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**AN  
EVALUATION STUDY  
ON  
IRDP  
IN  
HIMACHAL PRADESH(1992-97)**

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## **PREFACE**

A major poverty alleviation initiative, popularly known as IRDP was launched in the year 1978-79. The programme, aimed at increasing agricultural production and the resources and income development of the vulnerable sections of the population so as to create new productive assets for them. In a nutshell, the programme aimed at bringing about development with social justice. Himachal Pradesh is one of those few States which have made significant strides in bringing down the incidence of poverty.

The programme attained highest priority of policy planners and administrators in so far as monitoring part of its various aspects is concerned. The Planning Commission and various Research Institutions all over the country including the State Evaluation Organizations have carried out several sample studies from time to time to make an assessment of poverty reduction in the country. In Himachal Pradesh also, such evaluation studies were conducted from time to time. During the course of 6th Five Year Plan 1980-85, 1,88,991 identified families as against the target of 1,87,500 were assisted in Himachal Pradesh. During the 7th Five Year Plan 1985-90, 1,59,024 families as against the target of 1,30,204 consisting of 1,07,837 old families and 51,187 new families were covered under Primary, Secondary and Tertiary Sectors. Due to these efforts the incidence of poverty which was around 42 percent at the beginning of the programme came down to 26.69 percent as per BPL survey conducted during the year 1994-95.

During the 8th Five Year Plan (1992-97) massive investment of about Rs.17 crore comprised of Center and State share were done to assist 38,145 families. In the year 2000, the State Government took a decision to make an objective assessment of the various facets of the implementation of IRDP covering the 8<sup>th</sup> Five Year Plan period 1992-97. This study was entrusted to the Evaluation Division of the Planning Department and has been completed.

It is hoped that the readers and Implementing Agencies as well as the Research Institutions of the State/Central Government will find this study very useful for their research and planning purposes. I also hope that the Rural Development Department will take remedial steps to make the formulation and implementation of the poverty alleviation programmes more relevant and focussed in future to deal with the problem of poverty more efficaciously.

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# CHAPTER-1

## INTRODUCTION

1.1.1 Socio-economic development of rural areas is of great significance in the framework of integrated growth and social justice. In the plan process of growth initiated after independence, high priority has been given to emancipation of the poor with the clear objectives of eradication of poverty, reduction of inequalities and elimination of privileges. It was clearly outlined in the Ist Five Year Plan that economic equality and social justice are conditions indispensable for the survival of democracy and a carefully worked out policy for reduction of disparities in income and wealth is the sine-qua-non of planning. In the early years of planning, it was generally assumed that the normal programmes of development would raise living conditions of the poor through trickle down process. However, to bring about a socio-economic revolution in the rural society, "Community Development Programme" was introduced during the Ist Five Year Plan. But towards the late fifties, forces such as the urgency of accelerating food production due to population explosion, food shortages and breakthrough in agricultural science and technology led to the creation of some intensive and specific programmes focusing primarily on agricultural development.

1.1.2 In early sixties, the Integrated Agricultural District Programmes was taken-up in a few selected districts in the country. The approach towards intensification of agriculture in areas of quick response was subsequently extended to a large number of districts under Intensive Agricultural Area Programmes. The year 1965, marked another important step in agricultural development. In that year High Yielding Varieties Programme (HYP) was introduced as a distinctive strategy for increasing agricultural production. These programmes failed to produce any visible impact on the economic condition of poor and led to very unfavourable implications for landless agricultural labourers and small farmers. Alongwith the trickle down process, the planner laid stress on the redistribution of land too as one of the major instruments for reduction of rural poverty. Thus during the first three Five Year Plans,(1951-66), the main emphasis of Planning was to achieve higher growth in Gross National Product(GNP). No specific attempts were made in any significant manner to attack the mass poverty prevalent in the country.

1.1.3 During the Fourth Five Year Plan(1969-74) the approach to Planning got modified and special attention was to alleviation of poverty, particularly, rural poverty. Special programmes were introduced for the benefit of the poor, relatively less privileged classes and backward areas. The objective of these programmes was creation of assets, skill development and creation of infrastructure as well as to take up development works in the backward areas. Beneficiary oriented programmes like Small Farmers Development Agency (SFDA), Marginal Farmers and Agricultural Labourers Agency (MFAL) aimed at helping the specific target groups of beneficiaries were launched. Drought Prone Area Programme was initiated in order to restore a proper ecological balance in the drought prone areas.



A substantial part of the problem of poverty was due to the uneven levels of development in the different parts of the country. So for the total development and upliftment of tribals, Tribal Area Development Programme was started. In the same way, Hill Areas Development Programmes, Desert Development Programmes were taken up in the specific areas to deal with the specific problems of the respective regions.

1.1.4 In addition to the above programmes the national programme of Minimum-Needs was introduced during the Fifth Five Year Plan to provide a minimum level of social consumption for different areas and sections of the communities by establishing a net work of essential services. With a view to tackle the problem of rural poverty, Antyodaya programme was launched in 1977. In addition, Food for Work programme was started so as to provide work for rural poor particularly, during periods of slack season of the year and at the same time to create durable community assets.

1.1.5 The programmes mentioned above were designed in different years by the government for eradication of rural poverty. Though, they have recorded appreciable progress, they suffered from several defects and administrative loopholes and did not succeed in achieving the desired results, both in removing poverty and unemployment. Though a large number of blocks in the country had more than one programme operating simultaneously in the same area and for the same target group, yet the whole country was not covered by these programmes. It was felt that many programmes with similar objectives should be unified and a total approach to rural development should be adopted through one single programme. Besides, in order to deal with the dimension of rural poverty in the country a far more ambitious programme was required. Thus a programme known as the Integrated Rural Development was launched.

1.1.6 The concept of Integrated Programme for Rural Development based on the knowledge of local needs, resource endowment and potentialities was first introduced by the Finance Minister, Government of India, in his Budget Speech in 1976. The Programme was initially started in 20 selected districts of the Country. The programme was reviewed in 1978-79 to integrate the methodology and approach of the three major special programmes of SFDA, Command Area Development(CAD) and Drought Prone Area Programme (DPAP).

1.1.7 All the principal contents of these three major programmes were integrated into a new programme called Integrated Rural Development Programme(IRDP) and taken up in 2300 blocks of the country in 1978-79. Upto 1978-79, IRDP was a central sector scheme and 100% funds were provided by the Centre Government. During 1979-80 this programme was made a centrally sponsored scheme in which funding was shared on 50:50 basis between the Centre and the States. In case of UTs, however, 100% funds were provided by the central government. IRPD was extended to all the Blocks in the country w.e.f. 2nd October, 1980.

## **2. Objectives of the Programme:**

1.2.1 The main objectives of IRDP are to raise families in the identified target groups above the "poverty line" and to create substantial additional opportunities of employment in the rural sector. This programme is a synthesis of the strategies tested and found effective from the experience of implementing programmes like the Small and Marginal Farmers' Development Agencies, Command Area Development and Drought Prone Areas Programmes. Initially it was decided to select 2000 blocks out of the 3000 blocks in which the three special programmes like Small Farmers Development Agency Programme, Drought Prone Areas Programme and Command Area Development programme were being implemented. Every year programme was to be extended to 300 additional blocks from outside the special programme areas for intensive block level planning. With the coverage of 300 blocks during the year 1979-80 the IRDP got extended to 2600 blocks. Recognising that rural poverty was wide spread, a major policy decision was taken to extend the benefits of the programme to the target group families in all the development blocks in the country. The programme was extended to whole of the country from 2nd October, 1980.

## **3. Definition and Identification of IRDP Beneficiaries:**

### **1.3.1 Poverty Line:**

As per the manual of Integrated Rural Development Programme, for the purpose of identification of beneficiaries, a family should be taken as a unit. Poverty line has been defined in terms of annual income of a family. Initially on an average, a rural family of five members having an income from all sources less than Rs.3500/- per annum was regarded as living below the poverty line. During the Seventh Five Year Plan this limit was raised to Rs 6400/- per annum per household. The "Cut Off" line for identification of families for assistance was Rs 4800/- annual income per family. However, during Eighth Five Year Plan, it was revised to Rs.11000/- per year for a rural household with Rs.8500/- as the cut off point for eligibility of IRDP assistance.

### **1.0.0 Target Group:**

The target groups for assistance consist of Small and Marginal Farmers, Agricultural labourers and Rural Artisans and families belonging to the Scheduled Castes and Scheduled Tribes etc. whose family income is below the "Cut Off" line. The small and marginal farmers and agricultural labourers have defined as under.

#### **i) Small Farmer:**

A cultivator with a land holding of 2 hectares or below is a small farmer. Where a farmer has class -1 irrigated land, as defined in the State Land Ceilings Legislation with 1 hectare or less or where the land is irrigated but not of the class-I variety, a suitable conversion ratio may be adopted by the State Government with a ceiling of 2 hectares.

**ii) Marginal Farmer:**

A person with a land holding of 1 hectare or below is a marginal farmer. In the case of class- I irrigated land, ceiling will be 0.5 hectares.

**iii) Agricultural Labourers:**

A person without any land other than homestead and deriving more than 50% of his income from agricultural wages is an agricultural labourer.

**1.3.3 Special Safeguards for certain Sections:**

**i) Scheduled Castes and Scheduled Tribes Families:**

The families belonging to Scheduled Castes and Scheduled Tribes constitute the bulk of poverty group. In order to ensure that these families are not denied their due share at least 50 percent of the assisted families should be drawn from the Scheduled Castes and Scheduled Tribes with the corresponding flow of resources to them. This minimum percentage of 50 is to operate in macro terms at the district as well as State level. The targets for the blocks should be determined as under:-

a) 50 percent, wherever percentage of SC/ST population to the total population in the block is less than 50.

b) Wherever percentage of the SC/ST population to the population of the Block is 50 or more, the target for SC/ST families to be assisted should be equal to that percentage.

**ii) Safeguard for women /Physical Handicapped persons:**

Further, to ensure better participation of women in the development process, at least 40 per cent of the total beneficiaries should be women. Women headed households must be given priority. Besides this, at least 3 percent of the beneficiaries assisted should be from the category of physically handicapped person.

1.3.4. The flow of the financial investment (subsidy plus credit) to the categories described above should commensurate with the percentage of their physical coverage.

**4. Priority to certain categories of Target Group:**

1.4.1 Subject to other conditions being equal, the following categories of the people should be assisted on priority basis.

i) Ceiling Surplus Land Assignees

ii) Green card holder of Family Welfare Programme irrespective of the date of adopting small family norm.

1.4.2. This should not, in any way, adversely effect the safeguards provided for SC/ST, women and physically handicapped persons.

### **1. Identification of Beneficiary Families:**

Proper identification of the beneficiaries in the target groups is crucial for the success of the IRD Programme. Income is the main criterion for the selection of the beneficiaries. The families who fall below the poverty line will be listed under different income groups starting from the lowest income group. Priority will be given to poorest of the poor families. The following procedure should be adopted for the selection of beneficiaries:

i)The priority list of the poorest of poor families should be prepared by the BDO giving special emphasis to outlying hamlets, women headed households and nomadic families.

(ii) The said list should then be placed for approval in the meeting of the Village Assembly (gram sabha).This meeting should be convened by the BDO. Sufficient advance publicity should be given about this meeting through local means. The meetings of Gram Sabha, as far as possible, should be arranged on non-banking days to enable the bank officials to participate in these meetings.

(iii) The Village Assembly should be attended by local people, non-officials, Block officers and bank officers. Prominent voluntary action groups, etc. should also be associated with these meetings.

(iv) The list of the beneficiaries selected in this Village Assembly should be displayed on the notice board of the Village Panchayat and Block office. Sufficient time should be given for filing objections. In case of any dispute regarding any name in the list, it should be decided by the Project Director, DRDA in consultation with the BDO.

### **6. Selection of Schemes for Identified Families:**

The schemes/ projects/ activities chosen for the families should match their needs, aptitudes and the local resource profile.

The principles governing this selection should be as follows:-

- i. The choice of the selected family for the activity to the extent possible
- ii. The existing aptitude and technical skills or the scope of acquiring other skills by the family.
- iii.Backward and forward linkages available or proposed to be made available for the successful operation of the scheme.

## **7. Size of Investment:**

The size and the number of activities should be determined in relation to the income gap required to be covered to bring the family above the poverty line. Where this objective can be achieved through different alternative activities the less costly alternative should be preferred so that optimum use of the available resources can be made.

## **8. Eligible Activities under the Programme:**

1.8.1 Any economically viable project having favourable incremental capital output ratio (ICOR) can be taken up under the Programme in Primary, Secondary and Tertiary sectors. Considering the need to off-load the farm sector, attempts should be made to diversify into secondary and tertiary sector activities i.e., Industries, Service and Business (ISB) activities in harmony with the local situation. An illustrative list of activities under each of these categories is given below:

### **I. Primary Sector:-**

1. Seed production and marketing
2. Fruit nursery production
3. Training and Pruning of fruit trees
4. Gardening and floriculture
5. Production of mushrooms
6. Fish culture in fresh water ponds and lakes
7. Fish seed production and rearing
8. Fish and prawn culture in brakish water areas
9. Fish and prawn seed collection
10. Honey processing
11. Cultivation of herbs and plants for medicinal purposes
12. Poultry
13. Piggry
14. Sheep and goat rearing
15. Agriculture
16. Minor irrigation scheme
17. Land purchase

### **II. Secondary Sector:**

1. Cottage match
2. Manufacture of fireworks
3. Manufacture of agarbattis
4. Non-edible oils and soap industry
5. Leather products industry
6. Village products industry
7. Ghani oil industry
8. Handmade paper
9. Manufacture of canegur and khandsari

10. Palm gur making and other palm-based products
11. Manufacture of katha, gum resin and other products from forest products
12. Processing of cereals and pulses
13. Post-harvest handling of primary produce
14. Processing, preservation and canning of fruits and vegetables
15. Bakery and confectionery
16. Processing of honey
17. Handlooms
18. Handicrafts
19. Khadi (cotton, woollen and silk)
20. Coir products
21. Flaying, curing and tanning of hides and skins
22. Silk spinning & weaving
23. Lime stone, lime shell and other lime products industry
24. Manufacture of household utensils in aluminium
25. Manufacture of household articles made of wood and iron
26. Manufacture of shell
27. Manufacture of lokvastra cloth
28. Manufacture of polyvastra
29. Bamboo and cane industry
30. Sericulture

## **I. Tertiary Sector:**

### **(a) Agriculture:**

Supply of inputs like seeds, fertilisers, pesticides etc.

Supply, repair and maintenance of agricultural and irrigation equipments.

Digging of wells and boring of tube wells.

Integrated pest control management on custom service basis.

Laying and lining of irrigation channels and laying of irrigation pipes.

Water management.

Collection, storage and marketing of agricultural and horticultural produce.

(if a farmer engages himself in an activity for his own sake, it will not be termed as a tertiary activity. It would be a primary sector activity.)

**(b) Animal Husbandry:**

1. Artificial insemination and veterinary services on custom basis.
2. Supply of fodder and feed.
3. Supply of animals of improved breeds.
4. Sale of milk and milk products.
5. Collection, storage and marketing of eggs, meat, hides, skins and bones.

**(c) Sericulture:**

1. Supply of silk worm eggs.
2. Collection, storage and marketing of cocoons.

**(d) Forests:**

1. Supply of seeds, seedling, plants and saplings.
2. Collection, storage and marketing of forests products.

**(e) Fisheries**

1. Supply of fingerling, feed etc.
2. Collection, storage and marketing of fish and fish products etc.
3. Supply and repairing of fishing nets.

**(f) Village Industries:**

1. Supply of inputs for village industries.
2. Collection, storage and marketing of finished products.
3. Repair and maintenance of services relating to carpentry, black smithy etc.
4. Assembly line production, repair and maintenance of household machinery and gadgets, like T.V., radio, watches, electric appliances, cycle, motorised vehicles, stoves, sewing machines etc.
5. Installation, repair and maintenance of bio-gas plants.
6. Collection of cow-dungs and other raw materials for bio-gas plants.

**(g) Construction:**

1. Construction, repair and maintenance of building.
2. Mason, plumbers, carpenters, blacksmiths, electrician etc.

**(h) Transport:**

1. Animal-driven carts
2. Cycle-rickshaws
3. Hand-carts
4. Auto-rickshaws
5. Matador vans and tempos (on cooperative basis only)
6. Boats
7. Mechanised boats (on cooperative basis only)
8. Drivers, conductors, cleaners and auto-mechanics.

**(xvi) Retail Trade:**

- 26) Any retail trade which involves annual sale turn-over not exceeding Rs. 50,000/-
- 27) Small business with investment not more than Rs. 10,000/-
- 28) Fair-price shops
- 29) Marketing entrepreneurs who take up agency work on behalf of products and artisans

**(j) Banking & Insurance:**

1. Collection agents for banks.
2. Rural career agents for life and general insurance.

**(k) Entertainments and Miscellaneous:**

1. Band players
2. Circulating libraries
3. Hiring of loud speakers
4. Gas bati wallahs

1.8.2 While selecting activities, the nature of infrastructural support, backward and forward linkages available in the area should be kept in view as projects launched in disregard of these have less chances of success. It should be realised that the funds available for providing infrastructural support under the programme are primarily to bridge small gaps in infrastructure which can make programme implementation more effective and not for creation of an altogether non-existent infrastructure in the area.

**9. Administrative Set-up for Implementation of Programme:**

1.9.1. For the implementation of Programme detailed Guidelines were issued by the Department of Rural Development, Government of India. At the National level, Department of Rural Development in the Ministry of Agriculture, Government of India, New Delhi has the overall responsibility of policy formulation, release of Central share of funds, monitoring and evaluation of the Programme. A Central level Co-ordination Committee on IRDP and allied programme of TRYSEM and DWCRA has been constituted under the Chairmanship of Secretary, Department of Rural Development to assist the department. At the State level, the department of Rural Department is responsible for planning, implementation, monitoring and evaluation of the Programme. A State level Co-ordination Committee has been constituted to assist the department in discharging the responsibilities. At the district level, District Rural Development Agencies headed by the Deputy Commissioners are responsible for the planning, implementation, monitoring and evaluation of the programme. The implementation of the programme in the field is done through DRDA with the assistance of Block Development Officer.



## **10. Sanction of Projects and Procurement of Assets:**

### **1.10.1 Preparation of Loan Applications**

The application forms of the beneficiaries for loans should be prepared in a camp attended by the beneficiaries, the Block functionaries, the other concerned departments including the Revenues Department and the bankers.

### **1.10.2 Documentation**

The following forms are required to be filled by the beneficiaries:

- (i) Application-cum-appraisal form for IRDP loans.
- (ii) Agreement-cum-hypothecation of assets alongwith undertaking for paying higher rate of interest(whenever necessary).
- (iii) Stamped receipt of the amount.
- (iv) Pronote.
- (v) Nomination form for Group Life Insurance Scheme.

1.10.3. With a view to reduce the number of forms, the agreement-cum-hypothecation of assets and undertaking for paying higher rate of interest, wherever necessary, may be combined into one.

### **1.10.4. Transmission of Applications to the Banks**

Care should be taken to see that the applications do not go to the banks in a bunch. They should be processed and sent to the banks regularly. Bunching of applications, particularly at the year end, should be avoided. All application forms must be serially numbered before issue by DRDAs. A register should be kept at the Block office to keep record of the preparation and movement of these applications. This record should also include details of the scheme proposed and the amount applied for. After the sanction is received from the bank, it should be posted in the register alongwith the amount finally sanctioned.

### **1.10.5. Scrutiny and Disposal of Applications by the Banks**

The Bank Managers have the responsibility of processing the loan applications sponsored by the BDOs without delay. The RBI has enjoined upon all the banks that these applications must be disposed of within a fortnight. It should be done even if it entails a modification of the Annual Action Plans of the banks. While sanctioning projects, the Bank Managers should ensure that the projects and the unit costs, terms of the loan and repayment schedules are in accordance with the guidelines laid down by the NABARD and RBI. Part-financing and under financing should not be resorted to under any circumstances. If some cases are rejected, the reasons for rejection should be clearly recorded on the application form itself and the relevant application should be returned to sponsoring authorities for their information and further action as they deem necessary.

## **11. Fixation of Unit Cost:**

The unit cost of investment under various activities are to be reviewed every half year by the State Level Committee on unit cost set up for this purpose and updated wherever found necessary. The regional offices of NABARD have delegated powers to revise unit cost where the cost of escalation is within 20% of the unit cost approved earlier. After the unit costs are approved, these are communicated to the State Governments, Banks and DRDAs. The State Governments should associate themselves with the Regional Committees on Unit Cost.

## **12. Procurement of Assets:**

The assets procured should be of standard quality, at economic prices and to the satisfaction of beneficiary. It is normally the responsibility of the DRDA to make assets available to the beneficiaries on these principles.

## **13. Marking of Assets:**

The assets should be marked to check the misutilisation or transfer of the assets.

## **14. Group Life Insurance Scheme:**

A group life insurance scheme for IRDP beneficiaries aged not less than 18 years and not more than 60 years has been introduced w.e.f. 1.4.88. This scheme will apply to those assisted under IRDP from 1.4.88 and insurance cover will commence from the date on which the asset is disbursed to the beneficiary and will be operative till the date on which beneficiary completes the age of 60 years or a period of 5 years from the date of commencement of cover, whichever is earlier.

## **15. Institutional Finance for IRDP:**

1.15.1 The assistance to beneficiaries under IRDP comprises of two components viz. loan and subsidy. The major part of the investment comprising the loan portion has to come through institutional credit.

1.15.2 Lending to the beneficiaries should be on a project basis to be phased according to the nature of the project. The loan is to be sanctioned for the project as a whole. The size of loan to the beneficiary should be determined by the requirement of the project. Under financing or part financing by reducing loan amount to match it with subsidy ceiling should not be resorted to.

### **1. Norms of lending:**

#### **1.16.1 Loan Amount**

The loan amount would be equal to the total project cost minus amount of subsidy admissible to the beneficiary.

### **1.16.2 Distribution of Loan**

With a view to eliminate possible malpractices in the disbursement of IRDP loan, instructions have been issued by RBI that rural branches of bank should fix one day in a week for disbursement of loan to IRDP beneficiaries in rural areas. Information regarding days fixed by each branch should also be furnished to the DRDA/BDO, the district industries centre etc. The RBI has also clarified that while disbursement of loan should be made on specific days, various formalities such as scrutiny of applications, issue of sanction etc. should continue throughout the month.

### **1.16.3 Repayment of Loan**

Beneficiaries under IRDP have to repay the loans from the incremental income generated out of productive assets acquired with the help of the bank finance and Government subsidy.

### **1.16.4 Loan Pass Books**

RBI has issued instructions to all banks to issue loan pass books to IRDP beneficiaries. These pass books should, inter-alia, contain details such as the date of sanction of loan, amount of loan sanctioned, subsidy received, rate of interest, amount due under each instalment, due dates of instalments, etc.

## **17. Principles and Procedure for Administration of subsidy:**

### **1.17.1 Subsidy Pattern**

The pattern of subsidy is 25 per cent for Small Farmers, 33-1/3 per cent for Marginal farmers, Agricultural Labourers, and Rural Artisans and 50 per cent for Scheduled Castes/Scheduled Tribes families and physically handicapped persons. Within the target group, there is an assured coverage of 50 per cent for Scheduled Castes/Scheduled Tribes, 40 per cent for women and 3 per cent for the physically handicapped. In case of H.P. the subsidy was expanded in the case of general category families and as such 50% subsidy was given to all IRDP families irrespective of down trodden and reserved categories. Priority in assistance is also given to the families belonging to the assignees of ceiling surplus land, Green Card Holders covered under the Family Welfare Programme and freed bonded labourers.

### **1.17.2 Principles:**

The subsidy along with loan can be given to the beneficiary in cash or in kind (income generating asset). With effect from 1991-92 it has been decided to permit disbursement of loan and subsidy in cash, subject to the following conditions:

(i) When the asset is of a standard type, make or brand name, marketed by reputed suppliers, the beneficiary should have the freedom to select product which he wishes to buy. The banks can either open a saving bank account in the name of borrower or may give him the amount in cash. The borrower should subsequently furnish to the bank a receipt of the items purchased.

(ii) In the case of IRDP beneficiaries under ISB sector when a number of sundry items are to be bought, disbursement upto Rs.5000/- may be made in cash.

(iii) Regarding the purchase of animals, the purchase committee should be dispensed with and the beneficiary be allowed on his own to select an animal of his choice and make payment to the supplier against cash receipt.

1.17.3 .RBI has agreed to the extension of the cash disbursement system subject to the following safeguards:

(i) At least half the blocks in a district shall be identified for cash disbursement by the DLCC keeping in mind the location of the block, availability of infrastructure, backward and forward linkages, past experience of utilisation, recovery and other local factors.

(ii) Branch Managers must verify actual purchase of assets within one month of disbursement.

(iii) Annual physical verification must invariably be done in cash disbursement block.

1.17.4 In the remaining blocks (non- cash disbursement blocks)subsidy and loan should not be disbursed by the banks in cash to beneficiaries. The banks should make payment on behalf of beneficiary to the approved supplier or bodies or organisation supplying goods and services or to an agency authorised by the DRDAs to execute the works.

The subsidy should be disbursed alongwith the loan amount to ensure that the interest liability of the beneficiary is limited to the loan amount only.

### **18. Recovery of IRDP Loans:**

Since recovery of loans is of great importance for recycling of bank funds, the State Government have been advised to render all possible assistance to Bank Officials in recovering the dues from IRDP beneficiaries. The DRDAs may organise Credit-cum-Recovery camps periodically where the beneficiaries may

be impressed upon to repay their dues promptly.

## **19. Follow-up Monitoring and Evaluation:**

### **1.19.1 Monitoring**

The performance of the implementation of IRDP is to be monitored continuously at all levels. At the Block and District Levels this is done through report and physical verification of the assets. At the Central Government Level the programme is continuously monitored on the basis of monthly key indicator report, annual progress report and annual income generation reports.

### **1.19.2 Evaluation**

The Government of India carries out concurrent evaluation of IRDP on a regular basis. Reputed institutes and organisations in the States are identified to carry out survey of the new and repeated beneficiaries in a given number in the given Blocks and DRDAs.

## CHAPTER-II

### I.R.D.P. IN H.P.

2.1.1 The Integrated Rural Development Programme in H.P. was launched in the year 1978-79 in 29 selected blocks. It was extended to 21 more blocks in the year 1979-80 and to another three blocks in 1980-81. The programme was extended to cover all the 69 blocks with effect from 2nd October, 1980. For identification of families living below poverty line in rural areas, a household survey was conducted in the year 1981. As per survey results 3,03,673 families were identified living below the poverty line which accounted for 42 percent of the aggregate families households in the State. District-wise details of the households, identified families, Scheduled Castes and Scheduled Tribes households found living below the poverty line are given in table No. 1 below:-

**Table-1**  
**Households below Poverty line-1981 Survey**

Sr No.	Name of the District	Total No. of Household in the State	No. of Households below Poverty Line		
			Total	SC Households	ST Households
1.	2.	3.	4.	5.	6.
1.	Bilaspur	39,966	15,185	4,458	654
2.	Chamba	55,457	32,369	8,467	12,629
3.	Hamirpur	55,642	21,397	7,086	-
4.	Kangra	1,72,426	79,787	21,061	-
5.	Kinnaur	12,286	3,937	1,987	1,950
6.	Kullu	45,557	21,926	8,651	330
7.	L & S	6,323	2,416	274	2,066
8.	Mandi	1,11,291	45,751	19,175	661
9.	Shimla	77,677	18,720	10,241	53
10.	Sirmaur	47,305	26,628	12,544	76
11.	Solan	46,185	15,259	7,007	-
12.	Una	52,851	20,298	6,474	-
	Total:	7,22,966	3,03,673	1,07,425 (35.38)	18,419 (6.07)

Source: Rural Development Department H.P.

2.1.2 The target groups identified for providing financial assistance under the programme comprise small farmers, marginal farmers, agricultural labourers, non-agricultural labourers, rural artisans and other weaker sections. The category-wise details of identified IRDP families as per household survey conducted in the year 1981 are as under:-

**Table-2**

Sr. No.	Name of the Category	No. of Households Identified under BPL
1.	Small Farmers	53,723
2.	Marginal Farmers	2,15,136
3.	Agricultural Labourers	11,017
4.	Non-Agricultural Labourers	12,892
5.	Rural Artisans	4,874
6.	Others	6,031
	Total:	3,03,673

Source: Rural Development Department H.P.

2.1.3 As would reveal from the above table that of the aggregate 3,03,673 identified families, maximum 2,15,136 families (70.84 percent) were marginal farmers; 53,723 (17.69 per cent) small farmers; 11,017 (3.63 percent) agricultural labourers and 12,892 (4.24 percent) non-agricultural labourers. Rural artisans accounted to 4,874 (1.61 per cent) while 6,031 (1.99 per cent) were from other weaker sections.

## 2. Implementing Departments/Agencies:

2.2.1 Rural Development Department of the State Government was assigned with the overall responsibility for administrating financial and monitoring control. A State level Steering Committee with Chief Minister as its Chairman and Minister-in-Charge as the Vice-Chairman was constituted to oversee and monitor the functions of the programme. At the District level Deputy Commissioner was made the overall incharge of the programme and operational aspects were given to the DRDAs constituted for the purpose.

## 3. Allocation and Utilisation of Funds:

2.3.1 Year-wise details of funds allocated and utilised during the Sixth Five Year Plan period (1980-85) are given in table below:-

**Table-3**  
**Allocation and Utilisation of Funds during (1980-85) Period**  
(Rs.in Lakh)

Sr. No	Year	Allocation	Utilisation	Percentage
1.	2.	3.	4.	5.
1.	1980-81	335.10	175.08	52.25
2.	1981-82	337.20	338.42	100.36
3.	1982-83	543.00	553.86	102.00
4.	1983-84	552.00	599.98	108.69
5.	1984-85	552.00	656.06	118.85
Total	Sixth Plan	2319.30	2323.40	100.18

Source: Rural Development Department H.P.

#### 4. Physical Targets and Achievements:

2.4.1 Year-wise details of IRDP families assisted during the Sixth Five Year Plan (1980-85) are given in table-4 below:-

**Table-4**  
**Coverage of Families during the Sixth Five Year Plan (1980-85)**

Sr. No.	Year	Number of Families Assisted					Percentage Achievement	
		Target	Achievement	SC Families	ST Families	Women		
1.	2.	3.	4.	5.	6.	7.	8.	
1.	1980-81	21,900	59,554	9,338	963	N.A.	94.08	
2.	1981-82	41,400	-	17,497	2,449	-	-	
3.	1982-83	41,400	44,834	24,910	4,546	4,344	108.29	
4.	1983-84	41,400	42,327	21,682	4,858	3,352	102.24	
5.	1984-85	41,400	42,276	20,769	4,504	3,568	102.12	
<b>Sixth Plan</b>		<b>Total</b>	1,87,500	1,88,991	94,196 (49.84)	17,320 (9.16)	11,264 (5.96)	100.80

Source: Rural Development Department H.P.

2.4.2 As would reveal from the table given above that in aggregate 1,88,991 families were assisted against the target of 1,87,500. The coverage of families thus exceeded the targets by 1491 families during the Sixth Five Year Plan. Out of aggregate 1,88,991 assisted families, 94,196 families (49.84 percent) were Scheduled Castes, 17,320 (9.16 percent) Scheduled Tribes whereas 11,264 families (5.96 percent) were women.

2.4.3 As would be evident from the table No. 3 & 4, Himachal Pradesh attained cent percent achievement in the utilisation of funds, earmarked for the purpose as well as in coverage of families targeted for the Five Year period. The noteworthy achievement can be noticed in the case of Scheduled Caste and Scheduled Tribe families assisted during the Five Year Plan period (1980-81 to 1984-85) where 49.84 percent families belonging to Scheduled Caste and 9.16 percent families of Scheduled Tribe category were assisted against the 35.38 percent Scheduled Caste families identified during the households survey and 6.07 percent Scheduled Tribe families.

#### 5. Seventh Five Year Plan 1985-90:

The break-up of funds provided, Centre share and State share, funds utilised during the Seventh Five Year Plan period 1985-90 are given in the table below:-



**Table-5**  
**Allocation and Utilisation of Funds during 1985-90 Period**  
(Rs. in Lakh)

Sr. No.	Year	Allocation	Utilisation	Percentage of Utilisaton
1.	2.	3.	4.	5.
1.	1985-86	430.87	552.02	128.12
2.	1986-87	437.76	682.81	155.98
3.	1987-88	385.76	603.56	156.46
4.	1988-89	606.58	532.10	87.72
5.	1989-90	286.65	563.41	196.55
	Total Seventh Plan	2,147.62	2,933.90	136.61

Source: Rural Development Department H.P.

## 6. Physical Targets and Achievements:

2.6.1 Year-wise details of IRDP families assisted(old and new) during the Seventh Five Year Plan 1985-90 are given in the table below :-

**Table-6**  
**Physical Coverage of Old and New families during the Seventh Plan Period (1985-90)**

Sr. No	Year	Number of Families Assisted					Percentage Achievement
		Target	Achievement	SC Families	ST Families	Women	
1.	2.	3.	4.	5.	6.	7.	8.
1. 1985-86							
	OLD	20,000	22,656	13,053	1,394	2,381	113.28
	NEW	10,000	10,918	5,083	1,304	1,283	109.18
	Total:	30,000	33,574	18,136	2,698	3,364	111.91
2. 1986-87							
	OLD	23,000	25,117	13,850	2,743	3,744	109.20
	NEW	8,100	11,838	4,811	1,322	1,682	146.15
	Total:	31,100	36,955	18,661	4,065	5,426	119.21
3. 1987-88							
	OLD	25,000	27,004	15,384	2,497	5,828	108.02
	NEW	2,930	5,477	2,453	427	1,035	186.93
	Total:	27,930	32,481	17,837	2,924	6,863	116.29
4. 1988-89							
	OLD	13,466	16,216	9,222	1,719	3,753	120.42
	NEW	7,708	9,381	4,119	925	1,921	121.70
	Total:	21,174	25,597	13,341	2,644	5,674	120.89
5. 1989-90							
	OLD	12,442	16,844	9,657	1,758	4,422	135.38
	NEW	7,558	13,573	5,663	1,184	3,310	179.58
	Total:	20,000	30,417	15,320	2,942	7,732	152.09
Total 7th Plan							
	OLD	93,908	1,07,837	61,166	10,111	20,128	114.83
	NEW	36,296	51,187	22,129	5,162	9,231	141.03
	Total:	1,30,204	1,59,024	83,295	15,273	29,359	122.13

Source: Rural Development Department H.P.

2.6.2 As would reveal from the table given above, 1,59,024 families were assisted which included 1,07,837 old families and 51,187 new families against the target of 1,30,204 families (93,908 old and 36,296 new). Out of the total families assisted, 83,295 families (61,166 old and 22,129 new) were Scheduled Castes, 15,273 (10,111 old and 5,162 new) Scheduled Tribes and 29,359 (20,128 old and 9,231 new) were women. Thus achievements were exceeded by 28,820 families (22.13 percent) than the targets fixed for entire Seventh Five Year Plan period.

## 7. Sectoral Coverage:

2.7.1 The year-wise sectoral coverage of 1,59,024 assisted families during the Seventh Five Year Plan is given in the table-7 below:-

**Table-7**  
**Sector-wise Distribution of Assisted Families**

Sr.No	Year	Primary Sector	Secondary Sector	Tertiary Sector	Total
1.	2.	3.	4.	5.	6.
1.	1985-86	17,622 (52.48)	6,425 (19.14)	9,527 (28.38)	33,574
2.	1986-87	20,235 (54.76)	6,674 (18.06)	10,046 (27.18)	36,955
3.	1987-88	15,781 (48.59)	6,760 (20.81)	9,940 (30.60)	32,481
4.	1988-89	13,149 (51.37)	4,846 (18.93)	7,602 (29.70)	25,597
5.	1989-90	15,625 (51.37)	5,791 (19.04)	9,001 (29.59)	30,417
	Total 7th Plan	82,412 (51.82)	30,496 (19.18)	46,116 (29.00)	1,59,024 (100.00)

Source : Rural Development Department H.P.

2.7.2 The analysis of above table reveals that out of the total 1,59,024 families, 82,412 (51.82 percent) were assisted under Primary Sector activities, 30,496 (19.18 percent) under Secondary Sector and remaining 46,116 families (29.00 percent) under Tertiary Sector activities.

## 8. Eighth Five Year Plan (1992-97):

2.8.1 During the Eighth Five Year Plan (1992-97) the IRDP was continued and in the year 1994-95 a fresh survey was also conducted to identify families living below poverty line. It is noteworthy to mention here that by this time the limit of annual income for the identification of families living below poverty line was raised to Rs.11000/-. According to the results of the BPL survey conducted in the year 1994-95, the district-wise break-up of identified families emerged are under:

**Table-8**  
**Families Living Below Poverty Line 1994-95 BPL Survey**

Sr. No	Name of the District	Total No. of Families living in the State	Total No. of Families living below Poverty line	%age of BPL to Total Families	Scheduled Castes BPL	Scheduled Tribes BPL	Others BPL
1.	2.	3.	4.	5.	6.	7.	8.
1.	Bilaspur	63,096	15,225	24.13	6,281	406	8,538
2.	Chamba	70,009	15,564	22.23	4,479	3,550	7,535
3.	Hamirpur	76,069	17,602	23.14	7,510	-	10,092
4.	Kangra	2,40,293	55,299	23.01	20,350	-	34,949
5.	Kinnaur	10,669	2,865	26.85	-	2,865	-
6.	Kullu	52,724	12,353	23.43	6,345	227	5,781
7.	L & S	6,446	2,413	37.43	-	2,413	-
8.	Mandi	1,66,728	53,455	32.06	22,837	741	29,877
9.	Shimla	88,055	30,239	34.34	13,723	98	16,418
10.	Sirmaur	57,448	16,960	29.52	8,428	289	8,243
11.	Solan	63,135	18,511	29.32	9,698	212	8,601
12.	Una	75,308	18,373	24.40	6,817	-	11,556
	Total:	9,69,980	2,58,859	26.69	1,06,468 (41.13)	10,801 (4.17)	1,41,590 (54.70)

Source: Rural Development Department H.P.

2.8.2 As would reveal from the table given above, the BPL survey conducted in the year 1994-95 has thrown some interesting results. It can be observed that incidence of poverty in the State declined to 26.69 percent as against 42 percent noted in an earlier survey conducted in the year 1981 despite the fact that 34.17 percent increase was noticed in the number of households living in the State. Of the aggregate 2,58,859 identified poor families, 1,06,468 (41.13 percent) were Scheduled Castes and 10,801 (4.17 percent) Scheduled Tribes, while 1,41,590 (54.70 percent) were from other categories.

## **9. Allocation and Utilisation of Funds during 8<sup>th</sup> Five Year Plan 1992-97:**

2.9.1 The year-wise funds released by the Centre Government, State Government and actual utilisation of funds under IRDP during the Eighth Five Year Plan is presented in table No.9 given below:-

**Table-9**  
**Allocation & Utilisation of funds under IRDP during Eighth Five Year Plan**  
(Rs. in lakh)

Sr. No	Year	Allocation			Utilisation	Percentage of Utilisation
		Centre	State	Total		
1.	2.	3.	4.	5.	6.	7.
1.	1992-93	92.594	92.594	185.188	324.28	175.11
2.	1993-94	178.615	192.755	371.37	359.41	96.78
3.	1994-95	171.60	165.24	336.84	402.56	119.51
4.	1995-96	152.90	223.70	376.60	399.78	106.16
5.	1996-97	92.00	299.45	391.45	502.74	128.43
	Total Eighth Plan	687.709	973.739	1661.448	1988.77	119.70

Source: Rural Development Department H.P.

2.9.2 The analysis of the above table reveals that Rs.1661.448 lakh were allocated under IRDP and against this provision, Rs.1988.77 lakh were utilised during the Eighth Five Year Plan. Thus the utilisation of funds was 119.70 per cent. The increase of state share after 1993-94 was due to expanded subsidy to all categories which was given on Antodaya pattern.

## 10. Physical Targets and Achievements:

2.10.1 Year wise details of IRDP families assisted during the Eighth Five Year Plan are given in the table below:-

**Table-10**  
**Physical Coverage During the Eighth Five Year Plan (1992-97)**

Sr. No	Year	No. of Families Assisted					Percentage Achievement
		Target	Achievement	SC Families	ST Families	Women	
1.	2.	3.	4.	5.	6.	7.	8.
1.	1992-93	6000	6956	2852	840	2595	115.93
2.	1993-94	8000	9238	3860	936	3600	115.48
3.	1994-95	6000	7355	2848	931	2933	122.58
4.	1995-96	6000	6606	2705	585	2577	110.10
5.	1996-97	No Target fixed	7990	2930	870	2994	-
	Total Eighth Plan	26,000	38,145	15,195	4,162	14,699	146.71

Source: Rural Development Department H.P.

2.10.2 As would reveal from the above table that 38,145 families were assisted during the Eighth Five Year Plan period. Of the families covered, 15,195 families (39.83 percent) were scheduled castes, 4,162 (11.84 percent) scheduled tribes whereas 14,699 (38.53 percent) were women.

## 11. Sectoral Coverage:

2.11.1 The Year-wise sectoral coverage of assisted 38,145 families during the Eighth Five Year Plan is given in the table below:-

**Table-11**  
**Sector-wise Distribution of Assisted families**

Sr. No.	Year	Primary Sector	Secondary Sector	Tertiary Sector	Total
1.	2.	3.	4.	5.	6.
1.	1992-93	2665 (38.31)	1253 (18.01)	3038 (43.68)	6956
2.	1993-94	4116 (44.56)	1553 (16.81)	3569 (31.63)	9238
3.	1994-95	3638 (49.46)	1081 (14.70)	2636 (35.84)	7355
4.	1995-96	3209 (48.58)	1051 (15.91)	2346 (35.51)	6606
5.	1996-97	3761 (47.07)	1079 (13.50)	3150 (39.42)	7990
	Total:-	17389 (45.59)	6017 (15.77)	14739 (38.64)	38145

Source -Rural Development Department H.P.

2.11.2 As would be evident from the data given in the table No.7 that during the Eighth Five Year Plan, considerable diversification in activities from Primary and Secondary Sectors to Tertiary Sector were done. During the Seventh Five Year Plan, the sectoral composition of activities was skewed towards Primary Sector. The share of Primary Sector activities was 51.82 percent whereas the shares of Secondary and Tertiary Sector were 19.18 percent and 29.00 percent respectively. During the Eighth Five Year Plan, the coverage under Primary Sector and Secondary Sector activities in the State came down to 45.59 percent, and 15.77 percent respectively whereas the coverage of Tertiary Sector increased to 38.64 percent. Thus during the Eighth Five Year Plan, priorities were shifted towards tertiary sector.

## 12. Financial Assistance:

2.12.1 The year-wise details of Financial Assistance provided to IRDP families during the Eighth Five Year Plan (1992-97) are given in table No.12 below:-

**Table-12**  
**Financial Assistance provided during the Eighth Plan Period(1992-97)**

(Rs. in Lakh)

Sr. No.	Year	Loan	Subsidy	Total
1.	2.	3.	4.	5.
1.	1992-93	304.293	175.739	480.032
2.	1993-94	466.595	270.248	736.843
3.	1994-95	601.21	264.57	865.78
4.	1995-96	804.91	262.35	1067.26
5.	1996-97	1249.21	366.03	1615.24
	Total:-	3426.218	1338.937	4765.155

Source: Rural Development Department H.P.

2.12.2 As would reveal from the table given above that total assistance of Rs. 4765.155 (3426.218 lakh loan and 1338.937 lakh subsidy) was provided to IRDP families during the Eighth Five Year Plan. The maximum assistance of Rs.1615.24 lakh (1249.21 lakh loan and 366.03 lakh subsidy) was provided during the year 1996-97.

### **13. Sectoral break-up of Financial Assistance:**

2.13.1 The year-wise sectoral break-up of credit and subsidy disbursed to the IRDP families during the Eighth Five Year Plan are given in the following tables:-

**Table-13**  
**Sector-wise Break-up of Credit Disbursed (Rs.in Lakh)**

Sr. No.	Year	Sector			Total
		Primary Sector	Secondary Sector	Tertiary Sector	
1.	2.	3.	4.	5.	6.
1.	1992-93	84.99	50.254	169.049	304.293
2.	1993-94	152.746	69.957	243.892	466.595
3.	1994-95	224.65	84.28	292.28	601.21
4.	1995-96	348.27	124.36	332.28	804.91
5.	1996-97	483.17	182.07	583.97	1249.21
	Total:-	1293.826 (37.76)	510.921 (14.91)	1621.471 (47.33)	3426.218

Source: Rural Development Department H.P.

2.13.2 As would reveal from the above table that in aggregate loan amounting to Rs. 3426.218 lakh was disbursed to IRDP families during the entire period of Eighth Five Year Plan. Out of this, maximum credit i.e. 1621.471 lakh (47.33 percent) was disbursed to beneficiaries of Tertiary Sector, 1293.826 (37.76 percent) to Primary Sector and remaining 510.921 lakh (14.91 percent) to the beneficiaries of Secondary Sector activities.

**Table -14**  
**Sector-wise Break-up of Subsidy Disbursed (Rs.in Lakh)**

Sr. No.	Year	Sector			
		Primary Sector	Secondary Sector	Tertiary Sector	Total
1.	2.	3.	4.	5.	6.
1.	1992-93	61.161	27.285	87.293	175.739
2.	1993-94	107.975	41.011	121.262	270.248
3.	1994-95	117.36	37.09	110.12	264.57
4.	1995-96	122.19	42.93	97.23	262.35
5.	1996-97	165.16	53.32	147.55	366.03
	Total:-	573.846 (42.86)	201.636 (15.06)	563.455 (42.08)	1338.937

Source: Rural Development Department H.P.

2.14.1 As would reveal from the above table that an amount of Rs. 1338.937 lakh was disbursed in the form of subsidy to IRDP families during the Eighth Plan (1992-97). Sector-wise break-up shows that maximum subsidy of Rs.573.846 (42.86 percent) was disbursed to beneficiaries assisted under Primary Sector activities, Rs.563.455 lakh (42.08 percent) of Tertiary Sector and the rest of amount Rs. 201.636 lakh (15.06 percent) was disbursed to the beneficiaries of Secondary Sector activities.

#### **14. Expanded IRDP:**

During the year 1994-95, Antodaya Programme was merged with IRDP in the State under the Expanded IRDP. Under this programme ,capital differential subsidy and interest subsidy was provided to IRDP families. Further, the State Government provided a uniform subsidy to SC/ST and non SC/ST families. The State Government was giving loans to all IRDP families @4 percent per annum instead of 12.5 percent per annum and this difference in interest rate was being met out of Expanded IRDP.

2.14.2 Year-wise and District-wise details of funds released under Expanded IRDP during the Eighth Five Year Plan are given in the table below:-

**Table –15**  
**Funds Released under Expanded IRDP**

(Rs.in Lakh.)

Sr. No.	Name of The District	Year			
		1994-95	1995-96	1996-97	Total
1.	2.	3.	4.	5.	6.
1.	Bilaspur	4.198	4.20	9.41	17.808
2.	Chamba	10.502	10.00	9.62	30.122
3.	Hamirpur	6.528	6.50	10.88	23.908
4.	Kangra	18.048	31.50	34.18	83.728
5.	Kinnaur	1.602	1.60	1.77	4.972
6.	Kullu	7.814	10.50	7.64	25.954
7.	L & S	1.608	1.60	1.49	4.698
8.	Mandi	13.318	15.00	33.04	61.358
9.	Shimla	10.688	14.80	18.69	44.178
10.	Sirmaur	5.702	5.50	10.48	21.682
11.	Solan	5.568	8.30	11.44	25.308
12.	Una	5.024	5.00	11.36	21.384
	Total:-	90.600	114.50	160.00	365.100

Source: Rural Development Department H.P.



# **CHAPTER-III**

## **OBJECTIVES AND METHODOLOGY**

### **1. Objectives of the Study :**

3.1.1 The IRDP in H.P. was launched in the year 1978-79 in 29 selected blocks. It was further extended to cover all the blocks with effect from 2nd October, 1980. As per household survey conducted during the year 1981, 3,03,673 families were identified living below poverty line in rural areas of the State. Out of these identified families, 1,88,991 families were assisted during the Sixth Five Year Plan Period (1980-85). During the Seventh Plan (1985-90), 1,59,024 families (1,07,837 old and 51,187 new families) were assisted. In the year 1994-95, a fresh household survey for identification of the families living below poverty line for the Eighth Plan (1992-97) was conducted. This time the limit of annual income for the families living below poverty line was raised to Rs.11,000/-. According to the results of this BPL Survey, 2,58,859 families were identified living below poverty line. Thus incidence of poverty in the State declined to 26.69 percent as against 42 percent in the earlier survey conducted in the year 1981. During the year 2000, the State Government took a decision to conduct an evaluation study on IRDP to make an impact assessment of the programme, mainly to observe perceptible changes in the target groups particularly of benefited families in term of their annual income, upliftment of socio-economic status and efficacy of the programme in bringing down the incidence of poverty among the identified poor families.

### **2. Data Requirements:**

3.2.1 To realise the above objectives of the evaluation study, data on various parameters of physical and financial performance, implementation and impact of the programme was to be collected from all concerned. Primary level data was collected direct from the beneficiaries through a Household schedule designed for this specific purpose whereas the secondary level data was obtained from the Rural Development Department and Block Development Offices of the State.

### **3. Sampling Design:**

3.3.1 A multi-stage sampling design was adopted for the study. For this purpose, all the twelve districts of the State were arranged alphabetically. For drawing the sample all the blocks falling within the district were also arranged alphabetically. With a view to give due representation, a minimum of one block from each district was selected randomly. Thus out of 72 blocks in the State, 24 blocks were chosen on systematic random sampling basis to generate primary data from the beneficiaries of the programme. Details of selected blocks are given below:-

**Table - 16**

Sr.No.	District	Selected Blocks
1.	2.	3.
1.	Bilaspur	i) Jhandutta
2.	Chamba	i) Bhatiyat ii) Pangi
3.	Hamirpur	i) Bhoranj ii) Nadaun
4.	Kangra	i) Bhawarna ii) Indora iii) Nagrota-Bagwan iv) Panchrukhi
5.	Kinnaur	i) Kalpa
6.	Kullu	i) Ani ii) Naggar
7.	Lahaul& Spiti	i) Spiti
8.	Mandi	i) Dharampur ii) Karsog iii) Seraj
9.	Shimla	i) Chauhara ii) Mashobra iii) Rohru
10.	Sirmaur	i) Pachhad ii) Sangrah
11.	Solan	i) Kandaghat ii) Solan
12.	Una	i) Gagret

3.3.2 Before launching of actual survey work, the District Planning Officers and Statistical Assistants to be involved in the collection of primary data were given thorough training at three district centres at Solan, Dharamshala and Mandi by explaining to them the objectives of the study, methodology and to substitute the IRDP beneficiaries, wherever necessary. The selection of beneficiaries was done by systematic sampling method. For this purpose, year-wise details of all the persons benefited during the Eighth Five Year Plan (1992-97) were collected by the respective District Planning Officers from the concerned blocks.

3.3.3 The selection of beneficiaries on a systematic random sampling method was done by the DPO's except for two tribal districts of Kinnaur and Lahaul & Spiti where it was done by the Evaluation Division of the Planning Department. A sample of 5 percent of the aggregate beneficiaries in each selected block was taken by using random tables. In all 556 beneficiaries were selected in 24 selected blocks. The district wise details of the selected beneficiaries are depicted in the table below:-

**Table - 17**  
**District-wise No. of Beneficiaries Selected for the Study**

Sr. No.	District	No. of IRDP Beneficiaries selected
1.	2.	3.
1.	Bilaspur	24
2.	Chamba	83
3.	Hamirpur	52
4.	Kangra	121
5.	Kinnaur	24
6.	Kullu	17
7.	L & S	27
8.	Mandi	75
9.	Shimla	35
10.	Sirmaur	41
11.	Solan	30
12.	Una	27
Total		556

3.3.4 As per details given above, 556 persons were chosen for the conduct of this study and accordingly 556 schedules containing primary data were obtained from all the districts. During scrutiny, it was found that 11 schedules of district Kangra were full of discrepancies. In the case of Shimla District, four selected families which were shown assisted by the BDO, reported while holding interview with them that they did not receive any assistance under the programme. Hence these were excluded from the survey. The data collected from two blocks of Solan District i.e. Solan and Kandaghat was also found to be full of contradictions and

in a post survey inspection, it was found that data collection work in both these blocks was done by Gram Panchayat Vikas Adhikari and other field level functionaries who were neither conversant with the concept of the programme nor any training for collection of data was imparted to them by the D.P.O. Solan. Therefore, both the selected blocks of Solan District i.e. Kandaghat and Solan were excluded from the purview of this study. The district-wise/sector-wise details of selected beneficiaries are given below:-

**Table - 18**  
**District-wise and Sector-wise details of IRDP Beneficiaries**

Sr. No.	District	Persons interviewed	Persons found actually benefitted	Sector-wise coverage		
				Primary	Secondary	Tertiary
1.	2.	3.	4.	5.	6.	7.
1.	Bilaspur	24	24	11	-	13
2.	Chamba	83	83	43	3	37
3.	Hamirpur	52	52	25	1	26
4.	Kangra	110	110	73	7	30
5.	Kinnaur	24	24	14	4	6
6.	Kullu	17	17	8	2	7
7.	L & S	27	27	8	11	8
8.	Mandi	75	75	31	2	42
9.	Shimla	35	31	16	2	13
10.	Sirmaur	41	41	22	2	17
11.	Una	27	27	13	4	10
Total:-		515	511	264	38	209

3.3.5 This study has been confined to only eleven districts of the State.

#### 4. Schedule

For the conduct of field survey a schedule as appended at Annexure 'A' was devised which mainly contained following aspects:-

1. Family composition of the beneficiary.
2. Details of assets creation
3. Details of financial assistance
4. Details of insurance coverage
5. Income from assets
6. Maintenance of assets
7. Suggestions of the beneficiaries for betterment of the programme

## **5. Field Work**

The field work was done by the Statistical Assistants of Planning Department posted in the District Planning Cells under the supervision of District Planning Officer of respective district by conducting personal interviews/investigation . In tribal districts of Kinnaur and Lahaul & Spiti, the field work was done by the Statistical Assistant/ Assistant Research Officer of ITDPs. These Statistical Assistants/Assistant Research Officers had the direct interviews with the selected beneficiaries after taking them into confidence and also explaining to them the objectives of the study.

## **6. Supervision**

The supervision of the field work was done by the District Planning Officers of the Planning Department and Project Officer ITDPs in Tribal districts of Kinnaur and Lahaul & Spiti.

## **7. Compilation of Data**

Compilation of data was done in the district headquarters under the guidance of respective District Planning Officer while in case of tribal districts and Sirmaur district, the compilation was done in the Evaluation Division of Planning Department.

## **8. Analysis of data**

Analysis of data was done in the Evaluation Division of Planning Department.

## **9. Reference Period**

The reference period of the study according to information received relates to the 1992-93 to 1996-97.

# CHAPTER –IV

## ANALYSIS OF THE DATA

To fulfil the outlined objectives of the study, 515 sample beneficiaries who received assistance during Eighth Five Year Plan period ( 1992-97) were selected and information on many facets such as demographic particulars, occupation, training imparted, income details, assets created, amount of loan and subsidy etc. was collected by interviewing the selected beneficiaries. District-wise representation of the sample beneficiaries comes as 21.36 per cent to Kangra; 16.12 percent to Chamba; 14.56 percent to Mandi; 10.10 percent to Hamirpur; 7.96 percent to Sirmaur; 6.80 percent to Shimla; 5.24 percent to Una and Lahaul & Spiti districts; 4.66 percent each to Kinnaur and Bilaspur districts and lowest 3.30 percent to Kullu district. Textual presentation of data collected is given in the following tables:-

### Age and Sex Structure of Selected Beneficiaries:

Information was collected from the selected beneficiaries regarding their age and sex. District-wise gathered information is presented in table below:-

**Table-19**  
Agewise and Sex-wise Classification of Beneficiaries

Sr. No	Name of The District	No. of Beneficiaries Interviewed	Upto 20 years		21 to 40 years		41 to 60 years		Above 60 years		Total	
			Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
1.	Bilaspur	24 (4.66)	-	-	13 (54.17)	-	8 (33.33)	2 (8.33)	-	1 (4.17)	21 (87.50)	3 (12.50)
2.	Chamba	83 (16.12)	1 (1.20)	-	48 (57.83)	6 (7.23)	15 (18.08)	8 (9.64)	5 (6.02)	-	69 (83.13)	14 (16.87)
3.	Hamirpur	52 (10.10)	-	-	17 (32.69)	9 (17.31)	12 (23.08)	5 (9.61)	5 (9.62)	4 (7.69)	34 (65.38)	18 (34.62)
4.	Kangra	110 (21.36)	-	-	42 (38.18)	30 (27.27)	26 (23.64)	12 (10.91)	-	-	68 (61.82)	42 (38.18)
5.	Kinnaur	24 (4.66)	-	-	7 (29.17)	5 (20.83)	10 (41.66)	1 (4.17)	1 (4.17)	-	18 (75.00)	6 (25.00)
6.	Kullu	17 (3.30)	-	-	8 (47.06)	2 (11.77)	5 (29.41)	1 (5.88)	1 (5.88)	-	14 (82.35)	3 (17.65)
7.	Lahaul - Spiti	27 (5.24)	-	-	3 (11.11)	7 (25.93)	11 (40.74)	5 (18.52)	1 (3.70)	-	15 (55.56)	12 (44.44)
8.	Mandi	75 (14.56)	-	-	28 (37.34)	19 (25.33)	22 (29.33)	5 (6.67)	1 (1.33)	-	51 (68.00)	24 (32.00)
9.	Shimla	35 (6.80)	1 (2.86)	-	10 (28.57)	5 (14.29)	9 (25.71)	7 (20.00)	3 (8.57)	-	23 (65.71)	12 (34.29)
10.	Sirmour	41 (7.96)	-	-	14 (34.14)	13 (31.71)	11 (26.83)	2 (4.88)	1 (2.44)	-	26 (63.41)	15 (36.59)
11.	Una	27 (5.24)	-	-	7 (25.93)	2 (7.41)	12 (44.44)	6 (22.22)	-	-	19 (70.37)	8 (29.63)
	Total :	515	2 (0.39)	-	197 (38.25)	98 (19.03)	141 (27.38)	54 (10.49)	18 (3.49)	5 (0.97)	358 (69.51)	157 (30.49)

(Figures in parentheses are percentages).

4.2.2 The analysis of the data given in the above table reveals that out of the total 515 sample beneficiaries, 358 were(69.51 percent) males and 157(30.49 percent)

females. It shows that woman coverage was substantial. However, the guidelines contained in the Manual (April, 1991) issued by the Ministry of Rural Development, Govt. of India emphasised women coverage up to 40 percent which brings the performance slightly down.

4.2.3 The data also shows that 95.14 percent of the selected beneficiaries( 65.63 percent males and 29.51 percent females) were in the productive age group of 21 to 60 years and only a small segment i.e. 4.86 percent were below 20 and over 60 years of age. The data also reveals that all the sample beneficiaries in district Una and Kangra were in the age group of 21 to 60 years. In so far as sex-wise coverage is concerned, Bilaspur tops in the male category by covering 87.50 percent of the sample beneficiaries followed by Chamba 83.13 percent. In women category , district Lahaul-Spiti leads by covering 44.44 percent of the sample beneficiaries while Kangra stand at No. 2 by covering 38.18 percent women beneficiaries.

### Social Status:

The district-wise distribution of sample beneficiaries by social groups is given in the following table:-

**Table-20**  
**Caste-wise Classification of Beneficiaries**

Sr. No	Name of the District	No. of Beneficiaries Interviewed	Scheduled Castes	Scheduled Tribes	Others
1.	2.	3.	4.	5.	6.
1.	Bilaspur	24	9 (37.50)	-	15 (62.50)
2.	Chamba	83	23 (27.72)	30 (36.14)	30 (36.14)
3.	Hamirpur	52	28 (53.85)	-	24 (46.15)
4.	Kangra	110	28 (25.45)	2 (1.82)	80 (72.73)
5.	Kinnaur	24	16 (66.67)	8 (33.33)	-
6.	Kullu	17	8 (47.06)	1 (5.88)	8 (47.06)
7.	Lahaul Spiti	27	-	27 (100.00)	-
8.	Mandi	75	24 (32.00)	-	51 (68.00)
9.	Shimla	35	14 (40.00)	-	21 (60.00)
10.	Sirmour	41	17 (41.46)	-	24 (58.54)
11.	Una	27	14 (51.85)	-	13 (48.15)
	Total :	515	181 (35.15)	68 (13.20)	266 (51.65)

(Figures in parentheses are percentages).

The data given in table above reveals that out of the total 515 beneficiaries, 181 beneficiaries ( 35.15 percent) belonged to Scheduled Castes, 68(13.20 percent) Scheduled Tribes and 266(51.65 percent) were from other general categories. The SCs/STs beneficiaries coverage under the programme was 48.35 percent which was slightly lower as compared to prescribed percentage of 50 as per guidelines issued by Department of Rural Development, Government of India despite the fact that all beneficiaries of Kinnaur and Lahaul-Spiti districts belonged to SCs/STs category. It is also observed that Scheduled Tribes beneficiaries were non-existent in six districts viz. Bilaspur, Hamirpur, Mandi, Shimla, Sirmour and Una. This could be one of the reason of low coverage of SCs/STs.

### Educational Status:

District-wise position regarding educational status of selected beneficiaries is given in the table below:-

**Table-21**  
**Educational Status**

Sr. No	Name of the District	No. of Beneficiaries Interviewed	Illiterate	Primary	Middle	Matric and above but not Graduate	Graduate and above
1.	2.	3.	4.	5.	6.	7.	8.
1	Bilaspur	24	3 (12.50)	2 (8.33)	11 (45.84)	8 (33.33)	-
2.	Chamba	83	52 (62.65)	27 (32.53)	4 (4.82)	-	-
3.	Hamirpur	52	14 (26.92)	18 (34.62)	11 (21.15)	8 (15.39)	1 (1.92)
4.	Kangra	110	45 (40.91)	37 (33.64)	20 (18.18)	8 (7.27)	-
5.	Kinnaur	24	19 (79.17)	4 (16.67)	-	-	1 (4.16)
6.	Kullu	17	7 (41.18)	6 (35.30)	2 (11.76)	2 (11.76)	-
7.	Lahaul Spiti	27	24 (88.89)	2 (7.41)	-	1 (3.70)	-
8.	Mandi	75	22 (29.33)	22 (29.33)	18 (24.00)	11 (14.67)	2 (2.67)
9.	Shimla	35	15 (42.86)	10 (28.57)	6 (17.14)	4 (11.43)	-
10.	Sirmour	41	19 (46.34)	16 (39.02)	4 (9.76)	2 (4.88)	-
11.	Una	27	7 (25.93)	11 (40.74)	4 (14.81)	5 (18.52)	-
	Total :	515	227 (44.08)	155 (30.10)	80 (15.53)	49 (9.51)	4 (0.78)

(Figures in parentheses are percentages).



The above table reveals that out of the total 515 beneficiaries, 227(44.08 percent) were illiterates and remaining 288(55.92 percent) literates. Among literates, 30.10 percent were educated up to primary level; 15.53 percent up to middle;9.51 percent up to matric and above but below graduation and only 0.78 percent were graduates or above.

It is also noticed that illiterates and those educated upto primary level constituted 74.18 percent of the sample beneficiaries which shows that illiteracy has an implicit relationship with poverty syndrome.

District-wise analysis of the data shows that Lahaul-Spiti has maximum illiterate beneficiaries i.e. 88.89 percent while Bilaspur has the lowest 12.50 percent. If we look at those whose educational status is above matric, we find that Bilaspur tops the ranking by having 33.33 percent of the sample beneficiaries followed by Una with 18.52 percent and Hamirpur 15.39 percent.

### Size of Family:

District-wise data on the size of family was collected from all the 515 selected beneficiaries . The gathered information is given in table below:-

**Table-22**

### Family Composition of Selected Beneficiaries

Sr. No	Name of the District	No. of Beneficiaries Interviewed	Size of Family			
			Below 5 persons	Upto 5 persons	Above 5 but below 10 persons	10 persons and above
1.	2.	3.				
1.	Bilaspur	24 (4.66)	9 (37.50)	10 (41.67)	5 (20.83)	-
2.	Chamba	83 (16.12)	24 (28.92)	38 (45.78)	20 (24.10)	1 (1.20)
3.	Hamirpur	52 (10.10)	23 (44.23)	19 (36.54)	10 (19.23)	-
4.	Kangra	110 (21.36)	92 (83.64)	17 (15.45)	1 (0.91)	-
5.	Kinnaur	24 (4.66)	10 (41.67)	4 (16.66)	10 (41.67)	-
6.	Kullu	17 (3.30)	4 (23.53)	5 (29.41)	7 (41.18)	1 (5.88)
7.	Lahaul Spiti	27 (5.24)	4 (14.82)	11 (40.74)	11 (40.74)	1 (3.70)
8.	Mandi	75 (14.56)	34 (45.33)	19 (25.33)	20 (26.67)	2 (2.67)
9.	Shimla	35 (6.80)	13 (37.14)	11 (31.43)	9 (25.72)	2 (5.71)
10.	Sirmour	41 (7.96)	7 (17.07)	13 (31.71)	17 (41.46)	4 (9.76)
11.	Una	27 (5.24)	5 (18.52)	9 (33.33)	13 (48.15)	-
	Total :	515	225 (43.69)	156 (30.29)	123 (23.88)	11 (2.14)

(Figures in parentheses are percentages).

4.5.2 It is seen from the above table that of the 515 beneficiaries selected for the study, 225 (43.69 percent) were having small family below five persons per household and 156(30.29 percent) were having 5 persons. There were only 123 (23.88 percent) sample beneficiaries, who were having a family size of more than 5 persons per household but below 10 persons. Large family size has only been noticed in 11 cases , 2.14 percent of the beneficiaries interviewed for the purpose which is by no means an alarming figure. With these results, it can be concluded that large family size is no more a primary cause for poverty syndrome. Further, the IRDP beneficiaries have also become small family conscious or adopting family planning methods to limit their family to a manageable proportion.

## 6. Land Holdings:

The data on the size of land holdings was collected in respect of all the 515 selected beneficiaries. The gathered information is presented in table given below:-

**Table-23**  
**Size of Land Holdings**

Sr. No	Name of the District	No. of Beneficiaries Interviewed	Land Less	Marginal Farmers (below 1.0 Hect.)	Small Farmers (1.0-1.99 Hect.)	Semi-Medium Farmers (2.0-3.99 Hect.)	Medium Farmers (4.0-9.99 Hect.)	Large Farmers 10.0. Hect. & above
1.	2.	3.	4.	5.	6.	7.	8.	9.
1.	Bilaspur	24 (4.66)	1 (4.17)	23 (95.83)	-	-	-	-
2.	Chamba	83 (16.12)	-	83 (100.00)	-	-	-	-
3.	Hamirpur	52 (10.10)	7 (13.46)	45 (86.54)	-	-	-	-
4.	Kangra	110 (21.36)	12 (10.91)	97 (88.18)	1 (0.91)	-	-	-
5.	Kinnaur	24 (4.66)	1 (4.17)	22 (91.66)	1 (4.17)	-	-	-
6.	Kullu	17 (3.30)	3 (17.65)	13 (76.47)	1 (5.88)	-	-	-
7.	Lahaul Spiti	27 (5.24)	15 (55.56)	11 (40.74)	1 (3.70)	-	-	-
8.	Mandi	75 (14.56)	15 (20.00)	53 (70.67)	7 (9.33)	-	-	-
9.	Shimla	35 (6.80)	5 (14.29)	28 (80.00)	2 (5.71)	-	-	-
10.	Sirmour	41 (7.96)	1 (2.44)	31 (75.61)	9 (21.95)	-	-	-
11.	Una	27 (5.24)	3 (11.11)	24 (88.89)	-	-	-	-
	Total :	515	63 (12.23)	430 (83.50)	22 (4.27)	-	-	-

(Figures in parentheses are percentages).

4.6.2 It is seen from the above table that 430(83.50 percent) beneficiaries belong to the marginal farmer group having land holding of less than one hectare and only 22 ( 4.27 percent) sample beneficiaries belong to small farmer group. There were 63 ( 12.23 percent) beneficiaries who were landless. It shows that selection of persons was rightly done in terms of land holding criteria laid for the selection of IRDP.

4.6.3 Further analysis of data shows that all the selected beneficiaries in Bilaspur, Hamirpur and Una districts were either landless or marginal farmers whereas in Chamba district all the beneficiaries were marginal farmers.

## 7. Occupational Distribution:

Majority of the IRDP beneficiaries are engaged in more than one pursuit and the one which contributed maximum share to the net earnings has been termed as Principal Occupation and the lesser one the subsidiary occupation. With a view to ascertain the occupational engagement of the sample beneficiary at the time of selection to the IRDP, data on principal and subsidiary occupation of the beneficiaries was collected and depicted in the following table:-

**Table-24**  
**Principal/ Subsidiary Occupation of the Sample Beneficiaries**

Sr. No	Name of the District	No. of Beneficiaries Interviewed	Principal Occupation					Subsidiary Occupation					
			Agr..	Hort.	Labourer	Busi.	Others Carp., Tailors etc.	Agri.	Hort.	Labourer	Busi.	Other	Without subsidiary occupation
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.
1.	Bilaspur	24 (4.66)	8 (33.34)	-	12 (50.00)	2 (8.33)	2 (8.33)	10 (41.66)	-	1 (4.17)	-	1 (4.17)	12 (50.00)
2.	Chamba	83 (16.12)	78 (93.98)	-	1 (1.20)	1 (1.20)	3 (3.62)	-	-	75 (90.36)	-	2 (2.41)	6 (7.23)
3.	Hamirpur	52 (10.10)	13 (25.00)	-	32 (61.54)	-	7 (13.46)	23 (44.23)	-	14 (26.92)	-	2 (3.85)	13 (25.00)
4.	Kangra	110 (21.36)	45 (40.91)	-	54 (49.09)	8 (7.27)	3 (2.73)	25 (22.73)	-	12 (10.91)	2 (1.82)	5 (4.54)	66 (60.00)
5.	Kinnaur	24 (4.66)	17 (70.83)	-	-	-	7 (29.17)	3 (12.50)	-	14 (58.33)	1 (4.17)	6 (25.00)	-
6.	Kullu	17 (3.30)	14 (82.35)	-	1 (5.88)	-	2 (11.77)	-	-	2 (11.77)	1 (5.88)	-	14 (82.35)
7.	Lahaul Spiti	27 (5.24)	12 (44.44)	-	15 (55.56)	-	-	-	-	27 (100.00)	-	-	-
8.	Mandi	75 (14.56)	17 (22.67)	-	46 (61.33)	9 (12.00)	3 (4.00)	41 (54.67)	-	10 (13.33)	5 (6.67)	-	19 (25.33)
9.	Shimla	35 (6.80)	25 (71.43)	-	5 (14.29)	2 (5.71)	3 (8.57)	5 (14.29)	2 (5.71)	4 (11.43)	-	1 (2.86)	23 (65.71)
10.	Sirmour	41 (7.96)	38 (92.68)	-	1 (2.44)	-	2 (4.88)	-	-	17 (41.46)	2 (4.88)	5 (12.20)	17 (41.46)
11.	Una	27 (5.24)	6 (22.22)	-	15 (55.56)	3 (11.11)	3 (11.11)	10 (37.04)	-	15 (55.56)	1 (3.70)	-	1 (3.70)
	Total :	515	273 (53.01)	-	182 (35.34)	25 (4.85)	35 (6.80)	117 (22.72)	2 (0.39)	191 (37.09)	12 (2.33)	22 (4.27)	171 (33.20)

(Figures in parentheses are percentages).

It is seen from the above table that out of 515 selected beneficiaries, maximum number i.e. 273(53.01 percent) had reported agriculture as their principal occupation, 182( 35.34 percent) were engaged in labour activities, 25 ( 4.85 percent) were having business as their principal occupation and 35 ( 6.80 percent) were earning their livelihood from other pursuits.

Of the 515 sample beneficiaries, 171 (33.20 percent) were not having any subsidiary occupation and they were earning livelihood from their main occupation. The remaining 344 beneficiaries were also engaged in subsidiary occupation of which 117(22.72 percent) reported their subsidiary occupation as agriculture, 191(37.09 percent) labourer activities, 12(2.33 percent) business and 22 ( 4.27 percent) were engaged in other miscellaneous works.

### 8. Source of First Information about IRDP:

An attempt was also made to elicit information as to how the sample beneficiaries came to know about the IRDP. District-wise details of the source of first information of selected beneficiaries are presented in table below:-

**Table-25**  
Source of First Information about the IRDP

Sr. No	Name of the District	No. of Beneficiaries Interviewed	Source of First Information		
			Village Pradhan	VLW/Gram Vikas Adhikari	Other Village Level Workers
1.	2.	3.	4.	5.	6.
1.	Bilaspur	24	20 (83.33)	4 (16.67)	-
2.	Chamba	83	3 (3.61)	80 (96.39)	-
3.	Hamirpur	52	43 (82.69)	8 (15.39)	1 (1.92)
4.	Kangra	110	110 (100.00)	-	-
5.	Kinnaur	24	23 (95.83)	1 (4.17)	-
6.	Kullu	17	6 (35.29)	11 (64.71)	-
7.	Lahaul Spiti	27	27 (100.00)	-	-
8.	Mandi	75	71 (94.67)	3 (4.00)	1 (1.33)
9.	Shimla	35	29 (82.86)	1 (2.86)	5 (14.28)
10.	Sirmour	41	18 (43.90)	21 (51.22)	2 (4.88)
11.	Una	27	13 (48.15)	14 (51.85)	-
	Total :	515	363 (70.48)	143 (27.77)	9 (1.75)

(Figures in parentheses are percentages).

The above table shows that out of 515 beneficiaries selected for this study, 363(70.48 percent) came to know about this programme through Village Pradhans, 143(27.77 percent) got the information from village level worker/Gram Vikas Adhikari and remaining 9 beneficiaries( 1.75 percent) came to know through other village level workers such as Teachers, Patwaries or Health workers.

The analysed data reveals that Village Pradhans were the chief informer about the IRD Programme among the selected beneficiaries followed by Gram Vikas Adhikaries which accounted for 27.77 percent.

### 9. Annual Income:

The base line survey for the identification of families living below poverty line was conducted in the year 1981. As per income criteria laid down, a person having annual income below Rs. 3500 was to be selected under the programme. However, this annual income criteria was further raised upto Rs. 6400 during Seventh Five Year Plan and subsequently to Rs. 11,000 during the Eighth Five Year Plan, the period taken for the conduct of this study. With a view to ascertain the economic status of the beneficiaries particularly the annual income at the time of their selection to the IRDP, data was collected from two sources, one from the sample beneficiaries by holding their personal interviews and secondly from the record of the BDOs. The comparative data displaying the annual income of the beneficiaries at the time of their selection is given in table below:-

**Table-26**  
**Annual Family Income at the time of Selection**

Sr. No	Name of the District	No. of Beneficiaries Interviewed	As Per Beneficiary					As Per Record of the B.D.O. Concerned					
			Upto Rs.500	Rs.501 to Rs.1000	Rs.1001 to Rs.3500	Rs.3501 to Rs.4800	Rs.4801 & above	Upto Rs.500	Rs.501 to Rs.1000	Rs.1001 to Rs.3500	Rs.3501 to Rs.4800	Rs.4801 & above	Not Reported
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.
1.	Bilaspur	24	1 (4.17)	1 (4.17)	19 (79.16)	3 (12.50)	-	-	-	9 (37.50)	13 (54.16)	1 (4.17)	1 (4.17)
2.	Chamba	83	-	6 (7.23)	36 (43.37)	25 (30.12)	16 (19.28)	-	1 (1.20)	26 (31.33)	30 (36.14)	16 (19.28)	10 (12.05)
3.	Hamirpur	52	-	4 (7.69)	25 (48.08)	12 (23.08)	11 (21.15)	-	3 (5.77)	26 (50.00)	12 (23.08)	11 (21.15)	-
4.	Kangra	110	-	-	23 (20.91)	45 (40.91)	42 (38.18)	-	-	9 (8.18)	46 (41.82)	55 (50.00)	-
5.	Kinnaur	24	-	7 (29.17)	17 (70.83)	-	-	-	1 (4.17)	23 (95.83)	-	-	-
6.	Kullu	17	-	-	3 (17.65)	4 (23.53)	10 (58.82)	-	-	2 (11.77)	5 (29.41)	10 (58.82)	-
7.	Lahaul & Spiti	27	10 (37.04)	3 (11.11)	5 (18.52)	-	9 (33.33)	4 (14.81)	4 (14.81)	5 (18.52)	1 (3.71)	7 (25.93)	6 (22.22)
8.	Mandi	75	-	-	41 (54.67)	6 (8.00)	28 (37.33)	-	-	34 (45.34)	13 (17.33)	28 (37.33)	-
9.	Shimla	35	-	1 (2.86)	9 (25.71)	6 (17.14)	19 (54.29)	-	-	1 (2.86)	9 (25.71)	8 (22.86)	17 (48.57)
10.	Sirmaur	41	-	-	2 (4.88)	11 (26.83)	28 (68.29)	-	1 (2.44)	6 (14.63)	12 (29.27)	21 (51.22)	1 (2.44)
11.	Una	27	-	-	-	14 (51.85)	13 (48.15)	-	-	-	14 (51.85)	13 (48.15)	-
	Total	515	11 (2.14)	22 (4.27)	180 (34.95)	126 (24.47)	176 (34.17)	4 (0.78)	10 (1.94)	141 (27.38)	155 (30.10)	170 (33.00)	35 (6.80)

(Figures in parentheses are percentages).

It is revealed from the above table that of the 515 sample beneficiaries, 22(4.27 percent) were having annual income between Rs. 500 and 1,000 as per version of the beneficiaries and 10(1.94%) as per record of BDOs. As many as 180 (34.95 percent) beneficiaries were having annual income between Rs. 1001 to Rs. 3500 as per the statement of the beneficiaries but according to the record of the BDOs, only 141(27.38 percent) beneficiaries fall in this range of annual income. In the income group of 3501 to 4800, 126 ( 24.47 percent) beneficiaries fall at the time of their selection as per details divulged by the selected persons for the purpose of this study

but according to the record of BDOs, 155 ( 30.10 percent) persons belonged to that income group. In the annual income range above Rs. 4801, 176 ( 34.17 percent) beneficiaries belonged to this group whereas according to the data of the BDOs., there were 170(33.00 percent) persons belonging to this income group.

The comparative analysis of the data reveals that there is not much of a difference in the data gathered from the BDOs office and the actual version of the beneficiaries. It also strengthens the government view point that the selection of the poorest of the poor families to the IRDP was done correctly keeping in view their annual income.

### Selection procedure:

As per procedure laid down for the selection of persons to the IRDP, the poorest of the poor were to be selected by the Gram Sabha in their meeting. In order to verify this fact from the selected beneficiaries, data was collected by holding personal interviews and displayed in the following table:-

**Table-27**  
**Details about Household Survey**

Sr. No	Name of the District	No. of Beneficiaries Interviewed	Whether any Household Survey was conducted prior to selection		Whether name approved by the Gram Sabha		Whether selected by any other method		Whether beneficiary was in the IRDP list earlier also	
			Yes	No	Yes	No	Yes	No	Yes	No
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
1.	Bilaspur	24	24 (100.00)	-	24 (100.00)	-	-	24 (100.00)	11 (45.83)	13 (54.17)
2.	Chamba	83	83 (100.00)	-	83 (100.00)	-	-	83 (100.00)	48 (57.83)	35 (42.17)
3.	Hamirpur	52	52 (100.00)	-	52 (100.00)	-	-	52 (100.00)	27 (51.92)	25 (48.08)
4.	Kangra	110	108 (98.18)	2 (1.82)	110 (100.00)	-	-	110 (100.00)	97 (88.18)	13 (11.82)
5.	Kinnaur	24	24 (100.00)	-	24 (100.00)	-	-	24 (100.00)	1 (4.17)	23 (95.83)
6.	Kullu	17	17 (100.00)	-	17 (100.00)	-	-	17 (100.00)	8 (47.06)	9 (52.94)
7.	Lahaul & Spiti	27	-	27 (100.00)	27 (100.00)	-	-	27 (100.00)	-	27 (100.00)
8.	Mandi	75	75 (100.00)	-	75 (100.00)	-	-	75 (100.00)	11 (14.67)	64 (85.33)
9.	Shimla	35	10 (28.57)	25 (71.43)	33 (94.29)	2 (5.71)	2 (5.71)	33 (94.29)	5 (14.29)	30 (85.71)
10.	Sirmaur	41	39 (95.12)	2 (4.88)	40 (97.56)	1 (2.44)	1 (2.44)	40 (97.56)	17 (41.46)	24 (58.54)
11.	Una	27	27 (100.00)	-	27 (100.00)	-	-	27 (100.00)	-	27 (100.00)
	Total	515	459 (89.13)	56 (10.87)	512 (99.42)	3 (0.58)	3 (0.58)	512 (99.42)	225 (43.69)	290 (56.31)

(Figures in parentheses are percentages).

The above table shows that out of 515 beneficiaries, 459( 89.13 percent) reported that a household survey was conducted prior to their selection in IRDP whereas 56(10.87 percent) replied in negative. The data in above table also indicates that majority of the selected beneficiaries i.e. 512 (99.42 percent) reported that their names were approved by the Gram Sabha. The remaining 3 beneficiaries (0.58 percent) were selected without the approval of Gram Sabha.

The data also shows that 225 beneficiaries(43.69 percent) reported that they were in the IRDP list earlier also whereas 290(56.31 percent) replied in negative. Of the sample beneficiaries of Lahaul & Spiti and Una districts none was reported to be in the IRDP list on earlier occasions.

**Actually Benefited Families:**

The beneficiaries for the present evaluation study were selected from the families who were assisted during the Eighth Five Year Plan ( 1992-97). With a view to know as to whether they were actually benefited or not, views of all the 515 selected beneficiaries were obtained. The data collected in this regard is given in the table below:-

**Table-28**

Sr. No	Name of the District	Sample Beneficiaries	Actually Benefited Families
1.	2.	3.	4.
1.	Bilaspur	24	24 (100.00)
2.	Chamba	83	83 (100.00)
3.	Hamirpur	52	52 (100.00)
4.	Kangra	110	110 (100.00)
5.	Kinnaur	24	24 (100.00)
6.	Kullu	17	17 (100.00)
7.	Lahaul & Spiti	27	27 (100.00)
8.	Mandi	75	75 (100.00)
9.	Shimla	35	31 (88.57)
10.	Sirmaur	41	41 (100.00)
11.	Una	27	27 (100.00)
	Total	515	511 (99.22)

(Figures in parentheses are percentages).

4.11.2 The data in the above table reveals that out of 515 families selected for the purpose of this study, 4 persons, identified under IRDP, told the enumerator that they did not receive any benefit under the programme. Keeping this fact in view four families of Shimla district were excluded from the list of beneficiaries. Further analysis of data of this study will revolve around 511 actual beneficiaries the details of which are given in the subsequent paragraphs.

**Sector-wise Coverage:**

The guidelines of the programme envisaged that any economically viable project having favourable incremental capital output ratio (ICOR) can be taken up under the programme in Primary, Secondary and Tertiary Sectors. Considering the need to off-load the farm sector, attempts should be made to diversify into Secondary and Tertiary Sector activities i.e. Industries, Service and Business(ISB) activities in harmony with the local situation. Keeping these guidelines in view, the data on sector-wise coverage of all selected 511 beneficiaries was gathered from the field and displayed in table below:-

**Table-29**

Sr. No	Name of the District	No. of Beneficiaries Interviewed	Sector Under which Assistance Provided		
			Primary Sector	Secondary Sector	Tertiary Sector
1.	2.	3.	4.	5.	6.
1.	Bilaspur	24	11	-	13
2.	Chamba	83	43	3	37
3.	Hamirpur	52	25	1	26
4.	Kangra	110	73	7	30
5.	Kinnaur	24	14	4	6
6.	Kullu	17	8	2	7
7.	Lahaul Spiti	27	8	11	8
8.	Mandi	75	31	2	42
9.	Shimla	31	16	2	13
10.	Sirmaur	41	22	2	17
11.	Una	27	13	4	10
	Total	511	264 (51.66)	38 (7.44)	209 (40.90)

(Figures in parentheses are percentages).

It would be seen from the above table that out of 511 beneficiaries interviewed , 264 beneficiaries (51.66 percent) were assisted under Primary Sector activities, only 38( 7.44 percent) under Secondary Sector activities and remaining 209 beneficiaries( 40.90 percent) under Tertiary Sector activities. Despite the fact that emphasis was on diversification from primary sector to secondary and tertiary sectors. But this does not appear to happen particularly in case of Himachal Pradesh where secondary sector coverage was just 7.44 percent. This is perhaps due to lack of infrastructure facilities and to some extent non-availability of raw material for setting-up of SSI Units. However, performance under tertiary sector is found to be satisfactory and encouraging.



### 13. Primary Sector Coverage:

The activity-wise details of assistance provided under Primary Sector are presented in the table given below:-

**Table-30**  
**Primary Sector Coverage**

Sr. No	Name of the District	No. of Beneficiaries Interviewed	No. of persons benefited under Primary Sector	Assistance provided for Primary Sector Activities			
				Milch Animal	Agri./ Horti. Implements	Ox Pair	Fishery
1.	2.	3.	4.	5.	6.	7.	8.
1.	Bilaspur	24	11	9 (81.82)	-	2 (18.18)	-
2.	Chamba	83	43	43 (100.00)	-	-	-
3.	Hamirpur	52	25	14 (56.00)	5 (20.00)	6 (24.00)	-
4.	Kangra	110	73	67 (91.78)	1 (1.37)	5 (6.85)	-
5.	Kinnaur	24	14	9 (64.29)	5 (35.71)	-	-
6.	Kullu	17	8	6 (75.00)	1 (12.50)	-	1 (12.50)
7.	Lahaul Spiti	27	8	8 (100.00)	-	-	-
8.	Mandi	75	31	30 (96.77)	-	1 (3.23)	-
9.	Shimla	31	16	15 (93.75)	1 (6.25)	-	-
10.	Sirmaur	41	22	21 (95.45)	1 (4.55)	-	-
11.	Una	27	13	13 (100.00)	-	-	-
	Total	511	264	235 (89.02)	14 (5.30)	14 (5.30)	1 (0.38)

(Figures in parentheses are percentages).

It is observed from the above table that out of 511 selected persons for the conduct of this study, 264 ( 51.66 percent) were benefited under Primary Sector. Of the 264 beneficiaries, 235 ( 89.02 percent) were provided with milch cattle, 14(5.30 percent) were provided implements for the development of land for Agricultural/Horticultural activities. Another 14 persons were provided with bullocks. Of the total beneficiaries above 50 percent were assisted under primary sector and almost 90 percent were benefited by providing milch cattle. The high coverage through distribution of milch animals shows preference of beneficiaries for assets of immediate returns, assured market for milk and milk products.

Keeping in view that one milch cattle seldom becomes a viable unit, the programme provided for sanctioning of a full unit of two milch cattle to the beneficiaries so as to ensure uninterrupted income from the sale of milk and enable the beneficiaries to pay the loan instalments on regular basis. With the view to find out as to whether full unit of two milch animals were provided to all sample beneficiaries, views of all

assisted beneficiaries for milch cattle units were taken and given in the following table:-

**Table-31**  
**Distribution of Milch Cattle**

Sr. No	Name of the District	No. of Beneficiaries Interviewed	No. of beneficiaries provided with Milch Cattle	If provided with Milch Cattle, has full l unit of two been sanctioned	
				Yes	No
1.	2.	3.	4.	5.	6.
1.	Bilaspur	24	9	2 (22.22)	7 (77.78)
2.	Chamba	83	43	4 (9.30)	39 (90.70)
3.	Hamirpur	52	14	5 (35.71)	9 (64.29)
4.	Kangra	110	67	45 (67.16)	22 (32.84)
5.	Kinnaur	24	9	1 (11.11)	8 (88.89)
6.	Kullu	17	6	5 (83.33)	1 (16.67)
7.	Lahaul Spiti	27	8	8 (100.00)	-
8.	Mandi	75	30	1 (3.33)	29 (96.67)
9.	Shimla	31	15	1 (6.67)	14 (93.33)
10.	Sirmaur	41	21	17 (80.95)	4 (19.05)
11.	Una	27	13	13 (100.00)	-
	<b>Total :</b>	<b>511</b>	<b>235</b>	<b>102 (43.40)</b>	<b>133 (56.60)</b>

(Figures in parentheses are percentages).

The above data reveals that out of the total 235 beneficiaries 102(43.40 percent) told that full unit of two milch cattle were sanctioned to them while 133 ( 56.60 percent) replied in negative.

#### 14. Secondary Sector Coverage:

1.1.1 The activity-wise break-up of all selected beneficiaries under secondary sector is given in the table below:-

**Table-32**  
**Secondary Sector Coverage**

Sr. No	Name of the District	No. of Beneficiaries Interviewed	No. of Persons benefited under Secondary Sector	Assistance provided for Secondary Sector Activities		
				Khaddi/ Looms	Ban making/ Bamboo work	Bakery/ Confectionery
1.	2.	3.	4.	5.	6.	7.
1.	Bilaspur	24	-	-	-	-
2.	Chamba	83	3	3 (100.00)	-	-
3.	Hamirpur	52	1	1 (100.00)	-	-
4.	Kangra	110	7	4 (57.14)	-	3 (42.86)
5.	Kinnaur	24	4	4 (100.00)	-	-
6.	Kullu	17	2	2 (100.00)	-	-
7.	Lahaul & Spiti	27	11	11 (100.00)	-	-
8.	Mandi	75	2	2 (100.00)	-	-
9.	Shimla	31	2	2 (100.00)	-	-
10.	Sirmaur	41	2	2 (100.00)	-	-
11.	Una	27	4	1 (25.00)	3 (75.00)	-
	Total	511	38	32 (84.22)	3 (7.89)	3 (7.89)

(Figures in parentheses are percentages).

1.1.2 It is seen from the data given in the above table that within the secondary sector, the maximum number of selected beneficiaries i.e. 32(84.22 percent) were provided Khaddi/Looms, 3(7.89 percent) were given benefit schemes relating to ban making bamboo work whereas remaining 3(7.89 percent) beneficiaries had taken up schemes pertaining to bakery/confectionery. If we look at district-wise figures we notice that in eight districts, out of eleven covered under the study cent-percent assistance was provided for setting-up of khaddi/handloom units for traditional weavers. In the left-out two districts, three beneficiaries in Una were assisted for ban making units and same number of beneficiaries in Kangra were provided assistance for starting bakery/confectionery units. The low coverage of secondary sector activities could be attributed to non-availability of raw material, lack of marketing facilities, lack of operational skills among workers.

## 15. Tertiary Sector Coverage:

As mentioned earlier, 209 selected beneficiaries were given benefits related to tertiary sector activities. Activity-wise distribution of beneficiaries is given in the following table:-

**Table-33**  
**Tertiary Sector Coverage**

Sr. No	Name of the District	No. of Beneficiaries Interviewed	No. of Persons benefited under Tertiary Sector	Assistance provided for Tertiary Sector Activities			
				Minor Business	Mason/Tools/ Sewing Machines	Mule / Horse	Gharat/ Atta Chakki
1.	2.	3.	4.	5.	6.	7.	8.
1.	Bilaspur	24	13	4 (30.77)	5 (38.46)	-	4 (30.77)
2.	Chamba	83	37	15 (40.54)	4 (10.81)	18 (48.65)	-
3.	Hamirpur	52	26	5 (19.23)	12 (46.15)	9 (34.62)	-
4.	Kangra	110	30	19 (63.33)	-	11 (36.67)	-
5.	Kinnaur	24	6	3 (50.00)	2 (33.33)	1 (16.67)	-
6.	Kullu	17	7	4 (57.14)	-	2 (28.57)	1 (14.29)
7.	Lahaul Spiti	27	8	1 (12.50)	-	6 (75.00)	1 (12.50)
8.	Mandi	75	42	19 (45.24)	13 (30.95)	9 (21.43)	1 (2.38)
9.	Shimla	31	13	5 (38.46)	3 (23.08)	4 (30.77)	1 (7.69)
10.	Sirmaur	41	17	12 (70.59)	-	2 (11.76)	3 (17.65)
11.	Una	27	10	5 (50.00)	3 (30.00)	2 (20.00)	-
	Total	511	209	92 (44.02)	42 (20.10)	64 (30.62)	11 (5.26)

(Figures in parentheses are percentages).

The data in the above table reveals that within the tertiary sector, the maximum number of the beneficiaries i.e. 92 ( 44.02 percent) were assisted for minor business activities like karyana shops, tea stall, bicycle repair shops etc. , 42(20.10 percent) were benefited by providing tool kits to masons, sewing machine etc. There were 64 beneficiaries(30.62 percent) who were given mule/horses etc. Remaining 11 beneficiaries( 5.26 percent) were provided with Gharat/Atta chakki units.

District-wise break-up shows that minor business activities were preferred in all the eleven districts covered under the study. Such activities took precedence over other activities in Kangra, Kinnaur, Kullu, Sirmaur and Una districts where more than 50 percent of the sample beneficiaries were assisted for minor activities.

### 1. Institutional Financing:

The RBI has introduced Service Area Approach w.e.f. 1.4.1989. It is applicable to rural and semi-urban branches of Commercial and Regional Rural Banks. Under this scheme, each bank branch has a designated service area comprising certain villages in which it will concentrate its activities for productive lending. The service area of each branch normally comprising of 15 to 25 villages. The financing for IRDP in these villages is, therefore, to be done by the Bank branch to which they have been allocated. With a view to know as to how the different bank branches spread all over the state performed their functions of providing of loans to the selected IRDP families, the beneficiaries were interviewed as to which of the bank branch provided them the loan assistance. The data collected in this regard is displayed in the table below:-

**Table-34**  
**Name of the Financial Institution**

Sr. No	Name of the District	No. of Beneficiaries Interviewed	State Bank of India	Punjab National Bank	State Bank of Patiala	UCO Bank	Co-operative Bank	Others	Not Reported
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
1.	Bilaspur	24	7 (29.17)	2 (8.33)	1 (4.17)	14 (58.33)	-	-	-
2.	Chamba	83	54 (65.06)	5 (6.03)	-	-	1 (1.20)	22 (26.51)	1 (1.20)
3.	Hamirpur	52	8 (15.39)	41 (78.85)	1 (1.92)	1 (1.92)	-	1 (1.92)	-
4.	Kangra	110	38 (34.55)	39 (35.45)	9 (8.18)	-	-	24 (21.82)	-
5.	Kinnaur	24	-	16 (66.67)	-	8 (33.33)	-	-	-
6.	Kullu	17	4 (23.53)	7 (41.18)	1 (5.88)	-	-	5 (29.41)	-
7.	Lahaul Spiti	27	27 (100.00)	-	-	-	-	-	-
8.	Mandi	75	-	48 (64.00)	3 (4.00)	-	2 (2.67)	22 (29.33)	-
9.	Shimla	31	-	1 (3.22)	2 (6.45)	25 (80.65)	-	3 (9.68)	-
10.	Sirmour	41	9 (21.95)	1 (2.44)	4 (9.76)	27 (65.85)	-	-	-
11.	Una	27	3 (11.11)	10 (37.04)	14 (51.85)	-	-	-	-
	Total :	511	150 (29.35)	170 (33.27)	35 (6.85)	75 (14.68)	3 (0.59)	77 (15.07)	1 (0.19)

(Figures in parentheses are percentages).

4.16.2 The data in table given above reveals that out of the total 511 beneficiaries, 150 (29.35percent)were provided loan by the State Bank of India, 170 beneficiaries ( 33.27 percent) by the Punjab National Bank, 35( 6.85 percent) by the State Bank of Patiala, 75( 14.68 percent) by UCO Bank, 3 ( 0.59 percent) by Co-operative Bank and 77 ( 15.07 percent) by others. So we noticed that Punjab National Bank performed better than any other bank including the State Bank of India which has a well spread net work of bank branches all over the State.

### 17. Assistance Provided in terms of Loan and Subsidy:

The programme provided that lending to the beneficiaries should be on a project basis to be phased according to the nature of the project. The size of the loan to the beneficiary should be determined by the requirements of the project. The subsidy was to be linked to credit and was to be given in kind or cash. The size and the number of activities were to be determined in relation to the income gap requirement to be covered to bring the family above the poverty line. Where this objective can be achieved through different alternative activities the less costly alternative should be preferred so that optimum use of the available resources could be made. There was another provision that families already assisted in the earlier plans and were unable to cross the poverty line should be given supplementary assistance in the 8<sup>th</sup> Plan.

Keeping the above provision of the programme in view, the data on bank loan and subsidy provided to the sample beneficiaries as Ist dose of assistance is given in the table subjoined below:-

**Table-35**  
**Selected Beneficiaries Assisted for the First Dose of Assistance**

Sr No	Name of the District	No. of Beneficiaries Interviewed	Beneficiaries given First Dose of Assistance			
			Bank loan Amount (Rs.)	Subsidy Amount (Rs.)	Total Amount (Rs.)	Per Capita Investment (Rs.)
1.	2.	3.	4.	5.	6.	7.
1.	Bilaspur	24	196089	88507	284596	11858.17
2.	Chamba	83	559457	320947	880404	10607.28
3.	Hamirpur	52	352136	165846	517982	9961.19
4.	Kangra	110	1875122	382886	2258008	20527.35
5.	Kinnaur	24	118162	72738	190900	7954.17
6.	Kullu	17	133132	57000	190132	11184.24
7.	Lahaul Spiti	27	76910	74350	151260	5602.22
8.	Mandi	75	595402	239254	834656	11128.75
9.	Shimla	31	202750	97850	300600	9696.77
10.	Sirmour	41	236907	131760	368667	8991.88
11.	Una	27	250797	86103	336900	12477.78
	Total :	511	4596864	1717241	6314105	12356.37

(Figures in parentheses are percentages).

The data given in the above table shows that 511 beneficiaries selected for the conduct of this study were given an assistance of Rs. 63.14 lakh ( Rs. 45.97 lakh

loan amount and Rs. 17.17 lakh subsidy). This assistance brings the per capita investment to Rs. 12356.

Of the 511 families, 17 were also given second dose of assistance. The details are given in table below:-

**Table-36**  
**Selected Beneficiaries Assisted for the Second Dose of Assistance**

Sr No	Name of the District	No. of Beneficiaries Interviewed	Beneficiaries given Second Dose of Assistance			
			Bank Amount (Rs.)	Subsidy Amount (Rs.)	Total Amount (Rs.)	Per Capita Investment (Rs.)
1.	2.	3.	4.	5.	6.	7.
1.	Hamirpur	1	1700	1700	3400	3400.00
2.	Kangra	8	66900	14500	81400	10175.00
3.	Kullu	2	24900	9500	34400	17200.00
4.	Mandi	1	4000	4 000	8000	8000.00
5.	Shimla	2	25000	6000	31000	15500.00
6.	Sirmour	3	14633	7746	22379	7459.67
	Total :	17	137133	43446	180579	10622.29

(Figures in parentheses are percentages).

The above table reveals that 17 families, in 6 districts were also given second dose of assistance. During the course these families were provided with a loan of Rs. 1.37 lakh by the bankers and subsidy of Rs. 43446 was given by the Govt. which brings the per capita investment to Rs. 10622.

In the case of those families which were not given adequate assistance during earlier doses to make them to cross the poverty line, third dose of assistance was also administered in two cases belonging to Shimla district. The data collected in this regard is depicted in the table below:-

**Table-37**  
**Selected Beneficiaries Assisted for Third Dose of Assistance**

Sr No	Name of the District	No. of Beneficiaries Interviewed	Beneficiaries given Third Dose of Assistance			
			Bank loan Amount (Rs.)	Subsidy Amount (Rs.)	Total Amount (Rs.)	Per Capita Investment (Rs.)
1.	2.	3.	4.	5.	6.	7.
1.	Shimla	2	2500	2500	5000	2500.00
	Total :	2	2500	2500	5000	2500.00

Figures in parentheses are percentages.

4.17.7 It is seen from the above table that a loan of Rs. 2500 and an equal amount of subsidy was given to these beneficiaries which brings the per capita investment to Rs. 2500.

### 18. Choice of Assets:

The programme envisaged that identified family is to be consulted prior to creation/purchase of assets. In this regard views of all selected beneficiaries were known and the data so collected is presented in the following table:-

**Table-38**  
**Choice of Asset/Assets**

Sr No.	Name of the District	No. of Beneficiaries Interviewed	Whether the Beneficiaries were consulted for making choice of Asset/Assets		
			Yes	No	N.R.
1.	2.	3.	4.	5.	6.
1.	Bilaspur	24	24 (100.00)	-	-
2.	Chamba	83	83 (100.00)	-	-
3.	Hamirpur	52	52 (100.00)	-	-
4.	Kangra	110	110 (100.00)	-	-
5.	Kinnaur	24	24 (100.00)	-	-
6.	Kullu	17	15 (88.24)	2 (11.76)	-
7.	Lahaul Spiti	27	27 (100.00)	-	-
8.	Mandi	75	74 (98.67)	-	1 (1.33)
9.	Shimla	31	30 (96.77)	1 (3.23)	-
10.	Sirmour	41	41 (100.00)	-	-
11.	Una	27	27 (100.00)	-	-
	Total :	511	507 (99.22)	3 (0.58)	1 (0.20)

(Figures in parentheses are percentages).

The data in the above table reveals that almost all the beneficiaries i.e. 507(99.22 percent) reported that they were consulted for making choice of asset/scheme whereas 3 beneficiaries (0.58 percent) replied in negative. However, one beneficiary (0.20 percent) did not say any thing. It means that almost all beneficiaries consented while making choice for income generating assets.



### 19. Officials involved in the purchase of Assets:

It was envisaged in the guidelines of the programme that asset procured should be of standard quality at economic prices and to the satisfaction of the beneficiary. With a view to know as to who were involved in the purchase of asset/assets, views of all the selected 511 beneficiaries were collected and are being displayed in the table below:-

**Table-39**  
**Asset/Assets Created**

Sr No.	Name of the District	No. of Beneficiaries Interviewed	Persons involved in the purchase of Assets			
			Vety. Doctor /Panchayat Secy./SEBPO	Pradhan/B.M anager	Beneficiaries themselves	N . R .
1.	2.	3.	4.	5.	6.	7.
1.	Bilaspur	24	11 (45.83)	10 (41.67)	2 (8.33)	1 (4.17)
2.	Chamba	83	43 (51.81)	21 (25.30)	19 (22.89)	-
3.	Hamirpur	52	-	-	52 (100.00)	-
4.	Kangra	110	72 (65.45)	-	38 (34.55)	-
5.	Kinnaur	24	9 (37.50)	15 (62.50)	-	-
6.	Kullu	17	6 (35.29)	7 (41.18)	4 (23.53)	-
7.	Lahaul Spiti	27	-	-	27 (100.00)	-
8.	Mandi	75	31 (41.33)	29 (38.67)	15 (20.00)	-
9.	Shimla	31	15 (48.39)	14 (45.16)	2 (6.45)	-
10.	Sirmour	41	21 (51.22)	6 (14.64)	7 (17.07)	7 (17.07)
11.	Una	27	13 (48.15)	14 (51.85)	-	-
	Total :	511	221 (43.25)	116 (22.70)	166 (32.49)	8 (1.56)

(Figures in parentheses are percentages).

As would be seen from the data in above table that out of 511 beneficiaries selected for the study, in 221 cases( 43.25 percent) three prominent functionaries of block level viz. Veterinary Doctor, Panchayat Secretary and SEBPO were effectively involved in the purchase of assets. In 116 cases ( 22.70 percent) only Panchayat Pradhan and Manager of the concerned Bank were involved and in 166 cases ( 32.49

percent) the purchases were effected by the beneficiaries themselves. In 8 cases which amount to 1.56 percent of the selected beneficiaries, the enumerator could not gather the reply of beneficiaries.

## 20. Loan Pass Books:

As per instructions, banks were required to issue the loan pass books to IRDP beneficiaries. These pass books should contain details regarding date of the sanction of loan, amount of loan sanctioned, subsidy received, rate of interest, amount due under each instalment and due dates of instalments etc. In order to know as to whether loan pass books were issued to the beneficiaries or not, views of all the selected beneficiaries were obtained. The reply given in affirmative or negative term is depicted below:-

**Table-40**  
**Details of Loan Pass Books**

Sr No.	Name of the District	No. of Beneficiaries Interviewed	Whether Loan Pass Books given to the Beneficiaries		
			Yes	No	N.R.
1.	2.	3.	4.	5.	6.
1.	Bilaspur	24	24 (100.00)	-	-
2.	Chamba	83	82 (98.80)	-	1 (1.20)
3.	Hamirpur	52	52 (100.00)	-	-
4.	Kangra	110	102 (92.73)	8 (7.27)	-
5.	Kinnaur	24	23 (95.83)	1 (4.17)	-
6.	Kullu	17	5 (29.41)	12 (70.59)	-
7.	Lahaul Spiti	27	-	27 (100.00)	-
8.	Mandi	75	55 (73.33)	20 (26.67)	-
9.	Shimla	31	19 (61.29)	12 (38.71)	-
10.	Sirmour	41	31 (75.61)	10 (24.39)	-
11.	Una	27	27 (100.00)	-	-
	<b>Total :</b>	<b>511</b>	<b>420 (82.19)</b>	<b>90 (17.61)</b>	<b>1 (0.20)</b>

(Figures in parentheses are percentages).

The data given in the above table reveals that out of the total 511 beneficiaries, maximum number i.e. 420( 82.19 percent) were given loan pass books, 90

beneficiaries(17.61 percent) replied in negative while one beneficiary ( 0.20 percent) did not report anything . In district Bilaspur, Hamirpur and Una, loan pass books were given to all the selected beneficiaries whereas in Lahaul & Spiti district these were not issued at all.

### Difficulties Faced by the Beneficiaries:

It was considered important to get the views of selected beneficiaries regarding difficulties experienced by them in obtaining bank loan and subsidy from Government. The data collected in this regard is given in table below:-

**Table-41**  
**Difficulties Experienced by the Beneficiaries in obtaining loan/subsidy**

Sr No.	Name of the District	No. of Beneficiaries Interviewed	Whether the beneficiaries faced any difficulty in getting loan/subsidy		Whether the beneficiaries had to pay for obtaining loan/subsidy		Whether he was harassed by the Govt. Official/ Bankers/Traders		If Yes, Name of the party and Designation of the Official
			Yes	No	Yes	No	Yes	No	
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
1.	Bilaspur	24	-	24 (100.00)	-	24 (100.00)	-	24 (100.00)	-
2.	Chamba	83	-	83 (100.00)	-	83 (100.00)	-	83 (100.00)	-
3.	Hamirpur	52	-	52 (100.00)	-	52 (100.00)	-	52 (100.00)	-
4.	Kangra	110	3 (2.73)	107 (97.27)	3 (2.73)	107 (97.27)	3 (2.73)	107 (97.27)	B.Manager
5.	Kinnaur	24	-	24 (100.00)	-	24 (100.00)	-	24 (100.00)	-
6.	Kullu	17	-	17 (100.00)	-	17 (100.00)	-	17 (100.00)	-
7.	Lahaul Spiti	27	-	27 (100.00)	-	27 (100.00)	-	27 (100.00)	-
8.	Mandi	75	-	75 (100.00)	-	75 (100.00)	-	75 (100.00)	-
9.	Shimla	31	4 (12.90)	27 (87.10)	-	31 (100.00)	4 (12.90)	27 (87.10)	B.Official
10.	Sirmour	41	1 (2.44)	40 (97.56)	-	41 (100.00)	1 (2.44)	40 (97.56)	B.Manager
11.	Una	27	-	27 (100.00)	-	27 (100.00)	-	27 (100.00)	-
	Total :	511	8 (1.57)	503 (98.43)	3 (0.59)	508 (99.41)	8 (1.57)	503 (98.43)	-

(Figures in parentheses are percentages).

It would be seen from the data given in the above table that of the 511 beneficiaries interviewed for the study, 503(98.43 percent) reported that they did not face any difficulty in obtaining loan/subsidy. The remaining 8 ( 1.57 percent) however, reported that they faced difficulties in getting loan/subsidy. Out of the total 8 beneficiaries, who faced difficulties in getting loan/subsidy, 3 were from Kangra district, 4 beneficiaries from Shimla while one was from Sirmaur district. The data also reveals that 3 beneficiaries from Kangra district had to pay for obtaining loan/subsidy whereas majority of the beneficiaries i.e. 508 (99.41 percent) replied in negative. It would also be interesting to note that of the 8 beneficiaries , who

reported difficulties in getting loan or subsidy only 3 ( 37.50 percent) had to pay for obtaining loan while 5 beneficiaries(62.50 percent) experienced difficulties of other kinds like late sanctioning of loan/subsidy, physical exertion to go to the office of BDO's, Bankers etc. time and again. The above table also reveals that out of the total 511 beneficiaries interviewed, maximum number i.e. 503 ( 98.43 percent) reported no harassment while 8 ( 1.57 percent) reported that they were harassed by the Bank Manager/Bank Official. The cases of harassment were reported from Kangra, Shimla and Sirmour districts.

## 22. Training Imparted:

4.22.1 With the objectives of enabling the beneficiaries to get maximum benefit out of the schemes/assets provided to them under the IRD programme, training of the beneficiaries with regard to operational skills/maintenance of the asset was essentially required. Data on this account was collected from all the 511 selected beneficiaries and is presented in the table below:-

**Table-42**  
**Training imparted**

Sr No.	Name of the District	No.of Beneficiaries Interviewed	Whether any training with regard to Operational Skills/Maintenance of the asset was imparted.	
			Yes	No
1.	2.	3.	4.	5.
1.	Bilaspur	24	2 (8.33)	22 (91.67)
2.	Chamba	83	-	83 (100.00)
3.	Hamirpur	52	-	52 (100.00)
4.	Kangra	110	5 (4.55)	105 (95.45)
5.	Kinnaur	24	4 (16.67)	20 (83.33)
6.	Kullu	17	2 (11.76)	15 (88.24)
7.	Lahaul Spiti	27	13 (48.15)	14 (51.85)
8.	Mandi	75	5 (6.67)	70 (93.33)
9.	Shimla	31	-	31 (100.00)
10.	Sirmour	41	4 (9.76)	37 (90.24)
11.	Una	27	-	27 (100.00)
	Total :	511	35 (6.85)	476 (93.15)

(Figures in parentheses are percentages).

It is seen from the above table that out of 511, only 35 beneficiaries ( 6.85 percent) reported that training was imparted to them, whereas majority of the beneficiaries i.e. 476(93.15 percent) told that no training with regard to operational skills/maintenance of the assets was imparted to them. The district-wise position reveals that out of eleven districts selected for this study, in four districts viz. Chamba, Hamirpur, Shimla and Una all the selected beneficiaries reported that no training was imparted to them.

### 23. Details of Other Programme:

4.23.1It was also considered important to ascertain the views as to whether the beneficiaries himself or any of his family members were assisted under any other programme like Indira Awas Yojna, Gandhi Kutir Yojna, TRYSEM, PMRY etc or not. The data collected in this regard is depicted in the following table:-

**Table-43**

#### **Details of other Programmes under which the Family Members of the Beneficiaries were Assisted.**

Sr No.	Name of the District	No. of Beneficiaries Interviewed	Total Persons Assisted	Relationship of Assisted Person with the Beneficiary			Programme under which the Assistance was Provided				
				Husband /Wife	Son/ Daughter	Any Other	IAY	GKY	TRYSEM	PMRY	Any Other
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
1.	Bilaspur	24	-	-	-	-	-	-	-	-	-
2.	Chamba	83	-	-	-	-	-	-	-	-	-
3.	Hamirpur	52	-	-	-	-	-	-	-	-	-
4.	Kangra	110	12 (10.91)	11 (91.67)	1 (8.33)	-	-	-	1 (8.33)	-	11 (91.67)
5.	Kinnaur	24	1 (4.17)	1 (100.00)	-	-	-	-	-	-	1 (100.00)
6.	Kullu	17	2 (11.76)	2 (100.00)	-	-	1 (50.00)	-	-	-	1 (50.00)
7.	Lahaul Spiti	27	-	-	-	-	-	-	-	-	-
8.	Mandi	75	15 (20.00)	11 (73.33)	4 (26.67)	-	-	5 (33.34)	2 (13.33)	2 (13.33)	6 (40.00)
9.	Shimla	31	-	-	-	-	-	-	-	-	-
10.	Sirmour	41	5 (12.20)	2 (40.00)	1 (20.00)	2 (40.00)	-	3 (60.00)	-	-	2 (40.00)
11.	Una	27	7 (25.93)	6 (85.71)	1 (14.29)	-	-	5 (71.42)	-	1 (14.29)	1 (14.29)
	Total :	511	42 (8.22)	33 (78.57)	7 (16.67)	2 (4.76)	1 (2.38)	13 (30.96)	3 (7.14)	3 (7.14)	22 (52.38)

(Figures in parentheses are percentages).

The above table shows that besides 511 sample beneficiaries, 42 members of their family (33 husbands or wives, 7 sons or daughters and 2 other relatives) were also assisted under other programmes. Of these 13 ( 30.96 percent) were assisted under Gandhi Kutir Yojana, 3 each (7.14 percent) under TRYSEM and PMRY but maximum 22 members (52.38 percent) were assisted under other miscellaneous programmes.

#### 24. Assistance Provided under any Other Programme:

With a view to have an idea of the quantum of financial assistance given to the family members of the sample beneficiaries under any other programme, information was collected from all the beneficiaries and is displayed in the following table:-

**Table-44**  
**Amount of Assistance Provided under any other Programme**

Sr No.	Name of the District	No. of Beneficiaries Interviewed	No. of other Family members assisted	Amount of Assistance		
				Loan (Rs.)	Subsidy/Stipends/Pension etc.(Rs.)	Total (Rs.)
1.	2.	3.	4.	5.	6.	7.
1.	Bilaspur	24	-	-	-	-
2.	Chamba	83	-	-	-	-
3.	Hamirpur	52	-	-	-	-
4.	Kangra	110	12	91500	24450	115950
5.	Kinnaur	24	1	5000	5000	10000
6.	Kullu	17	2	-	16500	16500
7.	Lahaul Spiti	27	-	-	-	-
8.	Mandi	75	15	35500	101500	137000
9.	Shimla	31	-	-	-	-
10.	Sirmour	41	5	47250	3150	50400
11.	Una	27	7	116500	89000	205500
	Total :	511	42	295750	239600	535350

(Figures in parentheses are percentages).

It would be seen from the above table that a total assistance of Rs. 5,35,350 (Rs. 2,95,750 loan and Rs. 2,39,600 subsidy) was provided to 42 family members of the sample beneficiaries under other programmes in six districts viz. Kangra, Kinnaur, Kullu, Mandi, Sirmaur and Una. The maximum assistance of Rs. 2,05,500 (Rs. 1,16,500 loan and Rs.89,000 subsidy) was provided in Una district, whereas minimum assistance of Rs. 10,000(Rs. 5,000 loan and Rs.5,000 subsidy) was given in Kinnaur district.

#### 25. Repayment of Loan:

In this section, an attempt was made to analyse the views of selected beneficiaries regarding repayment of loan, loan instalments etc. The data collected in this regard is displayed in the table below:-

**Table-45**  
**Repayment of loan**

Sr No	Name of the District	No. of Beneficiaries Interviewed	Loan Repaid			Whether loan instalment is Heavy		Whether loan instalment is worth paying		Whether the loan is being repaid from out of the income derived from the scheme/Asset		
			Paid fully	Paid partially	Not Paid at all	Yes	No	Yes	No	Yes	No	N.R.
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
1.	Bilaspur	24	21 (87.50)	3 (12.50)	-	-	24 (100.00)	24 (100.00)	-	16 (66.67)	8 (33.33)	-
2.	Chamba	83	62 (74.70)	21 (25.30)	-	3 (3.61)	80 (96.39)	80 (96.39)	3 (3.61)	80 (96.39)	3 (3.61)	-
3.	Hamirpur	52	37 (71.15)	15 (28.85)	-	-	52 (100.00)	52 (100.00)	-	51 (98.08)	-	1 (1.92)
4.	Kangra	110	76 (69.09)	34 (30.91)	-	3 (2.73)	107 (97.27)	107 (97.27)	3 (2.73)	54 (49.09)	56 (50.91)	-
5.	Kinnaur	24	15 (62.50)	9 (37.50)	-	-	24 (100.00)	24 (100.00)	-	22 (91.67)	2 (8.33)	-
6.	Kullu	17	10 (58.82)	7 (41.18)	-	3 (17.65)	14 (82.35)	14 (82.35)	3 (17.65)	15 (88.24)	2 (11.76)	-
7.	Lahaul Spiti	27	25 (92.59)	2 (7.41)	-	2 (7.41)	25 (92.59)	25 (92.59)	2 (7.41)	6 (22.22)	21 (77.78)	-
8.	Mandi	75	57 (76.00)	18 (24.00)	-	2 (2.67)	73 (97.33)	73 (97.33)	2 (2.67)	70 (93.33)	4 (5.33)	1 (1.34)
9.	Shimla	31	9 (29.03)	17 (54.84)	5 (16.13)	5 (16.13)	26 (83.87)	26 (83.87)	5 (16.13)	15 (57.69)	11 (42.31)	-
10.	Sirmour	41	30 (73.17)	11 (26.83)	-	1 (2.44)	40 (97.56)	40 (97.56)	1 (2.44)	28 (68.29)	13 (31.71)	-
11.	Una	27	27 (100.00)	-	-	7 (25.93)	20 (74.07)	20 (74.07)	7 (25.93)	20 (74.07)	7 (25.93)	-
	Total :	511	369 (72.21)	137 (26.81)	5 (0.98)	26 (5.09)	485 (94.91)	485 (94.91)	26 (5.09)	377 (74.50)	127 (25.10)	2 (0.40)

(Figures in parentheses are percentages).

As would be seen from the data given in the above table that out of the 511 beneficiaries interviewed, majority of the beneficiaries i.e. 369(72.21 percent) had fully repaid their loan, 137 beneficiaries ( 26.81 percent) paid partially whereas remaining 5 beneficiaries ( 0.98 percent) had not repaid the amount of loan at all.

District-wise data on the loan repayment shows that in Una district, all the selected beneficiaries have repaid the loan fully. As many as 485 ( 94.91 percent) beneficiaries reported that loan repayment instalment was not heavy and was worth paying, whereas 26 beneficiaries ( 5.09 percent) reported that they found the loan instalment heavy and not worth paying. The district-wise information on this aspect shows that in three districts viz. Bilaspur, Hamirpur and Kinnaur all the sample beneficiaries reported that the loan instalment was not heavy. Hence, progress of loan repayment could be considered as reasonable,

The data in the above table also reveals that majority of the beneficiaries 377(74.50 percent) reported that they had repaid the loan out of the earnings from the schemes/assets provided to them whereas 127 beneficiaries (25.10 percent) reported in negative. The remaining two beneficiaries did not give any specific opinion. In Chamba, Hamirpur, Kinnaur and Mandi districts more than 90 percent of the beneficiaries had repaid loan from the income generated from scheme/asset. On the other hand in district Kangra (50.91 percent) and Lahaul & Spiti (77.78 percent) of the selected beneficiaries repaid the loan from some other source other than the assets acquired under the programme.

## 1. Availability of Inputs and Marketing Facilities:

The details with regard to availability of necessary inputs and marketing of the produce were collected from all the sample beneficiaries. The data so collected is being displayed in the table below:-

**Table-46**  
**Details of Inputs and Marketing Facilities**

Sr No	Name of the District	No. of Beneficiaries Interviewed	Whether Inputs were available			Whether Marketing Facility was available		If Yes, then		
			Yes	No	N.R	Yes	No	In the Village	In the Block	In the District
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
1.	Bilaspur	24	24 (100.00)	-	-	24 (100.00)	-	24 (100.00)	-	-
2.	Chamba	83	82 (98.80)	1 (1.20)	-	82 (98.80)	1 (1.20)	68 (82.93)	14 (17.07)	-
3.	Hamirpur	52	51 (98.08)	1 (1.92)	-	52 (100.00)	-	49 (94.23)	3 (5.77)	-
4.	Kangra	110	78 (70.91)	32 (29.09)	-	110 (100.00)	-	86 (78.18)	23 (20.91)	1 (0.91)
5.	Kinnaur	24	21 (87.50)	3 (12.50)	-	22 (91.67)	2 (8.33)	22 (100.00)	-	-
6.	Kullu	17	14 (82.35)	2 (11.77)	1 (5.88)	15 (88.24)	2 (11.76)	11 (73.33)	3 (20.00)	1 (6.67)
7.	Lahaul Spiti	27	27 (100.00)	-	-	4 (14.81)	23 (85.19)	4 (100.00)	-	-
8.	Mandi	75	73 (97.33)	2 (2.67)	-	75 (100.00)	-	66 (88.00)	7 (9.33)	2 (2.67)
9.	Shimla	31	29 (93.55)	2 (6.45)	-	26 (83.87)	5 (16.13)	15 (57.69)	10 (38.46)	1 (3.85)
10.	Sirmour	41	40 (97.56)	1 (2.44)	-	41 (100.00)	-	39 (95.12)	-	2 (4.88)
11.	Una	27	27 (100.00)	-	-	27 (100.00)	-	19 (70.37)	6 (22.22)	2 (7.41)
	Total :	511	466 (91.19)	44 (8.61)	1 (0.20)	478 (93.54)	33 (6.46)	403 (84.31)	66 (13.81)	9 (1.88)

(Figures in parentheses are percentages).

4.26.2 The data in above table reveals that out of the total 511 sample beneficiaries, 466( 91.19 percent) reported that inputs were available, 44 beneficiaries (8.61 percent) replied in negative whereas 1 beneficiary(0.20 percent) did not give any specific opinion. In three district viz. Bilaspur, Lahaul & Spiti and Una cent-percent beneficiaries reported that inputs were available to them.

The data in the above table also reveals that majority of the beneficiaries i.e. 478( 93.54 percent) reported that marketing facilities were available whereas a small segment of only 33 beneficiaries ( 6.46 percent) reported that marketing facilities were not available.

The beneficiaries were further asked to indicate whether the marketing facilities were available in the village, in the block or in the district. On this, 403 (84.31 percent) told that marketing facilities were available in the village, 66 (13.81 percent) reported that marketing facilities were available in the block whereas remaining 9 beneficiaries ( 1.88 percent) reported that it was available in the district.



The district-wise analysis of the data reveals that in district Bilaspur all the 24 beneficiaries reported marketing facilities were available in the village. On the basis of this data, it can be concluded that selected beneficiaries did not face any difficulty in marketing of their produce.

## 27. Insurance Coverage:

In this section an attempt was made to find out as to whether the beneficiary was aware of the assets insurance and if yes, had he insured the asset. The views of all the 511 sample beneficiaries were obtained in affirmative or negative form. The data so collected is presented in the table below:-

**Table-47**  
**Insurance Coverage**

Sr No.	Name of the District	No. of Beneficiaries Interviewed	Whether Beneficiary is aware about assets insurance			Whether the Assets have been insured		
			Yes	No	N.R.	Yes	No	N.R.
1.	2.	3.	4.	5.	6.	7.	8.	9.
1.	Bilaspur	24	19 (79.17)	5 (20.83)	-	18 (75.00)	6 (25.00)	-
2.	Chamba	83	77 (92.77)	5 (6.03)	1 (1.20)	77 (92.77)	5 (6.03)	1 (1.20)
3.	Hamirpur	52	50 (96.15)	2 (3.85)	-	30 (57.69)	22 (42.31)	-
4.	Kangra	110	84 (76.36)	26 (23.64)	-	85 (77.27)	25 (22.73)	-
5.	Kinnaur	24	5 (20.83)	19 (79.17)	-	5 (20.83)	19 (79.17)	-
6.	Kullu	17	9 (52.94)	8 (47.06)	-	9 (52.94)	8 (47.06)	-
7.	Lahaul Spiti	27	-	27 (100.00)	-	-	27 (100.00)	-
8.	Mandi	75	61 (81.33)	11 (14.67)	3 (4.00)	47 (62.67)	25 (33.33)	3 (4.00)
9.	Shimla	31	18 (58.06)	13 (41.94)	-	17 (54.84)	13 (41.94)	1 (3.22)
10.	Sirmour	41	33 (80.49)	8 (19.51)	-	24 (58.54)	17 (41.46)	-
11.	Una	27	22 (81.48)	5 (18.52)	-	21 (77.78)	6 (22.22)	-
	Total :	511	378 (73.97)	129 (25.25)	4 (0.78)	333 (65.17)	173 (33.85)	5 (0.98)

(Figures in parentheses are percentages).

As would be seen from the data given in the above table that of 511 sample beneficiaries interviewed, 378 ( 73.97 percent) were aware of the facility of insurance cover whereas 129(25.25 percent)were not aware of this facility. However, 4 beneficiaries (0.78 percent) did not say anything. District-wise analysis of the data reveals that in two districts viz. Chamba and Hamirpur more than 90

percent beneficiaries were aware about this facility, whereas in three districts i.e. Mandi, Sirmaur and Una more than 80 percent of the sample beneficiaries were aware of insurance of assets . On the other hand in district Lahaul-Spiti none of the selected beneficiaries were aware about the assets insurance.

Of the 511 sample beneficiaries, 333 ( 65.17 percent) reported that their assets were insured whereas 173 ( 33.85 percent) replied in negative. However, 5 beneficiaries( 0.98 percent) did not give any specific opinion. The district-wise analysis of the data reveals that maximum sample beneficiaries i.e. 92.77 percent in Chamba followed by 77.78 percent in Una and 77.27 percent in Kangra district had insured their assets. However, in Lahaul-Spiti none of the selected beneficiaries had insured their assets.

## 28. Present Annual Income from the Asset:

In order to assess the impact of assistance given to the beneficiaries in bringing them above the poverty line, all sample beneficiaries were asked to divulge their present annual income of the last twelve months prior to the date of survey from the asset given to them under the programme. The information collected in this regard is presented in the following table:-

**Table-48**

Sr No.	Name of the District	No. of Beneficiaries Interviewed	Income from the Asset/Assets (In Rs.)				
			No Income	Upto 3500	3501 to 6400	6401 to 11,000	11,001 and above
1.	2.	3.	4.	5.	6.	7.	8.
1.	Bilaspur	24	15 (62.50)	1 (4.17)	1 (4.17)	-	7 (29.16)
2.	Chamba	83	14 (16.87)	16 (19.28)	15 (18.07)	20 (24.09)	18 (21.69)
3.	Hamirpur	52	17 (32.69)	1 (1.92)	5 (9.62)	14 (26.92)	15 (28.85)
4.	Kangra	110	40 (36.36)	4 (3.64)	27 (24.55)	11 (10.00)	28 (25.45)
5.	Kinnaur	24	6 (25.00)	-	1 (4.17)	10 (41.67)	7 (29.16)
6.	Kullu	17	5 (29.41)	1 (5.88)	3 (17.65)	-	8 (47.06)
7.	Lahaul Spiti	27	21 (77.78)	1 (3.70)	1 (3.70)	4 (14.82)	-
8.	Mandi	75	22 (29.33)	4 (5.33)	11 (14.67)	6 (8.00)	32 (42.67)
9.	Shimla	31	2 (6.45)	2 (6.45)	4 (12.90)	8 (25.81)	15 (48.39)
10.	Sirmaur	41	14 (34.14)	3 (7.32)	13 (31.71)	8 (19.51)	3 (7.32)
11.	Una	27	5 (18.52)	1 (3.70)	10 (37.04)	7 (25.93)	4 (14.81)
	Total :	511	161 (31.51)	34 (6.65)	91 (17.81)	88 (17.22)	137 (26.81)

(Figures in parentheses are percentages).

As would be seen from the data given in the above table, out of 511 sample beneficiaries, 161 ( 31.51 percent) reported that no income accrued to them from the asset during the last one year. Non-accrual of annual income may be either due to the death of animals or milch animals gone dry. Other reasons could be sale or disposal of the assets due to poor economic return etc. There were 34 beneficiaries ( 6.65 percent) who reported annual income up to Rs. 3500/- whereas 91 ( 17.81 percent) generated income in the range of Rs. 3501 to Rs. 6400 . Thus these two categories together constituted 24.46 percent of the total sample beneficiaries were not able to derive much income from the assets given to them. As many as 88 beneficiaries ( 17.22 percent) reported that they were in the range of Rs. 6401 to Rs. 11,000. The most noteworthy point is that as many as 137 beneficiaries (26.81 percent) succeeded in generating more than Rs. 11,000 annual income which also meant that they also crossed the poverty line.

With the above analysis it is also noticed that 374 ( 73.19 percent) beneficiaries were below annual income of Rs. 11,000 and hence can not be termed as having crossed the poverty line. It is also noticed that 137 sample beneficiaries ( 26.81 percent) have only been able to cross the poverty line during the Eighth Five Year Plan ( 1992-97). If we look at district-wise data, we find that in Shimla district, 15 beneficiaries ( 48.39 percent) out of 31 selected for the study were able to cross the poverty line followed by district Kullu where 8 persons ( 47.06 percent) out of 17 crossed the poverty line during the period covered under the study. If we look at the lowest performance, we find that in Lahaul-Spiti none of the sample beneficiaries were able to cross the poverty line. In Sirmaur district, 3 persons(7.32 percent) out of 41 selected for the study crossed the poverty line. Second lowest performance was noted in the case of Una district where 4 persons (14.81 percent) of the aggregate 27 persons selected for the study were able to cross the poverty line.

#### **Utilisation of Income Generated from the Asset:**

Information on the utilisation of income generated from the asset/assets and its utilisation on different items was gathered from the sample beneficiaries. The data so collected is presented in following table:-

**Table-49**  
**Utilisation of Income**

Sr No.	Name of the District	No. of Beneficiaries Interviewed	Income Generated out of Asset	Money Spent on (In Rs.)			
				Domestic Consumption	Maintenance of Asset	Repayment of Loans	Balance
1.	2.	3.	4.	5.	6.	7.	8.
1.	Bilaspur	24	168500	138200	19100	7200	4000
2.	Chamba	83	548000	445800	49900	52300	-
3.	Hamirpur	52	392500	264000	85200	31800	11500
4.	Kangra	110	704000	495500	163000	22500	23000
5.	Kinnaur	24	202000	139500	7500	9500	45500
6.	Kullu	17	271000	124100	95100	41800	10000
7.	Lahaul Spiti	27	43500	34000	9500	-	-
8.	Mandi	75	463400	281800	143100	11500	27000
9.	Shimla	31	334000	198100	82050	38350	15500
10.	Sirmour	41	204000	159000	38800	1200	5000
11.	Una	27	190000	134000	53000	3000	-
	Total :	511	3520900	2414000 (68.56)	746250 (21.20)	219150 (6.22)	141500 (4.02)

(Figures in parentheses are percentages).

The data in the above table reveals that in aggregate an amount of Rs. 3520900 was generated from the assets given to 511 beneficiaries. Out of this the share of income utilised for domestic consumption accounted for 68.56 percent, maintenance of asset constituted 21.20 percent whereas 6.22 percent were utilised for the repayment of loan. However, Rs. 141500 ( 4.02 percent) of the total were reported as balance.

### 30. Annual Income from other Sources:

In addition to the assets provided under IRDP, the selected beneficiaries had other sources of income also. With a view to know annual income from other sources, all the sample beneficiaries were asked to indicate their annual income from other sources. The data collected in this regard is displayed in the following table:-

**Table-50**  
**Annual Income from other sources**

Sr No.	Name of the District	No. of Beneficiaries Interviewed	Income (In Rs.)				
			Upto 3500	3501 to 6400	6401 to 11,000	11,001 and above	N.R.
1.	2.	3.	4.	5.	6.	7.	8.
1.	Bilaspur	24	3 (12.50)	2 (8.33)	1 (4.17)	14 (58.33)	4 (16.67)
2.	Chamba	83	25 (30.12)	34 (40.96)	15 (18.07)	8 (9.64)	1 (1.21)
3.	Hamirpur	52	9 (17.31)	18 (34.61)	13 (25.00)	12 (23.08)	-
4.	Kangra	110	-	20 (18.18)	52 (47.27)	38 (34.55)	-
5.	Kinnaur	24	1 (4.17)	6 (25.00)	11 (45.83)	6 (25.00)	-
6.	Kullu	17	1 (5.88)	3 (17.65)	4 (23.53)	9 (52.94)	-
7.	Lahaul Spiti	27	8 (29.63)	3 (11.11)	12 (44.44)	4 (14.82)	-
8.	Mandi	75	1 (1.33)	21 (28.00)	10 (13.33)	35 (46.67)	8 (10.67)
9.	Shimla	31	3 (9.68)	12 (38.71)	12 (38.71)	3 (9.68)	1 (3.22)
10.	Sirmaur	41	-	-	11 (26.83)	30 (73.17)	-
11.	Una	27	-	-	4 (14.81)	23 (85.19)	-
	Total :	511	51 (9.98)	119 (23.28)	145 (28.38)	182 (35.62)	14 (2.74)

(Figures in parentheses are percentages).

As would be seen from the above table that of total 511 sample beneficiaries, 51 ( 9.98 percent ) reported annual income of below Rs. 3500, 119(23.28 percent) told income in the range of Rs. 3501 to Rs 6400 and 145 (28.38 percent) in the range of 6401 to Rs. 11,000, whereas 182 ( 35.62 percent) reported highest income in the range of Rs. 11,000 and above. However, 14 beneficiaries ( 2.74 percent) did not reply the queries of the enumerators.

**Current Status of the Asset :**

4.31.1.The information regarding current status of asset was collected from all the 511 sample beneficiaries. The data collected is displayed in the following table:-

**Table-51  
Current Status of the Asset**

Sr No.	Name of the District	No. of Beneficiaries Interviewed	Status of the Asset				
			Intact	Sold / Disposed of	Fully Perished	Partially Perished	N.R.
1.	2.	3.	4.	5.	6.	7.	8.
1.	Bilaspur	24	9 (37.50)	11 (45.83)	4 (16.67)	-	-
2.	Chamba	83	69 (83.13)	-	13 (15.66)	-	1 (1.21)
3.	Hamirpur	52	38 (73.08)	8 (15.38)	5 (9.62)	1 (1.92)	-
4.	Kangra	110	72 (65.45)	13 (11.82)	24 (21.82)	1 (0.91)	-
5.	Kinnaur	24	17 (70.83)	5 (20.83)	-	-	2 (8.34)
6.	Kullu	17	11 (64.71)	-	5 (29.41)	1 (5.88)	-
7.	Lahaul Spiti	27	27 (100.00)	-	-	-	-
8.	Mandi	75	53 (70.67)	15 (20.00)	6 (8.00)	-	1 (1.33)
9.	Shimla	31	27 (87.09)	1 (3.23)	2 (6.45)	-	1 (3.23)
10.	Sirmour	41	25 (60.97)	2 (4.88)	10 (24.39)	4 (9.76)	-
11.	Una	27	22 (81.48)	-	5 (18.52)	-	-
	Total :	511	370 (72.41)	55 (10.76)	74 (14.48)	7 (1.37)	5 (0.98)

(Figures in parentheses are percentages).

It is seen from the data given in the above table that of the total 511 beneficiaries interviewed, 370 ( 72.41 percent) reported their assets intact, 55( 10.76 percent) told

that they had sold/disposed off their assets, 74 ( 14.48 percent) told their assets fully perished while 7 ( 1.37 percent) reported partially perished.

District-wise analysis of the data shows that in Lahaul-Spiti, assets were intact in all the cases while in Bilaspur only 37.50 percent sample beneficiaries told their assets intact. It is also seen that cases of assets disposal or sold were only reported from the seven districts viz. Bilaspur, Hamirpur, Kangra, Kinnaur, Mandi, Shimla and Sirmaur. It could be due to some urgent domestic need or money required by the beneficiaries to perform some other function or high maintenance cost might have compelled them to dispose of the assets.

### 32. Maintenance of the Asset:

The sample beneficiaries who reported their assets to be intact were also asked to express their views on the maintenance of asset/assets provided to them. The data collected in this regard is presented in table below:-

**Table-52**  
**Maintenance of the Asset**

Sr No	Name of the District	Beneficiaries whose Assets found Intact	Person responsible for proper maintenance of the asset		Any other Member of the Family	If the Asset is maintained by Female Members of the benefited family, the time spent on Maintenance				
			Beneficiary Himself/ Herself	Wife or any other Female Member of the Family		1 to 2 Hours	2 to3 Hours	3 to 4 Hours	4 to 5 Hours	Above 5 Hours
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
1.	Bilaspur	9	9 (100.00)	-	-	-	-	-	-	-
2.	Chamba	69	50 (72.46)	19 (27.54)	-	-	-	-	19 (100.00)	-
3.	Hamirpur	38	27 (71.05)	11 (28.95)	-	-	-	-	11 (100.00)	-
4.	Kangra	72	56 (77.78)	16 (22.22)	-	-	2 (12.50)	12 (75.00)	2 (12.50)	-
5.	Kinnaur	17	16 (94.12)	1 (5.88)	-	-	-	-	-	1 (100.00)
6.	Kullu	11	10 (90.91)	1 (9.09)	-	-	-	-	-	1 (100.00)
7.	Lahaul Spiti	27	17 (62.96)	10 (37.04)	-	-	-	-	10 (100.00)	-
8.	Mandi	53	44 (83.02)	9 (16.98)	-	7 (77.78)	-	-	2 (22.22)	-
9.	Shimla	27	20 (74.07)	7 (25.93)	-	-	4 (57.14)	-	3 (42.86)	-
10.	Sirmaur	25	19 (76.00)	6 (24.00)	-	-	-	-	6 (100.00)	-
11.	Una	22	20 (90.91)	2 (9.09)	-	2 (100.00)	-	-	-	-
	Total :	370	288 (77.84)	82 (22.16)	-	9 (10.98)	6 (7.32)	12 (14.63)	53 (64.63)	2 (2.44)

(Figures in parentheses are percentages).

It would be seen from the data given in the above table that of the 370 beneficiaries interviewed, majority of the beneficiaries i.e. 288(77.84 percent) told that asset/assets provided to them were being maintained only by them, whereas 82(22.16 percent) reported that asset were being maintained by their female members of the family.

As stated in above para, in 82 cases maintenance of asset was being done by the female members , while they were asked to indicate the time spent by them on the maintenance of asset, 9 beneficiaries(10.98 percent) reported 1 to 2 hours, 6 ( 7.32 percent) 2 to 3 hours, 12 ( 14.63 percent) 3 to 4 hours in a day. The maximum 53 ( 64.63 percent) reported 4 to 5 hours whereas 2 beneficiaries ( 2.44 percent) reported more than five hours in a day being spent on the maintenance of asset by their female members. The data also indicates that except Bilaspur, in all other districts, female members of the beneficiaries were involved in the maintenance of assets.

### 33.Wage Employment to Asset Transfer:

With a view to know as to whether the beneficiaries preferred to wage employment to assets transfer, views of all the sample beneficiaries were obtained in affirmative or negative form. The data collected in this regard is presented in the table below:-

**Table-53**  
**Whether the Beneficiary preferred to Wage Employment to Asset Transfer**

Sr No	Name of the District	No. of Beneficiaries Interviewed	Whether the Beneficiary preferred to wage employment to asset transfer		If Yes, No. of days in a year he required for wage employment			Amount of Daily Wages Required by him				
			Yes	No	Upto 6 Months	6 to 9 Months	9 Months to 1 Year	Govt. Rates	Rs. 50 to 80	Rs. 80 to 100	Rs. 100 to 120	Rs. 120 to 150
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.
1.	Bilaspur	24	12 (50.00)	12 (50.00)	-	-	12 (100.00)	-	2 (16.67)	6 (50.00)	3 (25.00)	1 (8.33)
2.	Chamba	83	55 (66.27)	28 (33.73)	8 (14.55)	28 (50.91)	19 (34.54)	-	18 (32.73)	21 (38.18)	-	16 (29.09)
3.	Hamirpur	52	2 (3.85)	50 (96.15)	2 (100.00)	-	-	-	-	-	1 (50.00)	1 (50.00)
4.	Kangra	110	28 (25.45)	82 (74.55)	1 (3.57)	-	27 (96.43)	-	1 (3.57)	27 (96.43)	-	-
5.	Kinnaur	24	5 (20.83)	19 (79.17)	1 (20.00)	4 (80.00)	-	1 (20.00)	2 (40.00)	2 (40.00)	-	-
6.	Kullu	17	-	17 (100.00)	-	-	-	-	-	-	-	-
7.	Lahaul Spiti	27	24 (88.89)	3 (11.11)	-	-	24 (100.00)	24 (100.00)	-	-	-	-
8.	Mandi	75	26 (34.67)	49 (65.33)	-	-	26 (100.00)	-	5 (19.23)	21 (80.77)	-	-
9.	Shimla	31	4 (12.90)	27 (87.10)	3 (75.00)	1 (25.00)	-	-	4 (100.00)	-	-	-
10.	Sirmour	41	5 (12.20)	36 (87.80)	2 (40.00)	1 (20.00)	2 (40.00)	1 (20.00)	3 (60.00)	1 (20.00)	-	-
11.	Una	27	20 (74.07)	7 (25.93)	-	-	20 (100.00)	-	2 (10.00)	9 (45.00)	-	9 (45.00)
	Total :	511	181 (35.42)	330 (64.58)	17 (9.39)	34 (18.79)	130 (71.82)	26 (14.36)	37 (20.44)	87 (48.07)	4 (2.21)	27 (14.92)

(Figures in parentheses are percentages).

4.33.2. It is seen from the data given in the above table that out of 511 beneficiaries interviewed, 181 (35.42 percent) told that they preferred wage employment to asset transfer whereas 330 beneficiaries (64.58 percent) replied in negative which means that they were fully satisfied with the assets given to them. In district Kullu, all the sample beneficiaries were happy with the output of the assets and they did not require replacements even at the cost of wage employment. Those who preferred wage employment were asked to indicate number of days in a year required by them for wage employment. The views expressed by all the 181 beneficiaries were collected. In their replies, 17 beneficiaries (9.39 percent) reported upto 6 months in a year, 34 (18.79 percent) 6 to 9 months whereas the remaining 130 beneficiaries (71.82 percent) desired wage employment through out the year. Of the total 181 beneficiaries who preferred wage employment to asset transfer, 26 (14.36 percent) expressed their desire to have daily wages as per government rates, 37 (20.44 percent) wanted in the range of Rs. 50 to 80, 87 selected beneficiaries (48.07 percent) desired the daily wage in the range of Rs. 80 to 100 whereas 4 beneficiaries (2.21 percent) Rs. 100 to Rs. 120 daily. However, 27 beneficiaries (14.92 percent) desired wages in the range of Rs. 120 to 150 per day.

The analysis of the data reveals that maximum 130 (71.82 percent) who desired wage employment for more than nine months in a year were from seven districts viz. Bilaspur, Chamba, Kangra, Lahaul & Spiti, Mandi, Sirmaur and Una district. The high preference for the wage employment could be attributed to low income generation from the assets.

#### **34. Employment under Poverty Alleviation Programme:-**

With a view to know as to whether any other family member of the sample beneficiaries was employed under any other poverty alleviation programme, the data was collected in affirmative and negative form and presented in the table below:-



**Table-54****Whether any other Member(s) of the family is employed under any other programme.**

Sr. No.	Name of the District	No. of Beneficiaries Interviewed	Whether any other Member(s) of the Family is Employed under any other Poverty Alleviation Programme	
			Yes	No.
1.	2.	3.	4.	5.
1.	Bilaspur	24	-	24 (100.00)
2.	Chamba	83	-	83 (100.00)
3.	Hamirpur	52	-	52 (100.00)
4.	Kangra	110	-	110 (100.00)
5.	Kinnaur	24	-	24 (100.00)
6.	Kullu	17	-	17 (100.00)
7.	Lahaul Spiti	27	-	27 (100.00)
8.	Mandi	75	-	75 (100.00)
9.	Shimla	31	-	31 (100.00)
10.	Sirmaur	41	-	41 (100.00)
11.	Una	27	-	27 (100.00)
	Total :	511	-	511 (100.00)

(Figures in parentheses are percentages).

As would be seen from the above table, all the sample beneficiaries reported that none of their family members were employed under any other poverty alleviation programme in any manner.

**Assistance under TRYSEM/DWACRA:**

It was considered important to get the views of sample beneficiaries regarding assistance provided to their family members under TRYSEM and DWACRA programmes. The data collected in this regard is presented in the table below:-

**Table-55**  
**Assistance under TRYSEM / DWACRA**

Sr. No.	Name of the District	No. of Beneficiaries Interviewed	If any Member of Family Assisted under			
			TRYSEM		DWACRA	
			Yes	No	Yes	No
1.	2.	3.	4.	5.	6.	7.
1.	Bilaspur	24	-	24 (100.00)	-	24 (100.00)
2.	Chamba	83	-	83 (100.00)	-	83 (100.00)
3.	Hamirpur	52	-	52 (100.00)	-	52 (100.00)
4.	Kangra	110	1 (0.91)	109 (99.09)	1 (0.91)	109 (99.09)
5.	Kinnaur	24	-	24 (100.00)	-	24 (100.00)
6.	Kullu	17	-	17 (100.00)	-	17 (100.00)
7.	Lahaul Spiti	27	-	27 (100.00)	-	27 (100.00)
8.	Mandi	75	2 (2.67)	73 (97.33)	-	75 (100.00)
9.	Shimla	31	1 (3.23)	30 (96.77)	1 (3.23)	30 (96.77)
10.	Sirmour	41	-	41 (100.00)	-	41 (100.00)
11.	Una	27	-	27 (100.00)	-	27 (100.00)
	Total :	511	4 (0.78)	507 (99.22)	2 (0.39)	509 (99.61)

(Figures in parentheses are percentages).

The data in above table reveals that majority of the beneficiaries i.e. 507 ( 99.22 percent) reported that no assistance was provided to other family members under the TRYSEM while 4 beneficiaries (0.78 percent) replied in affirmative. Of the 4 beneficiaries who replied that assistance was provided to their family members under TRYSEM, 2 were from district Mandi, one each from Kangra and Shimla. Similarly under DWACRA, only 2 beneficiaries ( 0.39 percent) one each from Kangra and Shimla reported that assistance to their family members was provided under DWACRA whereas 509 replied in negative.

# CHAPTER-V

## SUMMARY OF FINDINGS

**5.1 Summary of main Findings :-** The findings of the report are summarised as under:

5.1.1 Out of the total 515 sample beneficiaries, 358 (69.51%) were males and 157 (30.49%) females.

(Table-19, para 4.2.2.)

5.1.2 It was found that 95.14 percent of the selected beneficiaries were in the productive age group of 21 to 60 years and only a small segment i.e 4.86 percent were below 20 and over 60 years of age .

(Table-19, para 4.2.3.)

5.1.3 As regards the coverage of population, of the total 515 beneficiaries, 181 beneficiaries (35.15%) belonged to Scheduled Castes, 68 (13.20%) Scheduled Tribes and remaining 266 (51.65%) were from other categories.

(Table-20, para 4.3.2.)

5.1.4 Out of the 515 sample beneficiaries, 227 (44.08 %) were illiterate and remaining 288 (55.92%) literate. Among Literates 30.10 percent were educated upto primary level; 15.53 percent upto middle; 9.51 percent upto matric and above but below graduation and only 0.78 percent were graduates or above.

(Table-21, para 4.4.2.)

5.1.5 It was found that 73.98 percent of the IRDP beneficiaries were having small family upto five persons, 23.88 percent were having a family size of more than five persons but below ten persons whereas 2.14 percent of the beneficiaries were having large family size.

(Table-22, para 4.5.2.)

5.1.6 As many as 83.50 percent of the IRDP beneficiaries were marginal farmers, 4.27 percent small farmers and 12.23 percent were landless.

(Table-23, para 4.6.2.)

5.1.7 As far as the principal occupation of the beneficiaries at the time of selection to the IRDP Programme is concerned, 53.01 percent were Agriculturists, 35.34 percent were engaged in labour activities, 4.85 percent were in business, whereas 6.80 percent were earning their livelihood from other pursuits.

(Table-24, para 4.7.2.)

5.1.8 It was found that 33.20 percent sample beneficiaries were not having any subsidiary occupation.

(Table-24, para 4.7.3.)

5.1.9 As regards source of first information about the IRD Programme, 70.48 percent came to know about this programme through Village Pradhans, 27.77 percent from Village Level Workers/Gram Vikas Adhikaris and remaining 1.75 percent knew through village level workers such as Teachers, Patwaris or Health Workers.

(Table-25, para 4.8.2.)

5.1.10 In so far as annual income of the beneficiaries at the time of selection to the IRD Programme is concerned, of the 515 sample beneficiaries, 6.41 percent were having annual income upto Rs. 1000, 34.95 percent were in the annual income range between Rs.1001 to Rs.3500, 24.47 percent were in the income group of Rs.3501-4800 whereas 34.17 percent beneficiaries were having annual income above Rs. 4801.

(Table-26, para 4.9.2.)

5.1.11 Of the total sample beneficiaries, 89.13 percent reported that a household survey was conducted prior to their selection to the IRDP whereas 10.87 percent replied in negative.

(Table-27, para 4.10.2.)

5.1.12 Majority of the selected beneficiaries i.e. 99.42 percent reported that their names were approved by the Gram Sabha whereas 0.58 percent reported that their selection was made without the approval of Gram Sabha.

(Table-27, para 4.10.2.)

5.1.13 43.69 percent beneficiaries reported that they were in the IRDP list earlier also.

(Table-27, para 4.10.3.)

5.1.14 It was found that out of 515 beneficiaries selected for the study, 4 persons of Shimla district reported that they were not the recipient of any benefit under the programme whereas the office had reported them to be benefited under the programme.

(Table-28, para 4.11.2.)

5.1.15 It was found that of the 511 beneficiaries, 51.66 percent were assisted under Primary Sector activities, 7.44 percent under Secondary Sector activities and remaining 40.90 percent under Tertiary Sector activities.

(Table-29, para 4.12.2.)

5.1.16 Of the 264 beneficiaries assisted under Primary Sector, maximum number i.e.235 were provided with milch cattle.

(Table-30, para 4.13.2.)

5.1.17 As regards institutional financing, 33.27 percent beneficiaries were provided loan by the Punjab National Bank, 29.35 percent by the State Bank of India, 14.68 percent by UCO Bank, 6.85 percent by the State Bank of Patiala, 0.59 percent by Co-operative Bank and 15.07 percent by other banks.

(Table-34, para 4.16.2.)

5.1.18 Total assistance of Rs.63.14 lakh(Rs.45.97 lakh loan amount and Rs. 17.17 lakh subsidy) were given to 511 sample beneficiaries as first dose of assistance.

(Table-35, para 4.17.3.)

5.1.19 It was found that only 17 sample beneficiaries were given second dose of assistance in the six districts.

(Table-36, para 4.17.5.)

5.1.20 Majority of the beneficiaries i.e. 99.22 percent were consulted for making choice of assets / scheme.

(Table-38, para 4.18.2.)

5.1.21 As regards officials involved in the purchase of assets, in 221 cases (43.25%) Veterinary doctors, Panchayat Secretaries and SEBPO were effectively involved in the purchase of assets. In 116 cases (22.70%) Panchayat Pradhan and Manager of the concerned Bank were involved and in 166 cases (32.49%) the purchase were effected by the beneficiaries themselves.

(Table-39, para 4.19.2.)

5.1.22 It was found that out of 511 sample beneficiaries, 82.19 percent beneficiaries were given loan passbooks.

(Table-40, para 4.20.2.)

5.1.23 Majority of the beneficiaries i.e. 98.43 percent faced no difficulties in obtaining loan/subsidy whereas 1.57 percent faced difficulties in getting loan and subsidy.

(Table-41, para 4.21.2.)

5.1.24 It was found that 3 beneficiaries from Kangra District had to pay for obtaining loan/subsidy whereas majority of the beneficiaries i.e. 508 replied in negative.

(Table-41, para 4.21.2.)

5.1.25 Maximum number i.e. 503 beneficiaries (98.43 percent) reported no harassment in availing of loan assistance while 8 (1.57 percent) reported harassment by the Bank Manager/Bank Officials.

(Table-41, para 4.21.2.)

5.1.26 A large percentage (93.15 percent) reported that no training with regard to operational skill/maintenance of assets was imparted to them whereas only 6.85 percent reported that training was imparted to them.

(Table-42, para 4.22.2.)

5.1.27 It was found that 42 family members of the beneficiaries were assisted under other programmes like Indira Awas Yojana, Gandhi Kutir Yojana, TRYSEM, PMRY etc. in six districts.

(Table-43, para 4.23.2.)

5.1.28 It was found that total assistance of Rs. 5,35,350 (Rs.2,95,750 loan and Rs.2,39,600 subsidy) was provided to 42 family members of the sample beneficiaries under other programmes.

(Table-44, para 4.24.2.)

5.1.29 Majority of the beneficiaries i.e. 369 (72.21 percent) had fully repaid their loan, 137 (26.81 percent) paid partially whereas remaining 5 beneficiaries (0.98 percent) had not repaid the amount of loan at all.

(Table-45, para 4.25.2.)

5.1.30 As many as 485 beneficiaries (94.91 percent) reported that loan repayment instalment was not heavy and was worth paying whereas 26 beneficiaries (5.09 percent) found loan instalment heavy and not worth paying.

(Table-45, para 4.25.3.)

5.1.31 Of the 506 beneficiaries who reported loan repayment, 377 beneficiaries (74.50 percent) had repaid the loan out of the earnings from the schemes/assets provided to them whereas 127 (25.10 percent) had repaid loan from some other sources whereas 2 beneficiaries (0.40 percent) did not give any specific opinion.

(Table-46, para 4.25.4.)

5.1.32 Most of the beneficiaries i.e.91.19 percent reported that inputs were available, 8.61 percent replied in negative whereas 1 beneficiary did not give any specific opinion.

(Table-46, para 4.26.2.)

5.1.33 93.54 percent sample beneficiaries reported that market facilities were available whereas a small segment of only 6.46 percent reported that marketing facilities were not available.

(Table-46, para 4.26.3.)

5.1.34 Of the 478 beneficiaries who reported availability of marketing facilities, 403 (84.31 percent) told that marketing facilities were available in the village, 66 (13.81 percent) reported in the block whereas remaining 9 beneficiaries (1.88 percent) reported that it was available in the district.

(Table-46, para 4.26.4.)

5.1.35 Of the 511 sample beneficiaries, 378 (73.97 percent) were aware of the facility of insurance cover whereas 129 (25.25 percent) were not aware of this facility. However, 4 beneficiaries (0.78 percent) didnot say any thing.

(Table-47, para 4.27.2.)

5.1.36 It was found that of the 511 sample beneficiaries, 333 (65.17 percent) beneficiaries had insured their assets.

(Table-47, para 4.27.3.)

5.1.37 As many as 374 (73.19 percent) beneficiaries were not able to derive annual income of Rs.11,000 from the assets given to them whereas 137 beneficiaries (26.81 percent) succeeded in generating annual income more than Rs.11,000 from the assets given to them.

(Table-48, para 4.28.2.)

5.1.38 It was found that inaggregate an amount of Rs. 35,20,900 was generated annually from the assets given to 511 IRD beneficiaries, out of this 68.56 percent was utilised for domestic consumption, maintenance of asset constituted 21.20 percent, 6.22 percent was utilised for repayment of loan whereas 4.02 percent as balance.

(Table-49, para 4.29.2.)

5.1.39 It was found that assets of 72.41 percent beneficiaries were intact, 10.76 percent had sold/disposed of the assets whereas the assets of 15.85 percent beneficiaries were fully/partially perished.

(Table-51, para 4.31.2.)

5.1.40 As regards maintenance of the assets, of the 370 beneficiaries whose assets were intact, 288 (77.84 percent) maintained their assets themselves while in the case of the rest 82 (22.16 percent) beneficiaries, assets were being maintained by female members of their family.

(Table-52, para 4.32.2.)

5.1.41 Out of 511 sample beneficiaries, 35.42 percent preferred wage employment to asset transfer whereas 64.58 percent replied in negative.

(Table-53, para 4.33.2.)

5.1.42 Of the total 181 beneficiaries who preferred wage employment to assets transfer, 26 (14.36 percent) expressed their desire to have daily wages as per government rate, 37 (20.44 percent) wanted in the range of Rs.50 to 80, 87 beneficiaries (48.07 percent) desired daily wage in the range of Rs. 80 to 100 whereas 31 beneficiaries (17.13 percent) desired wages of Rs. 100 and above.

(Table-53, para 4.33.2.)

5.1.43 It was found that out of 181 beneficiaries who preferred wage employment, maximum 130 (71.82 percent) desired wage employment for more than 9 months in a year.

(Table-53, para 4.33.3.)

5.1.44 It was found that none of the family members of the sample beneficiaries was employed under any other poverty alleviation programme.

(Table-54, para 4.34.2.)

5.1.45 Majority of the beneficiaries i.e. 507 (99.22 percent) reported that no assistance was provided to other family members under TRYSEM.

(Table-55, para 4.35.2.)

5.1.46 Out of the 511 sample beneficiaries only 2 beneficiaries (0.39 percent) reported that assistance to their family members was provided under DWACRA whereas 509 replied in negative.

(Table-55, para 4.35.2.)



COMMENTS OF THE DEPARTMENT ON THE EVALUATION REPORT OF IRDP

5.1.1:-

As per the guidelines of the Government of India, it has been provided that out of total beneficiaries under IRDP, 40% coverage should be given to women. Out of the total assisted 38145 families assisted during 8<sup>th</sup> five year plan, 14699 women which comes around 38.53 %. The achievement is slightly below the target. Though the achievement is below the target, the reason for this appears to be mindsets. The head of family who happens to be always a male member is assisted. Due care will be taken of this observation and proper motivation and sensitization will be made in future to achieve this 40% target.

5.1.2

No comments.

5.1.3 :-

As per guidelines of the Government of India out of the total coverage of families under IRDP, 50% family should be SC/ST. As per the finding of the evaluation report coverage of SC/ST families comes to 48.03%. But during 8<sup>th</sup> five year plan total 38145 families were assisted in the State out of which 19357 were SC/ST families which comes to 50.74 %. Hence there is no short-fall as per as the State as a whole is concerned.

5.1.4 :-

No comments.

5.1.5 :-

No comments.

5.1.6 :-

Department has to offer no comments as it is based on sample survey.

5.1.7 :-

No comments.

**5.1.8 :-**

As the objective of the scheme is to provide self employment to BPL families who are not having any source of income thus the coverage of 33.20% of beneficiaries not having any subsidiary occupation is quite satisfactory.

**5.1.9 :-**

It is a good trend that majority of beneficiaries have come to know about the programme through Gram Pradhan but it is not known whether the Pradhans have done this job as social service or with some other motive. It would have been appreciated if more beneficiaries have been made aware of this programme by the Gram Panchayat avam Vikas Adhikaries as they are the grass root level functionaries of the department.

**5.1.10 :-**

It shows that selection of beneficiaries have been done in accordance of the guidelines as poorest of the poor families have to be given priority in providing assistance.

**5.1.11:-**

Household survey has been conducted and conclusion drawn seems to be against norms. The beneficiaries who replied in negative might not be aware about the household survey.

**5.1.12: -**

100% selection is made by the Gram Sabha. 0.58 % beneficiaries who reported their selection without the approval of Gram Sabha may be due to their ignorance. It cannot be relied upon.

**5.1.13: -**

If a beneficiary does not cross the poverty line during a particular five year plan and his income does not cross the level of the income fixed for next five year plan as poverty line then such family can again be selected as BPL family during the next five year plan also.



**5.1.14: -**

It is a general comment as out of 515 beneficiaries only 4 beneficiaries have reported of not getting any benefit under the scheme. We would like to know the details of these beneficiaries for cross check and officer / officials responsible will be taken to task.

**5.1.15: -**

As per the guidelines of the Government of India 40% families were to be assisted under primary sector and remaining 60% under secondary and tertiary sector, The excess coverage of families under primary sector was due to the reason that most of the people in rural areas concentrate on the benefit under dairy farming and other allied agriculture activities which fall under primary sector. Dairy farming is most common activities which poor people prefer to take. The Executing agencies are again and again told to check this trend.

**5.1-16: -**

Under IRDP, the assets were provided to the beneficiaries according to their taste, viability of the activities and availability of backward and forward linkages. However the report is silent about the variety of Milch cattle provided to the beneficiaries and increase in their income after this activity. Efforts are being made to diversify the activities and tanning is being imparted to the beneficiaries so that these covered under other sectors. Some of the reports have shown that people are preferring tertiary sector.

**5.1.17: -**

Under IRDP, all lead banks were providing loans to assisted families keeping in view the infrastructure available with them. Besides all Commercial banks, State Cooperative banks are also sanctioning loans to the beneficiaries. Out of total loan disbursement of Rs. 19.25 crore Rs. 0.90 crore have been disbursed by the Cooperative Banks and Rural Regional Banks.

**5.1.18: -**

The per capita investment in respect of 511 sample beneficiaries comes to Rs. 12356/- which is almost equal to the State average. Thus there has been quite satisfactory level of per capita investment. During 8<sup>th</sup> five year plan, Rs. 1338.937 lacs were given to the beneficiaries as subsidy and an amount of Rs. 3422.808 lacs was disbursed as loan. The per capita investment was Rs. 12491/-.

**5.1.19: -**

During 8<sup>th</sup> five-year plan total 38145 families were assisted under IRDP out of which 8264 families were provided 2<sup>nd</sup> dose of assistance under this scheme. The 2<sup>nd</sup> dose of assistance is given in case the beneficiary is eligible and prefer for it. However the sample drawn for ascertaining the number of beneficiaries availed 2<sup>nd</sup> dose of assistance is only 17 beneficiaries, which is very small. Better results would have come if all the beneficiaries were interviewed.

**5.1.20: -**

Under IRDP, the assets / schemes were provided to the beneficiaries according to their preferences.

**5.1.21 :-**

It is because some of the assets have been purchased through Purchase Committee of which Veterinary Doctor, SEBPOs, GPVAs and bank officials etc. are the member and some of the assets have been purchased by the beneficiaries themselves through direct financing.

**5.1.22 :-**

Under IRDP, while disbursing the loan to the beneficiaries, loan pass books are mandatory to be issued to all the Loanees so that proper record of loan amount and repayment of loan is maintained. However we would like to know the names of banks who have not issued the pass books.

**5.1.23 :-**

No comments.



**5.1.24 :-**

The matter will be inquired if the particulars of beneficiaries are provided to this department by the Planning Department.

**5.1.25 :-**

As per guidelines it is the responsibility of the Bank Manager to process the loan applications sponsored by the BDOs without delay. The RBI has enjoined upon all the banks that these applications must be disposed of within a fortnight. If some cases are rejected, the reasons for rejection should be recorded on the application.

**5.1.26 :-**

Tanning is necessary where the skill aptitude of a beneficiary is below the minimum skill requirement (MSR) level for a particular activity. Hence it is not necessary to provide training for those beneficiaries who are having MSR.

**5.1.27 :-**

An IRD family was eligible to avail benefits under other schemes also.

**1.28 :-**

As given in para **5.1.27** above.

**5.1.29 :-**

According to the instructions of IRDP, a Block Level Coordination Committee should be constituted in each block, which will review the recovery position on a monthly basis. Besides, Block Level Bankers Committee of all the banks operating in the block will hold meetings on a quarterly basis. Both these Committees review the recovery position of loans and also suggest methods for improving the recovery position of loans. Besides, at Block Level recovery camps are also being organised. The recovery position is quite satisfactory as 72.21% beneficiaries have fully repaid the loan whereas as per All India figures 55.41% beneficiaries have overdue.

**5.1.30 :-**

The instalment of repayment is fixed keeping in view the size of loan amount and repayment period. The finding reveals that majority of beneficiaries feel that repayment instalment is not heavy.



**5.1.31 :-**

No comments.

**5.1.32 :-**

No comments.

**5.1.33 :-**

No comments.

**5.1.34 :-**

No comments.

**5.1.35 :-**

The nominee under Group Life Insurance Scheme is nominated by the beneficiary himself and the particulars of the nominee are furnished in the loan application, so it does not appear to be correct.

**5.1.36 :-**

As per the guidelines the insurance cover is a available livestock asset. Hence other assets given to the beneficiaries have not been covered under the scheme as these may be other assets.

**5.1.37 :-**

Assets to the beneficiaries are given as per their choice. However in some assets there is gradual increase in the income generation. Hence the results derived from such assets can be assessed over a period of time.

**5.1.38 :-**

We infer that the study says that 68.56% of annually generated income has been utilised for domestic consumption which is not true. Moreover the utilisation of 21.20% of annual income spent on maintenance of assets also does not seem to be rationale as the study has itself revealed that that majority of beneficiaries have been assisted under primary sector.

**5.1.39 :-**

In order to have check in the misutilisation or transfer of the assets, there is a provision in the IRDP guidelines that the assets procured should be marked. The reasons for dispose of / transfer of assets given in the Evaluation report are beyond the control of the beneficiaries. However, such practices are



the violation of the guidelines of the scheme. The details of perished and transferred assets have not been given in the study. Moreover the details of claims submitted for perished assets have also not been given. This process will slow down and the department is asking that assets are not transferred.

**5.1.40 :-**

No comments.

**5.1.41 :-**

No comments.

**5.1.42 :-**

No comments.

**5.1.43 :-**

No comments.

**5.1.44 :-**

IRDP itself is a Self Employment Programme. Hence the question of providing employment under other poverty alleviation programmes dose not arise.

**5.1.45 & 5.1.46 :-**

It is not known whether the other members of these families had applied for getting assistance under TRYSEM and DWCRA. However, it is not necessary that other members of a IRD family who gets benefit under IRDP should be provided assistance under TRYSEM or DWCRA unless they apply for it.

## SCHEDULE

**GOVERNMENT OF HIMACHAL PRADESH  
" PLANNING DEPARTMENT "**

**EVALUATION STUDY ON I.R.D.P.****(A) Household Schedule**

1. Name and Address of the beneficiary.
1. Name \_\_\_\_\_
2. Village \_\_\_\_\_
3. G.P. \_\_\_\_\_
4. Development Block \_\_\_\_\_
5. Tehsil \_\_\_\_\_
6. District \_\_\_\_\_
2. Sex and Age (Tick  mark in the relevant column)
- |                   |       |                         |
|-------------------|-------|-------------------------|
|                   | Male  | Female                  |
| 1. Upto 20 years  | _____ | 1. Upto 20 years _____  |
| 2. 21 to 40 years | _____ | 2. 21 to 40 years _____ |
| 3. 41 to 60 years | _____ | 3. 41 to 60 years _____ |
| 4. Above 60 years | _____ | 4. Above 60 years _____ |
3. Castewise Classification (Tick  mark in the relevant column)
1. SC \_\_\_\_\_
2. ST \_\_\_\_\_
3. Others \_\_\_\_\_
4. Educational Status (Tick  mark in the relevant column)
1. Illiterate \_\_\_\_\_
2. Primary \_\_\_\_\_
3. Middle \_\_\_\_\_
4. Matric and above but not graduate \_\_\_\_\_
5. Graduate and above \_\_\_\_\_
5. Size of Family (Tick  mark in the relevant column)
1. Below 5 persons \_\_\_\_\_
2. Upto 5 persons \_\_\_\_\_
3. Above 5 but below 10 persons \_\_\_\_\_
4. 10 persons and above \_\_\_\_\_
6. Size of Land Holdings if Agriculturist (Fill in the relevant column)
- \_\_\_\_\_ Acre or \_\_\_\_\_ Bigha
7. Occupation at the time of selection in the I.R.D.P.
1. Principal Occupation \_\_\_\_\_
2. Subsidiary Occupation \_\_\_\_\_











13. Whether the beneficiary or any other member of his family were assisted under any other programme. If yes, indicate:

i) Name of the person and his relationship with the household.

ii) Name of the programme under which assistance was provided.

iii) Agency by whom the assistance was given.

iv) Amount of assistance.

Yes No

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

i) Loan  
ii) Subsidy  
Total :

**(D) Repayment of Loan**

- |  |            |                |                 |
|--|------------|----------------|-----------------|
| 1. How much loan have you repaid ?<br>(Tick <input checked="" type="checkbox"/> mark the relevant box)   | Paid fully | Paid partially | Not paid at all |
| 2. Whether loan instalment is heavy ?<br>(Tick <input checked="" type="checkbox"/> mark the relevant answer)   | Yes        |                | No              |
| 3. Whether loan instalment is worth paying ?<br>(Tick <input checked="" type="checkbox"/> mark the relevant answer)                                  | Yes        |                | No              |
| 4. Have you repaid the loan out of the income derived from the scheme/asset ?<br>(Tick <input checked="" type="checkbox"/> mark the relevant answer) | Yes        |                | No              |

**(E) Availability of Inputs/Marketing of the Produce**

- |   |           |               |
|---|-----------|---------------|
| 1. Whether Inputs were available ?<br>(Tick <input checked="" type="checkbox"/> mark the relevant answer)               | Yes       | No            |
| 2. Whether marketing facilities were available ?<br>(Tick <input checked="" type="checkbox"/> mark the relevant answer) | Available | Not available |
- In the Vill. In the Block In the Distt.



(F) Insurance Coverage

1. Whether beneficiary is aware about asset/assets insurance ?  
(Tick ✓ mark the relevant answer )  
Yes \_\_\_\_\_ No \_\_\_\_\_
2. Whether the asset has been insured ?  
(Tick ✓ mark the relevant answer )  
Yes \_\_\_\_\_ No \_\_\_\_\_

(G) Income Details

1. Present annual family income from other sources. Rs. \_\_\_\_\_
2. Present annual family income from the asset/assets. Rs. \_\_\_\_\_
3. Utilisation of income generated out of the asset/assets.  
Money spent on  
a) Domestic consumption Rs. \_\_\_\_\_  
b) Maintenance of the asset/assets. Rs. \_\_\_\_\_  
c) Repayment of loans Rs. \_\_\_\_\_  
d) Balance Rs. \_\_\_\_\_

(H) Maintenance of the Asset

1. What is the current status of the asset ?  
(a) Intact  
(b) Sold/Disposed of  
(c) Fully perished  
(d) Partially perished  
(e) Others
2. Who is ensuring the proper maintenance of the asset/assets? \_\_\_\_\_
3. The role of woman beneficiary, If asset is being maintained by the woman/women of the household. Time spent on maintenance of the asset per day be specified.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



(I) Wage Employment to Asset Transfer

1. Whether the beneficiary preferred to wage employment to asset transfer ?  
(Tick  mark the relevant answer) Yes No
2. Number of days in a year he requires for wage employment. \_\_\_\_\_
3. Amount of daily wages required by him. \_\_\_\_\_

(J) OTHERS

1. Whether any other member(s) of the family is employed under any other poverty alleviation Programmes ?  
(Tick  mark the relevant answer)  
If yes, name of the programme. \_\_\_\_\_  
Yes No
2. Is any member(s) of the family assisted under TRYSEM/DWACRA ?  
(Tick  mark the relevant answer) Yes No

SUGGESTION OF THE BENEFICIARY FOR THE BETTERMENT OF THE PROGRAMME

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OBSERVATIONS OF THE INVESTIGATOR FOR THE IMPLEMENTATION OF  
THE PROGRAMME

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1. Name of the Investigator \_\_\_\_\_
2. Designation \_\_\_\_\_
3. Date of inquiry \_\_\_\_\_
4. Time taken in inquiry \_\_\_\_\_
5. Signature of the investigator \_\_\_\_\_

SUPERVISORS REPORT

1. Name of the supervisor \_\_\_\_\_
2. Designation \_\_\_\_\_
3. Date of visit \_\_\_\_\_
4. Discrepancy observed/report \_\_\_\_\_
5. Signature of the supervisor \_\_\_\_\_