



**EVALUATION STUDY OF THE
WORKING OF ANTYODAYA PROGRAMME
IN RAJASTHAN**

September-October, 1978

**PROGRAMME EVALUATION ORGANISATION
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FOREWORD

There are four features of the Antyodaya approach to rural development which deserve special emphasis.

First, under this approach poverty does not remain a statistical abstraction. The poor family is identified as a concrete human reality.

Second, emphasis is given to the delivery of productive assets so that the poor family begins to get regular income from self-employment.

Third, the administration goes out, identifies and assists the poor people, instead of waiting for people to come for assistance.

Fourth, the criterion of identification is strictly economic (income below the poverty-line which has been defined as about Rs. 3,600 per family per year in Rajasthan.)

All these features are obviously commendable and represent important departures from past practice.

Although the implementation of the scheme has thrown up many problems which will have to be solved, it is creditable that some concrete assistance did reach about 1,24,000 very poor families by the middle of September 1978. About 73 per cent of this number had been allotted productive assets (land or loans for other means of production). Only 20 per cent families, with destitutes unable to work, have been given cash pensions. And only 4 per cent have been given wage employment in government public works, forestry and mining on a priority basis.

In some places poor families were wrongly identified due to local mischief and the names of many wrongly identified families have had to be deleted from the list of beneficiaries. Thus about 5,000 families have been deleted from the list of 1,60,000 originally identified. But, by and large, a sincere effort has been made to get the poorest families identified by the village communities themselves.

It is significant that under the scheme, credits amounting to Rs. 7.3 crores have been disbursed to about 36,000 families by cooperative and commercial banks by the end of January 1979. But the lag between sanction and disbursement is still substantial. At the end of January 1979, about 26,000 loans had been sanctioned but not disbursed. Therefore, urgent attention needs to be given to the task of speeding up disbursements.

In view of the importance of the programme as a part of the anti-poverty strategy, the Reserve Bank introduced special concessionary terms for Antyodaya borrowers. All Antyodaya families are now entitled to commercial bank credit at the specific rate of interest (4 per cent) under the Differential Rate of Interest Scheme. Cooperative banks have been persuaded to reduce their rates of interest for Antyodaya borrowers from 10.5 per cent to 6.5 per cent. Loans up to the cost of one economic unit of the assets provided are advanced against personal security. And 25 to 33 per cent of the cost of assets is given as a subsidy by the Government. The total subsidy is substantial but its benefit goes to the poorest.

Animal husbandry has been found to be the most attractive and remunerative activity for Antyodaya beneficiaries. This explains the fact that about 37.5 per cent of credits up to 1st September, 1978 were meant for dairy, sheep, goat and poultry units. These units are capable of yielding additional income of the order of Rs. 1,400 to Rs. 1,900 per family per year. The next largest amount of credit (about 25 per cent) has been taken for animal-driven carts. Cart units provide an income of more than Rs. 3,000 per family per year. These income increases are significant since the poverty line is about Rs. 3,600 per household per year. The share of loans for minor irrigation, cottage industry activities and other service activities in the total credit is relatively small—about 5 to 7 per cent each.

When the Quick Survey of the PEO was carried out, sufficient time had not elapsed for the full income effects of assistance to have accrued. But among the surveyed families those who received animal carts or animal husbandry units were confident of earning Rs. 2,500 or more per annum after an initial time lag.

The survey has brought out once again the importance of follow-up in the form of technical and marketing assistance immediately after the grant of land or credits.

The Rajasthan Government has ingeniously used existing area schemes, such as the Small Farmer Development Agency scheme, the Drought Prone Area Programme and the Desert Development Programme to cover all the 26 districts of Rajasthan under the Antyodaya scheme. In 7 districts where none of these programmes were operating, the State has started its own SFDA scheme on the lines of the Central-Sponsored Scheme to cover the Antyodaya families there. Thus the Antyodaya approach has been sought to be integrated with the existing area schemes. In fact, as a result of this integration, it was found that in one area as much as 84 per cent of the finance for the Antyodaya scheme has been derived from the existing schemes.

The on-going rural credit, cottage industry and dairy schemes have also been utilised for Antyodaya families.

But the fact remains that in areas where the density of operations under these schemes is not adequate, the Antyodaya families do not get sufficient technical, marketing and other assistance after loan disbursements. Therefore, the linkages of beneficiaries with technical agencies needs to be urgently improved, so that the full income effects of the assets given materialise in a short period of time.

The Rajasthan Government has effectively mobilised its existing revenue, extension and cooperative machinery to implement the Antyodaya scheme on a priority basis. Thus, the extra administrative cost of the Antyodaya scheme has been minimised. However, as the coverage of the scheme expands, extra pressure on the existing machinery will increase and will have to be provided for.

Although the administrative problems of identification, time-lags in the delivery of loan assistance, and the inadequacy of follow-up assistance, will have to be solved, the scheme has proved its merit as a viable approach to a direct attack on rural poverty through the delivery of productive assets to the poor families of every village, identified as such with a strictly economic criterion.

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NEW DELHI
30th March, 1979

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PREFACE

The ANTYODAYA Programme was launched by the Government of Rajasthan on 2nd October, 1977 for the upliftment of the "poorest of the poor" families in the State by providing them in each village means of livelihood in the form of various Programmes of self-employment, wage employment and old age pension.

2. During the year 1978-79 a provision of Rs. 200.00 lakhs has been made against which the anticipated expenditure is Rs. 300.00 lakhs. During the first round 1.60 lakh families were identified whereas during the second round it is anticipated that 1.40 lakh families would be benefited.

3. The Programme Evaluation Organisation of the Planning Commission was entrusted in August, 1978 to undertake a quick and concurrent evaluation of the working of the Programme. The study was conducted in September/October 1978, and confined to five selected districts of Chittorgarh, Jaipur, Jhunjhunu, Jodhpur and Kota. A total of 25 families (5 in each of the selected villages in these districts) were contacted and data were collected through a specially prepared questionnaire.

4. Besides studying the mechanics of implementation, the evaluation study sought to examine the criteria for the selection of beneficiaries, the form of assistance rendered and the reaction of village people towards Antyodaya.

5. This report brings out both the strong and weak points of the Programme which can briefly be enumerated as follows :

- (i) The target of identifying 1,60,517 of the poorest of the poor families has already been achieved in a period of about three months. In most of the cases identification of Antyodaya families was reported to be fair.
- (ii) The method of identification of the Poor through village assemblies and ensuring their physical pre-

sence is an important improvement in both administration and social science research fields.

- (iii) The mechanism of organising revenue camps for distributing land and loans is also innovative for setting a campaign atmosphere in the villages and was done enthusiastically.
- (iv) Of the 1,24,261, families benefited in the State till 15th September 1978, 40.54 per cent (50,375) had received loan, 31.88 per cent (39,615) got land, 20.48 per cent (25,453) received old age pension and only 3.71 per cent (4,610) received wage employment, within such a short period. A substantial proportion of beneficiaries (20.48%) who were infirms and destitutes had been sanctioned old age pension. This is a purely welfare measure and has very little spin off benefits or gains to have an effect on increasing the earning power of the families concerned.
- (v) The beneficiaries had complained that the rates of interest charged by the Commercial Banks under differential rate of interest was 4 per cent whereas it was 13 per cent and later revised to 10 per cent by the Cooperatives. This needed to be remedied. The Reserve Bank has recently granted some relaxations in the conditions of loaning for the Antyodaya families in Rajasthan.
- (vi) Looking to dis-aggregative picture in various districts, it is observed that the flow of benefits i.e. actual loans disbursed after the actual number of families were identified, varied from 18 to 63 per cent. This needs to be accelerated so that not only the identification of the families but the flow of benefits is also faster.
- (vii) The Report brings out that none of the 5 selected districts reported any special arrangement made for providing technical know-how in management, production and marketing to the Antyodaya beneficiaries. The identified families who possibly had low motivation and low assets are left to struggle themselves after land/loans are disbursed to them. This is

not satisfactory and the extension agencies as well as the technical personnel, particularly in the field of cottage industries etc., should assist them immediately so that the programme achieves the desired objective of building assets and enabling the poorest of the poor families to cross the poverty line. Furthermore, there is urgent need to dovetail such special programmes to area planning in order that whatever new arrangements outside the programmes are required, as for example, marketing of wool or handspun cotton, these are provided for in the area plans.

- (viii) The Report brings out that in one of the districts where data was available on subsidy disbursement the share of the State Government was 16 per cent whereas that of the Central Government's sponsored programme (SFDA) came to 84 per cent. This requires to be looked into. Of course, much would depend on the conditions of the Central Government sponsored programme and the general devolution of funds to the State.
- (ix) It is heartening to note that 15 out of 25 families studied in depth, mentioned that their employment and income had increased after they were brought into the Antyodaya Programme. In view of the short time lag, the major question that arises in any such programme whether the programme really creates production opportunities and earning power cannot be answered. It is only a question of seeing a priori where the conditions for the same have been created.
- (x) It would be very desirable to have a regular system of concurrent evaluation of the working of the schemes. The responsibility for the monitoring and evaluation might be undertaken by a separate Directorate at the State level.

6. The field work of the evaluation study was conducted by the two Evaluation Units located at Jaipur and Jodhpur in Rajasthan and was supplemented by two teams—one each from Meerut and the P.E.O. Headquarters. The design of the study, formulation of tools of investigation etc. and supervision of the

field work was done by Shri S. B. Saharya, Deputy Adviser in the Agricultural Economics Division of the P.E.O. Headquarters with the assistance of the Regional Evaluation Officer, Jaipur Shri R. K. Sachdeva.

7. The successful completion of the evaluation study within a record time limit was made possible due to the willing cooperation and help extended by the Rajasthan Government particularly the Antyodaya Commissioner and Secretary, Special Scheme Organisation at the State Level and the District Collectors and other officials at the field level. The contribution of Shri S. P. Bagla my predecessor, who had provided valuable guidance in planning of the study and going through the draft is gratefully acknowledged.

8. The Programme has since entered the second phase. Several other State Governments have also initiated Antyodaya Programme. It is hoped that the publication of this report will help all concerned with implementation of the Programme.

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25th February, 1979.

INTRODUCTION

11.1 'ANTYODAYA' has been defined as upliftment of the last man. As the term signifies, the programme adopted by the Rajasthan Government envisages the economic development of the poorest of the poor families in each village of the State through self-employment, wage employment and old age pension.. Although special schemes, such as Small Farmers Development Agency, Drought Prone Area Programme, Special Animal Husbandry Programme, etc. do aim at the betterment of the rural poor, their benefits usually do not reach the poorest families unless these are identified and helped in sharing the deliveries of these programmes. Under the Antyodaya Programme, a micro-approach with family as the unit of development has been adopted.

11.2 Antyodaya programme was announced by the Government of Rajasthan while presenting its first budget in the State Assembly in September, 1977. The programme was launched on 2nd October, 1977. It envisaged identification of 5 poorest families from amongst those below the poverty line in each of the 33,000 villages of the State, thus covering nearly 1.60 lakh identified families to be provided with various economic benefits (Appendix I and II). Before devising the profile of the benefit programme, the State Government conducted a pilot study in a total of 5 selected villages in each of the districts of Jaipur, Jhunjhunu, Chittorgarh, Kota and Jodhpur.

THE ANTYODAYA PROGRAMME

2.1 The process of identification commenced in October, 1977 as a part of the Statewide Revenue campaign in which Revenue and Panchayati Raj officers camped in the villages. The State Government prescribed the following criteria for identification of Antyodaya families :

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

2.2 It was prescribed that the identification of Antyodaya families should be done in a meeting of the Gram Sabha (Village Assembly). The Block Development Officer (B.D.O.) in consultation with the Tehsildar was required to draw up a programme for holding such meetings for each revenue village under the jurisdiction of his Panchayat Samiti. The M.P. and M.L.A. would be invited to attend these meetings. These meetings were to be supervised by an officer nominated by the Collector; the B.D.O. and Tehsildar were required to be present. The proceedings of the meeting were to be drawn up and signed by the Sarpanch, M.P., M.L.A. and officers present in the meeting.

2.3 The Patwari/VLW were required to first draw up in advance a tentative list of at least 10 to 15 families eligible under

the prescribed criteria. Physical presence of all the families included in the list was to be ensured. The Antyodaya programme, it was laid down, should be explained at the village assembly and thereafter the tentative list of the prospective Antyodaya families presented before the meeting. The Gram Sabha would be free to accept or reject any or all the names. The decision of the Gram Sabha in respect of the selection of families would be final since the ultimate selection was to be based on consensus.

EVALUATION STUDY

3.1 The Programme Evaluation Organisation of the Planning Commission was entrusted in September, 1978 to take up a quick evaluation of the working of the Antyodaya programme launched in Rajasthan. It was decided to confine the study in the same five selected districts viz. Jaipur, Jhunjhunu, Chittorgarh, Jodhpur and Kota which were selected by the State Government for the pilot study. The Evaluation study was taken up at two levels, namely, (i) the district, and (ii) the village level.

3.2 The following aspects of the programme were investigated in particular to study the mechanics of implementation of the programme at district level :

- (a) Criteria of selection of beneficiaries, method adopted for identification.
- (b) Type of assistance provided, scope of specific programmes under which the beneficiaries were covered.
- (c) Advance and preparatory action taken for providing technical assistance and know-how to the beneficiaries.
- (d) Steps taken for efficient implementation of the programme e.g. Extension, Management, Production, Marketing, etc.

3.3 At the beneficiaries that is, village level, the areas of study were as under :

- (a) Process of selection of the beneficiaries as envisaged and as actually followed.
- (b) Time lag between the selection of the family, delivery of the benefit items and the flow of benefit.
- (c) Contents of programme facilities actually provided.

- (d) Experience of the beneficiaries about the benefits accrued with particular reference to employment and income.
- (e) Attitude and reaction of fellow villagers towards assistance given.

3.4 Out of the five villages taken up in the selected districts for pilot study by the State Government, one village was selected for an indepth study where the maximum number of schemes were provided for the Antyodaya families. All the five families identified in the selected village were canvassed. For the district level investigations, suggestive guide-points were devised for observations and discussions with the officials/non-officials connected with the Antyodaya programme. Similar points were spelled out for village level observations and discussions with the village officials and other knowledgeable persons.

IDENTIFICATION OF BENEFICIARIES

4.1 *Advance action* : It was reported from all the selected districts that the Collectors had organised meetings of all Revenue and Development Officers, Bankers, etc. to familiarise them with the programme and assess the commitments of the State Government in this regard. It was observed that no advance action was taken at the village level before launching the programme in the selected districts nor any special arrangements were made to educate the villagers about the new programme for the economic betterment of the poorest lot. The Patwaris and the VLWs were, however, instructed to spread the knowledge of Antyodaya programme in villages of their charge. The local press gave adequate coverage to Antyodaya programme and, therefore, most of the villagers became aware of this programme. The meetings of the village level functionaries, such as Patwaris, VLWs, members of village panchayats etc. were held in early 1978 in the districts of Jaipur and Jhunjhunu only to educate them about their responsibilities in the execution of this programme.

4.2. *Selection of beneficiaries* : The study in the selected villages and the general observations in these districts reveal that the only criterion adopted in the selection of families was to identify the five poorest families in each village. Adherence to the laid down criteria in most of the cases remained a matter of chance. The formal instructions spelling out the priorities of different categories of poor families living below the poverty line were issued in November, 1977, while the selection of families for inclusion in Antyodaya was over by that time in most of the villages. Against the requirement of selecting 5 poorest families, it was noticed that in one non-selected village of Chittorgarh and one selected village in Jaipur, 10 and 8 families were selected respectively. It is felt that criteria of selecting 5 families from each village, irrespective of size of population, had resulted in somewhat disproportionate representation in the smaller villages putting the larger sized villages to disadvantage. However, it is learnt that the Rajasthan Government have only recently in October, 1978 issued orders to select 3, 5, 7 and 10 families from the small, medium, large and very large villages

having population (i) upto 500, (ii) 501 to 1000, (iii) 1001 to 2000 and (iv) above 2000, respectively so as to ensure proportionate representation of the Antyodaya families.

4.3 Meetings of the Gram Sabhas, for identification of Antyodaya families, were held at the Panchayat headquarters, for all the constituent villages of the Panchayats of Chittorgarh, Jaipur, Jhunjhunu and Jodhpur districts although there were instructions to hold Gram Sabhas in each of the revenue villages. It was natural that in such cases the approval of the selection of 5 poorest families remained a formality because of meagre representation of the village community of the constituent villages. The situation in this regard was, however, different in case of single village panchayats, for instance, Bhadsoda (selected village in Chittorgarh) where the representation was adequate. It was found that in Kota district the meetings of the Gram Sabha were not organised even at the Panchayat level. The tentative lists of the proposed poorest families were prepared by the Patwari/VLW of the concerned villages in all the districts. These were later approved in the revenue camps after the endorsement of the Gram Sabha, whose selection was considered by the authorities as final. It was interesting to note that some of the identified families were not present in the Gram Sabha meetings organised for their selection. This had been reported from Jaipur, Jodhpur, as well as Chittorgarh in a few cases.

4.4 The fact, however, remains that in most cases identification of Antyodaya families was reported to be fair in the selected districts, possibly because the VLWs, Patwaris, school teachers and members of the Village Panchayats who played an important role in selection, came from the village community itself and therefore, were fully conversant with the economic conditions, of almost all the identified families. Despite utmost care exercised by the official machinery, some cases of doubtful identification had come to light in Jaipur, Jodhpur and Jhunjhunu districts. These were broadly confined to (a) families owning considerable land outside the village of their residence, (b) oversmart families who somehow managed to enlist themselves in most of the Government programmes, (c) families having migratory character for earning and thus crossing the defined poverty line. The percentage of such cases as assessed by the extension agency was not large. In Chittorgarh as well as in Kota, no instance of doubtful identification came to the notice. The Collector, Chittorgarh took spe-

care to verify a fairly high percentage of identified families in the district by a team of officials. The results were found to be very satisfactory. In so far as the selection of the poorest families under the programme is concerned, no particular problem was faced by the officials. The MLAs and MPs did not attend generally the Gram Sabhas or camps organised for identification of families. The number of families identified in the selected districts is given in table 1.

TABLE 1

No. of identified families in the selected districts

District	Total number of villages	Number of families identified
1	2	3
1. Chittorgarh	2358	8896
2. Jaipur	2716	12726
3. Jhunjhunu	685	3402
4. Jodhpur	701	3613
5. Kota	1878	8410
Total :	8338	37047

TYPE OF ASSISTANCE

5.1 After the finalisation of the list of eligible families, the Gram Sabha was required to discuss their needs and suggest possible ways to assist them to achieve a reasonable income level. The choice of the identified families was to be taken into account along with their social and economic profiles and required to be consolidated at the Panchayat Samiti level. Based on this data, a plan of action was to be prepared at the Block level by the BDO with the assistance of the extension staff and consolidated to form the District Antyodaya plan, for finalisation at the district level Antyodaya Committee. The details of schemes devised by the Government for the identified families under the Programme are indicated in the following paragraphs.

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

(ii) *Agriculture and land development* : The Antyodaya families having land were to be assisted according to the normal pattern of SFDA or DPAP projects by way of subsidy for the purchase of fertilisers, implements, storage bins, bullocks, bullock carts, camel/camel carts, etc. Credit for land development was also to be provided to allottees as Government lands now allotted might need considerable improvement in the form of levelling, soil conservation works etc. For this a provision of 25 per cent subsidy to small farmers and 33-1/3 per cent subsidy to marginal farmers through SFDA/DPAP projects had been made. Balance of the investments was to be in the form of loans from institutional sources.

(iii) *Minor irrigation* : Loan assistance for minor irrigation was to be given to those Antyodaya families which were included

in the categories of small or marginal farmers. The loan assistance was, however, to be limited to construction of well or purchase of pumpsets.

((iv) *Milch cattle* : Provision for loans for the purchase of two cows/buffaloes unit with subsidy on the pattern of SFDA/DPAP was made in the areas covered by dairy schemes or where marketing arrangements were available.

((v) *Sheep Unit* : Loan assistance for providing a unit of 30 sheep and 1 ram on the pattern of Special Animal Husbandry Programme was available in areas covered by this programme.

((vi) *Goat Unit* : A unit of 10 goats was to be made available to those families, which desired to pursue goat rearing. Although this programme was not covered under Central SFDA, yet in case of State SFDA projects subsidy was being given.

((vii) *Poultry* : Poultry units were to be provided to Antyodaya families only in those areas where egg marketing facilities were available. There was great potential for developing this programme in some of the districts such as Ajmer, Alwar, Bharatpur, Jaipur, Tonk, Kota, Ganganagar, Jodhpur, etc.

((viii) *Village and Cottage Industries* : The pattern of assistance available and subsidy to be provided to Antyodaya families for various small scale/tiny cottage industries had been worked out with a view to generating employment opportunities. Government had also decided to subsidise the entire cost of Charkha for spinning yarn. An effective linkage between Khadi Board and the implementing agency had been worked out. Other cottage industries suitable to Antyodaya families were tailoring, basket making, Niwar, mats, churi (bangle) making, and petty shop keeping. Some of the schemes would naturally require technical guidance and supervision for their efficient running.

((ix) *Wage Employment* : Wage employment offered scope on Rajasthan Canal Project, Public Works, Mines, Large Scale Industries, Village forestry, etc. Government have issued orders to

make available on priority basis employment opportunities to Antyodaya families in these projects.

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

5.2 The choice of programme for economic upliftment of these families was to be guided by the preferences of the identified families, present status of village economy, availability of resources including institutional finances, etc.

5.3 It was observed during the study that the benefits provided to the Antyodaya families included, among others, old age pension, land allotment, milch cattle units, goats and sheep units, land improvement, purchase of bullocks, agricultural inputs, hand operated loom, shoe making, pottery, bangle making, sewing machines and for running petty shops e.g. cycle repairing, pan stall, tea stall, mobile cycle rickshaw hawkers, hand driven thela hawkers, etc. Jhunjhunu was the only district amongst the five selected districts where no culturable land was available as surplus for allotment to the Antyodaya families. In case of the villages selected for indepth study, out of 25 identified families, 2 were sanctioned old age pension, 7 families had been allotted land and as many as 20 families had applied for loan assistance. It is significant to note that of the 25 identified families, as many as 18 belonged to Scheduled Castes. The table below furnishes the details of the type of assistance provided in the selected villages of all the five districts :

TABLE 2

Type of assistance provided to the identified families in the villages selected for indepth study and the proportion of Scheduled Caste beneficiaries to the total

Districts	Total No. of families identified	Of Col. 2 No. belonging to Scheduled Castes	Type of assistance provided					
			Pension		Land		Loan	
			Total	Of Col. 4 No. belonging to S.C.	Total	Of Col. 6 No. belonging to S.C.	Total	Of Col. 7 No. belonging to S.C.
1	2	3	4	5	6	7	8	9
1. Chittorgarh	5*	4	0	0	4	3	4	4
2. Jaipur	5*	4	0	0	1	0	5	4
3. Jhunjhunu	5	5	2	2	0	0	3	3
4. Jodhpur	5	2	0	0	2	1	3	1
5. Kota	5	3	0	0	0	0	5	3
TOTAL :	25	18	2	2	7	4	20	15

*Three families in Chittorgarh and one in Jaipur had been provided one additional benefit along with land allotment.

The distribution of loan cases in these districts by type of benefit is given in table 3.

TABLE 3
Type of benefit programme for which loan assistance was provided to Antyodaya families.*

Districts	No. of families given following benefit programmes					
	Cottage Industries	Goat/sheep units	Milch cattle	Bullocks	Others	Total
1	2	3	4	5	6	7
1. Chittorgarh . . .	1	1	..	2	..	4
2. Jaipur . . .	3	1	..	..	1	5
3. Jhunjhunu . . .	..	2	1	..	..	3
4. Jodhpur . . .	1	1	..	..	1	3
5. Kota . . .	3	2	..	..	..	5
TOTAL : . . .	8	7	1	2	2	20

* Also refer Appendix III

Out of 20 families which received loan assistance, 8 families were covered under schemes relating to Cottage Industries which included basket making, leather work, weaving, carpentry, loom. The next popular scheme was goat/sheep breeding. In case of Jodhpur one family was given loan for sheep unit and all the remaining beneficiaries of this group in other districts were given loan assistance for goat units. Of the families grouped in the category 'others', the beneficiary from Jaipur got loan for bangle making and the other family got a sewing machine.

5.4 It was envisaged that the benefit programmes given to the identified families should be suitable to their background and skill. In case of Chittorgarh district, it was observed that the traditional skill, past experience, individual's choice and aptitude were given weightage in providing benefit-assistance to the families. The emphasis on allotment of land and on sanction of old age pension was so much in Kota district that efforts were made to cover as many families as possible under these schemes. Assistance for goat rearing was another benefit provided to quite a large number of identified families. The field observations in Jhunjhunu and Jaipur districts also revealed that most of the families were benefited by the schemes of their preference. Majority of the identified families in Jhunjhunu were assisted to purchase camel/camel carts, buffaloes, sheep/goat, etc. However, in Jaipur and Jodhpur it was reported that a few identified families did not receive benefits of their choice; for instance, land allotment was made in two cases against their declared preference for weaving

loom and goat rearing. Another beneficiary who had opted for land as his first preference and milch cattle as the second was denied both the benefits and was instead given a charkha.

5.5 A small number of families in the 5 selected districts had been provided loan assistance for village and cottage industries because the artisans constituted a very small proportion amongst the identified families in the first round. There was also lack of cooperation on the part of the Khadi and Village Industries Board, particularly in case of Chittorgarh and Kota districts. Besides, there was delay in involving the commercial banks to sanction loans readily for various schemes under the Programme.

5.6 Field investigations in Chittor have revealed that out of 25 identified families contacted in five villages selected for the pilot study, as many as 23 had so far been sanctioned assistance. Out of these, 11 families had received double benefits in the form of land allotment as well as loans for acquisition of bullock-pair, goat/sheep unit, milch cattle, basket making and for land improvement.

5.7 It was reported that about 10 per cent of the identified families had refused to accept loan assistance in Jaipur and Chittorgarh districts. The percentage of such families was higher in case of Jhunjhunu district. There were a few such families in Kota district also. These families were not readily willing to accept assistance which involved financial dealings with various government and semi-government agencies. The fear complex created by the affluent persons, particularly the money lenders, in the rural community had discouraged the identified families from participating in the programme to a large extent. Some of the families had also thought that by refusing loan assistance, they might be allotted land by the Government in a bid to achieve the target. Proper education, motivation and persuasion by the extension agency could perhaps enthuse them to accept the benefits as mentioned under the Programme.

5.8 With a view to ensuring proper utilisation of the benefits provided, the State Government had authorised the Village Panchayats to keep a vigil on the beneficiary families. In case of diversion or misutilisation, the Sarpanch was required to report to the Collector or Project Officer, SFDA. It was observed in Chittorgarh that one of the Antyodaya families had tried to secure loan assistance by having a fake sale of pair of bullocks from his uncle. This irregularity was pointed out immediately by the

Panchayat and thus misutilisation was checked. Over and above this type of watchfulness, the Collector, Chittorgarh had also got the verification done of a sizeable proportion of cases of benefits provided to the Antyodaya families through the District level officers.

5.9 The general complaint of the beneficiaries who were allotted land in the selected villages was that the land distributed to them was inferior and required in most cases considerable expenditure on their improvements. Though the loan assistance was available for this purpose also, none of the families in the selected villages had availed of this facility. In the selected village of Jaipur, one person was given loan assistance for bangle making in addition to land allotment. In the selected village of Chittorgarh, three land allottees were provided also with loan assistance for purchase of bullock pairs (2 cases) and basket making (1 case). In order to enable the allottee to cultivate his land without much time lag, the cultivators should have been granted loan for land improvement on a priority basis.

5.10 Some of the selected families who were sanctioned loans, experienced difficulty in arranging for the purchase of goat, buffaloes, bullocks, etc. of good quality at reasonable prices in all the selected districts, except Kota. With the sudden spurt in the loaning programme since last July, it was noted that the price of cattle had also gone up. Besides, the seller usually was not prepared to give physical possession of his cattle or sheep/goat to the beneficiary or wait for him to arrange for repayment from the Banks, unless he got some advance or part payment. This situation could not be helped because of some procedural difficulties at the hands of the Banks. It is felt that the Collector might set up a purchase committee consisting of representatives of financing agencies, Animal Husbandry Department (V.A.S.), Panchayat Samiti and Sarpanch of the Village Panchayat which should visit the local cattle fair and markets and arrange the purchase of the required number of cattle or goat/sheep in the presence of the beneficiaries. In Kota district, although goat and sheep were supplied by the contractor on a fixed rate, yet the animals supplied were not of the uniform standard and in majority of cases were of inferior quality.

5.11 *Time-lag* : There was no complaint of any time-lag between the selection of families for inclusion in Antyodaya programme and the provision of benefits in respect of schemes for allotment of land and sanction of old age pension since these cases

were finalised during the revenue camps organised at each village. In case of loan assistance no detailed estimates of financial requirements seemed to have been worked out at district level in the initial stage. The banks also, in the first instance, were not enthusiastic in this venture. This had resulted in considerable delay in the sanction of loans to the beneficiaries. In all the selected districts, the identification had been completed by December, 1977, but loan was sanctioned in the selected village of Chittorgarh mostly in September, 1978. In case of other selected districts, the delay was from 3 to 6 months. Banks in turn have voiced that Project Officer took a long time to release the subsidy amount after a lot of correspondence. This was cited in Jaipur district as one of the causes for large number of loans remaining undischarged. The success of this Programme depended, by and large, on the adequacy and timeliness of institutional finance which was lacking in the beginning. However, the procedure has now been rationalised since September, 1978 wherein a 'Revolving Fund' of Rs. 25,000 had been placed at the disposal of every B.D.O. who was authorised to make payment promptly after purchase of animals etc. There was no time-lag between the sanction of the benefit and the actual delivery of it in case of 11 out of 25 identified families. Of these, 3 were from Chittorgarh, 2 from Jhunjhunu, one from Kota and all the 5 selected families from Jaipur. However, in case of two families from Jodhpur, the possession of land was not given to them till the completion of this study, despite almost five months had passed since the allotment of land to them. The table below gives the position of time-lag between the sanction and actual delivery of benefit :

TABLE 4

Number of identified families in the selected villages for indepth study

District	No. of identified families	No. of identified families by period of time-lag	Period of time-lag					
			No. time-lag	Period of time-lag				
				Upto 2 months	2-3 months	3-4 months	4-5 months	5-6 months
1	2	3	4	5	6	7	8	
1. Chittorgarh	5	3	2	..	..	..	..
2. Jaipur	5	5	..	..	..	..	..
3. Jhunjhunu	5	2	1	..	..	..	..
4. Jodhpur	5	..	..	..	2	1	2
5. Kota	5	1	2	2	..	..	..
Total	25	11	5	2	4	1	2	

ADMINISTRATION AND ORGANISATION OF THE PROGRAMME

6.1 Antyodaya programme is being administered at three levels, viz. the State level, the district level and the block (Panchayat Samiti) level. The block was made the basic unit of implementation at the field level. Responsibility had been cast on the block administration for proper identification of the families, preparation and maintenance of their socio-economic profiles and the implementation of the programme covering the identified families with economic benefits. The block development machinery was fully involved in the preparation of the applications for assistance, sponsoring these applications to the financial institutions, liaising with the financial agencies for getting sanction of loans and then ensuring proper utilisation of loan for the expected economic benefits. The B.D.O. maintained a ledger folio of each family in order to keep effective watch. The B.D.O. (Vikas Adhikari) was assisted by his team of extension officers and VLWs and Patwaris. Constant help in administering the programme was offered by the Patwari, Tehsildar and the SDOs of Revenue Department.

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

- | | |
|--|----------|
| (i) Collector | Chairman |
| (ii) Zilla Pramukh | Member |
| (iii) M.L.As | Do. |
| (iv) All District level officers of Agriculture, Animal Husbandry, Cooperation, Irrigation, Public Works Department, Rajasthan State Electricity Board, Public Health Engineering Department, Forest, Statistics, Social Welfare | Do. |

- | | |
|---|------------------|
| (v) Additional District Development Officer/
Deputy District Development Officer. | Member |
| (vi) Representative of Milk Union | Do. |
| (vii) Manager, Central Cooperative Bank | Do. |
| (viii) The representatives of Commercial Banks | Do. |
| (ix) Secretary, Land Development Bank | Do. |
| (x) Project Officer, Small Farmers Development
Agency/Project Director, Drought Prone
Area Programme/Desert Development
Authority. | Member-Secretary |

MPs were invited to attend the meetings of this committee by convention. The useful role of this committee was observed by the fact that it provided a forum where public opinion was constantly brought to bear on the administration of the programme. It was reported that the District Antyodaya Plan was approved by this Committee and thereafter it regularly reviewed the progress of its implementation.

6.3 For implementing the credit programme, the Committee of Bankers headed by the District Collector and known as the District level Coordination and Consultative Committee existed in all the selected districts. The representative of the lead bank of the district was serving as Member-Secretary of this Committee who coordinated activities of all banking institutions. Credit requirements of different programmes were discussed and allocated amongst various banks through this Committee. Accordingly, credit requirements of Antyodaya had become an important concern of this Committee. This forum also enabled the Collectors to dovetail the activities of cooperative and commercial banks for implementation of the credit programme in regard to Antyodaya. As a result, a convention had developed whereby camps were being organised in villages for sanctioning loans on the spot.

6.4 Although the territorial responsibility for administration of Antyodaya had been cast on the District Collector and the B.D.O., instructions had been issued to all departments to treat 'Antyodaya' programme as a Government programme and therefore, to discharge the functions with full responsibility as assigned to them from time to time. The Revenue Department had been actively associated at the village, block and district levels. The Patwari and Tehsildar had to certify the title of land, assist

the allottees of land to get physical possession of land, and to assist the financial agencies in the recovery of loan.

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

6.6 At the State level, the Special Schemes Organisation had been assigned the administrative charge of the Antyodaya Programme. A high level Committee known as the State Policy Committee on 'Antyodaya' had been constituted to lay down policy guide-lines for administration of 'Antyodaya' programme under the chairmanship of the Chief Minister with the following members :

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

Besides, some non-officials connected with Khadi, Rural and Cottage Industries, Voluntary agencies as also Professional Economists and Social Workers were coopted as Members of the Committee. With such a composition it was made possible to

implement decisions of the Committee by various concerned departments without any delay.

6.7 For monitoring and overseeing the programme at the State level and for securing a coordinated approach on inter-departmental matters, an officers' committee has been constituted under the chairmanship of the Chief Secretary. This is known as the Committee of Directions. The following constitute this Committee :

1. Development Commissioner & Secretary.
2. Commissioner & Secretary, Irrigation, Power & P.W.D.
3. Agricultural Production Commissioner.
4. Revenue Commissioner.
5. Financial Commissioner.
6. Secretary, Industries and Mines.
7. Secretary to Chief Minister.
8. Secretary, Social Welfare.
9. Special Secretary (Planning).
10. Special Secretary (C.D.)
11. Special Secretary (Cooperation).
12. Special Secretary (S.S.O.)
13. Director of Agriculture/Animal Husbandry/Sheep & Wool/Dairy/Social Welfare/Industries and Chief Engineers/RCP Irrigation/P.W.D.
14. Representative of Khadi & Village Industries.
15. Deputy Secretary (S.S.O.)—Member-Secretary.

6.8 Regular progress reporting is being done from the Block level to the District and from the District level to the State headquarters. The B.D.O. maintained upto date record in respect of each identified family in the prescribed form. In case of land allotment and old age pension, the Tehsildar intimated the B.D.O. the list of beneficiaries along with the details of the benefits provided to them. For loan assistance, the B.D.O. had to collect information from all the branches of cooperative and commercial banks and maintain a register of beneficiaries, amount of loan advanced, purpose of loan, etc. However, there was no procedure to collect the information in respect of the employment of

Antyodaya families and other problems being faced by them in regard to implementation of the scheme. Coverage of Antyodaya families by Khadi Board was reported by the Inspector of the Board to the B.D.O. who compiled the progress of Antyodaya programme and submitted at the end of each fortnight to the District Collector and Project Officer, SFDA/Project Director, DPAP. The Project Officer/Project Director in turn compiled the progress for the district by consolidating the progress of all blocks and then forwarded it to the Special Schemes Commissioner at the State headquarters.

6.9 Apart from strengthening of the monitoring arrangements at the State level, it would be desirable to have a regular system of concurrent evaluation of working of the schemes. This would help in quick appraisal of the impact of various schemes and identification of factors impeding their progress. Such regular feed-back would enable taking up corrective measures without much delay. The responsibilities for the monitoring and evaluation might be undertaken by a separate Directorate at the State level as the present set-up was over loaded with other responsibilities.

OVERALL ASSESSMENT

7.1 Though the programme was launched in October, 1977, the coverage of identified families was done mostly under the schemes relating to allotment of land and sanction of old age pension during the first ten months since loan assistance for other schemes could not be provided due to the reluctance of commercial banks. The programme gained momentum only in July, 1978 after active involvement of the financial institutions, including the commercial banks. In fact, a majority of loaning cases were cleared only in August and September, 1978. The table below gives the number of families identified and the percentage of coverage under the programme as upto 15th September, 1978.

TABLE 5
Number of families identified and the extent of coverage under
the Antyodaya programme

District	No. of families identified	No. of families covered under benefit pro- gramme	Percentage of Col. 3 to Col. 2
1	2	3	4
1. Chittorgarh	8,896	6,429	72.2
2. Jaipur	12,726	8,710	68.4
3. Jhunjhunu	3,402	2,234	65.6
4. Jodhpur	3,613	3,613	100.0
5. Kota	8,410	7,319	87.0
Rajasthan (26 districts)	1,60,517	1,24,261	77.4

7.2 Distribution of the coverage of families under different benefit programmes, as given in the following table, revealed that loan assistance had been provided to the highest percentage of the families covered in the State as well as the selected districts of Chittorgarh, Jaipur, Jhunjhunu and Kota. In Jodhpur district, highest coverage was under old age pension, which was the main factor responsible for cent per cent coverage of identified families of the district. The second in the rank was land allotment in Chittorgarh, Jaipur and Kota while it was loan assistance in Jodhpur and old age pension in Jhunjhunu :

TABLE 6
Coverage of identified families under different benefit programmes in the selected districts
in Rajasthan till 15-9-78

District	Families covered	Type of benefits						Other benefits	Total No. of families covered
		Old age pension	Land allotment	Employment	Loan assistance				
					Total	Dis-bursed	Not yet disbursed		
1	2	3	4	5	6	7	8	9	10
Chittorgarh	(a) Number	442	2328	173	3465	2019	1446	21	6429
	(b) Percentage	6.88	36.20	2.69	53.90	31.41	22.49	0.33	100.00
Jaipur	(a) Number	2253	2416	248	3514	1089	2425	279	8710
	(b) Percentage	25.87	27.74	2.85	40.34	12.50	27.84	3.20	100.00
Jhunjhunu	(a) Number	480	..	12	1742	1103	639	..	2234
	(b) Percentage	21.49	..	0.54	77.97	49.37	28.60	..	100.00
Jodhpur	(a) Number	1626	306	29	1102	379	723	550	3613
	(b) Percentage	45.01	8.47	0.80	30.50	10.49	20.01	15.22	100.00
Kota	(a) Number	1163	1357	119	4642	834	3808	38	7319
	(b) Percentage	15.89	18.54	1.63	63.42	11.39	52.03	0.52	100.00
Rajasthan State	(a) Number	25453	39615	4610	50375	21355	29020	4208	124261
	(b) Percentage	20.48	31.88	3.71	40.54	17.19	23.35	3.39	100.00

SOURCE : Antyodaya—a publication of Special Scheme Organisation, Government of Rajasthan (1978).

7.3 It is revealed from the above table that by September 15, 1978, nearly 77 per cent of the total identified families in the State had been covered under different benefit schemes of the Antyodaya Programme. However, the position regarding actual disbursement of loan assistance to the identified families was not quite satisfactory. In Kota district, only 18 per cent of the total families to whom loan assistance was sanctioned, had actually received the loan amount. In case of Jaipur and Jodhpur, the proportion was 31 and 34 respectively whereas the All State average was 42 per cent. The position of loan disbursement to the identified families in the selected districts is indicated in the following table :

TABLE 7

Position of loan disbursement to the identified families out of those who were sanctioned loan assistance till 15-9-1978

District	Number sanctioned loan	No. to whom disbursed	% Col. 3 by Col. 2
1	2	3	4
Chittorgarh	3465	2019	58.27
Jaipur	3514	1089	30.99
Jhunjhunu	1742	1103	63.32
Jodhpur	1102	379	34.39
Kota	4642	834	17.97
Total for Rajasthan State (26 Districts)	50375	21355	42.39

7.4 In case of the selected 5 villages, out of the total of 25 families, 7 were allotted land, 2 were sanctioned old age pension and 20 were sanctioned loan assistance. Four families got loan assistance in addition to land allotment. The position of benefit

programmes sanctioned and actually disbursed in the villages selected for indepth study is given in the following table :

TABLE 8
Number of families covered under Antyodaya reporting sanction and disbursement of benefit programmes

Selected district	Number sanctioned benefit programmes			Number disbursed		
	Loan	Land	Pension	Loan	Land	Pension
Chittorgarh . . .	4	4	..	2	4	..
Jaipur	5	1	..	5	1	..
Jhunjhunu . . .	3	..	2	3	..	2
Jodhpur	3	2	..	3	..	..
Kota	5	..	..	5	..	..
TOTAL	20	7	2	18	5	2

7.5 The above table reveals that in case of the selected village of Chittorgarh, the loan was not disbursed to 2 out of 4 cases. In case of Jodhpur, two families were allotted land and none of them could get its physical possession. It is desirable that the district administration should promptly tackle such situations as any inordinate delay might shake the confidence of the beneficiaries of the Programme.

7.6 *Follow-up* : None of the 5 selected districts had reported any special arrangement for providing technical know-how in management, production and marketing to the Antyodaya beneficiaries. The beneficiaries were left at the mercy of the normal departmental functionaries for this purpose, who were sparsely located in the rural areas. It appeared that the district authorities had been concerned mainly with identifying these families for enlisting in the Programme. After the release of finances, the beneficiaries were left to struggle on their own. Diffusion of technical knowledge and making affective arrangements to procure raw material, assistance in making of surplus produce and efficient management of the scheme are needed to make the programme a success.

7.7 *Finance* : Out of the benefits programme so far devised, only old age pension scheme and loan assistance had financial

implications. There was already a regular provision in the State budget for old age pension scheme which was in vogue even before the start of Antyodaya Programme. The only change required was to enhance the financial allocations so as to accommodate larger number of pension cases. This had been done by the State Government. In case of loan assistance, the requirements were to be met either by commercial or cooperative banks. Government's share was restricted to subsidy portion of loan assistance. The district officers had, however, been advised to finance as many cases as possible out of the SFDA/DPAP funds because the pattern of assistance was the same for Antyodaya programme. This left only a small proportion of families e.g. artisans, petty shopkeepers, etc. for whom the State Government had allotted Rs. 1.50 lakhs for each one of the selected districts. However, the pattern of subsidy disbursement in Chittorgarh revealed that out of a total amount of Rs. 66,808 adjusted till 31st August, 1978, only 15.71 per cent had been disbursed out of the State funds and rest 84.29 per cent was met out of the Centrally sponsored SFDA funds. Similar figures were not readily available for other districts. This shows that Antyodaya, though a State Government's sponsored programme, was being financed heavily out of the SFDA, DPAP, Desert Development Authority Programme; etc. In Kota district, it was observed that nearly 75 per cent of the allocations under State SFDA Programme were diverted for Antyodaya.

7.8 As already observed, the implementation of Antyodaya Programme had gained momentum only since July, 1978 after the authorities were able to sort out modalities for loan, particularly from the commercial banks. In view of this, it was too early to expect any significant change in the pattern of employment, income and consumption of the beneficiary families. The only two schemes which made some headway were the land allotment and old age pension where financial institutions were not involved. It is obvious that in case of schemes of land allotment, sheep/goat unit, bullock pairs etc. the benefits would start flowing only after a specified period whereas in case of milch cattle, petty shops, tea stalls, artisan crafts, bullock/camel carts etc., the benefits normally accrued soon after the scheme came into operation. Since the disbursement of loan for such cases too was delayed, their benefits in economic terms could not be measured.

7.9 Nearly 15 of the 25 selected families had, however, admitted in general terms that there was some increase in income

as a result of the Antyodaya Programme. The table below shows the extent of increase in income of the families covered under the Programme :

TABLE 9

Statement showing the extent of approximate increase in the income of the families covered under Antyodaya Programme

District	Total No. of families	No. of families reporting percentage increase					
		No increase	Upto 20	20-40	40-60	60-80	80-100
1	2	3	4	5	6	7	8
Chittorgarh	5	2	1	..	..	1	1
Jaipur	5	..	3	2	..	..	..
Jhunjhunu	5	2	..	1	1	..	1
Jodhpur	5	3	1	..	..	1	..
Kota	5	3	1	1	..	..	..
TOTAL :	25	10	6	4	1	2	2

NOTE : Of the families reporting 'no increase in income' at the time of study, five families had been sanctioned goat/sheep units and they expected a definite increase in their income after a few months. In case of land allotment, numbering three (two had not got the possession) the income was expected to generate after the land was cultivated. Another family which got charkha had not started using it. In case of the tenth beneficiary, the period between the sanction of benefit and the study was very short (about a month), hence no increase in income was reported.

7.10 The increase in their income being not very substantial, there was no asset formation except in case of two families, one of which had partly utilised the loan amount and raised funds from his savings etc. and constructed a kutchra house on the ancestral plot of land. The other family had purchased a cow out of its increased income. The bullock/camel cart owners who were originally working as labourers were satisfied that they had started earning an income of Rs. 10 per day after paying for feed of cattle and other charges. They were not only earning almost double of their earlier income but had also become owners of bullocks/camels and the cart. The sheep/goat owners were

also confident that they would start earning sufficient amount for meeting their consumption requirements even after repayment of loan instalments during the period of five years. In the selected village of Jodhpur district, where Animal Husbandry Programme was under implementation, one of the Antyodaya families had been sanctioned loan amounting to Rs. 4250/- out of which $33\frac{1}{3}$ per cent subsidy was provided by the Government through DPAP. The sheep owner with an economic unit of 30 ewes and one ram was expected to increase his income considerably through produce of wool twice a year, sale of lambs, sale of manure, etc. The maintenance cost was also very low. According to Project authorities and the Reserve Bank, the annual income of a sheep breeder could rise to about Rs. 2500/- per annum after full discharge of his liability in five years.

CONCLUSIONS AND SUGGESTIONS

8.1 The Rajasthan Government has undoubtedly created general awareness amongst the poor in the villages regarding the basic concept of the Antyodaya Programme and they look forward to a wide range of employment opportunities through which means of livelihood would be available. Apart from providing gainful employment or an economic activity to the beneficiaries of this Programme, it had also helped in raising their status and credit worthiness in the village.

8.2 By and large, identification of Antyodaya families was fair in the selected districts, possibly because the Village Level Workers, Patwaris, school teachers and members of Village Panchayats, who played the pivotal role in selection, came from the community itself. They were fully conversant with the economic conditions of almost all the families in the village. Despite utmost care exercised by the official machinery, a few cases of doubtful identification had come to notice in selected districts of Jaipur, Jodhpur and Jhunjhunu.

8.3 One of the main schemes of Antyodaya Programme, namely the old age pension, had already been in existence. The present programme had only extended its coverage. The State Government consequently had made larger financial allocations for grant of old age pension to eligible beneficiaries.

8.4 At present the financing of the programme to the extent of Government subsidy was being done out of the allocations made for various sector/area programmes like SFDA, DPAP, DDAP, etc. In a way it amounts to extension of the sector development schemes to individual families of landless and casual labourers who have no security to offer.

8.5 It has been established that without the active support of institutional agencies like the cooperative and commercial banks, successful implementation of various schemes under the Antyodaya programme is not possible. It had been seen that the State Government had to face lot of problems in motivating the banks to agree to provide timely and adequate loan finance to the identified families with the result that the tempo of the Programme was

very slow for the first nine months of its initiation. The beneficiaries had also complained against the high rate of interest (13 per cent per annum revised to $10\frac{1}{2}$ per cent in September, 1978) charged by Cooperative Banks compared to the differential rate of interest of 4 per cent per annum charged by the commercial banks. The Reserve Bank and the Government might examine the possibility of making credit available to Antyodaya beneficiaries at lower rates of interest.

8.6 Recently, at the instance of State Government, the Reserve Bank has simplified the loaning procedure by the cooperatives. The main modifications are summarised below :

- (a) In case a member is going in for loan and is not having landed or other tangible security to offer or such security is inadequate, loans upto the cost of an economic unit *exclusive of subsidy* may be advanced against personal security i.e. against the borrower's pronote supported by at least one or two sureties from among the members.
- (b) Purchase of camels/camel carts and buffaloes would be treated as approved agricultural purposes.
- (c) Wherever organised marketing arrangements are available, the borrowers should be required to sell their produce through these organisations and the recoveries of the dues should be made from the sale proceeds of the produce.
- (d) The period of medium term loan in case of weaker sections may be 5 years.
- (e) Cooperative Banks have been persuaded to reduce their rates of interest for Antyodaya borrowers from 10.5 per cent to 6.5 per cent.
- (f) The relaxation of conditions of loaning in Special Programme Area would be extended to the Central Cooperative Bank in Rajasthan for financing Antyodaya beneficiaries.

With the liberalisation of loaning arrangements by the Reserve Bank of India and refinance facilities available from Agriculture Refinance Development Corporation, it should be possible to achieve a breakthrough in the implementation of the Antyodaya Programme.

8.7 There is also urgent need for the strengthening of supervisory field staff of Commercial Banks not only to attract increased loan business under the Programme but also to keep a watch on the proper utilisation of the sanctioned loan in the interest of regular recovery. At present, with the skeleton staff consisting of a Manager and a Cashier it was not possible to undertake any substantial follow-up. It is suggested that with provision of transport facility to the field supervisors it should be possible to cover a larger area under their control. Also there is need for proper orientation of Bank officials towards the Programme so that their approach was helpful to the beneficiaries.

8.8 There is also need to introduce the scheme of "Risk Fund" on the lines of SFDA Programme. This would encourage the financial institutions to advance loans to the beneficiaries liberally.

8.9 There is considerable scope to strengthen package of services of technical know-how together with provision of raw materials and facilities for the marketing of their produce. Since the beneficiaries belong to the weakest segment of the society, there was every danger of their exploitation with the emergence of unscrupulous elements. The authorities should give careful thought to the idea of setting up suitable infrastructure for the necessary marketing tie-up so as to ensure a regular flow of income to the beneficiaries of the Programme. It is suggested that different benefit items should be available to the families through Purchase Committees as was being done in case of the SFDA Programme. The Project Officer himself should arrange with the local dealers in regard to supply of standard items, such as sewing machines, cycles, etc. at fixed prices.

8.10 The Government might also consider the suggestion for provision of credit facilities to enable the beneficiaries of the programme to meet their emergency consumption requirements like medical care during sickness etc. This is particularly, essential in case of those schemes where the flow of income was not immediate otherwise there is always a danger of their mortgaging the movable and immovable property given to them as a part of the programme.

8.11 For effective economic activity of the identified families, loan amount should be adequate to cover the cost of full unit of the benefit item as otherwise the return from uneconomic units would not be able to cover the instalments for repayment.

8.12 Insurance of cattle provided under the benefit programme is essential; the rates of premium are, however, very high. These might be brought at par with the rates applicable to the beneficiaries of SFDA.

8.13 Land allotment is done out of surplus land, which was usually waste and unreclaimed. Therefore, land allotment should invariably be followed by the loan assistance for land improvement. Food-for-work scheme could be fruitfully implemented in such cases, including construction of minor irrigation works.

8.14 The Revenue and Development staff had worked with initiative and drive to implement the Antyodaya Programme during the first year of its working but at the cost of neglecting their normal departmental duties. There is an urgent need to have a well defined machinery for implementation and follow up of the programme and functions clearly laid down. Strengthening of the extension agency needs no emphasis. But on the contrary, the Government had transferred 60 per cent of the VLWs to BENAUR schemes of Agricultural Extension and the resultant vacancies had yet to be filled. This aspect needs to be carefully looked into.

8.15 It was noted that at the State level, the Special Schemes Commissioner has been assigned complete charge of the implementation of the Antyodaya programme in addition to other special schemes and is also responsible for sorting out problems requiring inter-departmental coordination. He is saddled with many other activities and may find it difficult in the next year or so when the coverage of this programme extends further to devote sufficient time for detailed monitoring and overseeing the programme and provide a feedback to the district authorities. He, therefore, needs necessary supportive secretariat/directorate assistance.

8.16 It is suggested that there should be a regular system of concurrent evaluation of the working of the programme so that corrective measures could be taken up without delay. The responsibility for this work should be assigned to a separate Directorate under the overall charge of the Commissioner for Special Schemes at the State level with regional offices to assist in this task.

APPENDIX-I

Coverage of Antyodaya families under different Schemes in Rajasthan as on
31-1-1979

Name of the Districts	No. of families identified under programmes	Net No. of families to be benefited	No. of families benefited under various schemes				Others	Grand Total
			Old age pension	Land allotment	Employment	Credit		
1	2	3	4	5	6	7	8	9
1. Udaipur	15494	15339	1933	9382	18	4002	4	15339
2. Alwar	8572	8561	1260	4108	127	2982	84	8561
3. Chittorgarh	8896	8820	447	2503	273	4023	993	8239
4. Bharatpur	11596	11428	3664	786	1262	3601	..	9313
5. Bhilwara	5706	5706	89	2944	38	484	17	3572
6. Ajmer	7217	6782	787	1165	223	1712	7	3894
7. Sirohi	2584	2584	543	1206	5	830	..	2584
8. Tonk	4321	3797	556	1503	36	1695	7	3797
9. Jaipur	12726	12242	1988	2523	1297	5128	1008	11944
10. Bundi	3330	3327	..	1292	36	1875	..	3203
11. Kota	8559	8410	1189	1667	139	4977	38	8010
12. Sawai Madhopur	6923	6923	1381	495	73	3402	471	5822
13. Bhalwar	6911	6514	686	2469	223	1609	74	5061

14. Jodhpur	3622	3622	1626	310	33	1051	602	3622
15. Bikaner	2394	2394	274	527	33	872	688	2394
16. Dungarpur	4160	4160	479	471	281	2929	..	4160
17. Banswada	7133	6679	163	3727	488	2195	..	6573
18. Pali	4614	4347	633	1278	99	2212	3	4225
19. Jaisalmer	2214	1740	180	1036	13	337	100	1666
20. Jalore	3606	3419	786	781	47	1647	..	3261
21. Churu	4173	3943	320	367	11	2389	641	3728
22. Nagur	6219	5811	774	315	1004	2729	120	4942
23. Barmer	3942	3780	516	920	8	1063	599	3106
24. Sikar	5873	5606	1449	83	64	2550	1198	5344
25. Jhunjhunu	3402	3287	485	..	17	2250	19	2771
26. Ganganagar	6329	6072	1741	808	78	1468	589	4684
TOTAL :	160516	155293	23949	42666	5926	60012	7262	139815
			(17·13)	(30·52)	(4·24)	(42·92)	(5·19)	(100·00)

SOURCE :—Government of Rajasthan.

Amount of loan sanctioned for different purposes upto 1st Sep. 1978 to the Antyodaya Families by Commercial/Co-operative Banks

(Rs. in lakhs)

Type of Scheme	District	Purposes								
		Minor irrigation	Bullock /cattle	Cart	Sheep/ goat	Milch cattle	Indus-tries	Others	All pur-poses	Perce-ntage
1	2	3	4	5	6	7	8	9	10	11
Small Farmers Development Agency (Central)	1. Udaipur	21.47	39.82	0.88	40.92	13.42	..	4.79	121.30	15.0
	2. Alwar	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	25.37*	3.1
	3. Chittor	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	35.27*	4.4
	4. Bharatpur	..	7.32	2.67	0.08	..	..	0.02	10.99	1.2
	5. Bhilwara	3.58	0.48	..	3.67	0.48	0.06	3.62	11.89	1.5
	6. Ajmer	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	32.02*	3.9
	Sub-Total		25.05	47.62	3.55	44.67	13.90	0.06	8.43	235.94	29.1
Small Farmers Development Agency (State)	1. Sirohi	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	17.15*	2.1
	2. Tonk	1.44	5.68	2.24	12.68	2.29	1.01	1.45	26.79	3.3
	3. Jaipur	0.64	2.18	5.14	5.08	12.93	2.81	0.51	29.29	3.6
	4. Bundi	1.66	3.21	2.38	3.90	2.87	..	0.38	14.40	1.8
	5. Kota	..	4.21	1.77	30.76	2.19	0.23	1.97	41.13	5.1
	6. S. Madhopur	..	4.70	18.15	..	34.28	..	2.01	59.14	7.3
	7. Jhalawar	10.46	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	19.54*	2.4
Sub-Total		14.20	19.98	29.68	52.42	54.56	4.05	6.32	207.44	25.6

Drought Prone Area Programme	1. Jodhpur	..	1.33	0.87	22.41	6.46	0.26	1.04	32.37	4.0
	2. Bikaner	..	0.83	6.23	8.58	8.72	0.30	0.05	24.71	3.0
	3. Dungarpur	3.60	3.32	..	0.06	0.38	0.05	0.12	7.53	0.9
	4. Banswada	9.85	38.68	..	..	..	19.20	0.09	67.82	8.4
	5. Pali	0.67	9.21	12.74	16.39	6.51	..	4.60	50.12	6.2
	6. Jaisalmer	..	..	..	9.15	0.54	0.01	..	9.70	1.2
	7. Jalore	0.35	..	9.82	2.52	2.64	0.29	0.20	15.82	1.9
	8. Churu	..	..	7.37	4.29	2.26	0.29	..	14.21	1.8
	9. Nagaur	1.98	..	13.95	32.20	6.19	3.58	0.511	58.41	7.2
	10. Barmar	..	1.93	..	6.85	0.40	..	0.455	9.63	1.2
	Sub-Total	16.45	55.30	50.98	102.45	34.10	23.98	7.066	290.32	35.8
Desert Development Programme	1. Sikar	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	31.20*	3.9
	2. Jhunjhunu	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	40.51*	5.0
	3. Ganganagar	..	..	2.82	1.08	1.04	0.01	0.111	5.06	0.6
	Sub-Total	..	..	2.82	1.08	1.04	0.01	0.111	76.77	9.5
Grand Total*		55.70	122.90	87.03	200.62	103.60	28.10	21.922	810.47	
		6.9	15.2	10.7	24.8	12.8	3.5	2.7		100.00

N.B.—*Purpose-wise break up was not available.

Source :—Government of Rajasthan.

*Figures of Grand Total in Cols. 3 to 9 do not add up to 100, because, purposewise breakup was not available for some of the districts.

APPENDIX-III

Statement showing the Selected Villages and Type of Loan Assistance provided to the Selected Antyodaya Families

District	Village	Village Population (1971-Census)	Special Scheme by which covered	No. of families	Type of Loan assistance given (No.)										
					Cottage Industries					Goat unit	Sheep Unit	Milch cattle (Buffaloe)	Bullock pair	Others	
					Basket making	Leather works	Carpet	Weaving	Char-kha (loom)					Bangle making	Sewing machine
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1. Chittorgarh	Bhadsoda	3124	S.F.D.A.	4	1	..	..	..	..	1	..	..	2	..	..
2. Jaipur	Kotkhawda	3447	S.F.D.A.	5	..	2	..	1	..	1	..	..	..	1	..
3. Jhunjhunu	Hanumantpura	487	D.P.A.P.	3	..	..	..	..	..	2	..	1	..	..	..
4. Jodhpur	Lunawas-kalan	1307	D.P.A.P.	3	..	..	..	..	1	..	1	..	..	..	1
5. Kota	Undawa	1420	S.F.D.A.	5	..	2	1	..	..	2	..	..	..	..	..
Total No. of Families				20	1	4	1	1	1	6	1	1	2	1	1

Note : The table above gives information in regard to 20 out of the 25 selected families who had received loan assistance under the Special Schemes. The rest of the families received Old age pension (2) and Allotment of land (3).

APPENDIX-IV

PROJECT TEAM

Agriculture Economics Division—PEO Hqr.

(i) Planning, Designing and Drafting of Report

1. Shri S. B. Sahiarya, Deputy Advser
2. Shri B. P. Verma, Research Officer

(ii) Processing and Tabulation of Data

1. Shri K. K. Chand, Economic Inestgator (Gr. I)
2. Shri J. D. Porwal, Economic Invesigaor (Gr. I)

(iii) Personal Assistant

Shri Sohan Lal

Field Team

Selected District	Name	Designation
1. Chittorgarh	1. Shri B.P. Verma	Research Officer PEO Hqrs., New Delhi.
	2. Shri K.K. Chand	Eco. Inv. Gr. I
2. Jaipur	1. Shri R.K. Sachdeva	Regional Evaluation Officer, Jaipur
	2. Shri C.H. Gohil	Eco. Inv. Gr. I
	3. Shri C.M. Kulethwale	Eco. Inv. Gr. II
3. Jhunjhunu	1. Shri R.K. Sachdeva	Regional Evaluation; Officer, Jaipur
	2. Shri Prem Chand	Eco. Inv. Gr. I.
	3. Shri B.L. Sharma	Eco. Inv. Gr. II
4. Jodhpur	1. Shri M.R. Dohare	Project Evaluation Officer, Jodhpur
	2. Shri Chotey Lal	Eco. Inv. Gr. II
5. Kota	1. Shri Y.K. Gupta	Project Evaluation Officer, Meerut.
	2. Shri Ram Lal	Eco. Inv. Gr. II

Sub. National Systems Unit,
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