CHAPTER - III

ENTREPRENEURAL EFFORTS OF THE GOVT.
CHAPTER NO. 3

3.1 ENTREPRENEURIAL EFFORTS OF THE GOVERNMENT

3.1 INTRODUCTION

The industrial policy formation in the country looked good on the paper. However, it was soon realised that the fruits of development were concentrated in a few areas and classes and that the income and regional disparities had increased. The development strategy, hence was changed by 1969 towards industrial promotion in relatively backward states and districts which were specifically identified.

It was soon realised that merely providing the fiscal and financial incentives was not adequate for promoting new entrepreneurs. It was felt that for cultivating first generation entrepreneurs, particularly from non-traditional classes and also from backward areas, a more systematic effort was required.

It is said that almost 75 percent of our population is in the rural areas. There are around 7,00,000 villages in the country where the population is less than 10,000. Majority of the population is dependent on the agriculture which is a seasonal occupation. That leaves a large number with no work and adjust poverty the rural population with no education and skills migrates to urban centers. They mostly take up the menial jobs, stay in slums. This giving rise to serious problems of urbanisation. The civic amenities are becoming woefully inadequate. There may not be enough jobs to all and sundry. The unemployed take to criminalisation creating further problems of law and order. The above picture certainly looks grim. The solution is to encourage the
"rural" entrepreneurship. The rural society lives in paradoxes. On one side, they are hard working and on the other side they are dependent on their fate and destiny. They mostly live for the moment. Their expectations are short term and tangible. As such developing an entrepreneurship programme for the rural population is difficult. The rural entrepreneurs can be classified as below.

1. Farm entrepreneurs
2. Artisan entrepreneurs
3. Merchant and trader entrepreneurs
4. Tribal entrepreneurs
5. General category entrepreneurs

Therefore efforts on the part of central and state Government are necessary to enhance the entrepreneurial attitude among the people. Some of the landmarks in India in developing the entrepreneurial Development programmes. There are in all around 686 organisations who are engaged in conducting entrepreneurial Development programmes. These agencies could be classified as follows:

A. National Level Organisations.
B. State Level Organisations.
C. Non-Governmental / Voluntary Organisations.
D. Educational Institutes.

From the above agencies few agencies are important for the Balutedar and Alutedar (Artisans). Central Government and state Government also declared special component plans to uplift these artisans.
With the view to ensuring better quality of life for the scheduled castes and other backward castes in the state, the special component plan was formulated in the year 1979. As per the directives of the Government of India. Initially, the quantification under special component plan was done by various departments at the implementation level which in some cases resulted in notional quantification. This was objected by the Government of India as well as planning commission. Meanwhile, recommendations of the working group on the development of the scheduled castes and other backward castes appointed by the Government of India, were received by the state Government and the principles for formulation of the special component plan were revised under the Government. Resolution No. SCP-1081/1071/XXXI dated 2nd January 1982

In pursuance of this Resolution all administrative departments were requested to formulate special schemes from the outlay earmarked for the special component plan under each sub sector and sector ensuring adequate and direct flow of benefits to the target groups of the scheduled casts and other backward castes and their Bastis.

As a result of this exercise in 1981-82 the special component plan of the state improved qualitatively and quantitatively in future years. Initially, the special component plan was based on the quantification of funds on the population percentage basis at implementation level, the impact was not worth.

The strategy of special component plan for development of scheduled casts and other backward castes aims at their socio-economic and educational development and also at improvement in their working and living conditions needs to be geared up and intensified. The thrust area of the programme during seventh plan was identifies as under.

1. Economic development through family oriented programmes for raising their income.
2. Basti-oriented schemes for infrastructural development.
3. Elimination of scavenging.
4. Educational development.
5. Administrative and personnel reforms.
6. 50 % families living below poverty line should be enabled to cross the poverty line through antipoverty programmes.

In pursuance of these guidelines, the state Government has issued guidelines to all the administrative departments and implementing agencies to formulate special component plan for scheduled casts and other backward castes. During the eight five year plan period the state Government has adopted the economic development programmes as below.
3.2. MAHATMA PHULE BACKWARD CLASS DEVELOPMENT CORPORATION

Maharashtra State has established the Mahatma Phule Backward class development corporation in 1978 for amelioration of the economic conditions of the scheduled castes and other Backward castes. This corporation is providing financial assistance in both urban and rural areas to all the castes under scheduled castes and other Backward castes.

The main objective of these corporation is socio-economic development of scheduled castes and other Backward castes.

The authorised share capital of corporation is Rs. 10 crores and paid up share capital as on 31st March 1990 is Rs 918.48 Lakhs. The central Government and the state Government give grant-in-aid to the corporation in the ratio of 49:51 respectively. The corporation is implementing "Margin Money Loan Scheme" from the share capital.

The corporation has three tier administrative machinery to implement socio-economic upliftment programme of scheduled castes and other backward castes in Maharashtra. The managing director who is the head of the corporation at the state level, is assisted by six managers along with other ranks. The corporation has regional officers headed by regional managers, assisted by other ranks. At the district level, district manager is head of the office in all the 30 districts of the Maharashtra and he is assisted by adequate subordinate staff members. In view of reaching to the beneficiaries residing in remote areas, the corporation has
established officers in the office of B.D.O. at the block level at the rate of one block in each Districts, developing the fourth tier of administration.

The corporation is establishing vocational training center at "Jambhul" in Thane district, to provide training in various trade, exclusively to the liberated scavengers and their wards.

The corporation has established survey, monitoring, recovery and evaluation cell at Aurangabad. The cell is having six recovery officers at six Regional Headquarters, three districts Managers along with five subordinate staff members are stationed at Aurangabad for survey and monitoring work.

Considering the needs of the scheduled castes and other backward class castes to rehabilitate them and to provide alternative job opportunities, and training programmes like repairing, steel binding, automobile mechanic, motor driving, tailoring etc. This training project is being implemented by the Mahatma Phule Backward Class Development Corporation Limited in collaboration with Sulabh International Maharashtra with the special central Assistance received from the government of India under special component plan.

During the plan period corporation has selected 30 blocks from districts, one from each district. The selection of the block has been made on the concentration of scheduled castes and other backward castes population in descending order. The project of the plan is to cover all
the families who are under poverty line and to create an employment and income generating assets in the block for them.

The plan formulation is done on the basis of central place theory and clusters are formed. The prospective beneficiaries identified in each cluster and grouped together in to different income and occupational categories. The total families from the block shall be covered with in 3 to 4 years.

In survey it is observed that in the rural areas beneficiaries have given first priority to agriculture and allied sector, second priority to animal husbandry programme and third priority to other activities like leatherwork, ropemaking, Carpenter, Blacksmith, Potmaking etc.

3.2.1 SCHEMES OF THE CORPORATION

<table>
<thead>
<tr>
<th>INDIVIDUAL / FAMILY ORIENTED SCHEME</th>
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<tbody>
<tr>
<td>1. 50% subsidy loan scheme.</td>
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<tr>
<td>2. Training scheme for school dropouts.</td>
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<tr>
<td>3. Financial assistance to buy shares of co-operative society.</td>
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<tr>
<td>4. Seed capital scheme. (25% from corporation, 75% from Bank)</td>
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</tbody>
</table>

The scheduled castes and other backward castes families who are below poverty line are covered under the scheme. The Government has fixed the income criteria to identify the families below poverty line. The schemes are linked with Bank loan.
For annual family income below Rs. 5,500/-

For annual family income below Rs. 4,800/-

The application on prescribed form obtained from the entrepreneurs. The income and caste certificate from the competent authority is to be enclosed. Families from rural area are required to submit the certificate of below poverty line. On preliminary scrutiny of the application, it is submitted to the Bank. The Bank officers, study the viability of the project and sanction the loan. They send sanction advice to corporation on prescribed form on receipt of this letter. Corporation sanctions loan 1/4 subsidy and releases funds to Banks in the name of the beneficiaries. The Bank debits the subsidy margin money amount to beneficiaries account and releases the total sanctioned amount to beneficiary. The Bank recover their loan in 20 to 30 monthly installment. The corporation has also started recovery of the margin money loan with the Bank loan from the year 1990-91.

3.2.2. TRAINING PROGRAMME:

Unemployed among the school drop out is more in scheduled caste and other backward caste families, particularly, in rural and semi rural areas. The school drop out (below S.S.C.) boys and girls who have attended the age of 18 years are selected and deputed for training in Government recognized institute. The training course is restricted up to 6 months but in some courses it is up to 12
months as per the norms laid down by the Government.

In training period monthly rate of stipend is Rs. 150/- to Rs. 250/-.

After completion of training they are encouraged to take up the business activities for which corporation provides margin loan-subsidy as per the existing schemes of the corporation. For the training programme Government started training institution in many regions of Maharashtra.

3.3. **MAHARASHTRA STATE KHAIDI AND VILLAGE INDUSTRIES BOARD** (CORPORATION)

State Government has established a Khadi and Village Industries Board in 1962. The Maharashtra State Khadi and Village Industries Board is also implementing four schemes mostly for village artisans in the rural areas. It is doing useful work through "Balutedar Co-operative Societies".

The Government of Maharashtra appointed a committee in 1967 under shri V.S. Page to study and recommend to the Government the steps to be taken to raise the standard of living of the rural "entrepreneurs" (popularly know as "Balutedars") above the poverty line. The committee recommended establishment of "Rural Artisans co-operative societies" in each block. The Government of Maharashtra accepted this recommendations and decided in 1972 to establish "Block Level Artisans (Balutedars) Co-operative Societies". By 1994-95 about every block in the state had a "Block Level Artisans Co-operative Society" and at present 294 Balutedars societies are functioning.
3.3.1 **CHIEF OBJECTIVES OF KVIC**

The block level Artisans (Balutedars) co-operative societies were established to extend a multifarious assistance to the rural-based traditional Artisans. Some of the main objectives are as follows:

[i] To procure/purchase the required raw material, tools and equipment and sale/supply them to the member artisans (Balutedars).

[ii] To construct/rent in storage houses for storing and purchased raw materials.

[iii] To arrange for dissemination of information and knowledge pertaining to modern equipments, technologies and methods of production, to the rural artisans (Balutedars).

[iv] To promote and assist in the promotion of household, tiny village industries as also to implement the schemes of KVIC and KVIB.

[v] To organise training facilities with a view to enhance the capabilities of the rural artisans (Balutedars).

[vi] To arrange for the sales of the finished products manufactured by the rural artisans (Balutedars).

[vii] To organise trade exhibitions with the objective of promoting sales of the rural handicrafts.

[viii] To undertake and promote all other necessary and relevant activities with the ultimate aim of improving the standard of living of the poor strata of rural population.
3.3.2. SCHEMES

The Board has prepared the draft plan for implementing various programmes during the 8th five year plan period and the implementation of special component plan out of special central assistance.

3.3.2.1. CONTINUATION SCHEMES

[1] Enrollment of New Member Artisans (Balutedars):

The Board has enrolled over 37,700 artisans (Balutedars) as members of the "Block Level Multipurpose Co-operative Societies" during the 7th plan period.

This is the scheme of assistance only Rs. 550/- are sanctioned as share capital loan from KVIC funds and Rs. 55/- are sanctioned as subsidy out of special central assistance. After having enrolled as a member, he is eligible for the working capital from the District Central Co-operative Bank and such other benefits as a member of the "Block Level Co-operative society".

The Board has proposed to enrol more members during the 8th five year plan period and subsequently to provide them the various inputs for making their activity a gainful one.

3.3.2.2. Sanctioning 2% service charges

This scheme is also a sort of assistance to reduce the burden of the artisan who has availed financial assistance from the DCC Bank or such other financial institutions. The benefit of this service charge at 2% will be extended to all the eligible artisans as per the scheme.
3.3.2.3. **Sanctioning 50% Subsidy**

On Composite Loan or Working Capital Sanctioned by the Financial Institutions to the Over age artisan (Balutedar) During the 7th year plan about 50 thousand artisan (Balutedar) have been covered and the Board has sanctioned subsidy as per the scheme for the income generating scheme. Those artisans (Balutedars) are expected to earn the income in such a way that they will come above the poverty line after some time. Considering the availability of artisans (Balutedars) and various agencies working in the field for assisting scheduled caste and other backward caste artisans (Balutedars), the target of 8th five year plan period is kept for 36 thousand, including entrepreneur artisans (Balutedars).

3.4. **LOKSHAHIR ANNABHAU SATHE VIKAS MAHAMANDAL**

State Government has established a corporation viz. Lokshahir Annabhau Sathe vikas mahamandal in July 11, 1985. This corporation established for only Matang (mang) community. The chief objectives of this corporation is for promoting and developing the various activities undertaken by the Matang (mang) community which constitute nearly 20% of the scheduled castes artisans.

It undertakes various schemes adopted by the Mahatma Phule Backward class development corporation for the development of this community including new group schemes which are necessary for the development of fiber industry, with the approval of the Government.
The corporation sanctions financial assistance up to Rs. 5000/-. under this scheme 50% subsidy is given to enable the beneficiaries or small entrepreneurs.

3.4.1. SCHEMES

1. Individual / Family oriented Scheme
2. Subsidy Loan Scheme (50% subsidy)
3. Training scheme for school dropouts
4. Group oriented scheme
   viz. Financial assistance to buy shares of co-operative society.

3.5 LEATHER INDUSTRIES DEVELOPMENT CORPORATION OF MAHARASHTRA

Besides this, the state Government has established the Leather Industries Development corporation of Maharashtra which is looking after the economic development of tanners and flayers, workers and chambers who are engaged in unclean occupations and in the leather industries.

3.5.1. LEATHER ARTICLES MANUFACTURING UNIT AT NANDED AND BEED

On the basis of "LIDCOM" in Marathwada two leather units has started in Nanded and Beed districts. The leather articles making artisans are identified by the corporation. The corporation has encouraged them to form the co-operative society. The society will start their own marketing complex. They will collect the raw leather. The unit for processing the leather will be established. The corporation will provide land in M.I.D.C. area.
3.6. **EMPLOYMENT GUARANTEE SCHEME**

State Government is implementing the E.G.S., which guarantees work to the able-bodied person who have a desire to work. About 30% of workers on these works are for scheduled castes and other backward castes. The programme provides continuous work and wage earning for each family for nearly 8 months in a year.

The agricultural department is providing a package of assistance to small and marginal farmers belonging to scheduled caste and other backward castes living in rural areas. The Dairy development Animal Husbandry and Fisheries Department and the revenue and forest Department are also making all out efforts to improve the economic conditions of these families.

3.7. **SEED CAPITAL (TO EDUCATED UNEMPLOYED)**

When an entrepreneur wants to set up a project, he may have to raise around 25-33 percent of the cost of the project as margin money. Many times promoters do not have this capital with them. In that case, the Government through its agencies can provide the seed capital to encourage new entrepreneur.

3.8. **PRIME MINISTER EMPLOYMENT SCHEME (PMRY)**

This scheme became operational from October 1793. This scheme firstly started for Municipal area and from January 11, 1975, has started in all areas i.e. Taluka and district level. It aims at generating self-employment to over 10 lakhs youths in the country. Under this scheme maximum limit of the cost of the project or margin loan is Rs. 1,00,000/-.
this amount, the entrepreneur has to put in only 5 %. The Government gives a grant of 15 % and the balance is available from financial institution as a loan.

Many schemes for promoting entrepreneurship are offered by the central and state Government. Many financial institutions, bank and other bodies (like MAVIM, KVIC etc.) are available. The entrepreneurs particularly the backward classes, economically weak etc. agencies offering them to start the project.

3.9. GROUP PROJECT SCHEME (GROUP ORIENTED SCHEME)

To encourage rural entrepreneurs central Government and state Government started group project scheme. Under group oriented schemes financial assistance to buy shares of co-operative societies subsidy loan. As a result in Maharashtra state some group projects started in different districts.

Viz,

[i]. Motor Driving Training School at Parbhani.
[ii]. Bastar Kala Training Kendra Gadchiroli.
[iii]. Co-operative Carpentry unit at Jalna.
[iv]. Leather Factory at Beed.
[v]. Leather Articles Manufacturing Unit at Nanded.
[vi]. Establishment of Automobile Repair Center at Yeotmal.
[vii]. Bamboo articles making and Selling Unit Pusad.
[viii]. Fabrication Unit at Chandrapur.
[ix]. Shoping Complex at Amravati.
3.10 PROBLEMS BEFORE ENTREPRENEURS:
1. The problems related with the know-how
2. The problems related to finance.
3. The problems related with land and sheds.
4. The problems related with the availability of skilled labours.
5. The problems related with the power.
6. Procurement of Raw material.
7. The problems related with district Industries center.
8. The problems related with Training.
9. The problems related with the competability in the market.
10. Lack of consultancy.

3.11 SPECIAL EFFORTS BY THE STATE GOVERNMENT FOR THE BALUTEDARS AND ALUTEDARS (ARTISANS) AS UNDER.

ACTIVITY PROFILES:

3.11.1 NAME OF THE CRAFT: CARPENTRY

1. NATURE OF PRESENT ACTIVITY:
   Manufacture and repairs of locally demanded products, agricultural implements, etc.

2. POTENTIAL NON-TRADITIONAL PRODUCTS:
   (a) Building material
   (b) Photoframes, mounts, etc.
   (c) Wooden cable drums.
   (d) Meter boards, Fuse boards, Switch boards.
   (e) Wooden parts of sewing machine, machine cases, covers etc.
   (f) Toys, teaching aids.
(g) Decorative articles, wall hanging, ornaments, bangles.
(h) Wood carving, curved boxes, engraving.
(i) Laboratory woodwares.
(j) Packaging materials, cases.
(k) Furniture.
   (1) Wooden Hangers
   (2) Wooden pattern (industrial).

3. **POTENTIAL MARKETS**
   Large cities, nearby sub-urban areas and market places.

4. **AVAILABILITY OF TRAINING**
   Gandhigram Khadi and VJP trust, Gandhigram, Madurai, Tamil Nadu.

3.11.2 **NAME OF THE CRAFT**: BLACKSMITH

1. **NATURE OF PRESENT ACTIVITY**
   Manufacture and repairs of locally demanded products, agricultural implements, etc.

2. **POTENTIAL NON-TRADITIONAL PRODUCTS**
   (a) Fabrication of:
      (i) Bullock carts and other agricultural equipments.
      (i) Equipments used in Poultry, Dairy, Food processing industries, etc.
      (iii) Structural works.
      (iv) Steel furniture: chairs, cupboards, cots, racks, tables, stools.
      (v) Construction material: Grills, Windows, doors, Shutters.
   (b) Trunks, Buckets, stands, boxes, utensils
3. POTENTIAL MARKETS :
Large industries, Towns, Centers of large construction activity. Larger villages located in the fringe areas of cities.

4. AVAILABILITY OF TRAINING :
Gandhigram Khadi and VIP trust, Gandhigram, Madurai, Tamil Nadu.

3.11.3. NAME OF THE CRAFT : LEATHERWORK (COBBLELS)

1. NATURE OF PRESENT ACTIVITY :
Traditional articles having local demand.

2. POTENTIAL NON-TRADITIONAL PRODUCTS :
(a) Industrial hand gloves
(b) Industrial safety stoves
(c) Cushions, gloves
(d) Garments
(e) Hand purses, bags, pouches, wallets, key chains
(f) Suit cases, travel bags
(g) Quality footwear
(h) Cases of musical instruments, parts of musical instruments
(i) Waist belts, watch-belts, cases for goggles and glasses
(j) Cash bags for conductors
(k) Bicycle saddles
(l) Embossing on leather
3. POTENTIAL MARKETS

Larger cities, major metropolis

4. AVAILABILITY OF TRAINING

Being investigated.

3.10.4. NAME OF CRAFT: POTTERY

1. NATURE OF PRESENT ACTIVITY

Household clay articles, water storing utensils and other clay articles.

2. POTENTIAL NON-TRADITIONAL PRODUCTS

(a) Clay idols, toys
(b) Water coolers cum filter, utensils
(c) Garden material, pots
(d) Flower pots
(e) Clay pipes, roofing material
(f) Plaster of Paris, ceramics idols
(g) Glazed pottery
(h) Clay pipes for Drip irrigation

3. POTENTIAL MARKETS

Non-local urban centers.

4. AVAILABILITY OF TRAINING

(a) Regional pottery Training Institute, Bhadravati, District Chandrapur, Maharashtra.
(b) Central village Pottery Industry institute, KVID, P.O. Khanapur, Dist Belgaum, Karnataka.
3.11.5. **NAME OF CRAFT** : WAKH PRODUCTS (ROPE MAKING)

1. **NATURE OF PRESENT ACTIVITY**

Rope making, other locally demanded articles

2. **POTENTIAL NON-TRADITIONAL PRODUCTS**

(a) Wall hangings, Pieces, Pot-hangers
(b) Door mats, Table mats, Telephone mats
(c) Bags, school bags, purses.
(d) Lampshades

3. **POTENTIAL MARKETS**

Larger cities, central villages and non-local Urban markets.

4. **AVAILABILITY OF TRAINING**

Being investigated.

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3.11.6. **NAME OF THE CRAFT** : WOOL WORK

1. **NATURE OF PRESENT ACTIVITY**

Woolen Blankets

2. **POTENTIAL NON-TRADITIONAL PRODUCTS**

a) Sweaters
b) Shawls
c) Gloves
d) Scarfs
e) Woven/knitted articles for children

3. **POTENTIAL MARKETS**

Larger cities, central villages and non-local Urban markets.

4. **AVAILABILITY OF TRAINING**

Being investigated.
3.11.7. NAME OF THE CRAFT ± BAMBOO WORK

1. NATURE OF PRESENT ACTIVITY ±
   Traditional village articles

2. POTENTIAL NON-TRADITIONAL PRODUCTS ±
   a) Lamp sheds
   b) Mats
   c) Daskets, boxes
   d) Wall hangings

3. POTENTIAL MARKETS ±
   Larger cities, central villages and non-local urban markets.

4. AVAILABILITY OF TRAINING ±
   Being investigated.

3.11.8 NAME OF THE CRAFT ± TAILORING

1. NATURE OF PRESENT ACTIVITY ±
   Ready-made garments, women and childrenwears

2. POTENTIAL NON-TRADITIONAL PRODUCTS ±
   a) Bags : cotton, school, canvas
   b) Hand gloves
   c) Dolls, dusters, stuff toys, tapes, tags
   d) Ready-made garments for
      1. Women : Blouses, undergarments, petticoats
      2. Children : Childrenwears, Pajamas
   e) Uniforms and fashion garments
   f) Hosiery items : Banians, undergarments, sport-apparels.
   g) Caps, ribbons, handkerchiefs, napkins.
3. **POTENTIAL MARKETS**

Larger cities, central villages and non-local markets.

4. **AVAILABILITY OF TRAINING**

Being investigated.

Apart from the above special schemes for different categories of artesian, there are number of schemesannounce for all citizens of India to increase the self employment and simultaneously to reduce the intensity of unemployment prevailing in all caste, the youth belonging to balutedar and alutedar families are allowed to take the benefits of these schemes open for all.

The researcher, while collecting the primary data, tried to touch up on this point, that how many people belonging to artesian family are dearing to give up their traditional business and have submitted totally new proposals. There was no such case detected by the researcher during the research.

Source: Report on Long term strategy of growth for BLACS
(Maharashtra Industrial and Technical Consultancy Organisation limited Pune)
3.12. Review of coverage during the vii th plan and target proposed in viii th plan under special component schemes for scheduled caste and other backward castes families.

<table>
<thead>
<tr>
<th>Sr. No./Subsector</th>
<th>vii th plan (actuals)</th>
<th>viii th plan (target)</th>
<th>Target</th>
<th>Achieve</th>
<th>Target</th>
<th>Achieve</th>
<th>1990-95</th>
<th>Target</th>
<th>Achieve</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Mahatama</td>
<td>1,22,317</td>
<td>1,20,734</td>
<td>24468</td>
<td>25287</td>
<td>1,39,000</td>
<td>27250</td>
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<td>2. Khadi &amp; Village Industries</td>
<td>53,600</td>
<td>49,892</td>
<td>8050</td>
<td>7904</td>
<td>30,000</td>
<td>3600</td>
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<td>3. LIDCOM</td>
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<td>4. Lokshahir</td>
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<td>5. Fisheries</td>
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<td>8. Animal Husbundry</td>
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<tr>
<td>TOTAL</td>
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<td>42,003</td>
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<td>138,500</td>
<td>137,400</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**SOURCE:**

A report from state Government and special component plan 1990-95.

Above table proves that about 95% of the target is reached in every scheme.