

Micro Analysis of Selected Centrally Sponsored Schemes in Jammu & Kashmir

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PREFACE

Since Independence, the Government of India has launched a number of Central Schemes, Centrally Sponsored Schemes (CSS) and Community/Area Development Programmes in the areas of health & family welfare, education, employment & poverty eradication, agriculture, women & child development, sanitation, housing, safe drinking water, irrigation, transport, tribal development, border area development, social welfare, etc. both in rural and urban areas of the Country, including Jammu & Kashmir. The main objectives of all these schemes are to generate employment, improve quality of life, remove poverty & economic inequality and human deprivation. Besides, these schemes are also aimed at creation of basic infrastructure and assets essential for economic development in rural areas.

There is a general feeling that despite of huge allocations made by Government of India through Central Schemes//Centrally Sponsored Schemes in Jammu & Kashmir, the development in basic infrastructure and amenities/facilities are not perceptible, especially in rural areas of the State. Further, the standard of living of the people is still very poor and the employment opportunities to the young people are still considered to be very limited and inadequate.

Since, most of these Schemes are in operation for a pretty long time, the Programme Evaluation Organization, at the instance of Ministry of Home Affairs and as per the recommendation of Group of Ministers constituted by the Central Government on Internal Security and Border Management, undertook the Evaluation study on "Micro Analysis of certain Centrally Sponsored Schemes in selected districts of Jammu & Kashmir. The main objectives of the study were to examine whether CSSs have generated the desired benefits, including specification of reasons for their tardy implementation, short-comings in implementation and steps required to tone up their implementation, including their monitoring, to achieve the desired results. The study was assigned to Population Research Centre, Kashmir University, Srinagar (J&K) and they were advised to assess the impact of five Centrally Sponsored Schemes in selected four militancy affected border districts of Jammu & Kashmir, two each from Jammu and Kashmir regions

The present Report in hand is the result of fruitful collaboration between researchers in Population Research Centre, Kashmir University, Srinagar, Programme Evaluation Organisation, Planning Commission, New Delhi and Regional Evaluation Office, Planning Commission, Chandigarh. The study aims at evaluating the impact assessment of the five Centrally Sponsored Schemes viz. (1) Employment Assurance Scheme (EAS), / Sampoorna Gram Rozgar Yojana (SGRY), (2) Indira Awaas Yojana (IAY), (3) Swarnajayanti Gram Swarozgar Yojana (SGSY), (4) Integrated Child Development Scheme (ICDS) and (5) National Old Age Pension Scheme (NOAPS) in the State of Jammu & Kashmir.

I hope the study, which provides useful information on the impact assessment, problems and shortcomings in the process of implementation of the selected Centrally Sponsored Schemes in Jammu & Kashmir, would be extremely useful to the policy makers, concerned Central Ministries and Implementing Agencies at the State Level to introduce the improvements, take suitable corrective actions to ensure that the intended benefits of the schemes reach the target group.

I congratulate the Honorary Director and the team of researchers of the Population Research Centre, Kashmir University, Srinagar as well as the Officers/Officials of Programme Evaluation Organisation, New Delhi and Regional Evaluation Office, Chandigarh for their excellent work.



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EXECUTIVE SUMMARY

Background:

Government of India is implementing a number of Centrally Sponsored Schemes (CSS) in the areas of rural development, urban development, health and family welfare, education, agriculture, women and child development, sanitation, housing, safe drinking water, irrigation, transport, border area development, social welfare through out the Country, including Jammu and Kashmir. The main objectives of all these schemes are to generate employment, reduce poverty & economic inequality and improve the quality of life. Besides, some of these schemes aim at creation of basic infrastructure and assets essential for economic development in rural areas. Despite of the fact that huge allocations have been made by the Central Government through Centrally Sponsored Programmes in Jammu and Kashmir, the development in basic infrastructure and improvements in amenities/facilities has been inadequate, especially in rural areas of the state. The standard of living of the people has not improved to the desired extent and the employment opportunities for the youths are few and far between. Hence, it becomes imperative at this stage to know as to what extent these schemes have been in a position to achieve the stated objectives. Such an exercise will help to identify the problems/short comings in implementing these schemes. It will also help the policy makers and implementing agencies to introduce the necessary interventions to enhance the efficiency of the programme and to ensure better utilization of the resources. Hence, the Population Research Centre (PRC), Kashmir University, Srinagar, at the instance of Planning Commission, Government of India, New Delhi and Regional Evaluation Office, Chandigarh selected the following Centrally Sponsored Schemes in selected four districts of Jammu and Kashmir to assess their impact:

1. Employment Assurance Scheme/Sampoorna Gram Rozgar Yojana
2. Indira Awaas Yojana
3. Swarnjayanti Gram Swarozgar Yojana
4. Integrated Child Development Services
5. National Old Age Pension Scheme

As per 'Terms of Reference', the detailed District Level Reports for all the five selected Centrally Sponsored Schemes have already been finalized and the findings were presented in Planning Commission. The report in hand is a State Level Evaluation Report on Employment Assurance Scheme/ Sampoorana Gram Rozgar Yojana on the basis of field study conducted in four selected districts.

Methodology

A Committee consisting of representatives of Ministry of Home Affairs, New Delhi, Programme Evaluation Organisation, New Delhi, Regional Evaluation Office, Chandigarh and Population Research Centre, Kashmir University, Srinagar was constituted to finalise the Research Design, Methodology, Questionnaire, etc. for the study. As the study in the militancy affected state of J&K was taken up on the recommendations of the Group of Ministers on "Internal Security and Border Management", the Committee in consultation with State Government selected four districts, two each from Jammu region and Kashmir region which were either worst affected by militancy or the border districts. In view of the objectives and Terms of References of the study, after a series of meetings of the said Committee, districts Anantnag, Kupwara, Doda and Rajouri were selected for the in-depth study. The Community Development Blocks in each district were divided into two groups of high and low performance based on the information on key indicators of development. One block from each of the two groups was selected on random basis. Detailed information about the CSS were collected from district and block offices. From each selected block, 5-7 villages were selected on random basis. From the selected villages the information was collected from all the beneficiaries who were covered under EAS/SGRY in the selected villages. In addition to it, from each selected village, 5 respondents who had applied, but not selected, were also interviewed. Besides, detailed interviews were held with the officials at state, district and block level. A check list was prepared to collect the qualitative information from the beneficiaries and officials/offices. The secondary data regarding the physical and financial progress of the schemes and information regarding planning, implementation and monitoring was collected from the implementing agencies of the schemes through a set of questionnaires devised for the purpose. All the questionnaires devised for the survey were finalized in consultation with the members of the Committee.

During the course of field work, information was collected from 53 villages covering 209 works undertaken under EAS/SGRY, Further 209 persons who had worked as wage laborers under EAS/SGRY were also interviewed. So far as the IAY is concerned, the findings are based on 193 beneficiaries and 109 non-beneficiaries. Similarly, information was collected from 96 Self help Groups and 84 individual beneficiaries of SGSY schemes. The team also collected information from 40 ICDS Centres and 200 mothers of beneficiary children. The findings regarding the implementation of NOAPS are based on 186 beneficiaries and 139 non-beneficiaries. The scheme wise main findings of the study are given below:-

Sampoorna Gramin Rozgar Yojana(SGRY)

The primary objective of the Employment Assurance Scheme/Sampoorna Gramin Rozgar Yojana (SGRY) is to provide 100 days of assured wage employment to adult households in rural areas and thereby provide food security and improve nutritional levels. The secondary objective is to create durable community, social and economic assets and develop infrastructure in rural areas. The scheme has been subsumed with National Rural Employment Guarantee Act w.e.f. February, 2006. The main findings of the evaluation study are as follows:

1. The qualitative information gathered on organizational set up in selected districts of J&K revealed that the existing organizational arrangements for planning, coordination and implementation of SGRY in Jammu and Kashmir was more or less on the same lines as indicated in the guidelines. The Panchayats were involved in the preparation of Annual Action Plans in the villages, where these were functional. However, in villages where panchayats were not functional, the Mates (contractors) were responsible for preparation of resolution of the proposed work, arranging work order, the material and labourers, execution of work, arranging payments from the block office and making payments to the labourers. These Mates were generally identified by the local MLAs and their main motive was to make profit out of the works allotted to them for execution. Hence, there was a need to eliminate Mates from the implementation of the Scheme. This could be done by holding the elections of the panchayats in the

state at the earliest so that they are involved in the implementation and monitoring of the developmental schemes.

2. The Annual Action Plans were not prepared strictly as per the guidelines. In most of the cases there was no evidence of preparation of Annual Plan and planning with regards to employment generation, asset creation and allocation as per the felt needs of the people. An examination of the Annual Action Plans reflected that these were mere repetition of the earlier plans, without going into the details of available local potential, local needs, existing infrastructure etc. It was found that at village level neither the demand for wage employment was assessed nor suitable proposals were formulated for creation of useful community assets which have the potential for generating gainful employment on sustained basis. In other words, the implementing method adopted was not consistent with the intended objectives of the scheme. The MLAs played a vital role in finalizing the action plans and selection of mates in their respective constituencies. There was hardly any community participation in preparation of action plan, identification of the beneficiaries, supervision, monitoring and maintenance of the assets created under the scheme.
3. There was lack of awareness about the contents and procedure for availing benefits under the Scheme among the prospective beneficiaries. Hence, there is urgent need to create awareness about the scheme among the masses and encouraging their involvement in the implementation of the scheme.
4. The Vigilance & Monitoring Committees at the State, District and Block level have been constituted for overseeing the various programmes. Recently, the post of ADC has also been created in each district to closely monitor the progress of the programme. Holding *Public Darbars* by Deputy Commissioners is a new development to get feed back on developmental works from people. These *Public Darbars* have got a good response from the public and should be continued and held regularly.
5. The performance of the scheme was monitored through monthly progress reports and meetings at district, division and state level. However, in such reports/meetings, only physical and financial achievements were

reported/discussed. There was no built in mechanism for field inspections, measuring quality of such works, etc. Hence , there is an immediate need to strengthen the monitoring mechanism and identify suitable performance indicators so that there is a direct link between performance indicators and the objectives of the scheme. There is a need to strengthen the capacity of the district and the block level agencies to generate and transmit quality data on identified parameters to aid decision-making. The use of the information technology should be encouraged for speedy transmission of data to decision-making authorities for the system to be effective. Besides, to strengthen the monitoring system, it is suggested that inspection reports should be attached with the proposal of release of grants.

6. Though the guidelines were, generally, followed for allocation of funds to the districts, but certain deviations there also observed. For example Anantnag district which accounts for about 12 percent of the total rural population of the state, received around 9 percent of the funds during each of the 6 years 2000-2006. Baramulla and Jammu districts also received lesser amount allocations than their proportion of rural population in the state. On the other hand, Leh and Kargil districts, each of which account for less than 2 percent of the total rural population of the state, received 5-6 percent of the funds, despite of the fact that the percentage BPL families in these two districts was very low as compared to Anantnag and Baramulla districts.
7. The officials pointed out that the BPL Census conducted by the state was not authentic and suggested that these BPL figures should not be used for location of funds at various levels. Hence, it is suggested that a fresh BPL Census should be conducted by Directorate of Economics and Statistics and its post enumeration check should be assigned to four credible research organizations.
8. The state utilized more than 95 percent of the funds made available to it under EAS/SGRY during 2001-07, except in 2002-03. All the selected districts also utilized more than 90 percent of funds made available to them during 2000-07. Among the four selected districts, Doda and Rajouri had better rate of utilization of funds than Kupwara and Anantnag. So far as the utilization of food grains was

concerned, the state utilised more than 95 percent of the food grains lifted by it during 2001-07.

9. The Scheduled Caste and Scheduled Tribe population received recommended share of allocation under EAS/SGRY in the state. Around 21-26 percent of the mandays generated under SGRY were shared by SC/ST population during 2004-06.
10. Around 66079 works were undertaken in the state during 2001-04, out of which 54463 (82 percent) were completed during the same period. Similarly, out of 53606 works taken up for execution during 2004-07, 90 percent of these were completed.
11. None of the sample districts/blocks/villages was found to have observed the prescribed norm of wage-material ratio (60:40) in the creation of assets. Even after fabrication, the wage-material ratio contained in the Muster rolls works out to be less than 60:40 in all the districts/blocks. An in-depth analysis of the assets created revealed that majority of the assets created were masonry works which were of capital intensive in nature, like buildings, pucca link roads, culverts, water tanks etc. Mates mentioned that it was very difficult for them to follow the guidelines for wage material ratio of 60:40 for each activity. Therefore, it is suggested that the guidelines for SGRY wage-material ratio need to be modified suitably to indicate that the ratio need to be maintained at the block level.
12. On an average, around 3-4 lakh mandays were generated annually during 2000-2007 in the state. However, the data collected by the field team revealed that the information regarding number of mandays generated contained in the Muster Rolls was fabricated in such a way so as to bring conformity with the prescribed wage- material ratio as envisaged in guidelines and wage rate under SGRY and market wage rate. In no way it was the reflection of grassroot reality.
13. The market wage rate per man-day in the most parts of the state even in lean agricultural season during the reference period ranged between Rs. 80-120, while as under SGRY the prescribed wage rate fixed by the government was Rs. 60. Therefore, it was difficult for the mates to engage labour on scheduled wage rates. Consequently, the laborers involved in the scheme were paid wages as

per the market rates. This resulted in the creation of less number of man days but muster rolls were fabricated to show higher number of man days created. Hence, it is suggested that the execution agencies be allowed to engage the labour as per the market wage-rates and show the same in muster rolls. This will help to address the menace of fabrication of statistics in muster rolls.

14. The scheme envisages that food grains should be given as part of wages under SGRY to the rural poor at the rate of 5 kg per man-day. Though the official statistics showed that all the food grains lifted by the districts were distributed among beneficiaries, but it was mentioned by large majority of beneficiaries that they did not receive any food grains as part of the wage under SGRY. It was mentioned by the Mates that generally the beneficiaries were not interested in receiving part of the wages in food grains, because they believe that the food grains provided under the scheme were of poor quality. However, the qualitative information gathered from the beneficiaries revealed that contractors sell the food grains in the open market in order to make profit out of it. Hence, the Government should take necessary steps to remove the misconception regarding quality of food grains among wage seekers. Both print and electronic media can play a vital role in this regard. Further, there is need to monitor more closely the distribution of the food grains under SGRY or pay all the wages to the beneficiaries in cash only.
15. As per guidelines of the scheme, the assets created under EAS/SGRY should be of durable nature and maintained properly to realize their potential of generation of sustainable employment. However, it was observed that assets created under EAS/SGRY were not able to generate sustainable employment. Further, it was observed that the assets created EAS/SGRY were not handed over to any agency for maintenance. Consequently, most of the assets created under the scheme were in dilapidated shape at the time of survey.
16. The district and blocks level agencies have maintained complete inventory of the assets created under the programme giving details of the date of the start and the date of completion of the project, cost involved, benefits obtained, employment generated and other relevant particulars. Signboards depicting the nature of work and cost of the works were also displayed at a prominent place in

the villages. The block offices have also kept photographic records of the work completed. However, the way of maintaining the records at all levels was haphazard and provides ample scope for improvement.

17. The information collected from the beneficiaries' revealed that during 2000-2003 on an average a beneficiary was provided employment for only 17 days in Anantnag and Doda districts, 15 days in Kupwara district and 13 days in Rajouri district. Thus, none of the beneficiaries was provided wage employment for mandatory 100 days. Another issue that assumes importance in assessing the impact of EAS/SGRY is sustainability of employment and income of the beneficiaries. It was found that majority of the beneficiaries worked for less than 15 days and earned less than Rs. 1000 per annum. Thus, SGRY earnings have not adequately supplemented the household income of the beneficiaries.

Hence, it was observed that EAS/SGRY could neither provide 100 days generated employment nor sustained earnings each year to the beneficiaries. Consequently, the scheme has not been in a position to decrease the seasonal out-migration of laborers to other parts of the country during winter. Thus, it can be said that the scheme has not been in a position to achieve its objective of improving the economic status of the beneficiaries to the desired extent.

Indira Awaas Yojana (IAY)

The Indira Awaas Yojana (IAY) was launched during 1985-86 as a part of RLEGP. Thereafter, from April, 1989, it became a part of JRY. It was delinked from JRY and made an independent Scheme w.e.f. 1.1.96. Under the Scheme, financial assistance is provided to SC/ST, freed bonded labour, non-SC/ST BPL families, etc. for construction/upgradation of their dwelling units. The main findings of the study are as follows: -

1. The existing organizational arrangement for planning, coordination, implementation and monitoring of IAY in Jammu and Kashmir was more or less as indicated in the guidelines. However, most of the officials involved with the implementation of IAY and also non-beneficiaries of the Scheme mentioned that local MLAs interfere in the selection of IAY beneficiaries.

2. A declining trend was observed in the allocation of funds as Central share as it has come down from 77 percent during 2001-02 to 63 percent during 2006-07 whereas the state share has increased from 23 percent to 37 percent during the same period. Barring two-three years, the state was in a position to utilize more than 97 percent of the funds made available to it during 2001-2007.
3. The state has not given recommended share of 20 percent for the up-gradation of existing houses. Almost all the BDOs pointed out that beneficiaries generally mis-use the money received for up-gradation. However, it was observed that the sufficient funds as per guidelines of the scheme were allotted/utilised for providing housing available to SC/ST population and backward classes under IAY.
4. The findings of the evaluation study also showed that the knowledge about the scheme was widespread among the public. Though the scheme has helped many poor families to construct houses, but no standard economic criterion was followed to identify the beneficiaries. Around seven percent of the beneficiaries who had an annual income of thirty thousand or more were selected whereas non-beneficiaries with an annual income of less than 10 thousand were left out. This indicated that APL families were also given benefits under the scheme whereas some BPL families were left uncovered despite applications.
5. The scheme envisages that DRDA should make efforts to utilize, to the maximum possible extent, local materials and cost effective technologies developed by various institutions. However, neither DRDAs nor State Government has made any effort in this direction. The implementation agency till date had not involved any agency for the transmission of expertise and information on innovative technologies and use of low cost materials or disaster resistant features.
6. Suitable local Non-Governmental agencies with proven good track record were to be associated with the construction of IAY dwelling units. The supervision, guidance and the monitoring of construction was to be entrusted to such non-governmental organizations. Besides, NGOs were also to be involved to popularize the use of sanitary latrine and *smokeless chulhas*. It was also observed that due to the non-existence of credible NGOs in the selected districts, the NGOs have not played any credible role in the implementation of the IAY in the state.

7. The houses constructed were made of a combination of pacca bricks and locally made bricks. Neither low cost material nor timber nor tin sheets were made available to the beneficiaries in the state by the DRDAs at subsidized rates. Fuel efficient *chullas*, drinking water, sanitation and sanitary latrines were provided to only a few IAY dwelling. The system of drainage from the houses was not provided to avoid shortage of village paths due to overflow water and wastage from the kitchen, bathroom etc.
8. The houses in all the cases were constructed by the beneficiaries and they had full freedom in construction, procurement of construction materials, engage skilled workmen and contribute family labour. This has resulted in economy of cost, quality of construction and resulted in greater satisfaction and acceptance of the house by the beneficiary.
9. The scheme envisages that the cluster approach should be adopted for the construction of houses, but due to peculiar geographical, economic and cultural set up of the state, cluster approach was not followed strictly for the implementation of IAY scheme. Consequently the community facilitates like the development of infrastructure, such as, internal roads, drainage, drinking water supply etc. and other common facilities were not provided to IAY dwellings.
10. The upper limit of grant for the construction of IAY houses in plain areas was just Rs. 20,000 and Rs. 22000 in hilly areas. But the mean total cost of construction of a house in case of IAY beneficiaries worked out to be Rs. 40 thousand. The beneficiaries, therefore, had to spend on an average an amount of Rs 20 thousand from their own pockets. As such none of the beneficiaries was satisfied with the current amount of Rs, 20,000-22,000 paid under IAY. Hence, keeping in view the high cost of construction and the local climatic and topographic conditions, the upper limit for the construction of a new house should be enhanced to Rs. 50,000 and that for up-gradation to Rs. (10,000).
11. Overall the scheme has benefited thousands of poor households in the state, most of whom had no or very poor accommodation. Before coverage under IAY in the state, 4 percent surveyed beneficiaries were houseless, 80 percent had katcha house and only 2 percent had a pacca house. Whereas, after coverage

12. Every year there was an increase in the houseless population. The availability of funds no doubt has increased over the years, but the demand for housing among the poor has increased more than the availability of funds, therefore, more funds should be allocated for IAY.

Hence, there should be total transparency in the selection of beneficiaries. Wide publicity should be given to the IAY action plan through newspapers and the list of IAY applicants selected should be displayed at some public places, so as to invite objections. This would ensure total transparency in the selection of IAY beneficiaries. Besides, the applicants who are put in waiting list, should be given preference in the next financial year.

13. The guidelines of IAY envisage that no design should be prescribed for IAY dwelling unit, except the condition that the plinth area of the house should not be less than 20 Sq metres. It was observed that the implementing authority did not insist on the condition of the plinth areas. The beneficiaries generally occupy more plinth area with the result they were not able to complete the house within the allotted amount. As a result, large number of houses were found incomplete during the field survey. Thus, the implementation agency should ensure that the beneficiaries stick to IAY norms of the plinth area of the house so that no house should remain incomplete.

14. It was also found that cheques were distributed by the MLAs in public gatherings. This delays the disbursement of the assistance and consequently affects the progress of work. Hence, the practice of distributing cheques by the MLAs should be stopped. Instead, the payments should be released to the beneficiaries through their bank accounts without waiting for the MLAs to arrange public gatherings.

15. It was felt that there was need for giving more emphasis by the implementing authority on incorporation of the proper ventilation and sanitary facility in their houses by beneficiaries. In order to augment resources to provide sanitation,

water supply, smokeless chullas, etc. to IAY houses, there should be proper coordination among various agencies involved with implementation of sanitation, water supply, smokeless chulla schemes in the state.

16. In the guidelines of the scheme, there were no clear cut direction as to which type of houses need up-gradation. In some of the cases the amount sanctioned for the up-gradation was not utilized for up-gradation of houses. So there should be proper monitoring to ensure that the amount sanctioned for up-gradation of houses is properly utilized by the beneficiary for the purpose it has been sanctioned. The poor beneficiaries were not given any material on subsidized rates, hence, it is suggested that timber and tin sheets should be provided to IAY beneficiaries on subsidized rates.
17. Finally, there is a need to have a periodic evaluation of IAY in the state. It is suggested that the Office of the REO, Chandigarh should reopen its office in Srinagar so that the evaluation studies can be taken-up on regular basis. Alternatively, such evaluation could be outsourced to reputed intuitions, research centres and individual experts

Swarnjayanti Gram Swarozgar Yojana (SGSY)

The SGSY was introduced in 1999 with the objective of developing micro enterprises in rural areas, thereby building upon the potentials of rural poor belonging to BPL families. Under the Scheme, financial assistance both in the form of loan and subsidy is provided to the beneficiaries, to both individuals as well as Self Help Groups (SHGs) to set up their own enterprises. The main objective of the Scheme is to bring assisted families above poverty line. The main findings of the study are as under:-

1. The SGSY scheme is implemented in all the districts of Jammu and Kashmir more or less as per the guidelines of the scheme. It was observed that on an average Rs. 800-900 lakhs were made available to the state annually during 2001-07 for the implementation of SGSY. Although the state had released matching funds for the implementation of the scheme during 2001-07, but the Centre had released only 68 percent of the allocated funds to the state during

2001-05, which further dropped to 63 percent during 2005-07. So far as the availability of funds in the four selected districts was concerned, it was observed that the availability of the funds to Anantnag and Kupwara districts declined over years, whereas the districts located in Jammu division (Doda and Rajouri) witnessed an increase in availability of funds. Doda district received Rs. 55 lakhs in 2001-02, which were increased to Rs. 141 lakhs in 2006-07.

2. The state was in a position to utilize only 80 percent of the funds made available to it during 2001-07. The utilization of funds ranged from a maximum of 85 percent in 2004-05 to a minimum of 73 percent in 2003-04. The percentage of fund utilized by districts showed that the utilization in Anantnag and Rajouri districts showed a declining trend whereas Kupwara and Doda districts were able to utilize about 95 percent of the available funds during the period 2001-07.
3. So far as the expenditure under various components incurred by the state was concerned, around 70-76 percent of the funds were utilized on subsidy, 11-15 percent on infrastructure development and 3-6 percent of the funds were spent on training component. Among selected districts, the expenditure on subsidy was the highest in Kupwara district (81-96 percent) and lowest in Rajouri district (55-61 percent). The two selected districts in Jammu division devoted about 20-25 percent of the funds for infrastructure development, whereas the two selected districts in Kashmir division gave least priority to this component. Again the two districts in Jammu division incurred about 10 percent of funds on training component, whereas the corresponding figures for Anantnag and Kupwara districts of Kashmir division were 1-2 percent only.
4. A total number of 7,622 Self Help Groups were formed in the state during the last six years (2001-07). Majority of these groups were formed in the initial years of the implementation of SGSY and the number of groups formed declined over the time. Of the total number of groups formed in the state, around 48 percent had passed Grade-I and only 18 percent has passed Grade-II during 2001-07. Among the selected districts, Anantnag district has formed the highest number of groups and Kupwara has formed the lowest number of groups. It was also found that nearly 38 percent of the groups formed in the state have taken up economic

activity during the reference period. The percentage SHGs which took up economic activity was highest in Kupwara (40 percent), followed by Anantnag (17 percent). In Rajouri and Doda districts less than 10 percent of the groups had taken up economic activity. Thus, it appeared that most of the groups were formed for the name sake and had stopped their activities just after their formation.

5. SGSY lays heavy emphasis on formation of Women's Self Help Groups. But it appeared that in Jammu and Kashmir less importance was given to the formation of Women Self Help Groups (WSHGs). Women SHGs accounted for only 16 percent of the total number of SHGs formed in the state during 2003-07. In Doda and Rajouri districts there were virtually no WSHGs, whereas in Anantnag and Kupwara districts WSHGs accounted for less than 10 percent.
6. Banks had to play a vital role in the implementation of SGSY at all stages. However, it was observed that cooperation from the banks was not forthcoming. It was observed that banks hesitate to extend the credit-cum-subsidy facility to the very poor Swarozgaris and SHGs because of their bitter experience with the recovery of loans under welfare schemes. It was found that banks generally sanctioned only those cases where they were sure of the recovery of the loans. Out of the total cases sanctioned by the banks in the four selected districts, the Commercial banks had sanctioned 52 percent of the cases, followed by Cooperative banks which sanctioned 42 percent and Regional Rural banks which sanctioned only 6 percent of the total number of cases. Although the Commercial banks sanctioned the highest number of cases, but they had also the highest number of pending cases.
7. The primary sector received highest priority in the state during all the years under reference as about 52 percent of the subsidy and credit was disbursed for this sector. The tertiary sector accounted for 24 percent and secondary sector accounted for 21 percent of the subsidy and credit disbursed. While analyzing this aspect among selected districts, it was noted that the primary sector received the priority in both the districts of Jammu division. Whereas, in Kashmir region the situation was totally different. In Anantnag district, the secondary sector

received the highest priority, whereas in Kupwara district tertiary sector dominated the expenditure scenario.

8. The main key activities taken up by Swarogaries/SHGs in Jammu and Kashmir were dairy, poultry, mule/sheep & goat rearing, handicrafts, blanket weaving, handloom, fisheries, sericulture and retail trade. Of the total number of 96 Self Help Groups, 25 percent were engaged in dairy/vegetable growing and willow work, 11 percent in poultry and /sheep rearing, 8 percent in shawl/crewel making and 3 percent each in saffron growing and tailoring/tilla dozi. Atleast 18 percent of the groups had not yet taken up any economic activity.

Out of the 61 individual beneficiaries surveyed, 46 percent were engaged in retail trade, 23 percent in dairy farming, 16 percent in embroidery and 5 percent each in rearing sheep and doing willow work. Most of the individual swarozgaris in Kupwara and Doda districts had opted for retail trade, whereas in Rajouri and Anantnag districts majority of the beneficiaries were engaged in handicrafts.

9. SGSY seeks to promote multi-stage credit rather than one-time credit. Hence, the requirements of the Swarozgaris were to be carefully assessed and they were to be encouraged to increase their credit intake over the years. It was, however, found that in Jammu and Kashmir all the loan disbursed by the banks were one time loan. No efforts were made to encourage the beneficiaries to increase their credit requirements. In fact, the beneficiaries were more interested in the subsidy component of the programme rather than the loan component.
10. The government was also supposed to provide marketing facilities for the products produced by the Swarozgaris. However, 66 percent of the groups reported that they market their products personally. Most of the respondents reported that government had not provided them any facility like arranging their participation in exhibitions, fairs and melas for marketing their products. Some of the beneficiaries mentioned that they participated in some exhibitions organized by KVIB and DRDA, but the objective of these exhibitions was basically to display the products manufactured by the Swarozgaris and not to market them and thus these exhibitions were of little utility to the Swarozgaris.

11. The overall performance of SHGs in terms of administrative capacity, financial management, training and availability of marketing facility were observed to be poor. Technology transmission was another important input of the SGSY and institutions capable of transmitting technology were to be identified. But no such institution seemed to have been involved for technological transmission of the groups or individuals. Thus, inherent skills of the Swarozgaris were not upgraded and they were not in a position to apply the modern skills, designs in their activities. Therefore, the field observations revealed that the Self Help Groups had confined their activities only to the extent of acquiring loans/subsidies and release of revolving funds.
12. It was revealed that the government had not provided any training to most of the beneficiaries. Hence, the Government should involve the local institutions in the training of the beneficiaries. The Commerce Department and the Business Schools of the Universities of Kashmir and Jammu, Agricultural Universities and National Institute of Technology should be involved in the capacity building of the SHGs and Individual swarozgaris.
13. The proposal to rope in NGOs under SGSY was based on the premise that they have a better institutional capacity to carry out the process of social mobilization. There appears to be a lot of reluctance on the part of government agencies to enter into a partnership with NGOs. NGOs are perceived to be threats to the existence of government agencies. But, on the ground, no NGO so far was involved which needs to be addressed as early as possible. Besides NGOs, participation of Universities and Research Centers in evaluation and monitoring of programme should be encouraged.
14. During the survey, it was found that the knowledge about the scheme and its various aspects of the scheme was vague and limited. Very small proportion of beneficiaries and non-beneficiaries could tell the different components of scheme. Even some of the officials of the Rural Development Department and financial institutions in the state were not fully aware about various components of the scheme and their responsibilities for implementing the scheme. Lack of commitment of officials, their inability to mobilize the Self Help Groups and

illiteracy of rural women were some of the reasons for poor performance of SGSY in the state. It may be concluded that SGSY has not yet been able to take off in the state as per the guidelines and stated objectives.

Integrated Child Development Scheme (ICDS)

Integrated Child Development Services Scheme (ICDS) was launched by Govt. of India in 1975 to protect children from malnutrition, minimize infant mortality rate, enhance the capabilities of mothers to look after the health and overall development of the child. The ICDS is fully financed by Govt. of India, except the nutrition component, which is expected to be met by State Governments. The main findings of the study are as under:

1. Integrated Child Development Services Scheme covers all the 140 ICDS blocks of Jammu & Kashmir. As of March 2007, a total of 18772 Anganwadi Centres (AWCs) were sanctioned in the state and out of which 18043 (96 percent) were operational. The AWCs in the state have been established to provide Supplementary Nutrition (SN), Nutrition and Health Education (NHE), Immunization, Health Check-ups, Referral Services and Non-formal Pre School Education (PSE).
2. As on 31-3-2007, a total number of 368060 eligible children (6-72 months age) were registered with various AWCs in the state and all of them had received the above mentioned services. Besides, a total number of 90215 pregnant women and lactating women were also enrolled at various AWCs across the state for supplementary nutrition, maternal care and health education.
3. Of the funds made available to the state for implementing the ICDS during 2000-2003, the state has utilized about 80 percent of these funds. The state witnessed an increase in the utilization of funds during the years 2003-05, as the percentage of utilisation of funds increased from 81 percent in 2003-04 to 95 percent in 2004-05. However, utilisation of funds came down to a low of 72 percent during 2005-06 and 79 percent during 2006-07. The expenditure under different heads showed that 90 percent of the total funds during 2000-03 and 2005-07 were utilized on Salary/Honorarium of the employees. Thus, just 10 percent of the funds were utilized on non salary items.

4. The information collected from the office of the two Directorates of Social Welfare regarding the procurement of various nutritional items during the last 7 years shows that all the nutritional items received by the directorates during 2000-07 were distributed among different districts, which were utilized by them.
5. The ICDS is funded by CSS (Non Plan), State Plan (40% honorarium of the AWW and AWH) and District plan (Nutrition items) budgets. The authority for planning and budget formulation approval and release of funds was largely centralised at the Directorate level. This often resulted in procedural and systematic delays and insufficient allocation. The Child Development Project Officers (CDPOs) were of the view that under this system, the demands/needs prepared at the project level do not get reflected in terms of allocation. Further, the timely release of funds has been affected by the delays in the submission of the utilization certificates. Purchase and procurement was centralized with the Central Purchase Committee. Centralized system did not allow flexibility and scope for increasing/decreasing ceilings.
6. Information collected regarding the availability of staff revealed that of the 120 sanctioned posts of CDPOs, only 106 were in position. Similarly, more than one-fourth of the Supervisors (135 out of 529) were vacant. However, all the positions of AWWs, AWHs and clerical positions were in position. The vacant positions of CDPOs and Supervisors had adversely affected the implementation of scheme, which need to be addressed.
7. So far as the recruitment of AWWs was concerned, the state government has recently framed a recruitment policy for filling up of the posts of AWWs. Earlier there was no clear-cut policy for the recruitment of the AWWs and in most of the cases, the selection of AWWs was based on political and other considerations. As a result the criteria of educational competence of AWWs were compromised. It is suggested that the task of recruitment of Supervisors should be assigned to Services Selection Board and new recruitment policy devised by the government for filling up the posts of AWWs should be strictly followed.
8. A regular and planned monitoring, supervision and support is essential for effective delivery of the AWC services with provisions of mid way corrections.

But, due to inadequate supervisory staff, a supervisor has to supervise about 40 AWCs. This has resulted in improper monitoring and supervision of the AWCs. It is suggested that the Panchayats, where ever they are functional, should be involved in the monitoring and supervision of the AWCs.

9. According to ICDS guidelines, the space for the AWC was to be donated by the community at a central location, preferably near to a primary school. It was rather one of the criteria that whosoever provided space was considered for the work of AWH. Consequently, both the quality of space and the locational aspects of the AWCs were compromised. It was observed that 28 percent of the AWCs were housed in pucca buildings, 45 percent in semi-pucca houses and another 28 percent have been accommodated in katcha houses, which constitute a perpetual apprehension of danger to the life of the children. Like-wise, other facilities such as separate storage space, kitchen and dinning and sufficient space for indoor and outdoor activities, toilet and washing facilities, ventilation and drinking water were also compromised. It was also found that AWCs at large did not have enough space for outdoor activities and hence compromising the scope for children development. Hence, it is suggested that buildings should be constructed for all the AWCs and funds available under different Centrally Sponsored Schemes like SGRY could be devoted for the construction of AWC buildings.
10. The beneficiaries for the supplementary feeding were to be selected very carefully so as to ensure coverage of the neediest and the malnourished children below the age of 6 years, particularly those between the ages of 6 months to 3 years. It was observed that the selection of the beneficiaries was solely determined by the AWWs and they have not followed any standard criterion for the selection of the beneficiary households. Consequently, even children from the economically well off families were also enrolled at the AWCs, whereas those actually eligible were left out.
11. The data collected revealed that supplies received by the AWCs last for 3-4 months only. Once the supplies exhaust, the children stop coming to the AWCs and Centres virtually gets closed. Beneficiaries generally perceived AWCs as 'Da/

Centres' and did not have a good image about these Centres. It is felt that the image of the AWCs can be improved by improving the knowledge, skills, support and the status of the AWWs.

12. The health check ups were not a regular feature of the AWCs primarily because of poor coordination between the ICDS functionaries and the Health Department. The immunization records maintained by the AWCs showed that almost all the children registered with the AWCs had received all the recommended doses of vaccination. However, the information collected from the beneficiary households revealed that only 89 percent of the children had received BCG, 91 percent had received all the three doses of DPT and Polio and 74 percent of the children had received Measles doses.
13. As per the provision of the ICDS revised guidelines, each and every AWC should have a medical kit. This medical kit should contain essential drugs and first aid items. But it was found that the medical kits were generally provided once a year and the quantity of drugs and other items supplied to the AWCs last for one or two months. Consequently, these medical kits had proved to be of limited use.
14. AWWs were also supposed to give health education and help the eligible women to get ANC and PNC services. It was found that 32 percent of women were motivated by the AWWs to avail antenatal services, 37 percent of the women received health education from the AWWs and another 28 percent were contacted by the AWWs for post natal services. Thus, AWWs played only a limited role in imparting family health education among women in Jammu & Kashmir.
15. The study found that weighing of the children was not being practiced as per ICDS mandate. Surprisingly, majority of the mothers did not know whether their children are regularly weighed at the AWCs or not, which probably indicates that weighing is not practiced regularly. It was observed that regular weighing and keeping records, focus on malnourished children, improving the skills of mothers on child care and concept of community based nutritional surveillance still remained areas of serious concern.

16. Pre-school education is a very crucial component of the package of services envisaged under ICDS as it seeks to lay the foundation for proper physical, psychological, cognitive and social development of the child. Though, the records available at the AWCs indicate that they impart PSE to all the enrolled children through out the year, but it was found that the PSE was imparted only when the nutrition was available in the Centre. Further, there is a need to improve the skills of the AWWs on concepts and approaches of the joyful learning (play-way methods). Adequate provisions need to be made for procuring of relevant teaching and learning aids. Provisions need also to be made for suitable accommodation with matting and heating provisions at each of the AWCs. There is also a dire need to consider developing and strengthening coordination with the local primary schools to seek support and especially with the planning cell of the Zonal Education Office (ZEO) for monitoring purposes.
17. The system of maintaining of records at district ICDS offices was found to be very poor. The information was not readily available and survey team had to face a lot of problems in collecting information from these offices. Though AWCs were maintaining information on a number of registers, but information pertaining to the attendance of the children and immunization was found to be grossly inaccurate in all the AWCs visited by the team. For example, some of the AWCs had marked all the children present on the day of our visit, despite the fact that only a few were present. Hence, there is ample scope to improve the record keeping at all levels. Reporting formats need to be simplified and workers be given adequate stationery to maintain records.

National Old Age Pension Scheme (NOAPS)

The National Old Age Pension Scheme (NOAPS) under National Social Assistance Programme (NSAP) as a centrally sponsored welfare scheme was launched throughout the country on August 15, 1995. Central assistance under the NOAPS is available for old

age pensions provided (a) the age of the applicant (male or female) is 65 years or higher and b) the applicant is a destitute in the sense of having little or no regular means of subsistence from his/her own sources of income or through financial support from family members or other sources. Under the scheme an amount of Rs. 75 per month is paid to the beneficiaries. The state government has enhanced the amount of pension from Rs 75 to Rs. 200 and thereby brought this scheme at par with parallel scheme of ISSS being implemented by the state government. The main findings of the study are given below:-

1. The funds available for the implementation of NOAPS in the state increased from Rs. 223.41 lakhs in 2000-01 to Rs. 913.26 lakhs in 2003-04. This increase was basically due to the increase in the amount of monthly pension from Rs. 75 in 2000-01 to Rs. 200 during 2003-04. The availability of funds further increased to about Rs.1124 lakhs during 2004-05 and Rs. 1287.54 lakhs during 2006-2007. On the other side the number of beneficiaries also increased from 33977 in 2000-01 to 36748 in 2003-04. During 2006-2007, a total number of 73963 beneficiaries were covered under the scheme.
2. It was observed that the state could not utilise the entire funds of NOAPS during any of years under reference (2000-07). At State level the rate of utilization of funds was around 82 percent during 2000-2002, about 95 percent during 2003-2005 and 75 percent during 2006-2007.
3. The beneficiaries did not receive the recommended amount of pension during 2000-02. Though an amount of Rs. 2400 was to be paid to the beneficiaries during 2006-07, but the expenditure per beneficiary during the year was only Rs. 1,298. The DSWO and TSWOs pointed out that the Department could not disburse the final instalment of pension because of non recipient of funds from the state government.
4. It was reported by the Implementing Department that the demand for NOAPS has increased considerably in the state during the last ten years, but there has not been corresponding increase in the availability of funds. They also mentioned that funds were not released in time, which delays the timely disbursement of pension among beneficiaries.

5. It was also found that the staff available at District and Tehsil offices for the implementation of NOAPS was inadequate. In fact the scheme did not have any provision for staff and staff of the office of the DSWO and TSWO find it difficult to handle the additional work of NOAPS. Hence, it is suggested that the Tehsil offices be provided with some additional staff at the clerical level to implement the NOAPS efficiently.
6. It was also found that there is no clear-cut time schedule for submission of application forms from the potential beneficiaries and therefore, the TSWO continue receiving applications from the beneficiaries throughout the year. This delays the final selection of the beneficiaries. Hence, it is suggested that there should be a time frame for the submission/sanction of application.
7. So far as the economic status of the beneficiaries was concerned, 3 percent of the beneficiaries of NOAPS were comparatively better off than some non beneficiaries, indicated that proper procedures were not followed for the verification of economic status of the applicants.
8. The system of payments was also found to be irregular and the beneficiaries had not received the full amount during some of the years. The Tehsil Social Welfare Officers mentioned that the main reason for irregular payment was delay in release of funds. Hence, it is suggested that the funding agencies should address this issue so that the beneficiaries get full pension payment in time.
9. It was also noted that District Level Screening Committees do not hold its meetings regularly. Consequently, there were unnecessary delays in the sanction of the new cases and disbursement of the payments. In fact, it was reported by 11 percent of the beneficiaries that their cases were sanctioned one year after they submitted the application for the financial assistance under NOAPS. It is, therefore, suggested that District Level Screening Committees should fix a schedule for its meetings and holds the meetings regularly as per schedule.
10. The guidelines of the scheme does not indicate whether the payments are to be paid to the beneficiaries on monthly, quarterly or biannually basis. It was reported by the beneficiaries that there is no time schedule for the disbursement of payments and the department also did not have a system to inform the people

about the exact date of payment of pension. Consequently, the beneficiaries had to visit the Tehsil offices time and again to enquire about the payment. Hence, it is suggested that the Department of Social Welfare should use Radio/TV to inform the beneficiaries about the posting of pension to the banks, so that they were not required to waste their time, energy and money unnecessarily.

11. NOAPS is primarily designed to meet the monetary needs of the aged people who had no source of income to meet the basic needs. The information collected during the survey had shown that the amount received by the beneficiary was put to a variety of uses such as purchasing food, clothing, health care, construction and education of children. NOAPS has helped a number of families in various other ways too. A number of beneficiaries reported that the financial assistance received under the NOAPS saved them from selling their scarce land and others mentioned that it saved them from begging or starvation.
12. Since the system of sending pension through money orders has been stopped, however, a high proportion of beneficiaries expressed satisfaction with this mode of payment. It is therefore, suggested that this system be reintroduced and beneficiaries be given an option to receive pension either through banks or through money orders.
13. Some of the beneficiaries also mentioned that they were more comfortable with the money order mode of payment of pension. It is, therefore, suggested that the system of sending money orders be reintroduced and the beneficiaries may be given the choice whether to receive the pension through banks or post offices.
14. All the beneficiaries expressed satisfaction with the implementation of the scheme. In general, the scheme has succeeded in giving them a sense of social and economic security and has improved their quality of life. Thus, this scheme has succeeded to achieve its stated objectives.

CHAPTER-I

INTRODUCTION

BACKGROUND

The State of Jammu and Kashmir is situated between 32° 17' N and 37° 6' N latitude, and 73° 26' E and 80° 30' E longitude on the northern extremity of India. It occupies a position of strategic importance with its borders touching the neighboring countries of Afghanistan in the north-west, Pakistan in the west and China and Tibet in the north-east. To its south lie Punjab and Himachal Pradesh, the two other states of India. The total geographical area of the State is 2,22,236 square kilometers and presently comprising of three divisions namely Jammu, Kashmir and Ladakh and 22 districts. The Kashmir division comprises of the districts of Anantnag, Kulgam, Pulwama, Shopian, Srinagar, Ganderbal, Budgam, Baramulla, Bandi Pora and Kupwara. The Jammu division comprises of the districts of Doda, Ramban, Kishtwar, Udhampur, Reasi, Jammu, Samba, Kathua, Rajouri and Poonch. The Ladakh division consists of Kargil and Leh districts. Every region has distinct social, economic, linguistic and cultural characteristics.

According to 2001 Census, Jammu and Kashmir had a population of 10 million, accounting roughly for one percent of the total population of the country. The decadal growth rate during 1991-2001 was about 29.4 percent which was higher than the decadal growth rate of 21.5 percent at the national level. The sex ratio of the population (number of females per 1,000 males) in the State according to 2001 Census was 892, which is much lower than for the country as a whole (933). Twenty-five percent of the total population lives in urban areas which is almost the same as the national level. Scheduled Castes account for about 8 percent of the total population of the state as against 16 percent at the national level. Scheduled Tribe population account for 11 per cent of the total population of the state as compared to 8 percent in the country. Jammu and Kashmir is one of the most educationally backward states in India. As per 2001 Census, the literacy rate was 55 percent as compared to 65 percent at the national level. Female literacy (43 percent) continues to be lower than the male literacy (67 percent).

On the demographic front, too, the state has to do a lot to achieve the goals of New Population Policy 2000. The total Fertility Rate of 2.71 in Jammu and Kashmir is slightly lower than the TFR of 2.85 at the All India Level. With the introduction of Reproductive and Child Health Programme, more couples are now using family planning methods. As per National Family Health Survey-3, about 45 percent of women are now using modern family planning methods as compared to 49 percent in India as a whole. According to Sample Registration System (SRS, 2006), Jammu and Kashmir had an infant mortality rate of 49 per 1,000 live births, a birth rate of 18.7 and a death rate of 5.6 per 1,000 population. The corresponding figures at the national level were 58, 24 and 7.5 respectively. National Family Health Survey-3 (NFHS-3) has also estimated an infant mortality rate of 45 per 1,000 live births and a birth rate of 20.9 for Jammu and Kashmir. The corresponding figures for the national level are an infant mortality rate of 57 per 1,000 live births and a birth rate of 18.8 per 1,000 population.

Jammu and Kashmir, like other states of the country is predominantly an agrarian state with 70 percent of the population depends upon agriculture. According to Census-2001, cultivators and agriculture workers comprised 49 percent of the total working force of the state. The importance of the various other economic sectors in the economy has changed little over time. The contribution of the agricultural sector to the state domestic product declined from 38 percent in 1980-81 to 32 percent in 2000-2001 and 27 percent in 2004-2005. The contribution of the manufacturing sector has increased from 5 percent in 1980-81 to 6 percent in 2004-2005 and the share of the other tertiary sector has increased from 58 percent to 67 percent in 2004-2005. Agriculture contributed 32 percent to the state domestic product in 1999-2000 and provided employment to more than 60 percent of the working population (Directorate of Economics and Statistics, 1991). Jammu and Kashmir grows cereals, fruits and cash crops. The major cereal products include wheat, rice and maize. As a result of Intensive Agriculture Programme and the introduction of high yield variety seeds, the agriculture sector in the state has registered a tremendous transformation. However, due to the environmental constraints, the state has not been in a position to attain self sufficiency in the cereal products. The state is famous for its delicious horticultural products since ancient times and fruit industry has been a source of income to

the state exchequer. In recent years, as a result of the all round economic and technological advancement in the State, the horticulture sector has received a great fillip, leading to greater production and export of the produce. The state is also rich in forest resources and a variety of spruce, such as fir, pine, hazel, wild oak, maple, beech, etc., grow in them. The forests besides lending charm and healthy fragrance to the environment are a great source of revenue to the state. The forests contribute less than 2 percent towards the net state domestic product, despite the fact that 23 percent of the total geographical area is under forests.

Industrially, Jammu and Kashmir is one of the backward states in the country due to lack of infrastructural facilities such as easy transportation, electricity, topography and other factors. Though the state is very rich in natural and human resources, but these have not yet been utilized for establishing an industrial base in the state. The state has only a few medium scale industries in the capital cities of Srinagar and Jammu which manufactures cement, wool and silk, furniture, etc. With the establishment of the Industrial Growth Centres in various districts, Food Parks and the introduction of new Industrial Policy, the state has shown signs of industrialization during the last few years. The setting of more power generating stations, wide spread road net work and coming up of the state on railway map of the country has helped in creating an atmosphere conducive to growth of industries in Jammu region. As a result of the concerted efforts of the government since 2002, more than 133 medium and large scale industrial units have been set up in the state as on 31-03-2007 with an investment of over Rs. 2500 crores generating employment potential for around 20,000 person (Qureshi, 2007). Similarly, more than 5700 industrial units under Small Scale Industrial Sector (SSIS) and more than 5300 units under Khadi Village and Industries Board (KVIB) were set up during the 10th plan period generating employment for about 1.62 lakh persons.

The Kashmir Valley is very famous for its handicrafts not only within the country but also throughout the world. The handicrafts of the State are also contributing to the state exchequer considerably. Production of handicrafts has increased from Rs. 750 crores in 2001-2002 to Rs. 1000 crores in 2006-2007. Out of which carpet alone has a contribution

of Rs. 475 crores. During 2005-2006, handicraft goods worth Rs. 705 crores were exported, out of which carpet accounted for Rs. 325 crores. Besides, handicrafts sector provided employment to 3.50 lakh artisans.

Tourism has emerged as an important and one of the major contributors to state's economy. Kashmir is a popular tourist resort not only for the Indians but also for the holiday-makers from the distant lands. The tourist sector which received a jolt during the militancy period is being revived and made broad-based to harness potential of employment and economic prosperity. According to the estimates of the Tourism Development Department, 30 percent of the population of the state is directly or indirectly connected with this activity and tourism contributes 16 percent of the state's domestic product.

Population growth and unemployment cover the entire gamut of poverty. Although sufficient data is not available on poverty, but according to the latest round of NSSO on household consumer expenditure undertaken in 2004-05, 4.21 percent of the population in Jammu and Kashmir is living below poverty line which is far lower than the national estimate of 21.80 percent. The percentage of BPL population in rural areas is higher than urban areas. But, according to the BPL survey conducted by the State Government nearly 36 percent of the population is BPL. Both these estimates have been questioned by many experts as well as by the State legislators as a result the State Government has initiated an independent BPL survey in the state and the results are still awaited. The average annual per capita net domestic product of the state increased from Rs. 1,776 in 1980-81 to Rs. 7,296 in 1999-2000 at constant 1980-81 prices or Rs. 12,373 at current prices.

With a view to involve majority of population in planning and implementation of development-cum-employment projects and welfare schemes, planning has been decentralized to grassroot level to incorporate local priorities in the annual plans. This decentralized planning after the introduction of single line administration has yielded tangible results in harmonious development of all the regions of the state. There has been about two-fold increase in plan allocations since 2002. While the annual plan in 2002-03

was of the order of Rs. 22 thousand lakhs and it increased to Rs. 42 thousand lakhs during 2005-2006.

The Government is also paying special attention for promotion of education in the state. In order to achieve universalization of the education among all school going children, many developmental schemes like extension of educational activities under the Border Area Development Programme, Sarva Shiksha Abhiyan and Non-formal education programme have been introduced. Education has also received top priority in allotment of funds under district plan. So far as the drinking water is concerned efforts are underway to provide potable drinking water to the entire population in the state. Under the Accelerated Rural Water Supply Programme drinking water facilities have been provided to more than 98 percent of the villages. Presently, the Swajaldhara Scheme is underway in the state.

In spite of all these programmes, the development in basic infrastructure and basic amenities/facilities is not perceptible especially in rural areas of the state. The standard of living of the people is still very poor and the employment opportunities to the young people are few and far between. A large proportion of population is still deprived of basic necessities of life. Though 94 percent of the population in the state has been provided drinking water, but still about 30 percent of the households are using water from unsafe sources. Besides, most of the villages have been identified as disadvantageous in respect of availability of water supply due to less service level, source depletion, and outlived design period of water supply schemes. The situation on sanitation front is even more alarming. Around two-third of the households (64 percent) do not have a toilet facility or have a pit type of toilet. Similarly, 60 percent of the households do not have any sewage and drainage facility. On the demographic front, population continues to grow at more than 2 percent per annum and infant mortality rate is about 50 per 1000 live births. The health centres are poorly staffed and do not have required drugs, equipments and manpower and some of the health centres are located in depilated buildings. Due to the hilly terrain and topography and limited resources, the state does not have an efficient transportation system. Though the state has immense potential for development of hydro

electricity but because of resource constraints, the state has, till now, been in a position to harness only 538 megawatts of electricity against a potential of more than 18000 megawatts which is about 3 percent of the harnessable potential, which is around 18 percent of the total requirement of the State at present. Due to the increase in population, absence of private sector, desirable industrial growth and lack of employment opportunities in the public sector, the number of unemployment youth particularly educated youth registered with the employment exchange has doubled during the last five years. The percentage of unemployed youth among rural educated males increased from 4 percent in 1993-94 to 9 percent in 1999-2000 and from 13.6 percent to 22 percent among females during the said period. As per the latest data on unemployment youth made available by the Employment Department, 1.10 lakh youth were registered with the employment department by March 2006. Therefore, the state has to go a long way to register a perceptible change in all these sectors.

The J&K Government has made efforts from time to time to give a boost to the economy of the state and lot of investment has been made in various sectors of economy. However, the beginning of the militancy in the State in 1989, shattered the development activities, as a result the development scenario of the state came to a complete halt, which resulted in decline in employment, gross domestic product and per capita income.

However, during the last 10 years, the State Government is also making efforts to put the economy of the State back on track and has invested huge amount in rebuilding the necessary infrastructure. The Government of India also launched a number of Central/Centrally Sponsored Schemes (CSS) and Community/Area Development Programmes in the areas of Health & Family Welfare, Education, Employment & Poverty Alleviation, Agriculture, Women & Child Development, Sanitation, Housing, Safe Drinking Water, Irrigation, Transport, Tribal Development, Border Area Development, Social Welfare, etc., both in rural and urban areas of the State. The main objectives of all these schemes are to generate employment, remove poverty, economic inequalities and improve quality of life. Besides, these schemes are also aimed at creation

of basic infrastructure and assets essential for economic development in rural areas. However, despite of huge allocations made by Government of India through Central/Centrally Sponsored Schemes in Jammu and Kashmir, there is a general feeling that the development in basic infrastructure and improvement in amenities/facilities has been quite inadequate especially in rural areas of the State. Further, the standard of living of the people has not improved and the employment opportunities for the youth are still limited and inadequate.

In this background, on the recommendation of the 'Group of Ministers' on "Internal Security and Border Management" during November, 2001, the Ministry of Home Affairs had requested Programme Evaluation Organization, Planning Commission to undertake an evaluation study on the impact of developmental schemes in militancy affected state of Jammu & Kashmir. After analyzing the credibility and credentials of various agencies and NGOs, the study was outsourced to Population Research Centre, Deptt. Of Economics, Kashmir University, Srinagar.

The Terms of Reference of the study were to clearly bring out : (i) whether the CSS have generated the needed benefits/objectives (ii) the reasons for their tardy implementation, if so, (iii) the shortcomings/problems in implementation of the scheme (iv) the steps/strategy needed to tone up their implementation, including their monitoring to achieve the desired objectives.

A Committee consisting of representatives of MoHA, PEO, Hqrs., REO, Chandigarh, Govt. of J&K and PRC, Srinagar was constituted to decide the coverage of the schemes geographical area in the State, Research Design, Questionnaire, etc. After a series of meetings, it was decided to evaluate five schemes viz., i) Employment Assurance Scheme (EAS)/Sampoorna Gram Rozgar Yojana (SGRY), (ii) Swarnajayanti Gram Swarozgar Yojana (SGSY), (iii) Indira Awaas Yojana (IAY) , (iv) Integrated Child Development Services Scheme (ICDS) and (v) National Old Age Pension Scheme (NOAPS) would be conducted in the first phase. For conducting the study, four districts (two each from Kashmir and Jammu Region) i.e. Anantnag and Kupwara from Kashmir

region; and Doda and Rajouri from Jammu region were selected. Further, the modalities of the Research Design as well as the Questionnaires, to be canvassed during the course of field surveys, were also finalized. The PRC has already finalized and made presentation of observations and recommendations in respect of four districts level Reports. The Report in hand, in the series is a state evaluation report on Impact Assessment of EAS/SGRY in Jammu and Kashmir, is based on the consolidated data collected from four selected districts of the State.

Objectives of the Study

The specific objectives of the evaluation study include the assessment /examination of the following:

1. The type of mechanism adopted and arrangements made for planning co-ordination, monitoring and implementation of the scheme.
2. The extent to which allocations, releases and utilization of funds were made as per the guidelines of the scheme
3. The extent to which the number of days of employment was provided to the target groups under EAS/SGRY Scheme
4. To portray as to what extent the scheme has generated the needed benefits.
5. To analyze socio-economic and demographic characteristics of the beneficiaries of the scheme, so as to assess the extent to which the guidelines for identifying the beneficiaries/villages have been followed.
6. To identify the problems in the implementation of the scheme and reasons for tardy implementation, if any.

Methodology

Both primary and secondary data was collected through instruments structured at different levels. The secondary data was obtained through the State, District, Block and Village level questionnaires. Information was collected about financial and physical performance and adequacy of the implementation mechanism for the schemes. Detailed discussions were held with the officials at various levels to gather information

on the implementation of the scheme. The primary data was collected through field surveys from beneficiaries as well as non-beneficiaries of the scheme.

A set of schedules were approved by a Committee consisting of Officers from PEO, Hqrs., MoHA, REO, Chandigarh, Govt. of J&K and PRC, Srinagar for collecting data for the scheme. The schedules covered a host of areas starting with the socio-economic characteristics of the beneficiaries, level of awareness about the schemes, eligibility criterion, procedures, problems encountered, utilization of the funds and impact of the scheme, etc. Information collected from the non-beneficiaries included their socio-economic status, knowledge of the schemes and experiences with the implementation of the scheme. The experiences of the beneficiaries and non-beneficiaries were collected with a view to identify and analyse the possible shortcomings in the implementation of the scheme.

Research Design

The Technical Committee, consisting representatives from PEO, Planning Commission, New Delhi, REO, Chandigarh with Ministry of Home Affairs and PRC, Srinagar after a series of meetings and in consultation with Government of J&K, decided to select two districts from each of the two administrative divisions (Jammu and Kashmir) of the State and to select one border district and one non-border district from each division. In view of the 'Terms of References' of the study, it was decided to select two border district and two non-border districts affected by militancy in the State. Therefore, the present survey was conducted in the districts of Anantnag and Kupwara in Kashmir region and Doda and Rajouri in Jammu region.

Further, the Community Development Blocks (CDBs) were divided into two groups of high and low performance, based on the information on key indicators of development. The indicators used were literacy level, percentage of villages electrified, percentage of villages having safe drinking water facility and percentage of villages having health centres. One block from each of the two groups was selected on random basis in the district. Accordingly, eight blocks were selected from the selected districts. Details

about the EAS/SGRY, ICDS, SGSY, NOAPS and IAY were collected from the offices of Deputy Commissioners and concerned Block Development Officers. List of the works undertaken and the list of the beneficiaries under SGRY and IAY was collected from the offices of Block Development Officers. Information regarding the beneficiaries of SGSY was collected from the Project Officers, DRDA of the selected districts. Similarly, information regarding the Integrated Child Development Scheme was collected from the offices of the Programme Officers, Child Development Project Officers and Anganwadi Centres. Information pertaining to National Old Age Pension Scheme was collected from the District Social Welfare offices and the list of the NOAPS beneficiaries was collected from the offices of Tehsil Social Welfare Officer (TSWO). From each selected block a sample of 5-6 villages was selected on random basis. From the selected villages, the information was collected from all the beneficiaries who were covered under EAS/SGRY, IAY, SGSY, ICDS and NOAPS. In case of ICDS, information was collected from 5 ICDS Centres from each block. In case there were more than one Anganwadi Centres (AWCs) in a village, only one AWC per village was selected. From each selected AWC, 5 beneficiary children were selected and interviews were conducted with their mothers. Besides, detailed interviews were conducted with the officials involved with the implementation of these schemes at State, District and Block level. A check list was also prepared to collect the qualitative information from the beneficiaries, non-beneficiaries and officials/offices. The list of the NOAPS beneficiaries was collected from the respective Tehsil Social Welfare Officers and all the NOAPS beneficiaries from these selected villages were selected for interview. As the list of non-beneficiaries for any of the schemes was not readily available, therefore, non-beneficiaries were selected with the help of knowledgeable persons of the villages. In case of EAS/SGRY and SGSY, it was not possible to locate and interview any non-beneficiary as even the locals were not aware about any such person who applied for taking benefits under these schemes, but was not covered under the scheme. But in case of NOAPS and IAY, there were some persons, who had applied but were not covered under these schemes. The information was available about such persons and hence information from such non-beneficiaries was collected during the survey.

Reference Period

The reference period of the study for selection of beneficiaries, collection of field data was 2000-01 to 2003-04. However, while making analysis, the data on physical/financial targets vis-à-vis achievements for the years upto 2006-07, was also utilized.

Field work

The Data collection started from December 2003 and continued till April, 2004. Data was collected by two teams and each team consisted of five field investigators, a supervisor-cum-editor and a field coordinator. Each field investigator was assigned to collect information for a particular scheme. Before the field work, all the team members received training for six days, which consisted of instructions in interviewing techniques and field procedures for the survey, a detailed review of the guidelines of the selected CSSs, review of each item in the questionnaire, mock interviews between participants in the classroom and practice interviews in the field. Besides the main training, one day training was specially arranged for supervisors/editors. The supervisors/editors were trained to hold formal discussions with the officials involved with the implementation of the schemes and record their observations regarding the implementation of the schemes, impact assessment and possible reasons for tardy implementation. Senior officials of the PRC co-ordinated the data collection activities and also had formal discussions with the officials involved with the implementation/execution of schemes. The Director and the Project Coordinators also visited the field to monitor the data collection activities and ensure good quality data.

During the course of field work, information was collected from 53 villages covering 209 works undertaken under EAS/SGRY. Further 209 persons who worked as wage laborers under EAS/SGRY were interviewed. So far as the IAY is concerned, the findings are based on 193 beneficiaries and 109 non-beneficiaries. Similarly, information was collected from 96 Self Help Groups and 61 individual beneficiaries of SGSY. The teams successfully collected information from 40 ICDS Centres and 200 mothers of beneficiary children. Our findings regarding the implementation of NOAPS are based on 186 beneficiaries and 139 non-beneficiaries.

CHAPTER- 2

EMPLOYMENT ASSURANCE SCHEME/SAMPOORNA GRAM ROZGAR YOJANA

Introduction

Generation of adequate employment opportunities for the growing labour force and balanced development throughout the country has been the prime concern of the Indian development planning, since inception.. However, the problem of unemployment and under-employment in rural and semi urban areas on the one hand and regional imbalance on the other, are on the increase. During the last decade, the employment growth has declined from 2.7 percent to 1.07 percent per annum resulting in increased unemployment rate in a year which has increased significantly since 1993-94 from 6.0 percent to 7.3 percent on Current Daily Status basis in the reference period. For Scheduled Castes, the corresponding unemployment rate has increased from 8.3 percent to 9.6 percent during the reference period. The total volume of unemployment had touched about 27 million in 1999-2000. It was estimated that organized sector would be able to provide employment only to 8 percent of the employed. Hence, there is urgent need to enhance the viability and competitiveness of the remaining sectors by evolving suitable policies and programmes.

The policy planners in the First Five Year Plans were basically influenced by the Harrod Domer Growth Model which was one of the guiding principles in the emerging economics of the contemporary world. During that period, though the economy grew, but the benefit of growth could not trickle down to the poor as a result of which the quality of life, especially the rural poor remained pathetic. Hence, it was felt that there is need to put in more concerted and direct intervention to ameliorate mass poverty, especially in the rural areas, was the felt need of the hour. This gave birth to the concept of 'Direct Attack' on rural poverty.

From the Sixth Five Year Plan, rural development programmes aimed at alleviating rural poverty were taken up in a big way and programmes for self-employment like Integrated Rural Development Programme (IRDP) and at a later stage wage employment

programmes like National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP) were launched. Though self-employment programmes were basically aimed at uplifting the rural poor above the poverty line on a sustained basis by providing the beneficiary with income generating assets, it required basic managerial/technical skill to handle such projects. The self-employment programmes take some time to ground such projects as the beneficiaries are required to undergo skill development training and capacity building. Moreover, these programmes require supporting infrastructure, therefore, had a limited scope. Hence, for a class which lack entrepreneurial and technical skill, the only way out was to give them some social security which could provide them purchasing power for immediate sustenance. As a result, programmes like NREP and RLEGP were launched. These wage employment programmes were later merged with Jawahar Rozgar Yojana (JRY) and the Employment Assurance Scheme (EAS) in 1989 and 1994, respectively. It was envisaged to provide a minimum of 100 days of employment to the rural poor under the EAS during lean agricultural season. However, evaluation studies conducted on the impact assessment of EAS found that the scheme was not in a position to achieve its desired objectives and suggested that there was a need to restructure the scheme. The following factors necessitated the restructuring of the scheme.

(a) The existing programmes were not able to generate expected number of average man days of employment. This is clear from the fact that the Ministry of Rural Development, Government of India, had conducted three Rounds of Concurrent Evaluation and Quick Evaluation of the Jawahar Rozgar Yojana (JRY) for the sample period of January to December 1992, June 93-May 1994 and 1996-97 to 1998-99. The study revealed that average man days provided was 4, 11 and 16 per person during the above reference period under the programme.

(b) The second compelling reason focusing the need to restructure the wage employment programmes, was the inability of these programmes to feed the starving rural poor at the time of severe drought/natural calamities in the affected areas. Recurrence of drought destroyed in almost half of the states almost the agrarian economy shrinking the employment opportunity drastically in the rural areas thereby increasing the demand for

food grains manifold. Hence, under the given circumstances, it was not possible to save the starving masses and for state sponsored wage employment opportunities especially in the unorganized sector.

(c) In the age of market oriented reforms which have different effects on different groups within an economy, it was generally felt that reforms would increase growth and reduce poverty at medium level but may hurt a large number of poor especially in the un-organised sector in the short run. In such a scenario, a need was felt to take stock of the on going wage employment programmes and take immediate steps to widen the scope of employment opportunities which was fast shrinking in un-organised sector.

d) A fast but viable way out for productive liquidation of surplus food grains was the need of the hour, which was accumulating in the Food Corporation of India (FCI) and other related godowns of the Government Agencies. In the absence of such a way out, fresh procurement could not have been possible. This was clear from the fact that food grains stocks available with the FCI and the State Agencies under the Central Pool as on 1st January 2002 was 58.30 lakh metric tonnes against the storage facility of 356.58 lakh metric tonnes with the FCI.

e) To promote greater devolution of powers in favour of the Panchayati Raj Institutions (PRIs) in the implementation of rural development programmes in tune with 73rd Constitutional Amendment Act.

The Scheme

The Ministry of Rural Development, therefore, reviewed the hitherto on-going schemes of the Employment Assurance Scheme (EAS), (the only additional wage employment scheme for rural areas), the Jawahar Gram Samridhi Yojana (JGSY) (a rural infrastructure development scheme) and merged the two schemes into one scheme namely 'Sampoorna Gram Rozgar Yojana' (SGRY). The scheme was announced by the Hon'ble Prime Minister of India on 15th August 2001 and launched w.e.f. 25th September, 2001 with an annual outlay of Rs. 10,000 croers.

Objectives of the scheme

The primary objective of the scheme is to provide wage employment in all rural areas, thereby provide food security and improve nutritional levels. The secondary objective is to create durable community, social and economic assets and infrastructural development in rural areas. The scheme envisages to provide about 100 days of assured manual employment during the lean agricultural season, at statutory minimum wages, to all persons above the age of 18 years and below 60 years who need and seek employment, on economically productive and labour intensive social and community works. The works are to be selected by the District Collector and implemented by the line departments in such a manner that the ratio of wage to non-wage component would stand at 60:40. The village Panchayats are to be involved in the registration of persons seeking employment and they are required to maintain a record of job seekers under SGRY. The applicants, who register themselves for employment under the SGRY, are normally issued family cards in which the number of days of employment are entered as and when such employment is given to them. The village panchayats are also required to coordinate and monitor the works undertaken under EAS/SGRY.

The benefit of SGRY are available to all rural poor (BPL and APL) who are in need of wage employment and willing to take up manual or unskilled work in and around his or her village and habitation. The scheme is self targeting in nature. Further, while providing wage employment, the preference is to be given to the poorest among the poor, Scheduled Castes/Scheduled Tribes and parents of child labour withdrawn from hazardous occupation.

The SGRY is a Centrally Sponsored Scheme and is implemented on a cost-sharing basis between the Centre and the States in the ratio of 75:25 of the cash component of the programme. The scheme is demand-driven and, therefore, no fixed allocations are made for the districts/blocks. Instead, notional initial allocations are made to districts at the commencement of each year, and thereafter, depending on the demand for supplementary employment and the actual utilization of funds, the district authorities can seek additional funds.

Food grains were provided to the States and Union territories free of cost. Five percent of the funds and food grains under the SGRY are retained in the Ministry for utilisation in the areas of acute distress arising out of natural calamities or for taking up preventive measures in the chronically drought or flood affected rural areas. Savings from five percent could be allotted by the Ministry to better performing districts. A certain percentage of the allotted food grains under the SGRY are reserved for the Special Component to be used in any Central or State Government Scheme with wage employment potential to meet exigencies arising out of any natural calamity. The remaining funds and food grains under the SGRY are available in two streams from the Department of Rural Development.

The First Stream is implemented at the District and Intermediate Panchayat/Block levels. At least 50 percent of the funds as well as food grains are made available under the First Stream and are to be distributed between the Zilla Parishad and the Intermediate Panchayats/Blocks in the ratio of 40:60. The Second Stream is implemented at the Village Panchayat level. The remaining 50 percent of the funds and food grains are earmarked for the Village Panchayats and distributed among them through DRDAs/Zilla Parishads.

There are special safeguards for the weaker sections and women of the community. Around 23 percent of the annual allocations (inclusive of food grains) under the First Stream of the SGRY both at the district and the block levels are earmarked for individual beneficiary schemes of SC/ST families living below the poverty Line (BPL). Besides, a minimum of 50 percent of the allocation to the village Panchayat (inclusive of food grains) are earmarked for the creation of need based village infrastructure in SC/ST habitations/wards under the second stream of the SGRY. The scheme also envisages reservation of 30 percent of employment opportunities for women

The Centre's share is directly released to DRDA of the concerned district and the state's matching share is required released within a fortnight of the receipt of central release. The funds and food grains to Intermediate Level Panchayats (under Stream-I) and resources to the village Panchayats (under Stream-II) are also required to be distributed by the DRDAs/ZPs within 15 days of the receipt of the funds by the

DRDAs/ZPs from the Central or the State Government, as the case may be. However, the Distribution of Central Share need not wait for matching State share.

Organization

For better organization of EAS/SGRY works, the guidelines of the Scheme have specially indicated the functions to be carried out by Implementation Authority and Implementing agencies in the district. The District Development Commissioner is the Implementation Authority responsible for co-ordination of works and allocation of funds among the Community Development Blocks in the district and the Department of Rural Development is responsible for the execution of all SGRY works departmentally.

The guidelines envisage that the Implementation Authority (DC) with the assistance of Project Directors (DRDA), BDOs, etc. would discharge the functions relating to (a) planning of works, (b) sanction of works, (c) ensure employment as envisaged and (d) report the progress to state governments. However, the functions pertaining to (a) preparation of estimates, (b) giving technical sanction, (c) execution of works on receipt of administrative sanction from DC, (d) making payments to the labourers and (e) reporting the progress to DC would be performed by the Implementing Agencies, such as; Executive Engineer (Roads and Buildings), Executive Engineer (Irrigation), Divisional Forest Officer, etc.

The qualitative information gathered on organizational set up in the state and in various districts revealed that the existing organizational arrangements for planning, coordination and implementation and monitoring of EAS/SGRY works are more or less on the same lines as indicated in the guidelines. SGRY in Jammu and Kashmir was implemented by the Department of Rural Development. The two divisions of the State (Kashmir and Jammu) have separate Directorates of Rural Development. While the Directorate of Rural Development, Kashmir is responsible for implementing the scheme in Kashmir province including the two districts of Leh and Kargil, the Directorate of Rural Development, Jammu implements the scheme in Jammu province. These two directorates are responsible for planning, implementation, coordination, monitoring and also allocation of state share to districts of the SGRY at the provincial level.

Deputy Commissioners (DC) are the overall in charge of planning, co-ordination and implementation of SGRY in the districts. They are also responsible for setting priorities, approval of action plans and according administrative approvals for SGRY projects (Stream-I and II). The Deputy Commissioner are assisted by the Additional Deputy Commissioners (ADC), Assistant Commissioner Developments (ACD), Chief Planning Officers (CPO) and the Executive Engineers of the Rural Engineering Wing are also involved in the planning, implementation, execution, coordination and monitoring of the SGRY at the district level. The functions pertaining to preparation of estimates, giving technical sanction, execution of works on receipt of administrative sanction from DC is performed by the Rural Engineering Wing of the Department of Rural development.

At the block level the scheme is implemented by the Department of Rural Development, through their Block Development Offices. The Block Development Office (BDO) is assisted in the implementation and supervision of SGRY by the Block Planning Officer, Panchayat Secretaries, Assistant Executive Engineers, Junior Engineers and Village Level Workers (VLWs). There is a Village Level Worker in every Panchayat. The VLW is assisted by a Multiple Purpose Worker. The VLWs in consultation with the Panchayats are responsible for assessing the infrastructural needs of the villages, preparation of Annual Action Plans (AAPs) at the Panchayat level, identification of beneficiaries and coordination and supervision of the SGRY works. VLWs have also been entrusted with the job of maintaining the Muster Rolls of the assets created at the Panchayat level.

Planning

Planning of SGRY assumes importance in identification of priority works and preparation of shelf of projects for their effective implementation. In this context, it is envisaged under the scheme that each district/block/Village Panchayat has to prepare and get approval independently before the beginning of each financial year for an Annual Action Plan (AAP) equivalent in value of about 125 percent of its share of funds allocated in the preceding year. This exercise of approval of Annual Action Plan should be

completed by the end of February of the preceding financial year. Works included in the AAP should be need based and properly prioritized. While preparing the AAP, completion of the incomplete works are to be given priority over taking up of new works. No work shall be taken up which cannot be completed in one year or at the most in two financial years. Once the AAP is finalized, the district and block authorities have to inform the concerned Village Panchayats about the works selected for their areas.

The study found that the planning of the SGRY in various districts is more or less as per the programme guidelines. It was found that the action plans for stream first and second in Kupwara, Doda and Rajouri districts have not been prepared as per the SGRY guidelines. But in Anantnag district it was seen that action plans for Stream-I and Stream-II were not prepared separately. In fact the resources of the two streams have been polled together and a single action plan has been prepared for all levels in the district and the works that have been taken up have been bifurcated between Stream I and Stream II.

So far as the action plans at the village levels are concerned, it was found that these action plans have not been prepared strictly as per the guidelines. Bottom up approach based on the community needs assessment has not been followed for the preparation of action plans at the Panchayat level. The biggest handicap in implementing the SGRY as per the guidelines in the state was the non-functioning of the Panchayats. It was found that in each village there is an interest group which is locally called a '*Dehi Committee*'. The members of these committees are mostly political workers who work as mates for the execution of EAS/SGRY works in the villages. Once the funds are allocated to the village panchayat, the members of these *dehi committees* identify the needs of the villages/Panchayat and prioritize them in consultation with the VLWs. This list of works to be undertaken in the village forms the action plan of the village. This list is submitted to the office of the BDO. The offices of the BDO scrutinises and consolidates these lists and based on the allocation of funds to Panchayats prioritises the nature of assets to be created and prepares the Panchayat wise action plan of the block. These action plans are then submitted to the office of the Deputy Commissioner for approval. The action plans of all the blocks are discussed in the district EAS/SGRY meeting chaired by the Deputy Commissioner. Once the Panchayat wise action plans are approved by the EAS/SGRY

committee, they are finally vetted by the concerned MLAs. The Annual Action Plan is finally returned to the BDOs for execution.

The qualitative information gathered from the villages regarding the approval of Annual Action Plans revealed that the people in general are not aware about the allocation of the funds to the villages. The members of the *dehi committees* in consultation with the local MLAs identify the works to be undertaken and also distribute them among the relatives of the members of the dehi committees and party workers for execution. MLAs have the final say in the selection of the works and the identification of the '*Mates*' for the execution of works under EAS/SGRY. People in general come to know about the allocation of funds and selection of the works to be undertaken in the villages only after the action plan has been approved for execution.

Presently the offices of the BDOs, before finalizing the Annual Action Plans have started to publish the Annual Action Plans in the local news papers and invite objections from the general public. This is a big step to ensure some transparency in the finalization of the action plans but still there are political and bureaucratic interventions in the finalization of the Annual Action Plans and selection of mates.

The study team collected the action plans of the selected districts for the year 2001-2002 and 2002-2003 and found that the Annual Action Plans reflect mere repetition of the earlier plans without going into the details of available local potential, local needs, existing infrastructure, potential wage seekers etc. Similarly, the study teams could not find any evidence in any of the villages that would suggest that the implementing/executing agencies have actually assessed the demand for wage employment at the village level and had formulated suitable proposals for creation of useful community assets that have the potential for generating gainful employment on sustained basis.

Since, huge amounts are allocated in each block under the SGRY, there should have been a comprehensive perspective plan for five years with thorough mapping of the existing social/community assets, human resource and skills, local economic and social

assets that are lacking in different villages, the resources required to create the lacking infrastructure and potential source of funding from the centrally sponsored and state sector plans. While taking up such exercise, a shelf of projects was clearly to be indicated alongwith priority. For preparation of perspective plans, the involvement of local University, leading NGOs was also to be explored. It was, however, found that there was not much difference in the nature of assets created and the cost involved between the assets taken up under Stream-I and Stream-II. In fact the assets created under the two streams were of similar nature and no long term perspective plans have been formulated for any of the Panchayats under study in the state. Neither the state has involved any expert agency like University, Regional Engineering College or lead NGOs in the finalization of action plans.

Execution

The guidelines of the scheme envisages that the programme will be implemented by the Govt, departments only. The Contractors are not permitted to be engaged for execution of any of the works under the programme. No middleman or any other intermediate agency should be employed for executing works under the programme. The full benefit of wages to be paid should reach the workers and the cost of the works should not involve any commission charges payable to such contractors, middlemen, or intermediate agency. However, as mentioned earlier that village Panchayats were not effectively functioning in the state, therefore, village dehi committees finalize the AAP and once it gets approved, the works are executed by the *Mates*. As mentioned already that *Mates* are nothing but political workers or relatives of the Panchayat members who basically work for making some profit out of executing EAS/SGRY works. These *Mates* are generally selected by the local MLAs in consultation with the BDOs and panchayat members before finalizing the action plans. The *mates* are responsible for preparation of resolution of the proposed work, arranging to get the work order, the material and labourers, executing the work, lifting of food grains, payments from the block office and payments to the labourers. Thus there is hardly any community participation so far as the identification, execution, monitoring and supervision of the assets created under EAS/SGRY is concerned.

Monitoring

The scheme envisages that Vigilance & Monitoring Committees at the state, district and block level constituted to look the various programmes of the Ministry of Rural Development will also be responsible to monitor the implementation of the EAS/SGRY works. The officers dealing with these schemes at the state headquarters shall visit Districts regularly and ascertain through field visits that the programme is being implemented satisfactorily and that the work executions are done in accordance with the prescribed procedures and specifications. A schedule of inspection, which prescribes the minimum number of field visits for each supervisory level functionary from District to Block level, should be drawn up by the Zilla Parishads/DRDAs, and strictly adhered to. A copy of the inspection schedule drawn should be sent to State and Central Governments for information.

There is a State Level Vigilance and Monitoring Committee to supervise, exercise vigilance and monitor the flow of funds and other aspects related to the implementation of all Rural Development Programmes in the state. Hon'ble Minister for Rural Development is its Chairman and Secretary to Government, Rural Development Department is its Member Secretary. Members of the committee include MPs, MLAs, and Secretaries of the Department of Finance, Planning and Development, R&B, Revenue, Agriculture, Anima/Sheep Husbandry, PHE, Social Welfare, and Forests; Chief Engineers of R&B and PHE, Directors of Rural Development, Finance Department and Social Welfare; and representatives of NGOs. The committee holds quarterly review meetings regularly.

EAS/SGRY programme in each of the districts is monitored regularly by the District Development Commissioner in accordance with the existing mechanisms through periodical review meetings and progress reports. Besides, officials of the Department of Rural Development undertake field visits. At the district level, there is a District Coordination Committee (DLCC), with Deputy Commissioner as the Chairman of the Committee. Assistant Commissioner Development and Executive Engineer of the Rural Engineering Wing (REW), BDOs and other heads of departments associated with the implementation of the EAS/SGRY are the members of this committee. This

committee regularly reviews the physical and financial progress of the scheme. It was also observed that DLCC has not fixed any schedule for reviewing the progress of the SGRY programme but the progress of the scheme is monitored at least two to four times in a year. Besides these review meetings, the progress of the scheme is reviewed at the directives of the local MLAs, MLCs and MPs. Recently the state government has sanctioned the posts of Additional Deputy Commissioner (ADC) to monitor the implementation of all developmental programmes in the districts. The ADCs also have the responsibility of monitoring the implementation of SGRY in the districts. ADCs are supposed to draw a schedule of visits and personally visit the construction sites. ADCs and ACDs have started to visit the villages and monitor the implementation of scheme.

There are no block level and panchayat level EAS/SGRY committees for monitoring the programme at the block and panchayat level in any of the districts. Hence, in all blocks, the progress of the scheme is regularly reviewed and monitored by BDOs, Assistant and Junior Engineers of the Rural Engineering Wing, Panchayat Secretaries and the VLWs. The team also observed that a schedule for inspection of works has not been prepared by any of the officials involved with the implementation of the programme. But it was found that the Junior Engineers, Supervisors, VLWs and MPWs, regularly visit the work sites during the execution of works. Besides, need based inspections are conducted by the ACD and BDOs. Most of these visits by the ACD and BDOs in the last two years have only been conducted when any irregularity in the implementation of SGRY work has been brought into their notice or there was some dispute in the execution of any work. It was also found that ACD and BDOs maintain the photographic records of all the works executed under EAS/SGRY. Presently the SGRY has been subsumed with National Rural Employment Guarantee Act (NREGA) in the State.

Evaluation

As per the guidelines the state government has to periodically evaluate the implementation of the scheme through their own evaluation cells or through reputed institutions and organizations, on issues meriting detailed studies, so that its impact in relation to its objectives can be assessed.

The evaluation wing of the Directorate of Economics and Statistics has been entrusted with the job of evaluating the rural development programmes in Jammu and Kashmir. The Directorate of Economics and Statistics has district level evaluation cells. These evaluation cells have evaluated the implementation of EAS/SGRY in only a few districts. Evaluation of SGRY in most of the districts has not been conducted by the Directorate of Economics and Statistics due to shortage of staff in the district evaluation cells. Regional Evaluation Office of the Planning Commission which used to evaluate the centrally sponsored schemes in Jammu and Kashmir has also not conducted any evaluation of the programme after it closed its office in Srinagar in 1990. The SGRY has not been evaluated at the state level by any of the agencies.

Allocation of resources

SGRY is a Centrally Sponsored scheme funded on cost-sharing basis between the Government of India and the States in the ratio of 80:20. The Government of India allocates funds directly to the districts for the implementation of SGRY. The information collected from the Department of Rural Development shows that the share of Central allocation to total funds was 70 percent to 73 percent during 2001-02, 2003-2004 and 2005-2007. The Centre share was 65 percent during 2004-2005 and 58 percent in 2002-2003. Though this trend can be observed in all the four selected districts but the Centre's share has been slightly higher in Rajouri district compared to other three districts (Table 2.1).

Under the scheme, funds and food grains are allocated to the States/UTs on the basis of proportion of the rural poor in a state to the total rural poor in the country or such other criteria as decided by the Central Government from time to time. At the district level, the allocation of funds and food grains is to be made on the index of backwardness formulated on the basis of the proportion of rural SC/ST population in a district to the total SC/ST population in the state and inverse of per capita production of the agricultural workers in that district. Equal weight-age is to be given to these two criteria, while allocating funds and food grains to the district.

The scheme envisages that 40 percent of funds and food grains earmarked under the First Stream should be reserved at the district level and shall be utilized by the Zilla Parishads/DRDAs preferably in the areas suffering from endemic labour exodus/areas of distress as per the Annual Action Plan approved by the Zilla Parishads/DRDAs. Similarly, 60 percent of the funds and food grains earmarked under the Stream-I would be allocated among the Panchayat Samitis (Intermediate Panchayats). While allocating the funds and food grains, equal weight should be given to the proportion of SC/ST population and rural population of the respective Panchayat Samiti areas to those of the districts. The works should be taken as per their own Annual Action Plan approved by the Panchayat Samitis. However, while selecting the work, preference should be given to the areas which are backward, calamity prone or face migration of labour.

A glance on the district wise allocation of funds during the period 2001-2007 under SGRY shows that though this criterion has generally been followed but there are deviations (Table 2.2 and Table 2.3). The tables reveal that Anantnag district which accounts for 11.7 percent of the total rural population of the state has received around 9 percent of the funds during each of the 6 years (2000-2006). Baramulla and Jammu also have received lesser amount than their share of rural population in the state. Leh and Kargil districts, each of which account for less than 2 percent of the total population of the state have received 5-6 percent of the funds, despite the fact that the percent BPL families in these two districts is very low as compared to Anantnag and Baramulla districts.

As far as the allocation of resources to blocks within districts is concerned, it was mentioned by the ACDs and BDOs that 70 percent of the resources under EAS/SGRY are allocated to the blocks on the basis of proportion of rural population in the blocks to the total rural population in the district and 30 percent of the funds are allocated on the basis of the proportion of rural population living below poverty line (BPL) and proportion of SC/ST population. The BPL survey conducted by the Department of Rural Development is used for the allocation of resources to the Blocks. It was also mentioned by the Assistant Commissioners (Development) that blocks which have some concentration of SC/ST population, are allocated additional resources over and above

their normal allocations. Besides, the occurrence of natural calamities like drought, floods, snow and geographical location of the blocks is also kept in mind while allocating funds to the blocks. But no fixed percentage has been earmarked for allocating additional funds to the blocks over their normal allocation.

A glance on the block-wise allocation of funds during the period 2000-2007 presented in Tables 2.4A-2.4D under EAS/SGRY shows that the criterion of percentage of population in the block to the total population in the four selected districts has generally been followed for allocation of funds to the blocks but no weight has been given to the index of poverty. For example, both Breng and Qazigund blocks of Anantnag district account for about 12.5 percent of the rural population and the percentage of BPL population in the two blocks is 86 percent and 66 percent respectively, but during 2000-01, Qazigund has received Rs. 13 lakhs and Breng, the most backward block in the district, has received only Rs. 9.8 lakhs. Similarly, both Khovri Pora and Qaimoh blocks have almost identical proportion of rural population and PBL population, but Khovri Pora has received more allocation than Qaimoh during 2001-02 and 2002-2003. However, during 2003-06, the criterion of percentage of rural population to the total rural population in the district and the percentage of rural BPL population to the total rural BPL population in the district has been followed for allocation of funds among the blocks. In Rajouri district also Rajouri and Budhal blocks account for 16 percent and 22 percent of the total rural population of the district respectively and the two blocks have received 17 percent and 21 percent of the EAS/SGRY funds during 2000-2007 respectively. Similarly, all other blocks also have received funds in accordance with their share of total rural population in the district during 2000-2007. However, the funds have not been allocated on the basis of the number of Panchayats in the blocks. This is substantiated by the fact that Rajouri and Manjakote and Nowshera blocks have almost same number of Panchayats but the percentage of funds received by the three blocks is 17 percent, 8 percent and 13 percent respectively. Thus it appears that the district administration has mainly used absolute size of the population as the main criterion for allocation of funds among the blocks.

Coverage and allocation of funds at village level

The scheme was launched with the explicit objective of providing assured wage employment up to 100 days in a year to all rural wage employment seekers subject to a maximum of two persons from each family. The guidelines for implementation of EAS have not made it clear as to what is implied in the "coverage of a block". Whether to cover all the villages in the block be covered each year? Or, it should be confined to a few villages each year, or, should it be confined to villages where employment seekers have registered with the Panchayat, or, should all the villages be covered by rotation, several questions seem pertinent in view of the objectives of the scheme. However, the most meaningful interpretation of the objective of EAS/SGRY is that the scheme should generate sustained employment during lean agricultural seasons each year for all wage employment seekers in a block.

The above interpretation becomes meaningful only when adequate financial and other resources are available to implement the scheme on such a wider scale. Therefore, it would be of interest to examine the extent of coverage of panchayat in the selected blocks. It was mentioned by the ACDs and the BDOs that the scheme has been extended to all the blocks and all the panchayats in the blocks have been covered under the scheme. BDOs mentioned that once the funds are allocated to the blocks, the blocks allocate equal amount of funds to all the panchayats. After the allocations are made to the villages/panchayats, they are asked to submit the action plans for the amounts allocated to them. But some villages fail to submit the action plans or do not submit the action plans for the entire amount allocated to them. The amount allocated to the panchayats who fail to submit the action plans is reallocated either among the backward panchayats or to those panchayats who have a better record of utilizing the EAS/SGRY funds. The field teams of PRC collected the action plan of Achabal, Kulgam, Kupwara, Langate, Doda, Kishtwar, Rajouri and Sunderbani blocks for the year 2000-03 and analyzed information on the coverage of village panchayats and the funds made available to them and the same is presented in Table 2.5.

There are 22 Panchayats in Achabal Block and all the Panchayats have received funds for the implementation of the EAS/SGRY during the period 2000-03. It was also

found that more than 90 percent of the Panchayats in Achhabal Block have received funds for all the three years under reference. Similarly there are 32 Panchayats in Kulgam block, but during the reference period only 27 Panchayats have received funds under EAS/SGRY. Five of the Panchayats have not received any funds for the implementation of EAS/SGRY scheme. It was also found that about 80 percent of the Panchayats in Kulgam have received any funds during the period 2000-03. All the 24 Panchayats in Rajouri block and 16 Panchayats in Sunderbani Block have been covered under EAS/SGRY and all the panchayats have received some funds for each of the three financial years 2000-01, 2001-02 and 2002-2003. Similarly all the Panchayats in Kupwara, Langate Block of Kupwara districts and Doda and Kishtwar blocks of Doda districts have been covered under EAS/SGRY scheme and all the panchayat have received some funds for each of the three financial years 2000-1, 2001-02 and 2002-2003.

Another important finding regarding the allocation of funds under EAS/SGRY to the Panchayats is that the criterion of equal allocations of funds has not been followed. Some Panchayats have received more funds while others have received lesser amount of funds. On an average a Panchayat in Anantnag district has received an amount of Rs. 1.62 lakhs during 2001-2003. In Kulgam Block, one Panchayat was allocated Rs.6.4 lakhs and another two have been allocated about Rs. 2 lakhs each, whereas majority of the Panchayat have been allocated only Rs. 1-2 lakhs only. Similarly in Achhabal Block, three Panchayats have received more than three lakhs rupees and another two have received about rupees 2 lakhs.

Out of the 38 Panchayats in Kupwara block, 6 have received less than Rs. 50 thousand and 11 have received Rs. 50 thousand to Rs. 1.0 lakh. Further, 16 Panchayats have received 1-2 lakh rupees and 5 have received more than 2 lakh rupees. So far as the stream wise allocation of funds among various Panchayats in Kupwara is concerned, there are six Panchayats which have not been allocated any funding under SGRY Stream I. Similarly, eight Panchayats have not received funds under SGRY Stream-II. Thirteen Panchayats have received about Rs. one lakh or more funds under Stream-I, whereas only three Panchayats have received more than one lakh rupees under Stream-II. Out of the 19 Panchayats in Doda block, two have received about Rs.

2.0 lakhs and 9 have received about Rs. 1.0 lakh, whereas the remaining seven have received less than Rs. one lakh during 2002-03. Similar is the situation in Kishtwar block. Three panchayats have received more than Rs. 2.5 lakhs and 11 have received Rs. 1-2 lakhs. But, five panchayats have received Rs. 50 thousand to Rs. one lakh. There are three panchayats in Kishtwar block which have received less than 50 thousand rupees. So far as the stream wise allocation of funds among various Panchayats in Doda block is concerned, each block has received some funds under both the streams. But in Kishtwar block, there are 3 Panchayats which have not received any funds under SGRY-II. Besides, funds have not been distributed equally among various panchayats in the two blocks under study.

Sunderbani block of Rajouri district consists of 16 Panchayats. Of these 16 Panchayats, two have received about Rs. 1-2 lakhs and six have received about Rs. 2-3 lakhs. There are four Panchayats, which have received Rs 3–4 lakhs, while as the remaining four have received more than Rs. 4 lakhs each during 2002-03. Similar inequalities in the allocation of funds also exist in the Panchayats belonging to Rajouri block. Four panchayats have received more than Rs. 3 lakhs, two have received Rs. 2-3 lakhs and eleven have received Rs. 1-2 lakhs. There are eight panchayats in Rajouri block which have received less than Rs. 1 lakh. So far as the stream wise allocation of funds among various Panchayats in the two blocks is concerned, there are three Panchayats in Rajouri Block which have not received any funds under stream-I and 9 Panchayats have not received any allocation under Stream-II. But in Sunderbani there is only one Panchayat each which have not received any allocation under the stream I and stream II. Thus, the above analysis reveals that funds have not been distributed equally among various panchayats in the two blocks under study.

The position of the allocation of funds was further studied in the sample villages in the four districts. It was found that out of 12 Panchayats selected in Anantnag district, 10 have received funds for all the three years whereas the remaining 2 received funds for only two years. In Kupwara district, out of 10 Panchayats selected, eight have received funds for all the three years and two have received funds for only two years. Out of 10 selected Panchayats in Doda district, eight have received funds for all the

three years and two have received funds for only two years. In Rajouri district it was found that out of 10 selected Panchayats, 9 have received funds for all the three years and 1 has received funds for two years only.

However, it was difficult to assess the criterion used for allocation of funds to the Panchayats as the funds allocated are not based either on the size of the population or on the proportion of BPL population. The evaluation team was apprised by the villagers that allocation of resources at the Panchayat level is decided by the MLAs and there is much political intervention in the allocation of funds at the Panchayat level. This issue of unequal allocation among panchayats was discussed with the BDOs and other officials. They explained that some villages do not come forward to submit the action plans or do not utilize the allocated funds. Therefore, the funds of these Panchayats who fail to claim the allocations are diverted to some other Panchayats who have a better record of utilizing the EAS/SGRY funds. But the qualitative information collected from the field reveals that political intervention results in higher allocation of funds among some Panchayats and lower or no allocations among other Panchayats.

Financial progress

Table 2.2 shows the district wise availability of funds under EAS/SGRY in Jammu and Kashmir during 2001-07. A total amount of Rupees 2655 lakhs were made available to the state during 2000-01 for the implementation of EAS and during 2001-02 this amount increased to Rs. 4341 lakhs. The annual availability of funds under EAS/SGRY in the state fluctuated between Rs. 4256 lakhs and Rs. 4750 lakhs between 2002-03 and 2005-06. With the implementation of NREGA in Kupwara, Doda and Poonch districts in 2006-07, funds available under SGRY in Jammu and Kashmir slightly declined to about Rs. 4000 lakhs. The availability of fund in Anantnag district increased from Rs. 245 lakhs in 2000-01 to Rs. 412 lakhs in 2005-06 and marginally declined to Rs. 356 lakhs during 2006-07. An amount of Rs. 229 lakhs was made available to Kupwara district for the implementation of EAS during 2000-01 and this amount increased to Rs. 368 lakhs in 2001-02 and Rs. 375 lakhs in 2004-05. During the remaining three years 2002-03, 2003-04 and 2005-06, an amount ranging between Rs. 265 lakhs to Rs. 300 lakhs was made available annually to the district administration for

the implementation of EAS/SGRY. The district was covered under NREGA in 2006-07. The availability of funds under the scheme in Rajouri district steadily increased from Rs. 140 lakhs in 2000-01 to Rs. 393 lakhs in 2005-06. Doda district also has witnessed much improvement in the availability of funds under EAS/SGRY during 2001-06 as the total funds available with the district have steadily increased from Rs. 247 lakhs in 2000-01 to Rs. 377 lakhs in 2005-06.

So far as the utilization of funds under EAS/SGRY is concerned, the state has utilized more than 90 percent of the funds during 2001-07 (Table 2.6 and Table 2.7). In fact the state has been in a position to utilize 95 percent of funds during 4 out of 7 years under consideration in this study. The data regarding the utilization of funds in the selected districts shows that Doda district has utilized more than 96 percent of funds during all the years under reference and in fact the utilization is about 100 percent in 3 out of 7 years. Rajouri also has a very good utilization rate as the utilization rate with more than 98 percent during 2003-07. In Anantnag district utilization rate was less than 90 percent during 2000-01 and 2002-03 but it has increased to more than 95 percent during the latest years. In Kupwara district the utilization rate has fluctuated between 80-95 percent during 2001-06. Overall, the districts located in Jammu division have utilized higher percentage of funds made available to them than the districts located in Kashmir division.

Availability and utilization of food grains

In addition to the cash, kind wages are also available under the scheme which is paid as part of the wages to the labourers at the rate of five kilograms of rice/wheat per day. Both rice and wheat has been made available to the implementing agency for disbursement among the beneficiaries in the state. The rate per kg. of rice is Rs. 6.25 and wheat is Rs. 4.75 per kg. The comparable district wise information regarding the availability and utilization of food grains was available for a period of four years (2003-04 to 2006-07) only. During 2003-04, food grains valuing about Rs. 2034 lakhs were made available to the state under SGRY and the state utilized 94 percent of the food grains allotted to it during the year. Similarly, food grains valuing about 1878 lakhs were made available to the state under SGRY during 2004-05 and the state utilized 97 percent of

the food grains allotted to it during the same period. During 2005-06, food wheat valuing at Rs. 311 lakhs and rice valuing at Rs. 1177 lakhs was allotted to the state under the scheme. Thus food grains valuing at Rs. 1488 lakhs were available with the state during 2005-06, and during this year also, the district utilized 97 percent of the food grains allotted to it (Tables 2.8). Ninety one percent of the food grains allotted to the state under SGRY during 2006-07 have also been utilized by it. Thus the availability of food grains in the state has declined over the years despite the fact that the state has utilized more than 90 percent of the food grains made available to it during 2003-07.

So far as the availability and utilization of food grains by districts is concerned it can be seen from Tables 2.8-2.11 that due to the preference in Kashmir only rice is provided in the districts located in Kashmir valley while as both rice and wheat is provided in the districts located in Jammu and Ladakh provinces. The availability of food grains in Anantnag district has declined from Rs. 163 lakhs in 2003-04 to Rs. 104 lakhs in 2006-07. The availability of food grains in other districts has also witnessed this decline. The districts located in Kashmir Valley have utilized 90-95 percent of the food grains allotted to them but the districts located in Jammu division have utilized 95-100 percent of the food grains allotted to them.

Expenditure on weaker sections and women

The scheme envisages that there should be no sectoral allocations of resources but 22.5 percent of the resources under EAS/SGRY should be used for individual works of Scheduled Castes (SC) and Scheduled Tribes (ST). As per the Census 2001, SC population account for eight percent of the total population of the state and ST population account for 11 per cent of the total population of the state. Besides, the state has a huge concentration of population belonging to backward classes. The survey team tried to get the information about the expenditure incurred on scheduled caste and scheduled tribe population but detailed information regarding expenditure on SC/ST population was available for only some years. During 2000-01, a total amount of Rs. 327 lakhs accounting for about 27 percent of the total cash expenditure under SGRY in Kashmir Valley was devoted to SC/ST population (Table 2.12). The percentage of funds devoted to SC/ST and other backward classes was 18 percent during 2004-05 and 19

percent during 2005-06. During 2006-07 about one third of the total expenditure under SGRY was incurred on SC/ST population. Thus, the state has devoted funds to SC/ST population more or less as per the SGRY guidelines. The information collected from the office of the ACD Anantnag reveals that 16 percent of the total expenditure in 2000-01 was incurred on SC/ST population in the district and this percentage was 24 and 17 during 2004-05 and 2005-06 respectively. Similarly, 16 percent of the total expenditure in 2002-03 was incurred on SC/ST population in Kupwara district. The percentage of total expenditure on SC/ST population during 2003-04, 2004-05 and 2005-06 in Kupwara was 20 percent, 22 percent and 42 percent respectively. In Rajouri and Doda districts also 20-30 percent of the SGRY funds have been devoted to SC/ST population.

In the absence of complete information regarding expenditure on SC/ST population from the Directorate of Rural Development, the study team also collected information regarding the mandays generated for SC/ST population. According to this information 21-26 percent of the mandays generated under SGRY in the Jammu and Kashmir have been created for SC/ST population annually during 2004-2006 (Table 2.13). The percentage of mandays generated for SC/ST and other backward sections was as high as 46 percent during 2006-07. So far as the creation of mandays in Rajouri district is concerned, more than 50 percent of the total mandays have been created for SC/ST population annually during 2000-07. Doda district has also generated adequate number of mandays for households belonging to SC/ST and other backward classes. Thus, if the percentage of mandays generated for SC/ST is taken as a proxy for expenditure on SC/ST population, then most of the districts have been in a position to allocate required funds to SC/ST population as per the guidelines of the scheme.

Expenditure on women

The guidelines also envisage that 30 percent of employment opportunities should be reserved for women. However, break-up of expenditure of SGRY funds by gender was not available from the secondary sources. Due to the religious and cultural reasons, women in Jammu and Kashmir generally do not work as wage labourers, therefore, it has not been possible for the implementing agency to engage women in EAS/SGRY and thereby reserve some employment opportunities for them. Therefore, no

reservations/allocations have been made for providing employment opportunities to women in the district. The BDOs also mentioned that even if women in some remote areas have worked under the wage employment schemes no separate accounts of on expenditure or mandays generated by gender they have not maintained information.

Expenditure on administrative contingencies

The scheme envisages that up to 2 percent of the funds released during the year under the First Stream can be spent by the Zilla Parishad on contingency for strengthening monitoring & coordination of SGRY. Under the Second Stream of SGRY, village panchayats can spend up to a maximum of 7.5 percent of the annual allocation of funds or Rs. 7500/- whichever is less during a year on the Administration/Contingencies and for technical consultancy. Information regarding the expenditure on administrative contingencies was made available to the survey team for 2004-2007. It was found that only 2 percent of the total expenditure has been incurred on meeting the administrative contingencies during 2004-05 (Table 2.14). During 2005-06, 4 percent of the total expenditure has been incurred on meeting the administrative contingencies under SGRY. The expenditure on administrative contingencies was recorded to be about 5 percent during 2006-07. It was, however, observed that administrative contingencies have not been earmarked for village panchayats in the districts. It was revealed by the ACDs and two BDOs that contingency amount is clubbed with the total allocations and some part of it is also utilized for the creation of additional assets and creation of wage employment in the villages.

Expenditure on maintenance of assets created

It may be noted that the assets created under SGRY should be of durable nature and are required to be maintained properly to realize their potential of sustainable employment generation. Under the SGRY Guidelines, there is a provision of utilisation of 15 percent of the allocated resources for the maintenance of assets created earlier. This provision has been kept for sustenance of the assets/infrastructure so created. Detailed information regarding the expenditure incurred on the maintenance of already created assets was not available for the districts located in Kashmir Valley. It appears that there is no set arrangement for maintenance and repairs of the assets in Kashmir Valley.

However, information regarding the utilization of funds on the maintenance of assets was available from the Directorate of Rural Development for the years 2004-07. According to the information collected less than two percent of the funds have been utilized for the maintenance of the already created assets in the state (Table 2.15). But, the information collected from the offices of ACDs regarding the expenditure on maintenance of assets does not match with the information collected from the Department of Rural Development. For example as per the information collected from the ACD's offices less than 10 percent of the funds in Doda district have been utilized for the maintenance of the already created assets whereas in Rajouri district the percentage ranges from 6 percent in 2004-05 to 18 percent in 2005-06 and 26 percent in 2006-07. Overall it appears that there is no set arrangement for maintenance and repairs of the assets created under the scheme in the state. The study team found that maintenance of the created resources do not receive any priority. For example a look at the assets created in various districts in Kashmir region during 2001-03 shows that no funds have been allocated for the maintenance/repairs of the assets created in the earlier years. Similarly, in case of Sunderbani block in Rajouri district only 5 percent of the funds have been utilized for repair of already created assets. It needs to be mentioned that the survey team found a number of assets created under SGRY/EAS which were in a dilapidated shape and needed maintenance. Some of the assets which badly needed maintenance are lanes, drains, bridal paths, springs, toilets and passenger sheds. There is, therefore, an urgent need for having a satisfactory arrangement for maintenance and repairs of the works. Follow up of the works through occasional visits by the officials concerned is necessary for this purpose. Besides, intensive supervision by supervisory officers during the course of execution of works is needed to ensure good quality of work and material and thereby minimisation of damages.

Expenditure on trainings

The guidelines also state district administration can utilize rupees one lakh from their annual share of funds for training/ capacity building of official/non-officials of the PRIs involved in the implementation of the SGRY. But Information on training component and expenditure on trainings was not maintained properly as a separate head under expenditure during 2000-04. Information regarding expenditure on trainings was available at the state level for only a few years. According to this information less than 0.5 percent of

the total expenditure was incurred on training of the officials involved with the implementation of SGRY (Table 2.16). It was mentioned by the ACDs that no funds were utilized on the training or capacity building of the officials. Consequently, officials face a lot of problems in implementing the programme and in maintaining records properly.

Expenditure on wages and non-wages

It is envisaged under the scheme that major share of the financial allocation under EAS/SGRY should be utilized for wage component so that desired level of wage employment could be created for the target groups. It is therefore, imperative to know as to whether the prescribed wage material ratio of 60:40 is maintained at the implementation level. The survey teams selected information regarding the expenditure on wages and non wages from the official records maintained by the offices of the Assistant Commissioner Development and also from the Muster Rolls of the selected works maintained by the concerned BDO Offices and the same is presented in Table 2.17. It can be seen from the Table that in Anantnag district about 50-55 percent of the total funds under EAS/SGRY during the period 2000-04 has been utilized for providing wages to the labourers. In Kupwara district also about 55 percent of the total expenditure during the period 2000-03 has been incurred to provide wages. This percentage has increased to 68 percent in 2003-04. Information regarding the expenditure on wages in Doda and Rajouri districts was available only for a few years. During 2000-01 and 2001-04, these two districts have utilized about 70 percent of the total cash component under EAS/SGRY for providing wages to the laborers.

Though the official information reveals that the districts have more or less followed the wage and non-wage ratio but the information collected regarding the expenditure on wages and non wages from the muster rolls of the 209 works from the four selected districts reveal that only 38 percent of the funds in district Anantnag have been utilized for providing wages to the labourers (Table 2.20). Similarly, in Kupwara district 29 percent of the funds have been utilized for wages to the labourers. In other words, 71 percent of the total funds have been utilized for non-wages. The wage material ratio is the highest in case of culverts/crossings. In most of the activities, less than 50 percent of the funds have been spent on wages. Wage material ratio is as low

as 25:75 percent in case of construction/repair of buildings. In Doda and Rajouri districts also more than 60 percent of the funds have been utilized for non-wages. In none of the activities, more than 40 percent of the funds have been spent on wages. Wage material ratio is as low as 20:80 percent in case of toilets.

Physical progress

The scheme envisages that priority should be given to the following works:

- a) Infrastructure support for Swaranjayanti Gramin Swarozgar Yojana (SGSY)
- b) Infrastructure required for supporting agricultural activities in the Village Panchayats.
- c) Community infrastructure for education, health and internal as well as link roads
- d) Other socio-economic community assets.
- e) Distillation, renovation of traditional village tanks/ponds.

While creating rural infrastructure, emphasis is to be given on labour intensive works. Purely material oriented works are not to be taken up. During 2000-01, 8044 works were taken up for execution under the two streams of EAS/JGSY in Jammu and Kashmir, but only 6278 works were physically completed (Table 2.18 and Table 2.19). Thus, the state was in a position to complete 78 percent of the works initiated during the year. During 2001-02 and 2002-03 about 17 thousand and 18 thousand works were initiated under EAS/SGRY respectively and about 92 percent of these works got completed. The number of works taken up for the execution fell steadily from about 22000 in 2003-04 to 15400 in 2006-07 and the percentage of works completed also slightly declined from 93 percent in 2003-04 to 88 percent in 2006-07. In Anantnag district, 1200-1500 works were initiated annually during 2001-07 and in Kupwara district 900-1500 works were taken up for execution under EAS/SGRY during the same period. In the two selected district of Jammu division (Rajouri and Doda) the number of works taken up for execution ranged between 1200-2800 annually during 2001-07. The percentage of works completed in Anantnag during 2000-07 was about 93 percent. In Kupwara district the rate of completion of works has marginally declined from 94 percent in 2001-02 to 80 percent in 2005-06. In Rajouri, more than three-fourth of works initiated during 200-06 have been completed. Doda district has registered a better

record of asset completion as more than 95 percent of the works undertaken for execution in the district during 2001-07 have been completed.

Asset creation

One of the main objectives of the scheme is to create economic infrastructure and community assets for sustained employment and development while engaging the target group in labour intensive works under EAS/SGRY. In this regard, the guidelines for EAS have indicated the norms for fixation of allocation of funds for each of the activities identified for implementation. It is stipulated in the guidelines that of the total allocation, 40 per cent is to be allocated for water and soil conservation including afforestation, agro horticulture and salvipasture, 20 per cent for minor irrigation, 20 percent for link roads and the remaining 20 per cent for construction of buildings for schools and Anganwadies.

To see as to whether the aforesaid norms for sectoral allocation are followed, it was thought prudent to collect information from the ACDs offices regarding the expenditure incurred on various sectors. But information regarding the expenditure incurred on various assets was partly available. Some details about the expenditure by nature of activity were also collected from the action plans of various blocks selected under study. The findings of the same are summarised below.

It was found that during the period 2000-03; about 20 percent of the expenditure has been incurred on the construction of the buildings for schools, anganwadi centres, health centres, stores, godowns and community centres in Anantnag district. Expenditure has been above the prescribed sectoral allocation in case of rural roads, culverts, lanes (43 percent) and other activities (26 percent). Expenditure has been less in case of irrigation works (5 percent). No allocation has been made to afforestation; and health and sanitation also has been given lesser priority (6 percent). On the other hand, during 2003-06, about 23 percent of the funds have been utilized on the rural roads, 14 percent on culverts and 12 percent on construction of buildings. Lanes and drains accounted for 20 percent of the expenditure and 13 percent was devoted to health and sanitation. Expenditure on irrigation has remained at less than 5 percent of

the total expenditure. In Kupwara district around 32 percent of the expenditure under SGRY-I has been incurred on the construction of the buildings for schools, anganwadi centres, health centres, stores, godowns and community centres. Sixteen percent of the funds have been incurred on construction of rural roads, and 10 percent on irrigation, another 10 percent on soil conservation. Under Stream-II, 30 percent of the funds have been utilized on irrigation, 16 percent each on link roads, lanes and drains. Expenditure has been less in case of irrigation (6 percent). No allocations have been made for afforestation or drinking water facilities. During 2002-03, most of the expenditure has been incurred on rural roads and culverts/crossings (20 percent each). Expenditure has been less in case of drinking water, afforestation and soil conservation. During the period 2003-06, about 40 percent of the total expenditure has gone to communication (rural roads, culverts), 13 percent has been utilized for construction of lanes and drains and another 25 percent on the protection walls and soil conservation. Besides, health and sanitation also accounted for 14 percent of the total expenditure.

As far as the expenditure by nature of works executed in Doda district during 2001-02 is concerned, higher proportion of funds have been utilized for the construction of water tanks/ bath rooms (18 percent), protection work (12 percent), bridle paths (17 percent), lanes and drains (11 percent). During 2003-04, one fourth of the expenditure has been incurred on bridle paths, 23 percent on water tanks and bath rooms, 15 percent on lanes and drains, 14 percent on soil conservation, and 5 percent on minor irrigation. In Rajouri district during 2000-01, 18 percent of the funds have been utilized for the construction of buildings for schools, community centers and anganwadi Centres. Fifteen percent of the expenditure under SGRY has been incurred on the construction of bowlis/springs and another 13 percent on the construction of bridle paths. Eight percent of the funds have been incurred on soil conservation work, 2 percent on the construction of lanes and drains and 7 percent each on link roads and bridges/culverts. Under stream-I, priority has been given to the communication activities while as under stream-II priority was given to the construction/repair of bowlis. During 2001-02, 16 percent of the funds have been utilized for the construction of link roads, bridges and culverts. Twenty one percent of the total funds have been utilized for providing drinking water facility and 16 percent on buildings for schools, community centers and anganwadi centers.

Communication received highest priority under stream-I and drinking water was given highest allocation under stream-II. During 2002-03, 37 percent of the total funds under SGRY have been utilized for the construction of school buildings, 22 percent on bridges/culverts, 15 percent on roads, and 12 percent on independent beneficiary works. Further 6 percent of the funds have been utilized on the maintenance of the assets. Thus during 2002-03, most of the expenditure has been incurred on the construction of buildings and communication works. Rural roads/bridle paths received higher allocation during 2003-04, followed by soil conservation (17 percent) and water tanks (12 percent).

An in-depth analysis of the assets created under the scheme reveals that majority of them are masonry works which are of capital intensive in nature, like pucca link roads, culverts, bridal paths, drains, bath rooms and buildings. Creation of durable assets like health centres, AWCs, irrigation, soil conservation has been given least priority. Thus larger part of the EAS/SGRY funds has been utilized on activities which are less labour intensive and more capital/material intensive. Earth works, soil conservation, irrigation canals, infrastructure for Self Help Groups which could have generated more mandays and could have provided sustainable employment have also been given least importance. The scheme also envisages that works for religious purposes were restricted under the programme. It was however, seen that some assets (like fencing of graveyards and shrines and flush points in mosques) have been created for the religious places.

The study team also collected information about 209 works completed during 2000-03 in the selected blocks in four selected districts. The muster rolls of these 209 works were examined and information was collected regarding the nature of work, total expenditure, expenditure on wages, expenditure on material and man days generated. The information so collected is presented in Table 2.20. It can be seen that in Anantnag district maximum proportion of resources have been incurred on the creation of culverts, lanes/drains, link roads. Eighteen percent of the total expenditure has been incurred on the construction of buildings. Fencing of religious places or construction of link roads leading to religious places or construction of bath rooms in religious places have also received 12 percent of the funds in the selected villages. Irrigation, soil conservation and

afforestation activities have not received the desired level of funding in the selected villages. No funds have been allocated on the maintenance of already created assets. In Kupwara district 16 percent of the total expenditure has been incurred on the creation of culverts and crossings, 13 percent on passenger sheds and 12 percent on link roads. Similarly, drinking water, soil conservation and irrigation also have received due importance in the creation of assets in the villages. In Doda district 30 percent of the total expenditure has been incurred on the construction of link roads and bridal paths, 24 percent on springs, and water tanks and 17 percent on lanes and drains. Similarly, repair of buildings, construction of bath rooms, and irrigation also have also received due importance in the creation of assets in the villages. Thirty nine percent of the total expenditure in Rajouri district has been incurred on the construction of buildings for schools, anganwadi centres, community centres, panchayat ghars etc. Twenty one percent of the total funds have been used for facilitating communication links like link roads, bridal paths, steps, small bridges etc. Similarly, 12 percent of the funds have been incurred on assets supposed to improve the drinking water facilities in the villages. Construction of passenger sheds also account for 12 percent of the funds. Irrigation, soil conservation and sanitation have received least priority in these villages.

As far as the felt needs of villages covered under EAS/SGRY are concerned, it was noted that the scarcity of water for irrigation was acutely felt in some villages, while in another few villages non availability of drinking water was the main problem. Link roads and soil conservation was observed to be the felt need of 7 other village. In these cases, afforestation and watershed development respectively should have been the felt need/priority works. Yet, masonry works, like drains and lanes, toilets, bath rooms, bus stops etc. were taken up. Therefore, no attention was given to the felt needs of the locals. When this issue was raised with the ACDs and BDOs, they expressed that at the time of the finalization of action plans, the people's participation is not encouraging and people do not come forward with the actual needs of the villages. Under such circumstances, the implementing authority has allowed the mates to take up the masonry works where profit margin is substantial. Thus, the relevance of EAS/SGRY is lost, as the focus of EAS/SGRY on engagement of the target group in labour intensive

works as per the spirit of guidelines was observed to have been diluted at the grassroots level.

Quality and maintenance of assets created

In order to assess the quality of assets created under EAS/SGRY, the field teams of PRC made observation of 209 assets created in the sample villages. So far as the quality of these assets is concerned, it was observed that some of the assets created under the programme like buildings for schools and anganwadi centres, water tanks were of reasonable quality. But bridal paths, passenger sheds, flush points, latrines, springs and drains were of poor quality. Latrines and drains constructed under the programme have created problems for the people. The drainage flowing from the incomplete/damaged drains was found to be flowing over the main roads and thereby damaging the main roads. Similarly, toilets and flush points also have become a health hazard in most of the villages. Locals also mentioned that they used to get water from the bowlis /springs before their renovation but once they were renovated, the flow of water either has either declined or these water sources have become blind i.e no water flows from them. Similarly, it was also observed that most of the water tanks constructed under the programme are useless as they were never/partially used for storing water for drinking purposes.

The guidelines of the scheme envisages that the assets created under SGRY should be handed over to the concerned Panchayats for their maintenance. The observations of the study teams reveal that while the details of expenditure and asset created under EAS/SGRY were made available to the study teams by the BDOs, but it was not possible to find out the agencies, who have taken the assets for maintenance. Due to the ineffective functioning of the Panchayats and least community participation, there is no arrangement in the villages, which could look after the assets created in the villages under rural development schemes. Consequently, most of the assets created under the scheme like drains, toilets, bath rooms, urinals, bowlis, etc in all the districts were in dilapidated conditions and have become a health hazard in some of the villages.

Muster rolls

Under the scheme, muster rolls are to be maintained for every work separately showing the details of wages paid to workers and food grains distributed. The muster rolls for all works should have entries showing the number and details of Scheduled Castes/Scheduled Tribes/women and other who have been provided employment. Those responsible for the preparation of muster rolls are responsible for these entries also. To prevent non-payment or under payment of wages or any manipulation, muster rolls are to be maintained in stitched forms and all its pages must be numbered. Muster rolls are to be made available for public on demand. It was found during the survey that the muster rolls have been prepared separately for each work by the Panchayat Secretary in consultation with the VLW/Mate. The field teams examined some of these muster rolls and it was observed that the muster rolls show details about the number of mandays generated, wages and food grains paid to the labourers and the material and labourer cost. However, the information contained in these muster rolls is rarely correct. In fact the VLWs mentioned that market wage rate is higher than the minimum wage rate applicable under SGRY, therefore, the mates and the labourers do wage bargaining. Normally mates have to pay double the wages to the labourers than applicable under SGRY guidelines. Mates also mentioned that due to the lower wage rates prevailing in rural development for execution of works and high cost of construction material, they are not in a position to provide wage employment as per SGRY norms. Therefore, they have no alternative but to inflate the various statistical figures in the muster rolls so as to bring conformity with the prescribed wage- material ratio and wage rate. It was also observed that the muster rolls are not easily made available to the public and one has to get the permission of the BDO to see the muster rolls which is not an easy task.

Records of the assets created

Each district, block and village Panchayat have to maintain complete inventory of the assets created under the programme giving details of the date of the start and the date of completion of the project, cost involved, benefits obtained, employment generated and other relevant particulars. Signboards should be displayed near the works giving these details. Photographic record of the work executed may also be kept of the various stage of implementation (before start, during implementation and after completion). It was

observed that the information regarding the physical and financial progress of SGRY works is maintained both at district as well as block level. While the information maintained at the district level is well maintained, but the system of maintaining this information at the block levels is haphazard. Uniform formats have not been used for maintaining statistical information by different districts/blocks. The maintenance of accounts/records should be systematized and made transparent so that it becomes possible to ascertain if the objectives of individual schemes have been achieved. Now the computers have been provided to all the BDO offices and it should be ensured that they are put to use at the earliest.

Signboards depicting the nature of work and estimated cost of all the works undertaken in panchayat areas were seen to be displayed at prominent spots in all the villages. Similar signboards were also seen outside the offices of BDOs. The offices of BDOs and ACD have also maintained photographic records of the works completed under EAS/SGRY.

Employment generation

The target group under EAS/SGRY consists of all the rural poor who are in search of wage employment during lean agricultural seasons. The agricultural labourers, whose employment level shrinks before and after the major agricultural operations (viz. sowing and harvesting) because of lack of alternate employment avenues in areas where off-farm activities have not developed adequately, constitute a large proportion of the target group of SGRY/EAS. The marginal farmers who supplement their income through wage employment in agriculture and non-agriculture can also be the target group of EAS/SGRY. A look at Table 2.21 shows that a total number of 276 lakh mandays have been created under EAS/SGRY in Jammu and Kashmir during the last six years (2001-07). On an average, 46 lakh mandays have been created annually in the state during the said years. Out of the total mandays generated under SGRY during 2001-03 in the state, 56 percent were generated under Stream-I. Information regarding the mandays generated in 4 selected districts reveals that 21-23 lakh mandays have been made available to wage seekers in each selected district during 2001-07.

Assured employment for 100 days during lean agricultural season was to be provided to each worker under the scheme. Eligible persons who need and seek work under the scheme are required to get themselves registered with their own village Panchayat/VLW. Each registered worker's family was to be issued a family card indicating the details of the family members registered and the work provided to them from time to time under various schemes. However, registration system has not been maintained in any of the districts in the state. Since Panchayats are not functioning effectively, the list of labourers is, therefore, maintained by VLW, which in most of the cases is incomplete. Family cards have also not been issued to any of the households. Even the list of the wage seekers available with the VLW is also of not much use in engaging the workers. The mates engage all the wage labourers and bargaining is done for the wages to be paid per day.

Since information about the number of registered persons has not been maintained by any of the panchayats/blocks, therefore, the estimated size of the target group of EAS/SGRY was not known at any level. Even the secondary information maintained at the BDOs and ACD offices gives information regarding the number of mandays generated alone and not the persons employed or the persons available for work. Therefore it was not possible to estimate the coverage of the target population under EAS/SGRY.

The other issue was to assess, whether the ultimate beneficiary was getting wage employment for 100 days each. Due to the paucity of data, it was not possible to estimate the number of days of employment provided to beneficiaries directly. However, indirect estimates were calculated by dividing the total number of mandays generated by total number of BPL families. The assumption used is that all the families living below poverty line are in need of wage employment to at least one adult member. This way EAS/SGRY has been in a position to provide only 3 to 6 days of wage employment annually to each family living below poverty line in Anantnag district during 2000-07 (Table 2.22). The mean days of employment proved in the selected districts was highest (8-11 days) in Kupwara district and lowest (2-6 days) in Doda district. The mean number

of days of employment provided per family annually during 2000-07 under SGRY in Rajouri ranges from about 6 days in 2000-01, 2005-06 to 9.7 days in 2003-04. Thus the scheme has been in a position to achieve less than 10 percent of the total demand of wage employment in various districts of the State.

The information collected regarding the number of mandays generated from the muster rolls of the 209 works selected for in-depth evaluation and the information about the number of days of employment generated by nature of work is presented in Table 2.20. It can be seen that the number of man-days generated in muster rolls is surprisingly very high in all the works and in all the districts. For example construction of a spring in Anantnag district has been recorded to have generated 400 mandays of employment and a passenger shelter in Rajouri district has been recorded to have generated 533 mandays of employment. Similarly, the number of mandays generated by constructing a culvert in Kupwara is 1110 and a culvert, well and hand pump in Rajouri district is 380, 267 and 200 respectively. The field team inspected most of these sites and observed that most of these works might have generated about 50-80 mandays of employment. Thus the data collected during the survey showed that the number of mandays depicted in muster rolls is almost two to three times higher than the number of mandays actually generated.

This discrepancy was discussed in detail with officials involved on the implementation of EAS/SGRY at various levels. The officials also agreed that the estimates of employment generated in the muster rolls are only half-truths. They mentioned that local labourers are not willing to work on rates fixed by the government, as the market rates are almost double the wage rate fixed by the state government. Therefore, *mates* find it very difficult to get local labourers at the scheduled wage rates. Consequently, wage bargaining is made in ordinary manner and an average of Rs. 100-120 is stuck. However, the payment is recorded as per the minimum wage rate fixed by the government and two mandays are recorded for each man-day actually generated. Thus the number of mandays generated recorded in muster rolls is in no way the reflection of actual number of man days generated at the grassroots level.

The field study was also appraised by the locals that instead of manpower, the *mates* are now resorting to the use of machinery like tractors, Mixers and JCBs. They mentioned that mates are now using JCBs for earth works and Mixers are used for laying the slabs. *Mates* find the use of machinery as cost effective and the engineers also encourage the use of machinery for enhancing the quality of assets created. The use of machinery has restricted the use of manpower and consequently the number of mandays generated has declined.

Profile of the beneficiaries

As mentioned above that 16 villages were selected to collect information from some of the beneficiaries who have worked under EAS/SGRY during the reference period of 2000-03. A total number of 210 beneficiaries (60 from Anantnag, 50 each from Kupwara, Rajouri and Doda districts) were selected to collect detailed information about their socio economic characteristics, mandays employed, wages received and other information related to the implementation of EAS/SGRY. Names and other details of the beneficiaries who had worked under EAS/SGRY were collected from the offices of the BDO. Except for one beneficiary in Doda district interviews were successfully conducted with all other beneficiaries.

Table 2.23 gives the distribution of the sample beneficiaries according to the various socioeconomic characteristics. Laborers (agricultural and non agricultural) constituted the largest proportion (70 percent) of EAS/SGRY beneficiaries in the state followed by farmers (19 percent), and skilled workers (10 percent). Unemployed accounted for only one percent of the beneficiaries. Majority of the beneficiaries (86-92 percent) in Kupwara, Doda and Rajouri were labourers. While as, farming was the main occupation of 63 percent of beneficiaries in Anantnag district. Skilled workers like carpenters, masons, plumbers, painters accounted for 10 and 14 percent of the beneficiaries in Rajouri and Doda respectively and less than 10 percent in Anantnag and Kupwara districts.

Type of house is an important indicator of the economic status of the households. Barring one beneficiary in Rajouri district all other respondents had their own house to

live in. Information regarding the type of the house owned by the beneficiary's shows that 58 percent had a semi pacca house, 35 percent lived in a kachha house and 6 percent possessed a pucca house. Kachha houses were more common among beneficiaries in Anantnag and Kupwara districts and semi pacca house were owned by majority of the beneficiaries in Doda and Rajouri districts. None of the beneficiaries in Rajouri had a pucca house and in other districts percentage of beneficiaries having a pucca house ranged from 4 percent in Doda to 12 percent in Kupwara.

Size of the land holding owned by a beneficiary also signifies the economic status of a household. In all, 14 percent of the households did not possess any agricultural land. In Doda district 35 percent of the respondents were landless as compared to less than 5 percent in Anantnag and Rajouri districts. Large majority of the beneficiaries (54 percent) in the state possessed less than 6 canals of land. Fourteen percent of the beneficiaries had 6-10 canals of land and an additional 19 percent had more than 10 canals of land. Though 70 percent of the EAS/SGRY beneficiaries in Rajouri district owned more than 10 canals of land but due to lack of irrigation facilities and terrain topography, most of this land is not economically viable for cultivation. Information was also collected regarding the annual income of the beneficiary households. The mean annual income of the beneficiary households was estimated to be Rupees 13516. The mean income of the beneficiary households was highest in Anantnag district (Rs. 17983), followed by Rajouri (Rs. 14260) and Kupwara (Rs. 12180). Beneficiaries belonging to Doda district had the lowest mean annual income of Rs. 8653.

A BPL index was computed by clubbing three economic variables namely type of house, amount of land and total annual income of the beneficiaries. A beneficiary was considered to be living above poverty line (APL) if he lived in a pucca house or owned more than 20 kanals of land or has an annual income of more than Rupees 30, 000. By this definition 10 percent of the beneficiaries who have worked under EAS/SGRY belonged to the APL category, which indicates that some labourers from the households who were above poverty line have also been engaged as wage labourers under the scheme. Proportion of APL households was somewhat higher in Anantnag and

Kupwara districts (15 percent and 12 percent) than in Rajouri and Doda districts (8 percent and 4 percent).

Information was also collected on a variety of household durable items like fridge, color TV, scooter/motor cycle, car and telephone connection etc. It was found that these items were not possessed by any of the beneficiary households. However, low cost items like radio (41 percent), pressure cookers (31 percent) clock/watch (26 percent), fan (13 percent) and TV (11 percent) were possessed by a sizeable percentage of respondents. The percentage of EAS/SGRY beneficiary households who possessed LPG connections, bicycles and sewing machines was 9, 7 and 5 respectively. However, there were 46 percent of the households who did not possess any of these items. Slightly more than half of the households in Rajouri did not own any of these consumer items as compared to 40-45 percent in Doda and Kupwara (Table 2.24).

Thus, the socioeconomic profile of the beneficiaries indicates that beneficiaries from Anantnag district were comparatively well off than the beneficiaries of Kupwara and Rajouri. The per capita income of the beneficiaries of Doda district was the lowest indicating that EAS/SGRY in this district has covered the poorest households. Even in other districts too, the programme has been in a position to provide employment to the households who generally live below poverty line. Though a few APL households have also benefited from this wage employment scheme, however, it was mentioned by the mates that wage seekers are generally not interested in working under EAS/SGRY due to the low wage rate and consequently, they are constrained to provide wage employment to any person who is available for work under the programme without ascertaining their economic status.

Knowledge about the scheme

As per the guidelines, implementing agency should give wide publicity to the EAS/SGRY so as to get community support who are involved in the planning, implementation, execution and monitoring of the programme. In this connection, the information was collected from we tried to know from our respondents regarding how they came to know about this scheme. The information is provided in Table 2.25. It was

found that more than four-fifth (79 percent) of the beneficiaries had heard about the EAS/SGRY programme from a *mate/contractor*. Surprisingly, VLWs who are supposed to disseminate information about various rural development programmes at the grass roots level were mentioned as a source of knowledge by only 20 percent of the beneficiaries. Even though Panchayats are implementing the scheme in some of the districts, surprisingly only one of the respondents mentioned to have received information about the scheme from a Panchayat. Print and electronic media also seems to have played no role in disseminating the knowledge about this scheme in the state, as only one of the beneficiaries reported to have got the knowledge about the scheme from radio, T.V or news papers.

Duration of employment

An effort has also been made to collect information from the beneficiaries about the number of days they were given employment under EAS/SGRY during 2000-03. On an average, a person engaged under EAS/SGRY got only 15 days of employment annually (Table 2.26). The mean days of employment provided is comparatively higher in Anantnag and Doda districts (17 days each) than in Rajouri district (13 days) and Kupwara (15 days). Thirty four percent of the respondents got wage employment for less than 10 days and 53 percent for 11-20 days. Proportion of respondents who received wage employment for more than 20 days was only 12 percent. There is a slight variation in the pattern of wage employment provided to the respondents in the four districts. While 42-44 percent of the respondents in Kupwara and Rajouri districts were employed for less than 10 days, the corresponding percentage in Anantnag and Doda was 32 percent and 22 percent respectively. But about 50 percent of the beneficiaries of Anantnag and Rajouri districts were employed for 11-20 days, the corresponding percentage in Kupwara was 42 percent and it was 69 percent in Doda. Thus the EAS/SGRY has not been in a position to provide an assured 100 days of employment to any of the beneficiaries. Another important finding was that 77 percent of the respondents had worked under EAS/SGRY only once. This percentage ranges between 74 percent in Anantnag to 82 percent in Rajouri. This means that the SGRY programme has not been in a position to provide wage employment to the labourers year after year.

Wage rate

The scheme envisages that minimum wages fixed by the state authorities shall be paid under the EAS/SGRY both for skilled and unskilled labour. The Labour Department of the State Government is revising the minimum wages payable to the casual and daily wage workers working in the government departments from time to time the same are applicable in case of labourers working under different wage employment scheme implemented by the Department of Rural Development. The minimum wages payable to the labourers have increased from Rs. 63 in 2001-02 to Rs. 89 in 2005-06. Information was collected on the wage rate received by the beneficiaries. Though the minimum wage rate prevalent during 2000-03 was Rs. 63 per day but it can be seen from Table 2.27 that most of the EAS/SGRY beneficiaries have received a higher wage rate (Rs. 90) than the minimum wage rate prescribed by the State Government. The mean wage rate received by the selected beneficiaries is highest in Anantnag (Rs. 97) and lowest in Rajouri (Rs. 85). While forty one percent of the beneficiaries have received a wage rate of Rs.100 or more but there are another 14 percent beneficiaries (mostly from Doda) who mentioned to have received Rs. 60 as wages per day. A majority of the beneficiaries (88 percent) had received a wage rate ranging between Rs. 61-100. The reason for a higher wage rate in the state is that most of the wage seekers of this area migrate to other States and the winter capital of the state (Jammu) during winter where they get a higher wage rate. This migration of the labourers creates shortage of wage seekers in the rural areas and consequently the market wage rate in most parts of the state even during lean working season is higher than the minimum wage rate prescribed under EAS/SGRY. Despite the fact that the actual wage rate provided under the EAS/SGRY is higher than the minimum wage rate fixed by the Government, even then 22 percent of the workers considered the wage rate under EAS/SGRY as inadequate. Large majority of beneficiaries who considered wage rates as inadequate belonged to Kashmir valley.

Receipt of wages and food grains

Information was also collected regarding the total wages in cash and kind received by the beneficiaries both in cash and foodgrains while for working under EAS/SGRY. It was found that beneficiaries on an average had received Rs.1452 during the last working season. The beneficiaries belonging to Anantnag had received about

Rs. 1700 and those belonging to Kupwara had received Rs. 1314. Similarly, beneficiaries from Doda and Rajouri had received Rs. 1636 and Rs. 1114 respectively. Forty-three percent of the respondents had received less than Rupees one thousand and another 35 percent had earned Rs. one thousand to Rs. two thousands. Only 8 percent had received more than Rs. three thousand (Table 2.28). Thus large majority of the beneficiaries had received a meager amount under the scheme which is insufficient to control outmigration.

The scheme also envisages that part of the wages to the labourers should be provided in the form of food grains. But the information collected from the beneficiaries reveals that 70 percent of the beneficiaries have received all the wages in cash and only 30 percent had received part of their wages in the form of food grains. None of the beneficiaries from Doda mentioned to have received any food grains under EAS/SGRY. While only 16 percent of the beneficiaries from Rajouri had received part of the wages in the form of food grains, the corresponding percentage in Anantnag and Kupwara districts were 60 and 40 percent. Both the *mates* as well as the beneficiaries mentioned that wage laborers generally were not interested in opting for food grains as a component of wages. The *mates* reported that they find it difficult to get laborers if some part of the wages under EAS/SGRY are paid in the form of food grains. This is because of the fact that the variety of rice/wheat provided under the EAS/SGRY programme was not liked by the local people even though it is reasonably of high quality. *Mates* also added that the food grains are not allotted in time and since the labourers are provided employment for only a few days and they cannot make them to wait for a long time to distribute food grains. Consequently, they generally pay almost all the wages in cash. Beneficiaries also expressed that they prefer to take all wages in cash because they are not sure about the quality of food grains and because of delays in their disbursement. The question then naturally arises how the *mates* arrange the additional cash to be paid as wages to the labourers. It has been a general perception among the officials, *mates*, labourers and the community members at large that food grains lifted by the *mates* under EAS/SGRY are sold in the open market and thereby the cash so collected is used for the disbursement of wages.

So far as the quality of food grains received by the beneficiaries is concerned, it was found that majority of the beneficiaries who had received the food grains termed them as of good quality but there were 2 percent of the respondents who opined that the food grains received by them under the scheme are of poor quality. Thus it appeared that beneficiaries who had not received the food grains had misconceptions about the quality of food grains available under the scheme.

EAS/SGRY assures 100 days of wage employment to the rural employment seekers and thus the scheme intends to place the purchasing power in the hands of the target group. An attempt has therefore been made to assess the contribution of wage income from EAS/SGRY to total income of the beneficiary households. Table 2.29 presents the share of EAS/SGRY earnings to total household income of the beneficiaries. It can be seen from the information collected from the beneficiaries that the share of the EAS/SGRY income in all the cases is very marginal and for none of the beneficiaries the share of EAS/SGRY to total income is more than 30 percent. In fact the Scheme contributes less than 5 percent of the total income of the households for 15 percent of the households, 5-10 percent for additional 32 percent of the households and 10-20 percent for 34 percent of the households. There are only 19 percent of the households where the contribution of the Scheme is between 20-30 percent. The contribution of the Scheme income to total annual household income varies among the four districts. For example, the contribution of EAS/SGRY income to total income is less than 11 percent in case of about 55 percent of beneficiaries in Anantnag, Kupwara and Rajouri districts but only 20 percent in Doda district. On the other hand, the contribution is 15-30 percent for only 20-30 percent of the beneficiaries in Anantnag, Kupwara and Rajouri districts and for 57 percent beneficiaries in Doda district. Thus, SGRY has not been in a position to improve the economic status of the beneficiaries in the state.

Low income from the schemes primarily because of the low levels of employment generation in most of the works. It may be noted that 87 percent of the beneficiaries got wage employment under the programme for less than 20 days and the overall average in the sample blocks was 15 days per annum. Beneficiaries were, however, not made to suffer on account of payments. Wages to the laborers had been paid either within 15

days after the completion of work or as and when the labourers were in need of the money (Table 2.30), and majority of the works were completed within a month.

Impact on beneficiaries

All the respondents were asked to report whether they benefited by working as wage laborers under EAS/SGRY and if yes what kind of benefit did they acquired. The information is presented in Table 2.31 that all the beneficiaries mentioned that the EAS/SGRY is a very useful scheme and each one of them has benefited from it to some extent. Forty percent of the beneficiaries expressed that they were in a position to get some employment at a time when they were totally idle and another 30 percent mentioned that EAS/SGRY benefited them monetarily. Similarly, 8 percent reported that they were in a position to purchase necessary items from the wages earned under EAS/SGRY. Another 6 percent of the beneficiaries reported that they benefited from the scheme as their financial condition improved. However, all the beneficiaries reported that had they been provided wage employment for all the three months of winter, it would have benefited them a lot.

The amount received by the beneficiaries has been put to multiple uses. Table 2.32 shows that mostly this amount was utilized for daily necessities of life (84 percent). Eleven percent of the respondents also mentioned that they used it for construction of houses, 2 percent used it to pay the debt, 1 percent used it for treatment of ailments and 2 percent utilized it for the education of their children. In Anantnag district a substantial proportion of respondents, however, mentioned that they have not benefitted much from SGRY.

Respondents were asked to report the type of people who mainly get benefit from EAS/SGRY. It was mentioned by a substantial proportion of respondents (46 percent) that anybody available for wage employment gets benefited from the scheme (Table 2.33). But, 52 percent exclusively mentioned that poor/BPL and households from backward classes are benefited from EAS/SGRY. Besides, all the respondents mentioned that creation of assets has benefited all sections of society in the village.

Since all the respondents belonged to the local villages and it was thought prudent to know their views whether the works in which they were involved were really needed in the village. Though almost 91 percent of the respondents mentioned that the works undertaken in the villages were needed in the village, but there were nine percent of the respondents who mentioned that the assets created in the villages were not needed in the village. This response was given by 16 percent of the respondents in Kupwara district and 20 percent in Doda district. Besides, all the respondents mentioned that pressing needs of the villages were not always given priority for execution under EAS/SGRY. Proper planning was not done for the identification of the works. It is evident that one third of the respondents mentioned though the pressing needs of the villages was drinking water but priority was given to fencing of public parks graveyards and shamshan ghats. Similarly, 12 percent of the respondents mentioned that though construction of link roads were the pressing needs of the villages, but construction of water tanks and drains was given importance while executing the works (Table 2.34). They also expressed that and these water tanks never catered to the needs of the people and drains became a health hazard. Similarly, 33 respondents mentioned that though irrigation for agricultural land is not available in the villages but construction of bridle paths, bath rooms and urinals were included in the SGRY plan. This is due to the fact that local people are not always involved in prioritizing of the assets to be created in the village and the finalization of annual action plans.

Quality of material used in the creation of assets

Information regarding the quality of the material used for the creation of assets under EAS/SGRY was also collected from the beneficiaries. Ninety four percent of the beneficiaries were of the opinion that keeping in view the estimated cost of the assets, and the low rates given to *mates* in the rural development department compared to the rates prevalent in the Public Works Department (PWD), the material used in the construction of the assets is reasonably of good quality (Table 2.35). But, four percent of the respondents mentioned that the sub standard material was used in the creation of assets under EAS/SGRY. So far as the condition of the assets created at the time of survey is concerned, 35 percent of the respondents mentioned that the assets created

under the scheme in their village were in a bad shape. A majority of the respondents from Anantnag were of the view that the present condition of EAS/SGRY assets is not good. The study team also inspected the assets which were created in the selected villages. The survey team found that most of the assets like bath rooms, drains, urinals, bowlis, springs, water tanks, public parks were in a bad shape. It was found that villagers used to get drinking water from the springs and bowlis but once they were renovated under SGRY/EAS, the flow of water either declined or the water sources totally got blinded as no water is oozing from these bowlis or springs now. When the respondents were asked to cite the reasons for the condition of the assets created under EAS/SGRY, all the beneficiaries mentioned that once the assets created are completed by the *Mates*, neither are they looked after by any agency nor are there any provisions for their maintenance. Besides, the community also does not look after these assets. Consequently, most of the assets created under EAS/SGRY especially drains, bathrooms, passenger sheds, urinals get depilated within years.

Availability of facilities at worksite

Finally, respondents were also asked to give their opinion regarding the availability of drinking water, toilet and rest shed at the work site (Table 2.36). It was reported by 73 percent of the beneficiaries that drinking water was made available to them at the work site but none of the respondents mentioned that toilet or rest shed facility was made available at the work site.

Conclusion and suggestions

The findings of the study suggest that the objectives of generation of sustained and gainful employment, supplementing the income of the rural wage-earning class in agricultural lean seasons and improving the well being of the rural poor through EAS/SGRY have not been fully realized. Hence, there is need to introduce some mid-course corrections with regard to the design and implementation to ensure effective delivery of the intended benefits to the target group. An outline of such changes is indicated below for consideration of planners, policy makers and implementing agencies.

1. Since, the Panchayats are not functioning in the villages and Mates have been given the responsibility of execution the works. There is an immediate need to eliminate the business of Mates. This can be done by holding the elections of the panchayats in the State at the earliest so that the Panchayats take the responsibility of implementation and monitoring of the developmental schemes in the district. However, till Panchayats become functional, it is suggested that for execution of projects/works in the villages/blocks, Dehi Committees comprising the representatives of the all sections of the society, irrespective of political affiliations, may be constituted for planning, execution and monitoring and maintenance of the assets.
2. EAS/SGRY is a demand driven scheme, but the method of planning and implementation adopted is top-down. There is hardly any community participation in the planning and implementation of the scheme. Hence, there is a need to involve the local community in the assessing the local needs for the creation of useful community assets that have the potential for generating gainful employment on a sustained basis. To involve the locals, it is necessary that both the wage employment seekers and the users of assets are involved in identification of schemes/ projects. This can be done by giving wide publicity to the program and making the local people aware about the existence, contents of the scheme and procedure for availing the benefits. Both print, electronic and local channels of publicity can be used for creation of awareness. This is of utmost importance not only for SGRY, but also for other rural development schemes, as the target groups are either not aware of such schemes, or do not know the details of contents and procedures for availing the benefits of such schemes.
3. The funds are generally released in winter which is the lean agricultural season. Due to adverse climatic conditions, it becomes difficult to execute the works during December-January. Consequently, most of the works are undertaken in March, which is the last month of financial

4. As per available secondary data, the State has utilized almost all the food grains allotted to it. However, it was observed that large majority of the beneficiaries have not received any food grains under the scheme. It was observed that an impression has been created among the beneficiaries that the food grains available under SGRY are not of good quality. Consequently, they do not demand food grains as part of their wages. Thus, there is a need to remove this misconception among wage seekers. As a result, the foodgrains supplied under the Scheme are sold in market. Hence, there is need to monitor the distribution of food grains more closely.
5. It is envisaged in the guidelines that the assets created under SGRY should be of durable nature and are required to be maintained properly to realize their potential of sustained employment generation. However, it was observed that the assets created under EAS/SGRY are not maintained properly. The main reason for poor conditions of the assets created is that there is no monitoring by any of the agencies on the conditions of such assets . Hence, there is a need to have an effective monitoring system of the conditions of the assets created. It is suggested that the conditions of the already created assets should be one of the criteria for the release of funds to the districts/blocks. The members of the Dehi Committee may be vested with the responsibility of maintaining these assets, as they have a stake in keeping the assets in working condition. For all such schemes that aim at creation of

assets, a certain proportion of their annual allocation could be earmarked for maintenance of created assets.

6. It was observed that the knowledge about the Scheme, role of different agencies, dealing with needy poor people is not up to the mark among officials implementing the scheme in the field. Hence, there is a need of capacity building at the block and village level through imparting training to officers of the block level, and members of the village and block Panchayats. They need to be sensitized about the details of various government schemes and the importance of their role planning and implementation and making the scheme a success. This would enable them to participate effectively and meaningfully in the “bottom-up” planning process.
7. Appropriate and continuous monitoring and evaluation of schemes is an important component of all the CSS/CS. It was found that such evaluation studies of the scheme are not conducted regularly. It is suggested that before releasing the funds, the Planning Commission should ensure that an evaluation exercise has been conducted by the districts. This would help the Planning Commission to ensure the plan goals formulated by the governments are being achieved through the implementation of the wage employment schemes. It was found that the District Evaluation Cells do not have enough staff and technical capability to evaluate the schemes. Therefore, there is a need to strengthen the evaluation cells by posting adequate manpower and upgrading their evaluation skills. Besides, it is suggested that huge expertise and academic manpower available with Universities and Research Institutions be utilized for monitoring and evaluation of the scheme. The Ministry of Rural Development should also develop a network with the Universities to carry out evaluation exercise at regular intervals.
8. Performance-based system of releasing funds to districts needs to be in place, if monitoring is to play a role in improving implementation of Centrally Sponsored Schemes. Performance of districts needs to be

reviewed based on the physical performances of the scheme rather than financial performance of the scheme alone. Further, reorientation of present monitoring system from quantitative to qualitative has to be made in order to capture the complete picture of rural development schemes. For such evaluation, development of appropriate indicators is necessary for making the impact of a programme visible at various stages of the programme cycle. Indicators like usage and conditions of the assets created should be added among other indicators to monitor the performance of the programme.

9. Increase in the number of Centrally Sponsored Schemes has given rise to the need to have effective Management Information System (MIS) to monitor these programmes. Use of computers in information management has, therefore, become essential. Use of information technology would speed up flow information between implementing agencies and the funding agencies, thereby improving the monitoring of the programmes. Investment in development of computer network and training of staff in the use of IT needs to be given continued importance. Besides, Training should be made an important organisational aspect of monitoring development. All staff members should be adequately trained, particularly in modern methods of MIS. Training in information technology significantly raises the computer capabilities of monitoring staff. The training should be a mixture of training in technology as well as in general aspects of management.

It may be concluded that SGRY was (now merged with NREGA) a very beneficial scheme but it has not been in a position to create viable economic infrastructure and community assets that have the potential to create sustained employment opportunities in rural areas of the state. The scheme has also not been in a position to provide gainful employment to wage seekers as envisaged under the scheme. The provisions in the guidelines relating to the preparation of shelf of projects, identification/registration of people seeking wage employment, issuance of family cards and constitution of co-ordination committees at different levels were partly adhered to in

the state. Lack of proper planning, non-functioning of the Panchayats, political interference, lack of community participation, low wage rate etc. are the important factors that have contributed to low performance of the programme. The coverage of the target group is extremely low. A maximum of 5-10 percent of the target group are estimated to have been covered annually under the scheme. Higher proportion of the funds have been used in activities that are less labour intensive and more capital intensive. The normative capital - labour ratio has not been adhered to. As a result, the cost of employment generation has become abnormally high. The majority of beneficiaries received less than 15 days of wage employment in a year. Thus, the income from the EAS/SGRY has not been enough to enable the poor households to improve their economic status.

Table 2.1: Percentage availability of Central Share of funds under EAS/SGRY in Jammu and Kashmir 2001-07						
District	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	74.9	71.0	68.4	71.1	74.6	75.3
Budgam	71.0	50.0	74.1	62.4	66.6	67.3
Anantnag	66.6	48.5	74.9	60.3	64.6	65.3
Pulwama	71.7	55.6	78.3	67.6	71.5	72.2
Baramulla	67.1	39.9	70.2	54.4	58.9	59.7
Kupwara	69.5	52.5	74.6	59.8	64.0	**
Leh	100.0	66.7	69.1	75.0	0.0	78.2
Kargil	100.0	51.8	69.4	57.2	61.5	63.8
Total	72.9	53.6	72.7	62.5	63.8	67.9
Jammu	74.8	65.4	75.0	71.1	79.7	75.3
Kathua	68.1	65.8	75.0	69.8	78.7	74.1
Udhampur	75.1	59.3	75.0	65.0	74.8	69.7
Rajouri	75.4	67.2	75.0	70.1	78.9	74.4
Poonch	74.8	67.6	75.0	70.3	79.1	**
Doda	74.4	52.2	75.0	60.8	71.2	**
Total	73.8	62.1	75.0	67.5	77.1	73.3
J&K	73.3	57.7	73.8	64.8	67.4	71.1

** : Districts covered under NREGA

Table 2.2: District wise total availability of funds under EAS/SGRY in Jammu and Kashmir -2000-2007 (Rs. in Lakhs)

District	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	110.13	224.65	184.72	234.3	170.16	242.19	324.13
Budgam	206.03	277.63	235.59	254.5	268.24	303.03	330.52
Anantnag	245.1	342.32	411.79	354.79	407.21	412.96	356.62
Pulwama	190.12	314.28	277.87	265.42	233.14	285.13	223.97
Baramulla	296.76	418.22	383.98	389.46	415.8	385.86	539.62
Kupwara	229.62	368.83	265.98	292.04	375.09	301.85	**
Leh	62.09	199.62	222.62	262.75	233.6	286.2	292.46
Kargil	121.02	226.73	278.22	289.76	276.16	286.48	293.29
Additional	98.48	0.0	0.0	0.0	0.0	0.0	0.0
Kashmir	1559.35	2372.28	2260.77	2343.02	2379.4	2503.7	2360.61
Jammu	241.86	411.82	402.08	385.86	363.97	472.68	486.54
Kathua	146.99	263.88	275.96	279.26	260.9	309.63	344.99
Udhampur	225.48	419.99	408.18	400.84	430.24	447.38	495.8
Rajouri	140.41	300.55	310.37	347.21	349.73	392.86	277.44
Poonch	93.84	234.06	243.45	230.13	217.95	247.19	**
Doda	247.23	339.33	356.12	368.61	398.67	377.36	**
Total	1095.82	1969.63	1996.16	2011.91	2021.46	2247.1	1604.77
J&K	2655.17	4341.91	4256.93	4354.93	4400.86	4750.8	3965.38

** : Districts covered under NREGA.

Table 2.3: Percentage availability of funds to total available funds among various districts in Jammu and Kashmir under EAS/SGRY -2000-2007

District	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	% of pop	% BPL
Srinagar	4.1	5.2	4.3	5.4	3.9	5.1	8.2	3.2	60.0
Budgam	7.8	6.4	5.5	5.8	6.1	6.4	8.3	6.6	62.2
Anantnag	9.2	7.9	9.7	8.1	9.3	8.7	9.0	11.7	52.8
Pulwama	7.2	7.2	6.5	6.1	5.3	6.0	5.6	7.1	36.4
Baramulla	11.2	9.6	9.0	8.9	9.4	8.1	13.6	11.4	57.2
Kupwara	8.6	8.5	6.2	6.7	8.5	6.4	**	7.2	45.7
Leh	2.3	4.6	5.2	6.0	5.3	6.0	7.4	1.5	35.6
Kargil	4.6	5.2	6.5	6.7	6.3	6.0	7.4	1.3	46.6
Additional	3.7	0.0	0.0	0.0	0.0	0.0	0.0	*	*
Kashmir Div	58.7	54.6	53.1	53.7	54.1	52.7	59.5	59.5	NA
Jammu	9.1	9.5	9.4	8.9	8.3	9.9	12.3	14.4	30.2
Kathua	5.5	6.1	6.5	6.4	5.9	6.5	8.7	7.0	34.3
Udhampur	8.5	9.7	9.6	9.2	9.8	9.4	12.5	8.7	66.3
Rajouri	5.4	6.9	7.3	8.0	7.9	8.3	7.0	6.4	66.3
Poonch	3.5	5.4	5.7	5.3	4.9	5.3	**	4.8	60.1
Doda	9.3	7.8	8.4	8.5	9.1	7.9	**	8.7	73.6
Jammu Div	41.3	45.4	46.9	46.3	45.9	47.3	40.5	40.5	NA
J&K	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	51.8

**= District under NREGA

*=Not applicable

NA=Not available

* The total may not tally due to rounding of figures.

Table 2.4 A: Block wise percentage of rural BPL population and percentage availability of funds under EAS/SGRY in Anantnag district 2000-2006									
Name of BLOCK	% Rural Families to total rural families	% Rural BPL families	% rural PBL families to total rural PBL families	% of Funds made available					
				2000-01	2001-02	2002-03	2003-04	2004-05	2005-06
Achabal	8.7	52.2	7.3	8.2	7	6.3	7.07	7.34	8.18
Breng	12.3	86.5	17.7	9.8	11.6	11.4	12.14	10.82	10.82
D. Pora	10.5	66.3	11.1	6.4	9.9	10.0	10.21	9.19	9.26
D.H.Pora	9.8	74.3	10.7	9.3	12.5	11.2	13.25	10.15	9.81
K.Pora	11.1	47.4	8.5	9.6	11.1	12.5	10.80	10.54	10.44
Kulgam	9.5	61	9.3	9.9	8.9	7.7	6.30	8.76	8.20
Qaimoh	11.2	48.3	8.8	9.8	8.8	8.6	9.36	10.26	10.05
Qazigund	12.6	65.9	11.9	13.0	12.8	10.1	8.73	12.42	10.62
Shahabad	8.3	63.5	8.5	8.6	7.3	7.3	7.57	6.74	6.84
Shangus	6	64	6.2	9.0	7.8	6.7	7.63	5.72	6.94
Pahloo*	na	na	na	na	na	na	2.73	3.69	3.56
Devsar*	na	na	na	na	na	na	1.53	3.65	2.99
Other	0.0	0.0	0.0	6.4	1.8	8.2	2.69	0.71	2.29
Total	100	63.3	100	100	100	100	100.00	100.00	100.00

na=Not applicable.

* Pahloo and Devsar blocks have been created in 2003-04.

Table 2.4B: Block wise percentage of rural BPL population and percentage of funds available under SGRY in Kupwara district during 2000-2006

Block	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	Total	% Rural Pop to total Rural pop	No. of Panch ayats
	%	%	%	%	%	%	%		
Kral pora	11.21	10.46	9.25	10.02	10.98	10.32	10.69	9.6	25
Vawoora*	0.00	0.00	0.00	5.35	5.92	5.46	5.71		12
Sogam	11.13	12.47	19.88	6.85	6.11	5.94	6.03	20.4	15
Kalaroos*	0.00	0.00	0.00	5.22	4.83	4.54	4.70		12
Trehgam	10.96	7.90	7.48	7.39	7.46	8.03	7.71	8.12	19
Kupwara	11.42	9.63	13.74	13.86	16.56	14.84	15.79	16.8	38
Rajwar	11.29	11.21	10.28	10.07	9.69	9.53	9.62	12.8	27
Langate	10.92	11.23	13.35	13.19	18.49	18.05	18.29	16.8	39
Ramhal	11.53	9.73	8.27	7.29	7.07	8.24	7.60	7.1	17
Tangdar	9.74	10.54	8.62	6.55	4.67	4.26	4.48	2.6	11
Teetwal	4.14	8.64	6.65	5.96	4.09	4.48	4.26	5.8	9
Overhead expenses at DPO/Xen/ACD level	7.66	8.19	2.48	8.25	4.13	6.31	5.15	NA	NA
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.0	224

NA=Not applicable.

*= Blocks created in 2003-04.

Table 2.4C: Block wise rural population and percentage availability of funds under EAS/SGRY in Doda district 2000-2006

Block	% Availability of funds to total available funds						% BPL families to total BPL families
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	
Banihal	6.35	4.8	5.29	5.39	4.81	4.03	4.85
Ramsoo	8.21	5.9	7.22	6.93	5.98	5.67	8.38
Ramban	8.27	9.5	6.76	7.29	10.56	10.37	9.56
Assar	7.18	8.1	5.3	3.48	3.45	5.95	4.13
Bhagwah	6.39	6.5	4.97	5.11	6.70	4.11	5.95
Doda	6.96	7.3	5	8.17	5.81	4.87	5.58
Bhaderwah	7.62	9.2	11.18	7.17	7.57	8.28	3.47
Thathri	10.07	11.1	7.38	5.04	6.34	5.81	7.04
Bhellessa	7.72	8.6	7.63	12.38	11.90	11.23	8.19
Kishtwar	9.96	12.2	5.91	5.01	5.39	7.21	6.01
Inderwal	5.8	6.9	4.28	4.44	4.52	4.37	7.68
Padder	3.93	3.3	2.24	1.89	2.79	1.98	4.03
Marwah	4.33	2.7	2.99	2.24	1.15	1.35	2.84
Warwan	3.76	1.1	3.79	7.30	1.75	0.92	2.98
Marmat*	NA	NA	3.81	2.86	3.28	2.79	3.88
Gundna*	NA	NA	3.27	3.57	3.28	4.90	3.22
Nagsani*	NA	NA	2.25	1.95	2.22	2.27	3.15
Dachhan*	NA	NA	5.84	1.09	1.87	1.38	1.31
Drabshall*	NA	NA	3.47	4.86	5.77	6.22	7.76
Overhead expenses at DPO/Xen/ACD level	3.45	2.9	1.31	3.82	4.85	6.31	-
Total	100	100	100.0	100.00	100.00	100.00	100.00

*=Blocks created in 2002-03

NA=Not applicable.

Table 2.4D: Block wise rural population and percentage availability of funds under EAS/SGRY during 2000-2007 and percentage of population and BPL population in Rajouri district

Block	Year							% BPL Pop	% POP	%SC/ST Pop	No of Panchayat s
	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07				
Rajouri	17.39	17.01	17.06	16.66	17.97	19.66	16.12	17.13	16.33	19.67	24
Budhal	19.00	22.43	21.39	22.45	21.58	22.18	22.29	26.44	22.36	28.21	33
Darhal	17.92	16.49	16.92	15.50	6.33	7.08	6.54	16.14	17.67	16.97	29
Thanamandi *	NA	NA	NA	NA	9.80	9.96	10.88				
Manjakote	7.97	6.82	7.36	7.47	7.78	7.55	8.45	7.93	8.56	6.69	24
Kalakote	12.41	10.68	11.35	10.86	10.92	11.92	11.06	12.82	11.19	10.45	21
Nowshera	13.21	13.57	13.65	14.53	12.96	11.31	12.86	12.12	13.06	14.24	23
Sunderbani	10.34	11.88	12.26	11.85	11.94	9.40	10.54	7.43	10.83	3.76	16
Other	1.78	1.02	0.00	0.68	0.72	0.94	1.25	NA	NA	NA	NA
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	160

*=New Block created in 2004-05.

NA=Not applicable

Table 2.5: Panchayat Wise Allocation of Funds under EAS/SGRY in selected districts and blocks of Jammu & Kashmir 2000-2003 (Rs. in lakhs)

S. No	District Anantnag				District Kupwara	
	Block Kulgam	Allocation	Block Achhabal	Allocation	Block Kupwara	Allocation
1	Amnoo	6.4	Akingam	2	Karihama	1.64
2	Btapora	1.6	Brakpora	1.95	Dadikot	1.6
3	Behibagh	1.2	Brenty	1.3	Pazipora	0.65
4	Laroo	2	Chchripora	4.65	Halmatpora	1.65
5	Doderkoot	1.2	Chee	1.7	Nagri	1.8
6	Nilow	1.1	Donipawa	0.6	Hatmulla	1.35
7	Okey	1.4	Gopalpora	0.7	Jaggerpora	0.94
8	Chancer	1.1	H.Turoo	3.96	Drugmulla A	0.57
9	Katroosoo	1.4	Hardpora	0.6	Drugmulla B	2.99
10	Malpora	1.4	Issoss	1.5	Redbugh	0.7
11	Tantraypora	1.3	Kamad	1.45	Bumhama	1.5
12	M.Guffan	1.3	Kawarigam	1.9	Gundisana	2.2
13	Areh	1.6	M.M.Nowgam	0.18	SW Muqam	0.65
14	Shalipora	1.4	Magraypora	2.8	Bahipora	0.8
15	Mirhama	1.7	Mirgund	1.65	Keegam	2.56
16	Chellan	0.8	Mohripora	1	Kandi	1.76
17	Nanibugh	1.1	Muniward	1.6	Bramree	1.3
18	Poonibugh	1.8	PethDialgam	1.4	Salkote	1.2
19	Shurat	1.7	Ruhoo	1.5	Anderhama	0.91
20	Shangus	1.6	Shelipora	3.39	Tikker	2
21	Bugam	2.35	Tailwani	1.5	Batpora	1.6
22	Tarigam	1.7	Thajiwar	2.4	Shortpopra	0.7
23	Dessand	1.65			Zangli	2.58
24	Hanjan	0.8			Jugtiyal	2.15
25	Motibugh	1.7			Munigah	2.87
26	Reshipora	1.3			Hutapora	0.9
27	Checkchalan	1.3			Payarpora	1.7
28					Guttiopora	0.9
29					Humander	1.3
31					Vadhoora	0.8
31					Mugalpora	0.41
32					Tirch	1.075
33					Babpora	0.27
34					Mazhar	0.5
35					Nuthnisa	0.25
36					Kawariu	0.37
37					Vedpora	0.15
38					Gughi	0.38
	Total	44	Total	36.73	Total	47.675

(Contnd)

	District Doda				District Rajouri			
	Doda Block	Allocation	Kishtwar Block	Allocation	Rajouri Block	Allocation	Sunderbani Block	Allocation
1	Trown	1.09	Pochhal-A	1.48	Agrati	0.85	Balshama	1.81
2	Shangroo	1.07	Loakhazana	1.25	Danhore	0.7	Patrara	2.24
3	Pranoo	1.66	Palmar-upper	0.92	Dassal	3.73	Prat	3.16
4	Shiva	0.96	Laohdayram	0.57	Doongi	9.88	Siot	4.30
5	Shararna	1.26	PochhalB	1.25	Fateh pur	0.4	Talla Tanda	1.83
6	L/Arnera	1.94	B.Town 1	1.25	G Bala	3.4	Thandapani	3.02
7	U/Arnera	0.89	B Town 11	1.15	Gadder	1.14	Thangriot	2.35
8	Jedhpur	0.95	B Town111	2.68	HQ	0.7	U Bhajwal	4.30
9	Keti	1.1	Matta	1.5	K Kass	1.59	Ch Kangril	4.18
10	Dashnan	0.88	Trigam-A	1.26	Kallar	1.35	Channi	2.74
11	Kulhand	1.34	Ttrigam B	1	Androoth	0.5	Devak	2.56
12	Udyanpur	1.96	Filler	1.04	Kotedhar	1.59	Hathal	3.25
13	Nagla	1.04	Agral	4.01	M Gujraan	0.8	Kangri	4.99
14	Hanch	1.08	Keshwan	3.62	Nagrota	2.65	L Bhajwal	5.74
15	Kalihand	0.98	Galhar	0.3	Palam	0.9	Nah	2.4
16	Birshala	1.54	Peyas1	0.15	Potha	1.96	Nallaha	3.85
17	Dhar	0.9	Lodihar	1.33	Sarnoo	1.53	Balshama	2.29
18	Bhabera	1.03	Darbdhan	0.65	Cg. Nar	0.55		
19	Dhara	1.11	Dachdayram	0.58	Atti	1.5		
20			Upper/Palmar	0.4	Badhoon	3.6		
21			Lower-Palmer	1.04	Bagla	1.5		
22			Pakelan	0.93	Bathuni	2.6		
23					Challas	1.4		
24					Chingus	1.58		
25					D Dhar	1.5		
	Total	22.78	Total	28.36	Total	47.90	Total	56.16

NOTE: Totals may not tally due to rounding off figures.

District	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	88.92	190.18	154.48	220.42	166.76	236.57	285.5
Budgam	167.96	259.6	225.61	240.71	255	262.8	306.45
Anantnag	215.21	309.13	347.26	337.78	386.95	378.19	355
Pulwama	141.41	281.56	258.36	263.78	232.44	283.49	200.99
Baramulla	270.96	395.04	338.63	373.56	364.8	371.24	478.31
Kupwara	176.07	334.89	239.31	279.32	331.96	284.95	**
Leh	57.75	185.05	164.77	249.04	209.61	273.33	273.19
Kargil	101.39	174.43	250.13	256.95	255.28	281.56	279.17
Additional	97.47	0.00	0.00	0.00	0.00	0.00	0.00
Kashmir Div	1317.14	2129.88	1978.55	2221.56	2202.8	2372.13	2178.61
Jammu	234.045	407.36	401.69	377.36	349.7	452.4	456.86
Kathua	136.952	261.84	272.09	270.3	260.27	209.97	339.9
Udhampur	202.576	417.36	404.33	399.48	426.61	433.85	493.22
Rajouri	127.512	298.53	256.69	340.84	341.7	391.16	277.2
Poonch	80.159	227.91	239.63	225.77	217.75	246.36	**
Doda	239.54	339.33	343.31	359.99	398.67	375.01	**
Jammu Div	1020.78	1952.33	1917.74	1973.74	1994.7	2108.75	1567.18
J&K	2337.92	4082.21	3896.29	4195.3	4197.5	4480.88	3745.79

**= Districts under NREGA.

District	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	80.7	84.7	83.6	94.1	98.0	97.7	88.1
Budgam	81.5	93.5	95.8	94.6	95.1	86.7	92.7
Anantnag	87.8	90.3	84.3	95.2	95.0	91.6	99.5
Pulwama	74.4	89.6	93.0	99.4	99.7	99.4	89.7
Baramulla	91.3	94.5	88.2	95.9	87.7	96.2	88.6
Kupwara	76.7	90.8	90.0	95.6	88.5	94.4	**
Leh	93.0	92.7	74.0	94.8	89.7	95.5	93.4
Kargil	83.8	76.9	89.9	88.7	92.4	98.3	95.2
Additional	99.0	0.0	0.0	0.0	0.0	0.0	0.0
Kashmir Div	84.5	89.8	87.5	94.8	92.6	94.7	92.3
Jammu	96.8	98.9	99.9	97.8	96.1	95.7	93.9
Kathua	93.2	99.2	98.6	96.8	99.8	67.8	98.5
Udhampur	89.8	99.4	99.1	99.7	99.2	97.0	99.5
Rajouri	90.8	99.3	82.7	98.2	97.7	99.6	99.9
Poonch	85.4	97.4	98.4	98.1	99.9	99.7	**
Doda	96.9	100.0	96.4	97.7	100.0	99.4	**
Jammu Div	93.2	99.1	96.1	98.1	98.7	93.8	97.7
J&K	88.1	94.0	91.5	96.3	95.4	96.2	94.5

**= Districts under NREGA.

District	2003-04			2004-2005			2005-06			2006-07		
	Wheat	Rice	Total	Wheat	Rice	Total	Wheat	Rice	Total	Wheat	Rice	Total
Srinagar	5.61	93.38	98.98	4.70	100.69	105.39	3.61	77.44	81.05	0.00	73.13	73.13
Budgam	0.00	113.88	113.88	0.00	114.00	114.00	0.00	83.50	83.50	0.00	75.92	75.92
Anantnag	0.00	163.31	163.31	0.00	147.19	147.19	0.00	116.25	116.25	0.00	104.19	104.19
Pulwama	9.93	166.31	176.24	5.13	102.06	107.19	0.00	82.25	82.25	0.00	78.50	78.50
Baramulla	0.00	132.44	132.44	0.00	134.75	134.75	0.00	134.19	134.19	0.00	104.75	104.75
Kupwara	0.00	147.88	147.88	0.00	132.63	132.63	0.00	132.31	132.31	0.00	8.29	8.29
Leh	21.66	121.13	142.79	25.27	97.00	122.27	17.01	68.69	85.69	0.29	79.38	79.66
Kargil	19.05	107.63	126.67	1.52	163.06	164.58	0.43	113.88	114.30	0.48	72.34	72.82
Kashmir Div	56.25	1045.96	1102.19	36.62	991.38	1028.00	21.05	808.51	829.54	0.77	596.50	597.26
Jammu	98.28	69.75	168.03	90.11	66.13	156.23	93.01	69.31	162.32	1.24	128.74	129.98
Kathua	49.50	57.50	107.00	50.49	57.56	108.06	40.99	45.25	86.24	0.90	89.75	90.65
Udhampur	86.26	93.06	179.32	82.27	91.75	174.02	53.91	61.13	115.04	0.00	119.50	119.50
Rajouri	58.19	90.13	148.31	71.90	79.69	151.58	46.60	53.25	99.85	0.59	104.46	105.06
Poonch	11.40	132.00	143.40	10.17	99.06	109.23	9.03	87.69	96.71	0.00	0.00	0.00
Doda	75.19	111.44	186.63	71.30	79.88	151.17	46.65	51.75	98.40	0.00	0.00	0.00
Jammu Div	378.82	553.88	932.69	376.23	473.69	849.92	290.19	368.38	658.56	2.73	442.45	445.19
J&K	435.07	1599.84	2034.88	412.86	1465.06	1877.91	311.24	1176.89	1488.10	3.50	1038.95	1042.45

Note: Totals may not tally due to rounding off figures

Table 2.9: District wise food grains lifted under SGRY in Jammu and Kashmir, 2003-2007 (Rs lakhs).												
	2003-04			2004-2005			2005-06			2006-07		
District	Wheat	Rice	Total	Wheat	Rice	Total	Wheat	Rice	Total	Wheat	Rice	Total
Srinagar	5.61	91.94	97.54	4.28	97.44	101.71	3.94	78.50	82.44	0.00	73.13	73.13
Budgam	0.00	113.88	113.88	0.00	103.38	103.38	0.00	89.69	89.69	0.00	76.25	76.25
Anantnag	0.00	163.31	163.31	0.00	145.38	145.38	0.00	116.25	116.25	0.00	104.19	104.19
Pulwama	9.93	166.31	176.24	5.13	101.94	107.07	4.13	82.31	86.45	0.00	78.50	78.50
Baramulla	0.00	130.88	130.88	0.00	130.00	130.00	0.00	146.75	146.75	0.00	104.75	104.75
Kupwara	0.00	137.19	137.19	0.00	121.56	121.56	0.00	132.31	132.31	0.00	8.29	8.29
Leh	21.66	96.44	118.10	21.38	84.38	105.75	17.01	68.69	85.69	0.29	79.38	79.66
Kargil	19.05	78.75	97.80	0.00	95.00	95.00	0.43	113.88	114.30	0.48	72.35	72.83
Kashmir Div	56.24	978.69	1034.93	30.78	879.06	909.84	25.51	828.38	853.88	0.76	596.84	597.60
Jammu	90.73	67.50	158.23	86.50	63.38	149.87	70.30	52.69	122.99	1.24	118.39	119.63
Kathua	49.50	57.50	107.00	50.49	57.56	108.06	39.95	45.25	85.20	0.90	89.75	90.65
Udhampur	86.26	93.06	179.32	82.22	90.94	173.16	53.91	61.13	115.04	0.00	119.50	119.50
Rajouri	58.19	90.13	148.31	71.92	79.69	151.60	46.93	53.38	100.31	0.59	104.08	104.67
Poonch	11.40	132.56	143.96	9.88	96.25	106.13	9.03	87.69	96.71	0.00	0.00	0.00
Doda	75.19	111.44	186.63	62.13	69.06	131.19	46.65	51.75	98.40	0.00	0.00	0.00
Jammu Div	371.26	552.19	923.45	363.14	456.88	820.01	266.76	351.88	618.64	2.73	431.72	434.45
J&K	427.50	1530.88	1958.38	393.92	1335.94	1729.86	292.27	1180.25	1472.52	3.49	1028.56	1032.05

Note; Totals may not tally due to rounding off figures.

Table 2.10: District wise food grains utilized under SGRY in Jammu and Kashmir, 2003-2007 (Rs. Lakhs)												
	2003-04			2004-2005			2005-06			2006-07		
District	Wheat	Rice	Total	Wheat	Rice	Total	Wheat	Rice	Total	Wheat	Rice	Total
Srinagar	4.47	91.94	96.41	4.28	97.50	101.78	3.94	77.88	81.82	0.00	73.13	73.13
Budgam	0.00	107.56	107.56	0.00	107.31	107.31	0.00	89.31	89.31	0.00	74.13	74.13
Anantnag	0.00	162.38	162.38	0.00	169.00	169.00	0.00	112.13	112.13	0.00	101.68	101.68
Pulwama	9.93	166.31	176.24	5.13	101.13	106.26	4.13	82.31	86.45	0.00	79.13	79.13
Baramulla	0.00	129.00	129.00	0.00	151.75	151.75	0.00	136.31	136.31	0.00	98.55	98.55
Kupwara	0.00	132.94	132.94	0.00	139.75	139.75	0.00	112.81	112.81	0.00	0.00	0.00
Leh	18.91	86.25	105.16	25.27	84.38	109.65	16.72	65.75	82.47	0.00	50.00	50.00
Kargil	15.63	59.56	75.19	1.43	95.00	96.43	0.00	105.94	105.94	0.00	43.65	43.65
Kashmir Div	48.94	935.94	984.87	36.11	945.82	981.93	24.79	782.44	807.24	0.00	520.27	520.27
Jammu	90.73	67.50	158.23	84.41	61.38	145.78	69.02	51.50	120.52	1.24	113.93	115.17
Kathua	49.50	57.50	107.00	50.49	57.56	108.06	39.95	45.25	85.20	0.90	89.75	90.65
Udhampur	86.21	92.38	178.59	82.22	92.88	175.10	53.91	61.13	115.04	0.00	119.50	119.50
Rajouri	58.19	90.13	148.32	71.92	79.69	151.60	46.36	52.94	99.30	0.59	103.69	104.28
Poonch	11.40	132.56	143.96	9.88	96.25	106.13	9.03	87.69	96.71	0.00	0.00	0.00
Doda	75.19	111.44	186.63	71.30	79.75	151.05	46.65	51.75	98.40	0.00	0.00	0.00
Jammu Div	371.22	551.51	922.71	370.22	467.51	837.72	264.92	350.25	615.16	2.73	426.87	429.60
J&K	420.16	1487.45	1907.58	406.33	1413.33	1818.38	289.70	1132.70	1422.41	2.73	947.14	949.87

Note: Totals may not tally due to rounding off of figures.

	2003-04			2004-2005			2005-06			2006-07		
District	Wheat	Rice	Total	Wheat	Rice	Total	Wheat	Rice	Total	Wheat	Rice	Total
Srinagar	79.66	98.46	97.40	90.91	96.83	96.57	109.21	100.56	100.95	0.00	99.99	99.99
Budgam	0.00	94.46	94.46	0.00	94.13	94.13	0.00	106.96	106.96	0.00	97.65	97.65
Anantnag	0.00	99.43	99.43	0.00	114.82	114.82	0.00	96.45	96.45	0.00	97.59	97.59
Pulwama	100.00	100.00	100.00	100.00	99.08	99.13	0.00	100.08	105.10	0.00	100.80	100.80
Baramulla	0.00	97.40	97.40	0.00	112.62	112.62	0.00	101.58	101.58	0.00	94.08	94.08
Kupwara	0.00	89.90	89.90	0.00	105.37	105.37	0.00	85.26	85.26	NA	NA	NA
Leh	87.28	71.21	73.65	100.00	86.98	89.67	98.32	95.72	96.24	0.00	62.99	62.77
Kargil	82.04	55.34	59.36	93.75	58.26	58.59	0.00	93.03	92.68	0.00	60.34	59.95
Kashmir Div	86.99	89.48	89.36	98.57	95.40	95.52	117.83	96.78	97.31	0.00	87.22	87.11
Jammu	92.32	96.77	94.17	93.67	92.82	93.31	74.21	74.30	74.25	100.00	88.49	88.60
Kathua	100.00	100.00	100.00	100.00	100.00	100.00	97.45	100.00	98.79	100.00	100.00	100.00
Udhampur	99.94	99.26	99.59	99.94	101.23	100.62	100.00	100.00	100.00	0.00	100.00	100.00
Rajouri	100.00	100.00	100.00	100.03	100.00	100.01	99.49	99.41	99.45	100.00	99.26	99.26
Poonch	100.00	100.43	100.39	97.20	97.16	97.16	100.00	100.00	100.00	NA	NA	NA
Doda	100.00	100.00	100.00	100.00	99.84	99.92	100.00	100.00	100.00	NA	NA	NA
Jammu Div	97.99	99.57	98.93	98.40	98.69	98.56	91.29	95.08	93.41	100.00	96.48	96.50
J&K	96.57	92.98	93.74	98.42	96.38	96.83	93.09	96.25	95.58	78.23	91.16	91.12

NA=Not applicable as the districts are under NREGA.

Table 2.12: Expenditure on SC/ST in Rs. lakhs and % expenditure on SC/ST under EAS/SGRY in Jammu and Kashmir 2000-2007

	2000-01 (EAS)			2004-05				2005-06				2006-07			
	TOTAL	Exp on	% exp on	TOTAL	Exp on	Exp on	% exp on	TOTAL	Exp on	Exp on	% exp on	TOTAL	Exp on	Exp on	% exp on
District	expend	SC/ST	SC/ST	expend	SC/ST	SC/STH	SC/ST	expend	SC/ST	SC/STH	SC/ST	expend	SC/ST	SC/STH	SC/ST
Srinagar	110.13	28.18	25.6	166.76	11.6	0	7.0	236.57	0	0	0.0	285.5	13	71.38	29.6
Budgam	167.96	13	7.7	255	2	0	0.8	262.8	0	0	0.0	306.45	110.45	0	36.0
Anantnag	215.21	38.71	18.0	386.95	0	0	0.0	378.19	0	0	0.0	355	0	97.6	27.5
Pulwama	141.41	22.3	15.8	232.44	0.7	0	0.3	283.49	0	0	0.0	200.99	0.7	43.95	22.2
Baramulla	270.96	33.45	12.3	364.8	0	0	0.0	371.24	0	0	0.0	478.31	0	182.39	38.1
Kupwara	176.07	32.25	18.3	331.96	13	0	3.9	284.95	0	0	0.0	**	**	**	**
Leh	57.75	57.75	100.0	209.61	0	0	0.0	273.33	0	0	0.0	273.19	0	0	0.0
Kargil	101.39	101.39	100.0	255.28	0	0	0.0	281.56	0	0	0.0	279.17	0	279.17	100.0
Kashmir Div	1240.88	327.03	26.8	2202.8	27.3	0	1.2	2372.13	0	0	0.0	2178.61	124.15	674.49	36.7
Jammu	NA	NA	NA	349.7	31.08	104.97	38.9	452.4	39.41	186.84	50.0	456.86	42.96	99.11	31.1
Kathua	NA	NA	NA	260.27	31.15	78.44	42.1	209.97	31.09	88.39	56.9	339.9	33.3	78.28	32.8
Udhampur	NA	NA	NA	426.61	49.17	72.6	28.5	433.85	88.61	114.46	46.8	493.22	81.62	120.44	41.0
Rajouri	NA	NA	NA	341.7	44.91	104.35	43.7	391.16	88.5	0	22.6	277.2	62.5	0	22.5
Poonch	NA	NA	NA	217.75	44.53	68.65	52.0	246.36	48.66	100.87	60.7	**	**	**	**
Doda	NA	NA	NA	398.67	40.1	64	26.1	375.01	28.10	77.27	28.1	**	**	**	**
Jammu Div	NA	NA	NA	1994.7	240.94	493.01	36.8	2108.75	324.37	567.83	42.3	1567.18	220.38	297.83	33.1
J&K	NA	NA	NA	4197.5	268.24	493.01	18.1	4570.88	324.37	567.83	19.5	3745.79	344.53	972.32	35.2

NA=Not available

**=Districts under NREGA

Table 2.13: Percentage of man days generated for SC/ST Population under EAS/SGRY in Jammu and Kashmir 2000-2007

District	2000-01	2001-02	2004-05	2005-06	2006-07
Srinagar	NA	NA	NA	NA	29.4
Budgam	NA	NA	NA	NA	24.8
Anantnag	NA	NA	NA	NA	28.3
Pulwama	NA	NA	NA	NA	16.0
Baramulla	NA	NA	NA	NA	37.0
Kupwara	NA	NA	NA	NA	**
Leh	NA	NA	NA	NA	100.0
Kargil	NA	NA	NA	NA	100.0
Kashmir Div	NA	NA	NA	NA	41.4
Jammu	58.9	57.8	44.5	58.3	53.2
Kathua	55.0	48.0	43.7	56.4	100.3
Udhampur	57.9	57.6	46.3	53.2	52.6
Rajouri	50.0	60.6	54.6	42.4	51.9
Poonch	39.1	48.7	45.7	56.9	**
Doda	91.0	27.7	39.2	47.0	**
Jammu Div	46.6	49.9	45.6	52.7	66.4
J&K	46.6 ^a	49.9 ^a	21.2 ^a	26.0 ^a	45.9

**=District under NREGA

NA=Not available

^a =Information pertains to Jammu Division only

Table 2.14: Percentage of expenditure incurred on administrative contingencies under EAS/SGRY during 2004-2007

District	2004-05	2005-06	2006-07
Srinagar	NA	NA	3.2
Budgam	NA	NA	0.0
Anantnag	NA	NA	3.0
Pulwama	NA	NA	1.0
Baramulla	NA	NA	0.0
Kupwara	NA	NA	**
Leh	NA	NA	NA
Kargil	NA	NA	NA
Kashmir Div	NA	NA	1.0
Jammu	6.7	5.7	10.3
Kathua	8.1	10.6	7.0
Udhampur	1.6	6.4	5.8
Rajouri	5.7	18.4	26.1
Poonch	2.0	3.3	**
Doda	4.9	6.3	**
Jammu Div	4.8	8.5	11.0
J&K	2.3	3.9	5.2

**=District under NREGA

NA=Not available

District	2004-05	2005-06	2006-07
Srinagar	NA	NA	0.0
Budgam	NA	NA	0.0
Anantnag	NA	NA	0.1
Pulwama	NA	NA	0.0
Baramulla	NA	NA	0.0
Kupwara	NA	NA	**
Leh	NA	NA	0.0
Kargil	NA	NA	0.0
Jammu	0.6	0.3	0.0
Kathua	1.8	1.3	0.7
Udhampur	3.8	4.4	6.1
Rajouri	2.3	0.0	9.7
Poonch	4.2	4.3	**
Doda	7.0	0.0	**
Jammu Div	3.4	1.6	3.8
J&K	1.6	0.7	1.6

**=District under NREGA

NA=Not available

District	2004-05	2005-06	2006-07
Srinagar	0.0	0.0	0.0
Budgam	0.0	0.0	0.0
Anantnag	0.0	0.0	0.0
Pulwama	0.0	0.0	0.0
Baramulla	0.0	0.0	0.0
Kupwara	0.0	0.0	**
Leh	0.0	0.0	0.0
Kargil	0.0	0.0	0.0
Jammu	0.0	0.0	0.0
Kathua	0.0	0.0	0.0
Udhampur	0.0	0.3	0.0
Rajouri	0.0	0.0	0.0
Poonch	2.5	0.0	**
Doda	0.0	0.0	**
J&K	0.1	0.0	0.0

District	2000-01	2001-02	2002-03	2003-04
Anantnag	54.6	51.0	NA	50.2
Kupwara	56.5	55.6	57.5	67.9
Doda	77.0	NA	76.8	73.2
Rajouri	75.7	69.7	NA	71

NA=Not available

Table 2.18: District wise Distribution of No. of Works Taken up (TUP) and Works completed (COMP) under SGRY in Jammu and Kashmir, 2000-2007														
	2000-01		2001-02		2002-03		2003-04		2004-05		2005-06		2006-07	
District	TUP	COMP	TUP	COMP	TUP	COMP	TUP	COMP	TUP	COMP	TUP	COMP	TUP	COMP
Srinagar	190	176	563	514	556	593	722	703	689	646	847	827	754	694
Budgam	519	442	632	602	727	697	751	722	876	823	946	853	1090	774
Anantnag	613	580	1244	1083	1524	1572	1558	1466	1180	1133	1217	1176	1409	1308
Pulwama	438	407	1075	730	789	723	900	863	612	591	897	889	905	860
Baramulla	863	802	1190	1146	996	987	1203	1116	1194	1064	1321	1074	1307	1130
Kupwara	721	597	1206	1132	896	829	1319	1219	1470	1295	1026	819	**	**
Leh	208	122	318	266	369	222	722	601	594	503	540	480	591	415
Kargil	317	202	249	208	371	136	567	445	682	523	665	614	570	515
Kashmir	3869	3328	6477	5681	6228	5759	7742	7135	7297	6578	7459	6732	6626	5696
Jammu	726	575	1787	1567	1902	1772	1961	1873	1600	1412	2010	1710	2000	1698
Kathua	452	383	1809	1690	1733	1728	1952	1753	1857	1737	2254	1842	2661	2639
Udhampur	884	549	1811	1767	1864	1779	2087	1929	1974	1904	1874	1636	2071	1973
Rajouri	581	359	1564	1466	2513	1980	2679	2443	2297	2296	1285	1239	2050	1595
Poonch	279	184	1304	1275	2095	2076	2579	2532	2458	2170	1927	1620	**	**
Doda	1253	900	2589	2488	2425	2326	2932	2816	2061	1963	1845	1824	**	**
Jammu	4175	2950	10864	10253	12532	11661	14190	13346	12247	11482	11195	9871	8782	7905
J&K	8044	6278	17341	15934	18762	17420	21932	20481	19544	18060	18654	16603	15408	13601

**=District under NREGA

TUP=No. of works taken up

Comp=No. of works completed

Table 2.19: District wise percentage of works completed under SGRY in Jammu and Kashmir, 2000-2007							
District	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	92.6	91.3	106.7	97.4	93.8	97.6	92.0
Budgam	85.2	95.3	95.9	96.1	93.9	90.2	71.0
Anantnag	94.6	87.1	103.1	94.1	96.0	96.6	92.8
Pulwama	92.9	67.9	91.6	95.9	96.6	99.1	95.0
Baramulla	92.9	96.3	99.1	92.8	89.1	81.3	86.5
Kupwara	82.8	93.9	92.5	92.4	88.1	79.8	**
Leh	58.7	83.6	60.2	83.2	84.7	88.9	70.2
Kargil	63.7	83.5	36.7	78.5	76.7	92.3	90.4
Kashmir Div	86.0	87.7	92.5	92.2	90.1	90.3	86.0
Jammu	79.2	87.7	93.2	95.5	88.3	85.1	84.9
Kathua	84.7	93.4	99.7	89.8	93.5	81.7	99.2
Udhampur	62.1	97.6	95.4	92.4	96.5	87.3	95.3
Rajouri	61.8	93.7	78.8	91.2	100.0	96.4	77.8
Poonch	65.9	97.8	99.1	98.2	88.3	84.1	**
Doda	71.8	96.1	95.9	96.0	95.2	98.9	**
Jammu Div	70.7	94.4	93.0	94.1	93.8	88.2	90.0
J&K	78.0	91.9	92.8	93.4	92.4	89.0	88.3

**=District under NREGA.

Table 2.20: Work wise expenditure on wages (in thousands) by districts on selected works under EAS/SGRY in J&K, 2000-03

S.NO	Nature of work	District Anantnag						District Kupwara					
		No. of works	Total cost	% exp. to total cost	% exp. On wages	Man days generated	Mean man days generated	No. of works	Total cost	% exp. to total cost	% exp. On wages	Man days generated	Mean Man days generated
1	Hand Pump	2	49	1.4	40.8	260	130	8	101	4.46	29.7	300	38
2	Bund/retaining wall	6	210	6.28	38.5	1241	206.8	5	175	7.73	32.6	570	114
3	Bathroom	6	165	4.9	35.75	831	138.5	1	27	1.19	44.4	120	120
4	Culvert/Crossing	12	862	25.8	38.74	5454	454.5	10	355	15.7	32.4	1095	1110
5	Link Road/ Tractor Road/Footpath	14	592	18	34.21	2847	42.3	6	280	12.38	27.9	750	125
6	Latrine/Sanitation	1	35	1	40	130	130	3	205	9	20.5	450	150
7	Spring/Bowli/ Tanki	2	90	2.7	41.1	800	400	2	36	1.6	30.6	110	55
8	Passenger shed/	2	110	3.3	29.1	440	220	1	300	13.2	33.3	100	100
9	Drains	1	60	1.8	33.3	220	220	5	245	10.8	27.8	680	136
10	Const. of Buildings/ repairs	3	605	18	38.18	2683	894.3	2	277	12.2	21.7	600	300
11	Const. of Steps	1	30	0.9	40	215	215	0	0	0	0	0	0
12	Kull/Irrigation/ Supply channel	3	80	2.4	40	495	165	1	130	5.74	26.9	400	400
13	Fencing	1	20	0.6	45	150	150	0	0	0	0	0	0
14	Religious Purpose	6	433	12.9	39	1645	274.7	0	0	0	0	0	0
15	Well	0	0	0	0	0	0	6	130	5.74	33.8	681	113
	Total	60	3341	100	37.5	17411	290	50	2261	100	28.8	5856	117

(Contd)

S. NO	Nature of work	District Doda						District Rajouri					
		No. of works	Total cost	% exp. to total cost	% exp. On wages	Man days generated	Mean man days generated	No. of works	Total cost	% exp. to total cost	% exp. On wages	Man days generated	Mean Man days generated
1	Hand Pump	0	0	0	0	0	0	1	27	1.41	55.56	200	200
2	Bund/retaining wall	2	22	2.08	27.27	140	70	0	0	0	0	0	0
3	Bathroom	3	57	5.39	46.15	220	73.3	1	20	1.05	40	180	180
4	Culvert/Crossing	0	0	0	0	0	0	1	22	1.15	68.18	360	360
5	Link/ Tractor Road /Footpath	10	323	30.58	31.57	970	97	17	398	20.83	55.53	3175	187
6	Latrine/Sanitation	0	0	0	0	0	0	2	29	1.52	44.83	370	185
7	Spring/Bowli/Tanki	17	258	24.43	34.5	1406	82.7	11	226	11.83	46.9	1468	133
8	Passenger shed/	0	0	0	0	0	0	3	235	12.3	50.21	1600	533
9	Drains	9	184	17.42	33.15	765	85	0	0	0	0	0	0
10	Const. of Buildings/ repairs	3	118	11.17	25.4	360	120	7	743	38.88	25.17	2353	336
11	Kull/Irrigation/ Supply channel	1	11	1.04	27.24	60	60	2	40	2.09	47.5	240	120
12	Religious Purpose	0	0	0	0	0	0	2	29	1.52	44.83	220	110
13	Well	0	0	0	0	0	0	3	142	7.43	42.25	802	267
14	Other	4	83	7.85	28.9	260	65	0	0	0	0	0	0
	Total	49	1056	100	32.86	4181	85.3	50	1911	100	40.55	10968	219

Table 2.21: District wise number of mandays generated (in lakhs) under EAS/SGRY in Jammu and Kashmir 2000-07								
District	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	Total
Srinagar	0.65	1.24	2.52	2.08	1.7	2.59	2.14	12.92
Budgam	1.48	1.63	2.68	1.64	2.17	2.02	1.33	12.95
Anantnag	2.23	2.67	4.33	2.71	4.02	3.05	2.3	21.31
Pulwama	1.34	2.41	1.91	3.44	2.31	2.12	1.44	14.97
Baramulla	3.5	4.77	3.21	3.73	4.94	3.97	4.92	29.04
Kupwara	2.16	3.94	2.86	5.23	4.71	3.41	**	22.31^a
Leh	0.62	1.46	2.16	2.48	1.79	2.35	2.3	13.16
Kargil	0.73	0.91	2.32	1.42	1.73	1.81	0.02	8.94
Jammu	2.676	4.92	5.01	5.23	4.02	4.29	4.96	31.106
Kathua	2.119	4.41	3.88	2.89	3.11	3.62	0.16	20.189
Udhampur	2.33	4.29	5.17	3.63	3.87	3.78	3.33	26.4
Rajouri	1.8	3.89	4.01	4.78	3.5	2.9	2.7	23.58
Poonch	1.1	3.08	3.28	4.49	2.19	2.67	**	16.81 ^a
Doda	3.015	4.55	3.8	4.14	3.67	3.51	**	22.68^a
J&K	25.75	44.17	47.14	47.89	43.73	42.09	25.6	276.37

Table 2.22: Number of BPL families, mandays created and average mandays generated per BPL family under EAS/SGRY in J&K, 2000-2007

Year	BPL families	mandays generated	man days/BPL family	BPL families	mandays generated	man days/BPL family	BPL families	mandays generated	man days/BPL family	BPL families	mandays generated	man days/BPL family
	Anantnag			Kupwara			Doda			Rajouri		
2000-01	71326	4.459	6.20	38345	318000	8.29	72803	430100	5.91	49472	313000	6.3
2001-02	71326	3.77	5.28	38345	425700	11.1	72803	478000	6.57	49472	346000	7.0
2002-03	71326	4.33	6.07	38345	383000	9.99	72803	380400	5.23	49472	416895	8.4
2003-04	71326	3.42	5.00	38345	458900	11.97	72803	245300	3.37	49472	477600	9.7
2004-05	71326	4.13	5.79	38345	424400	11.07	72803	366900	5.04	49472	320000	6.5
2005-06	71326	3.05	4.27	38345	340700	8.89	72803	351200	4.82	49472	290000	5.9
2006-07	71326	2.1	2.94	38345	**	**	72803	**	**	49472	369000	7.5

**=District under NREGA

Table 2.23: Distribution of beneficiaries of SGRY by socio-economic characteristics in Jammu & Kashmir, 2004

Characteristics	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Occupation										
Labour	14	23	46	92	42	86	45	90	147	70
Skilled worker	5	8	3	6	7	14	5	10	20	10
Farmer	38	63	1	2	0	0	0	0	39	19
Unemployed	3	5	0	0	0	0	0	0	3	1
Type of House										
Pacca	5	8	6	12	2	4	0	0	13	6
Semi pacca	24	40	12	24	36	74	49	98	121	58
Kachcha	31	52	32	64	11	22	0	0	74	35
No house	0	0	0	0	0	0	1	2	1	1
Land holding										
No land	3	5	7	14	17	35	1	2	30	14
1-5 canals	50	83	33	66	24	49	5	10	112	54
6-10 canals	5	8	10	20	5	10	9	18	29	14
10+ canals	2	3	0	0	3	6	35	70	40	19
Annual income										
< Rs.10000	18	30	26	52	41	84	34	68	119	57
Rs.10001-20000	28	45	24	48	7	14	11	22	70	33
Rs.20001-30000	7	12	0	0	0	0	1	2	8	4
Rs.30000+	7	12	0	0	1	2	4	8	12	6
Mean income Rs.	17983		12180		8653		14260		13516	
BPL/APL										
BPL	51	85	44	88	47	96	46	92	188	90
APL	9	15	6	12	2	4	4	8	21	10
Total	60	100	50	100	49	100	50	100	209	100

Table 2.24: Distribution of SGRY beneficiary households by possession of household items in Jammu & Kashmir, 2004.

Household items possessed *	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
No item	28	47	20	40	22	45	26	52	96	46
Pressure cooker	20	33	14	28	21	43	9	18	64	31
Clock/ watch	23	38	9	18	1	2	22	44	55	26
Fan	7	12	2	4	1	2	17	34	27	13
Bicycle	6	10	3	6	3	6	2	4	14	7
Radio	25	42	19	38	18	37	23	46	85	41
Sewing machine	3	5	2	4	0	0	5	10	10	5
TV B/W	12	20	5	10	1	2	5	10	23	11
Gas connection	10	17	4	8	2	4	3	6	19	9
Water pump	1	2	0	0	0	0	0	0	1	1
Total	60	100	50	100	49	100	50	100	209	100

* Multiple Response

Table 2.25: Percent distribution of beneficiaries of SGRY by source of knowledge about EAS/SGRY in Jammu & Kashmir, 2004

Source of knowledge	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
VLW	14	23	6	12	12	25	9	18	41	20
Mate/contractor	46	77	43	86	36	74	41	82	166	79
Panchayat	0	0	1	2	0	0	0	0	1	1
Media	0	0	0	0	1	2	0	0	1	1
Total	60	100	50	100	49	100	50	100	209	100

Table 2.26: Percent distribution of SGRY beneficiaries by number of man days employed in Jammu & Kashmir, 2004

Days employed	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
<10 days	19	32	21	42	10	20	22	44	72	34
11-20 days	31	52	21	42	34	69	25	50	111	53
21-30 days	8	13	5	10	5	10	3	6	21	10
31+ days	2	3	3	6	0	0	0	0	5	2
Total	60	100	50	100	49	100	50	100	209	100
Mean days of employment	17		15		16.7		12.80		15.44	

Table 2.27: Percent distribution of SGRY beneficiaries by wage rate and its adequacy in Jammu & Kashmir, 2004

Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Wage rate										
Rs. 60	3	5	5	10	20	41	2	4	30	14
Rs. 61-99	17	28	24	48	8	16	44	88	93	44
Rs. 100	37	62	17	34	14	29	1	2	69	33
Rs. 100+	3	5	4	8	7	14	3	6	17	8
Mean wage rate (Rs.)	97.00		86.00		94.00		84.60		90.70	
Adequacy of wage rate										
Adequate	26	43	42	84	47	96	49	98	164	78
Inadequate	34	57	8	16	2	4	1	2	45	22
Total	60	100	50	100	49	100	50	100	209	100

Table 2.28: Percent distribution of SGRY beneficiaries by total wages and food grains received under SGRY in Jammu & Kashmir, 2004										
Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Amount received in cash										
< Rs. 1000	11	18	21	42	17	35	40	80	89	43
Rs. 1000-1999	33	55	20	40	17	35	4	8	74	35
Rs. 2000-2999	11	18	6	12	9	18	3	6	29	14
Rs. 3000+	5	8	3	6	6	12	3	6	17	8
Mean amount received	1698.00		1314.00		1635.90		1114.00		1451.80	
Amount of food grains										
None	36	60	20	40	49	100	42	84	147	70
<100 Kg.	5	8	22	44	0	0	8	16	35	17
100-200 Kgs	10	17	8	16	0	0	0	0	18	9
200+ Kgs	9	15	0	0	0	0	0	0	9	4
Mean (Kgs)	66		71		0		10		38.3	
Total	60	100	50	100	49	100	50	100	209	100
Quality of food grains										
Good	10	42	22	73	0	0	3	38	35	56
Average	14	58	8	27	0	0	4	50	26	42
Poor	0	0	0	0	0	0	1	13	1	2
Total	24	100	30	100	0	0	8	100	62	100

Table 2.29: Percent distribution of SGRY beneficiaries by contribution of EAS wages to total annual income in Jammu & Kashmir, 2004

Percent contribution	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
< 5%	13	22	12	24	1	2	7	14	33	15
5-10%	21	35	16	32	9	18	20	40	66	32
10-15%	9	15	8	16	11	22	13	26	41	20
15-20%	7	12	6	12	11	22	6	12	30	14
20-30%	10	17	8	16	17	35	4	8	39	19
Total	60	100	50	100	49	100	50	100	209	100

Table 2.30: Percent Distribution of SGRY beneficiaries by frequency of wages payment in Jammu & Kashmir, 2004

Periodicity of payment	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
After completion	53	88	4	8	0	0	48	96	105	50
As and when needed	7	12	46	92	49	100	2	4	104	50
Total	60	100	50	100	49	100	50	100	209	100

Table 2.31: Percent distribution of SGRY beneficiaries by their views on the benefit of EAS/SGRY in Jammu & Kashmir, 2004

Nature of benefit	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Get Employment	1	2	36	72	36	74	10	20	83	40
Become economically strong	21	35	10	20	4	8	27	54	62	30
Purchased requirements	2	3	2	4	7	14	5	10	16	8
Become income source	0	0	1	2	1	2	5	10	7	3
Self dependent	0	0	1	2	1	2	3	6	5	2
Saved from debt	1	2	0	0	0	0	0	0	1	1
Partially benefited	35	58	0	0	0	0	0	0	35	17
Total	60	100	50	100	49	100	50	100	209	100

Table 2.32: Percent distribution of SGRY beneficiaries by utilization of amount received under EAS/SGRY in Jammu & Kashmir, 2004

Amount utilized for	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Daily necessities	59	98	45	90	35	71	36	72	175	84
Construction	0	0	4	8	14	29	5	10	23	11
Schooling	1	2	1	2	0	0	2	4	4	2
Health	0	0	0	0	0	0	3	6	3	1
To pay debt	0	0	0	0	0	0	4	8	4	2
Total	60	100	50	100	49	100	50	100	209	100

Table 2.33: Percent distribution of SGRY beneficiaries by type of people benefited by EAS/SGRY in Jammu & Kashmir, 2004

People benefited	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
All	25	42	4	8	33	67	34	68	96	46
Others	0	0	2	4	1	2	1	2	4	2
Poor	0	0	42	84	15	31	15	30	72	34
BPL	8	13	0	0	0	0	0	0	8	4
Backward classes	27	45	2	4	0	0	0	0	29	14
Total	60	100	50	100	49	100	50	100	209	100

Table 2.34: Percent distribution of SGRY beneficiaries by needs of the villages in Jammu & Kashmir, 2004

Need of work/Needs of villages	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Need of work										
Yes	60	100	42	84	39	80	50	100	191	91
NO	0	0	8	16	10	20	0	0	18	9
Other needs of village*										
Link road	0	0	12	24	6	12	8	16	26	12
Irrigation	10	17	8	16	10	20	5	10	33	16
Other	0	0	0	0	1	2	3	6	4	2
Drinking Water	20	33	5	10	3	6	6	12	34	16
AWC Building	7	12	5	10	2	4	5	10	19	9
Roads	5	8	1	2	5	10	4	8	15	7
Bath rooms	1	2	7	14	9	18	3	6	20	10
Play ground	5	8	3	6	3	6	5	10	16	8
School building	7	12	1	2	5	10	6	12	19	9
Passenger shed	5	8	7	14	3	6	4	8	19	9
Foot bridge	0	0	1	2	2	4	1	2	4	2
Total	60	100	50	100	49	100	50	100	209	100

*. Multiple responses

Table 2.35: Percent distribution of SGRY beneficiaries by quality of material used and the condition of the assets created under EAS/SGRY in Jammu & Kashmir, 2004

Quality of material/quality of asset	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Quality of material										
Good	60	100	45	90	48	98	43	86	196	94
Average	0	0	0	0	0	0	4	8	4	2
Bad	0	0	5	10	1	2	3	6	9	4
Conditions of asset										
Satisfactory	1	2	44	88	48	98	43	86	136	65
Unsatisfactory	59	98	6	12	1	2	7	14	73	35
Total	60	100	50	100	49	100	50	100	209	100

Table 2.36: Percent distribution of SGRY beneficiaries by the provision of facilities at the work site in Jammu & Kashmir, 2004

Facility available	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Drinking water										
Yes	60	100	24	48	19	39	50	100	153	73
No	0	0	26	52	30	61	0	0	56	27
Toilet										
Yes	1	2	5	10	3	6	0	0	9	4
No	59	98	45	90	46	94	50	100	200	96
Rest shed										
Yes	60	100	2	4	4	8	0	0	66	32
No	0	0	48	96	45	92	50	100	143	68
Total	60	100	50	100	49	100	50	100	209	100

CHAPTER-3

INDIRA AWAAS YOJANA

Introduction

The survival of the human largely depends on fulfillment of basic needs. So far as the basic necessities of a person are concerned, he needs food, clothes and shelter to live in. Housing is one of the basic requirements for human survival. For a normal citizen, owning a house provides significant economic security and status in society. For a shelter less person, a house brings about a profound social change in his existence, endowing him with an identity, thus integrating him with his immediate social milieu. In India, a substantial proportion of the households either do not own houses or have inadequate housing. As the population of country is increasing rapidly, the number of houseless families is increasing at an alarming rate.

India is the second largest country in the world as far as the population is concerned. For such a huge country, to study the availability of housing condition of the people is always a daunting task. As per the census of 1991, the rural housing shortage was 13.72 million, consisting of 3.4 million households without houses and 10.31 million living in unserviceable katcha houses. It was estimated that another 10.75 million houses were needed to cover the population growth during 1991-2000. Thus, a total of 24.47 million houses were needed to be constructed or upgraded to achieve the target of providing shelter to all in the rural areas by 2002. Of the estimated requirement of 24.47 million houses, 5.7 million houses have been added by various agencies until 31-03-1997. Thus the housing shortage left to be tackled is 12.60 million houses, out of which 10.31 million houses need up-gradation and 2.29 million new houses are needed to be constructed.

The data on housing, household amenities and assets, based on 2001 census as released by Census Commissioner, India recently, provided an important insight on the subject. As per 2001 Census, there were about 249 million census houses in India. About 80 percent (192 million) of the census houses in India were wholly or partly used for residential purposes. Of these residential houses, half of the houses have been

categorized as good houses, 44 percent are categorized as “Liveable” and remaining 6 percent are “Dilapidated” census houses.

Another way of ascertaining the quality of housing, is to know the type of material used for the construction of the three main components of a house i.e. roof, walls and floor. Census 2001 data reveals that more than 62 million (33 percent) households live in census houses with tiles as roof. About 42 million households in India were reported to be living in houses with roof built by using grass, thatch, bamboo, wood, mud, etc. Among material of walls used, burnt bricks were found to be the most prevalent material used by about 84 million (44 percent) households. Mud, un-burnt bricks were next popular material, reported to be used by about 62 million (32.2 percent) households. Use of other permanent material was quite low. About 110 million households (57 percent) live in census houses with mud floor.

As per the NFHS-2, around 6 percent of the households in Jammu and Kashmir live in houses that are katcha (made of mud, thatch, or other low quality material), 58 percent live in semi-pucca houses (using partly low quality and partly high quality materials), and 36 percent live in pucca houses (made with quality materials throughout, including the roof, walls and floor). Across regions, the percentage of households living in pucca houses is 34 percent in Kashmir region and 38 percent in Jammu region in J&K. The mean number of persons living per house in Jammu and Kashmir is 2.4 as compared to 2.7 for the country as a whole. The mean number of persons per room is 1.7 in urban areas and 2.3 in rural areas. Condition of the houses in the J&K State is more pathetic in the rural areas than in urban areas. Sixty percent of the households in urban areas live in pucca houses, as compared to 27 percent of households in rural areas. Around 73 percent of rural households live in semi- pucca or katcha houses as against 34 percent in urban areas.

The NFHS-3 has shown marginal improvement in the housing situation in the state between 1998 and 2006. As per the NFHS-3, 50 percent of the households in Jammu and Kashmir live in pucca houses, 34 percent live in semi-pacca houses and only 11 percent have katcha houses. The mean number of persons living per house in

Jammu and Kashmir in 2005-2006 was 2.9 as compared to 3.3 for the country as a whole.

The Scheme

Keeping in view the shortage and quality of housing, the Government of India since independence, has a number of developmental programmes for the rural areas, particularly for the rural poor living below poverty line. Policy legislations have been incorporated and planning process has been administered for improving the housing situation in the country. Taking the problem of houseless seriously, Government of India with a view to provide houses to the Scheduled Castes, Scheduled Tribes and Freed Bonded Laborers living below poverty line, launched Indira Awaas Yojana (IAY) in 1985-86, as a component of Rural Landless Employment Guarantee Programme (RLEGP). The RLEGP and National Rural Employment Programme (NREP) were merged into Jawahar Rozgar Yojana (JRY) on April 1, 1989. Six percent of the total resources under JRY were earmarked for construction of houses under IAY. From the year 1993-94, the scope of IAY was extended to cover below the poverty line Non Scheduled Caste/Scheduled Tribe families in the rural areas. Simultaneously, the allocation of funds for implementing the scheme was increased from 6 percent to 10 percent of the total resources available under JRY at the national level, subject to the condition that the benefits to Non-Scheduled Caste/Scheduled Tribe poor should not exceed 4 percent of the total JRY allocation. The IAY was de-linked from JRY with effect from 1st January, 1996 and is now being implemented as an independent scheme. Thus, IAY is being implemented by the state Governments through the District Rural Development Agencies/Zilla Parishads throughout the country. From 1995-96, the benefits of IAY have also been extended to widows or next-of-kin of defense personnel and paramilitary forces killed in action irrespective of the income criteria, ex-servicemen and retired members of the paramilitary forces as long as they fulfill the normal eligibility conditions of the IAY subject to the condition that : i) they reside in rural areas; ii) they have not been covered under any other scheme of shelter rehabilitation; and iii) they are houseless or in need of shelter or shelter upgradation. Funds to the tune of three percent have been earmarked for the benefit of below poverty line physically and mentally challenged persons. The reservation of three percent of the funds under IAY for below

the poverty line physically and mentally challenged persons is a horizontal reservation i.e.; physically and mentally challenged persons belonging to sections like SCs, STs and others would fall in their respective categories. Like other parts of the country, IAY was launched in Jammu and Kashmir during the year 1985-86 and covers all the districts of the State.

Objectives of the Scheme

The Primary objective of the scheme is to help construction/upgradation of dwelling units of members of Scheduled/Castes/Scheduled Tribes, freed bonded labourers and other below poverty line non SC/ST rural households by providing them a lump sum financial assistance.

Organization

In Jammu and Kashmir, the Indira Awaas Yojana is being implemented by the Department of Rural Development. The two divisions of the State (Kashmir and Jammu) have separate Directorate of Rural Development. While the Directorate of Rural Development, Kashmir is responsible for implementing the scheme in Kashmir province including the two districts of Leh and Kargil, the Directorate of Rural Development, Jammu implements the scheme in Jammu province. These two Directorates are responsible for planning, implementation, allocation of state share to districts, coordination and monitoring of the IAY at the provincial level. The scheme is implemented by the Deputy Commissioners (DCs) at the District level and Block Development Officers (BDOs) at block level. The Deputy Commissioners (DCs) are responsible for planning, implementation, coordination and monitoring of the IAY Scheme. They are also responsible for allocation of funds among Community Development Blocks (CDB) and for according administrative approval of the IAY action plans. The Deputy Commissioners are assisted by the Additional Deputy Commissioners (ADCs), Assistant Commissioner Development (ACD), District Planning Officer (DPO), Executive Engineers of the Rural Engineering Wing and Block Development Officers (BDO) in the planning, according sanctions, implementing, coordination and monitoring of the IAY. Recently, the ADCs have been given the responsibility to monitor closely various rural development schemes including IAY.

At the block level the scheme is implemented by the Department of Rural Development, through the Block Development Offices. Each Block Development Officer is assisted by the Planning Officer, Panchayat Secretaries, Assistant Executive Engineer, Junior Engineers, Village Level Workers (VLW) and Multipurpose Workers (MPW). At the village level, the Village Panchayats/Dehi Committees help the VLW in identifying the list of potential IAY beneficiaries.

Planning and implementation

As mentioned above, the scheme is implemented by the Directorate of Rural Development Department. As per guidelines of IAY, the District Rural Development Agencies (DRDA)/ Zilla Parishads (ZP), on the basis of allocation made and target fixed, shall decide Panchayat-wise number of houses to be constructed/upgraded under IAY, during a particular financial year. These targets are thereafter intimated to Gram Panchayat. The Gram Saba select the beneficiaries from the list of eligible households.

It was observed that the planning and implementation of IAY in J&K at the district and block level was as per the IAY guidelines. The ACDs and the BDOs informed that once allocations were made to the blocks Panchayats, the beneficiaries were identified by the VLWs in consultation with the Panchayats or village representatives. In villages where the Panchayats were not functioning, the beneficiaries were identified by the VLWs in consultation with the members of "*Dehi Committees*". The VLWs prioritize and submit the list of all the identified potential beneficiaries to the office of the BDOs. In addition to it, some households also submit their applications directly in the offices of the BDOs. Such applicants were, however, asked to get their applications attested by the local Tehsildars/Patwaries and VLWs to the effect that the applicant was below poverty line and in need of the house. All these applications were scrutinized and prioritized by the block level committee in view of the eligibility for coverage under the Scheme.

Once this list is scrutinized, based on the availability of funds to each Panchayat, corresponding number of potential applicants are selected by the BDOs

and the remaining are put in the waiting list. Thereafter, the list is forwarded to the Deputy Commissioner for approval. Once the list is approved by the DC, it is vetted by the concerned Member Legislative Assembly (MLA) and is returned to the BDO via Deputy Commissioner for implementation. Of late, the list of the potential applicants is published in the local dailies by the BDO offices to ensure transparency in the selection of IAY beneficiaries.

The rural engineering wing of the Rural Development Department has prepared a design of the IAY houses, which consists of two rooms including a kitchen. This design is provided to the IAY beneficiaries and they are advised to follow this design. The Junior Engineers and the VLWs also provide other necessary information regarding the construction of the houses to beneficiaries.

The financial assistance for the construction/upgradation of the houses to beneficiaries is provided by Block Development Officers in two installments through account payees cheques. The first installment of Rs 10-15 thousands is usually released to the beneficiaries for starting the work of construction/upgradation. Once the house is constructed/upgraded, the VLW/Supervisor issues a certificate that the applicant has constructed/upgraded the house and also attaches the photograph of the house constructed/upgraded. After submission of the certificate and the photographic record, second installment of Rs 10-15 thousands is released to the beneficiaries. The beneficiaries are required to open an account in Jammu and Kashmir Bank. The cheques are usually distributed among the beneficiaries by the concerned Member Legislative Assembly in public gathering.

Monitoring

There is a State Level Vigilance and Monitoring Committee to supervise, exercise vigilance and monitor the flow of funds and other aspects related to the implementation of all Rural Development Programmes in the state. Hon'ble Minister for Rural Development is its Chairman and Secretary, Rural Development Department is its Member Secretary. Members of the Committee include MPs, MLAs and Secretaries of Finance, Planning and Development, Roads and Buildings, Revenue,

Agriculture, Animal/Sheep Husbandry, Public Health Engineering, Social Welfare, and Forests; Chief Engineers of R&B and PHE; Directors of Rural Development, Finance Department and Social Welfare; and representatives of NGOs. The committee holds its meetings on quarterly basis to review the physical and financial aspects of various rural development schemes, including IAY.

The IAY Programme in the districts is regularly monitored by the office of the District Development Commissioner in accordance with the existing inbuilt mechanisms through periodical meetings, progress reports as well as through field visits by district officers and officers of the Department of Rural Development. In each district, there is a District Level Coordination Committee (DLCC), with Deputy Commissioner as its Chairman and Assistant Commissioner Development as its Member Secretary. The Executive Engineer (REW), District Planning Officer, Project Officer (DRDA) and Block Development Officers are the members of this Committee.

Although the DLCC regularly review the physical and financial progress of the scheme, but these Committees have not fixed any schedule to review the progress of the IAY. Besides in review meetings, the progress of the scheme is reviewed at the directions of the local MLAs. Recently, the state government has sanctioned the posts of Additional Deputy Commissioners (ADC) to monitor the implementation of all developmental programmes in each district, including IAY.

So far as the Block Level Monitoring Committees (BLMCs) are concerned, it was informed by most of the BDOs that BLMCs have not yet been constituted; however, the progress of the schemes at block level was monitored by the BDOs. The Assistant Engineers and Junior Engineers of the Rural Engineering Wing, Panchayat Secretaries, Planning officers and VLWs assist the BDOs in the implementation, monitoring and supervision of the IAY. It was found that the Junior Engineers, Supervisors, VLWs and MPWs pay at least two to three visits to each house being constructed/upgraded/renovated under IAY. But, the survey team observed that none of the officials involved with the implementation of IAY had prepared a schedule of visits for inspection of houses constructed/renovated under the scheme.

Evaluation

As per the IAY guidelines, the state governments is required to conduct periodical evaluation studies on the implementation of the programme. The states are free to have these studies conducted through their own evaluation cells or through reputed institutions and organizations. Copies of the evaluation studies conducted by the states are to be furnished to the Central Government and remedial action, if any, is to be taken by the States/ Union Territories. The Zilla Parishad/DRDA is also supposed to conduct studies from time to time. The Zilla Parishad/DRDA has to report the outcome of the studies to the State Government and the Central Government from time to time. The evaluation wing of the Directorate of Economics and Statistics (DES) has been entrusted with the job of evaluating the rural development programmes in Jammu and Kashmir. The DES has an evaluation cell in each districts of the state and they have evaluated the implementation of IAY in most of the districts. However, it could not be verified whether the findings of these reports have been discussed in the State Level Vigilance and Monitoring Committee or District Monitoring/review Committees or not ?

Allocation of funds

The IAY is a Centrally Sponsored Scheme funded on cost-sharing basis between the Government of India and the States in 80:20 ratio. The Government of India allocates funds directly to the districts for the implementation of IAY. The information collected from the Department of Rural Development shows that the share of the State Government in IAY varied between 23 percent in 2001-02 to 37 percent in 2006-07. The Central share has declined from 77 percent in 2001 to 63 percent in 2006-07. At district level, the share of State Government in Anantnag district has increased from 24 percent in 2001-02 to 38 percent in 2006-07, in Doda district, State share has gone up from a low of 12 percent during 2001-02 to 38 percent during 2006-07, in Kupwara district, State share has gone up from 24 percent during 2001-02 to 46 percent during 2006-07 and in district Rajouri the State share has increased from 21 percent in 2001-02 to 42 percent during 2006-07. The Central share to all the districts of the state (except for Leh district) has generally declined over time during 2001-07. The maximum decline in the Central share among the selected districts was

observed in Doda district, where it has come down from 88 percent during 2001-02 to 62 percent during 2006-07 (Table 3.2).

Under IAY, the Central assistance is allocated to the States/Union Territories (UTs) on the basis of proportion of rural poor in the State/UTs to the total poor in the country. The poverty estimates prepared by the Planning Commission are used for allocation of funds to the states. The proportion of rural SC/ST population in a district to the total rural SC/ST population in the State/UT is the criteria of inter-district allocation of IAY funds within a State/UT. A glance on the district-wise allocation of funds under IAY during 2001-2007 shows that though, in general, this criterion has been followed for allocation of funds among districts, but there are lots of deviations as well (Table 3.1 and Table 3.2 and Table 3.3). For example, both Anantnag and Baramulla districts have almost same population size (11 percent) and almost identical percentage of population living below poverty line, but Anantnag has received 14.8 percent and 18.6 percent of the total funds during 2005-2006 and 2006-2007, whereas Baramulla has been allocated 18.1 percent and 11.8 percent of the funds during these two years, respectively. Similarly, both Udhampur and Doda, each account for 8.7 percent of the population of the state, but poverty is higher in Doda than in Udhampur. However, district Udhampur has received higher allocation during 2001-02 and 2003-07. Like-wise, both Kathua and Kupwara districts account for 7 percent of the state population, but percentage of BPL households is higher in Kupwara than in Kathua. However, Kathua has been allocated higher percentage of funds than Kupwara during 2001-2004. The trend of the allocation of the funds in these two districts has, however, reversed after 2004-05.

As far as allocation of funds within blocks is concerned, the ACDs mentioned that once the funds are released to the districts, the districts allocate funds to the blocks on the basis of : i) rural population, ii) percentage of BPL population iii) percentage of SC/ST population and iii) No. of Panchayats. But, it was found in most of the blocks in the selected districts that they received funds in accordance with their share of total rural population in the district and not on the basis of the number of Panchayats in the blocks. This is substantiated by the fact that Rajouri, Manjakote and

Nowshera blocks have almost identical number of Panchayats but the percentage of funds received by the three blocks is 17 percent, 8 percent and 13 percent, respectively. Thus, it appears that the district administration has used population as the main criterion for allocation of funds among the blocks. So far as the allocation of funds among Panchayats was concerned, it was mentioned by the BDOs that they initially allocate equal funds to all the Panchayats, but in case they do not receive applications from some of the Panchayats, then they select the most deserving households from other Panchayats for financial assistance under IAY. Therefore, the concept of equal allocation among Panchayats does not work well.

Financial performance

Table 3.4 shows the district wise availability of funds under IAY in Jammu and Kashmir during 2001-2007. During 2001-02, a total amount of 1173.6 lakhs were made available with the State, but during 2002-03 amount of Rs. 987.5 lakhs were made available with the state government for the implementation of IAY. The availability of funds available under IAY have progressively increased from less than Rs. 987.5 lakhs in 2002-03 to Rs. 2850 lakhs in 2006-2007. The availability of fund in Anantnag district has marginally declined from Rs. 118 lakhs in 2001-02 to Rs. 110 lakhs during 2004-05 but there was about three fold increase in the availability of funds under IAY in the district during 2005-06. During 2006-07, the availability of funds increased to Rs. 531.5 lakhs in the district. Same trend was also observed in Kupwara district where the availability of funds declined from Rs. 79 lakhs in 2001-02 to Rs. 39.6 lakhs during 2004-05. This district also witnessed much improvement in the availability of funds after 2005-06 and during 2006-07 Rs. 311 lakhs were available with the district under IAY. On the contrary, the availability of funds under the scheme in Rajouri district has steadily increased from Rs. 59.7 lakhs in 2001-02 to Rs. 139.5 lakhs in 2006-07. Doda district has received about Rs. 100 lakhs annually during 2001-06 and as such has not witnessed much improvement in the allocation of funds under IAY. The funding for the district has, however, slightly increased to Rs. 131.8 lakhs during 2006-07.

So far as the utilization of funds under IAY is concerned, the state has utilized more than 90 percent of the funds under the scheme during 2001-06 (Table 3.5). In fact out of 6 years under consideration in this study, the state has been in a position to utilize 97 percent of funds during three years. However, with an increase in the availability of funds during the last two years, the utilization rate has declined to 91 percent in 2005-06 and to 84 percent in 2006-07, which probably indicates that funding should not be increased drastically.

The data regarding the utilization of funds in the selected districts shows that Rajouri and Doda districts (Jammu division) have utilized more than 96 percent of funds during 2002-07 and in fact the utilization is about 100 percent during the last three years. Anantnag district also had a good record of utilizing IAY funds, except the last year (2006-07), when it could utilize just 65 percent of the funds. Kupwara district experienced a steady decline in the utilization of funds under IAY from 98 percent in 2001-02 to only 72 percent in 2006-07.

Expenditure on construction and up-gradation of houses

As per the guidelines of the IAY scheme, upto 20 percent of the funds can be utilized for upgradation/ renovation of existing houses. The information regarding the break-up of utilization of funds on construction of new houses and upgradation/renovation of existing houses at district level was, however, not made available. However, information regarding the number of new houses constructed and number of houses upgraded was made available. From the available information, it was estimated that the state has not devoted recommended funds for the upgradation of houses. Except the year 2004-05, the funds devoted for the upgradation of houses varied between 12 to 14 percent. During 2004-05, around 21 percent of the funds were allocated for the upgradation of houses (Table 3.6). Among the selected districts, barring Anantnag, none of the districts had allocated recommended funds for the upgradation of the existing houses. In fact, Out of six years under reference, the Anantnag district had also allocated adequate funds for the upgradation of houses only during three years. The situation was worst in Rajouri which has altogether neglected the concept of upgradation of houses.

Expenditure on Weaker Sections

The IAY guidelines envisage that 30 percent of the houses should be constructed for SC/ST population and other socially backward population. As per the Census 2001, the proportion of SC/ST population in Anantnag, Kupwara, Doda and Rajouri districts is 2 percent, 9 percent, 21 percent and 41 percent, respectively. Besides, these districts have a good number of households belonging to other backward classes. It can be seen from Table 3.7 that Anantnag district has given adequate representation to the under privileged sections in the district. This is substantiated by the fact that 32 percent of the total expenditure during 2000-07 has been incurred to meet the housing needs of SC\ST households in the district. In Kupwara district also, about 27 percent of the total expenditure under IAY was spent on SC/ST households during 2000-07. During the year 2005-06 such expenditure was as high as 38 percent. In Rajouri district, slightly more than 50 percent of the funds were devoted to this section of the society during 2000-01, 2003-04 and 2005-06. Even during 2002-03 and 2006-07, expenditure incurred on SC/ST population was 43 percent and 47 percent, respectively. In Doda district about 40 percent of the houses constructed/upgraded were for SC/ST population. Thus, it can be concluded that SC/ST and OBC households received adequate representation under IAY in the state.

Physical performance

Table 3.8 presents district-wise physical performance of IAY Scheme in Jammu and Kashmir. At state level under IAY during 2001-02, a total number of 8063 houses were taken up for construction and 2310 houses were taken-up for up-gradation/renovation. During the next three years (2002-05) the numbers of houses that were taken up for construction under IAY declined at both State and district level. This decline was also seen in case of up-gradation/renovation of houses during 2002-03 and 2003-04. However, with an increase in the availability of funds under IAY, during 2006-07 the number of houses taken up for construction increased to 12665 and the number of houses taken-up for up-gradation/renovation increased to 3558. Such increase was observed in most of the districts of the state. However, during the last two years (2005-06 and 2006-07), not even a single house in the two selected

districts of Jammu province (Rajouri and Doda) was taken-up for up-gradation/renovation under IAY (Table 3.8).

Table 3.9 and 3.10 presents detailed information on percentage of houses completed and upgraded/renovated during 2001-07 in the state. It is observed that during 2001-02, out of 8063 houses taken up for construction in the state, only 6016 (75 percent) houses were completed. During 2002-03 and 2005-07, more than 60 percent of the houses were completed. However, during 2003-05 the completion rate was about 90 percent. Among district, the percentage of house completed in Anantnag fluctuated between less than 40 percent in 2002-03 and 2005-06 to 87 percent in 2001-02. In Kupwara about two-third of the houses taken up for construction were completed during 2001-05 which declined to 43 percent in 2005-06 and to 34 percent in 2006-07. The performance was better in Doda district where during 2002-07 more than 91 percent of the houses undertaken for construction were completed. In Rajouri district also, there was improvement in physical completion of the houses during the last four years (2003-07).

Similarly, the percentage of renovated houses in the state was 70 percent during 2001-03, which increased to 97 percent in 2003-04, but it declined to 77 percent in 2005-06 and to 61 percent in 2006-07. In Anantnag this percentage has steadily declined from 99 percent in 2001-02 to 63 percent in 2006-07. A fluctuating but declining trend can be seen in Kupwara district. In contrast to the two selected districts of Kashmir valley, the other two selected districts of Jammu province have performed well with regard to renovation/upgradation of houses under IAY.

Both the BDOs and the ACDs were asked to mention the reasons as to why all the houses taken up for construction/upgradation could not be completed/renovated/upgraded by the end of each financial year. All of them mentioned that the main reason for lower performance of the scheme was delay in the finalization of IAY Action Plan and release of payments at the fag end of the financial year. They mentioned that the funds were generally released in December, when the winter had already started and it was very difficult for the beneficiaries to construct

houses during winter. As such, the beneficiaries started construction/upgradation work in March/April and consequently there was a lot of spill over to next financial year.

Socio-economic characteristics of beneficiaries and non- beneficiaries

As already mentioned, a total number of 193 beneficiaries who as per the records maintained by the BDO offices had received assistance under IAY during 2000-04 in the districts of Anantnag, Kupwara, Doda and Rajouri were interviewed to collect detailed information regarding the functioning of the scheme. Of these beneficiaries, 97 percent (188) accepted to have received assistance for construction of new houses/up-gradation of existing houses. All the selected beneficiaries belonging to districts of Kupwara and Doda reported that they received assistance under IAY, while in Anantnag district out of 50 respondents 2 declined to have received such assistance. Similarly, 3 out of 49 respondents from Rajouri denied their coverage under IAY. Further information from respondents who were not covered under IAY was not collected. Therefore, information relating to background characteristics of beneficiaries was collected from 188 respondents who had received assistance under IAY.

As per guidelines, the basic objective of the scheme was to help members of SC/ST, freed bonded labourers and non SC/ST categories living below poverty line to construct/up grade dwelling units by providing them financial assistance. The study revealed that of the total 188 beneficiaries interviewed, 22 percent belonged to SC/ST category, 35 percent belonged to OBC category and the remaining 43 percent belonged to general category. The district-wise analysis of the data shows that in district Rajouri, 39 percent of the IAY beneficiaries belonged to SC/ST category while in district Doda the proportion of SC/ST beneficiaries was 30 percent. In Anantnag district three-fourth of the beneficiaries covered under IAY belonged to other backward classes (OBC).

The information collected regarding the main occupation of the beneficiaries revealed that majority of beneficiaries in the state (63 percent) were working as labourers. The percentage of beneficiaries who were engaged in some petty business

was 7 percent, and another 15 percent of beneficiaries were engaged in agricultural related activities. Besides, 10 percent beneficiaries were skilled labourers. Though labourers accounted for more than 50 percent of the beneficiaries in all the districts but their percentage was very high in the two districts of Kashmir region. Beneficiaries engaged in some pretty business accounted for 11 percent of IAY beneficiaries both in Rajouri and Doda. Doda and Rajouri also accounted for a substantial proportion of farmers i.e. 20 percent and 28 percent respectively (Table 3.11).

Type of house is an important indicator of the household's economic status. The information collected regarding the housing facility before IAY assistance revealed that 80 percent of the beneficiaries in the state were residing in katcha houses and only 2 percent had pucca houses and 4 percent did not own a house (Table 3.11). The proportion of houseless households was highest in Rajouri district (9 percent) and in Anantnag district 4 percent were without a house. In district Kupwara none of the respondents was found to be houseless before the IAY intervention. In the districts of Anantnag and Kupwara none of the beneficiaries had pucca house before IAY. Overall three-fourth of the non beneficiary households used to live in katcha houses and 18 percent in semi-pucca houses in the selected districts of the state (Table 3.12).

The information collected regarding the number of living rooms before IAY assistance showed that beneficiaries on an average had 1.48 rooms for living. Housing problems seemed to be more acute in Rajouri, where the mean number of rooms available per household among beneficiaries was 1.17 compared to 1.76 in Kupwara, 1.59 in Doda and 1.33 in Anantnag. More than one-half (52 percent) of the beneficiary families in the state were living in one room house and 36 percent families were residing in two room houses. Further, 8 percent of the beneficiaries lived in houses with more than two rooms. In district Rajouri highest number (72 percent) of beneficiaries used to live in one room accommodation before IAY assistance, followed by 65 percent in Anantnag district. Fifty five percent of the beneficiaries in Doda and 13 percent in Rajouri had two room accommodation before IAY assistance. In case of

non-beneficiaries, one-third of the interviewed respondents in the state had a single room accommodation and 44 percent had two room houses (Table 3.11 & 3.12).

Information was also collected regarding the annual income of the selected households from all sources. Table 3.11 revealed that overall one-half of the IAY beneficiaries in the state had an annual income of less than Rs. 10,000 whereas 38 percent had an annual income ranging between Rs. 10000-20000. Further, it was found that 13 percent beneficiaries had an annual income of more than Rs. 20,000. Most of the beneficiaries (85 percent) in district Rajouri had an annual income of less than Rs. 10,000, while in district Anantnag only 15 percent beneficiaries had annual income of less than Rs. 10,000. Distribution of non-beneficiaries by income is presented in Table 3.12. Overall, 83 percent of non-beneficiaries had an annual income up to Rs.10, 000, while 17 percent had an annual income ranging between Rs. 10,001-20,000 in the state. Large majority of the non-beneficiaries from Rajouri (96 percent) were very poor as their annual income was less than Rs. 10,000, followed by district Anantnag with 93 percent. Thus, it appears that economic status for the selection of IAY beneficiaries has been followed strictly in all the selected districts of the state.

The ownership of land is also an important indicator of the socio-economic status of the household. Therefore, information regarding the ownership of land was collected from all the respondents. It can be seen from the information presented in Table 3.11 that 38 percent of beneficiaries were landless, 42 percent of the selected households were marginal farmers with 1-5 Kanals of land, another 11 percent households possessed 6-10 Kanals of land and 9 percent had more than 11 Kanals of land. Further, highest (56 percent) of the beneficiaries in Anantnag were landless, followed by Kupwara with 34 percent. District Rajouri had the highest number of beneficiary households (22 percent) who had more than 11 Kanals of land, while in districts of Anantnag and Kupwara none of the selected households had more than 11 Kanals of land. In case of non-beneficiaries, 56 percent were landless, 28 percent were marginal farmers with 1-5 Kanals of land, and 17 percent owned more than 6 Kanals of land (Table 3.12).

House hold size has a significant effect on the poverty status of the family. The district-wise family size of the beneficiaries and non-beneficiaries is presented in Tables 3.11 and Table 3.12 respectively. Overall 57 percent beneficiaries in the state had a family size of less than 6 members while 42 percent had a family of 6-10 members. The district-wise data collected in this regard showed that in district Doda 71 percent of the beneficiaries had a family size of less than 6 members followed by district Rajouri with 70 percent. As far the family size of non-beneficiaries was concerned, 57 percent of non-beneficiaries had a family size of less than 5 members, while 41 percent had 6-10 members in their families.

Information was also collected regarding the possession of certain household items by the beneficiary/non-beneficiary households in the selected districts of the state (Table 3.13 and Table 3.14). Pressure cooker was possessed by 20 percent of beneficiaries and 8 percent of non-beneficiaries. Eighteen percent of beneficiaries possessed clock or watch while only 9 percent of the non-beneficiaries possessed it. Thirty two percent of beneficiaries and 21 percent of non-beneficiaries possessed a radio set. Black and white TV was possessed by 7 percent and gas connection by 6 percent of the beneficiaries. The information regarding other items was also collected both from the beneficiaries as well as from the non-beneficiaries. Telephone was possessed by one percent of beneficiaries. Most of the non-beneficiaries mentioned that they did not possess any of the consumer items like gas connection, telephone, bicycle, TV or fan etc. Thus, the comparison of socio-economic status of the beneficiaries and non-beneficiaries revealed that some of the beneficiaries were economically better than the non-beneficiaries. The district-wise data collected did not show much variation in the possession of various items.

Knowledge about IAY

The success of rural development programmes is dependent on the mobilization of the rural population. The VLWs and other officials involved with the implementation of IAY are required to make people aware about the objective of the scheme, selection procedure and other aspects related to IAY. This information can

also be disseminated through electronic media, print media and by organizing seminars, debates and public gatherings.

The beneficiaries contacted during the survey in the state were asked to mention the main source from which they came to know about the Scheme. The information revealed that 30 percent of the respondents had come to know about the scheme through Panchayats. Though VLWs were supposed to propagate information about the scheme, but they were reported to be as a source of information by only 16 percent of the respondents. Villagers also provided information to a good number (32 percent) of the respondents. Further, 11 percent of the beneficiaries came to know about IAY through electronic and print media while 4 percent beneficiaries were informed about IAY by government officials (Table 3.15).

The Panchayat members played positive role in spreading the knowledge about IAY among the masses in two selected districts of Jammu division namely Rajouri and Doda as compared to two other selected districts of Kashmir valley. On the other hand, VLWs played some role in almost all the selected districts of the state in providing knowledge about IAY. Electronic media reported to be a good source of knowledge about IAY in district Anantnag whereas in other selected districts of the state, media played not much role in this regard.

Similar information was also collected from non-beneficiaries and it was observed that 78 percent of the non-beneficiaries had heard about the IAY before applying for the scheme. One-fourth of the non-beneficiaries came to know about the scheme through village Panchayats and more than one-half (54 percent) of the respondents reported that they came to know about the scheme through relatives. Further, 8 percent of the non-beneficiaries came to know about IAY through media while 7 percent had heard about the scheme from VLWs. The detailed district-wise information in this regard is given in Table 3.16.

All the selected beneficiaries were further asked to mention their awareness about other welfare schemes. It was found that most of the respondents (84 percent)

had no knowledge about other schemes run by the government in the state. Only 13 percent of the respondents were aware about National Old Age Pension Scheme (NOAPS), while SGSY and EAS/SGRY were reported by just 1 percent and 2 percent of the respondents respectively. The overall awareness of the respondents (both beneficiaries as well as non beneficiaries) in all the selected districts of the state regarding other developmental schemes was very limited as almost all the respondents were ignorant about other Centrally Sponsored Schemes like NOAPS, SGRY/EAS and SGSY etc (Table 3.15 and 3.16).

Identification of beneficiaries

The question regarding the identification of beneficiaries for the assistance under IAY Scheme was asked from all the respondents. Table 3.17 revealed that 80 percent of the beneficiaries in the state were identified by Panchayat/Village leaders and 16 percent were identified by MLAs. Further, 4 percent of the beneficiaries were identified by some government officials. District-wise information collected in this regard showed that in district Rajouri most of the beneficiaries (96 percent) were identified by Panchayat/Village leaders while none of the beneficiary was identified by any MLA in the district. In district Kupwara 32 percent beneficiaries were identified by MLAs, followed by 25 percent in district Doda. In Anantnag district also majority of the beneficiaries (81 percent) were identified by VLW/Panchayat members and 6 percent of beneficiaries were identified by local MLAs. In Anantnag district, VLWs helped 65 percent of the beneficiaries to complete formalities for getting financial assistance under IAY.

All the beneficiaries were further asked to report the mode/way they adopted to get the assistance under IAY. More than one-fourth (26 percent) of the beneficiaries reported that they submitted applications for getting the assistance under IAY. Further 28 percent were helped by local Panchayat members to get the assistance and another 28 percent beneficiaries were helped by VLWs in completing formalities and getting financial assistance under IAY. The data shows that 14 percent of the beneficiaries were helped by their local MLAs to get the IAY assistance. The district-wise data collected in this connection revealed that in district Rajouri, more than three-

fourth (78 percent) of the respondents were helped by the local Panchayat for getting the assistance under IAY, while in district Anantnag 65 percent beneficiaries were helped by VLWs and in district Doda, one-fourth of the beneficiaries were helped by local MLAs in getting their cases sanctioned (Table 3.17).

As per the guidelines, allotment of dwelling units should be in the name of female member of the beneficiary household. Alternatively, it should be allotted in the name of both husband and wife. However, it was found that houses were generally allotted on the names of male members if both husband and wife are alive. This is substantiated by the fact that most of the houses (70 percent) were allotted to male member of household in the state (Table 3.17). As far as district-wise breakup is concerned, only in district Rajouri more than one-half (52 percent) of the houses constructed under IAY have been allotted to female member of the household while in all other districts most of the houses constructed under IAY have been allotted to male members of the beneficiary household (Table 3.17).

To a question, whether the beneficiaries faced any problem in getting their cases sanctioned, more than three-fourth (79 percent) of beneficiaries in the state reported that they didn't face any problem in getting financial assistance under IAY. However, 21 percent respondents mentioned that they faced some problems in getting the IAY cases sanctioned. Majority (60 percent) of the beneficiaries who had faced problems in getting their cases sanctioned mentioned that the main problem faced by them was the delay in getting the cases sanctioned with the result they had to visit the office frequently. Further, 22 percent respondents reported that it took too much time to get their cases sanctioned, while another 10 percent reported that the money which was sanctioned to them was not released to them in time. The district-wise data in this regard showed that most of the beneficiaries (90 percent) who reported to have faced delays in the release of financial assistance on account of frequent visits belonged to district Rajouri. Overall, only 34 percent of the beneficiaries in the state reported that their cases were sanctioned within a year after they had applied for the assistance under IAY, while 66 percent had to wait for more than one year to get their cases

sanctioned. The district-wise detailed information in this regard is provide in Table 3.17.

Payment to beneficiaries

Under IAY the financial assistance is provided to beneficiaries both for up-gradation of existing dwellings as well as for the construction of new houses. Of the 188 beneficiaries, 14 percent were given assistance for the up-gradation of houses, while 86 percent received financial assistance for the construction of new houses. The district-wise information provided in Table 3.18 showed that all the selected beneficiaries in district Rajouri received financial assistance for construction of new houses, followed by remaining districts with about three fourth beneficiaries. Further 25 percent beneficiaries each in districts of Kupwara and Doda have received financial assistance for up-gradation of existing houses.

As per guidelines, the upper limit for sanction of grant for construction of IAY house in plain areas is Rs. 17, 500 and Rs. 19,500 in hilly areas. In case houses are not built in cluster/ micro habitats, Rs 2,500 was to be given to the beneficiaries for developing infrastructure and common facilities. Thus, a total amount of Rs. 20,000 is payable in plain areas and Rs. 22,000 in hilly areas. A maximum of Rs 10,000 is provided as assistance to the beneficiaries for the conversion of unserviceable katcha house into semi-pucca/pucca house, and to provide sanitary latrine and smokeless chulla. As per the IAY guidelines, the payment should be made to the beneficiaries on a staggered basis depending on the progress of the work. The guidelines also require that implementing agency should open a separate bank account for IAY households. The entire money should not be paid to the beneficiaries in lump sum and payment of installments should be linked to the progress of work.

It was reported by all the BDOs that an amount of Rs. 22,000 was paid to the beneficiaries for the construction of new houses, which was generally released in two installments. But release of the amount for construction of new houses was linked with the progress of the work. They also added that in case they felt that the amount released for the construction/ up gradation of house was not utilized by the

beneficiaries, the installments were released in phased manner to ensure its proper utilization. However, in some special cases, the whole amount was paid in a single installment. The beneficiaries themselves opened an account in bank. The payment was usually made in the form of account payees cheques and these cheques were distributed by the local MLA/MPs/Ministers or other political leaders in public gatherings. Although this system had delayed the timely payment of cheques to the beneficiaries but it ensured some transparency in the payments.

So far as the amount received by the beneficiaries was concerned, it was found most of the beneficiaries (96 percent) received an amount of Rs. 20,000 for the construction of new house and another 4 percent had received only Rs. 15,000 for the construction of new house in the state. The data further revealed that 69 percent of the beneficiaries had received the amount in two installments, while 10 percent had received the sanctioned amount in three installments. Sixty percent beneficiaries reported that they received the first installment before laying the plinth of the new house, while 40 percent had received it after construction of the plinth (Table 3.18). All the beneficiaries in the state who were provided assistance for the up-gradation of houses were provided an amount of Rs. 10,000 and most of them received the financial assistance after they had completed the renovation work (Table 3.18).

Availability of expertise

The IAY guidelines envisage that efforts should be made to the maximum possible extent, to utilize local material and cost effective technologies developed by various institutions. The implementing agencies were required to contact various organizations and institutions for seeking expertise and information on innovative technologies, materials, designs and methods to help beneficiaries in the construction of durable cost effective houses. The State Government was also to make available information on cost effective, environment friendly technologies, materials, designs etc, at block/district level. Besides, the Jammu and Kashmir State is located in an earthquake prone region and IAY beneficiaries should have been provided some information regarding the use of hazard-resistant material. However, study revealed that the implementing agencies apart from the design of the house had not provided

any expertise to the IAY beneficiaries for the construction of IAY houses. This could be substantiated by the fact that none of the beneficiaries in the state mentioned to have received any information on cost effective environment friendly technologies, low cost materials or hazard resistant features in the design of the IAY houses (Table 3.19).

Involvement of Non Governmental Organizations (NGOs)

Suitable local Non Governmental Organizations (NGOs) with a proven good track record were to be associated with the construction of IAY dwelling units. The supervision, guidance and monitoring of construction can be entrusted to these agencies. However, ACD's and BDO's mentioned that NGOs were not involved in the implementation of IAY in any of the selected districts due to the non-existence of credible NGOs in the state who have expertise in this field.

Design of IAY houses

As IAY guidelines envisage that no design should be prescribed for IAY dwelling unit, except that the plinth area of the house should not be less than 20 Sq. meters. The layout, size and type of design of IAY dwelling unit was to depend on the local conditions and preference of beneficiaries. It was mentioned by all the beneficiaries that the Rural Engineering Wing of the Department of Rural Development provided them the design of the house and they had followed this design but it was seen that the actual plinth area of the IAY houses in almost all the cases exceeded the minimum plinth area mentioned in the guidelines.

Type of material used

The IAY guidelines also envisage that high cost technologies using bricks, cement and steel on a large scale should be discouraged. As far as possible, cement should be substituted by lime *surkhi* manufactured locally. Bricks manufactured by beneficiaries themselves may be used. Table 3.20 revealed that 93 percent of the beneficiaries in the state had utilized local material in the construction of the house. More than one-half (57 percent) of the beneficiaries had used kiln bricks brought from market and 43 percent of the beneficiaries had also used homemade katcha bricks in

the inner walls of the IAY houses. Due to the differences in climatic conditions in two regions of the state, almost all the beneficiaries in the Kashmir valley had used tin sheets in the roof to protect their houses from snowfalls. Overall 67 percent beneficiaries have used wood in the construction of their houses and majority of them are from Kashmir valley. Further the data shows that one-half of the respondents had used cement in the construction of the dwellings (Table 3.20). The survey team reported that material used by the beneficiaries in the construction of houses was reasonably of good quality.

Location of IAY houses

The IAY dwelling unit should normally be built on individual plot in the main habitat of the village. The houses can also be built in a cluster within a habitation, so as to facilitate the development of common infrastructure, such as internal roads, drainage, drinking water supply and other facilities. The IAY guidelines also envisage that care should be taken to see that the houses to be constructed under IAY are located close to the village, so as to ensure safety, security, nearness to workplace and social communication. Table 3.21 revealed that 63 percent of the dwelling units under IAY were constructed within the village and remaining 37 percent were constructed in the peripheries. Thus, almost all the IAY houses in the state were as secure as other houses in the villages. The district-wise information collected in this regard showed that in Anantnag highest number (75 percent) of houses under IAY were constructed within the village, while in district Doda only 57 percent such houses were constructed within the village. Since cluster approach had not yet been implemented for the construction of IAY houses in the state, therefore, it was not possible for the implementing agencies to facilitate the development of common infrastructure, such as internal roads, drainage, drinking water supply etc. and other common facilities for the IAY houses. ACD's and BDO's mentioned that it was not possible for them to implement cluster approach in the state as the funds were available for one or two houses in a village and IAY beneficiaries from different villages will not like to leave their native villages/habitation and property to settle in a different village.

Residing in IAY dwelling

All the beneficiaries were asked to report whether they were residing in the constructed house or not and in this regard most of the respondents (84 percent) reported that they were residing in their newly constructed houses. The percentage of beneficiaries who were not living in the new houses was highest in Anantnag (29 percent) and lowest in Kupwara (8 percent). All the beneficiaries who were not residing in IAY houses reported that they were not residing in the new houses because they were incomplete (Table 3.21).

Involvement of beneficiary

As per the IAY guidelines, the beneficiaries were to be involved in all activities of the construction of the houses. They were to make their own arrangements for procurement of construction materials, engage skilled workmen and also contribute family labour. The beneficiaries were to be given complete freedom in the construction of the houses, to result in economy in cost; ensure quality of construction, lead to greater satisfaction and acceptance of the house by the beneficiary. The responsibility for the proper construction of the house was thus lying on the beneficiaries themselves. A committee was however to be formed, if so desired, to coordinate the work. Guidelines of IAY also imposed ban on deployment of contractors or departmental construction. If any case of construction through contractor comes to notice, the Govt. of India had the right to recover the allocation made to the district for those IAY houses. The Government Agency, NGOs and other organizations were, however, required to give technical assistance, arrange for coordinated supply of raw material such as cement, steel, or bricks, if the beneficiaries so desires.

The study revealed that all the beneficiaries in the state were involved in the construction of houses. The beneficiaries had made their own arrangement for procurement of construction material, engaged skilled workmen, and also contributed family labour. All the beneficiaries reported that they had complete freedom in construction of the houses and no contractor or middleman was involved in the construction of house. They also reported that VLW and the Junior Engineer and other technical staff of the Rural Development Department used to visit the construction site.

The purpose of their visit was to monitor the construction work and also to provide guidance in respect of space, ventilation, lying of roof and kitchen, etc. (Table 3.21).

Housing characteristics

Drinking water, sanitation, sewage, electricity, rural roads and urban transport influences human development outcomes. The education and health services has direct impact on human development. Construction of sanitary latrine and smokeless chullha forms an integral part of IAY dwelling unit. According to IAY guidelines, every IAY house should have a sanitary latrine and smokeless chullha. There is also a provision of imposing a fine of Rs. 600 and Rs. 100 for not having a sanitary latrine and smokeless chullha respectively. However, it was found that sanitary latrines had been constructed only in 34 percent of the IAY houses and some of the beneficiaries had constructed pit toilets, which however were unhygienic. The district-wise information collected in this regard showed that in district Kupwara 72 percent houses constructed under IAY had sanitary latrines whereas in district Rajouri only 2 percent houses had such facility (Table 3.22). It was also mentioned by the BDOs that the provision of imposing fine for not constructing sanitary latrines and smokeless chullhas was there but they were not yet imposing any fines if these facilities were not available in the IAY houses.

The scheme also envisages that efforts should be made to augment resources from other schemes, so that each IAY dwelling unit was provided with a smokeless chullha. It was found during the survey that 88 percent of the IAY beneficiaries in the state had now a separate room which was used for cooking purposes but none of the IAY houses was found to be provided with a smokeless chullha. Similarly, funds from the Rural Water Supply Scheme were not augmented to provide hand pumps to IAY dwellings. Table 3.22 revealed that 6 percent of the IAY houses had been provided water supply through hand pumps or wells. Six percent of beneficiaries had also dug wells on their own expenses. It was also reported that none of the houses constructed under IAY had been provided with drainage facility to avoid overflow of water and waste from the kitchen, bathroom etc (Table 3.22). It seemed that different rural development schemes were being implemented independently by the same implementing agency.

Display of IAY logo on houses

On completion of an IAY dwelling unit, the DRDA had to ensure that on each house so constructed, a display board is fixed, indicating the Government of India, Rural Housing logo, year of construction, name of the beneficiary etc. However, the survey team could not find any such sign boards displayed on any of the IAY dwellings. Instead IAY logo and “IAY House” was marked with lime on one house in Kulgam block. BDOs were asked why such sign boards were not displayed on IAY houses. They mentioned that they used to fix such boards earlier, but the beneficiaries did not feel comfortable with these boards and thus removed them.

Impact of the IAY on housing

The objective of the IAY is to provide houses to houseless population and also improve other housing facilities like kitchen, sanitation, drinking water, toilet facilities etc. Whether, the beneficiaries have experienced any improvement in the housing condition remains to be seen. It was therefore, thought prudent to compare the housing condition of the beneficiaries before and after IAY assistance. Table 3.23 shows the comparative picture of the housing situation and availability of various other facilities among the IAY beneficiaries before and after IAY in the state. It was observed that housing situation has improved considerably among all the beneficiaries. Before the coverage, majority of the households (80 percent) had a katcha house and only 2 percent of beneficiaries had a pucca house, but after the beneficiaries were covered under IAY, 31 percent owned a house made of pucca material and only 11 percent had a katcha house in the state. Further, 14 percent of the beneficiaries had a semi-pucca house before IAY but after IAY assistance, 57 percent had a semi pucca house. The district-wise data collected in this regard showed that the improvement in housing condition is almost uniform in all the districts. Beneficiaries on an average had 1.5 rooms before IAY, but the availability of rooms after IAY has increased to 2.5 rooms in the State. Further, 53 percent households before IAY had a separate kitchen but after the coverage under IAY, 88 percent of the households had a separate kitchen. The availability of sanitation position has also improved from 15 percent to 34 percent. As far as the facility of water supply is

concerned, only three percent of the households had water facility before IAY intervention while after IAY it had gone up to 9 percent.

Conclusion and suggestions

From the foregoing, it may be concluded that IAY has benefited a number of families in the state. Almost all the beneficiaries as well as non-beneficiaries were satisfied with the implementation of the scheme. However, on the basis of the above findings below mentioned suggestions need to be considered for making the Scheme more effective:

1. Every year there is an increase in the houseless population. The availability of funds no doubt has increased over the years, but the demand for housing among the poor has increased more than the availability of funds, therefore, more funds should be allocated for IAY.
2. Due to the escalation in the cost of raw material and wages of skilled manpower, it is very difficult to build a house in just Rs. 0.20 lakhs. Due to the hilly terrain and topography of districts Rajouri and Doda and other mountainous parts of the state, the cost of transportation of raw material is very high. Keeping in view this aspect the upper limit for the construction should be enhanced to Rs. 50,000 for new houses and to Rs. 20,000 for up-gradation of the existing houses.
3. The BPL survey conducted by the Rural Development Department, has number of flaws, is being used for the selection of beneficiaries. Hence, there is a need to have a fresh BPL survey, which should be conducted under the close supervision of senior officials of the Directorate of Economics and Statistics. The BPL Census should be followed by Post Enumeration Checks Survey to improve the quality of BPL Census. Such Post Enumeration Checks can be assigned to some independent organization.
4. It has been observed that there is lot of political interference in the selection of beneficiaries under IAY. Hence, there is need to bring total transparency in the selection of beneficiaries. Wide publicity

should be given to the IAY Action Plan through Newspapers. The list of IAY applicants selected should be displayed at some public places, so as to invite objections. This would ensure total transparency in the selection of IAY beneficiaries. Besides, the applicants who are put in wait list category should be given preference in the next financial year.

5. The guidelines of IAY envisage that no design should be prescribed for IAY dwelling unit, except the plinth area of the house which should be less than 20 Sq metres. However, it was found that the implementing authority leaves it to the beneficiaries to decide about the plinth area of the house and beneficiaries had, in general, tendency to occupy more plinth area than their financial capacity, with the result some of them were not able to complete the house within the allotted assistance. Hence, it is suggested that the implementation agency should closely monitor the design of the house and its plinth area to ensure that the beneficiaries follow IAY norms.
6. It was also observed that IAY related cheques were distributed by the MLAs in public gatherings. This delays the disbursement of the assistance and consequently affects the progress of work. Hence, it is suggested that the practice of distributing cheques by the MLAs should be stopped. Instead, the payments should be released to the beneficiaries through their bank accounts without waiting for the MLAs to arrange public gatherings.
7. The implementing authorities should ensure that the beneficiaries incorporate proper ventilation and sanitary facility in their houses. In order to augment resources from other schemes to provide Sanitation, Water Supply, Smokeless Chulla, etc. to IAY houses, there should be proper coordination among various agencies involved with implementation of these schemes in the state.
8. There is lack of clarity in guideline as to which type of the houses are to be given assistance for gradation. Hence, in some of the cases the amount sanctioned for the up-gradation was mis-utilized by beneficiaries for other purposes. Hence, there should be proper

monitoring to ensure that the amount sanctioned for up-gradation of houses is properly utilized by the beneficiary for the purpose it has been sanctioned.

9. The beneficiaries of IAY are very poor, but they are not being given any building material on concessional rates then. Hence, it is also suggested that cement, timber and tin sheets should be provided to IAY beneficiaries on subsidized rates.
10. There is a need to have a periodic evaluation of IAY in the state. It is suggested that the Office of the REO, Chandigarh should reopen its office in Srinagar so that the evaluation studies can be taken-up on regular basis. Alternatively, such evaluation can be outsourced to reputed institutions, research centres and individual experts.

Table 3.1: District-wise Central/State Share (in lakhs) in Jammu and Kashmir under IAY during 2001-2007

District	Central Share						State Share						Total					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	28.86	9.07	19.78	18.28	22.81	68.21	06.52	06.04	06.00	8.67	17.97	17.97	35.38	15.11	25.78	26.95	40.78	86.18
Budgam	52.42	28.99	26.41	34.75	180.53	120.46	14.74	13.76	13.60	11.58	37.28	74.30	67.16	42.75	40.01	46.33	217.81	194.76
Anantnag	88.81	59.15	57.49	74.43	192.33	201.22	27.79	25.56	25.50	25.21	99.71	123.21	116.60	84.71	82.99	99.64	292.04	324.43
Pulwama	53.85	24.15	21.29	28.00	91.01	94.55	18.03	16.10	16.00	09.33	35.33	57.67	71.88	40.25	37.29	37.33	126.34	152.22
Baramulla	87.67	76.21	51.97	68.36	277.30	144.04	28.05	25.31	25.15	22.79	64.79	90.71	115.72	101.52	77.12	91.15	342.09	234.75
Kupwara	48.46	37.00	23.77	25.04	98.05	101.87	14.90	13.92	13.75	10.42	34.42	86.53	63.36	50.92	37.52	35.46	132.47	188.40
Leh	15.90	00.00	23.07	30.35	27.39	28.45	08.10	00.00	00.00	10.12	11.00	14.20	24.00	00.00	23.07	40.47	38.39	42.65
Kargil	16.27	00.00	17.06	21.93	27.96	23.50	03.55	04.20	07.30	07.70	14.30	14.50	19.82	04.20	24.36	29.63	42.26	38.00
Jammu	103.30	43.58	148.95	195.94	132.12	196.81	28.93	29.05	49.65	65.31	72.51	72.51	132.23	72.63	198.60	261.25	204.63	269.32
Kathua	53.53	42.96	52.20	68.66	51.69	72.74	14.26	14.26	17.40	22.89	37.58	37.58	67.79	57.22	69.60	91.55	89.27	110.32
Udhampur	64.21	37.73	89.64	117.39	88.96	87.69	17.88	17.89	29.74	39.13	44.19	44.19	82.09	55.62	119.38	156.52	133.15	131.88
Rajouri	46.69	23.88	69.58	91.53	57.62	49.57	12.49	12.49	23.19	30.51	35.96	35.96	59.18	36.37	92.77	122.04	93.58	85.53
Poonch	23.38	19.31	34.07	42.00	44.01	20.29	17.44	09.15	11.36	14.94	23.96	23.96	40.82	28.46	45.43	56.94	67.97	44.25
Doda	64.54	52.54	63.29	83.25	68.26	67.91	09.15	17.52	21.10	27.75	41.30	41.30	73.69	70.06	84.39	111.00	109.56	109.21
J&K	747.9	454.57	698.57	899.91	1360.00	1277.30	221.83	205.25	259.74	306.35	570.30	734.59	969.73	659.82	958.31	1206.26	1930.30	2011.89

Table 3.2: District-wise percentage of Central/State Share in Jammu and Kashmir under IAY during 2001-2007

District	Percentage of Central Share						Percentage of State Share						Total					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	81.57	60.03	76.73	67.83	55.93	79.15	18.43	39.97	23.27	32.17	44.07	20.85	100.00	100.00	100.00	100.00	100.00	100.00
Budgam	78.05	67.81	66.01	75.01	82.88	61.85	21.95	32.19	33.99	24.99	17.12	38.15	100.00	100.00	100.00	100.00	100.00	100.00
Anantnag	76.17	69.83	69.27	74.70	65.86	62.02	23.83	30.17	30.73	25.30	34.14	37.98	100.00	100.00	100.00	100.00	100.00	100.00
Pulwama	74.92	60.00	57.09	75.01	72.04	62.11	25.08	40.00	42.91	24.99	27.96	37.89	100.00	100.00	100.00	100.00	100.00	100.00
Baramulla	75.76	75.07	67.39	75.00	81.06	61.36	24.24	24.93	32.61	25.00	18.94	38.64	100.00	100.00	100.00	100.00	100.00	100.00
Kupwara	76.48	72.66	63.35	70.61	74.02	54.07	23.52	27.34	36.65	29.39	25.98	45.93	100.00	100.00	100.00	100.00	100.00	100.00
Leh	66.25	0.00	100.00	74.99	71.35	66.71	33.75	0.00	0.00	25.01	28.65	33.29	100.00	0.00	100.00	100.00	100.00	100.00
Kargil	82.09	0.00	70.03	74.01	66.16	61.84	17.91	100.00	29.97	25.99	33.84	38.16	100.00	100.00	100.00	100.00	100.00	100.00
Jammu	78.12	60.00	75.00	75.00	64.57	73.08	21.88	40.00	25.00	25.00	35.43	26.92	100.00	100.00	100.00	100.00	100.00	100.00
Kathua	78.96	75.08	75.00	75.00	57.90	65.94	21.04	24.92	25.00	25.00	42.10	34.06	100.00	100.00	100.00	100.00	100.00	100.00
Udhampur	78.22	67.84	75.09	75.00	66.81	66.49	21.78	32.16	24.91	25.00	33.19	33.51	100.00	100.00	100.00	100.00	100.00	100.00
Rajouri	78.89	65.66	75.00	75.00	61.57	57.96	21.11	34.34	25.00	25.00	38.43	42.04	100.00	100.00	100.00	100.00	100.00	100.00
Poonch	57.28	67.85	74.99	73.76	64.75	45.85	42.72	32.15	25.01	26.24	35.25	54.15	100.00	100.00	100.00	100.00	100.00	100.00
Doda	87.58	74.99	75.00	75.00	62.30	62.18	12.42	25.01	25.00	25.00	37.70	37.82	100.00	100.00	100.00	100.00	100.00	100.00
J&K	77.12	68.89	72.90	74.60	70.46	63.49	22.88	31.11	27.10	25.40	29.54	36.51	100.00	100.00	100.00	100.00	100.00	100.00

Table 3.3: Percent age of District-wise availability of funds under IAY in Jammu and Kashmir 2001-2007

District	Percentage Availability of Funds						% Rural	%BPL
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	Families	families
Srinagar	3.36	3.10	2.64	2.38	2.17	3.11	3.2	60.0
Budgam	7.51	8.53	4.95	3.84	11.19	7.30	6.6	62.2
Anantnag	10.08	11.69	10.69	8.86	14.82	18.65	11.7	52.8
Pulwama	6.66	5.46	3.70	3.05	6.41	8.56	7.1	36.4
Baramulla	13.83	13.16	8.77	7.56	18.17	11.81	11.4	57.2
Kupwara	6.76	6.60	4.07	3.19	6.99	10.91	7.2	45.7
Leh	2.08	1.02	2.91	3.47	1.94	2.01	1.5	35.6
Kargil	2.28	2.11	3.32	2.71	2.17	2.05	1.3	46.6
Jammu	11.43	11.05	18.78	21.26	10.46	12.12	14.4	30.2
Kathua	8.81	8.03	6.81	7.41	4.61	4.97	7.0	34.3
Udhampur	9.47	8.00	11.23	12.61	6.74	6.18	8.7	66.3
Rajouri	5.09	6.48	8.95	10.10	5.33	4.90	6.4	66.3
Poonch	3.87	4.47	4.92	4.64	3.52	2.81	4.8	60.1
Doda	8.76	10.30	8.26	8.93	5.48	4.62	8.7	73.6
J&K	100.00	100.00	100.00	100.00	100.00	100.00	100.0	51.8

Table 3.4: District-wise Availability of Total Funds (in lakhs) in Jammu and Kashmir under IAY during 2001-2007

District	Unspent Balance/ Miscellaneous						Central/State Share Total						Total Availability					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	4.04	15.52	2.35	2.67	2.69	2.46	35.38	15.11	25.78	26.95	40.78	86.18	39.42	30.63	28.13	29.62	43.47	88.64
Budgam	21.03	41.52	12.77	1.42	6.02	13.35	67.16	42.75	40.01	46.33	217.81	194.76	88.19	84.27	52.78	47.75	223.83	208.11
Anantnag	1.71	30.74	31.03	10.47	4.41	207.08	116.60	84.71	82.99	99.64	292.04	324.43	118.31	115.45	114.02	110.11	296.45	531.51
Pulwama	6.29	13.73	2.13	0.54	1.85	91.64	71.88	40.25	37.29	37.33	126.34	152.22	78.17	53.96	39.42	37.87	128.19	243.86
Baramulla	46.62	28.41	16.45	2.82	21.32	101.85	115.72	101.52	77.12	91.15	342.09	234.75	162.34	129.93	93.57	93.97	363.41	336.60
Kupwara	15.95	14.22	5.85	4.19	7.37	122.6	63.36	50.92	37.52	35.46	132.47	188.40	79.31	65.14	43.37	39.65	139.84	311.00
Leh	0.37	10.06	7.99	2.72	0.49	14.70	24.00	00.00	23.07	40.47	38.39	42.65	24.37	10.06	31.06	43.19	38.88	57.35
Kargil	6.9	16.59	11.07	4.06	01.10	20.55	19.82	4.20	24.36	29.63	42.26	38.00	26.72	20.79	35.43	33.69	43.36	58.55
Jammu	1.95	36.53	1.73	3.07	4.71	76.04	132.23	72.63	198.6	261.25	204.63	269.32	134.20	109.16	200.33	264.32	209.34	345.36
Kathua	35.64	22.04	2.99	0.53	3.04	31.19	67.79	57.22	69.60	91.55	89.27	110.32	103.43	79.26	72.59	92.08	92.31	141.51
Udhampur	29.06	23.38	0.40	0.21	1.62	44.21	82.09	55.62	119.38	156.52	133.15	131.88	111.15	79.00	119.78	156.73	134.77	176.09
Rajouri	0.54	27.66	2.73	3.52	13.11	54.02	59.18	36.37	92.77	122.04	93.58	85.53	59.72	64.03	95.50	125.56	106.69	139.55
Poonch	4.56	15.68	7.02	0.80	2.37	35.90	40.82	28.46	45.43	56.94	67.97	44.25	45.38	44.14	52.45	57.74	70.34	80.15
Doda	29.17	31.66	3.69	0.08	00.00	22.58	73.69	70.06	84.39	111.00	109.56	109.21	102.86	101.72	88.08	111.08	109.56	131.79
J&K	203.83	327.72	108.20	37.10	70.10	838.17	969.72	659.82	958.31	1206.26	1930.34	2011.89	1173.57	987.54	1066.51	1243.36	2000.44	2850.07

Table 3.5: District-wise Availability and Expenditure of funds (in lakhs) and percentage expenditure under IAY in Jammu and Kashmir during 2001-07

District	Total Availability						Expenditure Ending each year						Percentage of expenditure					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	39.42	30.63	28.13	29.62	43.47	88.64	38.33	28.81	25.47	28.80	40.14	82.00	97	94	91	97	92	93
Budgam	88.19	84.27	52.78	47.75	223.83	208.11	87.07	75.5	50.96	46.25	209.27	204.76	99	90	97	97	93	98
Anantnag	118.31	115.45	114.02	110.11	296.45	531.51	114.02	87.71	108.35	106.68	290.72	345.79	96	76	95	97	98	65
Pulwama	78.17	53.96	39.42	37.87	128.19	243.86	77.53	52.46	38.52	37.22	127.90	193.07	99	97	98	98	100	79
Baramulla	162.34	129.93	93.57	93.97	363.41	336.60	161.54	116.73	91.72	79.80	259.82	244.03	100	90	98	85	71	72
Kupwara	79.31	65.14	43.37	39.65	139.84	311.00	78.08	54.13	40.30	35.58	118.21	224.73	98	83	93	90	85	72
Leh	24.37	10.06	31.06	43.19	38.88	57.35	24.07	10.00	28.47	42.94	38.34	55.81	99	99	92	99	99	97
Kargil	26.72	20.79	35.43	33.69	43.36	58.55	19.96	19.30	32.05	32.56	42.07	54.50	75	93	90	97	97	93
Jammu	134.2	109.16	200.33	264.32	209.34	345.36	133.05	108.7	199.23	261.51	195.00	317.21	99	100	99	99	93	92
Kathua	103.43	79.26	72.59	92.08	92.31	141.51	102.18	77.34	72.16	89.42	89.55	133.72	99	96	99	97	97	94
Udhampur	111.15	79.00	119.78	156.73	134.77	176.09	110.39	78.62	119.56	156.62	134.27	174.84	99	100	100	100	100	99
Rajouri	59.72	64.03	95.50	125.56	106.69	139.55	49.20	63.73	93.71	124.78	103.73	139.36	82	100	98	99	97	100
Poonch	45.38	44.14	52.45	57.74	70.34	80.15	44.78	38.43	50.34	56.58	67.97	79.92	99	87	96	98	97	100
Doda	102.86	101.72	88.08	111.08	109.56	131.79	102.86	99.40	87.92	111.08	108.78	131.41	100	98	100	100	99	100
J&K	1173.57	987.54	1066.51	1243.36	2000.44	2850.07	1143.06	910.86	1038.76	1209.82	1825.77	2381.15	97	92	97	97	91	84

Table 3.6: Percent age expenditure incurred on new constructions and up-gradation of houses under IAY in Jammu and Kashmir during 2001-07

District	New Construction completed						Up-gradation done					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	93.4	93.8	87.9	86.2	86.9	86.9	6.6	6.2	12.1	13.8	13.1	13.1
Budgam	91.7	82.7	81.6	73.1	81.3	79.7	8.3	17.3	18.4	26.9	18.7	20.3
Anantnag	96.4	95.5	92.0	60.3	73.8	77.4	3.6	4.5	8.0	39.7	26.2	22.6
Pulwama	89.3	83.2	77.7	80.4	80.1	81.7	10.7	16.8	22.3	19.6	19.9	18.3
Baramulla	71.4	76.8	83.6	68.9	79.1	85.9	28.6	23.2	16.4	31.1	20.9	14.1
Kupwara	84.6	92.2	82.0	72.2	84.5	83.3	15.4	7.8	18.0	27.8	15.5	16.7
Leh	100.0	0.0	77.9	79.2	89.2	81.5	0.0	100.0	22.1	20.8	10.8	18.5
Kargil	92.1	97.5	92.2	85.7	60.5	42.1	7.9	2.5	7.8	14.3	39.5	57.9
Jammu	88.7	87.4	82.5	81.4	99.5	100.0	11.3	12.6	17.5	18.6	0.5	0.0
Kathua	83.9	86.7	79.5	79.4	96.1	100.0	16.1	13.3	20.5	20.6	3.9	0.0
Udhampur	88.7	82.6	82.0	80.5	98.6	100.0	11.3	17.4	18.0	19.5	1.4	0.0
Rajouri	100.0	100.0	97.5	94.8	100.0	100.0	0.0	0.0	2.5	5.2	0.0	0.0
Poonch	86.4	92.0	90.6	81.3	100.0	100.0	13.6	8.0	9.4	18.7	0.0	0.0
Doda	90.6	83.5	78.9	78.3	100.0	100.0	9.4	16.5	21.1	21.7	0.0	0.0
J&K	87.5	87.7	85.7	78.6	86.2	87.7	12.5	12.3	14.3	21.4	13.8	12.3

Table 3.7: Percentage expenditure of funds under IAY in selected districts of Jammu and Kashmir on up-gradation and percentage of expenditure on Scheduled Castes (SC)/Scheduled Tribes (ST) population during 2000-2007

Name of District	% of Expenditure on SC/ST population from Total Expenditure
Anantnag	
2000-01	20.41
2001-02	34.85
2002-03	32.77
2003-04	34.14
2004-05	19.22
2005-06	33.00
2006-07	33.40
Total	32.00
Kupwara	
2000-01	20.70
2001-02	32.27
2002-03	23.36
2003-04	28.66
2004-05	21.63
2005-06	38.32
2006-07	NA
Total	26.96
Rajouri	
2000-01	53.00
2001-02	NA
2002-03	43.00
2003-04	57.00
2004-05	00.00
2005-06	55.00
2006-07	47.00
Total	35.00
Doda*	
2000-01	56.43
2001-02	27.89
2002-03	NA
2003-04	52.75
2004-05	46.89
2005-06	36.29
2006-07	NA
*. Percentage of houses taken up for construction for SC/ST population. NA= Information not available	

Table 3.8: District-wise number of houses taken-up under IAY for construction/up-gradation in Jammu and Kashmir during 2001-07

District	New Construction						Up-gradation						Total					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	341	312	196	134	185	328	48	41	54	43	56	99	389	353	250	177	241	427
Budgam	586	498	308	178	878	1004	106	208	139	131	405	510	692	706	447	309	1283	1514
Anantnag	1169	851	974	366	1473	1718	88	80	170	482	1048	1003	1257	931	1144	848	2521	2721
Pulwama	657	422	213	127	582	1074	158	171	122	62	289	480	815	593	335	189	871	1554
Baramulla	1115	667	502	281	1016	1567	895	402	197	254	537	516	2010	1069	699	535	1553	2083
Kupwara	582	501	269	223	842	1601	212	85	118	172	308	642	794	586	387	395	1150	2243
Leh	175	0	111	143	199	187	0	0	63	75	48	85	175	0	174	218	247	272
Kargil	87	59	166	171	127	81	15	3	28	57	166	223	102	62	194	228	293	304
Jammu	806	682	908	896	1307	1843	205	197	385	410	12	0	1011	879	1293	1306	1319	1843
Kathua	475	380	293	297	507	779	182	117	151	154	41	0	657	497	444	451	548	779
Udhampur	661	446	546	500	747	978	169	188	239	243	21	0	830	634	785	743	768	978
Rajouri	440	587	712	603	382	460	0	0	36	66	0	0	440	587	748	669	382	460
Poonch	296	318	242	194	322	470	93	55	50	89	0	0	389	373	292	283	322	470
Doda	673	495	333	329	570	575	139	196	178	182	0	0	812	691	511	511	570	575
J&K	8063	6218	5773	4442	9137	12665	2310	1743	1930	2420	2931	3558	10373	7961	7703	6862	12068	16223

Table 3.9: District-wise number of houses completed/up-graded under IAY in Jammu and Kashmir during 2001-07

District	New Construction completed						Up-gradation done						Total					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	236	275	191	110	148	199	45	25	52	42	55	67	281	300	243	152	203	266
Budgam	407	340	290	120	600	393	101	139	147	118	301	201	508	479	437	238	901	594
Anantnag	1017	332	789	303	556	1062	87	68	160	408	645	633	1104	400	949	711	1201	1695
Pulwama	418	321	210	114	424	531	108	146	122	62	252	260	526	467	332	176	676	791
Baramulla	957	420	465	257	791	440	300	120	175	248	463	237	1257	540	640	605	1254	677
Kupwara	379	340	171	152	361	544	190	34	113	102	259	468	569	374	284	254	620	1012
Leh	156	0	108	124	129	88	0	0	63	72	76	86	156	0	171	196	205	174
Kargil	35	0	118	111	112	77	12	0	21	44	148	214	47	0	139	155	260	291
Jammu	553	482	858	870	654	1591	205	197	375	401	9	0	758	679	1233	1271	663	1591
Kathua	385	365	286	277	309	721	182	117	151	146	40	0	567	482	437	423	349	721
Udhampur	459	267	532	440	532	819	165	167	237	237	10	0	624	434	769	677	542	819
Rajouri	325	254	526	598	354	397	0	0	36	66	0	0	325	254	562	664	354	397
Poonch	214	176	204	141	322	336	93	55	50	89	0	0	307	231	254	230	322	336
Doda	475	470	330	322	520	575	128	191	175	181	0	0	603	661	505	503	520	575
J&K	6016	4042	5078	3939	5812	7773	1616	1259	1877	2216	2258	2166	7632	5301	6955	6155	8070	9939

Table 3.10 District-wise percentage of houses completed/up-graded under IAY in Jammu and Kashmir during 2001-07

District	New Construction completed						Up-gradation done					
	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07
Srinagar	69.21	88.14	97.45	82.09	80.00	60.67	93.75	60.98	96.30	97.67	98.21	67.68
Budgam	69.45	68.27	94.16	67.42	68.34	39.14	95.28	66.83	105.76	90.08	74.32	39.41
Anantnag	87.00	39.01	81.01	82.79	37.75	61.82	98.86	85.00	94.12	84.65	61.55	63.11
Pulwama	63.62	76.07	98.59	89.76	72.85	49.44	68.35	85.38	100.00	100.00	87.20	54.17
Baramulla	85.83	62.97	92.63	91.46	77.85	28.08	33.52	29.85	88.83	97.64	86.22	45.93
Kupwara	65.12	67.86	63.57	68.16	42.87	33.98	89.62	40.00	95.76	59.30	84.09	72.90
Leh	89.14	0.00	97.30	86.71	64.82	47.06	0.00	0.00	100.00	96.00	158.33	101.18
Kargil	40.23	0.00	71.08	64.91	88.19	95.06	80.00	0.00	75.00	77.19	89.16	95.96
Jammu	68.61	70.67	94.49	97.10	50.04	86.33	100.00	100.00	97.40	97.80	75.00	0.00
Kathua	81.05	96.05	97.61	93.27	60.95	92.55	100.00	100.00	100.00	94.81	97.56	0.00
Udhampur	69.44	59.87	97.44	88.00	71.22	83.74	97.63	88.83	99.16	97.53	47.62	0.00
Rajouri	73.86	43.27	73.88	99.17	92.67	86.30	0.00	0.00	100.00	100.00	0.00	0.00
Poonch	72.30	55.35	84.30	72.68	100.00	71.49	100.00	100.00	100.00	100.00	0.00	0.00
Doda	70.58	94.95	99.10	97.87	91.23	100.00	92.09	97.45	98.31	99.45	0.00	0.00
J&K	74.61	65.00	87.96	88.68	63.61	61.37	69.96	72.23	97.25	91.57	77.04	60.88

Table 3.11: District-wise percentage distribution of IAY beneficiaries by their background characteristics in Jammu and Kashmir-2004

Background	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Assistance received										
Yes	48	96.0	50	100.0	44	100.0	46	93.9	188	97.4
No	02	04.0	00	00.0	00	00.0	03	06.1	005	02.6
Total	50	100.0	50	100.0	44	100.0	49	100.0	193	100.0
Background Characteristics										
Social Status										
SC	00	00.0	03	06.0	12	27.3	08	17.4	23	12.2
ST	05	10.4	02	04.0	01	02.3	10	21.7	18	09.6
OBC	36	75.0	16	32.0	04	09.1	10	21.7	66	35.1
Others	07	14.6	29	58.0	27	61.4	18	39.1	81	43.1
Main Occupation										
Labour	33	68.8	35	70.0	27	61.4	23	50.0	118	62.8
Business	00	00.0	03	06.0	05	11.4	05	10.9	13	06.9
Private Employee	00	0.00	01	02.0	02	04.5	03	06.5	06	03.2
Farmer	03	06.3	04	08.0	09	20.5	13	28.3	29	15.4
Skilled labour	12	25.0	07	14.0	00	00.0	00	00.0	19	10.1
House wife	00	00.0	00	00.0	01	02.3	02	04.3	03	01.6
Any Govt. Employee										
Yes	00	00.0	00	00.0	01	2.3	00	00.0	01	00.5
No	48	100.0	50	100.0	43	97.7	46	100.0	187	99.5
Type of house before IAY										
Pucca	00	00.0	00	00.0	02	04.5	01	02.2	03	01.6
Semi-pucca	04	08.3	16	32.0	07	15.9	00	00.0	27	14.4
Kutchha	42	87.5	34	68.0	34	77.3	41	89.1	151	80.3
None	02	04.2	00	00.0	01	02.3	04	08.7	07	03.7
No. of Rooms before IAY										
None	02	04.2	00	00.0	01	02.3	04	08.7	07	03.7
1	31	64.6	18	36.0	16	36.4	33	71.7	98	52.1
2	12	25.0	26	52.0	24	54.5	06	13.0	68	36.2
3 or more	03	06.3	06	12.0	03	06.8	03	06.6	15	08.0
Mean	1.33		1.76		1.59		1.17		1.48	
Annual Income										
< 10000	07	14.6	22	44.0	25	56.8	39	84.8	93	49.5
10001-20000	32	66.7	22	44.0	14	31.8	03	06.5	71	37.8
20001-30000	05	10.4	03	06.0	01	02.3	02	04.3	11	05.9
30001 & above	04	08.3	03	06.0	04	09.1	02	04.3	13	06.8
Land Holding										
No Land	27	56.3	17	34.0	12	27.3	15	32.6	71	37.8
1-5 kanals	20	41.7	27	54.0	16	36.4	15	32.6	78	41.5
6-10 kanals	01	02.0	06	12.0	08	18.2	06	13.0	21	11.2
11 & above kanals	00	00.0	00	00.0	08	18.2	10	21.8	18	09.5
Total Family Members										
Upto 5	22	45.8	23	46.0	31	70.5	32	69.6	108	57.4
6-10	25	52.1	26	52.0	13	29.5	14	30.4	078	41.5
11 & above	01	02.1	01	02.0	00	00.0	00	00.0	002	01.1
Total	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0

Table 3.12: District-wise percentage distribution of IAY non-beneficiaries by their background characteristics in Jammu and Kashmir-2004

Background	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No.	%	No.	%	No.	%	No.	%	No.	%
Any Assistance received under IAY										
Yes	00	00.0	00	00.0	00	00.0	00	000.0	00	00.0
No	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0
Background Characteristics										
Religion										
Hindu	00	00.0	00	00.0	07	33.3	19	67.9	26	23.2
Muslim	30	100.0	30	100.0	14	66.7	09	32.1	83	76.1
Sikh	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
Social Status										
SC	00	00.0	00	00.0	00	00.0	09	32.1	09	08.3
ST	00	00.0	00	00.0	00	00.0	02	07.1	02	01.8
OBC	27	90.0	29	96.7	21	100.0	15	53.6	92	84.4
Others	03	10.0	01	03.3	00	00.0	02	07.1	06	05.5
Main Occupation										
Labour	22	73.3	22	73.3	14	66.7	18	64.3	76	69.7
Business	00	00.0	04	13.3	02	09.5	05	17.9	11	10.1
Private Employee	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
Farmer	00	00.0	00	00.0	04	19.0	05	17.9	09	08.3
Skilled labour	08	26.7	04	13.3	00	00.0	00	00.0	12	11.0
House wife	00	00.0	00	00.0	01	04.8	00	00.0	01	00.9
Any Govt. Employee										
Yes	00	0.0	00	0.0	00	00.0	00	00.0	00	00.0
No	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0
Type of house										
Pucca	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
Semi-pucca	04	13.3	10	33.3	02	09.5	04	14.3	20	18.3
Kutchha	22	73.3	20	66.7	16	76.2	24	85.7	82	75.2
None	04	13.3	00	00.0	03	14.3	00	00.0	07	06.5
No. of Rooms										
None	01	03.3	00	00.0	03	14.3	00	00.0	04	03.7
1	12	40.0	03	10.0	07	33.3	14	50.0	36	33.0
2	08	26.7	19	63.3	08	38.1	13	46.4	48	44.0
3	09	30.0	08	26.7	03	14.3	01	03.6	21	19.3
Annual Income										
< 10000	28	93.3	20	66.7	15	71.4	27	96.4	90	82.6
10001-20000	02	06.7	09	30.0	06	28.6	01	03.6	18	16.5
20001-30000	00	00.0	01	03.3	00	00.0	00	00.0	01	00.9
30001 & above	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
Land Holding										
No Land	24	80.0	19	63.3	05	23.8	13	46.4	61	55.9
1-5 kanals	06	20.0	11	36.7	05	23.8	08	28.6	30	27.5
6-10 kanals	00	00.0	00	00.0	10	47.6	05	17.9	15	13.7
11 & above kanals	00	00.0	00	00.0	01	04.8	02	07.1	03	02.9
Total Family Members										
Upto 5	22	73.3	12	40.0	13	61.9	15	53.6	62	56.9
6-10	08	26.7	16	53.3	08	38.1	13	46.4	45	41.3
11 & above	00	00.0	02	06.7	00	00.0	00	00.0	02	01.8
Total	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0

Table 3.13: District-wise percentage distribution of IAY beneficiaries by possession of household items in Jammu and Kashmir-2004

Name of item	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Pressure Cooker										
Yes	11	22.9	09	18.0	08	18.2	09	19.6	37	19.7
No	37	77.1	41	82.0	36	81.8	37	80.4	151	80.3
Sofa Set										
Yes	01	02.1	00	00.0	01	02.3	00	00.0	02	01.1
No	47	97.9	50	100.0	43	97.7	46	100.0	186	98.9
Clock or watch										
Yes	08	16.7	12	24.0	06	13.6	07	15.2	33	17.6
No	40	83.3	38	76.0	38	86.4	39	84.8	155	82.4
Fan										
Yes	04	08.3	01	02.0	02	04.5	11	23.9	18	09.6
No	44	91.7	49	98.0	42	95.5	35	76.1	170	90.4
Bicycle										
Yes	00	00.0	03	06.0	00	00.0	03	06.5	06	03.2
No	48	100.0	47	94.0	44	100.0	43	93.5	182	96.8
Radio										
Yes	21	43.8	21	42.0	14	31.8	05	10.9	61	32.4
No	27	56.3	29	58.0	30	68.2	41	89.1	127	67.6
Sewing Machine										
Yes	00	0.00	02	04.0	03	06.8	03	06.5	08	04.3
No	48	100.0	48	96.0	41	93.2	43	93.5	180	95.7
Black and White TV										
Yes	05	10.4	03	06.0	02	04.5	03	06.5	13	06.9
No	43	89.6	47	94.0	42	95.5	43	93.5	175	93.1
Gas Connection										
Yes	03	06.3	02	04.0	02	04.5	04	08.7	11	05.9
No	45	93.8	48	96.0	42	95.5	42	91.3	177	94.1
Telephone										
Yes	00	0.0	00	00.0	01	02.3	01	02.2	02	01.1
No	48	100.0	50	100.0	43	97.7	45	97.8	186	98.9
Total	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0

Table 3.14: District-wise percentage distribution of IAY non-beneficiaries by possession of household items in Jammu and Kashmir-2004

Name of item	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Pressure Cooker										
Yes	01	03.3	05	16.7	02	09.5	01	03.6	09	08.3
No	29	96.7	25	83.3	19	90.5	27	96.4	100	91.7
Sofa Set										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0
Clock or watch										
Yes	01	03.3	08	26.7	00	00.0	01	03.6	10	09.2
No	29	96.7	22	73.3	21	100.0	27	96.4	99	90.8
Fan										
Yes	00	00.0	00	00.0	00	00.0	01	03.6	01	00.9
No	30	100.0	30	100.0	21	100.0	27	96.4	108	99.1
Bicycle										
Yes	00	00.0	01	03.3	00	00.0	00	00.0	01	00.9
No	30	100.0	29	96.7	21	100.0	28	100.0	108	99.1
Radio										
Yes	03	10.0	15	50.0	04	19.0	01	03.6	23	21.1
No	27	90.0	15	50.0	17	81.0	27	96.4	86	78.9
Sewing Machine										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0
Black and White TV										
Yes	00	00.0	00	00.0	00	00.0	01	03.6	01	00.9
No	30	100.0	30	100.0	21	100.0	27	96.4	108	99.1
Gas Connection										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0
Telephone										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0
Total	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0

Table 3.15: District-wise percentage distribution of IAY beneficiaries by their source of knowledge regarding the scheme in Jammu and Kashmir-2004

Source of knowledge	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No.	%	No.	%	No.	%	No.	%	No.	%
Source of knowledge regarding IAY										
Media	18	37.5	02	04.0	00	00.0	00	00.0	20	10.6
Government official	05	10.4	01	02.0	00	00.0	01	02.2	07	03.7
Village Level Worker (VLW)	10	20.8	05	10.0	09	20.5	06	13.0	30	15.9
Other villagers	04	08.3	29	58.0	22	50.0	05	10.9	60	31.9
Contractor	02	04.2	00	00.0	00	00.0	00	00.0	02	01.1
Through local Panchayat	00	00.0	13	26.0	13	29.5	31	67.4	57	30.3
Others	09	18.8	00	00.0	00	00.0	03	06.5	12	06.4
Knowledge about other schemes										
None	41	85.4	46	92.0	28	63.6	43	93.5	158	84.0
NOAPS	04	08.3	04	08.0	16	36.4	01	02.2	25	13.3
SGSY	01	02.1	00	00.0	00	00.0	01	02.2	02	01.1
EAS	02	04.2	00	00.0	00	00.0	01	02.2	03	01.6
SGSRY	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
Total	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0

Table 3.16: District-wise percentage distribution of IAY non-beneficiaries by their source of knowledge regarding the scheme in Jammu and Kashmir-2004

Source of knowledge	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No.	%	No.	%	No.	%	No.	%	No.	%
Any knowledge of scheme										
Yes	20	66.7	30	100.0	13	61.9	22	78.6	85	78.0
No	10	33.3	00	00.0	08	38.1	06	21.4	24	22.0
Source of knowledge regarding IAY										
Media	03	15.0	04	13.3	00	00.0	00	00.0	07	08.2
Village Level Worker (VLW)	01	05.0	02	06.7	03	23.1	00	00.0	06	07.0
Other villagers	02	10.0	02	06.7	01	07.7	00	00.0	05	05.9
Through local Panchayat	03	15.0	05	16.7	05	38.5	08	36.4	21	24.7
Relatives	11	55.0	17	56.7	04	30.8	14	63.6	46	54.2
Total	20	100.0	30	100.0	13	100.0	22	100.0	85	100.0
Knowledge of other scheme										
None	30	100.0	25	83.3	21	100.0	28	100.0	104	95.4
NOAPS	00	00.0	04	13.3	00	00.0	00	00.0	04	03.7
SGSY	00	00.0	01	03.4	00	00.0	00	00.0	01	00.9
Total	30	100.0	30	100.0	21	100.0	28	100.0	109	100.0

Table 3.17: District-wise percentage distribution of IAY beneficiaries by procedures/ problems faced by them for getting assistance under IAY in Jammu and Kashmir-2004

Characteristics	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Person who identified										
Panchayat/VLW	39	81.3	34	68.0	33	75.0	44	95.6	150	79.8
MLA	03	06.3	16	32.0	11	25.0	00	00.0	30	15.9
Other politician	01	02.1	00	00.0	00	00.0	00	00.0	01	00.5
Govt. official	05	10.3	00	00.0	00	00.0	02	04.4	07	03.7
How you got assistance under IAY										
Submitted application	06	12.5	22	44.0	16	36.4	05	10.9	49	26.1
MLA helped	04	08.3	12	24.0	11	25.0	00	00.0	27	14.4
VLW helped	31	64.6	09	18.0	07	15.9	05	10.9	52	27.6
Panchayat helped	00	00.0	07	14.0	10	22.7	36	78.2	53	28.2
Bribed	01	02.1	00	00.0	00	00.0	00	00.0	01	00.5
Govt. official bribed	06	12.5	00	00.0	00	00.0	00	00.0	06	03.2
Allotment of dwelling										
Female member	13	27.1	11	22.0	09	20.5	24	52.2	57	30.3
Male member	35	72.9	39	78.0	35	79.5	22	47.8	131	69.7
Problem/problems faced										
Yes	15	31.2	08	16.0	07	15.9	10	21.7	40	21.3
No	33	68.8	42	84.0	37	84.1	36	78.3	148	78.7
Type of problem/problems										
Frequent visits	07	46.6	05	62.5	03	42.9	09	90.0	24	60.0
Took too much time	06	40.0	00	00.0	02	28.6	01	10.0	09	22.5
Repeated applications	01	06.7	00	00.0	00	00.0	00	00.0	01	02.5
In release of payments	01	06.7	03	37.5	00	00.0	00	00.0	04	10.0
Compelled for bribe	00	00.0	00	00.0	02	28.6	00	00.0	02	05.0
Total	15	100.0	08	100.0	07	100.0	10	100.0	40	100.0
Time taken for allotment										
< 1 year	06	12.5	15	30.0	21	47.7	22	47.8	64	34.0
1-2 years	36	75.0	34	68.0	22	50.0	21	45.6	113	60.1
3-4 years	00	00.0	01	02.0	00	00.0	00	00.0	01	00.5
> 4 years	06	12.5	00	00.0	01	02.3	03	06.6	10	05.4
Total	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0

Table 3.18: District-wise percentage distribution of IAY beneficiaries by the amount of assistance and no. and timing of instalments received by them in Jammu and Kashmir-2004

Characteristics	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Purpose for which amount received										
For up-gradation of house	03	06.3	12	24.0	11	25.0	00	00.0	26	13.8
For construction of house	45	93.7	38	74.0	33	75.0	46	100.0	162	86.2
Amount received for construction of new house										
Rs. 20,000	41	91.1	36	94.7	32	97.0	46	100.0	155	95.7
Rs. 15000	03	06.7	02	05.3	01	03.0	00	00.0	06	03.7
Rs. 10,000	01	02.1	00	00.0	00	00.0	00	00.0	01	00.6
Number of instalments										
1	06	13.3	03	07.9	08	24.2	18	39.1	35	21.6
2	34	75.6	31	81.6	20	60.6	26	56.5	111	68.5
3	05	11.1	04	10.5	05	15.2	02	04.3	16	09.9
4	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
Timing of instalments										
Before const. of plinth	23	51.1	24	63.2	30	90.9	21	45.7	98	60.5
After const. of plinth	22	48.9	14	36.8	03	09.1	25	54.3	64	39.5
Total	45	100.0	38	100.0	33	100.0	46	100.0	162	100.0
Amount received for up-gradation										
Rs. 15000	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
Rs. 10,000	03	100.0	12	100.0	11	100.0	00	00.0	26	100.0
Timing of instalments										
Before renovation	01	33.3	00	00.0	00	00.0	00	00.0	01	03.8
After renovation	02	66.7	12	100.0	11	100.0	00	00.0	25	96.2
Total	03	100.0	12	100.0	11	100.0	00	00.0	26	100.0

Table 3.19: District-wise percentage distribution of IAY beneficiaries by the expertise and information provided to them in Jammu and Kashmir-2004

Expertise/information provided by Govt./NGO	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Innovative material										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0
Low cost material										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0
Design of house										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0
Cost effective technology										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0
Disaster resistant technology										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0
Total	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0

Table 3.20: District-wise percentage distribution of IAY beneficiaries by the type of material used for construction in Jammu and Kashmir-2004

Material used	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Local material										
Yes	48	100.0	41	82.0	41	93.2	44	95.6	174	92.6
No	00	00.0	09	18.0	03	06.8	02	04.4	14	07.4
Cement										
Yes	30	62.0	32	64.0	14	31.8	18	39.0	94	50.0
No	18	38.0	18	36.0	30	68.2	28	61.0	94	50.0
Bricks from the market										
Yes	43	90.0	18	36.0	33	75.0	14	30.4	108	57.4
No	05	10.0	32	64.0	11	25.0	32	69.6	80	42.6
Bricks prepared by beneficiary										
Yes	00	00.0	32	64.0	04	09.0	01	02.2	37	19.7
No	48	100.0	18	36.0	40	91.0	45	97.8	151	80.3
Tin sheets										
Yes	44	92.0	39	78.0	09	39.1	02	04.3	94	50.0
No	04	08.0	11	22.0	35	60.9	44	95.7	94	50.0
Wood										
Yes	46	96.0	36	72.0	25	56.8	19	41.3	126	67.0
No	02	04.0	14	28.0	19	43.2	27	58.7	62	33.0
Total	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0

Table 3.21: District-wise percentage distribution of IAY beneficiaries by their involvement in the construction of house under IAY in Jammu and Kashmir-2004

Particulars	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Location of dwelling unit										
In the village	36	75.0	30	60.0	25	56.8	28	60.9	119	63.3
Outside village	12	25.0	20	40.0	19	43.2	18	39.1	69	36.7
Residing in IAY dwelling										
Yes	34	70.8	46	92.0	39	88.6	39	84.8	158	84.0
No	14	29.2	04	08.0	05	11.4	07	15.2	30	16.0
Reasons for not utilizing IAY house										
Incomplete	14	100.0	04	100.0	05	100.0	07	100.0	30	100.0
Beneficiary involved in construction/up-gradation										
Yes	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0
No	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
Contractor involved										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0
Mode of involvement										
Family labour	48	100.0	50	100.0	44	100.0	01	02.2	143	76.1
Labour on daily-wages	00	00.0	00	00.0	00	00.0	45	97.8	45	23.9
Full freedom in construction of house										
Yes	48	100.0	50	100.0	44	100.0	45	97.8	187	99.5
No	00	00.0	00	00.0	00	00.0	01	02.2	01	00.5
Total	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0

Table 3.22: District-wise percentage distribution of IAY beneficiaries by type of facilities in IAY house in Jammu and Kashmir-2004

Characteristics	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No	%
	No	%	No	%	No	%	No	%		
Kitchen										
Yes	48	100.0	47	94.0	38	86.4	33	71.7	166	88.3
No	00	00.0	03	06.0	06	13.6	13	28.3	22	11.7
Ventilation										
Yes	48	100.0	49	98.0	41	93.2	31	67.4	169	89.9
No	00	00.0	01	02.0	03	06.8	15	32.6	19	10.1
Sanitary facilities										
Yes	19	39.6	36	72.0	08	18.2	01	02.2	64	34.0
No	29	60.4	14	28.0	36	81.8	45	97.8	124	66.0
Smokeless Chula										
Yes	00	00.0	00	00.0	00	00.0	00	00.0	00	00.0
No	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0
Water supply										
Yes	03	06.3	03	06.0	02	04.5	00	00.0	08	04.3
No	45	93.7	47	94.0	42	95.5	46	100.0	180	95.7
Well dug by Govt.										
Yes	01	02.1	02	04.0	00	00.0	00	00.0	03	1.6
No	47	97.9	48	96.0	44	100.0	46	100.0	185	98.4
Well dug by beneficiary										
Yes	08	16.7	02	04.0	00	00.0	02	04.3	12	06.4
No	40	83.3	48	96.0	44	100.0	44	95.7	176	93.6
Total	48	100.0	50	100.0	44	100.0	46	100.0	188	100.0

Table 3.23: District-wise percentage distribution of IAY beneficiaries by type of facilities before IAY and after IAY intervention in Jammu and Kashmir-2004

Characteristics	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		Before IAY	After IAY
	Before IAY	After IAY	Before IAY	After IAY	Before IAY	After IAY	Before IAY	After IAY		
Type of house										
Pucca	00.0	54.2	00.0	26.0	04.5	11.4	02.2	32.6	01.6	31.4
Semi-pucca	08.4	45.8	32.0	66.0	15.9	72.7	00.0	41.3	14.4	57.4
Kutcha	87.4	00.0	68.0	08.0	77.3	15.9	89.1	26.1	80.3	11.2
No house	04.2	00.0	00.0	--	02.3	00.0	08.7	00.0	03.7	00.0
Mean number of rooms	01.4	03.0	01.5	02.5	02.0	02.5	01.2	2.1	1.5	2.5
Separate kitchen	44.0	100.0	88.0	96.0	59.1	86.4	17.4	71.7	52.6	88.3
Sanitation	02.0	39.6	48.0	72.0	06.8	18.2	00.0	02.2	14.9	34.0
Water facility	07.0	23.0	04.0	06.0	00.0	04.5	00.0	00.0	02.7	08.5

CHAPTER-4

SWARNJAYANTI GRAM SWAROZGAR YOJANA

Introduction

Rural poverty continues to be high in the country. Though India has made considerable progress over the years and is currently one of the fastest growing economies in the world, but still more than one fifth of the population is living below poverty line. Out of 1 billion inhabitants, more than 200 million are still below the poverty line and 75 per cent of them live in the rural areas. However, the percentage of population living below the poverty line has declined from 55 percent in 1973-74 to 36 percent in 1993-94. It is evident from the 61th round of NSSO data that the extent of poverty has decreased from 26 percent in 1999-2000 to 22 percent in 2004-05.

There is no denying the fact that the effect of poverty on development process is always negative and it limits the prosperity of a nation. Therefore, there has always been an emphasis on reducing the number of poor people in the country to such an extent that the nation can enter the group of developed nations. It is in this context that the different developmental programmes assume significance in general and self-employment programmes in particular, because self-employment programmes alone can provide income to the rural poor on a sustainable basis.

Since Independence, rural development in general and poverty alleviation in particular, has been the core objective of the development policy. Therefore, Community Development Programme (CDP) was introduced in 1952, with an objective of overall development of rural areas with an active participation of the people. The second phase of rural development was initiated in 1960's with a focus on agricultural development. It was during this phase, when CDP faded away and agricultural development finally led to green revolution. In order to mitigate maladies related to sustainable development, a number of special area development programmes viz., SFDA/MFDA, TADP, DRI, and CADP etc, were initiated during 1970-1975. These programmes were framed either on

project approach or on sectoral approach. Hence, these schemes had little effect on the poorer sections of the society i.e. BPL and suffered from insufficiency and duplication of works due to absence of comprehensive schemes at national level. Consequently, the idea of integrated approach in rural development was conceived in 1978-79.

The self-employment programme was started in 1980 with the introduction of Integrated Rural Development Programme (IRDP) and later on, a series of programmes were implemented from time to time in order to achieve the goal of reducing the poverty and assist people in increasing their income through several self-employment programmes. These programmes were : (i) Training of the Rural Youth for Self-Employment (TRYSEM) started in 1979 and intended to take care of the training requirement of the people who were selected under IRDP; (ii) Development of Women and Children in Rural Areas (DWCRA) was started in 1982 to focus particularly on the rural poor women; (iii) Supply of Improved Tool-kits to Rural Artisans (SITRA) was started in 1992 to look after the modernization and improving the efficiency and productivity of the poor rural artisans; and, (iv) The Ganga Kalyan Yojna (GKY) introduced during 1996-97 to focus on the land based activities particularly the irrigation requirement of the small and marginal farmers. All these programmes were intended to sub-serve specific areas in order to prepare the rural poor for self-employment and enable them to cross the poverty line. However, the multiplicity of different programmes without appropriate linkages was one of the cardinal reasons for the under-performance of these schemes.

Government of India constituted a committee in 1997 under the Chairmanship of Prof. Hashim to review and rationalize the various Centrally Sponsored Schemes for poverty alleviation and employment generation and suggest suitable measures to revamp various wage employment schemes. The Committee after reviewing all aspects of these schemes recommended integration of all rural wage employment programmes into a single scheme as Jawahar Gram Samridhi Yojna (JGSY) and further all rural self-employment programmes brought under a single scheme called Swarnajayanti Gram Swarozgar Yojna (SGSY). The committee believed that rural poor have competence of

producing valuable goods and services, if they are given the right support and assistance through government. The recommendations suggested a paradigm shift in self-employment programmes for the rural poor from the individual beneficiaries approach to a group based approach. It emphasized the identification of activity clusters in specific areas and strong training and marketing linkages.

SGSY is described as a holistic programme of micro enterprise development in rural areas with emphasis on organizing the rural poor into Self Help Groups, capacity building, planning of activity clusters, infrastructure support, technology, credit and marketing linkages. Further, the committee suggested social mobilization of the poor before providing them assistance to take up economic activities. The basic structure of SGSY from the earlier programmes is a group approach for the social mobilization of the poor. To facilitate the process of social mobilization of the poor, the committee recognizes the importance of bringing in NGOs who are better equipped to facilitate the process of social mobilization, as the government agencies are not well equipped for the task. The committee therefore, recommended that the involvement of the NGOs would be very essential in successful implementation of this new self-employment programme during the Tenth Plan. The report also includes a caveat that there should not be over emphasis on quicker results, as otherwise SGSY will also meet the same fate as that of the earlier programmes. As a result of the recommendations of the Working Group, the Government of India was introduced SGSY in the country in April, 1999. The scheme was also implemented in Jammu and Kashmir alongwith rest of the country covering all the Community Development Blocks of the state.

The scheme

Thus SGSY scheme has been introduced as an answer to many problems faced by IRDP with a belief that rural poor have competencies of producing valuable goods and services, if they are given the right support and assistance through government. SGSY brought about a paradigm shift in its approach from the individual beneficiaries approach to a group based approach. It emphasized the identification of activity clusters in specific areas and strong training with marketing linkages. The main objective of the scheme is to

bring the assisted poor families above the poverty line in three years from the date of their coverage under the scheme. Under the Scheme, income generating assets are provided to the beneficiaries through a combination of bank credit and government subsidy. The SGSY is a Centrally Sponsored Scheme and is implemented on a cost-sharing basis between the Central and State Governments on 75:25 basis. The SGSY guidelines also emphasize that the programme should adopt a process oriented approach and support the self help group concept as it helps the poor to build their confidence through community action. It is expected that the process would help in strengthening the socio-economic empowerment of rural poor and improve their collective bargaining power. In order to eradicate the deficiencies of the earlier self-employment programmes, an inbuilt strategy is to be adopted through integration of various agencies. To happen this in implementation, SGSY visualize a close coordination among the District Rural Development Agency (DRDA), line departments of the state government, banks, NGOs and Panchayat Raj Institutions (PRIs) within a district. In nutshell, SGSY is a major poverty alleviation programme and is expected to be implemented in a holistic way by incorporating the key elements of social mobilization with emphasis on capacity building, integrated support through credit, infrastructure, technology and marketing so as to ensure the poor an appreciable sustained level of income over a period of time, and building the self-confidence of the participants through community action. Therefore, for better approach, SGSY deviates from IRDP by emphasizing on the issue of social mobilization of the poor, trying to bring in integration providing various backward and forward linkages and in the functioning of various agencies involved in its implementation.

Beneficiaries

Beneficiaries under the SGSY are known as swarozgaris. These swarozgaris can either be individuals or groups of individuals. However, emphasis is for group approach under which the rural poor are organized into Self Help groups (SHGs). The SHGs for assistance under SGSY are identified by VLWs in consultation with members of the Gram-Sabha. The BDOs, Bankers and Sarpanch (village head) is expected to visit each hamlet of the village to ensure proper selection of BPL households under SGSY.

Self Help Groups

The Self Help Group (SHG) is a group of rural poor who volunteer to organize themselves in a group for eradication of poverty of the group members. This is done through an agreement among the members that they will save a part of their earnings regularly and convert their savings into a common pool of fund or funds that they may receive as a group from DRDA through a common management. However, these groups have to go through three stages of evolution, a) group formation, b) capital formation (through revolving fund and skill development), and c) taking up economic activity. It has been envisaged under the programme that for the task of Self Help Group development, support of facilitators like Non-Governmental Organizations (NGOs) and community based organizations may be sought for initiating and sustaining the group development process.

Capacity building

Once a group maintains its existence at least for a period of 6 months and demonstrates the potential of a viable group, it enters the 1st stage, where it receives the revolving fund which is arranged through District Rural Development Authority (DRDA). At the end of the six months from the date of receipt of revolving fund, the SHG is put to another grading test (i.e. 2nd stage), especially to know whether the group is capable of taking up an economic activity through higher levels of investment. However, it is essential that the banks should be satisfied with the grading of groups at this stage. Once a SHG successfully passes through the 2nd stage, it becomes eligible to receive the assistance for economic activities in the form of loans or subsidy. The SHGs are entitled to 50 percent subsidy of their loans, subject to a limit of Rs.1.25 lakhs.

Individual swarozgaris

The scheme envisages that cluster approach should to be used for the identification of villages to be covered under the scheme. The DRDA, in consultation with the Project Officer, BDOs, Block Planning Officer and other officials of the line departments and Managers of the Banks have to identify villages for the scheme. Once

the list of villages is finalized by SGSY Block Level Committee, the Individual swarozgaris are selected by the Gram Sabha. The individual beneficiaries are supposed to take up any economic activity depending upon their inherent skills, availability of infrastructure and marketing facilities.

Since the Panchayats are not fully functioning in all the districts of the state, therefore, Panchayats have not played much role in the identification of swarozgaris. The BDO, Panchayat Secretary, Planning Officer and the VLW visit the Panchayat areas and hold discussions with the community members about the scheme. They also identify persons from BPL families who can be covered under the identified key activities. Such identified applicants are advised to approach the VLWs for completing the formalities for consideration under SGSY. Once the applications are received by the office of the BDO, the applicants are screened to identify potential beneficiaries keeping in view their economic status and inherent skills and the activity to be taken up under the programme. Once the potential beneficiaries are screened, the officials of the DRDA acquaint them with the bank procedures, the process of loan sanction and repayment of loans. Finally, the list of such identified persons is referred to banks for sanction of loan. The banks also screen the applications and sanction the loans depending upon the economic viability of the activity to be taken up by the beneficiaries and their repayment capacity.

Organizational structure

The Department of Rural Development under the Ministry of Rural Development (GOI), has the over all responsibility of policy formation, implementation, monitoring and evaluation of the programme. A Central Level Coordination Committee (CLCC) has been constituted to assist the Rural Development Department for the effective and purposeful results of SGSY. The Secretary, Ministry of Rural Development functions as the Chairman of the Committee, while the Joint Secretary is the Member Secretary. In addition, the Secretary level officials from different institutions from Central and State Governments, Directors, Managers of various banks, NABARD, CAPART, NIRD etc., are the members of the committee. The main function of the CLCC is to review and ensure

effective implementation, physical, financial and qualitative performance of the programme.

For the successful implementation of SGSY programme, a State Level SGSY Committee has been constituted which is chaired by Chief Secretary and Secretary, Rural Development Department acts as the Member Secretary and Secretaries of various departments, Directors, Managers of banks, NABARD and representatives of concerned departments of Government of India are the members of the SLCC. The main functions of this committee are to provide leadership and guidance in planning, implementation and monitoring of the programme.

Similarly, in the light of the guide lines of the Scheme, there should be a district level SGSY committee which should meet every month to review the progress of the SGSY. The District Collector should be its Chairman and Lead Bank Manager, as its Convenor. The other members of the committee include DDM of NABARD, LDO of RBI, District Level Coordinators of implementing banks, Heads of various departments, General Manager DIC, District KVIB Officer, Project Director DRDA and 2-3 NGO representatives.

It was mentioned by all the Project Officer's (DRDA) that District Level SGSY Committees have been formed in all districts and the composition of these committees is almost the same as laid down in the SGSY guidelines. The District Development Commissioner is the Chairman of the committee and Project Officer DRDA acts as the Member Secretary. The Lead bank manager, district coordinators of all the banks and heads of all line departments in the district like Handicrafts, Animal Husbandry, Industries, Agriculture, Horticulture and Social Welfare are the members of these committees.

So far as the structure of the Block Level SGSY committee is concerned, it was informed by the BDOs that the block level SGSY committees have also been constituted in all the blocks as per the SGSY norms. It was informed that Project Officer DRDA is the

Chairman of the block level SGSY committee and BDO is its Member Secretary. Managers of the Banks, representatives of the line departments, Block Planning Officer, Panchayat Secretary are the various members of the Block level SGSY Committee. However, none of the BDOs could furnish us a copy of the block level SGSY committee.

Implementation

The SGSY scheme is being implemented in the state by the DRDAs in accordance with the guidelines of Government of India. Each district has established a DRDA and at the block level these DRDAs are helped by offices of the BDOs, line departments and the banks to implement the scheme. Panchayats help the VLWs in the identification of the swarozgaris in villages where they are effectively functional but in villages where Panchayats are not functional, VLWs themselves identify the swarozgaris. The BPL survey conducted by the Department of Rural Development is used by the VLWs to identify the potential beneficiaries under the scheme. However, most of the functionaries involved with the implementation of rural development have raised many questions regarding the authenticity of the BPL list. It was found that the households that are the poorest often find it difficult to get them included in the BPL list. The two common errors observed in the BPL list were error of inclusion of non-poor and exclusion of the poor. Thus, a top-down approach still continues in the selection of the poor by way of prescribing an officially designated BPL criterion, which has many limitations in ensuring a foolproof selection of the poor under diverse conditions. Once the beneficiaries are identified either by the VLWs or by the Panchayats, the District Rural Development Agencies (DRDAs) has the central role in organization of the Self Help Groups, their training, identification of key activities, project reports, planning for credit mobilization, infrastructure and in providing accessible marketing facilities in their respective districts. The main activities identified at the state level to be taken up by swarozgaris are dairy, poultry, sheep/mule and goat rearing, handicrafts, saffron cultivation, blanket weaving, handloom, fisheries, sericulture and retail trade. These activities have been grouped into two types, i.e. Farm and Non-Farm related activities. Sheep/goat/mule rearing, poultry, dairy, saffron cultivation, fisheries, sericulture have been selected under farm-activities whereas rural artisans and retail trade has been selected under non-farm activities.

The banks and line departments play an important role in the implementation of SGSY. Since SGSY is a credit-cum-subsidy programme and credit is the key component, therefore, banks have been involved in all the stages of programme implementation. It was observed that the main banks involved in the implementation of the scheme in the state were the Jammu & Kashmir Bank, Central Cooperative Banks, State Bank of India (SBI), Punjab National Bank (PNB) and Land Development Bank. However, due to disturbances in the state, some of the nationalized banks like State Bank of India, Punjab National Bank and other Central Banks initially played a limited role in the implementation of the scheme in the selected districts. But with an improvement in the situation in the State, these Banks have now reopened their branches and have started to participate in the implementation of the scheme in almost all the districts. The banks were actively involved in identification of key activities, clusters, self-help groups, individual swarozgaris as well as planning for all the elements of the key activities.

It was, further, informed by the Project Officers (DRDA) and BDOs that the line departments like agriculture, animal husbandry, sericulture, horticulture, handicrafts and industry etc. were also involved in the implementation and monitoring of the SGSY both at the district and block level. They also played an active role in the identification of key activities and preparation of project reports. Once the banks sanctioned the loans to the beneficiaries/groups, the line departments created the required infrastructure and provided the requisite facilities and technical guidance to the swarozgaris.

The scheme envisages an active role for NGOs to facilitate the process of social mobilization of the poor. It was observed that due to the non-existence of credible NGOs in the selected districts, NGOs had not played any credible role in the implementation of the SGSY in the state. However, it was reported by the DRDA officials that some credible NGOs have recently started showing their existence, therefore, they will be involved in the implementation of SGSY in near future.

Coordination, monitoring and supervision

For bringing the swarozgaris above the poverty line, it was not sufficient to assist them through subsidy and loan only. The progress of management of the assets for generation of incremental income was to be continuously followed up, monitored and evaluated. Since the objective of SGSY is to bring every assisted family above the poverty line within a period of three years, therefore, there is a need for complete coordination among various implementing agencies in monitoring and supervision of the scheme. The survey team observed a close coordination among Project Officers (DRDA), BDOs, and various other line departments involved in the implementation of SGSY but there was lack of coordination between banks and other officials/departments involved with the implementation of SGSY.

The scheme envisages that there should be state, district and block level monitoring committees for the better implementation of the SGSY scheme. The offices and officers dealing with the scheme should visit the beneficiaries regularly and ascertain through field visits that the programme was implemented properly. In the light of the guidelines supplied by the Central Government, the SGSY programme in the state was monitored through a State Level Vigilance and Monitoring Committee. The objective of this committee was to supervise, exercise vigilance and monitor the flow of funds and other aspects related to the implementation of SGSY. Hon'ble Minister for Rural Development is its Chairman and Secretary to Government, Rural Development Department is its Member Secretary. Members of the committee include MPs, MLAs, Secretaries of the Department of Finance, Planning and Development, R&B, Revenue, Agriculture, Anima/Sheep Husbandry, PHE, Social Welfare, Forests, Chief Engineers of R&B and PHE, Directors of Rural Development, Finance Department and Social Welfare and representatives of NGOs. The committee holds regular meetings quarterly.

The implementation of the scheme at the district level is monitored through a District Level Monitoring Committees and the blocks are monitored through Block Level Monitoring Committees. These committees monitor the scheme through Monthly Progress Reports, Annual Progress Reports and field visits by the officials of DRDA and

participant banks. The BDOs also monitor the performance of the scheme and the income being earned by the beneficiaries through field visits. However, information on the number of visits paid by the officials involved with implementation of SGSY was not made available to the survey team. The review of recovery of loans was done by the banks. It was informed by the BDOs that the meetings of the BLCC were held regularly on monthly basis to review the physical and financial achievements of the scheme and redressed of pending cases. However, all the Project Officers and most of the BDOs expressed that the decision taken and recommendations made during the meetings were not implemented fully by the banks because they had usually given preference to the individual beneficiaries and ignored the cases of SHGs. The BDOs also reported that the effectiveness of these meetings was limited because banks hesitate to finance all those SHGs or Individual cases which were recommended by the committees. It was also informed that VLWs monitor and supervise the scheme at village level. They submit monthly progress reports and periodically attend banks to see whether the beneficiaries were repaying their loans regularly.

Evaluation

As per guidelines of the scheme, the state governments are required to conduct periodical evaluation studies on the implementation of the programme. The state governments are free to have these studies conducted through their own evaluation cells or through reputed institutions and organizations. The evaluation wing of the Directorate of Economics and Statistics, Jammu and Kashmir, has been entrusted with the job of evaluating the rural development programmes in Jammu and Kashmir. The Directorate of Economics and Statistics has district level evaluation cells. However, the SGSY programme in selected districts has not yet been evaluated by the District Evaluation Cells. Recently, the district level evaluation cells in Anantnag and Rajouri have initiated the process of evaluating SGSY in their districts.

Performance of SGSY

Tables 4.1, 4.1a and 4.1b present the availability of funds under SGSY in Jammu and Kashmir state and in the four selected districts during 2001-2007. An amount of

about Rs. 800-900 lakhs was available annually with Rural Development Department, Government of Jammu and Kashmir during 2001-05 for the implementation of SGSY. A total amount of Rs. 2449.4 lakhs was released by the State and Central Government during 2001-05 and out of which, an amount of Rs. 1653.4 lakhs was released by the Centre. Thus, the share of the Central Government to total releases during this period was 68 percent and the share of the State Government was about 32 percent. The availability of funds reduced to Rs. 906.66 lakhs during 2005-06 and again increased to Rs. 1067.64 lakhs during 2006-07. But, the Central Government contributed only 63 percent of this released amount. Thus, the Central Government had not released the recommend share of 75 percent to the state under SGSY.

So far as the availability of funds in the four districts was concerned, the funds made available to Anantnag district have declined from Rs. 106 lakhs in 2001-02 to Rs. 98 lakhs during 2006-07 and similarly the funding has declined in Kupwara district from Rs. 76 lakhs to Rs. 65 lakhs in 2005-06. However, both the districts located in Jammu division experienced an increase in the availability of funds and this increase was phenomenal in Doda district. The availability of funds in Doda district increased from Rs. 55 lakhs in 2001-02 to Rs. 141 lakhs in 2006-07.

As far as the utilization of funds was concerned, the state was in a position to utilize only 80 percent of the funds made available to it for the implementation of SGSY during 2001-07 (Table 4.2, 4.2a and 4.2b). It is evident from the tables that the utilization of funds ranged from a maximum of 85 percent in 2004-05 to a minimum of 73 percent in 2003-04. The utilization of funds in Anantnag district steadily declined from 84 percent in 2002-03 to 61 percent in 2006-07, while Kupwara and Rajouri districts utilized above 90 percent of the available funds during 2001-2007. Doda district had also noticed a decline in its utilization rate from 99 percent in 2001-02 to 76 percent in 2006-07.

So far as the expenditure under various components during the last six years was concerned, 70-76 percent of the funds were utilized annually on subsidy and 11-15 percent on infrastructure development. Expenditure on revolving fund in the state

declined from 15 to 60 percent over a period from 2002-03 to 2004-2007, while 3-6 percent of the funds were devoted to the training component of the beneficiaries/officials. Interestingly, almost no expenditure was incurred on risk fund and capacity building of the beneficiaries. Expenditure on subsidy was the highest in Kupwara district (81-96 percent) and lowest in Rajouri district (55-61 percent). The two districts located in Jammu division devoted about 20-25 percent of the funds to infrastructure development and Kupwara and Anantnag had given less priority to the development of infrastructure under SGSY. The percentage of expenditure devoted to revolving fund has declined in all the districts, but two districts located in Jammu division had devoted about 10 percent of the funds towards this account head during 2001-2006 while as Kupwara and Anantnag had devoted less than 10 percent of the funds towards revolving fund during the same period. Anantnag and Kupwara districts had not given much priority to the trainings of the beneficiaries as percentage of total funds incurred on training during 2001-2007 was in the range of 1-2 percent, while the Doda and Rajouri had incurred about 10 percent of the funds on trainings of beneficiaries and officials.

Bank credit and subsidy

Financial assistance to swarozgaris under SGSY comprises of two components viz. loan and subsidy. The SGSY is a credit linked scheme, where credit is the key element, whereas the subsidy is a minor and enabling component. The major part of investment consists of bank credit from financial institutions comprising of commercial banks, cooperative banks and regional rural banks. Tables 4.3, 4.3a and 4.3b give details of sanctioned/disbursed bank loans in Jammu and Kashmir. A total number of 71,639 cases were sponsored by the banks during 2001-2007. The banks sponsored 10,000-12,000 cases annually during 2001-07. Among the districts Doda had sponsored the maximum number of cases (6429) during 2001-06 and Rajouri sponsored the minimum number of cases (3044) during the same period. Anantnag and Kupwara sponsored 3456 and 3994 cases respectively. Out of the total (71639) sponsored cases, banks sanctioned loan in favour of 34616 cases. In other words, the loans were sanctioned in case of only 48 percent of the cases sponsored by the banks. The percentage of cases sanctioned by the banks did not vary between 2001-02 and 2005-

06. However, the percentage of loan cases sanctioned by the banks increased to 50 percent during 2006-07. The highest number of cases (6309) sanctioned by the banks was recorded in 2006-07 and the lowest number (4715) in 2001-02. Of the 34,616 sanctioned cases during 2001-07, the amount was released in case of 30,107 cases, accounting for 87 percent of the total sanctioned cases. Loan was sanctioned for more than 90 percent of the cases in Anantnag and Rajouri but in Doda district only 62 percent of the sanctioned cases had received the loan. Information about the amount of loan sanctioned was available only for 2001-03. During these two years a total loan amount of Rs. 4152.62 lakhs was sanctioned among the beneficiaries. Further, an amount of Rs. 2951.39 lakhs was disbursed as subsidy among the swarozgaris during 2001-07. The subsidy amount ranged from Rs. 326 lakhs in 2001-03 to Rs. 582 lakhs in 2006-07.

Bank-wise performance under SGSY

Banks had to play a vital role in the implementation of the scheme at all stages. They had to sanction loan to the beneficiaries to start some economic activity. For this, beneficiaries had to follow certain procedures/formalities and after these formalities completed, the banks were supposed to take a maximum time of fifteen days to sanction the loans to the beneficiaries. Table 4.4 shows the details of bank-wise position of cases under SGSY in selected districts of Jammu and Kashmir. Out of the total cases sanctioned during the period 2000-07, the Commercial Banks had sanctioned 53 percent of the total cases sanctioned by the banks in the state. The Cooperative Banks had sponsored 41 percent, followed by Regional Rural Banks who accounted for only 6 percent of the sanctioned cases. A total of 9,133 cases were pending with different banks since 2000-07. Although, the Commercial Banks had sanctioned the highest number of cases, but they also had the highest percentage of pending cases (45 percent), followed by Co-operative banks (30 percent) and Regional Rural Banks. Most of the pending cases pertained to the years 2004-05 and 2006-07. Further a total of Rs. 955.30 were disbursed in the state as subsidy by the banks during 2000-07.

In Anantnag district, out of the total cases sanctioned during the period 2000-03, Commercial Banks sanctioned 73 percent of the sanctioned cases. Of these, J&K Bank

sanctioned 50 percent of the cases and State Bank of India and Punjab National Bank sponsored only 15 percent and 8 percent cases respectively. Anantnag Central Cooperative Bank (ACCB) also sanctioned 27 percent of the cases. A total of 1290 cases were pending with different banks during the period 2000-03. Most of these cases pertained to year 2000-01. Similarly, in Kupwara district, Baramulla Central Cooperative Bank Kupwara sanctioned 68 percent of the total number of sanctioned cases by the banks in the district during 2000-06. The Jammu and Kashmir Bank and State Bank of India sponsored 19 percent and 8 percent of the cases respectively, while Kamraz Rural Bank sanctioned only 5 percent of the cases. A total of 1109 cases were pending with different banks since 2000-06. BCCB, Kupwara though had sanctioned the highest number of cases but it had also the highest number of pending cases. BCCB is followed by Jammu and Kashmir Bank and State Bank of India. It was observed that most of the cases pertained to the year 2001-02. Further a total of Rs. 312.20 were also disbursed in the district as subsidy by the banks during the period 2000-06. In Doda district the maximum cases were sanctioned by State Bank of India (33 percent) during the period 2000-07. The Jammu Central Cooperative Bank and Jammu and Kashmir Bank had sponsored 32 percent and 29 percent of the cases respectively, while Land Development Bank sanctioned 4 percent of the cases, followed by Punjab National Bank and Punjab and Sind Bank (1 percent each). A total of 5196 cases were pending with different banks during the period 2000-07. Although, the State Bank of India sanctioned the highest number of cases but the Jammu and Kashmir Bank had the highest number of pending cases. State Bank of India was followed by JCCB and Punjab National Bank in percentage of pending cases with them. Most of the pending cases pertained to the year 2004-05. Further a total of Rs. 306.20 lakhs were also disbursed in the district as subsidy by the banks during the period 2000-07. On the contrary, in Rajouri district the maximum cases were sanctioned by the Jammu and Kashmir Bank (29 percent) during the period 2003-07. The Jammu Rural Bank had sponsored 28 percent and Jammu Central Cooperative Bank had sanctioned 26 percent of the cases, while State Bank of India sanctioned 12 percent of the cases, followed by Punjab National Bank which sanctioned only 4 percent of the cases. A total of 1568 cases were pending with different banks since 2003-07. Although, the Jammu and Kashmir Bank sanctioned the highest number

of cases, but it had also the highest percentage of pending cases (31 percent), followed by JCCB and JRB in percentage of pending cases with them. Most of the pending cases pertained to the years 2004-05 and 2006-07. Further a total of Rs. 137.40 lakhs were also disbursed in the district as subsidy by the banks during the period 2003-07.

Number of Self Help Groups formed

A total number of 7,622 Self Help Groups were formed in the state during the last six years (2001-07). Majority of these groups in all the districts were formed in the initial years of the implementation of the SGSY. The number of groups formed over a period of times declined from 925 in 2002-03 to 611 in 2004-05 and further to a lowest number of 518 groups in 2006-07 (Table 4.5). Among the selected districts, Anantnag had the highest number of SHGs (1335) and Kupwara the lowest (663). Of these groups, 3,674 groups (48 percent) had passed Grade-I and another 1,340 groups (18 percent) had passed Grade-II during 2001-07. In Doda and Rajouri districts, 44-48 percent of the groups had crossed Grade-I while in Anantnag and Kupwara only one-fourth had crossed this grade. So far as Grade-II was concerned, the percentage of groups who had crossed Grade-II was 7, 14, 5 and 1 in Anantnag, Kupwara, Doda and Rajouri respectively.

All the SHGs were supposed to take up some economic activity depending upon their inherent skills. However, it was found that nearly 38 percent of the groups which were formed in the state during the last six years, had economic activity. This percentage was highest in Kupwara (40 percent), followed by Anantnag (17 percent). In Doda and Rajouri less than 10 percent of the groups had taken up economic activity. Thus, it was observed that most of the groups were formed for the name sake and had stopped their activities just after their formation.

Women groups

The SGSY lays heavy emphasis on the formation of Women Self Help Groups (WSHGs). But it appears that in Jammu and Kashmir not much importance to the formation of WSHGs was given and only 1193 WSHGs were formed in the state.

WSHGs accounted for about 16 percent of the total Self Help Groups formed during 2003-07 (Table 4.5). There were virtually no WSHGs in Doda and Rajouri districts. Even in Kupwara and Anantnag districts WSHGs accounted for only 10 percent of the total SHGs in these two districts. However, 58 percent of the WSHGs had taken up economic activity. The issue of the formation of women SHGs in the state was taken up with the senior officials of the DRDA, who explained that they find it difficult to form and organize Women Self Help Groups at the district level.

Units sanctioned and number of swarozgaris provided BOP

Information regarding the number of units sanctioned, activity-wise number of swarozgaris trained and expenditure on training is provided in Table 4.6. It can be seen from the table that a total of 10,355 units were sanctioned in the state under SGSY during 2001-03. Similarly, a total number of 5,712 swarozgaris had received some training under Basic Orientation Programme (BOP). Further, 54,639 of swarozgaris were trained under SGSY during 2001-07. Of these trainees, 43 percent were women, 13 percent belonged to Schedule Tribe category and 5 percent to Schedule Castes. A total amount of Rs.193.42 lakhs was spent on training of the swarozgaris and officials in the state.

The percentage of swarozgaris who received BOP in Rajouri and Doda districts was 35 percent and 23 percent respectively. Of the 6929 persons trained from Anantnag district, 25 percent were women and 5 percent were Scheduled Tribes. In Kupwara 87 percent of the trained swarozgaris were women. Women constituted about 26 percent of the trained swarozgaris in Doda and 14 percent in Rajouri. Scheduled Castes/Scheduled Tribes beneficiaries also formed a significant proportion of trained beneficiaries in these two districts.

Sector-wise performance of SGSY

Details about the sector-wise expenditure and credit distributed under SGSY among SHGs/Individual swarozgaris was collected from the office of the Directorate of Rural Development, Srinagar/Jammu and the information is presented in Table 4.7. It is

evident that maximum expenditure of Rs. 6773.47 lakhs was incurred in primary sector, followed by Rs. 3115.55 lakhs in tertiary sector and an amount of Rs. 2738.34 lakhs in secondary sector during the period of six years (2001-07). The primary sector received highest priority in the state during all the years under reference as about 52 percent of the subsidy and credit was disbursed by this sector. Tertiary sector accounted for 24 percent whereas about 21 percent was accounted for secondary sector of the subsidy and credit disbursed. So far as the sector-wise expenditure on subsidy and credit disbursement in selected districts during the reference period (2000-07) was concerned, it can be seen from the Table 4.7 that primary sector dominated the expenditure scenario in both the districts of Jammu region (Doda and Rajouri). In Doda district an amount of Rs. 1485.30 lakhs was utilized on primary sector as compared to 327.50 lakhs in tertiary sector and a meager amount of one lakh in secondary sector. Similarly, in Rajouri district Rs.803.08 lakhs were incurred in primary sector and Rs.365.51 lakhs in tertiary sector. However, the situation in the districts of Kashmir region presented totally a different picture. In Anantnag district secondary sector had received highest priority and received an amount of Rs. 1011.18 lakhs, followed by primary sector which received Rs. 831.96 lakhs. While in Kupwara district tertiary sector dominated the expenditure scenario by receiving Rs. 817.79 lakhs as against an amount of Rs. 485.98 lakhs under primary sector and Rs. 345.22 lakhs for secondary sector. The data collected suggested that swarozgaris were choosing/adopting agriculture as their main activity in some districts of the state, while expenditure on retail trade and live stock was dominant in some other districts of the state.

Table 4.8 presents information about the number of swarozgaris covered under various occupational sectors. Out of the total number of 44,598 swarozgaris during 2000-07, 42 percent (18,580) were covered under primary sector, 41 percent under secondary sector (18,188) and 18 percent (7,832) under tertiary sector. The percentage of swarozgaris under primary sector declined from 55 percent in 2000-01 to 42 percent in 2006-07, while the percentage of swarozgaris under secondary sector increased from 19 percent in 2000-01 to 40 percent in 2006-07. The percentage of swarozgaris in the tertiary sector during the period fluctuated between 24 percent and 16 percent. Another

important finding which emerged from the data presented in Table 4.8 was that most of the swarozgaris under primary sector (69 percent) had chosen live stock as their key activity. Secondary sector was dominated by handicrafts (74 percent). Under tertiary sector, retail trade was the most preferred activity selected by about 87 percent of the swarozgaris. There was no much variation within the districts so far as the selection of key activities were concerned.

Field findings

The study team selected a total number of 109 SHGs and 65 Individual swarozgaris for collecting detailed information about the implementation of SGSY in Jammu and Kashmir. It was, however, possible to contact only 96 SHGs and 61 Individual swarozgaris. Of the 96 SHGs, 32 belonged to Anantnag district, 8 were from Kupwara, 32 were from Doda and 24 were from Rajouri district. The total membership of the groups was 738 members. The interviews were held with the leaders of the Self Help Groups.

1. Background characteristics of members of the SHGs

Table 4.9 shows background characteristics of the members of Self Help Groups (SHGs) surveyed in Jammu and Kashmir. Majority of the members were women (57 percent) and men accounted for 43 percent of the members. The distribution of members by type of house revealed that nearly half of the members were living in kachha houses, 32 percent were living in semi-pacca houses and a small percentage (19 percent) were living in pacca houses. Eighty-seven percent of the members covered under the survey were Muslim and 13 percent were Hindu. All the members from the two districts of Kashmir Valley were Muslims where as in Doda and Rajouri Hindus accounted for 41 percent and 14 percent respectively.

Table 4.9 also presents the distribution of members by age and education. It was observed that majority of the beneficiaries (70 percent) were in age range of 26-50 years and 30 percent were in the age group of 18-25 years. The educational distribution of the beneficiaries showed that about one half (51 percent) of the members were illiterate, 8

percent had completed primary education, 24 percent had completed middle schooling and 17 percent had completed a high school education. Illiteracy was higher in Doda and Anantnag than in other two districts. The work status of the members showed that 59 percent were skilled workers and 20 percent were engaged in business. The data on family size of the members of each of SHGs indicated that more than one-half (56 percent) of them had 6-10 members, 40 percent had less than 6 members and 4 percent had 11 or more members in the family.

2. Formalities completed and problems faced in forming groups

For availing benefits under SGSY, the beneficiaries are required to complete certain formalities. Table 4.10 shows the types of formalities which the applicants had to fulfill for obtaining the benefit under SGSY. Multiple responses were recorded and the information revealed that all the SHGs had submitted applications for their registration. Of the interviewed respondents, 51 percent had produced BPL certificates. Forty-one percent of the SHGs had completed bank procedures and 25 percent mentioned that they also had to submit affidavits from the courts. Project reports were also submitted by 14 percent of the SHGs mainly from Anantnag and Kupwara. Group leaders were asked to express whether they felt that these procedures were difficult. It was found that 84 percent of the respondents were optimistic and opined that they did not consider these procedures to be difficult as they had not faced any problems in completing the formalities. But 37 percent of the SHGs from Kupwara and Anantnag districts reported the procedures somewhat difficult. Group leaders were also asked to express whether they experienced any difficulty in forming the SHGs. Multiple responses were recorded. It was found that 58 percent of the group leaders had not experienced any difficulty in the formation of groups. But 27 percent of the respondents found the procedures as time consuming, 23 percent of the respondents mentioned that the government officials were not much interested in the programme and as such they did not encourage people to benefit from the scheme, 16 percent mentioned that officials indulge in bribery and another 8 percent were asked to mortgage some property. Higher proportion of SHGs from Kupwara and Doda faced these problems than SHGs in Anantnag or Rajouri.

Activity wise position of SHGs

Once the SHGs are formed, they are supposed to take up some suitable economic activity in view of their inherent skills. These economic activities are to be identified by the DRDA. The DRDAs generally select 10 activities but focus is laid on 4-5 key activities based on local resources, occupational skills of the people and availability of markets so that the Swarozgaris can earn sustainable incomes from their investments. Information collected about the activities taken up by the SHGS is presented in Table 4.11. It was observed that out of 96 SHGs, 24 percent each were engaged in dairy/vegetable growing and willow work, 11 percent in poultry and sheep breeding, 8 percent each in shawl making and crewel work and 3 percent each were engaged in saffron growing and tailoring/tilla dozi. However, 18 percent had yet to start any economic activity. In Anantnag district 72 percent of the SHGs were engaged in Willow work and in Kupwara, 62 percent had chosen sozni work/shawl making as their economic activity. More than half of the SHGs in Doda and Rajouri districts were involved in dairy/poultry rearing and vegetable growing. It appeared that most productive activities and products which had a good demand in the market like honey, jam making, dairy products, horticultural products, dry fruits etc. were not encouraged by the DRDAs.

SGSY seeks to lay emphasis on skill development through well-designed training courses. Beneficiaries were, therefore, supposed to get training from DRDA under the SGSY in order to upgrade their skills. The design, duration of training and the training curriculum was to be tailored to meet the needs of the swarozgaris and identified key activities. The DRDAs were entitled to meet the expenses, incurred by the training institutions for both Basic Orientation and Skill Development Training under SGSY funds. However, it was found that DRDAs have not taken up any concrete steps to impart training to the swarozgaris. The implementing agencies had not assessed the training needs of the beneficiaries nor they identified any institution for imparting such training. It was found that only a small proportion of the groups (7 percent) had received such training from DRDA under SGSY. In Kupwara and Doda, not even a single beneficiary mentioned to have received any training under SGSY.

Membership

As per SGSY guidelines, a SGSY group should ideally have 10-15 members. But in Jammu and Kashmir majority of the groups (83 percent) had less than 11 members and in fact 17 percent of the groups had less than 5 members. On an average a SHG had only about 8 members. The average membership per group was highest in Anantnag (10.2) and lowest in Doda (5.1). The problem of less membership was discussed with the Project Officers of the DRDA and they mentioned that in the absence of NGOs, the workers find it too difficult to mobilize and organize themselves in big groups.

Corps fund and bank account

As per guidelines, the SHGs are supposed to open an account in a nearby bank to get the loan from that bank and can also deposit the corps fund raised by them in the bank. Almost all the SHGs (96 percent) had opened accounts in banks. The groups were also supposed to raise corpus funds monthly so that the members of the SHGs could use this corpus fund among themselves for purchasing of raw-materials and other purposes. But the survey showed that only 72 percent of the groups had raised this corpus fund and the. Group members contributed an amount ranging from Rs. 25 to Rs. 100 per-month towards their corpus fund. Majority of the groups (67 percent) contributed less than Rs. 50 and 22 percent contributed Rs. 51-100 per month. The groups who had made contribution towards corpus fund were also asked to mention as to how they utilized this corpus fund. It was mentioned by 27 percent each of the groups that it was used both for purchase of raw materials and also for emergency purposes. Another 27 percent had not used it yet. Seventeen percent mentioned that the banks had not yet allowed them to withdraw this amount and another 13 percent had distributed it among group members (Table 4.12).

Grading, receipt of revolving fund, loan/subsidy and type of activity taken up

The implementing agency had to grade the SHGs based on their performance. It can be seen from Table 4.13 that a small percentage (6 percent) of the surveyed SHGs reported that their performance was graded by DRDA. Twenty nine percent groups reported that they received revolving fund and 10 percent of the groups had received loan/subsidy. These groups had received loan/subsidy for initiating group activity. Most of these groups were engaged in crewel work, willow work, shawl making, carpet weaving and tailoring/tilla work.

Bank from which loan received and mode of repayment

Table 4.14 shows the name of the bank and amount of loan received by the SHGs. The Central Cooperative Bank had dominated the process of lending loans to the swarozgaris at the state level. This bank provided loan to 64 percent of the SHGs. Jammu and Kashmir Bank had also sponsored 32 percent of the groups. The data collected from the districts showed that all the groups in Doda and Rajouri districts were financed by Jammu and Kashmir Bank while Central Cooperative Banks sponsored most of the SHGs in Kashmir valley. The loan was generally given in one or two installments. This was substantiated by the fact that 64 percent of the groups had received loan in two installments. The groups after availing the loan under SGSY had to repay the loan in installments. But it was mentioned by 59 percent beneficiaries that they were not able to follow the repayment schedule devised by the banks. The percentage of such groups was highest in Kupwara and Rajouri districts. Only 41 percent of the SHGs reported that they were repaying the loan on monthly basis.

Marketing

The existence of a suitable market for the products produced by the swarozgaris is of utmost importance. SGSY guideline states that organizations like Handicrafts, Handloom, Horticulture, etc. have to play a prominent role for the promotion of products of Swarozgaries and their departments. They are supposed to provide marketing outlets for SGSY products. Keeping the market trends in view, linkages with apex bodies can

ensure a stable market at remunerative prices. Therefore, such links result in quality improvements, while reducing the market risks for the poor. There are several NGOs and other independent institutions to market products from rural artisans/craftsmen across the country and DRDAs are expected to strive to develop linkages with such NGOs as well.

The DRDAs are expected to organize Melas to give publicity to the range of products produced by swarozgaris and to organize periodical exhibitions in urban centres and offer better prices to the goods produced under SGSY scheme. Quality of products is also related to marketing, hence the agencies involved in providing market assistance to swarozgaries should ensure that swarozgaris are trained enough in quality control. The goods marketed conform to a minimum and uniform quality so as to develop a brand image. The information collected from 96 SHGs showed that 33 percent of the groups had not brought out their first lot of production in the market and another 66 percent of the groups were marketing the products personally. This means that the state government had not facilitated any marketing facilities to SHGs, as all the SHGs used to market their products in the native villages or within the district without any government support. The respondents were further probed to mention the major problems, they faced in marketing their products. In this regard multiple responses were recorded and are presented in Table 4.15. It was expressed by 83 percent of the SHGs that they did not get reasonable prices for their products locally. Eighty six percent groups expressed that they did not receive any help from the government for marketing their products because the government had not organized any Melas or exhibitions at state level or even at the district level. The DRDAs were supposed to enhance the marketing skills of the swarozgaris by imparting training to them in market skills and market promotion techniques. However, it was found that none of the SHGs had received any training for marketing the products produced by them. Thus, it was observed that administrative capability, financial management and marketing support for the implementation of SGSY was poor which resulted in poor performance of SGSY in the state.

Monthly meetings

As per the norms, Self Health Group (SHG) members should meet at least once in a month regularly. The objective of the monthly meetings was to review the progress of the units established and discuss other issues relating to marketing of products, repayment of bank loans etc. The information collected on this aspect from the SHGs (Table 4.16) indicated that 31 percent of the groups had not held any monthly meetings and 14 percent had no fixed schedule. Forty eight percent were meeting on monthly basis and 7 percent fortnightly. Those who hold these meetings discussed various issues in the meetings. Nearly all such groups discussed as how to expand markets and repay loans.

Record keeping

All the SHGs are required to maintain records of their activities on different types of registers. The maintenance of the records by the SHGs helps the implementing agencies to monitor the activities of the group. It also helps the groups to monitor the records of their accounts. How for the SHGs are maintaining the records of their activities in Jammu and Kashmir is presented in Table 4.17. The information revealed that 33 percent groups were not maintaining any record of their activities. Out of the remaining 67 percent groups, slightly more than one half of the respondents were maintaining bank pass books and more than 40 percent each of the SHGs had maintained attendance registers and loan registers. General register (*Karavayee*) and minutes of monthly meetings were maintained by 36 percent each of the respondents. It was also observed by the field investigators that cash book and individual member pass-books were maintained properly by less than 10 percent of the SHGs.

Opinion of SHGs on SGSY

Information was collected from the respondents in Jammu and Kashmir about the economic impact of the scheme. It was mentioned by 24 groups (25 percent) that the income of the group members improved to some extent and 20 groups (21 percent) were of the opinion that income of the groups increased marginally. However, 52 groups (54 percent) mentioned that their income had not yet seen any change even after being

covered under the SGSY. The percentage of SHGs who mentioned to have experienced improvement in their income was highest in Rajouri, while as the percentage of groups whose income earning capacity had not increased was highest in Doda. So far as the satisfaction with the over all functioning of the SGSY was concerned, it was mentioned by 58 percent of the groups that they were not satisfied with the over all implementation of the scheme and remaining 42 percent were satisfied with the implementation of the SGSY. About 90 percent of the groups in Doda were not satisfied with the implementation of SGSY in their district. Those who opined that they were not satisfied with implementation of the scheme cited various reasons for not being satisfied with the scheme. Forty six percent expressed that they were not benefited from SGSY as yet. Besides, 30 percent each of the groups said that loans were not sanctioned easily by the banks and marketing facilities were very poor for the products. Twenty one percent related it to poor cooperation from government officials (Table 4.18).

Background characteristics of Individual beneficiaries

As mentioned earlier, information was collected from 61 SGSY Individual swarozgaris. Majority of the individuals beneficiaries (79 percent) were Muslims and 21 percent were Hindus. Majority of the respondents (64 percent) had 6-10 family members and 28 percent had less than 6 members in their families. Most of them (77 percent) belonged to general category and 23 percent were from SC/ST category. The information on housing revealed that 47 percent of the individual beneficiaries had semi-pacca houses, 30 percent were residing in katcha houses and 23 percent were living in pacca houses. More than one-quarter (30 percent) of the beneficiaries were landless and the other beneficiaries possessing land were marginal farmers as all of them possessed less than 10 kanals of land (Table 4.19).

Awareness of SGSY and formalities completed for registration

Each respondent was asked to mention the source of awareness of SGSY. The information given in Table 4.20 shows that the Village Level Workers (VLWs) played a dominant role in disseminating information on SGSY among the Individual Swarozgaris. Sixty-two percent of the beneficiaries stated that they received information

about SGSY from VLWs and 16 percent were informed about the scheme by the panchayat/political workers and 21 percent got the information through electronic media. The respondents were further asked to give details of the formalities they had to complete before they were registered under SGSY. It was reported by all the 61 individual beneficiaries that they had to submit the application forms, 88 percent completed bank procedures and 62 percent also appeared in an interview. Nearly one half had to complete court procedures. Forty three percent produced BPL certificates and 16 percent of the beneficiaries had submitted project reports. However, when the beneficiaries were asked to comment whether the formalities for registration were difficult, 85 percent of them opined that they did not face any problems in completing these formalities. But substantial percentage of individual beneficiaries from Doda district expressed that the formalities to be completed for getting loan/subsidy under SGSY were very difficult.

Activity-wise position of Individual beneficiaries

The activity-wise position of individual beneficiaries is given in Table 4.21. It was observed that out of a total of 61 beneficiaries, 28 (46 percent) were engaged in retail trade, 14 (23 percent) in dairy farming, 10 (16 percent) had opted for crewel work/embroidery. Five percent each of the beneficiaries were rearing sheep and doing willow work. However, a small percentage of the swarozgaris had opted for carpet/chader/gabba weaving or saffron cultivation. Majority of the beneficiaries in Kupwara and Doda had opted for retail trade while in Anantnag and Rajouri majority of the beneficiaries were engaged in handicrafts. In response to a question on the year of establishment of the units, it was reported that 28 units were established during 2002, twenty three units were set up in 2001 and the remaining 10 in 2003. So far as the number of workers in the units established by the swarozgaris was concerned, almost 85 percent were running their units individually, while in about 15 percent of the units there were 2-5 workers. The respondents were further asked to report whether they had contributed any money for running their units and more than one half of the swarozgaris reported in affirmative.

Bank from which loan received and amount of loan received

In order to know the bank-wise performance in lending loans to swarozgaris, 57 percent of the interviewed beneficiaries were financed by the Jammu and Kashmir Bank, 21 percent by Central Cooperative Bank, 12 percent by Punjab National Bank and 10 percent by State Bank of India. The data depicted in Table 4.22 also showed the number of installments in which the loan amount was released to the beneficiaries. Fifty four percent of the beneficiaries had received it in two installments, 38 percent in one installment and 8 percent in three installments. When asked about the mode of repayment of loans, 61 percent of the swarozgaris mentioned that they were repaying the loan in monthly installments but 39 percent had no fixed schedule. Further the beneficiaries were asked to report whether they had faced any problem in obtaining loans . In response, it was expressed by nearly two-third of them that they had not faced any problems in the sanction of loans from the banks.

Marketing

Information was collected from 61 individual swarozgaris regarding the type of marketing facilities available to them (Table 4.23). Seventy five percent of the swarozgaris reported that they market their products in their native villages and the remaining 25 percent were marketing their products in nearby towns. All the swarozgaris involved in retail trade had established their shops in the native villages, while as those involved in dairy, sheep and embroidery used to market their products in the nearby towns. The respondents were further asked to mention the major problems faced by them in marketing the products. It was found that nearly three fourth of the respondents were not facing any major problems in marketing their products. However, 38 percent mentioned that the government did not help them in marketing their products. It was found that the products manufactured by the swarozgaris (other than retail trade) had limited market in the villages and they themselves had to reach the customers. Besides, the government had not organized any regular exhibitions and melas for marketing the SGSY products. It was also expressed by the swarozgaris that even if the government organizes some occasional exhibitions but the stall charges were so high that they could not afford to pay it.

Opinion of Individual beneficiaries on SGSY

All the Individual beneficiaries were asked to share their views on overall functioning of the SGSY scheme. The data presented in Table 4.24 revealed that all the Individual beneficiaries interviewed were satisfied with the implementation of the scheme. All the beneficiaries were asked whether they experienced any improvement in their income levels after being covered under SGSY. All of them mentioned that their monthly income had improved after their coverage under the scheme. Besides, 25 percent of the beneficiaries mentioned that they became owners as they established their own shops/units. Another 30 percent of the beneficiaries expressed that SGSY helped them to save some money which they utilized for the welfare of their families. Similarly, 18 percent mentioned that they were in a position to invest some money for the purchase of livestock, land, construction of house and education of children.

Conclusion and suggestions

It may be concluded that although the performance of the SGSY has improved since its inception, albeit gradually, yet a great deal remains to be done. The SGSY has not yet been able to take off in the State as per the guidelines and stated objectives. The knowledge about the scheme and its components was limited. Very small proportion of beneficiaries and non-beneficiaries could tell the different components of scheme. Even some of the officials of the Rural Development Department and Financial Institutions in the State were not fully aware about various components of the scheme as well as their responsibilities in implementing the scheme. Lack of commitment of officials, their inability to mobilize the self help groups and illiteracy among rural women were some of the reasons for poor performance of the scheme. The main observations and suggestions are given below:

1. Knowledge about the scheme and its various aspects is limited. Hence, there is a need to create awareness about the scheme. This can be done by giving wide publicity to the scheme, its components and procedure to avail the benefit from them through electronic and print media.

2. In self employment programmes, care should be taken at the time of selection of beneficiaries. Only those beneficiaries who have the potential to start and manage the economic activity should be covered under the scheme.
3. The Scheme lays heavy emphasis on the formation of Women Self Help Groups. Around fifty percent of the Groups formed in each block are expected to be exclusively for women. But, least importance has been given to the formation and organization of such Groups. In Jammu and Kashmir there is a lot of scope for involvement of women under SGSY, because many women in the State are involved in handicraft sector. But, unfortunately, not much has been done to promote Women SHGs in the State. Therefore, this issue needs to be addressed immediately. It is suggested that the allocation and release of funds should be curtailed, if the required percentage of Woman SHGs are not formed during a particular year. The officials mentioned that they find it difficult to arrange a minimum of 8 members in a woman SHG. Therefore, it is suggested that a woman SHGs with minimum of 4 members should also be allowed/recognised.
4. It was found that lack of co-ordination between Banks and the Implementing Agencies. Due to illiteracy, the borrowers' were not able to complete the formalities in time, the sponsoring agencies were bunching the applications and submitting these to banks at the fag end of the year. The banks were hesitant to sanction loans to applicants, who are below poverty line (BPL) because, of their inability to repay loans. The banks mostly prefer to sanction loan to individual beneficiaries, particularly those beneficiaries who deal in retail trade rather than SHGs. Hence, it is suggested that the banks should directed to ensure that the people residing in far-flung areas are also covered under the scheme, rather than the practice adopted by them to finance only those SHGs who are residing within 10 kilometers from the location site of the bank.
5. It was reported by most of the SHGs/beneficiaries that the present ceiling of loan amount was very low and the interest rate charged was very high for BPL

category of beneficiaries. Hence, there is need to enhanced the loan amount to Rs. two lakhs and decrease the rate of interest considerably.

6. The Self Help Groups have restricted their activities only to the extent of acquiring loans and release of revolving funds. Some of the groups had initially started economic activity, but abandoned it later. The concerned authorities should look into it and take remedial measures.
7. The overall performance of the sample SHGs in terms of administrative capability, financial management and availability of marketing facility was observed to be very poor. Lack of training, faulty planning to form groups and lack of monitoring were some of the reasons for such state of affairs. Hence, proper training programmes regarding financial and administrative management, maintenance of records and marketing facility should be arranged by the certain reputed agencies, both for Self Help Groups and individual beneficiaries. The National Institute of Technology, Institute of Management and Public Administration Srinagar/Jammu and the University of Kashmir/Jammu can be involved in such activities.
8. Marketing of produce of SHGs and individual beneficiaries is reported to be the major problem. The State Govt has neither played any direct role in the marketing the products of SGSY beneficiaries nor it has facilitated in marketing of the goods produced by the beneficiaries
9. The guidelines of the scheme envisage roping in NGOs under SGSY, on the premise that they have a better institutional capacity to carry out the process of social mobilization. But, the government agencies were reluctant to enter into a partnership with NGOs. Hence, it was observed that no NGO has so far been involved, which needs to be addressed as early as possible. Besides NGOs, participation of Universities and Research Centres in monitoring and evaluation of programme should be encouraged.
10. The DRDA/ programme implementing agency has not identified any institution and for technological transmission to the SHGs or Individuals beneficiaries. Thus, inherent skills of the swarozgaris have not been upgraded. They are not in a position to apply the modern skills and re-designs in their products and

activities. Hence, there is a need to involve some national level credible NGO, local Engineering/Polytechnic Colleges and Industrial Training Institutes for upgrading the technical skills of swarozgaris to use modern techniques and thereby increase their productivity and efficiency.

11. The insurance cover provided to the SHGs should be ensured and insurance charges should be born by the government exclusively, since the BPL category beneficiaries are not able to bear such expenses, independently.
12. The Panchayati Raj system is not fully functioning in the Jammu and Kashmir State. Hence, the State Government should hold Panchayat elections at the earliest and involve them in planning, implementation and monitoring of SGSY at the village/block level. The monitoring of SGSY should be made an essential feature in the functioning of the Panchayats and they should be assigned the responsibility for monitoring all the developmental programmes in their respective areas.
13. The inter-group networking should be promoted for developing ties to understand mutual group requirements and support each other. Further, inter-group trading, outsourcing and dialogue may be promoted. Further, the co-operatives can be quite helpful in choosing viable non-farm economic activities and can play a pivotal role in marketing the products of SHGs on better remunerative prices than other organizations through its network of marketing cooperatives.
14. Usage of computers in information management has recently been introduced in the State. Hence, investment in development of computer network and regular training of staff in the usage of IT needs to be given due importance. Further, there is urgent need to connect Panchayat, Block/District/State Level Offices through LAN/WAN to improve flow of information from primary source that will, in turn, improve monitoring as well as corrective mechanism at grass roots level.
15. There is a need to identify suitable performance indicators so that there is consistency between performance indicators and the scheme objectives. It is also important to strengthen the capacity of the district/block level agency to

generate and transmit quality data on identified parameters to help in decision-making. Increasing use of information technology should be made for speedy transmission of data to decision-making authorities and making the system effective. Besides, to strengthen the monitoring system, it is suggested that inspection reports should be enclosed with the proposal for release of grants.

Table 4.1 Details of allocation and release of funds (in lakhs) under SGSY in Jammu and Kashmir, 2001-03

Allocation	Allocation									
	Year 2001-02					Year 2002-03				
	J & K	Anantnag	Kupwara	Doda	Rajouri	J & K	Anantnag	Kupwara	Doda	Rajouri
Centre allocation	354.19	31.34	25.08	43.88	21.94	354.16	31.34	25.08	43.88	21.94
State allocation	176.76	20.50	16.50	16.31	08.15	176.78	20.51	16.50	16.31	08.15
Total allocation	530.95	51.84	41.58	60.19	30.09	530.92	51.85	41.58	60.19	30.09
Opening balance as on each financial year	339.89	49.86	10.76	06.89	18.01	120.07	7.81	04.78	0.558	01.99
Release by Centre	243.88	0.0	23.59	39.74	14.12	328.50	37.76	25.61	39.25	25.06
Releases of last year received in current year	090.47	0.0	21.67	0.0	0.0	108.39	15.67	07.52	0.0	06.58
Total	334.35	0.0	45.26	39.74	14.12	436.89	53.43	33.13	39.25	31.64
Release by State	149.95	0.0	16.50	08.16	06.09	175.48	20.51	16.50	16.31	08.15
Releases of last year received in current year	004.65	0.0	0.0	0.0	0.0	035.92	15.37	0.0	0.0	0.0
Total	154.60	0.0	16.50	08.16	06.09	211.40	35.88	16.50	16.31	08.15
Total funds released by Centre and State	487.95	51.84	61.76	47.90	20.21	648.29	89.31	49.63	55.56	39.79
Misc. Receipts										
Interest on deposits	07.18	4.56	0.0	0.0	0.0	07.68	0.31	0.0	0.0	0.41
Return of subsidy	32.01	0.0	0.0	0.596	1.93	19.40	4.85	0.0	2.23	1.95
Others	NA	0.0	4.17	0.0	0.0	NA	0.0	0.85	0.0	0.0
Total	39.19	4.56	4.17	0.596	1.93	27.08	5.16	0.85	2.23	2.36
Total availability of funds	867.03	106.26	76.69	55.386	40.15	795.44	102.28	55.26	58.351	44.15

NA=Not available'

Table 4.1a Details of allocation and release of funds (in lakhs) under SGSY in Jammu and Kashmir, 2003-05

Allocation	Allocation									
	Year 2003-04					Year 2004-05				
	J & K	Anantnag	Kupwara	Doda	Rajouri	J & K	Anantnag	Kupwara	Doda	Rajouri
Centre allocation	493.62	43.3	63.18	60.62	30.31	612.45	73.31	38.86	75.70	50.36
State allocation	172.26	NA	NA	17.84	08.15	217.71	24.44	18.00	NA	16.79
Total allocation	665.88	43.3	63.18	78.46	39.27	830.16	97.75	56.86	75.70	67.15
Opening balance as on each financial year	164.09	16.18	0.009	0.106	02.90	214.45	15.29	00.19	09.52	07.61
Release by Centre	426.07	34.58	44.16	60.62	29.70	409.53	66.74	38.84	37.85	41.43
Releases of last year received in current year	021.94	0.0	0.0	0.0	0.0	027.67	0.0	0.0	0.0	0.0
Total	447.01	34.58	44.16	60.62	29.70	437.20	66.74	38.84	37.85	41.43
Release by State	192.36	17.00	16.00	17.84	08.96	225.52	24.44	18.00	25.23	16.79
Releases of last year received in current year	NA	0.0	0.0	0.0	0.0	012.06	0.0	0.0	0.0	0.0
Total	192.36	17.00	16.00	17.84	08.96	237.58	24.44	18.00	25.23	16.79
Total funds released by Centre and State	639.37	51.58	60.16	78.46	38.66	673.78	91.18	56.84	63.08	50.13
Misc. Receipts										
Interest on deposits	03.36	0.51	0.0	0.0	0.20	03.71	0.18	0.0	1.38	0.23
Return of subsidy	34.31	0.33	06.72	0.0	0.94	27.13	0.45	0.0	5.46	1.02
Others	NA	0.0	NA	NA	NA	NA	0.0	0.58	NA	NA
Total	37.67	0.84	06.72	0	01.14	30.84	0.63	0.58	6.84	1.25
Total availability of funds	841.13	68.60	66.88	78.566	42.71	919.07	108.10	57.61	79.44	67.08

NA :- Indicates 'Not available'

Table 4.1b Details of allocation and release of funds (in lakhs) under SGSY in Jammu and Kashmir, 2005-07										
Allocation	Allocation									
	Year 2005-06					Year 2006-07				
	J & K	Anantnag	Kupwara	Doda	Rajouri	J & K	Anantnag	Kupwara	Doda	Rajouri
Centre allocation	612.44	73.31	38.86	133.80	53.22	679.11	81.29	NA	83.94	55.84
State allocation	310.20	NA	21.90	044.60	23.40	319.94	23.00	NA	44.60	23.40
Total allocation	922.64	73.31	60.76	178.40	76.62	999.05	104.29	NA	128.54	79.24
Opening balance as on each financial year	180.10	32.46	10.00	17.53	0.0	200.93	34.84	NA	21.13	13.43
Release by Centre	408.42	35.11	33.26	30.74	51.36	538.92	40.65	NA	75.66	45.22
Releases of last year received in current year	023.81	0.0	0.0	0	0.0	0.0	0.0	NA	0.0	0.0
Total	432.23	35.11	33.26	30.74	51.36	538.92	40.65	NA	75.66	45.22
Release by State	262.21	23.00	21.90	44.60	23.40	318.61	23.00	NA	44.60	23.40
Releases of last year received in current year	00.00	0.0	0.0	0	0.0	00.00	0.0	NA	0.0	0.0
Total	262.21	23.00	21.90	44.60	23.40	318.61	23.00	NA	44.60	23.40
Total funds released by Centre and State	693.44	58.11	65.16	75.34	74.76	857.53	63.65	NA	120.26	68.62
Misc. Receipts										
Interest on deposits	08.85	1.50	0.0	1.39	0.43	04.54	0.0	NA	0.0	0.43
Return of subsidy	24.27	2.53	0.0	2.05	0.07	04.54	0.0	NA	0.0	0.85
Others	NA	0.0	0.34	0.0	0.0	NA	0.0	NA	0.0	0.0
Total	33.12	4.03	0.34	3.44	0.50	09.18	0.0	NA	0.0	1.28
Total availability of funds	906.66	94.60	65.50	96.31	75.26	1067.64	98.49	NA	141.39	83.33

NA:- Indicates 'Not available'

Table 4.2 Details of expenditure of funds (in lakhs) under SGSY in Jammu and Kashmir, 2001-03																				
Expenditure	Year																			
	Year 2001-02										Year 2002-03									
	J & K		Anantnag		Kupwara		Doda		Rajouri		J & K		Anantnag		Kupwara		Doda		Rajouri	
	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.
Subsidy	509.55	71	53.65	75	57.91	81	41.60	76	24.12	61	458.92	71	68.97	81	50.65	92	40.3	69	25.2	61
Revolving fund	082.02	11	06.20	09	13.20	18	05.70	10	04.80	12	94.00	15	09.20	11	03.60	07	06.15	11	04.30	10
Infrastructure Dev.	075.58	11	10.97	15	0.0	0	0	0	06.30	16	71.69	11	07.04	8	00	0	11.52	20	07.53	18
Training	043.49	06	1.00	01	0.80	01	07.53	14	03.98	10	20.20	03	0.19	0.2	01.00	02	00.30	01	04.43	11
Capacity building	005.51	01	0.0	00	0.0	0	0	0	0	0	01.01	00	0.0	0	0	0	0	0	0	0
Risk fund	000.07	00	0.0	00	0.0	0	0	0	0	0	00.23	0	0.23	01	0	0	0	0	0	0
Others	0.0	00	0.0	00	0.0	0	0	0	0	0	0.0	0	0.0	0	0	0	0	0	0	0
Total	716.22	100	71.82	100	71.91	100	54.83	100	39.20	100	646.05	100	85.63	100	55.25	100	58.27	100	41.46	100
Exp. To available funds	82		68		94		99		98		81		84		100		99		94	

NA:- Indicates 'Not available'

Table 4.2a Details of expenditure of funds (in lakhs) under SGSY in Jammu and Kashmir, 2003- 05

Expenditure	Year																			
	Year 2003-04										Year 2004-05									
	J & K		Anantnag		Kupwara		Doda		Rajouri		J & K		Anantnag		Kupwara		Doda		Rajouri	
	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.
Subsidy	431.02	70	43.21	83	63.34	95	42.85	59	20.37	56	572.97	76	66.89	88	53.06	96	37.75	61	41.00	61
Revolving fund	56.70	09	5.40	10	02.40	04	07.00	10	04.20	12	48.80	06	5.10	07	01.90	04	06.30	10	06.40	10
Infrastructure Dev.	88.18	14	3.25	06	0.0	0	15.00	21	07.64	21	114.78	15	2.75	4	0.0	0	14.66	24	13.00	19
Training	23.18	04	0.45	01	0.0	0	07.19	10	04.24	12	36.24	05	0.90	1	0.0	0	03.20	05	06.50	10
Capacity building	NA	--	0.0	00	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0	0	0.0	0
Risk fund	0.0	0	0.0	00	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0	0	0.0	0
Others	14.92	02	0.0	00	0.95	01	0.0	0	0.0	0	07.15	01	0.0	0	0.65	0	0	0	0.0	0
Total	614.00	100	52.31	100	66.69	100	72.04	100	36.45	100	779.94	100	75.64	100	55.61	100	61.91	100	66.9	100
Exp. To available funds	73		76		99		92		85		85		70		97		78		99	

NA:- Indicates 'Not available', --- :- Indicates 'Not applicable'

Table 4.2b Details of expenditure of funds (in lakhs) under SGSY in Jammu and Kashmir, 2005-07

Expenditure	Year																			
	Year 2005-06										Year 2006-07									
	J & K		Anantnag		Kupwara		Doda		Rajouri		J & K		Anantnag		Kupwara		Doda		Rajouri	
	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.	Amount	% Exp.
Subsidy	524.40	75	55.69	93	53.06	96	51.20	67	36.31	55	629.76	73	56.91	94	NA	NA	60.58	57	39.72	58
Revolving fund	49.60	07	2.40	4	01.90	04	07.10	09	07.50	12	50.84	06	1.40	2	NA	NA	04.00	04	02.50	04
Infrastructure Dev.	94.26	13	0.78	1	0.0	0	18.00	24	14.70	22	131.45	15	0.95	2	NA	NA	28.28	26	17.60	25
Training	24.39	04	0.88	2	0.0	0	0.0	0	07.47	11	45.92	05	1.22	2	NA	NA	14.14	13	08.92	13
Capacity building	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	NA	NA	0.0	0	0.0	0
Risk fund	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	NA	NA	0.0	0	0.0	0
Others	11.01	01	0.0	0	0.65	0	0.0	0	0.0	0	06.98	01	0.0	0	NA	NA	0.0	0	0.0	0
Total	703.66	100	59.75	100	55.61	100	76.30	100	65.98	100	864.95	100	60.48	100	NA	NA	107.00	100	68.74	100
Exp. To available funds	78		63		85		79		88		81		61		NA		76		82	

NA:- Indicates 'Not available'.

Table 4.3: Details of bank loans sanctioned and amount disbursed (Rs. In lakhs) under SGSY in Jammu and Kashmir, 2001-03

Details	Year 2001-02					Year 2002-03				
	J & K	Anantnag	Kupwara	Doda	Rajouri	J & K	Anantnag	Kupwara	Doda	Rajouri
Cases pending	NA	NA	NA	647	NA	623	NA	53	595	NA
Total cases sponsored	12695	1116	1389	1354	477	9723	66	814	1095	419
Total No. of loan cases sanctioned	6184	725	866	532	276	4715	503	604	500	266
No. of cases for which money disbursed	5572	725	682	509	276	4092	432	468	304	243
Total loan amount sanctioned	2031.43	304.57	358.1	253.80	134.58	2121.19	390.50	264.96	235.50	126.06
Subsidy disbursed	446.71	53.65	52.50	41.60	24.12	326.50	78.18	54.25	40.32	25.22

NA:- Indicates 'Not available'

Table 4.3a: Details of bank loans sanctioned and amount disbursed (Rs. In lakhs) under SGSY in Jammu and Kashmir, 2003-05

Details	Year 2003-04					Year 2004-05				
	J & K	Anantnag	Kupwara	Doda	Rajouri	J & K	Anantnag	Kupwara	Doda	Rajouri
Cases pending	4046	180	54	412	253	5568	NA	NA	1032	511
Total cases sponsored	10685	626	706	945	488	13716	1010	1085	1482	988
Total No. of loan cases sanctioned by banks	5056	387	573	533	235	6390	587	586	450	476
No. of cases for which money disbursed	4397	387	563	398	235	5761	486	555	NA	476
Total loan amount sanctioned	NA	207.50	295.96	266.50	117.28	NA	281.76	219.10	225.00	237.78
Subsidy disbursed	466.52	43.21	65.74	42.85	20.37	595.87	71.99	54.96	37.75	41.00

NA :- Indicates 'Not available'

Table 4.3b: Details of bank loans sanctioned and amount disbursed (Rs. In lakhs) under SGSY in Jammu and Kashmir, 2005-07

Details	Year 2005-06					Year 2006-07						
	J & K	Anantnag	Kupwara	Doda	Rajouri	J & K	Anantnag	Kupwara	Doda	Rajouri	G. Total (Districts) 2001-07	G. Total (J&K) 2001-07
Cases pending	NA	92	NA	921	258	5009	NA	NA	871	544	6423	15246
Total cases sponsored	12301	638	1085	1544	672	12519	5567	NA	1575	1001	26124	71639
Total No. of loan cases sanctioned by banks	5962	430	586	623	414	6309	2668	NA	704	457	13981	34616
No. of cases for which money disbursed	5154	430	555	382	414	5131	2400	NA	500	457	11877	30107
Total loan amount sanctioned	NA	281.96	219.10	281.50	206.79	NA	929.14	NA	352.00	268.10	6457.54	4152.62
Subsidy disbursed	532.90	58.09	54.96	51.20	268.10	582.89	257.41	NA	60.58	39.72	1537.77	2951.39

NA:- Indicates 'Not available'

Table 4.4 Details of bank-wise position of cases under SGSY in Jammu and Kashmir, 2000-07

Name of the District/bank/year	Credit disbursed by banks						
	Bank wise position of cases						
	Cases pending on 1 st . April	Total no. of cases	Cases sanctioned	Cases returned	Cases disbursed	Cases pending presently	Subsidy released
Dist. Anantnag							
2000-01							
Commercial Banks	487	1366	868	173	852	341	52.29
Co-operative Banks	131	0460	273	16	273	171	15.42
Regional Rural Banks	0	0	0	0	0	0	0
Other Banks	0	0	0	0	0	0	0
Total	618	1826	1141	189	1125	512	67.71
2001-02							
Commercial Banks	NA	745	482	53	NA	163	25.407
Co-operative Banks	NA	371	243	2	NA	43	5.957
Regional Rural Banks	NA	NA	NA	NA	NA	139	17.93
Other Banks	NA	NA	NA	NA	NA	20	4.354
Total	NA	1116	725	55	NA	365	53.648
2002-03							
Commercial Banks	102	570	297	26	NA	289	NA
Co-operative Banks	54	181	081	0	NA	124	NA
Regional Rural Banks	0	0	0	0	0	0	0
Other Banks	0	0	0	0	0	0	0
Total	156	751	378	26	NA	413	78.18
Grand Total	774	3693	2244	270	1125	1290	121.358
Dist. Kupwara							
2000-01							
Commercial Banks	044	213	136	049	136	028	09.12
Co-operative Banks	031	406	361	014	361	031	35.01
Regional Rural Banks	009	010	010	0	010	0	00.55
Other Banks	0	0	0	0	0	0	0
Total	084	629	507	063	507	059	44.68
2001-02							
Commercial Banks	NA	0313	146	139	116	034	07.98
Co-operative Banks	NA	1101	730	163	566	340	44.52
Regional Rural Banks	0	0	0	0	0	0	0
Other Banks	0	0	0	0	0	0	0
Total	NA	1414	876	302	682	374	52.50
2002-03							
Commercial Banks	023	263	120	126	107	017	08.28
Co-operative Banks	030	551	484	030	361	038	45.97
Regional Rural Banks	0	0	0	0	0	0	0
Other Banks	0	0	0	0	0	0	0
Total	053	814	604	156	468	055	54.25
2003-04							
Commercial Banks	017	456	195	036	198	226	NA

Co-operative Banks	037	249	265	039	262	0	NA
Regional Rural Banks	NA	001	NA	NA	NA	NA	NA
Other Banks	0	0	0	0	0	0	0
Total	054	706	460	075	460	226	65.74
<u>2004-05</u>							
Commercial Banks	NA	563	193	310	193	060	15.89
Co-operative Banks	NA	354	310	019	286	049	33.29
Regional Rural Banks	NA	168	083	014	076	078	05.76
Other Banks	NA	0	0	0	0	0	0
Total	NA	1085	586	343	555	187	54.94
<u>2005-06</u>							
Commercial Banks	041	329	152	121	025	097	11.52
Co-operative Banks	006	194	196	021	006	005	21.97
Regional Rural Banks	045	173	082	030	006	106	06.60
Other Banks	0	0	0	0	0	0	0
Total	092	696	430	172	037	208	40.09
Grand Total	283	5344	3463	1111	2709	1109	246.46
<u>Dist. Doda</u>							
<u>2000-01</u>							
Commercial Banks	NA	966	403	NA	NA	613	26.75
Co-operative Banks	NA	150	075	NA	NA	075	05.15
Regional Rural Banks	NA	NA	NA	NA	NA	NA	NA
Other Banks	0	0	0	0	0	0	0
Total	--	1116	478	NA	361	688	31.90
<u>2001-02</u>							
Commercial Banks	NA	1116	408	146	0	562	31.60
Co-operative Banks	NA	0238	124	29	0	085	10.00
Regional Rural Banks	NA	0	0	0	0	0	0
Other Banks	NA	0	0	0	0	0	0
Total	NA	1354	532	175	509	647	41.60
<u>2002-03</u>							
Commercial Banks	NA	991	423	NA	NA	568	35.37
Co-operative Banks	NA	104	077	NA	NA	027	04.95
Regional Rural Banks	0	0	0	0	0	0	0
Other Banks	0	0	0	0	0	0	0
Total	NA	1095	500	NA	304	595	40.32
<u>2003-04</u>							
Commercial Banks	NA	700	298	NA	NA	402	23.75
Co-operative Banks	NA	245	235	NA	NA	010	19.07
Regional Rural Banks	NA	0	0	0	0	0	0
Other Banks	NA	0	0	0	0	0	0
Total	NA	945	533	NA	398	412	42.82
<u>2004-05</u>							
Commercial Banks	NA	1043	273	NA	NA	631	23.18
Co-operative Banks	NA	439	177	NA	NA	262	14.57

Regional Rural Banks	NA	0	0	0	0	0	0
Other Banks	NA	0	0	0	0	0	0
Total	NA	1482	450	0	0	893	37.75
2005-06							
Commercial Banks	NA	1131	354	0	0	777	29.53
Co-operative Banks	NA	413	269	0	0	144	21.67
Regional Rural Banks	NA	0	0	0	0	0	0
Other Banks	NA	0	0	0	0	0	0
Total	NA	1544	623	NA	382	921	51.20
2006-07							
Commercial Banks	NA	1134	451	0	0	683	38.57
Co-operative Banks	NA	441	253	0	0	188	22.00
Regional Rural Banks	NA	0	0	0	0	0	0
Other Banks	NA	0	0	0	0	0	0
Total	NA	1575	704	0	500	871	60.57
Grand Total	--	9111	3820	175	2954	5027	306.16
Dist. Rajouri							
2003-04							
Commercial Banks	NA	256	121	0	121	135	NA
Co-operative Banks	NA	128	061	0	061	067	NA
Regional Rural Banks	NA	104	053	NA	053	051	NA
Other Banks	NA	0	0	0	0	0	NA
Total	--	488	235	0	235	253	20.37
2004-05							
Commercial Banks	NA	544	228	0	228	227	NA
Co-operative Banks	NA	272	116	0	116	156	NA
Regional Rural Banks	NA	261	132	0	132	129	NA
Other Banks	NA	0	0	0	0	0	NA
Total	--	1077	476	0	476	512	41.00
2005-06							
Commercial Banks	NA	327	206	NA	206	121	NA
Co-operative Banks	NA	169	109	NA	109	060	NA
Regional Rural Banks	NA	176	099	NA	099	077	NA
Other Banks	NA	0	0	0	0	0	NA
Total	--	672	414	0	414	258	36.31
2006-07							
Commercial Banks	NA	441	170	0	170	271	NA
Co-operative Banks	NA	265	133	0	133	133	NA
Regional Rural Banks	NA	295	154	0	154	141	NA
Other Banks	NA	0	0	0	0	0	NA
Total	NA	1001	457	NA	457	545	39.72
Grand Total	NA	3238	1582	NA	1582	1568	137.40
G. Total all Districts	1058	21297	11109	1461	5416	8994	673.978

Table 4.5 Year wise details of SHGs formed, grades passed and number taken up economic activities in Jammu and Kashmir, 2001-07

State/District	Details of grades passed and No. taken up economic activities					
	No. of SHGs formed	No. of SHGs passed Grade-I	No. of SHGs passed Grade-II	No. of SHGs taken up Economic activities	No. of women SHGs formed	No. of women SHGs taken up economic activities
J & K						
2001-02	4520	692	159	1109	NA	NA
2002-03	0925	1184	376	0698	NA	NA
2003-04	0413	457	127	338	207	152
2004-05	0611	428	150	222	289	111
2005-06	0635	474	179	179	315	144
2006-07	0518	439	288	349	382	281
Total	7622	3674 (48)	1279 (17)	2895 (38)	1193 (16)	688
District Anantnag						
2000-01	244	38	NA	NA	NA	NA
2001-02	587	79	NA	NA	NA	NA
2002-03	192	92	33	92	83	28
2003-04	172	54	17	54	15	10
2004-05	107	51	22	45	42	10
2005-06	031	24	13	24	5	4
2006-07	002	11	09	07	1	NA
Total	1335	349 (26)	94 (7)	222 (17)	146 (11)	52
District Kupwara						
2000-01	024	NA	NA	007	NA	NA
2001-02	440	15	15	136	NA	NA
2002-03	088	56	20	056	50	32
2003-04	035	24	30	024	07	16
2004-05	076	19	15	019	35	22
2005-06	NA	24	13	024	NA	20
Total	663	138 (21)	93 (14)	266 (40)	92 (14)	90
District Doda						
2000-01	73	49	006	06	NA	NA
2001-02	489	57	NA	14	NA	NA
2002-03	73	NA	NA	13	NA	NA
2003-04	NA	70	07	07	NA	5
2004-05	13	63	06	06	03	04
2005-06	87	71	NA	NA	NA	NA
2006-07	NA	40	19	19	NA	06
Total	735	350 (48)	38 (5)	65 (9)	03 (0.4)	15
District Rajouri						
2000-01	068	68	NA	NA	NA	NA
2001-02	331	48	NA	NA	NA	NA
2002-03	283	43	2	1	NA	NA
2003-04	042	02	2	NA	NA	NA
2004-05	NA	66	NA	NA	NA	NA
2005-06	NA	75	NA	NA	NA	NA
2006-07	025	25	NA	NA	NA	NA
Total	749	327 (44)	4 (0.5)	1 (0.1)	NA	NA

NA:- Indicates 'Not available'

Table 4.6 Details of training given to swarozgaris and expenditure (Rs. In lakhs) On training /infrastructure development in Jammu and Kashmir, 2001-2007

State/District	No. of units sanctioned	Swarozgaris provided (BOP*)	Category-wise No. of Swarozgaris trained				Expenditure on skill training
			Total	SC	ST	Women	
J & K							
2001-02	5320	4254	07078	158	0801	0603	43.49
2002-03	5035	1458	12823	205	0945	5399	20.20
2003-04	NA	NA	12095	350	0957	5878	23.18
2004-05	NA	NA	07907	555	2335	3338	36.24
2005-06	NA	NA	07696	511	0809	4679	24.39
2006-07	NA	NA	07040	692	1471	3610	45.92
Total	10355	5712	54639	2471 (5)	7318 (13)	23507 (43)	193.42
Dist. Anantnag							
2000-01	1125	1600	0378	0	NA	244	1.50
2001-02	0725	0	2200	0	NA	NA	1.00
2002-03	NA	NA	0720	0	NA	350	0.66
2003-04	NA	NA	1501	0	NA	177	0.38
2004-05	NA	NA	2130	0	313	980	0.90
2005-06	NA	NA	NA	0	NA	NA	0.88
2006-07	NA	NA	NA	0	NA	NA	NA
Total	1850	1600	6929	0	313 (5)	1751 (25)	5.32
Dist. Kupwara							
2000-01	490	NA	NA	0	NA	NA	0.50
2001-02	818	NA	550	0	20	475	0.80
2002-03	NA	NA	280	0	05	224	NA
2003-04	NA	341	341	0	10	145	0.95
2004-05	NA	330	330	0	NA	130	NA
2005-06	NA	206	206	0	17	167	NA
Total	1308	877	1707	0	52 (3)	1141 (87)	2.25
Dist. Doda							
2000-01	0478	400	NA	NA	NA	NA	04.64
2001-02	0532	509	NA	NA	NA	NA	07.53
2002-03	0500	471	471	59	55	146	00.30
2003-04	NA	NA	533	54	56	112	07.19
2004-05	NA	NA	NA	NA	NA	NA	NA
2005-06	NA	NA	NA	NA	NA	NA	03.20
2006-07	NA	NA	723	122	132	197	14.14
Total	1510	1380	1727	235 (13)	243 (14)	455 (26)	37.00
Dist. Rajouri							
2000-01	275	293	293	39	129	57	05.66
2001-02	276	276	276	38	117	30	03.98
2002-03	284	284	284	23	110	51	04.42
2003-04	NA	235	235	27	076	27	04.23
2004-05	NA	476	476	50	162	74	06.55
2005-06	NA	414	414	32	173	47	07.47
Total	835	1978	1978	209 (10)	767 (39)	286 (14)	32.31
Total all Districts	5503	5835	12341	444	1375	3633	76.88

Table 4.7 Details of sector-wise total expenditure (subsidy) and credit (Rs. In lakhs) distributed under SGSY for SHGs/Individuals in Jammu and Kashmir , 2001-07

District/State	Primary sector				Secondary Sector				Tertiary Sector			Grand Total
	Irrigation	Live stock	Others/ Pump set	Sub-Total	handicrafts	Handloom	Other/ village indus.	Sub-Total	Retail Trade	Others/ Horse cart	Total	
J & K: 2001-02	103.18	0789.62	338.52	1231.32	325.92	11.00	96.14	433.06	352.05	50.66	402.71	2528.28
2003-04	31.74	0893.53	195.82	1121.09	334.83	33.68	24.15	409.59	569.50	0.0	569.50	2100.18
2004-05	37.53	1192.28	249.31	1479.12	476.02	29.92	117.05	622.99	767.48	0.0	767.48	2869.59
2005-06	43.90	1157.81	227.79	1429.50	451.48	10.35	121.04	582.91	705.95	0.0	705.95	2718.36
2006-07	26.05	1251.83	234.59	1512.44	513.90	34.48	141.41	689.79	669.91	0.0	669.91	2872.17
Total	242.40	5285.07	1246.03	6773.47	2102.15	119.43	499.79	2738.34	3064.89	50.66	3115.55	13088.58
Anantnag: 2000-01	96.53	71.26	59.97	224.86	061.61	11.12	14.30	087.03	7.25	1.85	09.10	320.99
2001-02	39.75	96.26	32.80	168.82	106.53	05.00	04.30	115.83	9.50	2.60	12.10	296.74
2002-03	05.18	54.75	47.50	107.43	173.10	00.50	31.30	204.90	NA	NA	NA	312.72
2003-04	01.50	61.05	12.00	74.55	131.95	0.0	0.0	131.95	1.00	NA	1.00	207.50
2004-05	02.00	90.75	08.00	100.75	156.38	0.0	11.25	167.63	13.38	NA	13.38	281.76
2005-06	04.30	72.50	4.50	81.30	165.76	0.0	2.13	167.89	39.05	NA	39.05	283.22
2006-07	01.50	71.00	1.75	74.25	101.95	18.00	4.00	135.95	36.00	NA	36.00	246.20
Total	150.76	517.57	166.52	831.96	897.28	34.62	67.28	1011.18	106.18	4.45	110.63	1949.13
Kupwara: 2000-01	15.00	102.10	03.93	121.03	0.0	0.0	30.40	30.40	072.62	04.86	077.48	228.91
2001-02	02.84	043.50	47.50	093.84	31.80	04.50	10.00	46.30	200.99	17.00	217.99	358.12
2002-03	00.66	048.52	09.50	058.66	59.00	0.0	10.50	69.50	136.80	NA	136.80	264.96
2003-04	00.95	072.49	07.50	080.95	55.95	0.0	08.50	79.32	135.66	NA	135.66	295.96
2004-05	01.50	041.00	22.50	065.00	21.85	0.0	21.50	43.35	110.75	NA	110.75	219.10
2005-06	00.50	040.00	26.00	066.50	32.85	0.0	34.00	76.35	139.11	NA	139.11	281.96
Total	21.45	347.61	116.93	485.98	201.45	04.50	114.90	345.22	795.93	21.86	817.79	1649.01
Doda: 2000-01	0.0	102.50	59.50	162.00	0.0	1.00	0.0	1.00	35.00	2.00	37.00	200.00
2001-02	0.0	132.00	82.30	214.30	0.0	0.0	0.0	0.0	39.00	0.50	39.50	253.80
2002-03	0.0	114.50	87.00	201.00	0.0	0.0	0.0	0.0	24.50	9.50	34.00	235.50
2003-04	0.0	129.50	98.50	228.00	0.0	0.0	0.0	0.0	38.00	0.50	38.50	266.50
2004-05	0.0	115.00	62.50	177.50	0.0	0.0	0.0	0.0	47.50	0.0	47.50	225.00
2005-06	0.0	157.50	89.00	246.50	0.0	0.0	0.0	0.0	65.00	0.0	65.00	281.50
2006-07	0.0	177.50	108.50	286.00	0.0	0.0	0.0	0.0	66.00	0.0	66.00	352.00
Total	0.0	928.50	587.30	1515.38	0.0	1.00	0.0	1.00	315.00	12.50	327.50	1814.30
Rajouri: 2000-01	3.00	42.50	41.00	086.50	0.0	0.0	0.0	0.0	16.00	1.00	17.00	103.50
2001-02	3.30	70.00	29.78	103.08	2.50	0.0	1.50	4.00	27.00	0.50	27.50	134.58
2002-03	0.0	55.50	31.06	086.56	7.50	0.0	1.00	8.50	31.00	0.0	31.00	126.06
2003-04	0.0	76.28	0.0	076.28	1.00	0.0	0.0	1.00	37.50	0.0	37.50	114.78
2004-05	0.0	162.78	0.0	162.78	2.00	0.0	2.50	4.50	70.50	0.0	70.50	237.78
2005-06	0.0	129.90	0.0	129.90	0.0	0.0	5.00	5.00	71.88	0.0	71.88	206.79
2006-07	0.0	157.98	0.0	157.98	0.0	0.0	0.0	0.0	110.13	0.0	110.13	268.10
Total	6.30	694.94	101.84	803.08	13.00	0.0	10.00	23.00	364.01	1.50	365.51	1191.59

Table 4. 8 Details of sector-wise physical performance of SHGs/Individuals in Jammu and Kashmir , 2001-07

District/State	Primary sector				Secondary Sector				Tertiary Sector			Grand Total
	Irrigation	Live stock	Others/ Pump set	Sub-Total	handicrafts	Handloom	Other/ village industry.	Sub-Total	Retail Trade	Others/ Horse cart	Total	
J & K: 2001-02	488	1672	860	3020	765	040	229	1034	1195	147	1342	5394
2002-03	217	1750	870	2837	4309	1061	345	5715	930	102	1032	9584
2003-04	285	1759	491	2535	2032	363	495	2890	1117	0	1117	6542
2004-05	154	2517	815	3486	2119	409	359	2887	1595	0	1595	7968
2005-06	182	2462	730	3374	1830	085	506	2421	1410	0	1410	7205
2006-07	138	2620	570	3328	2329	354	558	3241	1336	0	1336	7905
Total	1464	12780	4336	18580	13384	2312	2492	18188	7583	249	7832	44598
Anantnag: 2000-01	490	203	142	835	0159	28	045	0232	35	23	58	1125
2001-02	143	195	066	404	0242	10	013	0265	19	08	27	0696
2002-03	017	142	191	350	1115	01	162	1278	00	00	00	1628
2003-04	003	191	027	221	0639	0	0	0639	02	0	02	0862
2004-05	004	197	015	217	0615	0	020	0635	26	0	26	0878
2005-06	008	143	009	160	0485	0	012	0497	68	0	68	0723
2006-07	003	142	013	158	0361	40	032	0433	72	0	72	0663
Total	668	1213	463	2345	3616	79	284	3979	222	31	253	6575
Kupwara: 2000-01	84	217	0	301	0	0	41	041	153	11	164	0506
2001-02	13	087	095	195	004	09	20	033	424	34	458	0686
2002-03	03	097	019	119	337	0	21	358	272	0	272	0749
2003-04	02	080	052	134	155	0	87	242	300	0	300	0676
2004-05	02	145	015	162	287	0	55	342	292	0	292	0796
2005-06	03	082	045	130	167	0	43	210	220	0	220	0560
Total	107	708	226	1041	950	09	267	1226	1661	45	1706	3973
Doda: 2000-01	0	205	119	324	0	2	0	2	70	4	74	400
2001-02	0	264	166	430	0	0	0	0	78	1	79	509
2002-03	0	229	174	403	0	0	0	0	49	19	68	471
2003-04	0	259	197	456	0	0	0	0	76	1	77	533
2004-05	0	230	125	355	0	0	0	0	95	0	95	450
2005-06	0	315	178	493	0	0	0	0	130	0	130	623
2006-07	0	355	217	572	0	0	0	0	132	0	132	704
Total	0	1857	1176	3033	0	2	0	2	630	25	655	3690
Rajouri: 2000-01	06	085	82	173	0	0	0	0	32	05	37	210
2001-02	11	140	60	211	05	0	05	10	54	01	55	276
2002-03	0	121	74	195	15	08	02	25	64	0	64	284
2003-04	0	153	0	153	02	05	0	07	75	0	75	235
2004-05	0	326	0	326	04	0	05	09	141	0	141	476
2005-06	0	260	0	260	0	0	10	10	144	0	144	414
2006-07	0	269	0	269	0	0	0	0	188	0	188	457
Total	17	1354	216	1587	26	13	22	61	698	06	704	2352

Table 4.9: Percentage distribution of the members of Self Help Groups surveyed in Jammu and Kashmir, by their background characteristics, 2004

Particulars	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No.	%	No.	%	No.	%	No.	%	No.	%
Sex										
Male	160	48	16	30	041	25	102	54	319	43
Female	172	52	37	70	124	75	086	46	419	57
Type of house										
Pacca	061	18	24	45	037	22	017	09	139	19
Semi pacca	185	56	19	36	023	14	010	05	237	32
Kachha	086	26	10	19	105	64	161	86	362	49
Religion										
Muslim	332	100	53	100	098	59	161	86	44	87
Hindu	0	0	0	0	067	41	027	14	94	13
Age										
18-25 Years	106	32	35	66	024	15	056	30	221	30
26-50 Years	226	68	18	34	141	85	132	70	517	70
Education										
Illiterate	180	54	13	24	108	65	073	39	374	51
Primary	024	07	06	11	004	02	024	13	058	08
Middle	073	22	21	40	026	16	059	31	179	24
Matric	024	07	04	08	018	12	023	12	069	09
Higher sec. or above	031	09	09	17	009	05	009	05	058	08
Total Number of family members										
Up to 5	125	38	15	28	063	38	091	48	294	40
6-10	187	56	36	68	096	58	095	51	414	56
11 or above	020	06	02	04	006	04	002	01	030	04
Occupation										
Skilled labour	175	53	42	79	124	75	098	52	439	59
Business	005	01	11	21	041	25	090	48	147	20
Agriculture	032	10	0	0	0	0	0	0	032	04
Housewife	120	36	0	0	0	0	0	0	120	17
Total	322	100	53	100	165	100	188	100	738	100

Table 4.10: Percentage distribution of SHGs by type of formalities completed for their registration in Jammu and Kashmir, 2004

Particulars	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No.	%	No.	%	No.	%	No.	%	No.	%
Type of formalities completed for the registration *										
Submit applications	30	94	08	100	32	100	24	100	94	98
Bank producer	30	94	05	63	02	06	02	08	39	41
Court procedure	17	53	03	38	02	06	02	08	24	25
Produced BPL certificate	02	06	02	25	25	78	20	83	49	51
Project report	09	28	05	63	0	0	0	0	14	14
Others	28	87	0	0	0	0	0	0	28	29
Whether feel procedures difficult										
Yes	12	37	03	37	00	00	00	00	15	16
No	20	63	05	63	32	100	24	100	81	84
Problems encountered in forming SHGs *										
No problems	20	63	03	38	20	62	13	54	56	58
Indifferent approach from officials	05	42	05	63	07	22	05	21	22	23
Motigation	06	50	02	25	0	0	0	0	08	08
Bribery at official level	07	58	02	25	0	0	06	25	15	16
Time consuming official procedures	05	42	03	37	08	25	10	42	26	27
Poor knowledge of official work	03	25	0	0	06	19	0	0	09	09
Total	32	100	08	100	32	100	24	100	96	100

*Multiple responses

Table 4.11: Percentage distributions of SHGs by the type of unit established and training received for running the units in Jammu and Kashmir, 2004

Particulars	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No.	%	No.	%	No.	%	No.	%	No.	%
Type of unit established.										
Sozno/shawl making	03	09	05	62	0	0	0	0	08	08
Willow work	23	72	0	0	0	0	0	0	23	24
Dairy/vegetable growing	02	06	0	0	16	50	05	21	23	24
Poultry/Sheep breeding	02	06	0	0	02	06	07	29	11	11
Crewel work	02	06	0	0	03	09	02	08	07	07
Tailoring/Tilla dozi	0	0	02	25	0	0	01	04	03	03
Carpet weaving	0	0	01	13	0	0	0	0	01	01
Saffron growing	0	0	0	0	03	0	0	0	03	03
Not established any unit	0	0	0	0	08	25	09	38	17	18
Whether any training received from DRDA										
Yes	02	06	00	00	00	00	05	21	07	07
No	30	94	08	100	32	100	19	79	89	93
Number of members in the unit										
Up to 5 members	0	0	05	62	03	13	05	33	13	16
05-10	32	100	03	38	21	87	10	67	66	83
Mean no of Members	10.2		6.6		5.1		8.0		7.7	
Total	32	100	08	100	24	100	15	100	79	100

Table 4.12: Percentage distribution of beneficiaries by their views on corps fund and whether the group account opened in a bank in Jammu and Kashmir, 2004

Particulars	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Group bank account opened										
Yes	30	94	06	75	32	100	24	100	92	96
No	02	06	02	25	0	0	0	0	04	04
Corpus fund raised										
Yes	24	75	06	75	24	75	15	63	69	72
No	08	25	02	25	08	25	09	37	27	28
Total	32	100	08	100	32	100	24	100	96	100
Monthly quantum of savings										
Rs. <50	12	50	03	50	18	75	13	87	46	67
Rs. 51-100	08	33	02	33	03	13	02	13	15	22
Rs.101 or above	04	17	01	17	03	13	0	0	08	11
Total who raised corpus fund	24	100	6	100	24	100	15	100	69	100
Use of corpus fund *										
To get materials	0	0	0	0	12	50	07	47	19	27
Officials not allow to draw	0	0	01	37	06	25	05	33	12	17
Distribute among members	09	37	0	0	0	0	0	0	09	13
Use only for emergency	19	79	0	0	0	0	0	0	19	27
Not used yet	05	21	05	63	06	25	03	20	19	27
Total	24	100	06	100	24	100	15	100	69	100

* Multiple responses

Table 4.13: Percentage distribution of SHGs by their responses on grading of the units, revolving fund and the type of activity started in Jammu and Kashmir, 2004

Particulars	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Performance graded										
Yes, by DRDA	04	13	00	00	02	06	00	00	06	06
Not graded at all	28	87	08	100	30	94	24	100	90	94
Total	32	100	08	100	32	100	24	100	96	100
Received Revolving Fund/Subsidy*										
Revolving fund received	04	13	00	00	09	28	15	62	28	29
Received loan cum subsidy	04	06	04	50	02	06	02	08	10	10
Not received yet	26	81	04	50	23	72	09	37	68	71
Total	32	100	08	100	32	100	24	100	96	100
Type of activity taken up who received loan/subsidy										
Crewel work	01	25	0	0	02	100	02	100	05	42
Willow work	03	75	0	0	0	0	0	0	03	25
Sozni/Shawl work	0	0	02	50	0	0	0	0	02	17
Carpet making	0	0	01	25	0	0	0	0	01	08
Tilla Dozi/Tailoring	0	0	01	25	0	0	0	0	01	08
Total	04	100	04	100	02	100	02	100	12	100

* Multiple responses

Table 4.14: Percentage distribution of beneficiaries by name of bank from which loan received, number of installments and mode of repayment in Jammu and Kashmir, 2004

Particulars	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Bank from which loan received										
Jammu and Kashmir Bank	03	25	0	0	2	100	2	100	07	32
Central Cooperative Bank	08	67	6	100	0	0	0	0	14	64
Punjab National Bank	01	08	0	0	0	0	0	0	01	04
Number of installments										
One installment	07	58	01	17	0	0	0	0	08	36
Two installments	05	42	05	83	02	100	02	100	14	64
Mode of repayment of loan										
Monthly	07	58	0	0	2	100	0	0	09	41
No fixed schedule	05	42	06	100	0	0	2	100	13	59
Total	12	100	06	100	02	100	02	100	22	100

Table 4.15: Percentage distribution of SHGs by type of products produced, nature of problems faced and type of training received for marketing the products in Jammu and Kashmir, 2004

Particulars	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Mode of marketing the products										
No production yet	0	0	03	37	20	62	09	38	32	33
Personally	32	100	04	50	12	38	15	62	63	66
Out side state	0	0	01	13	0	0	0	0	01	01
Total	32	100	08	100	32	100	24	100	96	100
Place of marketing										
Same village	02	06	0	0	07	58	09	60	18	28
District/town	28	88	04	80	05	42	06	40	43	67
Govt. Agency	02	06	01	20	0	0	0	0	03	05
Major problems for marketing *										
No help from government.	30	94	05	100	10	83	10	67	55	86
Get less prices locally	28	88	05	100	08	67	12	80	53	83
Seasonal private market	27	86	05	100	0	0	0	0	32	50
No arrangement of exhibitions	25	83	04	80	06	50	06	40	41	64
Any training received for marketing										
Yes	0	0	0	0	0	0	0	0	0	0
No	32	100	05	100	12	100	15	100	64	100
Total	32	100	05	100	12	100	15	100	64	100

* Multiple responses

Table 4.16: Percentage distribution of SHGs by their views on monthly meetings, frequency of meetings and major decisions taken during these meetings in Jammu and Kashmir, 2004

Particulars	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Frequency of Group meetings										
Fortnightly	04	12	03	37	0	0	0	0	07	07
Monthly	21	66	0	0	13	41	12	50	46	48
No fixed schedule	02	06	0	0	03	09	08	33	13	14
No meetings held	05	16	05	63	16	50	04	17	30	31
Total	32	100	08	100	32	100	24	100	96	100
Major issues of discussion *										
How to expend market	14	52	03	100	15	94	15	75	47	71
Sanction/repayment of loan	27	100	02	67	04	25	05	25	38	58
Do not remember/no response	13	48	0	0	0	0	0	0	13	20
Total	27	100	03	100	16	100	20	100	66	100

* Multiple responses

Table 4.17: Percentage distribution of SHGs by their views on maintaining the different types of records of their units in Jammu and Kashmir, 2004

Whether maintaining the following *	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
No records maintained	0	0	0	0	26	81	06	25	32	33
Minutes of monthly meetings	21	66	02	25	02	06	10	42	35	36
Attendance register	23	72	04	50	03	09	10	42	40	42
Loan register	27	84	05	63	01	03	09	37	42	44
General register (Karavayee)	24	75	04	50	0	0	08	33	36	37
Bank/post office pass-book	28	87	06	75	02	06	14	58	50	52
Cash book	0	0	0	0	0	0	05	21	05	05
Individual member pass-book	01	03	02	25	0	0	0	0	03	03
Total	32	100	08	100	32	100	24	100	96	100

* Multiple responses

Table 4.18: Percentage distribution of SHGs by their opinion on the implementation of SGSY in Jammu and Kashmir, 2004

Whether maintaining the following *	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Impact on income										
Increased	05	16	02	25	02	06	11	46	20	21
Increased marginally	12	37	06	75	02	06	04	17	24	25
Not increased	15	47	0	0	28	88	09	37	52	54
Satisfaction with the scheme										
Satisfied	17	53	04	50	04	12	15	63	40	42
Not satisfied	15	47	04	50	28	88	09	37	56	58
Total	32	100	08	100	32	100	24	100	96	100
Reasons for dissatisfaction *										
Not benefited yet	0	0	0	0	17	61	09	100	26	46
Officials not cooperative	0	0	0	0	09	32	03	33	12	21
Loans not sanctioned easily	05	33	02	50	02	07	08	89	17	30
Poor market for products	15	100	02	50	--	--	--	--	17	30
Total	15	100	04	100	28	100	09	100	56	100

* Multiple responses

Table 4.19: Percentage distribution of Individual beneficiaries by some background characteristics in Jammu and Kashmir, 2004

Particulars	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Total family members										
Up to 5 Members	05	25	01	08	02	14	09	69	17	28
6-10 Members	13	65	11	85	11	73	04	31	39	64
11 or above	02	10	01	07	02	13	0	0	05	08
Religion										
Muslim	20	100	11	85	11	73	06	46	48	79
Hindu	0	0	02	15	04	27	07	54	13	21
Social status										
SC/ST	01	05	01	08	08	53	04	31	14	23
General caste	19	95	12	92	07	47	09	69	47	77
Type of house										
Pacca	04	20	05	38	03	20	02	15	14	23
Semi pacca	13	65	05	38	09	60	02	15	29	47
Kachha	03	15	03	24	03	20	09	69	18	30
Land holdings										
No land	0	0	03	24	07	47	08	61	18	30
01-05 Kanals	13	65	03	24	05	33	01	08	22	36
06-10 Kanals	07	35	07	52	03	20	04	31	21	34
Total	20	100	13	100	15	100	13	100	61	100

Table 4.20: Percentage distribution of Individual beneficiaries by the source of knowledge regarding SGSY, type of formalities completed for the registration and problems faced in Jammu and Kashmir, 2004

Particulars	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Source of knowledge for SGSY										
VLW	17	85	06	46	09	60	06	46	38	62
Panchayat /political worker	0	0	04	31	02	13	04	31	10	16
Media	03	15	03	23	04	27	03	23	13	21
Type of formalities completed for registration *										
Submit applications	20	100	13	100	15	100	13	100	61	100
Bank producer	20	100	10	77	12	80	12	92	54	88
Court procedure	08	40	05	38	06	40	11	85	30	49
Project report	03	15	05	38	02	13	0	0	10	16
Produced BPL certificate	07	35	03	23	04	26	12	92	26	43
Interview	06	30	12	92	13	87	07	54	38	62
Whether feel procedures difficult										
Yes	02	10	02	15	05	33	0	0	09	15
No	18	90	11	85	10	67	13	100	52	85
Total	20	100	13	100	15	100	13	100	61	100

* Multiple responses

Table 4.21: Percentage distribution of Individual beneficiaries by the type of unit established, year of establishment, number of workers engaged and if any amount of money contributed for running the unit in Jammu and Kashmir, 2004

Particulars	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Type of unit established.										
Dairy	04	20	03	23	0	0	07	54	14	23
Sheep	01	05	0	0	0	0	02	15	03	05
Crewel work/Embroidery	08	40	01	08	01	07	0	0	10	16
Saffron	0	0	0	0	02	13	0	0	02	03
Carpet weaving	01	05	0	0	0	0	0	0	01	02
Willow work	03	15	0	0	0	0	0	0	03	05
Retail trade	03	15	09	69	12	80	04	31	28	46
Year of establishment										
2001	09	45	07	54	04	27	03	23	23	38
2002	09	45	04	31	09	60	06	46	28	46
2003	02	10	02	15	02	13	04	31	10	16
Number of workers in the unit										
One	14	70	12	92	13	87	13	100	52	85
Two	05	25	0	0	0	0	0	0	05	08
Five	01	05	01	08	02	13	0	0	04	07
Contributed any money for the unit.										
Yes	10	50	08	62	10	67	01	08	29	48
No	10	50	05	38	05	33	12	92	32	52
Total	20	100	13	10	15	100	13	100	61	100

Table 4.22: Percentage distribution of beneficiaries by the name of bank from which amount of loan received, number of installments, mode of repayment and whether subsidy received in Jammu and Kashmir, 2004

Particulars	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Bank from which loan received										
Jammu and Kashmir Bank	12	60	08	62	09	60	06	46	35	57
Central Cooperative Bank	01	05	05	38	03	20	04	31	13	21
State Bank Of India	0	0	0	0	03	20	03	23	06	10
Punjab National Bank	07	35	0	0	0	0	0	0	07	11
Problems faced in getting loan										
Yes	05	25	02	15	12	80	00	00	19	31
No	15	75	11	85	03	20	13	100	42	69
No. of installments in which loan received										
One installment	12	60	03	23	03	20	05	38	23	38
Two installments	07	35	09	69	10	67	07	54	33	54
Three installments	01	05	01	08	02	13	01	08	05	08
Mode of repayment of loan										
Monthly	12	60	07	54	07	47	11	85	37	61
No fixed schedule	08	40	06	46	08	53	02	15	24	39
Total	20	100	13	100	15	100	13	100	61	100

Table 4.23: Percentage distribution of Individual beneficiaries by the place of marketing the products and nature of problems faced in Jammu and Kashmir, 2004

Particulars	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Place of marketing										
Same village	14	70	09	69	12	80	11	85	46	75
District/town	06	30	04	31	03	20	02	15	15	25
Major problems for marketing *										
No problems.	12	60	11	85	13	87	10	67	46	75
Limited market for products	16	80	02	15	02	13	03	33	23	38
Total	20	100	13	100	15	100	13	100	61	100

* Multiple responses

Table 4.24: Percentage distribution of Individual beneficiaries by their opinion about the implementation of SGSY in Jammu and Kashmir, 2004

Opinions	District								Total	
	Anantnag		Kupwara		Doda		Rajouri		No.	%
	No.	%	No.	%	No.	%	No.	%		
Satisfied with the scheme	20	100	13	100	15	100	13	100	61	100
Reasons for satisfaction *										
Monthly income increased	20	100	13	100	15	100	13	100	61	100
Set up our own shops	02	10	04	31	05	33	04	31	15	25
Saved money for welfare of family	03	15	05	38	06	40	04	31	18	30
Purchased assets	04	20	03	23	02	13	02	15	11	18
Total	20	100	13	100	15	100	13	100	61	100

* Multiple responses

CHAPTER-5

INTEGRATED CHILD DEVELOPMENT SERVICES

Introduction

For a child, family is the primary social institution where one seeks love and affection; care and protection; and the fulfilment of his basic physical, emotional and psychological needs. The transition from joint family system to nuclear family, the rising cost of daily necessities and various other economic and social compulsions are compelling reasons to take gainful employment, (part-time or full-time), to supplement the family income. A large number of families, both in rural and urban areas of the country, live below the poverty line. Some sections of the society, viz. i) urban slum dwellers, ii) marginal farmers and agricultural landless labourers, iii) tribals and iv) scheduled caste people are distinctly underprivileged. In spite of significant progress in the economic sphere, these sections of society are not in a position to provide due care and security needed for normal growth of their children even today. Therefore, they require additional support through outside interventions to enable the family to fulfil its obligations towards proper health care, nutrition, education and social well-being of their children.

Governmental concern for the promotion of services for the growth and development of pre-school children is evident from the constitution of National Children's Board and also from the Resolution of National Policy for Children, 1974. Further, a number of expert bodies have been set up from time to time to frame policies for the welfare of children. These committees' collected valuable data related to the needs and problems of children, examined the effectiveness of existing programmes & services and suggested long-term measures to improve and strengthen them qualitatively and quantitatively.

The Scheme

In pursuance of the National Policy for Children, which laid emphasis on the integrated delivery of early childhood services and services for expectant and nursing women and based on the recommendations of the Inter-Ministerial Study Teams set up by the Planning Commission, the scheme of ***Integrated Child Development Services (ICDS)*** was evolved to make a coordinated effort for an integrated programme to deliver a

package of such services. The blueprint for the scheme was drawn by the Ministry of Social Welfare, Government of India, in 1975. The scheme called for coordinated and collective effort by different Ministries, Departments and Voluntary Organisations. Considering the magnitude of the task, it was decided to set up 33 projects on an experimental basis in the year 1975-76. The Scheme was formally launched on October 2, 1975. Out of these 33 projects, 19 were rural, 10 were tribal and 4 were urban, spread over in all the States and the Union Territory of Delhi. On the basis of the evaluation report of its Programme Evaluation Organisation submitted in August, 1977, the Planning Commission sanctioned 67 additional projects, which started functioning during 1978-79. During the next two years, 100 additional projects were added raising the number of ICDS Projects in the country to a total of 200. Out of these 200 projects, 105 were rural, 67 were tribal and 28 were urban projects. During the Sixth Five year Plan (1980-85), 800 additional projects were sanctioned, raising the total number of projects to 1000 by the end of Sixth Five Year Plan. From the small beginning of 33 blocks in 1975, the ICDS has grown to become world's largest and most unique early childhood development programme. Today, the ICDS has a network of more than 5000 projects covering more than 75 percent of the Community Development Blocks and 273 Urban Slum pockets of the country.

The programme approaches a holistic child health comprising health, nutrition, and education components for pregnant women, lactating mothers, and children less than six years of age. The programme is implemented through a network of community-level *Anganwadi Centres*. The range of services targeted at young children and their mothers for growth monitoring, immunization, health check-ups and supplementary feeding, as well as nutrition and health education to improve the childcare and feeding practices that mothers adopt. Pre-school education is provided to children between three and six years of age.

Objectives of the Scheme

The broad objectives of the ICDS Scheme are:

- i) To improve the nutritional and health status of children in the age group 0-6 years.
- ii) To lay the foundations for proper psychological, physical and social development of

children.

- iii) To reduce the incidence of mortality, morbidity, malnutrition and school drop-out.
- iv) To achieve effective coordinated policy and its implementation amongst the various departments to promote child development; and
- v) To enhance the capability of the mother to look after the normal health and nutritional needs of the child through proper nutrition and health education.

The Integrated Child Development Services (ICDS) Programme for the development of women and children was launched in Jammu and Kashmir in 1975 with the establishment of a project at Kangan in Srinagar district. By the year 2007, the coverage of scheme was extended to all the 140 Community Development Blocks of the state. As of March, 2007, a total number of 18772 Anganwadi Centres (AWCs) had been sanctioned in the state and 18043 (96 percent) of them were operational. All the AWCs in the state were established with the purpose to provide Supplementary Nutrition (SN), Nutrition and Health Education (NHE), Immunization, Health Check-ups, Referral Services and Non-formal Pre-School Education (PSE).

The objective of this study was to evaluate the functioning of the ICDS programme in Jammu and Kashmir. The findings of the study were based on the information collected from 40 AWCs, 10 each located in the districts of Anantnag, Kupwara, Doda and Rajouri. During the course of survey, information was also collected from 200 beneficiary mothers, whose children were enrolled in the AWCs. Besides, information was collected from four Programme Officers and eight Child Development Project Officers in the four selected districts.

Financial progress

The ICDS is a Centrally Sponsored Scheme. While the Central Government bears the full cost of meeting the operational requirements, the state government provides funds for Supplementary Nutrition (SN) component. In addition to mobilizing domestic resources, significant contribution also comes from UN Agencies, bilateral donors and the World Bank. The expenditure for running the ICDS programme is currently met from three broad sources: viz., (a) funds provided by the Centre under `general ICDS which used to meet expenses on account of infrastructure, salaries and honorarium for ICDS staff, training, basic medical equipment including medicines, play

school learning kits etc. (b) allocations made by state governments to provide supplementary nutrition to beneficiaries and (c) funds provided under the Pradhan Mantri Gramodaya Yojana (PMGY) as additional central assistance, technically to be used to provide monthly take-home rations to children in the age group 0-3 years living below the poverty line and those who are in need of additional supplementary nutrition.

The study team of the PRC tried its best to collect information about allocation and expenditure of funds under ICDS during the last seven years (2000-2007) in the selected districts and for the state as a whole. Unfortunately, the information maintained by the offices of Programme Officer, Rajouri and Anantnag was haphazard and not maintained properly. In fact, information regarding the financial aspects pertaining to some years was either not available or partly available. It can be seen from Table 5.1 that the state government had received a total amount of Rs. 2493 lakhs under ICDS during 2000-01. The availability of funds increased to about 3000 lakhs annually during 2000-01 and 2002-03 and about 4300 lakhs annually during the next two years (2003-04 and 2004-05). During 2005-06, the state had at their disposal a total amount of Rs. 5206 lakhs for the implementation of ICDS scheme in the state. With the operationalization of about 6000 more Anganwadi Centres in the state during 2006-2007, the availability of funds was increased to Rs. 7787 lakhs. Thus, the state has witnessed more than threefold increase in the availability of funds under ICDS during the period 2000-2007.

When analyze the availability of funds at the district level, it can be seen from Table 5.1 that the availability of funds in Anantnag district increased from Rs. 429 lakhs in 2000-01 to Rs. 738 lakhs during 2006-07. The amount of funds available in Kupwara increased from Rs. 114 lakhs in 2000-01 to Rs. 300 lakhs in 2001-02 but declined to about Rs. 228 lakhs during 2002-2003. But the availability of funds steadily increased from Rs. 331 lakhs in 2003-04 to Rs. 754 lakhs over a period of time from 2003-2004 to 2006-07. Doda district had received less than Rs. 400 lakhs annually during 2000-2002-03 but availability of funds increased from Rs. 447 lakhs in 2003-04 to Rs. 715 lakhs during 2005-06 and during 2006-07, it further increased to Rs. 1612 lakhs. On the contrary, Rajouri district had not witnessed much increase in the availability of funds during the period of 7 years. The total amount available in Rajouri district under ICDS in 2000-01 was Rs. 179 lakhs which

increased to Rs. 322 lakhs during 2006-07. Thus, while the overall availability of funds in the state increased by 212 percent during the period of 2000-07, it increased by 400 percent in Doda district and only 72 percent in Anantnag district.

So far as the utilization of funds was concerned, the state had utilized 80 percent of the funds made available to it during the period 2000-07 (Table 5.1). Utilization was more than 90 percent during 2000-01 and 2004-05, and about 73 percent during 2002-03 and 2005-06. So far as the utilization of funds by districts was concerned, Rajouri recorded the lowest (78 percent) and Anantnag the highest rate (96 percent), followed by Kupwara (94 percent). The rate of utilization of funds in both Rajouri and Doda was very low during 2005-06.

The expenditure under different heads under ICDS in Jammu and Kashmir showed that expenditure on salary component increased from Rs. 2023 lakhs in 2000-01 to Rs. 3360 lakhs in 2005-06 and to Rs. 4759 lakhs in 2006-07 respectively (Table 5.2). Salaries accounted for about 90 percent of the total expenditure under ICDS during the period 2000-07. Further TA, transportation and POL accounted for about 3 percent, while 1-2 percent was utilized on rent of the AWCs. One to five percent of the funds were devoted towards non nutritional items. Less than one percent of the expenditure were incurred on school kits and office expenses. No funds were devoted to IEC, research and evaluation, medical kits during 2000-03. In Anantnag district, salary component constituted about 51 percent of the total expenditure. Supplementary Nutrition constituted less than 30 percent during 2000-04 and 40-50 percent after 2004-05. POL, trainings and rent constituted less than 1 percent each and TA/DA accounted for 1 percent of the total expenditure during the period 2000-07. On the contrary, in Kupwara district two-thirds of the total funds were utilized on Salaries/Honorarium of the employees, 25 percent on food supplement, one percent on rent and about 1 percent on Transportation and TA/DA. About half of the total funds of the Doda district were utilized on Salary/Honorarium of the employees, 36 percent on food supplement, 25 percent on other expenses including TA/DA and one percent each on rent, trainings and transportation. In Rajouri district also about half of the funds (48 percent) were utilized on Salary/Honorarium of the employees, 38 percent on food supplement, nearly 2 percent each on POL/transportation and TA/DA during the period

2000-03. Salaries head accounted for 60 percent of the total expenditure and food supplementation constituted 33 percent of the total expenditure during 2005-07. Besides, 2 percent of the funds were utilized on rent and another 2 percent on transportation (Table 5.2).

Supplementary Nutrition Programme (SNP)

As mentioned above, the ICDS covered all the Community Development Blocks of the state and as of March, 2007, there were 140 ICDS projects in operation in the state. The government has sanctioned a total number of 18772 AWCs in the state but only 18043 AWCs were functional. All the sanctioned AWCs in Anantnag, Kupwara and Doda were functional but only 60 percent of the sanctioned AWCs in Rajouri were functional. However, efforts were on to make the remaining AWCs functional in the district. According to Programme Officers almost all the villages were covered under ICDS scheme. But the scheme was not reaching to as many children and women as it could because of a ceiling of a target group of 20 children and 5 women per AWC for Supplementary Nutrition Programme (SNP). With this ceiling, the SNP scheme in 2008 was reaching out to 3,60,860 children and 90215 pregnant and lactating women. However, the total child population (0-6 age group) in Jammu and Kashmir as per 2001 Census was 14,31,132. Thus, the scheme was in a position to cover just 25 percent of the child population. The ceiling of targeting only 20 children and 5 women by each AWC could only be explained from the point of view of financial constraints because the available infrastructure in the AWCs could have supported more than this target population. The programme provided single ration of 300 calories and 10 grams of protein to children. Pregnant and lactating mothers also received an equivalent quantity, whereas the provision was 500 calories and 20 grams of protein. It was mentioned by the Programme Officers that financial constraints were limiting the provision of SN to all eligible children and women. The norms of expenditure per child on SNP was fixed many years ago, whereas the cost of supplies increased over this time, but there was not corresponding increase in the allocation on SNP per beneficiary. Besides, AWCs were serving SNP for 210 days only against 300 days norm in other states.

Pre school education (PSE)

As per the provisions (in the ICDS guidelines), Rs. 500 is earmarked for the non-formal pre school material on an annual basis per AWC. The Programme Officer mentioned that such funds were not released regularly.

Information, Education, and Communication (IEC)

IEC is a key to mobilize and educate communities on the benefits of ICDS. However, there was no allocation or spending on this issue during 2000-02, although the scheme has a provision of Rs. 25,000 per year per project for the IEC. It was only in 2003 that IEC received some allocation and during 2005-06 and 2006-07 less than one percent (0.3 percent) of the total expenditure was incurred on IEC. Thus, against a provision of Rs. 25000 per project for IEC, only Rs. 11400 was spent on IEC by each project during 2006-07.

Contingencies

The ICDS guidelines provides for a contingency of Rs 2,000 per AWC and Rs. 91,000 per Project. However, it was noticed that project level contingencies were not allocated and utilized as per the guidelines. An amount of Rs 12,000 was allocated per project for meeting contingencies, irrespective of the number of the AWCs. From the year 2002-03 the Block level "contingency" and Anganwadi Centres "contingency" were combined under the budget head of "contingency " but the amount was further reduced. Contingencies accounted for about 1 percent of the total expenditure during 2000-02 and it slightly increased to 1.75 percent during 2006-07 (Table 5.2).The Programme Officer expressed that contingency amount was highly inadequate to run the scheme.

Transportation and POL

All the projects have been provided with vehicles under a special grant received from the UNICEF. As per the provision of the ICDS revised guidelines; Rs 50,000 per annum should be released to the projects for the POL and maintenance of vehicles. Transportation accounted for less than 2 percent of the total expenditure during 2000-03 and further declined to less than 1 percent during 2006-07. The CDPOs mentioned that

lump sum and inappropriate amounts ranging from Rs. 25, 000 to Rs. 40,000 per year, varying from project to project were released affecting the mobility of the staff.

Training

As envisaged in the guidelines, the capacities of the human resource at all levels were to be improved through training, refresher courses, seminars and workshops. However, it was found that during the last six years not much had been done to train the human resource under ICDS in the state. Programme Officers and CDPOs expressed that funds available for holding training and refresher courses at various levels were extremely insufficient. Thus, financial constraints had affected the capacity building of the human resource at various levels.

Honorarium

Presently the monthly honorarium of the Anganwadi Worker (AWW) is Rs 1400 and Anganwadi Helper (AWH) is Rs. 650 including the rent of the house. The increment is one time after a gap of 5 years. Due to the delay in the release of the funds, the honorarium was not paid to staff regularly. Programme Officers and Child Development Project Officers mentioned that with this nominal and irregular honorarium, there was insufficient financial motivation for the AWW and AWH to give a satisfactory performance.

Existing financial process

ICDS is funded through CSS (Non Plan), State Plan (40% honorarium of the AWW and AWH) and District Plan (Nutrition items) budgets. Authority for approval and release of funds is centralized at the Directorate level. Even the planning and budget formulation is largely centralized. This has often resulted in insufficient allocation and procedural delays. Both the POs and the CDPOs mentioned that under this system the demands prepared at the project level did not get reflected in allocation. Further, release of the funds was also affected by the delays in the submission of the utilization certificates. Purchase and procurement was centralized with the Central Purchase Committee. Centralized system did not allow flexibility and scope for increasing ceilings. This system was centralized in the year 1999-2000. Prior to this period, the system was

relatively flexible, quicker, and allowed sensitivity to project demands. The system was centralized with the arguments that there would be uniformity, better quality standards and better rates from the suppliers. However, the centralized system has largely proved ineffective with respect to at least timely supplies.

The CDPOs expressed that the financial procedure adopted under ICDS-III, were much better because under that system there were timely release of adequate funding under all budget heads as well as timely supplies of the SNP material. Under ICDS-III even SNP days at AWC were 300 days in a year. Hence, in view of experiences of earlier phase and present phase, there is need to review the system in favour of decentralisation.

Supplies

As mentioned above, the system for procurement of supplies under ICDS have been centralized at the state level. There is a state level purchase committee which is responsible for the purchase and procurement of all SN items. The data collected from the office of the Programme Officers regarding the procurement of various items during the last three years preceding the field survey showed that all the nutritional items like Moongi, Channa, Oil, Ghee, Nutri, Rice, Sujji, Haldi, Salt and Sugar received by the Programme Officers during the period 2000-05 and 2006-07 were distributed among different ICDS Projects of the four selected districts during the same period (Table 5.3).

All the Programme Officers reported that the supplies issued to them did not last for more than 100 days and consequently they were not in a position to provide nutrition for more than 100 days in a year. However, whatever supplies they received were distributed to various ICDS projects in their districts.

No. of AWCs

Table 5.4 shows the number of sanctioned ICDS projects and the number of ICDS projects functioning since 2003-2004. The total number of sanctioned ICDS projects in the state in 2003-04 was 121, however, 19 additional ICDS projects were sanctioned in 2004-05 and all of them were functional. The total number of ICDS Centres in the state during 2003-04 was 11955, but only 10392 were functional. About 7000 additional AWCs were

sanctioned to the state under the Prime Minister's Special Package in 2004-05 and consequently the total number of sanctioned AWCs increased to 18772. Of these 18772 AWCs, 18043 were functional during 2006-07. Majority of the AWCs which were non functional were from Rajouri district. Currently the state is in the process of opening about 6000 more AWCs.

Staff structure

According to the guidelines; the ICDS team comprises of an Anganwadi Helpers (AWHs) and an Anganwadi Worker (AWW) at the Anganwadi level and Supervisors, Helpers to the Supervisors and the Child Development Project Officers (CDPOs) at the project level. In larger rural and tribal projects, the Assistant Child Development Project Officers (ACDPOs) are also part of the team.

The AWW is responsible for organising pre-school activities in the AWC for about 40 children in the age group 3-5 years, arranging supplementary nutrition feeding for the children in age group of 6 months to 5+ years expectant & the nursing mothers, providing health and nutrition education to the mothers, making home visits for the education of the parents, eliciting community support & participation, assisting the Primary Health Centre staff in the implementation of immunization, health check-up, referral services, family planning & health education programme, maintaining liaison with other institutions/agencies in her area. The AWW is assisted by a Helper, a local woman in organising supplementary nutrition feeding and non-formal pre-school education programmes at the AWC. The Supervisors are responsible to supervise the working of AWCs through regular field visits. They are also supposed to help and guide the AWWs in developing community contacts, maintain liaison with Child Development Project Officer (CDPO) and assist him in various tasks of project administration and implementation, maintenance of records, registers, etc.

The Medical Officers (MOs), the Lady Health Visitors (LHVs) and the Female Health Workers from nearby Primary Health Centres (PHCs) and Sub-Centres (SCs) form a team with ICDS functionaries to implement the ICDS programme. Table 5.5A and Table 5.5B showed the staff strength of ICDS project in Jammu and Kashmir and in

the selected districts during 2003-04 and 2006-07 respectively. Most of the important positions at the district and project level such as Programme Officer, CDPO and ACDPOs were existing. All the 9 positions of Programme Officers were in position at the time of survey. The Deputy Director Social Welfare, Jammu had been given the additional charge of the Programme Officer, Rajouri. Of the 141 positions of CDPOs, 16 were vacant. Similarly, more than one-fourth of the supervisors (236 out of 826) were lying vacant. Out of 18772 sanctioned positions of AWWs only 17417 were in position. Some of the ministerial positions were also vacant but one-third of the positions of Statistical Assistant and 10-20 percent positions of Section Officers, Head Assistants, Clerks and Orderlies were also vacant. So far as the staff strength at district level was concerned, Kupwara had acute shortage of CDPOs, Rajouri had acute shortage of Supervisors and Doda faced shortage of Clerks/Typists.

Recruitment

The guidelines envisage that all AWWs should be local people residing in the same area where AWC is located. It was observed that these guideline were followed, but since most the AWWs at the time of recruitment are young unmarried girls, however, once they get married, they migrated to the husband's village. The migration of the AWWs due to the marriage which resulted in the displacement of the AWWs. It was observed that some of the non-local AWWs used to commute to the centres from a distance of 5-50 kms. The CDPOs mentioned that most of the non-local Anganwadi workers belonged to highly rich and politically influential families. Under these circumstances, the CDPOs were not in a position to easily affect the accountability. The CDPOs also mentioned that AWWs got an honorarium of Rs. 1400 but had to spend around Rs. 300-400 on transportation. Besides, they consumed a lot of time on shuttling between their places of residence and places of postings. Consequently, it was not possible for them to do justice with their work.

So far as the recruitment of AWWs was concerned, the State Government had recently framed a recruitment policy for filling up of the posts of AWWs. However, earlier there was no clear-cut policy for the recruitment of the AWWs and in most of the cases, the selection of AWWs was mostly based on political and other considerations. Selection of AWHs was still based on political and other considerations. Regarding the

educational status of the staff of the AWCs, it was observed that 60 percent of AWWs had completed high school and another 30 percent had completed a higher secondary examination (Table 5.5C). The percentage of AWWs who had a higher secondary education was highest in Anantnag (50 percent) and lowest in Kupwara (10 percent). As far as the AWHs were concerned, two-third (67 percent) were literate, 3 percent were matriculate and another 30 percent were under matric. All the AWHs in Kupwara were illiterate; while half of the AWHs in Doda had completed middle schooling.

So far as the CDPOs were concerned, there were government guidelines that 50 percent of the posts would be filled in by State Public Service Commission through Combined Civil Services Examinations and remaining 50 percent through promotions. But in practice, posts of CDPOs were filled in by State Public Service Commission, departmental promotions and even people on deputation from other departments. A very common perception of the functionaries (POs and CDPOs) was that rules were not always adhered to in filling up the posts of the CDPOs and quite often technical competency level was compromised. Stop gap arrangements / own pay and grade (OPG) charge was delegated to non-ICDS people to fill up CDPO ranks. Some CDPOs also mentioned that a number of people without sufficient orientation had joined CDPO positions on deputation from other departments, leading to frustration and de-motivation amongst promotion aspirants.

Training

The ICDS guidelines have sufficient provisions for various types of training for different staff members of the ICDS. These includes; two months training course at National Institute of Public Administration and Child Development (NIPACD), New Delhi for ACDPOs and CDPOs; 3 months training course for Supervisors at Panchkula; for AWWs at AW Training Institute and 13 days training for the AWHs under project UDESHA at the individual project level. In addition to it, there was a provision for regular refresher training programmes for CDPOs at the Institute of Management and Public Administration, Jammu and Srinagar.

Information was collected regarding the training courses attended by the ICDS staff working in the selected districts. It was found that all the CDPOs and the Supervisors had attended the basic job on training courses. Besides, 73 percent of AWWs had also attended the basic ICDS training (Table 5.6). All the AWWs from Rajouri and 90 percent in Kupwara had participated in job on training courses, while only 20 percent of the AWWs of Doda district had received such training. Refresher courses were attended by 68 percent of the interviewed AWWs. In Rajouri district 20 percent had participated in refresher courses as compared to more than 70 percent in other districts. Though majority of the AWWs had attended either basic training or refresher courses but it was found that 35 percent of them were not satisfied with these courses. All the AWWs who were not satisfied with the training imparted to them belonged to the two districts of Kashmir valley included in the study.

Monitoring, supervision and support

A regular and planned monitoring, supervision and support is essential for effective delivery of the ICDS with provisions of mid way corrections. As per the guidelines envisaged under ICDS, the Supervisors are supposed to visit regularly each of the AWCs – at-least one visit every month to each AWC to support the AWWs with constructive approach to build their capacities and confidence. But due to inadequate supervisory staff in position, Supervisors had a huge workload. While one Supervisor was supposed to supervise the activities of 20 AWCs, but in practice a Supervisor sometimes had to supervise the activities of more than 60 AWCs. As a result, even if he/she spend one day of quality time at each of the AWC, chances are that the next visit to the same centre would be after 3 months only. The data collected during the survey suggested that the Supervisors and CDPOs did not uniformly visit all the Centres within their jurisdiction (Table 5.7). It was found that Supervisors had not visited 28 percent of the AWC's in the last three months, while 42 percent of the AWCs were visited by the Supervisors 1-3 times and another 30 percent of the AWCs were visited by them more than three times during the same period. Supervision was found to be the weakest in Rajouri while 70 percent of the AWCs were not at all visited by the Supervisor during the last 3 months and in Kupwara all the AWCs were visited at least once by the Supervisors during the reference period. The mean number of visits made

by ICDS Supervisors to the selected AWCs during the last three months worked out to be 2.2. The mean number of visits paid by a Supervisor to the selected AWCs was highest (4.2) in district Kupwara and lowest (0.7) in district Rajouri. All the AWWs were asked to report the nature of support they got from Supervisors. Multiple responses were received. It was mentioned by 15 percent of the AWWs (mostly from Rajouri) that Supervisors did not help/guide them at all. Sixty percent of the AWWs reported that the Supervisors enquires about supply of SN, 40 percent monitored other supplies, 48 percent guided them in the preparation of growth charts, and again 83 percent of AWWs reported that Supervisor helped them in record keeping. Thus, Supervisors not only monitored the activities of the AWCs but also provided supportive services to AWWs.

The CDPO as the leader and co-ordinator of the ICDS team has to supervise and guide the work of the Supervisors and the AWWs through periodical field visits and staff meetings. He has also to make necessary arrangements for obtaining, transporting, storing and distributing various supplies. The CDPO has to maintain liaison with block level medical staff, PHC/health staff and other project level functionaries and organisations. He is also required to act as the Convenor or Secretary of the Block/project level co-ordination committee. The CDPO also has to make efforts for obtaining local community's involvement and participation in implementing ICDS programme. He is responsible for preparing and despatching periodical reports to the concerned higher officials. The success of the working of the AWCs depends upon the effective Supervision of the supervisory staff and convergence with other schemes of related departments.

It was, however, observed that the CDPOs did not visit all the centres regularly. Among the selected AWCs, the CDPOs had not visited 55 percent of the AWCs in the state during the last three months (Table 5.7), and 3 AWC were visited three or more times by the CDPOs. Once again, supervision by CDPOs was found to be the poorest in Rajouri district. Nine out of 10 AWCs in Rajouri had not been visited at all by the CDPOs during the last three months. There is, therefore, a need to make it mandatory for the CDPOs to make regular visits to all the AWCs on some rationale than on selective basis.

The CDPOs and ICDS Supervisors mentioned that the main reasons for inadequate visits was insufficient transportation facility at the level of CDPOs and Supervisors. Although the CDPOs had the access to office vehicles, but there was insufficient provision of budget for fuel and maintenance. The Supervisors were required either to use the public transport or walk the distance on foot, which was impractical and wastage of time in districts like Doda and Rajouri, where walking distances were long, roads insecure and bus services were limited.

Officials of the other related departments were also supposed to visit the AWCs. It was found that the officials of departments of Education, Rural Development and Agriculture had not visited any of the AWCs during last three months preceding to the survey. Block Medical Officers (BMOs) also had not visited any of the selected AWCs during this period.

Infrastructure

An appropriate infrastructure is essential for effective delivery of services. The ICDS programme in Rajouri has one of the largest grass roots level networks amongst all the government departments in the district. The ICDS programme in the district was extended to all the community development blocks and covered a majority of the villages. As per the 2001 census, the total population of Jammu and Kashmir was little more than one crore and as such there was an AWC for every 545 persons. The comparable figures for Anantnag, Kupwara, Doda and Rajouri were 540, 444, 405 and 518 respectively. But Rajouri and Doda were among the most difficult terrain districts of the state and as such it was not possible for the children living in the remote and inaccessible areas to avail the ICDS services. Hence, there is a need to open more AWCs in the remote areas of these districts so that the ICDS services to the children living in the far-flung areas are made accessible at a walking distance.

Space

According to ICDS guidelines, the space for the AWCs was to be donated by the community at a central location, preferably near a primary school. The AWCs should provide sufficient space for indoor and outdoor activities and also separate space for kitchen, dining and storage. However, in all the AWCs studied, it was noted that the

space was provided by the AWHs. It was rather one of the criteria that whosoever provide space would be considered for the work of AWH. Consequently, both the quality of space and the locational aspects of the AWCs were compromised. Besides, there was no provision of rent for AWC in the district. Without rent, one cannot expect an appropriate space. Usually, it was seen that AWHs devote those room to the AWCs which were in poor condition. Regarding the status of the building for running of AWC, it was observed that only 28 percent of the AWCs were housed in pucca buildings (Table 5.8) while 45 percent of the AWCs were housed in semi-pucca houses and another 28 percent were in katcha houses which constitute a perpetual apprehension of danger to the life of the children. In Rajouri and Anantnag district 40-50 percent of the selected AWCs were located in katcha buildings while in Kupwara 70 percent were located in semi-pacca houses.

Kitchen is an integral part of the AWCs. However, 82 percent AWCs covered under the study had no separate space for cooking purpose as cooking for AWCs was done in the AWHs personal kitchen. In Kupwara, none of the AWCs had a separate kitchen. Other issues such as separate storage space, dinning and sufficient space for indoor and outdoor activities were also compromised. This was established by the fact that only 38 percent of the AWCs had separate space for storage, 55 percent had separate outdoor space for recreation and 53 percent had some sort of space for indoor activity (Table 5.9).

Due to lack of separate storage facilities in about 38 percent of the AWCs covered under the study reveals that many a times storage of various items such as utensils and records in addition to the personal belongings of the AWH occupies the main room pushing beneficiaries to a corner. Most areas of the districts included in the study witness low temperature during the winter. Delivery of services requires the beneficiaries to sit in the Centre for up-to 4 hours a day. The study found that 25 percent of the AWCs had no arrangement for heating. Consequently, the children got exposed to sever cold and viral infections like fever, cold etc.

Sanitation and hygiene

An AWC should ideally have a toilet/urinal and its surroundings should be clean and it should have proper sanitation. But the findings showed that 57 percent of the AWCs studied had no toilet or urination facility (Table 5.10). Only 15 percent of the AWCs had some flush based toilet and another 28 percent had pit toilets. Nine out of 10 AWCs in Rajouri had no toilet facility, while 60-70 percent of the surveyed AWCs in Doda and Kupwara had some sort of toilet facility. Availability of a toilet in the premises of the households does not automatically mean that children are allowed to use the toilets. AWWs mentioned that the owners of the buildings, where the flush toilets were available, discouraged the children to use these toilets compelling children to urinate/defecate in open spaces. Besides, wherever there were pit toilets almost all of them were found to be unhygienic. Another problem related to the space was the ventilation and lighting. As per the observations of the field teams, 33 percent of the AWCs studied were housed in structures, which had no appropriate ventilation and lighting (Table 5.10). In Kupwara district 10 percent of the AWCs had no proper ventilation while in Rajouri and Anantnag 50-60 percent of the AWCS had adequate ventilation.

Each and every AWC should use safe drinking water. However, it was found that safe drinking water facility was not available in all the AWCs studied. Only 50 percent of the AWCs studied had potable water supply and the remaining AWCs used water from hand pump/tube well (5 percent), dug well (15 percent), pond /tank (18 percent) and river/spring (13 percent). In Anantnag and Kupwara 70 percent of the AWCs had piped water while the main source of drinking water in AWCs in Doda was found to be Water Tanks. It was, however, found that majority of the AWWs used to store drinking water properly. Only 3 percent of the AWCs stored water in open vessels. Sixty percent of the AWWs mentioned that they used covered vessel to store drinking water. Only 35 percent of the AWWs used boiled water for drinking. This percentage was highest in Kupwara (80 percent) and lowest in Anantnag (10 percent).

The Field Investigators also assessed the cleanliness of AWCs, including utensils for food preparation and food distribution. It was observed that the utensils used for the

preparation of food were generally clean in almost 95 percent of the AWCs studied. All the AWCs who had containers for storage of water were also found to be very clean.

Location

As per guidelines, the AWCs should be located at a central place and most preferably close to a primary school. It was noticed that this guideline was rarely been followed, because AWCs did not have independent buildings and the AWHs had provided the accommodation facility free of rent. The study found that the selection of AWH was influenced by political interference. Hence, in some cases (18 percent), it resulted in the location of the AWC at a place, which was at a considerable distance from the centre of the village (Table 5.11). In Doda district only 40 percent of the AWCs were found to be located at a central place, while in Anantnag and Kupwara districts 30 percent were not located at a central place

Any service of the kind of the ICDS should inform its target beneficiary of the services it delivers and its responsibilities, ideally on a sign board outside its premises to increase the awareness of community. It was found that the sign boards establishing the presence of the AWCs were not fixed in 38 percent of AWCs at the time of survey. Anantnag had the highest proportion of AWCs without sign boards, followed by Kupwara and Rajouri.

Other material resources at the AWC

For efficient and effective functioning the AWC needs a minimum level of basic infrastructure and equipments viz. table, chair, weighing scale, cooking vessels, serving utensils and mats, etc. The survey team observed that basic equipments and learning aids were mostly available in the AWCs. Majority of the AWCs had adequate weighing scales, cooking utensils, vessels for storing food items and posters and charts. But toys/models were found to be available in only 33 percent of the AWCS. Furniture and furnishing items like chairs, tables/low wooden choki, Almirah/box and mats were inadequate in most of the centres. Medicine kits, Bathroom equipment and utensils for serving were either not available or were inadequate (if available) in most of the AWCs (Table 5.12). Anantnag and Kupwara districts had shortage of furniture, weighing

machines, utensils for serving, medicine kits, learning aids and sanitary items. While Doda was also facing the shortage of furniture items, toys and sanitary items; Rajouri had inadequate furniture, learning aids, medicine kits and sanitary items.

Communication

Timely and regular communication among staff within the department was essential to make the programme coherent and effective. Similarly, inter-departmental communication was also essential for effective coordination among the departments. Though telephone facilities were available in all the district offices but such a facility was not available in any of the Project. Almost all of the CDPOs considered communication facilities to be less than satisfactory. Hence, there was a need to provide telephone facilities to all the project offices.

Monthly meetings are another mode of communication between the POs, CDPOs, officials of other departments and AWWs is. Regular monthly meetings take place at the district and Project level for the purpose of coordination between different departments. However, action points agreed in such meetings were not always followed up. Thus, while coordination mechanism was in place at the district and project level but it largely remained ineffective for want of timely action by concerned departments. Monthly meetings of the AWWs take place regularly at the project office. AWWs submit the monthly progress reports in the monthly meeting and CDPOs and Supervisors interact with the AWWs. But most of the AWWs pointed out that these meetings had become a formality and did not serve any purpose. Thus, there was a need to make these meetings more interactive and meaningful.

Maintenance of records

During the field survey, the team was instructed to observe to verify the maintenance of records, registers and other activities of the AWCs. The information collected revealed that the information contained in the live registers and records pertaining to supply and distribution of Supplementary Nutrition was accurate in 84 percent of AWCs. Such a percentage varied between 80 percent in Anantnag and Kupwara districts to 90 percent in Rajouri district. But information pertaining to the attendance of the children was found to be grossly inaccurate in all the AWCs visited by the team. For

example some of the AWCs had marked all the children present for all the working days in the month of survey, despite the fact that the month had not yet ended.

Timing of the AWCs

The AWCs are supposed to remain open for about 4 hours a day. During this period, the Centre has to perform a number of activities. Therefore, the information was collected from the AWWs regarding the average time spent on each activity every day. The data presented in Table 5.13 showed that, mean time spent on preparation of the SN was 43 minutes, on serving food and feeding of the children per day was 44 minutes, mean time spent on cleaning the utensils was 21 minutes and on PSE was 53 minutes by the AWCs. Further, mean time spent per day on updating records was 36 minutes by each AWC. The average time spent on various activities varied greatly between the districts but the average time an AWC remained open was almost the same in all the districts. Thus, as per the information provided by the AWWs, the AWCs function for a period of about four hours. But the information collected from the most of the respondents revealed that the AWWs usually open AWC at around 11' O clock and the helpers also start preparation of SN at around 11. O clock. The SN was served at around 12' O clock and after this children go back to their homes. Thus, the AWCs were open for about 2 hours only.

The AWWs reported that AWCs usually remain closed only during the holidays. However, information gathered from the mothers of the beneficiaries revealed that AWCs did not function regularly. They mentioned that once the nutrition material exhausted, the parents stop sending their children to AWCs and AWWs consequently prefer to come a bit late and leave early.

Observations on ICDS services

The AWC is a point, where firstly demand is created and then services are delivered. The observations of the team on both these aspects are given below:-

(a) Creating a demand and mobilization of community support

In order to enhance the outreach of the ICDS services, particularly to the disadvantaged groups and ensure their better utilization, the AWWs were expected to mobilize support

from the community. The AWW was expected to create a demand of the services by generating awareness on services provided under the ICDS programme and its importance. The demand could be created only if the eligible children were selected and enrolled at the AWCs.

The beneficiaries for the supplementary feeding were to be selected very carefully so as to ensure coverage of the neediest and the malnourished children of the age of 6 months to 3 years. At the time of survey, the practice was to provide SNP to 20 children, 3 pregnant women and 2 nursing mothers from amongst all the BPL families. The selection of these 25 beneficiaries was solely determined by the AWW and no standard criterion was being followed for the selection of the beneficiaries. Consequently, even children from the economically well off families had also been enrolled at the AWC. Though the AWWs mentioned that only the children belonging to the poor families, landless families or economically and socially weaker sections were enrolled for Supplementary Nutrition, but each AWW had his own criterion of defining poverty. The beneficiary mothers also mentioned that the poverty criterion was not always followed to select the children for providing SN, instead, mostly the selection depended more on the location of the AWCs and the personal contacts of the AWH and AWW.

The age-wise distribution of the surveyed children at the time of registration at AWC showed that all the children were registered in the AWCs when they were less than 72 months of age group. Table 5.14 showed that 40 percent of the children were registered when they were in the age group of 1-12 months, 32 percent were registered in the age group of 13-36 months and the remaining 28 percent were enrolled between age group of 37-72 months. Thus, the age criterion was strictly followed for the selection of beneficiary children. However, the economic criterion was not strictly followed, as 17 percent of the selected children belonged to well off families. This percentage is 28 percent in Anantnag and 6 percent in Doda. The study also found that three fourth of the children belonged to non Scheduled Caste/Scheduled Tribe families. Besides, preference was generally given to the households located in the close vicinity of the AWC as 83 percent of the beneficiary households were located within a distance of 100 meters from the AWCs. In Anantnag and Kupwara districts, 10 percent of the children were from families who were

in and around the AWCs. Further, it was observed that 53 percent of parents sent their children to AWCs for getting food and education, 15 percent sent their wards for education only and 30 percent mentioned that their children were attending AWCs for food only. Though there were significant differences in the reasons for sending children to AWCs by districts but barring Rajouri in all other districts more than 80 percent of the families were sending their children to AWCs mainly for Supplementary Nutrition. It appears that AWWs had not made concrete efforts to disseminate the information about various other important services available at the AWCs.

The study also found that a large number of AWWs, have not mobilized any effective support for the ICDS. The AWWs are supposed to visit the households and sensitize them about the objectives of the AWCs and motivate them to participate in the functioning of the AWCs. But it was found that AWWs were hesitant to involve the community in the functioning of the AWCs because they apprehended that they (community members) would unnecessarily interfere in their working. Parents of the children, on the other hand mentioned that they were willing to provide their full support to the AWWs in the smooth functioning of the AWCs but the problem was that the AWWs had never encouraged such participation. Therefore, the community members were not even aware of the full range of services available at the AWCs.

Another issue related to the creation of the demand for services was the inadequate and irregular supplies to the AWCs. Most of the respondents opined that once the supplies exhausted, the AWCs virtually close down and they stop sending their children to the AWCs. Thus, the larger proportion of the community generally perceived the AWCs only as "*Dal Centres*", providing only Supplementary Nutrition.

It was observed that the reasons for such a situation were: (a) low level of commitment and skills of the AWWs towards their job, (b) non local AWW, affects sincere/serious effort on their part, (c) insufficient level of support received by the AWWs from the Supervisors, who had to supervise a large number of AWCs to cover, (d) irregular supply of nutrition, (e) lack of the IEC material and (f) low status and profile of the AWC as perceived by the communities as well as the AWWs themselves in comparison to other employees of the department.

(b) Delivering the Services

Health check-ups

According to the mandate of the ICDS, the health check-ups should include health care of children less than six years of age, antenatal care of expectant mothers and postnatal care of nursing mothers. The health services provided for children by AWWs and PHC/SC staffs should include regular health check-ups, recording of weight, immunization, management of malnutrition, treatment of diarrhoea, de-worming and distribution of simple medicines etc. At the AWCs, children, adolescent girls, pregnant women and nursing mothers should be examined at regular intervals by the Lady Health Visitor (LHV) and Auxiliary Nurse Midwife (ANM). They should also diagnose minor ailments and distribute necessary medicines among them. They should act as a link between the villages and the PHC/SC. Maternal and child health facilities should be geared towards providing adequate medical care during pregnancy, at the time of childbirth and also post-partum care. These services should also aim at promoting safe motherhood, healthy child development – reducing maternal and infant mortality. Immunization of pregnant women and infant protects children from six vaccine preventable diseases viz., Poliomyelitis, diphtheria, pertuses, tetanus, tuberculosis and measles.

The primary role of AWW is to survey and identify women and children for these services and gather the identified people during the visits of the ANMs and LHVs for health check ups. AWWs are also expected to coordinate with the ANMs and LHVs of the PHCs and SCs. It was, however, observed that ANMs and LHVs, were not located in the vicinity of the AWCs and they did not visit the AWCs. Even if they visited, these visits were irregular. This was substantiated by the fact that health check ups were not conducted by the ANMs/LHVs in any of the AWCs under study. In fact, ANMs had not visited 68 percent of the AWCs for health check ups during the last three months. Similarly, Lady Health Visitors (LHVs) and Medical Officers (MOs) had not paid any visit to 85 percent of the AWCs (Table 5.15). The situation was more alarming in Rajouri while none of these health officials had visited 80 percent of the AWCs. Thus, the health check-up were not a regular feature of the AWCs primarily because of poor coordination between the ICDS functionaries and the Health Department.

AWWs are also supposed to visit the households for health education and motivate them to utilize maternal and child health services. It was found that AWWs had visited only about three fourth (72 percent) of the households during the last three months with little variation among the districts (Table 5.16). It was mentioned by the respondents that AWWs generally visit them either at the time of special health campaigns like Pulse Polio Campaign, Family Health Awareness campaign or when to conduct household surveys.

An important objective of the this study was to provide information on the usage of safe motherhood services and the role played by the AWWs in facilitating these services to women. It was found that only 70 percent of the women had utilized Antenatal care services during their last pregnancy (Table 5.17). Percentage of women who had availed ANC service was very low in Rajouri and Kupwara. AWWs are supposed to motivate and register pregnant women for ANC services. It was found that majority of the women (32 percent) were motivated by the AWWs to avail ANC services at the time of last pregnancy, 14 percent were advised by ANM and 11 percent were advised by the family members to register for ANC services. Further 6 percent were not advised by anybody to utilize the ANC services but availed the facility on their own effort. AWWs had played an important role in motivating pregnant women to utilize ANC services during pregnancy in Doda district and had played a complimentary role in other districts (Table 5.17).

The effectiveness of antenatal check-ups in ensuring safe motherhood depends both the tests and measurements done and the advice given during the check-ups. During the survey information on this important aspect of antenatal care was collected by asking mothers (who availed ANC services) if they had received each of several components of antenatal check-ups during their last pregnancy. Table 5.17 presents the percentage of women, who received specific components of antenatal check-ups. Seventy seven percent of the women who availed ANC services had received tetanus toxoid injections during last pregnancy and blood pressure of women during pregnancy was checked in case of 66 percent of women. Similarly, iron folic tablets were supplied to 70 percent and weight was monitored in case of 55 percent of pregnant women. The utilization of each of

these services was higher in Anantnag and Kupwara districts compared to Doda and Rajouri districts.

AWWs are also supposed to impart pregnancy care information to women during pregnancy. Only 43 percent of women during their last pregnancy were advised by the AWWs to take special care during pregnancy. Higher proportion of women in Doda (86 percent) and Anantnag district (58 percent) were given such advice. As far as the nature of advice was concerned, 37 percent of women were advised to eat more food than usual, 27 percent were advised to take green leafy vegetables and 10 percent each were advised to take more rest and avoid stress-full work. Surprisingly very few women were advised by the AWWs to deliver their babies in a health facility.

Women who had delivered during the last three years were further asked about the place of delivery of the last child. It was found that 58 percent of the women had delivered their last child at home and the remaining 43 percent had delivered in a health institution. All the women who were advised by an AWW to deliver in a health facility had in fact delivered in a health institution. Proportion of women who had delivered in a health institution in Anantnag, Kupwara, Doda and Rajouri was 46 percent, 44 percent, 42 percent and 38 percent respectively.

Post partum care is an important component of post natal services and AWWs are supposed to visit the women at home and advise them to seek post partum care. But more than 50 percent of the women were not visited by any one for post partum services. In fact, 82 percent of women in Rajouri and 66 percent of women in Kupwara were not provided such services. It was found that only 28 percent of women were visited by the AWWs after the delivery, enquired about their health conditions and also advised them to visit a health facility to seek post partum care. ANM/LHVs had also visited 19 percent of the interviewed women for post partum services (Table 5.18). Thus, it was observed that AWWs had played some role in motivating women to visit a health facility for post partum care.

AWWs are also supposed to motivate women to use family planning methods. Information regarding the current use of family planning methods was collected from the women and it was found that only 40 percent of the interviewed women were using any modern method of family planning in J&K. National Family Health Survey conducted in the State during 1999 had also shown that 40 percent of couples in the state are using a modern method of family planning. Thirteen percent were using female sterilization, 10 percent were using IUD, 11 percent oral pills and 6 percent condoms. So far as the use of family planning in the four selected districts is concerned, only 24 percent of the women in Rajouri were using a method of family planning as compared to 36 percent in Anantnag, 44 percent in Kupwara and 56 percent in Doda. Of the women who were using a method of contraception, one third were motivated both by the Health Workers and their husband to use family planning while another 20 percent were motivated by AWWs. Thus, it was observed that AWWs did complement the health department in motivating couples to accept family planning methods (Table 5.19). AWWs had played a limited role in motivating women to plan their families in the districts of Anantnag and Rajouri.

Immunization

National prophylaxis programme for prevention of blindness caused by deficiency of vitamin A, and control of nutritional anemia among mothers and children are two direct nutrition interventions integrated in ICDS. For dietary promotion the food rich in vitamin A, iron, folic acid and vitamin C should be an important part of nutrition and health education. At nine months of age, 100,000 IU of vitamin A solution should be administered to infants along with immunization against measles. Children in the age group of 1-5 years should receive 200,000 IU of vitamin A solution every six months, with priority given to children under three years of age. Tablets of iron and folic acid should be administered to expectant mothers for prophylaxis and treatment and to anemic children. The usage of only iodized salt should be promoted, especially in the food supplement provided towards preventing iodine deficiency disorders.

Immunization of pregnant women against tetanus reduces maternal and neonatal mortality. The PHC and its subordinate health infrastructure have to carry out immunization of infants and expectant mothers as per the national immunization

schedule. Children are also to be given booster doses of various vaccinations. The AWWs are required to assist the health functionaries in the coverage of the target population for immunization. They are also required to help in the organization of fixed day immunization sessions, maintain immunization records of ICDS beneficiaries and resort to follow up action to ensure full coverage. In order to enhance the reach of these services, particularly to the disadvantaged groups and ensure their better utilization, AWWs have to mobilize support from the community. AWWs are also required to survey families in the community to identify pregnant and nursing mothers, adolescent girls and children below six years of age from the low income families and deprived sections of the society to ensure early registration of pregnant women leading to better utilization of key health services, as well as better care and counseling for improved maternal nutrition. It also promotes a healthy prenatal and postnatal environment of the young child, to reduce the incidence of low birth weight thereby promoting child survival and development. During the survey, it was found that AWCs did not provide immunisation to the children. On the contrary the AWW advise the parents of the children to get their children immunised from the nearest health centres. In some of the AWC, the local ANM/Health worker also visited the AWCs for immunisation.

Information regarding the immunization of children was collected both from the AWC records as well as from the beneficiary households. The immunization records maintained by the AWCs showed that almost all the children registered with the AWCs have received all the recommended doses of vaccination. On the contrary, the information collected from the beneficiary households revealed that 89 percent of the children had received BCG, 91 percent had received all the three doses of DPT and Polio (Table 5.20). Measles vaccine was received by 74 percent of the children. Except for 3 children, all other children were administered polio drops under pulse polio campaign. Hepatitis-B vaccine was not received by 90 percent of the children. Coverage of immunization was comparatively less in Doda and Kupwara districts compared to Anantnag and Rajouri districts.

It was, therefore, observed that although immunization was taking place to a great extent, but there was still scope for more work that needs to be done to ensure

universal immunization of children. The constraints in completing regular immunization for the entire target group include:

- a) Less than satisfactory coordination between the ANMs and LHVs
- b) Less efforts in educating the community about the importance of immunization and
- c) Insufficient provisions of material resources such as immunization cards and registers at the AWCs.

Referral services

As per guidelines of the ICDS programme, AWWs are required to identify sick and malnourished children and refer them to appropriate Health Care Centre. Besides, children and women in need of prompt medical attention are to be provided referral services through ICDS. Therefore, the AWWs are also required to detect disabilities in young children and pregnant & lactating women. They are supposed to enlist all such cases in a special register and refer them to the appropriate Health Centre. The effectiveness of these services depends on timely action, cooperation from health functionaries and willingness of families to avail such services.

AWWs mentioned that they did not refer the children to a nearby facility but advise the parents of the children to visit a health facility in case they detected any problem among the enrolled children. The AWWs also mentioned that they also lack sufficient skills in detecting disabilities among women and children. Other reasons for this situation were non-availability of referral forms and inefficient supervision.

Medical kit

As per the provision of the ICDS guidelines, each and every AWC should have a medical kit containing essential drugs and first aid items. But, it was found that the medical kits were generally provided once a year and the quantity of drugs and other items supplied to the AWCs was insufficient and lasted for one or two months only. Therefore, the AWCs had to function without the basic medicines and medical kits for most part of the year. All the mothers also mentioned that they had never received any medicines or first aid from the AWCs.

Supplementary nutrition

Supplementary Nutrition includes supplementary feeding, growth monitoring and promotion, nutrition and health education, and prophylaxis against vitamin A deficiency and control of nutritional anemia. The observations on these services are given below:

Supplementary feeding

The primary objective of the ICDS is to provide supplementary nutrition to the beneficiary children. Supplementary nutrition means identifying and fulfilling the deficiencies of calories, proteins, minerals and vitamins in the existing diets, avoiding cut-backs in the family diet, and taking other measures for nutritional rehabilitation. As per the guidelines, the state government is supposed to provide funds for supplementary nutrition. As per norms under guidelines each AWC is required to cover 102 beneficiaries comprising of 80 children, 20 lactating and pregnant women and 2 adolescent girls. Each beneficiary should receive 300 calories, 8 to 10 gms of proteins for 300 days in a year. The Govt. of India under PMGY has also kept a mandatory provision of 15 percent of the total allocation for additional nutrition for the children in the age group of 0-3 years. The funds under PMGY are released through Planning and Development Department as additional central assistance. The supplementary nutrition component of ICDS and nutrition component of PMGY are too mutually exclusively components. One is meant to provide nutrition supplement to the children in the age group of 6 months to 6 years, lactating mothers and pregnant women, while the second is meant for additional dose of nutrition for the children in the age group of 0-3 years only.

The guidelines of the ICDS programme envisage that, all families of the community should be surveyed to identify low income families, deprived children below the age of six, pregnant and nursing mothers and adolescent girls. These identified groups should be provided supplementary feeding support for 300 days in a year. By providing supplementary feeding, the AWCs attempt to bridge the caloric gap between the national recommended and average intake of children and women in low income and disadvantaged communities. This pattern of feeding aims only at supplementing and not substituting for family food. It also provides an opportunity for the AWWs to

have interaction with pregnant women, mothers of children, infants and young children to promote improved behavioral actions for the care of pregnant women and young children. The type of food varies, but usually it should consist of a hot meal cooked at the AWCs, containing a varied combination of pulses, cereals, oil and sugar/ iodized salt. There should be some flexibility in the selection of food items to respond to local needs.

However, it was observed that there was a single ration for different target groups such as children, pregnant women and nursing mothers, which was not in accordance with the ICDS guidelines. Similarly, there should ideally be provisions of double ration for malnourished children, but it was observed that there was no such practice in the district as no child received double diet, despite of the fact that few AWWs mentioned that certain children were suffering from malnutrition.

The AWWs mentioned that they get supplies, which last for 3-4 months only. Once the supplies exhaust, the children stop coming to the AWCs and AWCs get virtually closed. The respondents were asked to report whether their children had received any SN from the AWCs in the last month. Since most of the AWCs had recently received supplies therefore, supplies were available in all the selected Centres. But only 83 percent children had received SN from the AWCs in the last month (Table 5.21). This percentage was very low (50 percent) in Rajouri district and almost universal in Anantnag and Doda districts.

All the mothers mentioned that SN was not provided to their children regularly. They however, mentioned that whenever supply of nutrition items were available at the AWCs, their children get SN. But the problem was that AWCs did not get enough nutrition to last for about 300 days. Mothers mentioned that on an average AWCs provided SN for 100 days a year. The AWWs also mentioned that due to inadequate supplies they were not in a position to provide SN for recommended 210 days. All the AWCs had a uniform weekly schedule for providing SN to the beneficiaries. The AWWs mentioned that they followed this schedule strictly when nutritional items were available.

All the AWWs also mentioned that it is not only the inadequate nutrition that affects the provision of nutrition but inadequacy of other material resource such as utensils, functional stoves and cooking fuel also contribute to it. The AWWs mentioned that sometimes they were unable to prepare SN, either because the stove was not in working order or the fuel was not available. The supplementary nutrition was distributed in the utensils of the AWCs. SN was generally consumed at the AWCs. Only, the physically challenged and sick children were allowed to take home SN. Mothers were also asked to mention whether they were satisfied with the various nutritional items provided at the AWCs. It was a general perception among mothers that children did not like Nutri Pulao. Further, Halwa was not appreciated during winters for reason of potential throat infection. Therefore, it was required that the SN provided should have sensitivity to local taste and seasons

Quality of nutritional items

As mentioned earlier the procurement of supplies is centralized. There is a State Level Committee which is responsible for the procurement of the supplies. Quality of supplies is also monitored by this committee. Mothers of the children were asked to mention whether they were satisfied with the quality of food supplements received by their children. Almost all the respondents (98 percent) were satisfied with the quality of SN received by their children from the AWCs.

AWWs mentioned that the supplies of different items were irregular and it generally supplied in bulk for which there was an insufficient storage facility both at project and AWC level. Since most of the AWCs were not having adequate storage facility, it affected the quality of the items when these were used after a certain period. For example Suji and rice used to get infested with insects in the absence of proper and adequate storage facility.

Impact of supplies on the functioning of the AWCs

All the AWWs were asked to mention the impact of the inadequate and irregular supplies on the functioning of the AWCs (Table 5.22). It was mentioned by only 15 percent of the AWW that, there was no effect on the functioning of AWC due to the irregular supply of the SN, while 45 percent reported that due to the irregular supply of SN AWCs

remained closed. Forty percent mentioned that AWCs experienced drop in the attendance of children. Non-availability of the fuel also disturbed the functioning of the AWCs. Eighteen percent of the AWWs mentioned that they faced criticism from the public and another 10 percent reported that there was sharp drop in attendance due to the non availability of fuel. However, 50 percent of the AWWs mentioned that there was no effect due to the shortage of the fuel. Thus, non availability of nutritional supplies and fuel badly affected the functioning of the AWCs.

Growth monitoring and promotion

Growth monitoring and nutrition status surveillance were two important activities which were required to be undertaken under ICDS. Both are important for assessing the impact of health and nutrition related services and enabling communities to improve the same. As per guidelines, the children below the age of three years should be weighed once in a month and children 3-6 years of age are weighed quarterly. Weight-for-age growth cards should be maintained for all children below six years. This helps to detect both growth faltering and also in assessing nutritional status. Through discussion and counseling, growth monitoring should increase the participation and capability of mothers in understanding and improving childcare and feeding practices for promoting child growth and development. It should help families understand better linkage between dietary intakes, health care, safe drinking water and environmental sanitation and child growth. Identified severely malnourished children (those placed in grade TII and IB) should be given special supplementary feeding which may be therapeutic in nature or just double ration and are also referred to Health Centres. Further, the concept of community based nutrition surveillance should also be introduced in ICDS. A community chart for nutritional status monitoring should be maintained at each AWC. This chart should reflect the nutritional status of all children registered with the AWC at any given point of time. This should help the community in understanding the nutritional status of its children, reasons for malnutrition and what should be done to improve the same. This helps to mobilize community support in promoting and enabling better childcare practice, contributing to local resources and improving service delivery and utilization

The AWWs mentioned that they weighed the children at least once a month but this was not substantiated from the responses of the mothers of the beneficiaries. It was mentioned by one fourth of the women that they did not know whether the growth of their children were monitored or not and another 37 percent clearly mentioned that their children were not weighed. Thus, growth monitoring was done only for 40 percent of the children (Table 5.23). Growth monitoring was comparatively better in Doda than in other districts. AWWs were supposed to prepare the growth monitoring charts of the children. In fact all the AWWs mentioned that they were preparing the growth charts but 88 percent of mothers in the state expressed that AWWs had never shown or discussed these growth monitoring charts with the parents of the children, which indicated that the AWWs did not regularly prepare growth charts of the children. Though there was not much variation on this account among the four districts but higher proportion of mothers from Anantnag and Rajouri (94-96 percent) mentioned that they had never seen growth charts of their children compared to 86 percent in Doda and 76 percent in Kupwara. The AWWs were also supposed to identify severely malnourished children and maintain separate registers for malnourished children. But it could not be verified from the AWCs whether such activity was undertaken by the AWWs. However, the AWWs mentioned that only single diet was provided to each beneficiary irrespective of the nutritional status, therefore, identification of severely malnourished children or pregnant/lactating women was of no use.

Nutrition and health education

The Nutrition and Health Education (NHE) component of the ICDS scheme aims at effective communication of certain basic health and nutrition messages with the objective to enhance the mother's awareness of the child's needs and her capacity to look after these within the family environment. Nutrition and health education is required to be given to all women in the age group of 15-44 years and other members of the family. This has the long term goal of capacity building of women so that they can look after their own as well as that of their children and families health, nutrition and development needs. NHE is comprised of basic health, nutrition and development information related to childcare and development, infant-feeding practices, utilization of health services, management of childhood diseases, family planning and environmental sanitation. Community

education is to be imparted through counseling sessions, home visits and demonstrations. AWWs are supposed to use fixed day immunization sessions, child protection days, growth monitoring days, small group meetings of mothers, community and home visits, village contact drives and women's group meetings, local festivals/gatherings for nutrition, health and developmental education. All efforts are to be made to reach out to women, including pregnant women and nursing mothers, to promote improved behavioral actions for care of pregnant women, young children and adolescent girls at household and community levels and to improve service utilization. Sustained support and guidance has to be provided during the entire span of pregnancy and early childhood to mothers/ families of young children, building upon local knowledge, attitude and practice. This helps in promoting early childhood care for survival, growth, development and protection of the child as well as of the mother.

All the AWWs mentioned that they regularly visit the households to impart health and nutrition education to women and also arrange their monthly meetings, but the information collected from the respondents revealed that all the women were not provided NHE by AWWs. It was found that NHE was restricted to the women in the close vicinity of the AWCs. AWWs had just visited 45 percent of the households during the last three months to impart health education (Table 5.24). Higher proportion (60 percent) of women in the two districts of Jammu division had been visited by the AWW for NHE compared to 24 percent in Anantnag and 36 percent in Kupwara. Mothers meetings were also not a regular feature of the AWCs. Only 25 percent of the women mentioned that mothers meeting were held regularly. The situation on this account was somewhat better in Anantnag than in other districts. Not only the meetings were irregular but even if these were organised; women also did not attend these meetings regularly. Of the women who mentioned that women's meetings were held in their AWCs, only 30 percent had attended these meetings regularly and remaining 70 percent of the women had occasionally attended these meetings. None of the respondents from Doda and Rajouri were found to be regular in attending these meetings. Those who had attended these meetings were further asked to mention the topics discussed in the last mothers meeting and multiple responses were recorded. The information collected revealed that main topics discussed in the last meeting were activities of the child at AWC (73 percent), promoting growth of

child (43 percent), supplementary nutrition (31 percent), management of diarrhoea (24 percent) and child's disabilities (12 percent). Discussions on growth promotion of children and their better nutrition was a neglected area in almost all the districts. Thus, the health education component of the ICDS services was found to be very weak.

Since, diarrhoea is the main cause of infant mortality, hence, AWWs were supposed to impart knowledge to the mothers about the management of diarrhoea among children. In this context a series of questions were asked to mothers and the responses are presented in Table 5.25. All the women were asked to report whether they had heard of a product called Oral Rehydration Salts (ORS). Only 43 percent mothers of the selected children had heard about ORS. Fifty four percent of women in Doda and 42 percent of women in Rajouri district had heard of this product in comparison to only 38 percent of women in the two districts of Kashmir valley. Women had heard about ORS from a variety of sources. Majority of the women had heard about ORS either from a health worker or from electronic media (49 percent and 45 percent respectively). AWWs were also mentioned as a source of knowledge by 27 percent of the women. Thus, AWWs have played some role in disseminating information about ORS. The AWWs were also mentioned as a source of knowledge about ORS by more than one-third of women in Anantnag and Rajouri districts and by only 16 percent in the remaining two districts. Women were also asked to report the type of treatment used by them for the management of the last episode of diarrhoea among children. Sixty three percent of the women had consulted health personnel who prescribed some medicines. Another one-third of women had also given ORS and 12 percent had used home made salt/sugar solution or other home made fluids for the treatment of the sickness. Higher proportion of children with diarrhoea in Doda district were treated with ORS than in another districts. It was also found that women generally preferred a health facility than AWCs for the treatment/management of diarrhoea of children. This is established by the fact that only 32 percent of the women had consulted an AWW for the treatment of diarrhoea. Women also had a lot of misconceptions regarding the feeding practices to be followed when their children were sick with diarrhoea. Thirty nine percent of the women opined that breastfeeding should be decreased during the diarrhoea and 13 percent said it should be stopped and 41 percent mentioned that its frequency should not be changed. Similarly, 42 percent mentioned that

semi solid /solid foods should be decreased to the child when he/she had diarrhoea and 23 percent believed that amount and frequency of semi solid foods should not be changed in case a child has diarrhoea. A substantial proportion also reported that breastfeeding, bottle feeding and semi solid foods should be totally stopped during diarrhoea. Thus, it was noticed that even some of the mothers who were in contact with the AWWs did not have full information regarding the management of the diarrhoea. Misconceptions about feeding practices during diarrhoea were common in all the four districts.

The AWWs are also supposed to educate women about breast feeding and other related issues to breast feeding etc. like colostrums feeding, correct posture during breast feeding, nipple hygiene, frequency of breast feeding etc. Only 32 percent of women were guided by the AWWs regarding the breastfeeding practices to be followed. Of these women 61 percent had informed by AWWs about colostrums feeding, 70 percent about exclusive breast feeding up-to 4 months, 61 percent regarding correct postures during breast feeding, 66 percent nipple hygiene and 61 percent regarding frequency of breast feeding (Table 5.25). Thus, it appears that majority of the women who were in contact with the AWWs, had the information regarding breast feeding and other issues related to it.

Early childhood care and pre-school education (ECCPSE)

Early childhood care and Pre-school education (ECCPSE) is very crucial component of the package of services envisaged under ICDS as it seeks to lay the foundation for proper physical, psychological, cognitive and social development of the child. Non-formal education is to be imparted to children in the age group 3 to 5+ at the AWCs. PSE should also be the most joyful daily activity, visibly sustained for three hours a day. The Early Childhood Care and Pre-school Education programme, conducted through the medium of play, should aim at providing a learning environment for promotion of social, emotional, cognitive, physical and aesthetic development of the child. The early learning component of the ICDS should involve significant inputs for providing a sound foundation for cumulative lifelong learning and development.

Children of the age of 3-5 years are required to be imparted non formal pre-school education in AWCs. Emphasis is not on imparting formal learning, but for developing desirable attitudes, values and behaviour patterns of children. There should be no rigidity

about the curriculum or learning procedure and the young child should be encouraged and stimulated to grow at his/her own pace. For organising play and creative activities, emphasis should be on the increasing use of inexpensive locally produced materials and toys. Children should also be encouraged to make and develop their own play material. Attempts need also be made to link the AWCs with the elementary schools so that children move from the AWC to the school with the necessary emotional and mental preparation.

Though the available records at the AWCs indicated that they impart PSE to all the enrolled children through out the year, but on the basis of qualitative data collected and personal observations of the interviewers, it was observed that the PSE was imparted only when the SN was available in the AWCs. The parents mentioned that they send their children to AWCs, but the problem was that once the SN gets exhausted, the AWCs also stop imparting PSE to the children. Besides, few mothers mentioned that a number of private nursery schools have mushroomed in the villages during the recent years and parents prefer private schools over AWCs for giving better education to their children.

Notwithstanding the fact that PSE was irregular, but it had a positive impact on the mental development of the children. Sixty six percent of the women reported that their children were able to read simple words (Table 5.26). Again 56 percent of the children could count numbers, one-third could write alphabets/word and distinguish colours and 35 percent could distinguish objects. Besides, two-third of the children used to describe the activities of AWC at home. Higher proportion of mothers from Kupwara and Doda mentioned that their children were in a position to read simple words and count numbers. The observations of the study team on this component of the ICDS suggest that PSE was not being delivered in most of the AWCs regularly. AWWs gave multiple reasons for irregular PSE. Some of reasons mentioned by the AWWs were: insufficient provision of teaching aids; poor accommodation without matting; lack conceptual understanding of play-way methods; poor coordination between the AWCs and the local primary schools; etc.

Perception of beneficiary households on functioning of AWCs

All the mothers were asked whether they felt satisfied with the overall working of the AWCs. It was found that 83 percent of the beneficiaries were not satisfied with the working of the AWCs (Table 5.27). Though satisfaction level was highest in Rajouri district but even in this district too, 78 percent were not satisfied with the overall working of AWCs. Beneficiaries generally perceived AWCs as '*Dal Centres*' and had not a good image about these Centres.

Information was also collected on the views of respondents regarding the perceptions of the services rendered by the AWWs and the data on responses are presented in Table 5.27. The data reveals that about 90 percent of the households were satisfied with the timing of the AWCs and with the behaviour of the AWWs. Similarly, 91 percent of the women expressed that the information provided by the AWWs was very useful. In Kupwara district, however, 24 percent of the women expressed that information provided by the AWWs was not at all useful. Local participation in running the AWCs was, however, found to be non-existent. This was substantiated by the fact that 84 percent of the women mentioned not to have participated in the functioning of the AWCs. In Kupwara district not a single women had participated in the functioning of the AWCs. The main reasons for non participation in the activities of the AWCs were that AWWs did not solicit the cooperation of the parents of the children in managing the activities of the AWCs. They did not encourage participation of the parents in the functioning of the AWCs

The respondents gave a number of suggestions to improve the services of the AWCs. Almost all the respondents desired that AWCs should either be closed down or the services of the AWCs should improve. They suggested that AWCs should open regularly for the whole day. More emphasis should be given to pre-school education and health education. Besides, government should construct independent buildings most preferably adjacent to schools. Sixty nine percent of the respondents suggested that AWCs should provide SN regularly and 47 percent opined that ready to eat food should be provided. Some beneficiaries also suggested that the AWCs should be handed-over to Panchayats and community should be involved in monitoring the activities of the AWCs.

Conclusion and Suggestions

It may be concluded that in the State of Jammu & Kashmir, the ICDS programme was not in a position to achieve its objectives to the desired level. Not only the coverage of the services was low, but the scheme was not in a position to provide Supplementary Nutrition (SN) to beneficiaries throughout the year. As such, the scheme was not in a position to improve the nutritional status of the children. Due to lack of nutrition items in the ICDS Centres, pre-schooling has become a casualty, because many parents send their children to AWCs mainly for Supplementary Nutrition. The scheme was not in a position to help majority of the women to receive ante-natal care services and health education, as only a limited number of women were informed by AWWs about ante-natal care services, child immunization, management of diarrhoea, methods of family planning, etc. The study also found that there was lack of coordination between various Departments engaged in implementation of the Scheme viz., Health, Rural Development, Education and Social Welfare. It was observed that lack of coordination was one of the major reasons for under performance of the ICDS. Another important reason for tardy implementation of ICDS was non-availability of adequate supervisory staff. Based on the findings of the study, the following recommendations are made for improving the implementation of the programme: -

1. All vacant positions of the CDPOs and ACDPOs should be filled up at the earliest so that the scheme does not suffer any more. This will help in proper planning, implementation, supervision and monitoring of the scheme. All the departments must regularly coordinate and meet the expectations from each other department.
2. All vacant positions of the Supervisors should be filled up at the earliest so that supervision and monitoring is strengthened both in the urban and rural areas.
3. The Panchayats should be made functional in areas where these are non-functional. Further, Panchayats should be involved in planning, monitoring and supervision of the AWCs.

4. The AWWs should be selected on the basis of their merit and educational competence which will go a long way in delivering the AWCs services in effective and constructive manner. Further the AWWs should be relocated to the AWCs in their own areas of residence, which will help AWWs to do full justice with their occupational commitments as well as to their inevitable domestic commitments.
5. The capacities of the human resource working in the ICDS projects should be regularly improved as any compromise on this issue will affect the quality of performance. Regular orientation courses and trainings must be organized for them to increase job clarity, develop positive attitude and commitment. Enhancement in financial allocation for such training programmes should be considered.
6. Provision of telephone facility at each of the project offices need be considered, on top priority basis. Strict follow up of the meetings, especially at the block level, by different departments related with implementation of the ICDS will make them more effective and accountable on matters of policy decision making.
7. As the world has changed into a global village, hence, the need of the hour is to provide the computer facilities at all project headquarters in order to make the project offices resourceful enough to ensure storage, flow and access to information. To speed up the pace of the work, installation of photocopier at all project offices will also help a great deal in this direction.
8. Honorarium is a mark of respect for the work that AWWs and AWHs are doing. Periodic increase in the Honorariums must be made a permanent feature of the financial allocation processes.
9. There is a need to consider ways and means to improve the existing workspace and location of the AWCs, either by increasing the rent or encouraging communities to donate a required place or by constructing space. This will help in improving delivery of the services.

10. The AWC is a point where both demand is created and services are delivered. The study found that AWC network has not fully succeeded in meeting either of its two objectives. Hence, there is a need to improve the knowledge, skills, support and motivation of the AWWs in mobilizing community involvement. Besides, there is a need to consider improving the status and profile of the AWCs, by way of converging other development/welfare schemes (such as JSY, NMBS, other schemes for the disabled, etc.), with respect to development of women and children, presently implemented by other departments, with ICDS.
11. There is a need to make adequate provision of material resources/infrastructure such as weighing scales/growth/immunization cards/Growth charts and registers at the AWCs. Efforts should be made to improve communication and coordination between authorities implementing ICDS and functionaries of the Health Department, especially at the levels of the BMOs and depute one or more full time ANMs in each ICDS project from the Health Department. It would ensure regular health check-ups/ immunization of the registered beneficiaries at AWCs and give a practical shape to the referral services component of the ICDS scheme. There is need to educate the masses by way of organizing road/stage shows etc. in order to make community pro-active in coming forward of their own for their immunization, health check-ups, etc.
12. The provision of providing Supplementary Nutrition in AWCs should be increased to 300 days. Further, calorific requirements for different target groups of population should be respected. Besides, supplies should be regularized and storage facilities in the AWCs should be improved. More emphasis should be given to local tastes, menus and cooked food.
13. Adequate provision of resources such as weighing scales, growth charts and register will help in monitoring the growth of children. Further, more emphasis should be given in developing a focus on Mother's meetings and building their capacities and developing their mental capabilities in addition to introducing community based nutritional surveillances.

14. Nutrition and health education is very important component of the ICDS in educating and involving communities and hence it should gain a focus for interventions at the AWCs. The AWCs should be supported by supervisors and others in organizing and educating mothers.

15. So far as early childhood care and pre-school education is concerned, there is a need to improve the skills of the AWWs on the concepts and approaches of the joyful learning (play-way methods). Adequate provisions should be made for procuring of relevant teaching and learning aids. Provisions should also be made for suitable accommodation along with matting and heating provisions at each AWC. There is also a need to develop and strengthen coordination with the local primary schools to seek their support and especially with the primary wing of the ZEO for monitoring purposes.

Table 5.1: Funds received and expenditure (In lakhs) under ICDS in Jammu and Kashmir during 2000-2007															
Year	J&K			District											
	Total received	Total expend	% Expend	Anantnag			Kupwara			Doda			Rajouri		
				Total receive d	Total expend	% Expend	Total receive d	Total expend	% Expend	Total receive d	Total expend	% Expend	Total receive d	Total expend	% Expend
2000-01	2493.00	2253.88	90.41	429.46	406.94	94.76	113.65	113.65	100.00	322.65	302.33	93.70	178.98	171.98	96.09
2001-02	2938.35	2199.85	74.87	472.56	430.12	91.02	300.49	256.40	85.33	379.99	332.45	87.49	193.53	180.67	93.35
2002-03	3051.04	2215.91	72.63	434.44	376.34	86.63	227.99	224.99	98.68	301.07	284.36	94.45	144.14	105.15	72.95
2003-04	4302.90	3496.81	81.27	317.51	312.74	98.49	331.26	328.48	99.16	447.14	339.73	76.00	243.07	215.55	88.68
2004-05	4263.87	4046.62	94.90	476.90	501.80*	105.22	457.44	462.61*	101.10	510.23	487.82	95.60	292.46	132.12	45.18
2005-06	5206.45	3736.50	71.77	746.22	714.47	95.74	499.19	414.31	83.00	715.10	509.09	71.19	399.25	267.82	67.08
2006-07	7787.58	6142.62	78.88	738.77	731.71	99.04	792.91	754.15	95.11	1612.70	1445.90	89.65	322.08	312.88	97.14
Total	30043.10	24092.10	80.19	3615.86	3474.12	96.08	2722.93	2554.60	93.82	4288.89	3701.68	86.31	1773.51	1386.17	78.16

* Excess expenditure incurred from previous year balance.

Table 5.2: Expenditure under different heads of ICDS in J&K during 2000-2007 (amount in lakhs).														
Name of Item	2000-01		2001-02		2002-03		2003-04		2004-05		2005-06		2006-07	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
Salaries/Honorarium	2023.1	89.8	1974.1	89.7	2026.9	91.5	NA	NA	3738.3	92.4	3360.6	89.9	4759.8	86.9
TA	31.9	1.4	36.3	1.7	31.2	1.4	NA	NA	0.0	0.0	0.0	0.0	0.0	0.0
Non recurring	16.4	0.7	7.0	0.3	9.9	0.5	NA	NA	0.0	0.0	0.0	0.0	13.0	0.2
Telephone	1.0	0.0	1.1	0.1	0.2	0.0	NA	NA	55.7	1.4	100.9	2.7	59.3	1.1
Evaluation	0.0	0.0	0.0	0.0	0.0	0.0	NA	NA	2.2	0.1	2.2	0.1	0.0	0.0
Transport/POL	37.0	1.6	41.6	1.9	36.2	1.6	NA	NA	31.8	0.8	80.9	2.2	36.7	0.7
Adolescent girls	0.0	0.0	0.0	0.0	0.5	0.0	NA	NA	0.0	0.0	0.0	0.0	0.0	0.0
Medical kits	0.0	0.0	3.7	0.2	50.8	2.3	NA	NA	0.0	0.0	8.6	0.2	10.4	0.2
School kits	19.0	0.8	26.0	1.2	0.0	0.0	NA	NA	0.0	0.0	4.4	0.1	37.8	0.7
Contingencies	23.5	1.0	22.9	1.0	9.2	0.4	NA	NA	0.0	0.0	54.2	1.5	95.7	1.8
Rent	33.6	1.5	44.9	2.0	25.1	1.1	NA	NA	68.9	1.7	66.6	1.8	126.4	2.3
Non nutritional items	39.3	1.7	26.6	1.2	11.2	0.5	NA	NA	149.7	3.7	46.2	1.2	323.4	5.9
Sign boards	0.4	0.0	0.3	0.0	0.2	0.0	NA	NA	0.0	0.0	0.0	0.0	0.0	0.0
Awards	0.8	0.0	0.0	0.0	0.0	0.0	NA	NA	0.0	0.0	0.0	0.0	0.0	0.0
IEC	0.0	0.0	0.0	0.0	1.0	0.1	NA	NA	0.0	0.0	12.0	0.3	16.2	0.3
Office expenses	14.4	0.6	15.5	0.7	13.6	0.6	NA	NA	0.0	0.0	0.0	0.0	0.0	0.0
Other	13.5	0.6	0.0	0.0	0.0	0.0	NA	NA	0.0	0.0	0.0	0.0	0.0	0.0
Total expenditure	2253.9	100.0	2199.9	100.0	2215.9	100.0	3496.8	100.00	4046.6	100.0	3736.5	100.0	5478.6	100.0
District Anantnag														
Salary	232.5	57.1	222.3	51.7	223.3	59.3	NA	NA	NA	NA	315.9	43.1	393.4	50.2
Food	94.4	23.2	122.8	28.6	70.0	18.6	NA	NA	NA	NA	372.5	50.9	331.6	42.3
POL	4.2	1.0	3.8	0.9	2.7	0.7	NA	NA	NA	NA	6.2	0.9	3.5	0.5
Rent	7.1	1.7	4.9	1.1	2.7	0.7	NA	NA	NA	NA	3.3	0.5	5.4	0.7
TA/DA	7.4	1.8	7.7	1.8	5.6	1.5	NA	NA	NA	NA	9.8	1.3	5.0	0.6
Training	1.4	0.3	0.6	0.1	3.6	1.0	NA	NA	NA	NA	17.5	2.4	0.0	0.0
Others	60.0	14.7	67.3	15.6	68.4	18.2	NA	NA	NA	NA	7.2	1.0	44.9	5.7
Total	406.9	100.0	430.1	100.0	376.3	100.0	312.7	100.0	501.8	100.0	732.4	100.0	783.7	100.0

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District Kupwara														
Salary (Hon./CSS)	52.5	46.2	168.3	65.6	173.4	77.1	279.0	84.9	302.1	65.3	253.8	61.3	373.4	49.5
Food Supplement	56.5	49.8	79.7	3.1	45.6	20.3	36.2	11.0	119.5	25.8	135.3	32.7	192.3	25.5

Transportation	1.4	1.2	1.9	0.8	1.5	0.7	4.0	1.2	3.0	0.7	3.1	0.7	3.0	0.4
Rent	1.4	1.2	2.8	1.1	1.2	0.5	1.1	0.3	5.2	1.1	1.7	0.4	12.1	1.6
TA/DA	1.0	0.8	2.3	0.1	1.9	0.9	0.1	0.0	0.0	0.0	5.5	1.3	3.9	0.5
Training	0.9	0.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Others	0.0	0.0	1.4	0.5	1.4	0.6	8.0	2.4	32.0	6.9	14.0	3.4	0.0	0.0
Total Expenditure	113.7	100.0	256.4	100.0	225.0	100.0	328.5	100.0	462.6	100.0	414.3	100.0	754.2	100.0
District Doda														
Salary (Hon./CSS)	84.6	28.0	75.5	22.7	88.9	31.3	283.5	83.5	322.8	66.2	290.9	57.1	398.5	27.6
Food Supplement	122.4	40.5	143.7	43.2	100.8	35.5	45.8	13.5	153.6	31.5	188.3	37.0	200.7	14.0
Transportation	2.8	0.9	2.6	0.8	1.9	0.7	4.9	1.4	2.0	0.4	4.9	1.0	2.2	0.2
Rent	3.0	1.0	3.7	1.1	2.8	1.0	1.0	0.3	4.6	0.9	6.2	1.2	14.8	1.0
TA/DA	2.0	0.6	2.4	0.7	1.7	0.6	0.5	0.1	0.4	0.1	12.4	2.4	0.0	0.0
Training	0.0	0.0	0.6	0.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.5	0.4
Others	87.5	28.9	104.0	31.3	88.2	31.0	4.1	1.2	4.4	0.9	6.4	1.3	824.3	57.0
Total Expenditure	302.3	100.0	332.5	100.0	284.4	100.0	339.7	100.0	487.8	100.0	509.1	100.0	1445.9	100.0
District Rajouri														
Salary (Hon./CSS)	37.0	49.4	41.7	39.0	29.6	69.0	NA	NA	NA	NA	165.0	61.6	185.2	59.2
Food Supplement	33.0	44.1	41.1	38.1	12.6	29.3	NA	NA	NA	NA	89.5	33.4	99.8	32.0
Transportation	2.0	2.6	1.6	1.4	0.3	0.6	NA	NA	NA	NA	10.7	4.0	5.3	1.7
Rent	0.9	1.2	22.0	20.3	0.3	0.6	NA	NA	NA	NA	4.2	1.6	6.5	2.1
TA/DA	1.9	2.5	1.4	1.2	0.2	0.4	NA	NA	NA	NA	5.4	2.0	1.9	0.6
Training	0.0	0.0	0.0	0.0	0.0	0.0	NA	NA	NA	NA	0.0	0.0	0.0	0.0
Others	0.0	0.0	0.0	0.0	0.0	0.0	NA	NA	NA	NA	3.7	1.4	14.1	4.5
Total Expenditure	74.7	100.0	107.8	100.0	42.9	100.0	215.6	100.0	132.1	100.0	267.8	100.0	312.9	100.0

NA=Not available

Table 5.3: Procurements and Distribution of various Supplementary Nutritional Items in Selected districts of Jammu and Kashmir (2000-07).

Name of item	2000-01		2001-02		2002-03		2003-04		2004-05		2005-06		2006-07	
	Procure d	Distribut ed	Procure d	Distribut ed	Procure d	Distrib uted	Procure d	Distribut ed	Procure d	Distrib uted	Procure d	Distrib uted	Procure d	Distrib uted
Anantnag														
Mongi (Qtls.)	393	393	542	542	238	238	236	236	1128	1128	824	824	535	535
Channa (Qtls.)	564	564	1437	1437	615	615	780	780	4523	4523	6679	6679	2778	2778
Oil (Ltrs)	21665	21665	23269	23269	12990	12990	13222	13222	25656	25656	99973	99973	70721	70721
Ghee (Ltrs)	17495	17495	14858	14858	5169	5169	27704	27704	54735	54735	39601	39601	0	0
Nutri (Qtls)	174	174	214	214	119	119	0	0	0	0	0	0	0	0
Rice (Qtls)	1301	1301	1652	1652	1749	1749	3589	3589	1261	1261	2814	2814	2145	2145
Sujji (Qtls)	94	94	442	442	189	189	1008	1008	603	603	1365	1365	0	0
Haldi (Qtls)	35	35	50	50	24	24	75	75	112	112	171	171	129	129
Salt (Qtls)	104	104	152	152	71	71	151	151	337	337	500	500	1393	1393
Sugar (Qtls)	430	430	265	265	279	279	630	630	305	305	841	841	386	386
Rajmah	0	0	0	0	0	0	0	0	0	0	0	0	1393	1393
Mattar	0	0	0	0	0	0	0	0	0	0	0	0	1070	1070
Kupwara														
Mongi (Qtls.)	275	275	344	344	150	150	473	473	400	400	406	406	568	568
Channa (Qtls.)	898	898	950	950	390	390	600	600	2986	2986	3156	3156	2613	2613
Oil (Ltrs)	14160	14160	15293	15293	8242	8242	13776	13776	22995	22995	48000	48000	53297	53297
Ghee (Ltrs)	0	0	12187	12187	3497	3497	0	0	48163	48163	25595	25595	0	0
Nutri (Qtls)	218	218	136	136	60	60	0	0	0	0	0	0	0	0
Rice (Qtls)	1099	1099	1063	1063	1496	1496	1650	1650	800	800	1600	1600	2138	2138
Sujji (Qtls)	4	4	280	280	120	120	0	0	192	192	691	691	0	0
Haldi (Qtls)	33	33	22	22	15	15	26	26	64	64	103	103	105	105

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Salt (Qtls)	83	83	96	96	45	45	78	78	320	320	348	348	293	293
Sugar (Qtls)	0	0	169	169	168	168	0	0	183	183	600	600	0	0
Peas	0	0	0	0	0	0	0	0	0	0	0	0	535	535
Rajmah	0	0	0	0	0	0	0	0	0	0	0	0	8599	8599
Doda														
Mongi (Qtls.)	347	347	387	387	179	179	288	288	854	854	1172	1172	1181	1181
Channa (Qtls.)	451	451	1036	1036	462	462	465	465	2861	2861	3068	3068	4130	4130
Oil (Ltrs)	174	174	18956	18956	9816	9816	8935	8935	36645	36645	54188	54188	52590	52590
Ghee (Ltrs)	69	69	14955	14955	3983	3983	3573	3573	38614	38614	0	0	0	0
Nutri (Qtls)	278	278	173	173	89	89	0	0	0	0	0	0	0	0
Rice (Qtls)	1389	1389	1465	1465	1890	1890	536	536	1830	1830	2087	2087	3406	3406
Sujji (Qtls)	278	278	334	334	142	142	143	143	675	675	0	0	0	0
Haldi (Qtls)	35	35	44	44	18	18	29	29	80	80	96	96	0	0
Salt (Qtls)	102	102	118	118	54	54	36	36	256	256	274	274	0	0
Sugar (Qtls)	173	173	196	196	200	200	89	89	270	270	0	0	0	0
Rajouri														
Mongi (Qtls.)	188	188	235	235	235	235	308	308	274	274	NA	NA	403	403
Channa (Qtls.)	244	244	636	636	618	618	533	533	710	710	NA	NA	2625	2625
Oil (Ltrs)	95	95	9685	9685	9573	9573	10256	10256	32820	32820	NA	NA	35886	35886
Ghee (Ltrs)	3759	3759	6804	6804	7111	7111	4102	4102	12581	12581	NA	NA	0	0
Nutri (Qtls)	150	150	100	100	93	93	0	0	0	0	NA	NA	0	0
Rice (Qtls)	752	752	662	662	717	717	308	308	274	274	NA	NA	0	0
Sujji (Qtls)	150	150	190	190	191	191	164	164	269	269	NA	NA	0	0
Haldi (Qtls)	27	27	20	20	22	22	33	33	22	22	NA	NA	59	59
Salt (Qtls)	27	27	65	65	66	66	41	41	66	66	NA	NA	3	3
Sugar (Qtls)	94	94	107	107	115	115	51	51	68	68	NA	NA	0	0

NA=Not Available

Year	J&K		Anantnag		Kupwara		Doda		Rajouri	
	Sanctioned	Opera	Sanctioned	Opera	Sanctioned	Opera	Sanctioned	Opera	Sanctioned	Opera
ICDS Projects										
2003-04	121	121	10	8	8	3	14	6	7	5
2004-05	140	121	10	8	8	3	14	6	7	5
2005-06	140	140	13	8	11	6	19	14	7	6
2006-07	140	140	13	8	11	6	19	14	7	6
Anganwadi Centres										
2003-04	11955	10392	1261	1261	800	800	1010	953	547	547
2004-05	18772	10398	2145	NA	1439	NA	1703	NA	932	NA
2005-06	18772	16942	2145	NA	1439	NA	1703	NA	932	NA
2006-07	18772	18043	2145	2145	1439	1439	1703	1703	932	559

Designation	J&K		Anantnag		Kupwara		Doda		Rajouri	
	Sanctioned	in position	Sanctioned	in position	Sanctioned	in position	Sanctioned	in position	Sanctioned	in position
Programme Officers	9	8	1	1	1	1	1	1	1	0
CDPO	120	106	10	8	8	3	14	6	7	5
ACDPOs	21	20	4	4	5	2	NA	NA	NA	NA
Section Officers	NA	NA	NA	NA	1	1	NA	NA	NA	NA
Head Assistants	19	19	1	1	1	1	3	3	NA	NA
Sr. Assistants	127	127	11	11	0	0	NA	NA	0	0
Supervisors	529	390	65	39	43	11	50	15	18	6
Clerks/typists	153	153	15	15	14	14	29	25	7	6
Peon	146	146	15	15	9	9	15	15	7	1
Drivers	131	131	11	11	19	19	15	12	7	7
Statistical Assistants	107	107	8	8	7	3	12	6	7	7
Anganwadi Worker	10325	10325	1261	1261	800	800	1010	953	547	547
Anganwadi Helper	10325	10325	1261	1261	800	800	1010	953	547	547
Helpers to Supervisors	529	529	NA	NA	NA	NA	NA	NA	NA	NA

A=Not available

Table 5.5 B: Staff strength of ICDS Project Staff in Jammu and Kashmir -2006-2007.

Designation	J&K		Anantnag		Kupwara		Doda		Rajouri	
	Sanctioned	in position	Sanctioned	in position	Sanctioned	in position	Sanctioned	in position	Sanctioned	in position
Programme Officers	9	9	1	1	1	1	1	1	1	1
CDPO	141	125	13	8	11	6	19	14	7	6
ACDPOs	21	20	4	5	2	2	NA	NA	NA	NA
Section Officers	3	2	NA	NA	1	0	NA	NA	NA	NA
Head Assistants	35	31	5	3	1	0	3	3	NA	NA
Sr. Assistants	121	108	11	11	7	3	NA	NA	7	7
Supervisors	826	590	73	64	69	39	81	40	42	13
Clerks/typists	162	131	18	15	16	13	29	14	7	6
Peon	165	146	17	17	19	14	19	15	7	7
Drivers	121	111	11	11	NA	NA	15	8	7	7
Statistical Assistants	95	65	11	11	9	9	12	8	7	7
AWWs	18772	17417	2145	2145	1439	1418	1703	1703	932	559
AHS	18772	18772	2145	2145	1439	1439	1703	1703	932	559
Helpers to Supervisors	301	301	NA	NA	NA	NA	NA	NA	NA	NA
Medical Officers	19	3	NA	NA	NA	NA	NA	NA	NA	NA
LHV's	24	10	NA	NA	NA	NA	NA	NA	NA	NA
ANM	90	28	NA	NA	NA	NA	NA	NA	NA	NA

NA=Not available

Education	Districts								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	NO	%	NO	%	NO	%	NO	%	NO	%
Anganwadi Workers										
Middle	2	20	2	20	0	0	0	0	4	10
Matric	3	30	7	70	8	80	6	60	24	60
Higher secondary	5	50	1	10	2	20	4	40	12	30
Anganwadi Helpers										
Illiterate	7	70	10	100	5	50	5	50	27	67
Middle	3	30	0	0	5	50	4	40	12	30
Matric	0	0	0	0	0	0	1	10	1	3
Total	10	100	10	100	10	100	10	100	40	100

Details of Training	Districts								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	NO	%	NO	%	NO	%	NO	%	NO	%
Training received by AWW										
Yes	8	80	9	90	2	20	10	100	29	73
No	2	20	1	10	8	80	0	0	11	27
Total	10	100	10	100	10	100	10	100	40	100
Duration of training										
<1months	0	0	2	22	0	0	0	0	2	7
3months	5	63	7	78	1	50	7	70	20	69
4months	1	12	0	0	1	50	3	30	5	17
5months	1	12	0	0	0	0	0	0	1	3
6months	1	12	0	0	0	0	0	0	1	3
Total	8	100	9	100	2	100	10	100	29	100
Attended any refresher course										
Yes	7	70	8	80	10	100	2	20	27	68
No	3	30	2	20	0	0	8	80	13	32
Total	10	100	10	100	10	100	10	100	40	100
Attended refresher in PSE	7	70	8	80	10	100	2	20	27	68
Attended refresher growth monitoring	7	70	8	80	9	90	2	20	26	65
Attended training in community growth chart	5	50	6	60	9	90	2	20	22	55
Joint training with health workers	7	70	6	60	9	90	4	40	26	65
No satisfied with training	7	70	7	70	0	0	0	0	14	35
Total	10	100	10	100	10	100	10	100	40	100

Details of Visits	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
	NO	%	NO	%	NO	%	NO	%	NO	%
No visit	2	20	0	0	2	20	7	70	11	28
1-3 visits	2	20	4	40	8	80	3	30	17	42
3+	6	60	6	60	0	0	0	0	12	30
Mean no of visits	2.7		4.2		1.3		0.7		2.2	
Nature of support from supervisor*										
None	1	10	0	0	0	0	5	50	6	15
Enquiring about supply of food	9	90	10	100	4	40	2	20	25	63
Enquiring supply of other material	8	80	6	60	2	20	0	0	16	40
Guidance for preparing growth chart	6	60	7	70	6	60	0	0	19	48
Help in keeping records	9	90	10	100	9	90	5	50	33	83
Target/priority setting	5	50	1	10	0	0	0	0	6	15
Help in motivational home visits	4	40	1	10	1	10	0	0	6	15
Help in organizing community meetings	0	0	0	0	1	10	0	0	1	3
Total	10	100	10	100	10	100	10	100	40	100
CDPO										
No visit	6	60	1	10	6	60	9	90	22	55
1-3 visits	3	30	7	70	4	40	1	10	15	38
3+	1	10	2	20	0	0	0	0	3	7
Mean no of visits	0.9		1.9		0.5		0.1		0.8	

*.Multiple response

Status of building	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
	NO	%	NO	%	NO	%	NO	%	NO	%
Pacca	1	10	2	20	4	40	4	40	11	28
Semi pacca	5	50	7	70	5	50	1	10	18	45
Katcha	4	40	1	10	1	10	5	50	11	28
Total	10	100	10	100	10	100	10	100	40	100

Characteristic	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
	NO	%	NO	%	NO	%	NO	%	NO	%
Separate space for cooking	2	20	0	0	3	30	2	20	7	18
Separate space for storage	3	30	7	70	4	40	1	10	15	38
Separate space for outdoor playing	4	40	9	90	0	0	9	90	22	55
Separate space for indoor Activity	6	60	3	30	4	40	8	80	21	53
Heating arrangement	10	100	10	100	1	10	9	90	30	75
Total	10	100	10	100	10	100	10	100	40	100

* Multiple responses

Facility	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
	NO	%	NO	%	NO	%	NO	%	NO	%
Toilet facility										
Flush system only urinal	2	20	0	0	3	30	1	10	6	15
Pit toilet	1	10	7	70	3	30	0	0	11	28
No facility	7	70	3	30	4	40	9	90	23	57
Cleanness of toilet										
Unhygienic	3	100	2	29	4	67	0	0	9	53
Clean	0	0	5	71	2	33	1	100	8	47
Total who have toilet	3	100	7	100	6	100	1	100	17	100
Ventilation										
No ventilation	5	50	1	10	3	30	4	40	13	33
Ventilated	5	50	9	90	7	70	6	60	27	67
Type of water facility										
Piped water	7	70	7	70	4	40	2	20	20	50
Well	1	10	2	20	0	0	3	30	6	15
Hand pump/tube well	0	0	0	0	0	0	2	20	2	5
Pond/Tank	0	0	0	0	6	60	1	10	7	18
River/Stream/Spring/	2	20	1	10	0	0	2	20	5	13
Storage of water										
Covered vessel/Cement synthetic water tank	3	30	1	10	8	80	8	80	20	50
Covered vessel with long handle	2	20	1	10	1	10	0	0	4	10
open vessel							1	10	1	3
Not stored	5	50	8	80	1	10	1	10	15	37
Boiled water used										
Yes	1	10	8	80	2	20	3	30	14	35
No	9	90	2	20	8	80	7	70	26	65
Cleanness of AWC										
Clean	4	40	10	100	9	90	4	40	27	68
very clean	4	40	0	0	1	10	6	60	11	27
Unhygienic conditions	2	20	0	0	0	0	0	0	2	5
Total AWCs	10	100	10	100	10	100	10	100	40	100

Table 5.11: Location of surveyed AWCs in Jammu and Kashmir, 2004

Location of AWC	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
	NO	%	NO	%	NO	%	NO	%	NO	%
Central place	6	60	7	70	4	40	9	90	26	65
High caste community	0	0	0	0	3	30	0	0	3	7
Low caste community	1	10	0	0	3	30	0	0	4	10
At distance from the heart of village	3	30	3	30	0	0	1	10	7	18
Total	10	100	10	100	10	100	10	100	40	100
Signs boards fixed on AWC										
Yes	3	30	7	70	8	80	7	70	25	62
NO	7	70	3	30	2	20	3	30	15	38
Total	10	100	10	100	10	100	10	100	40	100

Table 5.12: Availability and adequacy of infrastructure in surveyed AWCs in Jammu and Kashmir, 2004

Item/Adequacy	Anantnag		Kupwara		Doda		Rajouri		Total	
	NO	%	NO	%	NO	%	NO	%	NO	%
Low wooden choki/table										
Adequate	3	30	2	20	3	30	0	0	8	20
Inadequate	3	30	5	50	3	30	0	0	11	28
No available	4	40	3	30	4	40	10	100	21	53
Chair										
Adequate	2	20	2	20	0	0	0	0	4	10
Inadequate	4	40	4	40	0	0	0	0	8	20
No available	4	40	4	40	10	100	10	100	28	70
Weighing machine										
Adequate	6	60	2	20	9	90	8	80	25	63
Inadequate	4	40	8	80	1	10	0	0	13	32
No available	0	0	0	0	0	0	2	20	2	5
Cooking vessels pots										
Adequate	3	30	8	80	8	80	7	70	26	65
Inadequate	7	70	2	20	2	20	3	30	14	35
No available	0	0	0	0	0	0	0	0	0	0
Utensils for serving										
Adequate	0	0	0	0	8	80	10	100	18	45
Inadequate	0	0	0	0	2	20	0	0	2	5
No available	10	100	10	100	0	0	0	0	20	50
Mats/dari										
Adequate	3	30	4	40	6	60	5	50	18	45
Inadequate	6	60	2	20	4	40	2	20	14	35
No available	1	10	4	40	0	0	3	30	8	20
Almirah/Box										
Adequate	4	40	3	30	6	60	1	10	14	35
Inadequate	3	30	5	50	2	20	5	50	15	38
No available	3	30	2	20	2	20	4	40	11	28

(continued on next page)

Toys/counting frames										
Adequate	3	30	5	50	3	30	2	20	13	33
Inadequate	2	20	4	40	3	30	7	70	16	40
No available	5	50	1	10	4	40	1	10	11	28
Storage vessels										
Adequate	7	70	1	10	9	90	8	80	25	63
Inadequate	3	30	8	80	1	10	2	20	14	35
No available	0	0	1	10	0	0	0	0	1	3
Medicines kit/FAB										
Adequate	0	0	7	70	7	70	2	20	16	40
Inadequate	8	80	1	10	2	20	3	30	14	35
No available	2	20	2	20	1	10	5	50	10	25
Posters/charts										
Adequate	5	50	8	80	10	100	6	60	29	73
Inadequate	4	40	0	0	0	0	3	30	7	18
No available	1	10	2	20	0	0	1	10	4	10
Learning aids										
Adequate	0	0	0	0	8	80	4	40	12	30
Inadequate	0	0	0	0	2	20	4	40	6	15
No available	10	100	10	100	0	0	2	20	22	55
Cleaning material										
Adequate	1	10	1	10	0	0	0	0	2	5
Inadequate	2	20	2	20	0	0	0	0	4	10
No available	7	70	7	70	10	100	10	100	34	85
Steel trunk										
Adequate	4	40	4	40	0	0	0	0	8	20
Inadequate	3	30	3	30	0	0	0	0	6	15
No available	3	30	3	30	10	100	10	100	26	65
Bathroom equipment										
Adequate	0	0	0	0	2	20	3	30	5	13
Inadequate	0	0	0	0	1	10	3	30	4	10
No available	10	100	10	100	7	70	4	40	31	77
Total AWCs	10	100	10	100	10	100	10	100	40	100

Table 5.13: Time (in minutes) spent by AWWCs under different activities in J&K, 2004

Nature of activity	Districts				Total
	Anantnag	Kupwara	Doda	Rajouri	
Average time AWC remains open	240	240	240	240	240
Preparation of SN	36	47	40	50	43
Serving and feeding SN	72	45	35	25	44
Cleaning utensils	16	29	26	15	21
Pre school education	24	50	60	80	53
Updating records	25	47	45	30	36
Other activities	67	22	30	40	40

Characteristics	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
	NO	%	NO	%	NO	%	NO	%	NO	%
Age of the child at enrolment										
1-12 months	45	90	0	0	0	0	35	70	80	40
13-36 months	5	10	20	40	25	50	15	30	65	32
37-72 months	0	0	30	60	25	50	0	0	55	28
Economic status										
Rich	14	28	10	20	3	6	7	14	34	17
Poor	21	42	40	80	47	94	43	86	151	75
Very poor	15	30	0	0	0	0	0	0	15	8
Caste of the household										
SC/ST	0	0	0	0	11	22	21	42	32	16
OBC	11	22	7	14	0	0	0	0	18	9
Others	39	78	43	86	39	78	29	58	150	75
Distance from AWC										
In the premises	5	10	5	10	0	0	0	0	10	5
Up to 100 meters	43	86	43	86	50	100	19	38	155	78
>100 meters	2	4	2	4	0	0	31	62	35	18
Reasons for sending children to AWCs										
For food	9	18	1	2	48	96	2	4	60	30
For education	9	18	2	4	1	2	17	34	29	15
For food & education	32	64	47	94	1	2	26	52	106	53
Do not know							5	10	5	3
Total	50	100	50	100	50	100	50	100	200	100

Name of official/no of visits	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
	NO	%	NO	%	NO	%	NO	%	NO	%
ANM										
0	6	60	8	80	5	50	8	80	27	68
1	1	10	1	10	1	10	2	20	5	13
2+	3	30	1	10	4	40	0	0	8	20
LHV										
0	9	90	9	90	6	60	10	100	34	85
1	1	10	1	10	1	10	0	0	3	8
2+	0	0	0	0	3	30	0	0	3	8
Medical officer										
0	9	90	8	80	7	70	10	100	34	85
1	1	10	2	20	1	10	0	0	4	10
2+	0	0	0	0	2	20	0	0	2	5
Total	10	100	10	100	10	100	10	100	40	100

Table 5.16: Distribution of households visited made by AWWs during the last 3 months prior to survey in Jammu and Kashmir, 2004.

Visited by AWW during the last 3 months	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
	NO	%	NO	%	NO		NO	%	NO	%
No	12	24	12	24	16	32	16	32	56	28
Yes	38	76	38	76	34	68	34	68	144	72
Total	50	100	50	100	50	100	50	100	200	100

Table 5.17: Role of AWW in extending Reproductive Health Services in Jammu and Kashmir, 2004

ANC Service details	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
	NO	%	NO	%	NO	%	NO	%	NO	%
Registered for ANC services										
Yes	43	86	26	52	49	98	21	42	139	70
No	7	14	24	48	1	2	29	58	61	30
Persons motivated to avail ANC by:										
Not availed ANC	7	14	24	48	1	2	29	58	61	30
ANM	1	2	17	34	5	10	5	10	28	14
AWW	14	28	6	12	36	72	8	16	64	32
AWH	0	0	0	0	6	12	6	12	12	6
Family member	19	38	0	0	1	2	1	2	21	11
Self motivated	7	14	3	6	1	2	1	2	12	6
Other village women	2	4	0	0	0	0	0	0	2	1
Services availed during ANC*										
TT injections	42	98	22	85	24	49	19	90	107	77
Blood pressure checked	43	100	20	77	11	23	18	86	92	66
Iron tablet received	39	91	20	77	20	41	18	86	97	70
Weight monitored	31	72	26	100	17	35	3	14	77	55
Total who availed services	43	100	26	100	49	100	21	100	139	100
Advice provided by AWW*										
Ate more food than usual	29	58	0	0	43	86	2	4	74	37
Take more green/leafy vegetables	17	34	3	6	32	64	3	6	55	27
Ate special type of food	4	8	0	0	15	30	0	0	19	9
Take more rest	7	14	6	12	5	10	2	4	20	10
Avoid strenuous work	7	14	9	18	1	2	3	6	20	10
Deliver in health institution	0	0	12	24	0	0	0	0	12	6
No advice given	21	42	38	76	7	14	47	94	126	63
Any advice	29	58	12	24	43	86	3	6	87	43
Place of delivery										
At home	27	54	16	32	29	58	30	60	102	51
At relatives home	0	0	12	24	0	0	1	2	13	7
PHC/CHC	0	0	3	6	2	4	0	0	5	3
Government Hospital	23	46	19	38	19	38	15	30	76	38
At private Hospital	0	0	0	0	0	0	4	8	4	2
Total	50	100	50	100	50	100	50	100	200	100

*. Multiple responses

Table 5.18: Percent distribution of mothers of the beneficiary children for PNC in J & K, 2004.

Characteristics	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
	N0	%	N0	%	N0	%	N0	%	N0	%
Post partum visits made by										
AWW	2	4	15	30	29	58	9	18	55	28
LHV/ANM	31	62	2	4	4	8	0	0	37	19
None	17	34	33	66	17	34	41	82	108	54
Timings of Post partum visits										
During first week	29	88	13	76	30	91	9	100	81	88
In the second week	4	12	4	24	3	9	0	0	11	12
Total	33	100	17	100	33	100	9	100	92	100

Table 5.19: Percent distribution of women currently using any method of family planning in Jammu and Kashmir, 2004.

Response	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
	N0	%	N0	%	N0	%	N0	%	N0	%
Name of Method										
None	32	64	28	56	22	44	38	76	120	60
Female sterilization	3	6	11	22	1	2	10	20	25	13
Oral pills	3	6	4	8	15	30	0	0	22	11
Condom	3	6	4	8	5	10	0	0	12	6
IUD	9	18	3	6	5	10	2	4	19	10
Other temporary methods	0	0	0	0	2	4	0	0	2	1
Total	50	100	50	100	50	100	50	100	200	100
Motivator*										
Health worker	10	56	7	32	10	36	0	0	27	34
Self/husband	8	44	5	23	6	21	8	67	27	34
AWW	1	5	7	32	7	25	1	8	16	20
Private doctor	0	0	0	0	4	14	0	0	4	5
Others	3	17	3	14	0	0	3	25	9	11
Total	18	100	22	100	28	100	12	100	80	100

*. Multiple responses

Table 5.20: Percentage of Children immunized in Jammu and Kashmir, 2004.

Name of vaccines	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
	N0	%	N0	%	N0	%	N0	%	N0	%
BCG	49	98	41	82	40	80	47	94	177	89
Polio	48	96	44	88	43	86	47	94	182	91
DPT	48	96	44	88	42	84	47	94	181	91
Measles	37	74	33	66	33	66	44	88	147	74
Pulse polio	47	94	49	98	48	96	49	98	193	97
Hepatitis-B	7	14	8	16	5	10	0	0	20	10
Total	50	100	50	100	50	100	50	100	200	100

Table 5.21: Characteristics of supplementary nutrition received by the beneficiary children from AWCs in Jammu and Kashmir, 2004.

Details of Supplementary Nutrition	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
SN received in last month	NO	%	NO	%	NO	%	NO	%	NO	%
Yes	48	96	43	86	50	100	25	50	166	83
No	2	4	7	14	0	0	25	50	34	17
Place of consumption of SN (children)										
At AWC	48	100	40	93	50	100	25	100	163	98
At home by child alone	0	0	3	7	0	0	0	0	3	2
At home shared with others	0	0	0	0	0	0	0	0	0	0
Total	48	100	43	100	50	100	25	100	166	100
Utensils used for distribution of SN										
AWC utensils	0	0	0	0	0	0	50	100	50	25
Utensils brought by beneficiary	50	100	50	100	50	100	0	0	150	75
Quality of SN at AWC										
Not provided	0	0	0	0	0	0	0	0	0	0
Very good	12	24	2	4	7	14	7	14	28	14
Good	38	76	48	96	41	82	41	82	168	84
Average	0	0	0	0	2	4	2	4	4	2
Total	50	100	50	100	50	100	50	100	200	100

Table 5.22: Impact of the irregular supplies on the functioning of AWC's in JAMMU and Kashmir, 2004.

Characteristics	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
Effect of irregular supply of SN	NO	%	NO	%	NO	%	NO	%	NO	%
No effect	4	40	1	10	0	0	1	10	6	15
AWC remains closed	4	40	9	90	2	20	3	30	18	45
Drop in attendance	2	20	0	0	8	80	6	60	16	40
Effect due to non availability of fuel										
No effect	7	70	8	80	1	10	4	40	20	50
SN not distributed	2	20	2	20	0	0	0	0	4	10
Face criticism from villagers	1	10	0	0	4	40	2	20	7	18
Drop in attendance	0	0	0	0	2	20	2	20	4	10
AWC closed early every day	0	0	0	0	3	30	1	10	4	10
Others	0	0	0	0	0	0	1	10	1	3
Total	10	100	10	100	10	100	10	100	40	100

Table 5.23: Percent distribution of mothers by their response on growth monitoring of their children in AWCs in Jammu and Kashmir, 2004.

Growth monitoring	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
AWW weigh your child	NO	%	NO	%	NO	%	NO	%	NO	%
Do not know	41	82	8	16	0	0	0	0	49	25
Every month	0	0	0	0	45	90	3	6	48	24
Every two months	2	4	1	2	1	2	0	0	4	2
Every three months	3	6	1	2	3	6	0	0	7	4
Rarely	2	4	6	12	1	2	10	20	19	10
Do not weigh	2	4	34	68	0	0	37	74	73	37
Child's growth card ever shown to parents										
Yes	3	6	12	24	7	14	2	4	24	12
No	47	94	38	76	43	86	48	96	176	88
Total	50	100	50	100	50	100	50	100	200	100

Table 5.24: Distribution of women by their responses on AWWs home visits regarding nutrition education and conduct of mothers meetings held at AWCs in J& K, 2004.

Details of Meetings	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
AWW visited home for health & nutrition education	NO	%	NO	%	NO	%	NO	%	NO	%
Yes	12	24	18	36	30	60	30	60	90	45
No	38	76	32	64	20	40	20	40	110	55
Mother's meetings held regularly										
Yes	29	58	6	12	7	14	7	14	49	25
No	21	42	44	88	43	86	43	86	151	75
Attend mother's day meetings										
Yes, regularly	14	48	1	17	0	0	0	0	15	30
Yes, sometimes	15	52	5	83	7	100	7	100	34	70
Do not attend	0	0	0	0	0	0	0	0	0	0
Topics discussed in the last meet*										
About child's activities	20	69	6	100	7	100	3	43	36	73
Regarding growth promotion	13	45	1	17	7	100	0	0	21	43
Regarding child's disabilities	1	3	1	17	4	57	0	0	6	12
About giving good supplement	3	10	0	0	5	71	7	100	15	31
Management of diarrhea	3	10	2	33	7	100	0	0	12	24
Total	29	100	6	100	7	100	7	100	49	100

*. Multiple responses

Table 5.25: Knowledge of ORS, utilization and management of diarrhea among children by mothers of the beneficiaries in Jammu and Kashmir, 2004.

Details of ORS	Anantnag		Kupwara		Doda		Rajouri		Total	
Knowledge about ORS	N0	%	N0	%	N0	%	N0	%	N0	%
No	19	38	19	38	27	54	21	42	86	43
Yes	31	62	31	62	23	46	29	58	114	57
Source of knowledge*										
Health worker	24	77	15	48	10	43	7	24	56	49
Media	18	58	11	35	10	43	12	41	51	45
AWW	11	35	5	16	4	17	11	38	31	27
Other	12	39	2	6	4	17	6	21	24	21
Diarrhoea management*										
No treatment sought	3	6	3	6	1	2	0	0	7	4
Gave ORS	14	28	14	28	29	58	11	22	68	34
Gave salt sugar solution	2	4	2	4	6	12	5	10	15	8
Gave home made fluids	1	2	1	2	0	0	5	10	7	4
Gave medicines	41	82	41	82	14	28	29	58	125	63
Sought advice from AWW										
No	32	64	32	64	38	76	34	68	136	68
Yes	18	36	18	36	12	24	16	32	64	32
In case of diarrhoea Breast feed should be										
Increased	0	0	0	0	3	6	0	0	3	2
Decreased	19	38	19	38	13	26	27	54	78	39
Stopped	2	4	14	24	9	18	0	0	25	13
No change	17	34	17	28	25	50	23	46	82	41
Not given	12	24	0	0	0	0	0	0	12	6
Bottle feed should be										
Increase	0	0	0	0	1	2	0	0	1	1
Decreased	11	22	11	22	11	22	25	50	58	29
Stopped	6	12	32	64	23	46	1	2	62	31
No change	7	14	7	14	15	30	24	48	53	27
Not given	26	52	0	0	0	0	0	0	26	13
Semi sold/ sold food should be										
Decreased	11	22	11	22	33	66	29	58	84	42
Stopped	28	56	30	60	9	18	1	2	68	34
No change	9	18	9	18	8	16	20	40	46	23
Not given	2	4	0	0	0	0	0	0	2	1
Guided by AWW about breast feeding										
Yes	18	36	18	36	12	24	16	32	64	32
No	32	64	32	64	38	76	34	68	136	68
Type of guidance*										
Colostrums feeding	13	72	13	72	7	58	6	38	39	61
Exclusive breast feed for 4 months	16	89	16	89	9	75	4	25	45	70
Correct postures during breast feed	15	83	15	83	4	33	5	31	39	61
Nipple hygiene	15	83	15	83	0	0	12	75	42	66
Frequency of breast feeding	14	78	14	78	4	33	7	44	39	61
Total	18	100	18	100	12	100	16	100	64	100

*. Multiple responses

Table 5.26: Impact of the pre-school education on the beneficiary children in J & K, 2004.										
Impact of PSE	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
Child able to	NO	%	NO	%	NO	%	NO	%	NO	%
Read simple words	27	54	40	80	39	78	25	50	131	66
Count numbers	24	48	33	66	39	78	16	32	112	56
Write alphabets/words	18	36	7	14	32	64	10	20	67	34
Distinguish between colours	25	50	15	30	15	30	10	20	65	33
Distinguish objects	30	60	13	26	7	14	20	40	70	35
Recognize pictures/ describe	30	60	1	2	7	14	18	36	56	28
Describe AWC activities at home										
Yes	28	56	37	74	41	82	26	52	132	66
No	22	44	13	26	9	18	24	48	68	34
Total	50	100	50	100	50	100	50	100	200	100

Table 2.27: Perception of beneficiary mothers regarding functioning of AWC in Jammu and Kashmir, 2004.

Characteristics	Districts									
	Anantnag		Kupwara		Doda		Rajouri		Total	
	NO	%	NO	%	NO	%	NO	%	NO	%
Satisfied with working of AWCs										
Yes	10	20	5	10	8	16	11	22	34	17
No	40	80	45	90	42	84	39	78	166	83
Satisfied with timing of AWC										
Yes	44	88	45	90	50	100	45	90	184	92
No	4	8	4	8	0	0	4	8	12	6
Can't say	2	4	1	2	0	0	1	2	4	2
Satisfied with behavior of AWW										
Very satisfied	28	56	13	26	26	52	35	70	102	51
Satisfied	14	28	33	66	24	48	9	18	80	40
Somewhat satisfied	5	10	4	8	0	0	3	6	12	6
Not satisfied	3	6	0	0	0	0	0	0	3	2
Can't say	0	0	0	0	0	0	3	6	3	2
Information given by AWW										
Very useful	32	64	22	44	39	78	36	72	129	65
Somewhat useful	16	32	16	32	11	22	9	18	52	26
Not at all useful	2	4	12	24	0	0	5	10	19	10
Any family members participating in AWC activities										
No	31	62	50	100	48	96	39	78	168	84
Yes	19	38	0	0	2	4	11	22	32	16
Reasons for non- participation*										
No one asked	16	52	5	10	12	25	6	15	39	23
Don't know how	10	32	32	64	25	50	14	35	81	48
Don't want	0	0	0	0	0	0	17	43	17	10
Not our concern	2	7	12	24	10	20	2	5	26	15
AWC staff does not welcome	10	32	1	2	1	2	0	0	12	7
No response	3	10	0	0	0	0	0	0	3	2
Total not participating	31	100	50	100	48	100	39	100	168	100
Suggestions to improve services*										
Open regularly	49	98	49	98	24	48	37	74	159	80
Provide food daily	43	86	50	100	33	66	12	24	138	69
Provide ready to eat	10	20	42	84	39	78	3	6	94	47
Improve food quality	34	68	0	0	0	0	8	16	42	21
Hand-over AWCs to Panchayats	2	4	39	78	2	4	2	4	45	23
Involve community in monitoring	2	4	3	6	3	6	1	2	9	5
Shift location	1	2	0	0	0	0	0	0	1	1
Improve building	1	2	2	4	8	16	0	0	11	6
Improve facilities	1	2	7	14	2	4	8	16	18	9
Give more time to health education	2	4	9	18	3	6	0	0	14	7
Give more time to PSE	3	6	17	34	2	4	28	56	50	25
AWC should be made full time	46	92	33	68	0	0	0	0	79	40
Total	50	100	50	100	50	100	50	100	200	100

* Multiple responses.

CHAPTER- 6

NATIONAL OLD AGE PENSION SCHEME

Introduction

Populations are growing older throughout the world. The global population at the age of 65 and above was estimated at 461 million in 2004 which is increase of 10.3 million since 2003. Projections suggest that the annual net gain will continue to exceed 10 million over the next decade, which would mean more than 850,000 persons each month. While the populations of more developed countries have been aging for well over a century, but in most of the less developed countries, this process began recently that is from a few decades. By 2050, nearly 1.2 billion of the expected 1.5 billion people aged 65 or above will reside in today's less developed regions. Just 22 percent of the world's older people will live in what we today call more developed countries.

At present, it is estimated that around 60 percent of the world's older population lives in less developed countries, which is estimated at 279 million. By 2030, this proportion is projected to increase to 71 percent (690 million). Many less developed countries have or are now experiencing a significant downturn in natural population increase (births minus deaths), similar to the decline that previously occurred in industrialized nations. As the rate of natural increase slows further, age structures will change and the older population will be an ever-larger proportion of any nation's total population. This demographic transformation will profoundly affect the health and socioeconomic development of all nations. Population aging may be seen as a human success story; the triumph of public health, medical advancements and economic development over diseases and injuries that had limited the human life expectancy for millennia.

But the worldwide phenomenon of aging also brought an acknowledgement by the United Nations (UN) of the many challenges regarding aging and national development, issues concerning the sustainability of families and the ability of states and communities to provide for aging populations.

India is also graying fast because of progress made in the post independence era. The 60+ population which was estimated 12 million in 1901, had gone up to 20 million in 1951, and further crossed 80 million mark in 2001. The projected 60+ population is 146.1 million for 2025. The 80+ population alone in the country was estimated to be 8 million by 2001. So far as Jammu & Kashmir is concerned, population age 60 and above, as per census 200, was 6.75 laks. Out of these, men accounted for 3.60 laks (54.2 percent) and the women accounted for 3.09 laks (45.8 percent). In other words, the proportion of the aged population (60+) to total population of the state was 6.7 percent. Percentage of male population age 60 + to total male population was 6.8 and women age 60+ accounted for 6.5 percent of the total female population. Further, the number of people age 80 or more was 82 thousand, out of which the male population was higher (54.4 percent) than the female population (45.6 percent). Population age 60 and above in the state is expected to cross 10 laks by 2020.

As human life advances from childhood to youth and from youth to manhood, it is surrounded by numerous vicissitudes, trials, tribulations, occupational hazards and economic and social depressions. In fact, as we march in the direction of an unbridled urbanization, commercialization and privatization with all attended evils of congestion, overcrowding, suffocation and uneasiness get compounded. Further, there is also the incidence of unemployment, underemployment and uncertainty of earning one's normal livelihood even in the most productive years of human life due to limited earning opportunities and limited access to such opportunities. As one advances from manhood to old age, new stresses and strains engulf human existence. They get accentuated due to lack of economic support from children who grow into adulthood and also due to lack of any worthwhile scheme of social insurance or assistance. This constitutes the twilight zone of human life when one is in need of lot of care and attention and yet one is deprived of the same due to fast emerging changes in the social and cultural moors resulting in break-down of the joint family system and giving rise to nuclear families where the old and disabled are usually left uncared for and even looked down upon.

The problem of the old age gets compounded due to lack of any proper social security system. Social security or social assistance is both a concept as well as a

system. It represents a basic system of protection of individuals who are in need of such protection by the state as an agent of the society. Such protection is relevant in contingencies such as retirement, sickness, death, old age, unemployment, disability, etc. to enable them to live and maintain a standard of life in consistent with the prevailing social and economic norms. Many old people receive pension from the government on retirement known as social security or welfare payment. Some receive it from their previous employer. But for many elderly persons, who do not have any source of income have to face the hardships because no social security is available to them.

Even though the constitution of India is yet to recognize social security or social assistance as a Fundamental Right it does require that state should strive to promote the welfare of the people by securing and protecting, as effectively as it may, a social order in which justice, social, economic and political shall inform all institutions of national life. Article 41 of the Constitution requires that the state should, within the limits of its economic activity and capacity make effective provisions for securing right to work, providing education and extending public assistance in case of unemployment, old age, sickness and disability. Article 42 of the Constitution requires that the State should make provision for securing just and human conditions of work and for maternity relief. Article 47 requires that the State should raise the level of nutrition and the standard of living and improvement of public health among its primary obligations. The obligations cast on the State in the above Articles of the Constitution of India constitute the total spectrum of social security which is generally understood as protection provided by the society to its members through a series of public measures aimed at relieving economic and social distress which otherwise is caused by the stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, occupational diseases, unemployment, invalidity, old age and death.

The Scheme

In this perspective that the governments at the Centre and State have taken several measures to provide social assistance or social security to various needy sections of the society. National Old Age Pension (NOAPS) is one such Centrally Sponsored Scheme, which has been launched by the Government of India to mitigate

the hardships faced by the destitute old population. The scheme announced by the Prime Minister of the country in his broadcast to the nation on July 28, 1995 was implemented with effect from August 15, 1995 throughout the country.

The details of the scheme have been worked out by a committee under the Chairmanship of Secretary (Rural Development) in consultation with the representatives of state governments. Central assistance under the NOAPS is available for old age pensions provided (a) the age of the applicant (male or female) is 65 years or higher and (b) the applicant must be a destitute in the sense of having little or no regular means of subsistence from his/her own sources of income or through financial support from family members or other sources. In order to determine destitution, the criteria, if any, currently in force in the States/UTs Governments was to be followed. Under the scheme an amount of Rs. 75 per month is paid to the beneficiaries. However, recently the government of Jammu and Kashmir has enhanced the amount of pension from Rs. 75 to Rs.200 thereby brought this scheme at par with a parallel scheme of Integrated Social Security Scheme (ISSS) being implemented by the state government.

Organizational set up

Like many other social welfare schemes, NOAPS is also implemented in the state by the Department of Social Welfare. The two Directorates of the Department of Social Welfare (Kashmir and Jammu) implement the scheme in the two Divisions of Kashmir and Jammu respectively. The Directors are assisted by Deputy Directors, Assistant Directors and other clerical staff. At the district level, Deputy Commissioner (DC) is the overall in charge of planning, co-ordination and implementation of NOAPS. Deputy Commissioner is also the Chairman of District Level Coordination Committee set up for the implementation of NOAPS. The other officials associated with this committee are Additional Deputy Commissioner (ADC), Chief Medical Officer (CMO), Assistant Commissioner Development (ACD), Assistant Commissioner Revenue (ACR), and Programme Officer ICDS. District Social Welfare Officer of each district is the member secretary of the DLCC. The Deputy Commissioners in the districts are assisted by the District Social Welfare Officers (DSWO) and Assistant Commissioner Development in the planning, implementing and coordination and monitoring of the

NOAPS scheme. At the Tehsil level the scheme is implemented by the Tehsil Social Welfare Officers (TSWO). The Tehsil Social Welfare Officers are assisted by Social Workers and other clerical staff in the implementation of the scheme at the village level.

Planning

The guidelines have not specified how to plan or implement the scheme. The states are free to frame their own guidelines for implementing the scheme. The state has not specified any time frame for inviting applications from the potential beneficiaries. In fact the Tehsil Social Welfare Offices receive the applications for the grant financial assistance under NOAPS through out the year. The applications are scrutinized by the offices of the TSWO and the list of applicant's is compiled both constituency wise and Tehsil wise. The TSWOs submit the list of potential beneficiaries to the District Social Welfare Officer for approval. The DSWO prioritizes the list of applicants for each Tehsil/constituency and submits the same to District Level Coordination Committees for approval. The list of applicants of each Tehsil/constituency is discussed in the DLCC meeting which is generally held once a year and in the light of availability of funds, beneficiaries are selected for assistance under NOAPS. Those of the applicants who are not considered for assistance are kept in the waiting list registers maintained at TSWOs. Informal discussions held with the TSWOs and other staff involved with the implementation of the scheme revealed that once the list of applicants is approved by the DLCC, the list of the applicants selected for assistance under NOAPS is forwarded to the concerned MLAs for approval. Thus, MLAs have the final say in the selection of the beneficiaries under NOAPS. Earlier, sanction was given for a period of three years and thereafter that the beneficiaries had to produce a life certificate from the local Tehsildar/Patwari. However, now one time approval is given and those of the beneficiaries who expire during the year are removed from the list. Thus, the implementing agency renews the list of beneficiaries continuously based on the life certificates which are produced by the beneficiaries and also based on the information provided by the banks or post offices or village headmen.

The scheme also envisages that all payments should be payable to the bank account of the beneficiary in the post office, savings bank, in a commercial bank or

through postal money order. The beneficiaries are asked to open an account in a bank and the pension is released to the beneficiaries in three to four installments in a year depending upon the release of funds from the government. The beneficiaries used to get the payments through Jammu and Kashmir Bank uptill 2002. This used to create inconvenience to the beneficiaries belonging to the villages which had no branches of Jammu and Kashmir Bank. Consequently, to mitigate the hardships faced by the beneficiaries, state government decided to send the money to the beneficiaries through money orders w.e.f April, 2002. This system also was not free from some problems and the practice of disbursing pension through money orders was also discontinued in 2005 and again the Jammu and Kashmir bank was involved in the disbursement of the payment w.e.f April, 2005.

Monitoring

Jammu and Kashmir has a State Level Vigilance and Monitoring Committee to supervise, exercise vigilance and monitor the implementation of Social Welfare Schemes. Hon'ble Minister of Social Welfare is the chairman and Secretary to Government Social Welfare Department is its member secretary. The members of the committee include MPs, MLAs, Secretaries and Directors of various departments, Managing Directors of Social Welfare Boards and Women's Development Corporations and representatives of NGOs. At the district level the scheme is regularly monitored by the District Level Coordination Committees. These committees monitor the implementation of the scheme through monthly and annual reports and review meetings. DLCCs, however, have not fixed any time schedule for reviewing the progress of the NOAPS, but the progress of the scheme is monitored two to four times a year. There are no Tehsil level committees to monitor the performance of the scheme in the state.

The DSWOs and TSWOs are also supposed to monitor the implementation of the NOAPS. But it was found that DSWOs and TSWOs have to implement a number of social welfare schemes, but the staff available with them for the implementation of these schemes is inadequate. Therefore, due to the shortage of staff, NOAPS is not monitored properly at the grass roots level. The Social Workers who are supposed to visit the villages to disseminate information about the scheme, identify the beneficiaries

and monitor the scheme are mostly retained by the TSWOs at the Tehsil Office to assist them in the clerical work; as such the monitoring component of the scheme at the grass roots level is very poor.

Allocation of Funds

NOAPS is a Centrally Sponsored Scheme. The funds to the State by the Centre are allocated on the basis of the 2001 Census population, poverty estimates and the proportion of population age 65 and above. The state allocates funds to the districts on the basis of population aged 65 and above and poverty estimates made available by the Directorate of Economics and Statistics. Same criterion has been used to allocate the funds and number of beneficiaries among the various Tehsils within the districts. The new cases at the district level are added regularly depending upon the availability of funds using the above mentioned criterion.

Physical and Financial Progress

Information regarding physical performance of the beneficiaries and the availability of funds and expenditure at the state level was collected by the study team from the office of the Deputy Director (Planning and Statistics), Department of Social Welfare Civil Secretariat Srinagar. Despite visiting the civil secretariat Srinagar several times, information pertaining to years 2002-03 and 2005-2006 was not made available to us. Information regarding availability and utilization of funds under NOAPS presented in Table 6.1 shows that the state has received an amount of Rs. 223 lacs annually during 2000-01 and 2001-02 and utilized 83 percent and 81 percent of the amount received during these two years. Though an amount of Rs. 913 lacs was made available to the state under NOAPS during 2003-04, but only Rs. 862 lacs were utilized by the state during the year. Similarly, out of Rs. 1124 lacs made available to the state under NOAPS during 2004-05, the state utilized 98 percent of this amount. During the year 2000-01 an amount of Rs. 223.4 lacs was released to the state for the implementation of NOAPS. Of this amount the state disbursed Rs. 186 lacs among 33977 beneficiaries (Table 6.2). Thus on an average a beneficiary has received only Rs. 548 during the year against Rs. 900 payable under the scheme. Similarly, Rs. 224 lacs were released to the state during 2001-02 and only Rs. 181 lacs were utilized for disbursement among 35264 beneficiaries. During this year also, the expenditure per

beneficiary was only Rs.513. The monthly pension was enhanced by the state government from Rs.75 to Rs.200 from 2002-2003, and consequently, the amount available under NOAPS increased to 913 lacs during 2003-2004 and the number of beneficiaries also increased to 36748 during the same period. But the state utilized only 95 percent of this amount. During this year, against Rs. 2400 payable to the beneficiaries, each beneficiary received Rs. 2346. The availability of funds increased to Rs.1124 lacs during 2004-05 and 98 percent of this amount was utilized. A total number of 46709 beneficiaries were covered during 2004-05 and the amount incurred per beneficiary during the year was Rs. 2364. A total amount of about Rs. 1287.54 lacs was released to the state under NOAPS during 2006-2007. This helped to net in 73963 beneficiaries under the scheme during the year. The average expenditure per beneficiary during this year was Rs.1298.

Information regarding the release and utilization of funds and number of beneficiaries in four selected districts during the period 2000-2007 is also presented in Table 6.1 and 6.2 respectively. The availability of funds in Anantnag district has increased from Rs. 6.52 lacs in 2000-01 to Rs. 173.87 in 2006-07. The number of beneficiaries increased from 3528 in 2000-01 to 7068 during 2006-07. Thus the number of beneficiaries has almost doubled and availability of funds has increased by 25 times during the period. In both Kupwara and Rajouri also the number of beneficiaries has doubled during the period but in Doda the number of beneficiaries has increased by four times during the same period. Doda district has significant much of the improvement in the number of beneficiaries and the availability of funds after 2005-06.

So far as the utilization of funds by the selected districts is concerned, Anantnag district has utilized all the funds made available to it under NOAPS. District Kupwara and Rajouri have also utilized 100 percent of the funds under NOAPS during 2000-05 and 2006-07 but during 2005-2006 these two districts have utilized only 85 percent and 95 percent of the NOAPS funds respectively. Doda district has the lowest utilization rate. Of the seven years under consideration, it has utilized all the funds only for the first three years and during the remaining four years (2003-2007) it has utilized 95 percent to 97 percent of the funds. Further analysis of data about availability of funds and number of beneficiaries in the state reveals that the amount released to state

under NOAPS during 2000-02 was not in commensurate with the number of beneficiaries as the beneficiaries have received lesser amount than envisaged under NOAPS. However, during 2004-07, the beneficiaries in Anantnag, Kupwara and Doda have received recommended amount under the scheme. While as in Rajouri district, the amount available under NOAPS during 2003-04 and 2005-06 was too enough to be disbursed among the beneficiaries as per the NOAPS guidelines. Besides, it was mentioned by all the DSWOs and TSWOs that no funds were made available to them on account of TA/DA, stationary and other miscellaneous expenditure.

It is a well-known fact that life expectancy at birth for females is higher than that of males. Consequently, the number of women at age 60 and above is more than the corresponding number of men. As such, the proportion of women beneficiaries should be higher than that of male beneficiaries. Though information at state level regarding the sex of the beneficiaries was not made available to the study team despite repeated requests. The information collected from the District Social Welfare Offices revealed that only 48 percent of the beneficiaries in Kupwara and 40-44 percent in Doda and Rajouri are women. Thus adequate representation has not been given to women under NOAPS in any of the districts. Besides, there is a need to have information about the number of beneficiaries by sex of the beneficiaries. This would help to allocate funds separately by gender of the beneficiaries more particularly to women.

Socio-economic characteristics of the households

This section discusses in detail the socio-economic and demographic characteristics of the beneficiary and non-beneficiary households. As already mentioned in Chapter-I that information was collected from 333 households (194 beneficiaries and 139 non-beneficiaries) and the same is presented in Table 6.3 and 6.4 respectively. It was found that 71 percent of the contacted beneficiary households and 80 percent of the non beneficiary households were Muslims, 26 percent of the beneficiaries and 19 percent of the non beneficiaries were Hindus and less than 3 percent of the beneficiaries and non beneficiaries were Sikhs. Muslims constituted more than 90 percent of the beneficiaries and non beneficiaries in Anantnag and Kupwara districts where as Hindus accounted for 42 percent of the beneficiaries and

18 percent of non beneficiaries in Doda district. In Rajouri majority of both beneficiaries and non beneficiaries were non Muslims. The caste distribution of the households shows that one half of the beneficiaries (50 percent) belonged to the general caste, 6 percent were scheduled caste, 9 percent were scheduled tribe and other 35 percent belonged to the other backward classes (OBCs). Scheduled tribes accounted for one third of the beneficiary households in Rajouri district while as all the beneficiaries in Kupwara belonged to OBC category. Among the non-beneficiaries, 37 percent belonged to other backward classes, 7 percent to scheduled caste, 6 percent to scheduled tribe and 49 percent belong to general category.

So far as the size of the family members of the beneficiary households is concerned, majority of the households (55 percent) had less than 5 members. Another 42 percent of households had 6-10 family members and only 3 percent of households had more than 10 members. Mean family size was highest in Anantnag followed by Doda and lowest in Rajouri. Information regarding the type of house reveals that only 10 percent of the beneficiaries were living in a pucca house, 72 percent in a semi pucca house, 15 percent owned a kachha house and 3 percent without house. Percentage of beneficiaries who either lived in a pucca house or in a kachha house was highest in Anantnag (24 percent and 34 percent respectively) while as in other districts more than three fourth of the beneficiaries belonged to households which had a semi pucca house. All the beneficiaries who were houseless hailed from Rajouri district. Information regarding the type of houses by non-beneficiaries revealed that 4 percent of them were houseless and majority of them (76 percent) had a Kachha house. Thus, the above analysis reveals that the non beneficiaries are much poorer than the people who have been covered under NOAPS in the Jammu and Kashmir.

With regard to the ownership of land of beneficiaries with an average 5 kanals of land. There is much variation in the possession of land by the beneficiaries in the four districts. The mean amount of land possessed is highest in Rajouri (8 kanals) and lowest in Kupwara (2 kanals). Among the beneficiaries who possessed land, majority of the beneficiaries (39 percent) owned less than 5 kanals of land. Twenty two percent owned 6-10 kanals of land. A small number of beneficiaries (16 percent) owned more than 11 kanals of land. However 23 percent of the beneficiaries were landless. A large

proportion of non-beneficiaries were landless (34 percent) and another 38 percent had less than 6 kanals of land and 22 percent had 6-10 kanals of land. While as only 6 percent of the households had 11-14 kanals of land. Percentage of non beneficiaries without land is highest in Kupwara.

Information collected regarding the income of the beneficiary households reveals that the mean annual income of the beneficiaries was Rs. 9072. The mean income of the beneficiaries in Anantnag (Rs. 10860) was found to be more than the mean income of the beneficiaries in Rajouri (Rs. 6192). Two-third of the beneficiaries (66 percent) reported that their annual income was less than Rs. 10,000 and another 20 percent had an annual income of Rs. 10,000-20,000. Four percent of the beneficiaries had an annual income of Rs. 20,000-30,000 and only 5 percent of beneficiaries had an annual income more than Rs. 30,000. However, 10 beneficiaries from Rajouri district mentioned that they do not have any source of income. Non-beneficiaries on the other hand had lower mean income than beneficiaries and 71 percent of them had an annual income of less than Rs. 10,000.

A BPL index was constructed by clubbing three economic variables namely type of house, land and annual income of the beneficiaries. A beneficiary was considered to be APL if he lives in a pucca house or owned more than 11 kanals of land or has an annual income of more than Rupees 30, 000. By this definition, 3 percent of the NOAPS beneficiaries belonged to the APL category, while as none of the non beneficiaries belonged to APL category (Table 6.3 and 6.4). This indicates that proper procedures have not been followed for the verification of the economic status of the applicants and selection of beneficiaries under NOAPS.

Possession of consumable items

Information was also collected regarding the possession of some of the consumable items like pressure cooker, clock/watch, fan radio, TV, LPG connection etc by the beneficiary and non-beneficiary households. Clock/watch was possessed by 26 percent of the beneficiaries. Again 34 percent of the households possessed radio. Other household item possessed were pressure cooker (27 percent), fan (5 percent), T.V. (4 percent), sewing machine (6 percent), gas connection (7 percent) and bicycle and water pump each by 1 percent. In spite of some of the households

possessing these items the data indicates that there were 45 percent of the beneficiaries which did not possess any of the above mentioned household items (Table 6.5). The percentage of households who did not possess any of these items was highest in Rajouri (78 percent). Higher proportion of beneficiary households from Anantnag district possessed these items than other districts.

Information collected regarding the possession of the above mentioned household items by the non-beneficiaries household, showed that majority of the households (59 percent) did not possess any of the household appliances. Once again, majority of non beneficiaries from Rajouri (93 percent) did not possess any of these items. Further analysis of data presented in Table 6.6 reveals that 24 percent of the households owned a radio and a meager number of households (7 percent) possessed a fan. The other appliances owned by the households were Clock/watch (21 percent), pressure cooker (19 percent), T.V. (5 percent), gas connection (5 percent) and bicycle; sewing machine and water pump each by 1 percent (Table 6.6). The above analysis reveals that although the scheme has benefited the poor but the poorest of the poor have not always been considered for assistance under the scheme.

Socio-economic characteristics of beneficiaries and non-beneficiaries

This section discusses in detail the socio-economic characteristics of the beneficiaries and non-beneficiaries. Out of the 194 beneficiaries, eight were dead and hence further information was not collected from such households. Therefore, further analysis is based on remaining 186 beneficiaries. These include 64 men and 122 women. The number of female beneficiaries interviewed outnumbered male beneficiaries in all the four districts.

Marital Status

Seventy percent of the beneficiaries were widowed and 28 percent were currently married. One percent each was divorced and un-married. Regarding the marital status of the non-beneficiary, more than one-half (59 percent) were widowed, 34 percent were currently married, 3 percent were divorced and four percent were never married.

Age

The scheme envisages that people age 65 and above are eligible for assistance under NOAPS. Therefore, information regarding the current age was collected from all the TSWOs as well as from the beneficiaries. The information collected from the Tehsil Social Welfare Offices revealed that all the beneficiaries were in the age group of 65-80. But the information collected from the field showed that the ages of the beneficiaries were not recorded correctly by the implementing agency. Since people aged 60 years or more have a tendency to overstate their age, therefore, the interviewers were given enough training to probe and estimate correctly the ages of the respondents. A cursory look at Table 6.7 however, shows that beneficiaries had still over reported their ages, as 31 percent of the beneficiaries reported their ages 76 and higher. Despite this tendency, 13 percent of the respondents had stated their ages less than the minimum age required for claiming the economic assistance under the NOAPS. Large majority of the beneficiaries who were less than 65 years old, belonged to Doda district. The finding that some of the beneficiaries were below 65 years of age indicates that the age of the applicants has not been verified properly by the concerned authorities while accepting their applications.

Education

The well-being of the old people is intermediately linked to their education. However it was found that large majority of the beneficiaries (96 percent) were illiterate. Since the literacy rate among the respondents was very low, there is, therefore, not much variation on this account in different districts. Similarly, about 90 percent of the non-beneficiaries in the state were also illiterate and 12 percent were literate.

Occupation

The information about the nature of routine work done by the beneficiaries revealed that 76 percent of the NOAPS beneficiaries were not doing any economically viable work. The proportion of beneficiaries who were engaged in agricultural related activities was 15 percent. One percent of each of the beneficiaries were either engaged in some minor business or were working as wage labourers. Variation in the nature of occupation among the districts is marginal. The work status of the non-beneficiaries reveals that 70 percent of the respondents were not doing any work and

another 14 percent were farmers. Non-beneficiaries were engaged in other day to day activities like house-work (6 percent), labourers (6 percent), business (1 percent) and handicrafts (2 percent).

No. of children born alive

Children provide economic and social security to parents in the old age. Therefore, information regarding the number of children born and living to the respondents was also collected. The mean number of children born to the beneficiary in the state was 4.71 (2.40 male children and 2.31 female children). Mean number of children born varied from a high of 4.7 in Kupwara to a low of 4.2 in Rajouri. It was also found that 8 percent of beneficiaries were childless. Another 32 percent had given birth to 1-3 children. Forty two percent of the beneficiaries had 4-6 children and 17 percent had seven or more children. So far as the non beneficiaries are concerned, they had on an average 4.5 children. The mean number of male children born to the non-beneficiary was 2.19 and similarly the mean number of female children born to the non-beneficiary was 2.31. Nine percent of the non-beneficiaries were childless. One fourth of the non beneficiaries (25 percent) had more than seven children and those having 1 to 3 children constituted 42 percent and those having 4 to 6 children accounted for 24 percent of the sample.

Family support

Generally speaking, joint family system played a very important role in taking care of the elderly. But due to the breakdown of nuclear families and an increasing trend of nuclear families, the older persons suffering have multiplied. They are being neglected and their urgent needs are not being fulfilled, with the result they have become the worst sufferers in the family. In order to know, whether the respondents have any family support, they were asked to report the person whom with they were living and who looked after them. The current study makes it evident that still in our state the elderly are not considered to be a burden by their children as 70 percent of the beneficiaries at the time of survey were living with their children and only 17 percent of the respondents had no family support and were living all alone. Thirteen percent of the aged were looked after by other relatives. In other words, family support in the state was available to 83 percent of the NOAPS beneficiaries. So far as the non-

beneficiaries are concerned, 68 percent were living with their children, 7 percent with their relatives and 5 percent with others, 1 percent with son-in-laws and 19 percent were living all alone (Table 6.7 and 6.8).

Health condition

The health of a person plays a dominant role in work status of the elderly. But the old age is associated with infirm conditions, diseases and disabilities. The aged usually suffers from the multiple health hazards. Sometimes the chronic diseases prevalent among the aged create mental problems such as depression and anxiety. The senior citizens need nutritive diet which most of them cannot afford. Hence the physical problems of the aged affect life long habits and ways of living. In the present study, an attempt was made to know the general health conditions of the beneficiaries by asking them whether they suffer from diabetes, asthma, blurred vision, heart problem, blood pressure, or have any infirmity or any other health problem. The analysis shows that eight percent of the beneficiaries were suffering from diabetes, 39 percent suffer from asthma and nineteen percent were handicapped (Table 6.9). However, the main problems reported by majority of the respondents were heart problem (97 percent) and blurred vision (60 percent), blood pressure (53 percent) and other health problems (28 percent). However, there were 5 percent of the beneficiaries who were not suffering from any of these problems. The prevalence of these problems was recorded to be higher in Anantnag and Rajouri than in Kupwara and Doda.

So far as the non-beneficiaries are concerned, eleven percent of them did not suffer from any of the diseases. Another 20 percent suffered from asthma, 4 percent had TB, 5 percent had diabetes, 53 percent had blurred vision and 42 percent mentioned that they had cardiac problem. The main problem among the non-beneficiaries as reported by the majority of the respondents was blood pressure (55 percent). Twenty percent were handicapped and 37 percent were also suffering from other diseases. The prevalence of these problems among non beneficiaries was higher in Kupwara and Rajouri than other two districts (Table 6.10).

Knowledge of the scheme

As per the guidelines of the NOAPS, the implementing agency should give wide publicity to the scheme both through print and electronic media, so that the people from every nook and corner of the state get familiar with the scheme and the procedures for claiming the payment. In this connection, we tried to know from both beneficiaries and non non-beneficiaries how they came to know about this scheme. Multiple responses regarding the source of knowledge were recorded. The information is provided in Table 6.11 and Table 6.12. Friends and relatives were highly involved in providing information about NOAPS to 45 percent of the beneficiaries. Print and electronic media should have played an important role in disseminating the knowledge about this scheme. But it appears that radio/TV has disseminated information regarding the schemes to only 19 percent of the beneficiaries in the state. Thirty percent of the beneficiaries reported to have received information about NOAPS from villagers /panchayat members. School teachers also seem to have played a limited role in making people aware about NOAPS. While the staff of the social welfare department have informed 13 percent of the beneficiaries about the scheme. Political leaders and Anganwadi workers have also provided information regarding the NOAPS to 6 percent and 3 percent respectively. The dominant sources of information in Anantnag were Radio/TV while as friends and relatives have acquainted substantial percentages in Kupwara and Doda districts. On the contrary, village head men/Panchayat members have informed majority of the respondents in Rajouri district.

All the non beneficiaries were also well versed with the scheme. The important sources of knowledge reported by the non-beneficiaries were friends and relatives (43 percent), villagers/panchayat members (25 percent), anganwadi workers (24 percent) and social workers (9 percent). Besides, 6 percent of the non beneficiaries had received information about NOAPS from Radio/TV, 8 percent from Political leader and 4 percent from School teacher. The main source of information among non-beneficiaries in Anantnag district was Anganwadi worker. But in Kupwara and Doda districts the dominant source was found to be friend/relative and in Rajouri the main source among non beneficiaries were villagers/panchayat members.

Though the department of social welfare is supposed to organize dissemination seminars about various schemes being implemented by it but it was mentioned by all

the respondents that the Department of Social Welfare has not organized any dissemination meetings related to NOAPS in any of the selected villages in the district (Table 6.12).

All the beneficiaries were asked to mention the amount payable under NOAPS and all of them correctly reported that an amount of Rs. 200 per-month is payable to the beneficiaries under the NOAPS.

Knowledge of the procedures

Respondents were also asked to report whether they knew who was entitled to NOAPS and what were the procedures and formalities to be completed for getting the payment under the scheme and multiple responses were recorded. Though majority of the respondents knew the criterion of eligibility but there were 10 percent beneficiaries who did not respond to this question probably because of their ignorance about the eligibility criteria of becoming a NOAPS beneficiary. Percentage of such beneficiaries was as high as 29 percent in Rajouri. It was also found that 85 percent of respondents knew that the scheme is meant for old people (age 65+) belonging to the poor families (Table 6.13). Ninety five percent of beneficiaries again mentioned that only BPL families are entitled to get financial assistance under NOAPS. Eighty three percent of the beneficiaries reported that it is meant for destitutes only. Thus it may be concluded that majority of the respondents knew the criterion for seeking financial assistance under NOAPS.

It was also observed that majority of the respondents had a faint idea regarding the procedures for obtaining the benefit under the scheme. The qualitative data gathered from the respondents made it clear that only those of the respondents who were in constant contact with the implementing agencies or had political affiliations were aware of the various details of the scheme. The characteristic comments on these issues during the formal discussions with some of the beneficiaries are as follows:-

*“Who visits the villages to inform people about various government schemes?
Those who are related to or are close to the implementing agencies know these*

schemes. I was informed about this scheme by the Patwari who stays in my house and I in turn informed some other old people about it who often visit me".

"We heard about the program from the Block President, but he did not provide us all the details. We visited a number of offices to get the applications. There was no body to help us. Finally after three visits we met D.C. sahib who guided us how to apply for the benefit. Had he not met us, we had left the idea of applying".

"The concerned officials of the Tehsil Social Welfare Office never visit the villages. It is rather very difficult for them to reach the villages due to the difficult terrain. I was informed about the scheme by one of the mates (contractor), who usually executes the works under rural development block in the village".

Though radio and TV has helped some of the respondents to gain information regarding the scheme, but some respondents mentioned that such information should be given in local languages. The response of one of the non-beneficiaries illustrates this point:

"TV and radio are meant for those who can understand the language used by these sources of electronic media. We are illiterate and understand only our local language. There may have been some program regarding the scheme on radio and TV, but how can illiterate people like me understand it and to say the least we have never heard any program or message regarding NOAPS on the electronic media".

The above analysis indicates that proper attention has not been paid to the information, education and communication aspects of the scheme. People living in far-flung areas have largely been neglected by the implementing agency in disseminating knowledge about the scheme. When the people do not have a clear idea about all the aspects of the scheme they waste time, energy and money in visiting offices. Therefore, public needs to be educated about the procedural formalities of the scheme. Electronic media needs to be used to propagate various aspects of the scheme.

Source and availability of application form

As per the scheme, the application forms should be made available to the people within the villages. These forms should also be made available to the public at each district and Tehsil Social Welfare Offices free of charge. Respondents were asked whether before applying for the scheme they had the knowledge about the department which was implementing the scheme, place of availability of the application form and whether the application forms were available free of cost or on the payment. Table 6.14 shows that almost all the beneficiaries in the state except one correctly reported that the scheme is implemented by the Department of Social Welfare while as only one beneficiary reported that the scheme is implemented by the Department of Rural Development. Again all the non beneficiaries also knew correctly the agency implementing the scheme. The scheme envisages that the application forms should be made freely available to the potential beneficiaries. In this connection it was found that 93 percent of beneficiaries had collected the application forms free of cost from the respective Tehsil Social Welfare Offices and 7 percent of beneficiary had paid some amount for the application form. Of the beneficiaries who had paid for the application form, some of them had purchased these forms from the photo state shops. A few respondents mentioned that perhaps there is a nexus between Tehsil Social Welfare Offices and the Photostat shop owners. A case narrated by one respondent from Anantnag vividly illustrates this problem.

“Application form is not available today’ is the usual answer from the clerk at the District Social Welfare office or Tehsil Office on the first visit, come after a few days or get it from the market. However if you are able to pay a sum of Rs.5/-, it is made available the same day. We also do not mind if this much amount is charged from us, provided the form is made available. Anyway, paying a few rupees in the office is better than visiting the office frequently. Now some Photostat shops also sell the forms. I got one from a shop for Rs. 3/- only.”

“Application forms are not easily available. Even two or three visits to a district office for getting the form are considered to be normal. Photostat shop owners

perhaps give commission to the clerks for not making available the forms to the public”.

It is quite evident from above discussion that getting a form is not always an easy task even if it is available at the District or Tehsil office. People are sometimes made to pay for them or are compelled to buy them from the market.

Help in filling the application form

Once the application forms are obtained by potential beneficiaries, they have to seek someone to help in filling them up, because most of them are illiterate. This help was rendered by various sources. It is apparent from the Table 6.15 that employees of the Social Welfare Department have played a crucial role in helping the applicants to fill up the application forms as about 52 percent of the beneficiaries mentioned that the employees of the District and Tehsil Welfare Offices helped them in filling up their applications forms. Employees of other departments helped another 6 percent of beneficiaries in filling up the application forms. A good proportion of beneficiaries (32 percent) sought help from their friends and relatives in completing the formalities. The proportion of respondents who mentioned that political leaders and panchayat members helped them in completing the application was 5 percent.

Verification of age

As already stated, age of a person (65 years or above) is one of the important qualifications for an applicant to be eligible for the economic assistance under the scheme. The applicants are supposed to show proof of their age. Since majority of these old people are illiterate and do not have any date of birth record, they are required to get their reported age in the application forms verified either by the Chief Medical Officer or by the Block Medical Officer. The results of the survey show that medical officers had verified the age of 86 percent of the respondents and another 2 percent had shown the date of birth certificate. Five percent had produced some other record regarding age. Seven percent of respondents had not shown any proof in support of their age (Table 6.16).

The qualitative information gathered from the respondents revealed that age verification is just a formality if one is old enough. But if one is between 60-65 years,

the medical and paramedical staff is there to help you and even tipping a clerk also works. The following comments are representative of those made by the respondents when they were asked to describe their experiences with age verifications: -

“We just go to visit doctor in the hospital to get his signatures. The doctor does not ask too many a questions. He knows we are poor people and therefore, obliges. The only problem one has to encounter is doctor’s non availability in the office; in that case you have to visit him again”.

The respondents were further asked whether they had faced any difficulty in completing the formalities for the submission of application form. It was reported by 92 percent of respondents that they completed the process of submitting application form without facing any problem (Table 6.17). Only 3 percent of the respondents mentioned that they were made to visit the Social Welfare Office repeatedly due to the non-availability of the application form. Four percent reported that completing formalities for submission of applications was a time consuming process.

Verification of economic status

The scheme states the applicants should be below poverty line. However, the scheme is silent on how to verify this economic status of the potential beneficiaries. There is no uniform set procedure to verify whether an applicant is below poverty line or not, and therefore, different methodologies are adopted in all the districts. Sometimes, the applicants have to get such certificate from the local revenue officers (Tehsildar and Patwari). Besides, the revenue officers, the VLW also has to verify whether the applicant comes from a below poverty line household or not. Sometimes even the District Social Welfare Officers and MLAs recommend the applications based on their personnel knowledge of the economic status of the applicants. All the beneficiaries mentioned that they got the income certificates from the local Patwaris and attested by the Tehsildars.

Submission and processing of application forms

Almost all the beneficiaries except one had submitted their applications in their respective Tehsil Social Welfare Offices. After receiving the applications from the eligible applicants, the Tehsil Social Welfare Office compiles constituency wise list of

applicant's and submits it to the district level committee for approval. The District Level Committee meets once or twice a year depending upon the availability of funds. Once the DLC approves the list of beneficiaries, it is vetted by the concerned MLA. Thus this process is time consuming and sometimes takes more than a year. Mean processing time was found to be higher in Anantnag than in other districts. Infact, 13 percent of the respondents mentioned that their cases were sanctioned three years after submitting the applications (Table 6.17). Another 13 percent of respondents mentioned that department of Social Welfare took 2-3 years in approving their cases. However, 45 percent of the beneficiaries reported that it took about 6 months to get their cases sanctioned. The processing time was about a year in case of another 29 percent of respondents. Not only the processing time for sanctioning NOAPS is time consuming, but neither the Tehsil Social Welfare offices nor the District Social Welfare offices have any system of making aware the potential beneficiaries about the fate of their applications. This example from Doda illustrates the situation faced by many such respondents.

“Some three years back, I submitted my application for assistance under NOAPS in the office of Tehsil Social Welfare Doda. I was told to come after 3 months. After three months when I visited TSWO, I was told that we are processing the application and it will take some time. I kept on visiting the TSWO for more than two years and used to get the same reply. Finally, when my case was approved, I was not informed by the Social Welfare Department. I was informed by one of the relatives about it”.

Discrimination in sanction and receipt of payment

An effort was made to enquire from the beneficiaries and non beneficiaries whether they feel that there was any discrimination/bias in the selection of the beneficiaries and if the answer was in affirmative, they were asked to report the kind of discrimination in the selection of beneficiaries. Ninety percent of beneficiaries of the state expressed that there was not exist any discrimination in the selection of the beneficiaries (Table 6.18). Percentage of beneficiaries who expressed that there was discrimination in the selection of beneficiaries is highest in Kupwara (23 percent). Overall, 2 percent of the beneficiaries mentioned that people who are very poor are not considered for NOAPS. Other reasons as reported by the respondents for not getting

the benefit under the NOAPS were political bias (3 percent), relation bias (3 percent) and other reasons (1 percent). Opinion regarding the discrimination of the NOAPS beneficiaries was also elicited from non beneficiaries. Twenty-seven percent of the non-beneficiaries opined that all is not well with the selection of beneficiaries. Once again higher proportion of non beneficiaries from Kupwara (53 percent) mentioned that selection of the NOAPS beneficiaries is biased. Two percent of the non-beneficiaries mentioned that selection of the beneficiaries is based more on the political affiliation of the applicants than on the actual economic status and political connections expedite the sanction of the cases. Fourteen percent of the non-beneficiaries also reported that there is income bias in the selection of the beneficiary (Table 6.19). Six percent mentioned that the NOAPS selection is relation based and another 4 percent reported prevalence of some personal bias in the selection of beneficiaries. One of the respondents from Rajouri expressed his feelings as follows:

“Now-a-days no work is done in any of the offices unless you know somebody there. Besides, if you are in a position to pay some amount your work will be done without much delay”.

Another respondent from Doda expressed his feelings as under:

“Now-a-days no work is done in any of the offices unless you have a good sifarish, if it is from a political leader, nothing better than it”.

Thus, it can be concluded from the responses of the respondents that some sort of favoritism/discrimination probably does exist in the selection of the beneficiaries under NOAPS.

Amount Received

As mentioned earlier that under the scheme an amount of Rs. 200 per month is payable to the beneficiaries. The respondents were asked to report the amount of money they were getting monthly under the scheme. Table 6.20 shows that 87 percent of the beneficiaries mentioned that they were getting an amount of Rs. 200 per month under the scheme. Thirteen percent of the respondents could not mention the amount which they were actually receiving. Further probing revealed that the monthly assistance received under the scheme in some cases was being utilized by their family members or it was collected by their family members and such beneficiaries did not

know the exact amount which they were receiving. Higher percentage of beneficiaries from Anantnag were aware about the amount which they receive under NOAPS than other districts. However, large majority of the non-beneficiaries could not correctly report the exact amount payable under the scheme.

All the selected beneficiaries were asked whether they were currently receiving the payment under the scheme. It was reported by 16 percent of the respondents that they had not received any payments for the last 4 or more months. This percentage was 18 in case of Rajouri and 17 percent in Doda. This problem may be due to the fact that payments are released to the Department of Social Welfare in instalments and the Tehsil Social Welfare Offices may not have received any funds under NOAPS for the last 5 months.

Regularity of payment

The scheme does not indicate when the payments are to be paid to the beneficiaries, whether monthly, quarterly or biannually. However, the state government receives the assistance from the Centre in installments. In the present study we considered the payment schedule as regular if payments were made monthly or quarterly and irregular if otherwise. According to this criterion 51 percent of the respondents reported to have received the payments with regular intervals. Beneficiaries belonging to Anantnag have an edge on this account over their counter parts in other districts (Table 6.21). The payments were very irregular in Doda where only 7 percent of the beneficiaries mentioned to have received payments regularly. Twelve beneficiaries reported that they were receiving the payments biannually. The respondents further mentioned that the Department of Social Welfare does not have any system to keep the beneficiaries informed regarding the exact dates of payment. The issue of irregularity in payments was discussed with the Tehsil Social Welfare Officers and they mentioned that the state government does not release the payments in time so consequently they are not in a position to pay the pension to the beneficiaries regularly.

Mode of Payment

The scheme also envisages that all payments should be deposited in the bank account of the beneficiary or it should be sent to the beneficiary through postal money

order. State government earlier used to disburse the pension through account payees cheque payable at the branches of Jammu and Kashmir Bank. This system used to create a lot of inconvenience to the beneficiaries belonging to the villages which had no branches of Jammu and Kashmir Bank. Besides, it was mandatory for the beneficiaries to personally visit the office of TSWO to collect the cheques. Consequently, to mitigate the hardships faced by the beneficiaries in getting the pension, state government decided to pay the assistance through postal money orders. It was found that some beneficiaries from Anantnag and Kupwara districts had received the payments through cash. However, large majority of the respondents (87 percent) mentioned that they were now receiving the pension through post offices in the form of money orders (Table 6.21). The mode of payment made through money orders has eased the receipt of payments for large majority of the beneficiaries. The views collected during the field survey suggest that sending MOs on postal addresses has also created problems for some of the beneficiaries.

Some of the respondents, belonging to the villages where there is no post office, mentioned that it is not so easy to receive the pension from post offices. They complained that the postmen do not visit them to deliver the money orders. In fact, the beneficiaries have to visit the post office to receive the money order. In the absence of any communication link between the post office and the beneficiaries, collecting money order proves to be a daunting task for the beneficiaries, as they have to go on visiting the post offices again and again to enquire about the arrival of their dues. Consequently, under these circumstances it is highly desirable that a methodology be worked out to communicate to the beneficiaries about the dates of money orders so that they have to visit the concerned post offices only once to receive the payments. Some of the beneficiaries suggested that they should be given an option either to receive the pension through banks or postal money orders. The government seems to have taken cognizance of these problems and the services of Jammu and Kashmir Bank have again been utilized for the disbursement of the pension.

Further, the beneficiaries were provided with passbooks in which the particulars of each payment are recorded. A good proportion of beneficiaries possess these passbooks while as 24 percent of beneficiaries could not show the passbooks, as they

had kept these pass books in the post offices or they were in the possession of some other family members.

Person collecting the payment

All the interviewed beneficiaries were asked to mention who usually collects the money from the post office. It was mentioned by 90 percent of the respondents that they themselves visit the post offices to collect the money orders (Table 6.22). A few of these beneficiaries mentioned that they are very old and their health does not permit them to visit the post offices. Therefore, they have requested the post masters to hand over the pension to their designated relatives.

The beneficiaries were asked to mention the number of trips they have to make to receive the money orders from the post offices. It was reported by 28 percent of the respondents that postmen deliver the money orders at their homes and thereby they do not have to visit the post offices. Another 38 percent of the respondents reported that after the introduction the payments through money order, they collect the pension from the post office on their first visit. Fifteen percent of the respondents used to visit post office at least twice to get the payment. Another eighteen percent also reported that they have to make 4-8 trips to collect the payment and 2 beneficiaries have to make more than 8 visits. Substantial percentage of beneficiaries from Anantnag mentioned that post men delivers the money orders at their homes while in Doda and Rajouri almost all the beneficiaries have to visit the post offices to collect their money orders.

Thus, it can be safely concluded from the responses of the respondents that the new policy of the government of Jammu & Kashmir with regard to the disbursement of payments through money orders to the beneficiaries at their doorstep has proved to be very effective and economical for vulnerable destitute population especially in the terrain areas. However, the department of post office needs to ensure that the postman should deliver the money order at the door steps of the beneficiary. It is suggested that both the systems i.e., money orders and payments through banks should be made available, and the beneficiaries should have the option to opt a system of payment which is convenient to them.

Utilization of the amount

NOAPS was introduced in the country for the welfare of the aged destitute living below poverty line. The basic objective of providing the economic assistance under NOAPS is to ensure that aged population living below poverty line is able to manage the basic minimum necessities of life so that their hardships are minimized to some extent. It was, therefore, thought fruitful to know who utilizes the money received by the beneficiaries and how do they spend it and to what extent they have benefited from the scheme. Almost all of the respondents mentioned that they themselves utilize the amount received by them under NOAPS. The amount received by the beneficiaries has been put to multiple uses. Table 6.23 shows that mostly this amount was utilized for obtaining health care (91 percent). Forty four percent of the respondents also mentioned that they have used it for getting food items and another 35 percent have also used it for clothing. Five percent of the beneficiaries are handing it over to their family members and 7 percent are preserving part of it for their last rites. The amount utilized by beneficiaries for various purposes does not vary much between the districts.

Adequacy of payment

If the beneficiaries were asked whether the monthly assistance provided under the NOAPS is sufficient for meeting their minimum basic requirements and to what extent the elderly need care. It was found that only 24 percent of the beneficiaries opined that the amount payable under the scheme was adequate for meeting their basic needs. But about three fourth of the beneficiaries mentioned that the amount payable was grossly adequate (Table 6.24). So far as the inter district variations are concerned 60 percent of the beneficiaries from Anantnag district opined that the amount payable under the scheme was adequate as against less than 10 percent in Kupwara and Doda.

This issue was further probed in the focus group discussions. The views expressed by a few respondents illustrate the views expressed by most of the respondents: -

“What can you purchase out of the amount received under NOAPS? Prices of edibles, medicines and other essential commodities are so high that one can hardly get all these basic necessities with this small amount”.

However, all the beneficiaries expressed their thanks to the government that it was at least caring for destitute segment of the society. The views expressed by one of the beneficiaries illustrate this point: -

"We should be thankful to the government that it is at least providing some assistance to the poor. Nowadays, even children do not care for their elderly parents. So whatever the government pays is adequate and one should be contented with this amount".

Impact of the scheme

All the beneficiaries were asked whether the scheme has benefited them and if yes, in what way the scheme has benefited them and multiple responses were recorded. Table 6.25 has information on this issue. All the beneficiaries mentioned that the NOAPS is a very useful scheme and each one of them has benefited from the scheme in one way or the other. Seventy two percent of respondents expressed that the scheme has made them self dependent. Similarly, 46 percent of the respondents mentioned that the scheme has helped them to obtain the necessary health care services, due to which their health condition has improved. Besides, 16 percent mentioned that the monetary assistance received by them under NOAPS has provided them the subsistence. One beneficiary reported that the scheme has helped him to gain some respect in the family and another 3 percent of respondents were of the view that it has saved them from begging.

Some observations from the qualitative data support the above views:-

"I am a poor man without having any male child. I do not have any source of income except some livestock. Had I not been covered under NOAPS, I would have been forced to sell my livestock. NOAPS indeed has saved me from that".

"I am 75 years old with one son and two daughters. All of them are married. My only son had left me and he is living with his in-laws. No body was for my care as my wife has already expired. Hence I requested my son-in-law who lives in the neighbouring village to come and look after my property. I have given him a small piece of land on papers. Since the inception of my name in the list of NOAPS beneficiaries I can manage and fulfil the basic needs of my life. Now I am not fully dependent on my son-in-law".

"Some four years back, I borrowed some money from a village money lender for the treatment of my daughter who subsequently died. I was not in a position to pay his debt and was thinking of selling my little land. But the scheme helped me to pay the amount back. At least now I can die without having to pay anything to anybody except my life to God".

Thus from the above fact it can be concluded that the scheme is a very useful scheme and has benefited a lot of people mentally, socially and economically.

Conclusion and Suggestions

1. The government of Jammu & Kashmir had enhanced the amount of old age pension from Rs. 75 to Rs. 200 during 2003. But, in view of the rising cost of essential commodities even then this amount is very low. As such, this meager amount is not sufficient especially for those elderly who do not have any other financial support. Hence, the amount of pension needs to be increased to at least Rs. 300 per month.
2. With a decline in the fertility and increase in the expectancy of life, the percentage of the elderly population and their absolute number is increasing day by day. However, the funds allocated under NOAPS do not match the unmet demand of the growing elderly population. Therefore, allocation under NOAPS needs to be increased in commensurate with the increase in elderly destitute population.
3. The life expectancy of female is higher among the old. Consequently, the number of older destitute women is higher but no separate allocations have been earmarked for women. There is an urgent need to have separate allocation for women in each of the districts in proportion to their population so that women get adequate representation under NOAPS.
4. It was also found that the staff available at Tehsil offices for the implementation of NOAPS is inadequate. In fact, the scheme does not have any provision for staff. As a result the staff of the office of the DSWO and TSWO find it difficult to handle the additional work of

NOAPS. Hence, it is suggested that the Tehsil offices be provided with some additional staff to handle the NOAPS.

5. It was also found that there is no time schedule for submission of application from the potential beneficiaries and therefore, the TSWO continue to receive applications from the people throughout the year. This delays the final selection of the beneficiaries. It is suggested that there should be a time frame for the submission of application as well as for their sanction.
6. It was observed that the District Level Screening Committees do not meet regularly. Consequently, there are unnecessary delays in the sanction of the new cases and disbursement of the payments. It is therefore suggested that the District Level Screening Committee should fix a schedule hold its meetings regularly.
7. The guidelines of the Scheme are silent when the payments are to be paid to the beneficiaries, whether the pension is to be disbursed monthly, quarterly, biannually or annually. It was reported by the beneficiaries that there is no time schedule for the disbursement of pension and the department also does not have a system to inform the beneficiaries about the exact date of payment of pension. Consequently, the beneficiaries have to visit the Tehsil offices time and again to enquire about the payment. Hence, it is suggested that the Department of Social Welfare should use the Radio/TV etc as a medium to inform the beneficiaries about the posting of money order or sending the pension to their bank accounts, so that old aged are not required to unnecessarily waste their time, energy and resources.
8. It was observed that the beneficiaries have not neither received the full amount of pension during some of the years nor have they received the pension regularly. The Tehsil Social Welfare Officers mentioned that funds were not released in time. Hence, it is suggested that the funding agencies should address this issue so that the beneficiaries get timely payment of their pension.
9. It was observed that the previous system of sending the pension through money orders was very favourable and acceptable to a greater proportion of people. Hence, it is suggested that the system of sending

Money orders be reintroduced and the beneficiaries may be given the option either to receive the pension through banks or post offices.

Hence, it can be concluded that the scheme has proved to be very useful and has benefited poor, old aged destitute beneficiaries mentally, socially, and economically. Despite few problems in the implementation of the scheme, the National Old Age Pension Scheme has been successful in achieving its objectives to a greater extent. The scheme has been in a position to mitigate the hardships faced by the old aged beneficiaries. Besides, it has given them a sense of belonging and some respect in the society. Majority of the beneficiaries expressed that the scheme has made them self dependent; others mentioned that the scheme helped them to obtain health care. However, certain problems elaborated above need to be addressed, immediately.

Table 6.1: Financial performance of NOAPS in Jammu & Kashmir, 2000-2007

Year	District												Total Jammu & Kashmir		
	Anantnag			Kupwara			Doda			Rajouri			Total funds available (Rs. laks)	Total Expenditure (Rs. laks)	Expenditure per beneficiary (Rs.)
	Total funds available (Rs. laks)	Total Expenditure (Rs. laks)	Expenditure per beneficiary (Rs.)	Total funds available (Rs. laks)	Total Expenditure (Rs. laks)	Expenditure per beneficiary (Rs.)	Total funds available (Rs. laks)	Total Expenditure (Rs. laks)	Expenditure per beneficiary (Rs.)	Total funds available (Rs. Laks)	Total Expenditure (Rs. laks)	Expenditure per beneficiary (Rs.)			
2000-01	6.52	6.52	185	17.40	17.40	937	20.78	20.78	923	7.42	7.42	419	223.41	186.39	548
2001-02	95.87	95.87	2717	14.92	14.92	804	20.35	20.35	902	6.80	6.80	268	223.87	181.18	513
2002-03	32.32	32.32	901	20.00	20.00	1078	27.44	27.44	1116	19.49	19.49	843	NA	NA	NA
2003-04	90.39	90.39	2367	50.35	48.09	2447	66.55	64.91	2512	47.24	47.24	1226	913.26	862.12	2346
2004-05	88.89	88.89	2519	59.02	59.02	1679	99.91	97.63	2403	90.99	90.99	2362	1123.80	1104.16	2364
2005-06	173.87	173.87	2460	100.00	85.412	2075	99.91	95.99	2336	69.26	65.52	1700	NA	NA	NA
2006-07	173.87	173.87	2460	99.999	99.999	2469	133.14	127.24	1387	131.43	131.43	3486	1287.54	960.34	1298

NA=Information not available.

Table 6.2: Physical performance of NOAPS in Jammu & Kashmir, 2000-2007

Year	No. of Beneficiaries												Total Jammu & Kashmir		
	District														
	Anantnag			Kupwara			Doda			Rajouri					
	M	F	Total	M	F	Total	M	F	Total	M	F	Total	M	F	Total
2000-01	NA	NA	3528	965	891	1856	1350	901	2251	937	830	1767	NA	NA	33977
2001-02	NA	NA	3528	965	891	1856	1353	902	2255	1392	1138	2530	NA	NA	35264
2002-03	NA	NA	3585	965	891	1856	1474	984	2458	1341	970	2311	NA	NA	NA
2003-04	NA	NA	3819	NA	NA	1965	1374	1210	2584	2550	1302	3852	NA	NA	36748
2004-05	NA	NA	3528	NA	NA	3515	2277	1785	4062	2550	1302	3852	NA	NA	46709
2005-06	NA	NA	7068	NA	NA	4115	2303	1805	4108	2550	1302	3852	NA	NA	63222
2006-07	NA	NA	7068	NA	NA	4050	5410	3764	9174	2490	1280	3770	NA	NA	73963

NA=Information not available.

Table 6.3: Percentage distribution of NOAPS beneficiary households by background characteristics in Jammu & Kashmir, 2004

Characteristics	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Religion										
Muslim	46	92	49	100	25	56	18	36	138	71
Hindu	1	2	0	0	19	42	31	62	51	26
Sikh	3	6	0	0	1	2	1	2	5	3
Caste										
Schedule caste	0	0	0	0	8	18	4	8	12	6
Schedule tribe	0	0	0	0	0	0	18	36	18	9
Other backward caste	14	28	49	100	3	7	2	4	68	35
Other	36	72	0	0	34	75	26	52	96	50
Family size										
<5 members	19	38	26	53	25	56	37	74	108	56
6-10 members	30	60	20	41	20	44	12	24	82	42
>10 members	1	2	3	6	0	0	1	2	5	3
Type of house										
Pucca	12	24	6	12	1	2	1	2	20	10
Semi-pucca	21	42	38	78	37	82	43	86	139	72
Kachha	17	34	5	10	7	16	1	2	30	15
No house	0	0	0	0	0	0	5	10	5	3
Land holding (kanals)										
No land	11	22	21	43	3	7	9	18	44	23
1-5 kanals	19	38	25	51	23	51	9	18	76	39
6-10 kanals	12	24	1	2	18	40	11	22	42	22
11 above kanals	8	16	2	4	1	2	21	42	32	16
Mean land holdings		4.8		2.0		5.0		7.8		4.8
Income										
No income	0	0	0	0	0	0	10	20	10	5
<10000	26	52	49	100	18	40	35	70	128	66
10001-20000	13	26	0	0	22	49	3	6	38	20
20001-30000	5	10	0	0	2	4	1	2	8	4
30000 & above	6	12	0	0	3	7	1	2	10	5
Mean income		10860		6754		10977		6192		9072
APL/BPL										
APL	0	0	2	4	3	7	1	2	6	3
BPL	50	100	47	96	42	93	49	98	188	97
Total	50	100	49	100	45	100	50	100	194	100

Table 6.4: Percentage distribution of NOAPS non-beneficiary households in Jammu & Kashmir by background characteristics, 2004

Characteristics	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Religion										
Muslim	36	97	38	100	28	82	9	30	111	80
Hindu	0	0	0	0	6	18	20	67	26	19
Sikh	1	3	0	0	0	0	1	3	2	1
Caste										
Scheduled caste	1	3	0	0	6	18	3	10	10	7
Scheduled tribe	0	0	0	0	0	0	9	30	9	6
Other backward caste	10	27	34	90	6	18	1	3	51	37
Other	26	70	4	10	22	65	17	57	69	50
Occupation of household										
Farmer	11	30	0	0-	22	65	21	70	54	39
Labour	9	24	2	5	8	23	1	3	20	14
Skilled worker	1	3	0	0	0	0	1	3	2	1
Idle/Old	8	22	36	95	2	6	7	23	53	38
Government service	0	0	0	0	2	6	0	0	2	1
Business	4	11	0	0	0	0	0	0	4	3
House work	1	3	0	0	0	0	0	0	1	1
Private service	1	3	0	0	0	0	0	0	1	1
Handicrafts	2	5	0	0	0	0	0	0	2	1
Type of house										
Pucca	7	19	2	5	0	0	1	3	10	7
Kachha	16	43	34	90	32	94	24	80	106	76
Semi-pucca	14	38	2	5	0	0	1	3	17	12
None	0	0	0	0	2	6	4	13	6	4
Land holding										
No land	13	35	20	53	6	18	8	27	47	34
1-5 kanals	15	41	12	32	22	65	4	13	53	38
6-10 kanals	8	22	4	10	6	18	12	40	30	22
11-14 kanals	1	3	2	5	0	0	6	20	9	6
Income										
No income	6	16	6	16	0	0	7	23	19	14
<10000	27	73	32	84	16	47	23	76	98	71
10001-20000	4	11	0	0	16	47	0	0	20	14
20001 & above	0	0	0	0	2	6	0	0	2	1
BPL/APL										
BPL	37	100	38	100	34	100	30	100	139	100
Total	37	100	38	100	34	100	30	100	139	100

Table 6.5: Percentage distribution of NOAPS beneficiary households in Jammu & Kashmir by possession of household items, 2004

Household Items*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
No item	17	34	18	37	14	32	39	78	88	45
Pressure cooker	18	36	5	10	26	59	4	8	53	27
Clock/ watch	20	40	23	47	7	16	1	2	51	26
Fan	3	6	0	0	1	2	5	10	9	5
Radio	28	56	19	39	13	29	6	12	66	34
Sewing machine	6	12	0	0	1	2	4	8	11	6
TV B/W	4	8	3	6	0	0	1	2	8	4
Gas connection	13	26	0	0	0	0	1	2	14	7
Water pump	1	2	0	0	0	0	1	2	2	1
Bicycle	1	2	0	0	1	2	0	0	2	1
Total	50	100	49	100	45	100	50	100	194	100

*Multiple responses

Table 6.6: Percentage distribution of NOAPS non-beneficiary households in Jammu & Kashmir by possession of household items, 2004

Household items*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
No Item	16	43	20	53	18	53	28	93	82	59
Fan	3	8	2	5	4	12	1	3	10	7
Radio	14	38	8	21	10	29	2	6	34	24
Clock/watch	8	22	14	34	8	23	0	0	30	21
Pressure cooker	11	30	0	0	16	47	0	0	27	19
Bicycle	1	3	0	0	0	0	0	0	1	1
Sewing machine	2	5	0	0	0	0	0	0	2	1
TV B/W	5	13	0	0	0	0	0	0	5	4
Colour TV	2	5	0	0	0	0	0	0	2	1
Gas connection	7	19	0	0	0	0	0	0	7	5
Water pump	2	5	0	0	0	0	0	0	2	1
Total	37	100	38	100	34	100	30	100	139	100

*Multiple responses

Table 6.7: Percentage distribution of NOAPS beneficiaries by background characteristics in Jammu & Kashmir, 2004

Characteristics	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Sex										
Male	19	38	11	23	16	39	18	38	64	34
Female	31	62	36	77	25	61	30	62	122	66
Marital status										
Married	15	30	9	19	11	27	18	38	53	28
Widowed	32	64	38	81	30	73	30	62	130	70
Divorced	1	2	0	0	0	0	0	0	1	1
Never married	2	4	0	0	0	0	0	0	2	1
Age										
< 65	5	10	5	11	10	24	5	10	25	13
65-75	31	62	32	68	21	51	20	42	104	56
76+	14	28	10	21	10	24	23	48	57	31
Education										
Illiterate	47	94	46	98	39	95	46	96	178	96
Literate	3	6	1	2	2	5	2	4	8	4
Occupation										
Farmer	2	4	0	0	18	44	8	17	28	15
Housewife	5	10	2	4	0	-	7	14	14	7
Unemployed	43	86	43	91	22	54	33	69	141	76
Labour	0	0	1	2	1	2	0	0	2	1
Business	0	0	1	2	0	0	0	0	1	1
Children										
No children	5	10	0	0	4	10	6	13	15	8
1- 3	15	30	17	36	9	22	19	39	60	32
4- 6	25	50	20	43	24	58	10	21	79	42
7+	5	10	10	21	4	10	13	27	32	17
Male children										
No children	11	22	5	11	7	17	17	35	40	21
1- 3	28	56	36	77	27	66	21	44	112	60
4- 6	11	22	5	11	7	17	10	21	33	18
7+	0	0	1	2	0	0	0	0	1	1
Mean		2.22		2.23		2.20		1.92		2.40
Female children										
No children	8	16	10	21	7	17	11	22	36	19
1- 3	32	64	26	55	28	68	24	50	110	59
4- 6	10	20	8	17	6	15	13	27	37	20
7+	0	0	3	6	0	0	0	0	3	2
Mean		2.28		2.47		2.10		2.35		2.31
Living presently with										
None	3	6	3	6	8	19	17	35	31	17
Son/daughter	42	84	42	89	27	66	20	42	131	70
Other relatives	5	10	2	4	6	15	11	23	24	13
Total	50	100	47	100	41	100	48	100	186	100

Table 6.8: Percentage distribution of NOAPS non-beneficiaries in Jammu & Kashmir by background characteristics, 2004

Characteristics	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Sex										
Male	11	30	12	32	16	47	12	40	51	37
Female	26	70	26	68	18	53	18	60	88	63
Marital status										
Married	9	24	6	16	14	41	18	60	47	34
Widowed	25	68	28	74	18	53	11	36	82	59
Divorced	2	5	2	5	0	0	0	0	4	3
Never married	1	3	2	5	2	6	1	3	6	4
Education										
Illiterate	37	100	34	89	26	76	26	86	123	88
Literate	0	0	4	11	8	24	4	13	16	12
Occupation										
Farmer	2	5	0	0	16	47	2	6	20	14
House work	3	8	0	0	0	0	6	20	9	6
Idle/Old	25	68	34	89	16	47	22	73	97	70
Labour	5	13	2	5	2	6	0	0	9	6
Business	1	3	0	0	0	0	0	0	1	1
Handicrafts	1	3	2	5	0	0	0	0	3	2
Total children										
No children	3	8	4	10	2	6	4	13	13	9
1- 3	8	22	22	58	18	53	10	33	58	42
4- 6	14	38	4	11	6	18	9	30	33	24
7+	12	32	8	21	8	23	7	23	35	25
Male children										
No children	5	13	8	21	4	12	6	20	23	17
1- 3	21	57	26	68	26	76	19	63	92	66
4- 6	11	30	4	10	4	12	5	16	24	17
Mean		2.62		1.90		2.12		2.10		2.19
Female children										
No children	6	16	6	16	10	29	7	23	29	21
1- 3	22	59	28	74	14	41	19	63	83	60
4- 6	9	24	4	10	10	29	4	13	27	19
Mean		2.41		2.00		2.29		1.93		2.31
Living presently with										
None	2	5	2	5	6	18	16	53	26	19
Son/daughter	29	78	30	79	24	70	11	37	94	68
Son-in-law	0	0	0	0	0	0	1	3	1	1
Other relatives	4	11	4	11	0	0	2	7	10	7
Others	2	5	2	5	4	12	0	0	8	5
Total	37	100	38	100	34	100	30	100	139	100

Table 6.9: Percentage distribution of NOAPS beneficiary by their health status in Jammu & Kashmir, 2004

Health Problems*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
TB	1	2	0	0	0	0	1	2	2	1
Diabetics	4	8	2	4	4	10	5	10	15	8
Asthma	8	16	35	74	15	37	15	31	73	39
Blurred vision	20	40	41	87	22	54	29	60	112	60
Heart problem	19	38	39	83	7	17	18	37	83	97
Blood pressure	25	50	35	74	23	56	16	33	99	53
Handicapped	8	16	4	9	3	7	20	41	35	19
Other Problems	26	52	8	17	2	5	17	35	53	28
No Problem	4	8	0	0	2	5	4	8	10	5
Total	50	100	47	100	41	100	48	100	186	100

*Multiple responses

Table 6.10: Percentage distribution of NOAPS non-beneficiaries by their health status in Jammu & Kashmir, 2004

Health status*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
None	2	5	0	0	4	12	9	30	15	11
TB	3	8	0	0	0	0	3	10	6	4
Diabetics	2	5	0	0	0	0	5	16	7	5
Asthma	7	19	4	11	8	23	9	30	28	20
Blurred vision	8	22	26	68	18	53	21	70	73	53
Heart problem	11	30	30	79	4	12	13	43	58	42
Blood pressure	16	43	34	89	20	59	7	23	77	55
Handicapped	12	32	6	16	4	12	6	20	28	20
Others	11	30	28	74	2	10	11	36	52	37
Total	37	100	38	100	34	100	30	100	139	100

*Multiple responses

Table 6.11: Percentage distribution of NOAPS beneficiaries by source of knowledge of NOAPS in Jammu & Kashmir, 2004

Source of knowledge*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Villagers/Panchayat	12	24	1	2	16	35	27	56	56	30
Schools/Teachers	0	0	0	0	3	7	1	2	4	2
Political leader	1	2	0	0	8	24	3	6	12	6
Friends/Relatives	0	0	44	94	21	46	18	37	83	45
Social welfare staff	15	30	0	0	3	7	7	14	25	13
Anganwadi worker	3	6	0	0	2	4	0	0	5	3
Radio/TV	22	44	12	26	1	2	0	0	35	19
Total	50	100	47	100	41	100	48	100	186	100

*Multiple responses

Table 6.12: Percentage distribution of non-beneficiaries by source of knowledge of NOAPS scheme in Jammu & Kashmir, 2004

Source*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Radio/TV	0	0	2	5	4	12	3	10	9	6
AWW	27	73	0	0	6	18	1	3	34	24
Villagers/Panchayat/VLW	3	8	2	5	14	41	16	53	35	25
Relative/friend	7	19	34	89	16	47	3	10	60	43
Political leader	0	0	0	0	10	29	1	3	11	8
School teacher	0	0	0	0	2	6	4	13	6	4
Social worker	1	3	0	0	4	12	7	23	12	9
Total	37	100	38	100	34	100	30	100	139	100

*Multiple responses

Table 6.13: Percentage distribution of NOAPS beneficiaries having knowledge about the criterion of eligibility under the scheme in Jammu & Kashmir, 2004

Criterion*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Age 65+	41	82	44	94	40	98	34	71	159	85
BPL family	38	76	47	100	39	95	34	71	158	95
Destitute	40	80	45	96	37	90	33	69	155	83
No Response	4	8	0	0	0	0	14	29	18	10
Other	0	0	1	2	0	0	0	0	1	1
Total	50	100	47	100	41	100	48	100	186	100

*Multiple responses

Table 6.14: Percentage distribution of beneficiaries knowing place of availability of application form and department concerned with the implementation of NOAPS in Jammu & Kashmir, 2004

Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Implementing agency										
Social welfare department	50	100	47	100	41	100	47	98	185	99
Rural development	0	0	0	0	0	0	1	2	1	1
Place of availability of form										
Social welfare department	50	100	46	98	41	100	47	98	184	99
Rural development	0	0	1	2	0	0	1	2	2	1
Cost of form										
Free of cost	47	94	38	81	41	100	47	98	173	93
paid for the form	3	6	9	19	0	0	1	2	13	7
Total	50	100	47	100	41	100	48	100	186	100

Table 6.15: Percentage distribution of NOAPS beneficiaries by person who helped them to fill the application form in Jammu & Kashmir, 2004

Sought help	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Friend or relative	13	26	14	30	21	51	12	25	60	32
Social welfare employee	30	60	28	60	8	19	30	63	96	52
Other employee	2	4	4	8	5	12	1	2	12	6
Political leader	2	4	0	0	3	7	1	2	6	3
Panchayat member	0	0	0	0	0	0	4	8	4	2
Self/children	3	6	0	0	4	10	0	0	7	4
Others	0	0	1	2	0	0	0	0	1	1
Total	50	100	47	100	41	100	48	100	186	100

Table 6.16: Percentage distribution of NOAPS beneficiaries by the records produced for verification of their age in Jammu & Kashmir, 2004

Age verification	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Date of birth certificate	1	2	1	2	0	0	2	4	4	2
Medical officer	48	96	30	64	38	93	45	94	161	86
Employee record	1	2	1	2	0	0	1	2	3	2
Other record	0	0	2	4	3	7	0	0	5	3
None	0	0	13	28	0	0	0	0	13	7
Total	50	100	47	100	41	100	48	100	186	100

Table 6.17: Percentage distribution of NOAPS beneficiaries by type of problems faced in the submission and procession of application form in Jammu & Kashmir, 2004

Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Problems										
None	42	84	45	96	38	93	47	98	172	92
Long processing time	5	10	0	0	2	5	1	2	8	4
Frequent visits to office	3	6	2	4	1	2	0	0	6	3
Submitted form										
Social welfare office	50	100	47	100	40	98	48	100	185	99
Handed it to Political leader	0	0	0	0	1	2	0	0	1	1
Processing time										
<1 month	1	2	0	0	0	0	0	0	1	1
01- 06 months	5	10	28	60	18	44	31	65	82	44
07- 12 months	16	32	10	21	16	39	12	25	54	29
13- 24 months	9	18	5	11	1	2	5	10	20	11
25-36 months	3	6	1	2	0	0	0	0	4	2
37 +	16	32	3	6	6	15	0	0	25	13
Total	50	100	47	100	41	100	48	100	186	100

Table 6.18: Percentage distribution of NOAPS beneficiaries reporting any discrimination in the selection of the beneficiary in Jammu & Kashmir, 2004

Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
No Discrimination	46	92	36	77	41	100	46	96	169	91
Income based bias	2	4	0	0	0	0	2	4	4	2
Personal bias	0	0	2	4	0	0	0	0	2	1
Political bias	0	0	5	11	0	0	0	0	5	3
Relation bias	2	4	3	6	0	0	0	0	5	3
Other	0	0	1	2	0	0	0	0	1	1
Total	50	100	47	100	41	100	48	100	186	100

Table 6.19: Percentage distribution of non-beneficiaries by reporting discrimination in the selection of the NOAPS beneficiaries in Jammu & Kashmir, 2004

Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
No Discrimination	34	92	18	47	24	70	25	83	101	73
Income based	2	5	10	26	4	12	4	13	20	14
Political based	0	0	0	0	2	6	1	3	3	2
Personal bias	1	3	2	5	3	9	0	0	6	4
Relation bias	0	0	8	21	1	3	0	0	9	6
Total	37	100	38	100	34	100	30	100	139	100

Table 6.20: Percentage distribution of NOAPS beneficiaries by receiving the monthly amount and reasons for its delayed disbursement in Jammu & Kashmir, 2004

Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Amount currently receiving										
Rs.200	47	94	42	89	35	85	37	77	161	87
No	3	6	5	11	6	15	11	23	25	13
Amount not received since										
3 months	1	33	4	80	2	33	4	36	11	44
4 months	1	33	1	20	3	50	5	46	10	40
4+	1	33	0	0	1	17	2	18	4	16
Reasons										
Shortfall of amount	1	33	2	40	1	17	5	46	9	36
Payment is inadequate	0	0	1	20	3	50	3	27	7	28
Do not know	2	67	2	40	2	33	3	27	9	36
Sub-Total	3	100	5	100	6	100	11	100	25	100
Grand Total	50	100	47	100	41	100	48	100	186	100

Table 6.21: Percentage distribution of NOAPS beneficiaries by regularity and mode of payment in Jammu & Kashmir, 2004

Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Regularity of payment										
Yes	42	84	20	43	3	7	30	63	95	51
No	8	16	27	57	38	93	18	37	91	49
If no, frequency										
No frequency	0	0	26	96	36	95	10	56	72	79
Quarterly	4	50	0	0	0	0	0	0	4	4
Biannually	4	50	1	4	1	3	6	33	12	13
Other	0	0	0	0	1	3	2	11	3	3
Mode of payment										
Cash	17	34	8	17	0	0	0	0	25	13
Money order	33	66	39	83	41	100	48	100	161	87
Passbook available										
Yes	44	88	47	100	36	88	15	31	142	76
No	6	12	0	0	5	12	33	69	44	24
Total	50	100	47	100	41	100	48	100	186	100

Table 6.22: Percentage distribution of NOAPS beneficiaries by reporting persons accompanied for receipt of payment and time taken to receive payment in Jammu & Kashmir, 2004

Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Person collecting payment										
Grand child	0	0	0	0	0	0	1	2	1	1
Son/Daughter	0	0	1	2	0	0	0	0	1	1
Son/Daughter-in-law	1	2	2	4	0	0	0	0	3	2
Other	1	2	3	6	0	0	10	21	14	7
Self	48	96	41	87	41	100	37	77	167	90
Days commuted										
Nil	40	80	12	26	0	0	0	0	52	28
One day	1	2	0	0	30	73	39	81	70	38
2-3 days	1	2	7	15	11	27	9	19	28	15
4-8 days	6	12	28	60	0	0	0	0	34	18
8+ days	2	4	0	0	0	0	0	0	2	1
Total	50	100	47	100	41	100	48	100	186	100

Table 6.23: Percentage distribution of beneficiaries by utilization of NOAPS amount in Jammu & Kashmir, 2004

Amount utilized for*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Food	11	22	20	43	32	78	18	37	81	44
Health care	43	86	38	81	41	100	48	100	170	91
Clothing	8	16	7	15	32	78	18	37	65	35
Hand over to family	7	14	2	4	0	0	0	0	9	5
For last rites	5	10	8	17	0	0	0	0	13	7
Do not spend	1	2	0	0	0	0	0	0	1	1
Other uses	0	0	2	4	0	0	0	0	2	1
Total	50	100	47	100	41	100	48	100	186	100

*Multiple responses

Table 6.24: Percentage distribution of NOAPS beneficiaries by adequacy of amount in Jammu & Kashmir, 2004

Response	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Amount adequate	30	60	0	0	3	7	12	25	45	24
Amount in-adequate	20	40	47	100	38	92	36	75	141	76
Total	50	100	47	100	41	100	48	100	186	100

Table 6.25: Percentage distribution of beneficiaries by usefulness of NOAPS in Jammu & Kashmir, 2004

Response*	District								Total	
	Anantnag		Kupwara		Doda		Rajouri			
	No	%	No	%	No	%	No	%	No	%
Made me self dependent	35	70	10	21	40	98	48	100	133	72
Provided subsistence	9	18	13	28	1	2	6	12	29	16
Obtained health care	9	18	33	70	40	98	4	8	86	46
Gained respect from family	0	0	1	2	0	0	0	0	1	1
Saved me from begging	6	12	0	0	0	0	0	0	6	3
Total	50	100	47	100	41	100	48	100	186	100

*Multiple responses