of poverty alleviation programme in Himachal Pradesh. As the SGSY respondents were concerned, it was found that the proportion of women was higher than that of men. Out of total respondents 55 per cent were women and 45 per cent were men, indicating that under SGSY programme women were the main beneficiaries. It was also found that out of total respondents, 46.67 per cent of respondents belonged to scheduled castes/scheduled tribes and only 1.11 per cent of respondents were disabled persons. Thus it can be concluded that the coverage of SC/STs was slightly lower than the prescribed strength. The educational level of
most of the respondents was found very poor, as 30.56 per cent of respondents were illiterate and 40 per cent of respondents were educated upto primary level. Due to lower level of education poor people were not in position to understand the real spirit of the programme. With regard to the SGRY respondents it was found that 100 per cent of respondents were men, which ignored the guideline of giving 30 per cent of employment to women. Out of total respondents, 50 per cent of respondents belonged to scheduled castes/scheduled tribes. The educational level of SGRY respondents was also not found very good, as 20 per cent of respondents were illiterate and 33.88 per cent were educated upto primary standard.

The families of most of the respondents (SGSY and SGRY respondents) was found nuclear families, as about one third, that is, 67.22 per cent, of respondents had a family of upto five members.

With regard to other respondents, that is, Panchayat office bearers, DRDA/Block and Bank officials, it was found that majority of them were male. Out of total respondents (Panchayat office bearers, DRDA/Block officials), 64.10 per cent belonged to the general category of the society. The educational level of DRDA/Block officials and Bank officials was found very good, whereas the educational level of the Panchayat office bearers was not found satisfactory.

To know the actual implementation of the poverty alleviation programmes, specially, SGSY and SGRY, primary data has been collected through well prepared schedule from the selected respondents. The data so collected has been analyzed in the sixth chapter. The analysis revealed many facts about the actual implementation of these programmes in Himachal Pradesh.

It was found that in 29.49 per cent of cases the BPL surveys which form the bases for the selection of swarozgaris was not properly done. In 46.15 per cent of cases the authorities received complaints against the wrong inclusion of families into the BPL list.

It was found that the officials, who have the responsibility for spreading awareness and education about the programme among the rural poor, were not fulfilling their responsibilities as only 31.67 per cent of sample respondent got information from the DRDA/block officials. And rest 68.33 per cent of respondents got information either through relatives/friends or through the members of gram
panchayat. It was also observed that among the DRDA/block officials the Panchayat sachiva was the major source of information to the rural poor people in the selected blocks.

Out of total respondents 87.22 per cent of respondents reported that their selection was neither made by the gram sabha nor by the selection team. They said that they themselves approached the authorities for the selection under SGSY. Only in 12.78 per cent of cases swarozgaries were selected through gram sabha. None of the respondents reported to be selected through selection committee/team. Thus it can be concluded that the selection procedure adopted for the selection of swarozgaries was found to be against the guideline of the programme.

The disposal of loan applications at the block level was found to be very slow and time consuming. The Blocks were unable to fulfill the requirements of the guidelines and have cleared only 39.45 per cent of cases within the prescribed period of time, that is, in any case not more than one month. In remaining cases, that is, 60.55 per cent, block took either 2 to 3 months or above 3 months of time for the processing of loan application. The highest percentage, that is, 40 per cent, of those cases in which banks took 2 to 3 months of time was found in Panchrukhi block and the lowest percentage, that is, 26.67 per cent, was found in Jhanduta block. Percentage of cases in which time taken by the banks was above 3 months was found highest in Balh block (36.67 per cent) and lowest in Panchrukhi block (20 per cent). Due to delay at the block offices swarozgaries have to face many problems. In majority of cases, that is, 62.22 per cent, swarozgaries have faced difficulties at the block level and in 37.78 per cent of cases they did not face any difficulty at the bank level. The reasons cited regarding the difficulties were the large number of formalities, demand for security and also the unhelpful attitude of the concerned officials.

With regard to the disposal of the loan application at the bank it was found that banks could not clear more than 37.78 per cent of loan application within the stipulated period of time. The time taken by the Banks in sanctioning and disbursing the loans was found to be between 2-3 months in 33.33 per cent of cases and above 3 months in case of 28.89 per cent. Block-wise situation data in this respect reveal that the percentage of respondents who faced difficulties at the bank level was found to
be above 60 per cent except in Sundernagar block in which the percentage was 56.67 per cent. The highest percentage, that is, 66.67 per cent, was found in Kangra and Balh block. On the other hand, the percentage of those respondents who did not face any kind of difficulty at the Bank level was found highest in Sundernagar block (43.33 per cent) and lowest in Kangra and Balh block (33.33 per cent each). Thus, the Banks have failed to comply with the guidelines of government. Regarding the delay in sanctioning of loan, bank officials told that the recovery position of such loans is very poor. As a result banks have to appraise every application with care and caution. This naturally will take more time.

It was found that under SGSY, activities have been provided according to the choices of the swarozgaries. It was found that the schemes provided under SGSY programme were of the choice of the swarozgaries, as 100 per cent of respondents were of the view that the schemes provided under SGSY programme, were of their choice. Out of total schemes provided under SGSY programme, 70.56 per cent of schemes were found intact, 22.77 per cent of activities or schemes were sold and 6.67 per cent were found fully or partially perished. In 22.27 per cent cases the respondents reported that in case of milch cattle the swarozgaries have compelled to sell the animals whenever they went dry and stopped generating enough income. In 6.67 per cent of cases the respondents didn’t tell the reasons for the perishing of schemes. It has been observed that lack of enough income generation and costly maintenance of schemes was some of the reasons behind selling out and fully and partially perishing of schemes.

To ensure that the swarozgaries should purchase and operate a right kind of scheme, the financial assistance provided under SGSY must be equal to the total cost of the scheme. In this regard it was observed that about two-third (67.22 per cent) of the sample respondents considered the financial assistance as sufficient for purchasing or creating the assets under SGSY. Whereas, about one-third (32.78 per cent) of respondents considered it insufficient to purchase or create an asset. As a result in such cases they were forced to create poor assets or had to adopt other short cuts. The inadequacy of assistance has been one of the major causes for misutilization of financial assistance under SGSY.
To run the scheme in an effective and productive way, it is important that the provision of supportive or infrastructural facilities must be provided adequately and timely. Swarozgaries need various kinds of supportive and infrastructural facilities, such as, provision of raw material, marketing facilities and maintenance facilities. In this regard it was found that majority, that is, 61.11 per cent, of swarozgaries facilities were satisfied with the supportive or infrastructural facilities available under SGSY programme. The adequacy of supportive or infrastructural facilities was found highest in Kangra and Panchrukhi blocks (62.22 per cent each) of Kangra district and lowest in Balh block (58.89 per cent) of Mandi district.

Verification and regular monitoring of the scheme is important to stop any kind of misappropriation of financial assistance. Out of total sample respondents, 31.11 per cent of respondents reported that their schemes were verified by both block and bank officials, 23.89 per cent of respondents reported that their schemes were verified by the block officials only whereas banks have verified only 6.11 per cent of schemes. However, a very significant number, that is, 38.89 per cent, of respondents reported that neither the block officials nor the bank officials have verified their schemes. The highest number, that is, 50 per cent, of cases in which the verification has not been initiated was found in Ghumarwin block. This non-verification of the schemes enhances the bad practices and misutilization of financial assistance by the swarozgaries.

It has been well recognized that for the success of self-employment endeavors and also for their sustainability, the required skill to successfully run the scheme is a pre-requisite. It was observed that majority, that is, 56.11 per cent, of swarozgaries felt that they need of training to run the scheme efficiently. But, 43.89 per cent of respondents told they did not need any kind of training. As the training was needed by the swarozgaries, the government has not made any provision for the training of the swarozgaries under SGSY programme. In a large number, that is, 86.67 per cent, of cases government has not made any provision for their training. The training has been given to a very small number, that is, 13.33 per cent, of swarozgaries. Kangra block has the highest percentage, that is, 20 per cent, of those respondents to whom training has been given.
In the opinion of Panchayat office bearers government was reluctant in giving training to the swarozgaries under SGSY programme in Himachal Pradesh, as majority, that is, 66.67 per cent, of Panchayat office bearers were of the opinion that there was no arrangement for the training of swarozgaries.

In two third, that is, 64.44 per cent, of cases misutilization of financial assistance was not found. But, in one third, that is, 35.56 per cent, of cases it was found that the swarozgaries misutilized the financial assistance under SGSY programme in Himachal Pradesh, as the swarozgaries were not using the financial assistance in the same scheme as for which the loan has been sanctioned.

It was found that 58.89 per cent of swarozgaries have either returned the loan completely or returning it regularly. There were many reasons which motivated the swarozgaries to return the loan regularly. Some of the swarozgaries took it as their duty, some of them were returning the loan to maintain their social status in the society and some were afraid of increase in the amount of interest on loan. It was found that 25.56 per cent of respondents were irregularly returning the loan and 15.55 per cent of respondents were found defaulters.

It was found that the swarozgaries who returned or had returning the loan regularly were not returning the loan from the income generated from scheme provided, but from other sources. Thus SGSY programme has failed to generate enough income to the swarozgaries.

It was observed that the subsidy is an important component of the programme. Majority, that is, 79.07 per cent, of respondents viewed that subsidy is an important component of the programme because it attracted the poor people to participate in the effective implementation of the programme, so it should be continued.

With regard to the involvement of the Gram panchayats in the implementation of the SGSY programme it was found that in 62.82 per cent of cases gram panchayats were not involved in the implementation of the programme.

Regarding the hurdle faced by the implementing agencies it was observed that unawareness on the part of rural poor, misutilization of loan, lack of staff and lack of training were the major hurdles faced by the officials in implementing the anti-poverty alleviation programme in the state.
There have found some weaknesses in the SGSY programme. As have been enumerated by the respondents these weaknesses include, back-end-subsidy system, integration of rural poor into self help group and subsidy itself.

In case of SGRY programme it was found that in 100 per cent of cases Action Plan under the programme was prepared well in time by the Gram Panchayats and it was put before the Gram Sabha for its approval.

Regarding employment generation it was found that SGRY programme has failed to generate sufficient employment opportunities to the rural poor people in Himachal Pradesh. Out of total programme beneficiaries, 58.33 per cent of programme beneficiaries got employment upto 35 days in a year, 36.67 per cent of programme beneficiaries got employment between 36 to 70 days in a year and a very small number, that is, 5 per cent, of programme beneficiaries got 71 to 100 days of employment under SGRY programme. The highest percentage, that is, 66.67 per cent, of programme beneficiaries who got employment upto 35 days was found in Ghumarwin block and the lowest percentage, that is, 50 per cent, was found in Sundernagar block.

In majority of cases, that is, 88.89 per cent, of programme beneficiaries of SGRY programme got wages both in cash and foodgrains. It was found that only 11.11 per cent of programme beneficiaries got wages only in cash. The reason for this as enumerated by the respondents was that they did not need foodgrains as a part of wages. In 100 percent of cases, in which foodgrains was distributed, the quality of foodgrains was found good.

It was observed that giving food grains, as part of wages, was not a good scheme, as majority 79.44 per cent of programme beneficiaries did not want food grains as a part of wages. Instead, they wanted wages only in cash. But majority, that is, 56.41 per cent, of panchayat office bearers and DRDA/Block officials were of the opinion that giving food grains is a good scheme and it should be continued as it provide food security to the rural poor people and also ensures good nutritional level among the rural poor families. On the other hand a significant number, that is, 43.59 per cent, of respondents were against this scheme. The highest number, that is, 69.23 per cent, of respondents who favoured the scheme of giving food grains as a part of
wages were found in Balh block and the lowest number, that is 38.46 per cent, of respondents were found in Sundemagar block.

Wage rate attract people to work under SGRY programme. Wage rate is an important aspect to ensure people participation in the implementation of this programme. People could only work under this programme if they get higher or equal wage rate to that of the market wage rate. So it is important that the wage rate should not be less than the market wage rate. It was found that in 100 per cent of cases in all the blocks there was a difference between market wage rate and government wage rate. In this context, 33.33 per cent of DRDA/Block officials also accepted that there was a difference between market wage rate and government wage rate in Himachal Pradesh. It was inferred that the market wage rate was higher as compared to the government wage rate. It was found that the implementing agencies paid the wages on market wage rate, which was found higher than the government wage rate. In 90.56 per cent of cases the wages have given on market wage rate under SGRY programme, which was against the guideline of the programme. Jhanduta, Kangra and Sundemagar blocks have the highest percentage, that is, 92.31 per cent, of cases in which wages was given on higher wage rate than the prescribed government wage rate. It clearly indicates that the implementing agencies are misutilizing the funds under SGRY programme. Gram Panchayats have adopted many methods to meet the market wage rate. In 58.02 per cent of cases implementing agencies (gram panchayats) managed to give wages on market wage rate by increasing mandays in muster rolls and in 1.42 per cent of cases wages were given by increasing other expenditures. Any delay in the payment of wages would hurt the very spirit of the programme. In this regard it was found that in majority, 76.07 per cent, of cases there was delay in giving wages under SGRY programme in the state. The panchayat office bearers told that there were many reasons for the delay in the payment of wages in time. The gram Panchayats didn’t get the installments in time from the blocks, which resulted in delay in giving of wages. Another reason, which was responsible for the delay as per panchayat office bearers, was lot of formalities to pass the work done under SGSY programme, as the technical expert did not cooperate with the panchayat and delayed the process of passing the works.
SGRY programme aims at reconstruction of rural areas with the emphasis on development of rural infrastructural facilities. The assets created under SGRY programme should be useful to the rural community. Durability of any work or asset largely depends on the quality of that work or asset. It was found that assets created under SGRY programme was of the good quality.

Assets created under SGRY programme in the rural areas were found useful to the rural masses, as to 100 per cent of respondents (SGRY respondents, panchayat office bearers and DRDA/Block officials) the assets created under the programme were of utmost importance and useful for the development of the rural areas in Himachal Pradesh.

Maintenance of assets is an important aspect, which makes the public assets durable. But the maintenance of assets created under SGSY programme was a neglected area, as 67.22 per cent of SGRY respondents, 46.30 per cent of panchayat office bearers and 29.17 per cent of DRDA/Block officials were not found satisfied with the maintenance of assets.

With regard to the funds under SGRY it was found that in 57.41 per cent of cases the allocation of funds to the gram panchayats was sufficient. The highest percentage, that is, 66.67 per cent, in this regard was found in three blocks, namely, Ghumarwin, Kangra and Sundernagar, and the lowest percentage, that is, 44.44 per cent, was found in two blocks, namely, Panchrukhi and Balh. But in significant number, that is, 42.59 per cent, of cases the allocation of funds was not found appropriate to generate enough employment and durable assets in the rural areas.

It was found that though in majority, that is, 67.09 per cent, of cases officials verified or inspected the works started under SGRY programme in the state, yet in a significant number, that is, in 32.91 per cent, of cases the verification or inspection of work was not done by the block officials. The highest percentage, that is 38.46 per cent, of works, which were not verified or inspected, was found in Panchrukhi block. This indicates that the block officials show their indifference towards the inspection or verification of the work done. This lack of inspection leads toward misutilization of fund on the part of implementing agencies (gram panchayats).

It was also found that officials were not extending any kind of assistance and guidance to the Gram Panchayats, as in 44.44 per cent of cases officials did not
provide any kind of technical assistance and guidance. The officials provided
technical assistance and guidance only in 55.56 per cent of cases. Panchrukhi block
has the highest percentage, that is, 66.67 per cent, of those cases in which block
officials provided assistance and guidance to Gram panchayats, and Jhanduta block
has the lowest percentage, that is, 44.44 per cent, in this regard.

There exist some weaknesses in the programme. 24.08 per cent of panchayat
office bearers and 16.67 per cent of DRDA/block officials felt that there were some
weaknesses in the programme. The first weakness of the programme was that of
giving food grains as a part of wages. The workers did not want to take food grains
as a part of wages. Instead they want wages in cash. Secondly, the wages were given
on the government wage rate, which was found low as compared to the market wage
rate. This particular thing necessitates the gram panchayat to increase the mandays in
the muster rolls to meet market wage rate. Otherwise no one would agree to work
under SGRY programme. Therefore, it has been suggested that food grains should
not be given as a part of wages and the wage rate should be such on which the
workers would be ready to work.

The discussion about the actual implementation of SGSY and SGRY
programme proved the hypothesis and sub-hypotheses of the present study, that is,
“poverty alleviation programme have not been implemented as per the guidelines”;
“there are some inherent weaknesses in the programme itself”; and “lack of
awareness among the rural poor about the poverty alleviation programmes”.

From the above description about the impact and general assessment of the
poverty alleviation programmes, especially, Swaranjayanti Gram Swarozgar Yojana
and Sampoorna Grameen Rozgar Yojana, the main hypothesis of the study, that
‘poverty alleviation programmes have failed to achieve the desired results’, was
proved. With regard to this following points can be illustrated.

The anti-poverty programmes have failed to generate enough income as the
shiftability from lower income group to a higher income group was found to be very
low. In case of SGSY programme about 18 swarozgaries shifted from the income
group of ‘upto Rs. 1200/-’ to the higher income groups. Before getting assistance,
there were 51 (that is, 28.33 per cent) swarozgaries in the income group of Rs. 1201-
2500, while after getting assistance the number in this group rose to 54 swarozgaries,
indicating that some of the swarozgaries shifted to the higher income group. In all, those who spilled over to the income group of Rs. 2501/- and higher, were 15 swarozgaries who constitute 8.33 per cent of the overall swarozgaries.

About the priorities of spending incremental income it was found that respondents give first priority to purchase of livestock, second to 'returning of old loan/debts and third to the education of the children. The construction of house and buying luxury items has obtained the fourth and the fifth ranks respectively. In the overall sample, 56 SGSY respondents, that is, 31.11 per cent, of the respondents have shifted to the non-traditional occupations. The percentage of such respondents was higher in case of Kangra district (33.33 per cent) as compared to Bilaspur (28.33 per cent) and Mandi district (31.67 per cent). About 50.56 per cent of SGSY respondents have got short term employment, 32.22 per cent of respondents have got part time employment and 17.22 per cent have got long term employment under SGSY programme, indicating that swarozgaries were not getting sufficient employment under SGSY programme, as only 17.22 per cent of swarozgaries have got long-term employment. This results in low-income generation to the swarozgaries. On the other hand in case of SGRY programme it can be concluded that SGRY has failed to generate enough employment opportunities to the rural poor people in the state. The majority of SGRY respondents, that is, 62.78 per cent, got employment upto 30 days in a year. The percentage of such respondents was highest in Kangra district (65 per cent) than Mandi (63.33 per cent) and Bilaspur (60 per cent) districts. Further, the programme has also failed to achieve the set target of providing 100 days of employment in a year.

In majority of cases (that is, 62.77 per cent in SGSY and 67.78 per cent in SGRY) poverty alleviation programmes did not make any impact on the economic conditions of the programme beneficiaries in the state. Thus, poverty alleviation programmes have failed to improve the economic condition of the poor people.

Also these poverty alleviation programmes have failed to generate enough employment to the poor people, indicating that poverty alleviation programmes were not effective in solving the unemployment problem in the rural areas. As found that in majority of cases (that is, 56.67 per cent in case of SGSY and 73.33 per cent in
case of SGRY) poverty alleviation programmes did not have any impact on the unemployment problem in the rural areas.

With regard to bringing BPL families above the poverty line it was found that anti-poverty alleviation programmes, especially SGSY and SGRY have failed to bring BPL families above the poverty line. In 58.67 per cent of cases none of the benefited families have crossed the poverty line.

**Suggestions**

The present study concluded that the implementation of poverty alleviation programmes, specially, SGSY and SGRY, was not satisfactory which resulted in non-achievement of desired results. In spite of huge investment made by the Government the rural masses have not been able to get the full fruits of poverty alleviation programmes. Many lacunas were found in the implementation of these programmes in the state. To improve the working of anti poverty programmes in the state government has to make some efforts. Some of the suggestions which may improve the working of poverty alleviation programmes, especially, SGSY and SGRY programme, are as follows.

The staff in the District Rural Development Agency should not be borrowed from other departments on deputation or secondment basis. The DRDA should have its own staff on regular basis. It would help in improving the working of DRDA as well as belongingness of the staff with the administration of the DRDAs.

The SGSY Committee should be created as soon as possible, so that the coordination between different implementing agencies could be maintained. It will also help in proper implementation and functioning of poverty alleviation programmes.

The engineering staff at the block level should be increased. The norm of one Junior Engineer on 15 Panchayats should be changed. There should be one Junior Engineer on 5 to 7 Panchayats. It will enhance the working of Junior Engineers and they will be in a better position to inspect all the works started under SGRY programme. At the panchayat level there is a provision for a technical assistance. It was found that these functionaries were appointed without taking into consideration their technical know how. Thus, it is suggested that only those persons should be
appointment as technical assistants who have some basic diploma in construction works.

The officials involved in the implementation of the programme, especially at the grass root level such as Social Education and Block Planning Officer (SEBPO), Gram Panchayat Awam Vikas Adhikari (GPAVA), Mukhya Sevika and Gram Sewikas, should be imparted necessary training and education regarding the concept, objectives, approach and philosophy of the poverty alleviation programmes. The emphasis should be laid on infusing in the officials a sense of belongingness with the rural poor. This would ensure effective participation and involvement of the poor people in the implementation of anti-poverty programmes and also improve the overall functioning of these programmes.

To stop the leakages and other corrupt practices at different levels, a strict control should be exercised by the higher authorities and exemplary punishments should be entitled to those found guilty.

In view of the largest proportion of investment in primary sector, especially in livestock, the quality of veterinary services in the villages need to be improved so as to reduce the mortality rate of the milch cattle.

In order to ensuring the proper utilization of financial assistance by the swarozgaries under SGSY programme and proper utilization of funds under SGRY programme, DRDA/Block level officials should regularly carry out physical verification of the scheme (under SGSY) provided and works (under SGRY) undertaken. For this, a Committee consisting of BDO or his representative, the Chairman of the Panchayat Samiti, two or three members of Panchayat Samiti (for a period 6 months on rotation basis) and Bank manager or his representative, should be constituted at the block level. At the Gram Panchayat level there should also be a committee comprising of BDO or his representative, Pradhan, Panchayat Sahayak, Pancha of the respective ward and experienced person from the village community. These committees should be entrusted with the responsibility of physical verification of the schemes (started under SGSY) and works (initiated under SGRY). The monthly verification system should be started in each block. Block level committee should verify, if possible, all the schemes and works, whereas the village level committee must verify all the schemes and works. Such type of verification by the
committees would be of great help in eradicating the practices of misutilization of financial assistance by the swarozgaries.

Under SGSY programme financial assistance in the form of bank loan and government subsidy is provided to the BPL families. In this regard it is suggested that methods of interest free loan without subsidy or low rate of interest with subsidy should be tried on an experimental basis. As the swarozgaries found subsidy an important component of the programme it should be continued. To make it more attractive the ratio of subsidy should be increased to 50 per cent of the total credit.

BPL survey should be conducted with honesty and only the deserving families should be included in the BPL list. For identification of BPL families a committee, consisting of Pradhan, Panchayat Sahayak, Patwari and a Pancha of respective ward, should be constituted at the Gram Panchayat level. This would ensure needy families to be included in the BPL list.

To impart education about various schemes and programme there is a great need to post specific Extension staff for educating the people about the programmes. This extension staff should be made responsible for imparting education and spreading awareness among the rural people, especially, poor people, about the programmes and schemes formulated for them. This staff should work with the direct coordination of Gram Panchayats for achieving its purposes. Printed materials about various programmes should be distributed to the Gram Panchayats. This wing should also publicize the programmes and schemes through mass media, like televisions, radio, newspapers, and through organizing workshops in the villages. Further, a representative of the block attending the Gram Sabha meetings must tell about various programmes and schemes to the rural people and it should be made mandatory.

Education plays an important role to determine ones social status and outlook towards life. Only an educated person would understand the programmes better. As our respondents were not found well educated, it is suggested that efforts should be made to enhance their educational level by strengthening the Sarv Shiksha Abhiyan.

Regarding selection of the swarozgaries under SGSY programme it is suggested that all selections should be made in the Gram Sabha meeting. To get maximum participation of the poor people a 3 member team, as provided under
SGSY programme, should be constituted as soon as possible. This team should visit each of the habitants in the panchayat according to a schedule drawn for this purpose. The team must ascertain from the BPL families the persons who can be covered under SGSY.

As the officials were more concerned with the achievement of financial targets under SGSY programme, it should be stopped. Instead of target oriented approach, quality oriented approach should be followed. Only the potential persons should be given financial assistance under SGSY programme.

Regarding the processing of loan application at the block level it is suggested that the application should be processed promptly and needs to adhere the guidelines. The time for the processing of loan application at the block level should not be more than 15 days. This would ensure active participation of the poor in the implementation of SGSY programme.

As the attitude of bankers towards sanction and disposal of loan application under SGSY programme was found indifferent, the guideline regarding disposing of these application within 15 days or not more than one month should be strictly adhered to. If needed, the erring officials should be penalized both at the block and the bank level.

As the recovery of loans from the rural poor loanees has become a serious problem for the banks, the officials including DRDAs and Block level should come forward to share this responsibility. These officials should encourage the loanees to repay the loan honestly. There is a need to take some stern action against the defaulters and against those who are not repaying the loan regularly.

It is suggested that government should take some effective measure for upgrading the capacity and the skill of the swarozgaries both individual as well as group oriented activities. In each block there should be a training institute where rural people, especially, poor, can get training in different fields. It will encourage the poor people to start activity in non-traditional occupation. Ultimately, it would ensure active involvement of deserving candidates and also minimize the chances of misappropriation of loan amount.

It was also observed that people did not want to work in groups they want assistance individually. So it is suggested that the concentration on integrating BPL
families into self help group should be minimized and more and more assistance should be provided to the individual swarozgaries.

The provisions for Marketing and collection centre where the products are purchased at reasonable prices, should be established in every block. It will ensure the reasonable prices for the products created by the swarozgaries.

With regard to the SGRY programme it is suggested that only those works should be undertaken which have the capacity to generate enough employment to the rural poor in the state.

Wages under SGRY programme should be given only in cash and giving food grains as part of wages should be stopped. The wage rate should in tune with the market wage rate so that people could participate and get attracted to work under SGRY. While selecting the work, care should be taken. With regard to the wage rate, it is further suggested that once the wage rate has been fixed there should be no diversion in it. The implementing agencies, that is, Gram Panchayats, should employ workers on that wage rate only.

Regarding delay in wages it is suggested that wages should be given fortnightly.

To make the assets durable and beneficial to the rural community, it is suggested that maintenance of the assets should be given top most priority. The fund should be increased from 15 per cent to 25 per cent.

As the works undertaken under SGRY programme were of technical nature, it is important that the block officials should provide technical assistance and guidance to the gram Panchayats. This assistance will help the gram Panchayats to complete the work efficiently.

To sum up it has been recognized that anti poverty programmes have not been implemented with the same spirit and vigor as was conceived when formulated and launched. While the implementing agencies have lacked in terms of their involvement, the programme beneficiaries have been least concerned due to illiteracy and unawareness. To ensure that the anti-poverty programmes deliver the desired results, the implementing officials should be trained to make them responsive to the expectations of the poor people and the poor people should be organized in order to protect their interests.