Report
of
First Common Review Mission

(Volume – I)

Thematic Report

Department of Rural Development
Ministry of Rural Development
Government of India

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Contents

Introduction

The first Common Review Mission (CRM) was constituted by the Ministry of Rural Development, Government of India with the objective of reviewing the implementation of Rural Development programmes. The Mission was led by Shri. Sumit Bose and consisted of retired Secretaries to Government of India, academics and technical experts drawn from institutions of national importance and representatives of the MoRD. The 8 States visited by first CRM are, Andhra Pradesh, Jharkhand, Karnataka, Madhya Pradesh, Maharashtra,Odisha, Rajasthan andTripura. A team comprising 4 CRM members visited 2 diverse districts in each State from 5th to 9th May 2016. The list of CRM members that visited each of the 8 States is at Annexure.

The 8 States and 16 districts covered by the CRM represent a variety of situations in the country. The districts identified for the review include a mix of areas that are agriculturally backward, have high levels of poverty, tribal predominance as well as those that are coastal or more industrially developed. A study of the implementation of rural development schemes in villages in these States and districts reflects the overall scenario in the country. Hence, on the basis of the knowledge acquired from each of these States, national level recommendations have been framed.

The visits of the CRM were preceded by a one-day orientation workshop in Delhi on 4th May 2016. The sessions in the workshop were chaired by Secretary and Additional Secretary, Ministry of Rural Development. Joint Secretaries of all verticals provided detailed presentations on their schemes and clarified issues raised by the CRM.

Work in each State commenced with meetings with senior officers responsible for each of the Programmes in the State and concluded with a meeting with the Chief Secretary and other senior officers during which the main findings and recommendations were briefly outlined.

On returning to Delhi after visiting villages in the different States, the members worked on draft thematic and State reports and presentations on 10th, 11th and 12th May 2016. Observations, findings and recommendations were presented at a Sharing Workshop that was held at Vigyan Bhawan on 13th May 2016. The workshop was inaugurated by the Minister of Rural Development, Panchayati Raj and Drinking Water and Sanitation and was attended by Secretaries of States and Joint Secretaries of Rural Development Programmes. The salient findings and recommendations were outlined through an overview presentation. This was followed by thematic presentations on each programmes. The list of presentations is at overleaf.

Detailed observations and recommendations of the CRM on MGNREGA, PMGSY, PMAY, NRLM-DAY and DDU-GKY, NSAP and Training are outlined in the sections that follow. State reports have been given separately.

The CRM would like to acknowledge the support provided by MoRD and the eight States visited. The Mission benefited from the field visits and the interaction with officials, Panchayat members, SHG groups and federations, MGNREGA beneficiaries and many others. The CRM is grateful to all of them for their valuable inputs.

Mahatma Gandhi National Rural Employment Guarantee Act

(MGNREGA)

MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE ACT
(MGNREGA)

1. The Act: What does it intend to achieve?

The Mahatma Gandhi National Rural Employment Guarantee Act, called as MGNREGA is one of the pioneering rights based legislation in the world. The recent UNDP Global Human Development Report (GHDR, 2015) [(1)] refers to MGNREGA as one of the milestones in social protection measures in the world, with comparable cohort schemes-Rural Employment for Public Assets in Bangladesh (only for poor women headed households), Jefes De Hogar in Argentina and the limited Karnali Employment programmes in Nepal.

MGNREG Act, is a legal guarantee and is marked by scale; with an annual expenditure of above Rs. 34,000crores, and implementation in all the states and Union Territories of India, it is the largest workfare programmes in the world.

1.1. Mandate

MGNREGA aims at enhancing livelihood security of households in rural areas of the country by providing one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The Act came into force on February 2, 2006 and was implemented in a phased manner. In Phase I, it was introduced in 200 of the most backward districts of the country. It was implemented in an additional 130 districts in Phase II, during 2007-2008. The Act was notified in the remaining rural districts of the country from April 1, 2008 in Phase III. All rural districts are covered under MGNREGA.

1.2. Objectives of the Act

The objectives of the Act are the following:

a) Providing not less than hundred days' work as a guaranteed wage employment in a financial year to every household in rural areas as per demand resulting in creation of **productive assets** of prescribed quality and durability;
b) Strengthening the **livelihood resource** base of the poor;
c) Proactively ensuring social inclusion and
d) Strengthening Panchayat Raj institutions.

1.3. Funding the Implementation of MGNREGA

The Central Government bears the costs of the following:

1. The entire cost of wages of unskilled manual workers.
2. 75% of the cost of material, wages of skilled and semi-skilled workers.

3. Administrative expenses as may be determined by the Central Government, which will include, inter alia, the salary and the allowances of the Programmes Officer and his supporting staff and work site facilities.
4. Expenses of the Central Employment Guarantee Council.

The State Government bears the costs on the following:

1. 25% of the cost of material, wages of skilled and semi-skilled workers.
2. Unemployment allowance payable in case the State Government cannot provide wage employment on time.
3. Administrative expenses of the State Employment Guarantee Council.

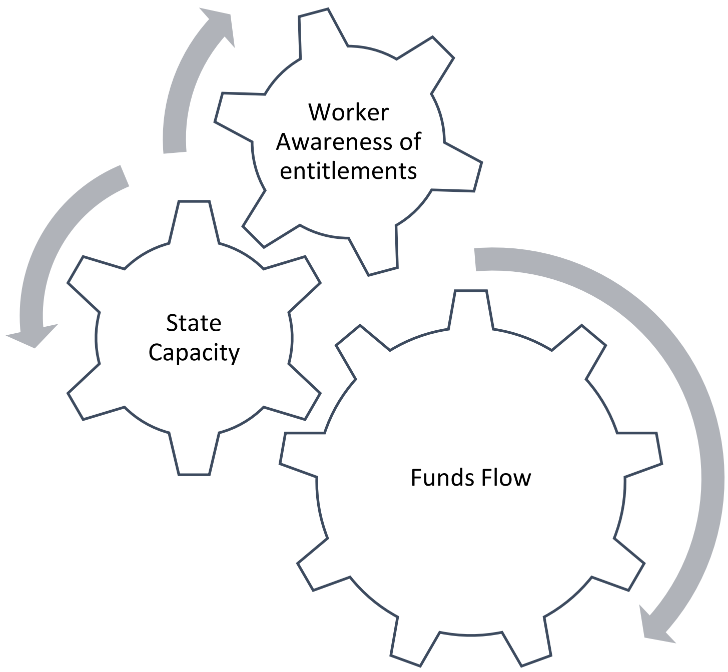
2. MGNREGA: Challenges in implementation

Over the last decade, challenges have been identified in the implementation of MGNREGA (see, Sameeksha II). They can be best captured in three interlocking cogs in the wheel.

1. Firstly, a smooth functioning of funds flowing from the Centre to the states, States to districts till the Gram Panchayats as well as the management of the funds over the year is a critical lever in the strong implementation of NREGA. Funds management also includes the last mile difficulties experienced by the workers in receiving timely payments for the work done.
2. Second, is the State capacity- This can be understood as administrative capacity at all levels from the State headquarters to the Gram Panchayats. It also means the technical capacity, the staffing architecture and vacancies therein. Capacity also means the level of technology integration and the challenges therein. Special Projects like the CFT (Cluster Facilitation Team) aim to strengthen this lever and thereby improve the implementation of MGNREGA.
3. Finally, and most crucially is the lever of worker awareness on entitlements. Workers awareness of the ten entitlements under MGNREGA means a more sustainable mobilisation, awareness about wage rates and payments by measurement – all imply a stronger and an effective grievance redressal system. Worker awareness ensures that the accountability loop in MGNREGA is complete.

All the three factors working in synchrony result in an effective, well-targeted and cleaner implementation of MGNREGA as shown in the graphic below.

Figure 1. Factors working in Synchrony



The implementation challenges identified in the context of each of the levers are presented below. Recommendations of the CRM are outlined in the concluding section of the document.

3. Implementation Observation by the CRM: Financial Progress

Financial Progress is understood as a seamless connection between 1) Flow, availability and management of funds. 2) Delay in payments due to pending material and wage liabilities. 3) Delay in payments due to bank and E-FMS integration or the last mile BC linkage.

3.1. Flow and availability of Funds

The flow of funds emerged as a critical issue in the financial administration of the programmes. For instance, in **Madhya Pradesh**, there is a serious financial crunch in the flow of funds vis a vis demand on the ground and works taken up. The results are**:**

a. In FY 2014-15, the fund backlog created was Rs. 947 crores and in FY 2015-16, it increased to Rs.1168 crores.

b. Out of Rs. 1168 crore. Rs. 550 crores is related to the wage component. MoRD has recently released funds and the wage component has been cleared.
c. Rs. 300 crore availed from the State over and above the State share is returned to the State, out of the allocation received. After meeting the material backlog, only about Rs. 300 crore remains. No work has been taken up, in last many months for want of funds.
d. Workers have not been paid wages, even one year after completion of the work, due to 'non-availability of funds'.
e. Material suppliers/vendors are unwilling to supply material for additional work, because of the non-payments of material bills.
f. MGNREGA has lost credibility among workers due to non-payment and delayed payments.
g. In some cases, dues have not been cleared fully till now.

Issues about funds were also raised by Rajasthan, Karnataka, Jharkhand and Maharashtra.

As a good practice, Jharkhand reported that the State maintains a revolving fund of Rs. 450 crores that helps ensure payment within 15 days of completion of work. **Andhra Pradesh** reported a fund administration that reduced the delay in payments considerably. Wage payments are made to laborers through the electronic transfer machines at the village level. Workers in Andhra Pradesh reported getting payment in 15 days, with no major complaints of delay in payments.

Further, **Karnataka** reported that they had taken an advance from the State treasury to tide over the funds crunch in the 4th quarter of FY 2015-16. It was also discussed, whether the states could release an advanced state share in the 1st quarter every FY to tide over the funds crunch.

3.2. Delay in Payments

Many states expressed concern about pending material liabilities. In **Rajasthan** the delay in payment to suppliers of materials is a cause of concern in the state from the village level to the district level. A large number of incomplete works may also be due to the pending material liabilities. New works are difficult to start as the material suppliers do not allow new works to be started till their arrears are cleared. This was also observed in **Madhya Pradesh.**

Delay in payments were due to several governance and capacity issues. The **Maharashtra** team reported that the banking system is not further bolstered through the BC (Banking Correspondent) system. It was reported that in Nandurbar district of Maharashtra, BCs were identified and engaged but there was a high attrition due to 'inadequate' volume of business. This needs to be analyzed in more detail. The Post Office (PO) system also has problems, particularly in terms of the post FTO flow of funds. The second issue raised by states was the rejection or part payment of the FTO's and its inadequate resolution. **Karnataka** reported that the EFMS-bank linkage causes data loss and it is difficult to track the transactions which were not paid as a single FTO contains multiple transactions. In **Odisha**, during a visit to the block (Rengelunda in Ganjam district) when the EFMS payment details were cross-validated with beneficiary passbooks, it was observed that, whereas the bank details showed the money as having been transferred to the account of the worker, the actual transfer of payment had not occurred according to the worker and was not reflected in the worker's passbook.

Finally, the functioning of the State Employment Guarantee Council functioning was noted in **Karnataka** whereas, it was reported to be almost defunct in **Rajasthan**. The role of the State Employment Guarantee Council (SEGC) in providing oversight to these issues was not observable and needs to be emphasized.

3.3. Effective use of MIS:

There is considerable scope for using the available MIS data for more effective decision making. At minimum, it could reveal bunching; whether geographically, time wise or by social group. It could also reveal the potential of different individual assets scheme in weaning the households from MGNREGA, if they were poor to begin with. Analysis of individual schemes will also reveal 'elite capture' of the provisions of MGNREGA where this may be taking place. Schemes could also be analyzed for the patterns of delay between different milestones e.g. sanction and start of work, duration of execution, closure of muster, and delay in payment. This process can also be institutionalized by training and equipping the Social Audit units suitably.

4. Implementation Observation: Physical Progress and Administration

The critical issues in Physical progress are: 1) whether, there is an adequate shelf of works available for works to start, whether there are ongoing works, which could be visited for detailed interactions with workers on site, 2) Whether, the worksite is managed appropriately, with adequate technical supervision. And finally, whether the technical capacity exists to oversee the quality of works. The types of permissible works also fall within this.

4.1. Shelf of Works and Ongoing Works

In **Andhra Pradesh**, MGNREGA workers organized in groups, called as Shrama Shakti Sanghas were observed. These groups help in mobilization of workers and also helped the administration to monitor the work. Regular monitoring is done through the use of modern technology like GPS, mobile and tabs. A separate website has been developed for the purpose. It was observed by the Andhra Pradesh CRM team that work is provided as per the demand and an adequate shelf of works is maintained.

In **Maharashtra**, it was surprising to find GPs with no work under MGNREGA. Akkalkuwa in Ahmednagar, a perennially drought affected district had 18 such GPs. A closer analysis of the list revealed that a number of these were new GPs. MIS for Akrani indicates 24 such GPs. There is a need to analyse the reasons why some of the regular GPs have no work under MGNREGA, whether it is lack of shelf, lack of demand, lack of awareness or lack of mobilization.

In **Rajasthan**, the CRM team observed that, labour budget was not prepared at the GP level and no minutes were shown at the GS register. In districts visited, all the Gram Panchayats do not have Rozgar Sahayaks and at many places the LDCs appointed in panchayats are discharging the duties of GRS. This is due to recruitment of LDCs by State Government wherein preference was given to GRS and most of them are absorbed as LDCs. However, the implications of LDCs working as GRS and how it affects their duties need to be examined.

In **Madhya Pradesh** the CRM team noted that, in the tribal districts visited by the team, none of the Panchayats had computers. They carry the information to the Janpad (Block) and enter data in the system. The shelf of projects is not available in any of the Panchayats visited. GS resolutions approving the shelf were not available. **Asset Registers were not maintained, where registers were available. The registers were not updated for more than three to five years. The CRM team found that, there are 1200 court cases, which are dealt by the Deputy Commissioner at the State level. All these cases relate to service matters of GRS. Not one case relates to MGNREGA work proper.**

In **Karnataka**, the CRM team observed that, approved shelf of project was approximately 150% of job demand. It was reported that in Belgavi, during FY 2015-16, on average, 140 days of work was provided per household per year. Women's participation was around 80-85%. In all the worker interactions, there was a high demand for work - people demanded 200 days of work. It was noted that acknowledgement receipt of demand for work was issued in Bellary. It was also observed at another GP in Chitradurga district in Karnataka that the resolution register had the approved shelf of projects but importantly, the priority was not followed.

In **Jharkhand**, it was observed that since the demand for wages is the highest during April, May and June, the state government has opened two or more MGNREGS works in each panchayat in the state. However, the state government circulars also maintained that the labor budget should not exceed the budgeted limit in a year. This needs to be examined further. The **Andhra Pradesh and Odisha** CRM team also observed a high demand for work and its provision. The demand for work is more in summer season as it is difficult to get employment in other sectors. In Kaptipada and Jashipur blocks of Mayurbhanj district in Odisha, a detailed shelf of projects was reported to the CRM team.

In **Madhya Pradesh**, it was observed that, work demand registration is not entered in the individual job cards. Job cards were not updated. It was reported to the CRM team that most of the demands for jobs are oral in nature. There are ST/SC hamlets where no jobs were given since 2008. Blank Job cards are seen with villagers (Hirapur bandha - Jabalpur district, Tirla GP/Kangrota GP/VilburkhelaGP in Dhar District). Labour from other villages are brought here for work, despite the locals (women and youth) demanding work (Hirapur bandha- Jabalpur district). The CRM team noted that, after creation of a huge liability, the common practice is that works are undertaken depending upon availability of funds. Job card holders are not aware of the provision of unemployment allowance under the scheme

In terms of physical and financial achievements, **Tripura** is an outlier and has performed extra-ordinarily well. The State achieved 5.38 crore person days (average 94 person days), spending Rs.940 crores (70%) on wage and Rs.398 crores (30%) on materials and Rs.55 crores (4.02%) on administrative expenditure.

Planning for works was observed in Tripura, Jharkhand, Andhra Pradesh, Odisha and Karnataka and Rajasthan. It was found to be a critical gap in Madhya Pradesh and Maharashtra.

4.2. Worksite Management and Facilities

In **Karnataka**, The CRM team observed that, NMR was available on site but not filled, Kacchi Chitthi was maintained. In a large de-siltation of work, digging pits were in a random order and not following along the gradient/drainage line. In all sites visited, mates were present to mark attendance and draw measurements. However, prescribed worksite facilities like drinking water, first aid etc., were infrequently provided. In **Rajasthan**, it was observed that, work site facilities, crèche, shed, drinking water, first aid box was not adequately available. The job cards were in the possession of the mate at several places but entries were not made. The timing of MGNREGS work in Rajasthan was mostly from 6:00 AM to 2:00 PM or 7:00 AM to 3:00 PM (with one-hour break) varying from district to district in summer (May/June).

On worksites, it was observed that Job Cards were not maintained appropriately, with photographs etc. across all the eight states visited. In some cases, the Job Cards had not been updated since 2009. In **Andhra Pradesh, Karnataka** and **Odisha,** workers had Job Cards in their custody, whereas, the Job Cards were with a 'vendor' in case of **Tripura**. <u>**The case of 'vendors' holding Job Cards of workers needs to be critically examined further on priority in Tripura**</u>.

In **Odisha**, the CRM team found that the provision of worksite facilities varied in different places. Lack of toilets was a concern. In Kaptipada Block, Mayurbhanj District, the worksite had a comfortable mud hut, with straw roof, where children and workers could rest and a very innovative and inviting '*jhoola*' made of bamboo. However, in Moroda block of the same district, only water was provided to the workers and they could rest in the shade of the tree. None of the workers had job cards at the work site nor was a muster roll available.

Crèche: Non availability of Crèches at work site was one of the major observations made by most teams. This is one area where the provision of Skill Training under MGNREGA could be utilized to train women in running crèches and they can be deployed at different worksites. This initiative taken under MGNREGA will go a long way towards propagating one of the recommended 'best practices'. Appropriate training modules are already available with the W & CD Department.

4.3. Assets under Mahatma Gandhi NREGA and Technical Capacity

In **Andhra Pradesh**, CRM observed that most of MGNREGA beneficiaries have agricultural land of 1 to 2 acres and MGNREGA works supplement their agricultural income. In **Karnataka**, CRM observed that, the technical quality of Works and its monitoring through Technical Coordinators (TC) is not satisfactory. For a large work with 1700 workers, no adequate design of digging of pits was observed. Pits were being dug in random order and not along the natural drainage line. In **Karnataka,** assets like Cattle sheds, Bharat Nirman Seva Kendra and Anganwadi Centres were seen. Drought proofing activities for long term benefits and agro related employment generation were observed. The Karnataka CRM team also observed that, use of local materials like stones was not adequate. Similarly, use of RCC could be reduced in well, wall & gully plugging etc. Furthermore, plantation of Fruit bearing saplings was not encouraged for individual assets taken under MGNREGA in some sites. In Bellary district, institutional plantation was of good quality, whereas, roadside plantation could be improved. Technical estimates of Playgrounds and Threshing yards did not have provision for edging to increase the durability of assets and technical supervision through technical coordinators for all works could be significantly improved.

The **Jharkhand** CRM team observed that there were more of private assets creation like dug wells, toilets etc. and less community assets/works. It was obvious that the State also is propagating natural resource management approach with greater focus on dug wells, and ponds. The highlight of the 2016-17 budget for Jharkhand is the 6 lakh farm ponds target, costing around Rs. 22,000 per unit. Attempts are being made to integrate 14th Finance Commission grants with the same. The **Odisha** CRM team noted that, Category B assets relating to land development, dug wells and horticulture are very popular. The **Madhya Pradesh** CRM appreciated the convergence for Category A and D works with other schemes relating to irrigation and rural infrastructure.

Gram Panchayat Processes: In the GP office or on the worksites, records were not properly maintained. In some states however, the shelf of works was observed to be adequate. In the context of the drought, it is worth ascertaining if the Drought Contingency Plan made at districts provides for 50% extra shelf, given that these districts are likely to need and get an additional 50 days under MGNREGA. **CFTs in drought affected areas need to analyse as to why the provision for100 days could not get exhausted and whether an extra shelf of works was available**.

5. Convergence

Strong scheme convergence was observed in the States of **Odisha, Tripura, Karnataka and Jharkhand as well as Madhya Pradesh, Andhra Pradesh.** It was observed that states like Maharashtra need to plan better for convergence. Three issues need to be noted: (a) Interdepartmental convergence was limited only to technical support. Interdepartmental scheme planning and financial convergence has not been taken place (b) the capacity building needs to be improved. And (c) at the cutting edge level, the convergent delivery of a basket of services was not observed by the beneficiaries themselves. For example, the NRLM beneficiaries were observed to not concurrently utilize MGNREGA.

In **Mayurbhanj district in Odisha**, the CRM team found significant efforts to enable sustainable livelihoods through convergence of MGNREGA with schemes and funds from line departments. There is convergence of MGNREGA with horticulture plantation such as guava and banana, with Anganwadi centres/ICDS, with agriculture, through dug wells, ponds, check dams etc. to enable increased crop yields, with animal husbandry through goat sheds and azola pits and with NRLM in sabai grass. This has led to improved asset generation. **As a good practice**, it was observed that MGNREGA is utilized for intercropping sabai grass with bamboo and cashew, in Mayurbhanj. There is collective procurement and marketing by the producer groups, with backward and forward linkages.

6. Worker Mobilization

Worker awareness is critical in ensuring that the demand is registered and work is allocated within the stipulated 15 days. CRM observed that the worker awareness about their rights to a job card and demand work varied between worksites, blocks, districts and states.

In **Karnataka, a**wareness about wage rate and 150 days provision was high, through the Udyoga Ratha initiative. Worker participation was very high, especially in drought affected districts. On all worksites display boards were observed. In **Jharkhand,** the CRM interacted with groups of very active, dynamic and vibrant women SHG members. Mobilization of workers was done through Yojana Banao Abhiyaan. Yojana Banao Abhiyaan is also a good IEC effort at the State level allowing for information on the entitlement of workers; it is also participatory, bottom up planning approach as IPPE II. In **Andhra Pradesh,** MGNREGA workers were observed to have adequate knowledge about the entitlements in general, but, awareness about unemployment allowance was absent. Worker awareness leads to a stronger mobilization. In Andhra Pradesh, labour groups are playing a very important role to mobilize labor. In Tripura, high degree of awareness was observed in meetings at GP and Village Council Level. **In Odisha**, the CRM observed that worker awareness about entitlements varied from one location to another.

On the flip side, in **Maharashtra**, the team observed low demand for MGNREGA. Participation of women in the programmes is low (9.6 lakh person days out of 21.8 lakh) even in predominantly tribal blocks of Akkalkuwa (2.6 out of 5.3 lakh) and Akrani (3.6 out of 7.7). This is a matter of concern and reflects inadequate demand generation and need for creation of awareness. This should become a major focus of the MGNREGA administration, the CFTs (Cluster facilitation teams) and even the NRLM activity so that they can achieve what the NGOs achieved in tribal parts of **Rajasthan** through mobilization. There are many factors that are common between the two locations, particularly the migration to Gujarat through the ‘pull’ of higher wages. Participation is low even in perennially drought prone district like Ahmednagar, which is attributed to higher wages in farm and non-farm sector. Mobilization efforts and awareness needs to be stepped up.

No ongoing worksites were shown. Since, works were not reportedly ongoing, interactions with workers could not be held. On completed works, display boards were not noticed at the work sites. In Rajasthan, workers awareness on entitlements like checking muster roll, measurement details and late payment compensation was almost negligible. In Madhya Pradesh, the CRM team observed that workers are not aware of their rights to guaranteed work. Importantly, no system of written demand for work and its receipt was observed, except in case of Kapil Dhara wells. A case came to the notice of the CRM team, where JCB/machine was reportedly used while workers did not get employment. Further, worksite boards were not seen in many sites.

7. Social Accountability- Social Audit, Grievance and Ombudsperson

Social accountability is a critical aspect of programmes implementation. The transparency and accountability provisions under MGNREGA are not effectively implemented across the states reviewed.

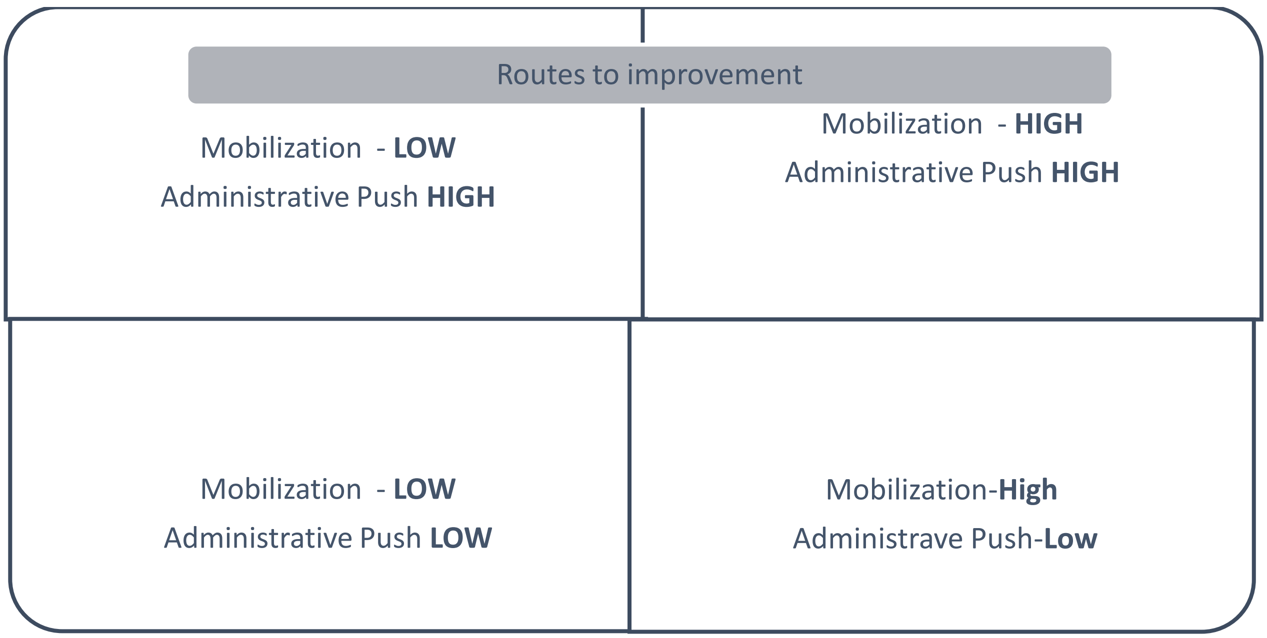
- **7.1. Social Audit**: It was observed that most Social Audits conducted in the States were not effective in completing the accountability loop. Even as the independent Social Audit units are being set up, the Social Audit mechanism needs to be strengthened across states. Social audits were conducted in a routine manner and their conduct did not translate into a strengthened implementation on the ground.
- **7.2. Grievance Redressal**: No effective grievance redressal and complaints mechanism was observed. In one case in Karnataka, the workers raised strong complaints regarding the difficulties that they faced in getting their grievances redressed. There were no pro-active disclosures on the ways to get their complaints registered and redressed. Multiple mechanism of complaints redressal like the complaint box, registers etc. were not maintained.
- **7.3. Ombudspersons**: The ombudspersons were not adequate in the positions filled as well as in their functioning across states observed like in Karnataka and Madhya Pradesh. Their training, role clarity and work environment were areas of concern.

8. Conclusion

Overall the implementation of MGNREGA presents a picture that varies across States. It has functioned adequately to reduce distress migration and act as a safety net. However, more needs to be done. Strong administrative support improves the implementation considerably as seen in some states, e.g., Tripura. Where both mobilisation and administrative support are wanting, the scheme is not implemented well. But there are two intermediate categories as brought out below.

Strong implementation of MGNREGA, requires substantial engagement between workers and the administration. The best scenario is when the administrative push is high and worker awareness and mobilisation is also high. The worst case scenario for implementation is when, both mobilisation and administrative push are low. Thus, we arrive at a four-fold classification as shown below. Each of these four typologies will need different approaches for improvement:

Figure 2:



In cases where mobilisation has been done but the administrative support needs strengthening, we need to fast track introduction of technology and skills, as these will give quick dividends. Cases where administrative capacity is good but mobilisation is missing will face bottlenecks of elite capture, badly maintained records, inadequate availability of shelf of works and the like. In these cases, one must fast track mobilisation efforts whether through NGOs, CFTs, NRLM or other structures.

In line with the above discussion, several measures need to be undertaken to strengthen the implementation of the Act. The MGNREGA has a legal sanctity to its implementation and is therefore, unlike any other scheme or programmes in the MoRD.

Women's Participation: Women's participation appeared to be a clear barometer of the health if the scheme. This is intuitively understandable since facilitation of women's participation in wage work would indicate a sympathetic attitude towards the disadvantaged.

Wage payment has emerged as a big concern. MoRD needs to identify what works in various situations; mechanical introduction of IT may not be the solution. This is particularly so for the terrain where banking network is sparse, banking correspondent system is inadequate and Post-office System not satisfactory. Tamil Nadu is a case in point which had an effective weekly payment system before they stepped up IT efforts. Technology after all will accelerate one's intent, it cannot create intent.

Individual asset creation needs to be monitored to ensure that the poor get equipped for livelihood and do not remain dependant on MGNREGA on an ongoing basis. This will be the ultimate success of MGNREGA – making itself self-limiting.

Convergence: Convergence between different schemes of the MoRD and convergence with other Departments on a proactive, scheme based interaction would create considerable synergy. Sectors like Agriculture, Animal husbandry, forest, W&CD, Tribal Affairs are natural partners in this context.

In conclusion, while the Scheme provides a safety net, it is important that fund flow, demand generation and registration, availability of adequate shelf of works, asset creation through convergence and timely wage payment are strengthened for a stronger implementation of the programmes in its second decade. The Common Review Mission team reviewed the implementation of MGNREGA in two districts in each of eight states of India. Seven of these states were affected by drought conditions. The observations of the team members on various aspects of MGNREGA give the way forward through specific recommendations that need action within 3 months and/or within 6 months (immediate term or long term) depending on the complexity of the problem. The specific recommendations follow the sequence of the sections in the main body of text/document and are made in the following section.

9. Recommendations

9.1 Government of India needs to ensure smooth fund flow to the States in keeping with the spirit of the programmes. Timely disbursement of fund to the States is essential for the implementation of the MGNREG Act. The States in turn could think of ways to smoothen the flow of funds, esp. in the first and the fourth quarter, perhaps taking example from Jharkhand. It could be explored, whether, the states could release an advanced state share in the 1st quarter, every FY to tide over the funds crunch (for details, see section 3.1).

9.2 Recognizing that the impact of delay in payments on the workers is severe, it is recommended that a rigorous analysis of delay in payments in terms of FTO pendency be carried out on a daily basis and action taken forthwith, at the Central and the State level. The banks must be engaged with at the state and the district level, pro-actively (for details, see section 3.2).

9.3 At the P.O. login, the analysis of FTO pendency and the details thereof, must pro-actively appear at the beginning of the day, and be imperatively addressed by the end of the day(for details, see section 3.2).

9.4 In reference to section 3.3, the MIS has to be converted into a customized DSS (Decision Support System).

9.5 In reference to section 4.1, a thorough analysis, especially of drought affected districts needs to be carried out for GPs with no expenditure, GPs with inadequate shelf of works, GPs with no ongoing works or high incomplete works. Average days of employment provided to households in drought affected districts must be monitored. State and DPC may focus on these GPs consistently and ensure problem resolution. If the GPs feel that there is no demand, they should certify the same. In CFT blocks, such instances, if found must be analysed and remedial measures suggested forthwith.

9.6 In specific reference to section 4.1, all backward districts, especially the tribal districts, must focus on strong implementation of MGNREGA through capacity building measures. The functioning of the GRS and records maintenance must be monitored, esp. in Drought affected districts.

9.7 In specific reference to section 4.2, a calendared campaign may be undertaken, end of/beginning of every FY to update the Job Cards.

9.8 In specific reference to section 4.3, for Category A and D - Norms and Flow of Material procurements is different in MGNREGA and other converging departments, causing apprehension in material suppliers for MGNREGA Assets. Therefore, payments for material may be ensured.

9.9 In specific reference to section 4.3, in case of category B assets relating to horticulture, after completion of work, converge with NRLM or appropriate agency on a region wise basis, thus enhancing income and mitigating risk of market volatility for individual assets beneficiary.

9.10 In specific reference to section 4.3, the selected beneficiary for Category B assets must have mandatorily worked in MGNREGA as well as on site. This will ensure that poorest are prioritised. This must reflect in the Job Card and the GP asset register.

9.11 In continuation to the para 5 guidelines of the Schedule I, determining the selection of beneficiaries for Category B works, should be such as to ensure that the poorest and the landless are included, to guard against inequity (for details, see section4.3).

9.12 Ensure that all the technical Staff vacancies are filled and technical staff is capacitated for supervision on the quality aspects of MGNREGA assets (for details, see section 4.3).

9.13 Operationalize the system to pay semi-skilled wage from the material charge to the mates.

9.14 A detailed assessment of convergence needs to be done within the 5 RD schemes as well as with schemes from different ministries (for details, see section 5.1).

9.15 The convergence related good practices observed various places, for e.g. in Mayurbhanj Odisha, could be replicated in other appropriate contexts. The MoRD needs to proactively ensure this through scheme based workshops and other IEC measures like a Newsletter (for details, see section 5.1).

9.16 Strong IEC needs to be implemented across states with initiative like Udyog Ratha (Karnataka) and Yojana Banao Abhiyan (Jharkhand). (for details, see section6).

9.17 Critical domains of social accountability – Social Audit, Grievance redress and Ombudspersons need to be strengthened as an immediate priority. Multiple mechanisms of registering complaints and grievances and addressing the same must be effectively implemented.

9.18 Set up an independent social audit unit and frame a detailed training programmes for Social Audit functionaries. Special Projects for Social Audit staffing need to continue.

Pradhan Mantri Gram Sadak Yojana

(PMGSY)

PRADHAN MANTRI GRAM SADAK YOJANA

1. Introduction

The **PRADHAN MANTRI GRAM SADAK YOJANA** was launched in December 2000, with the objective of providing single connectivity, through good all-weather roads, to all unconnected eligible habitations, with a population of more than 500 persons. (Relaxations to the eligibility criteria are: For tribal and hill areas – habitation population of 250 persons; and for the 267 LWE affected blocks of the country- habitation population of 100 persons).

About 1,78,000 Habitations were expected to be covered under this programmes, with an anticipated investment of Rs. 60,000crores. This programmes was entirely funded by the Government of India till 2014-15. From 2015-16, the programmes funding pattern has changed to 60:40 sharing between the centre and state. (The sharing ratio for the Hill states - North East and 3 Himalayan states has become 90:10).

The Central Government formulates the Policy Guidelines and facilitates the making of good quality all weather roads through insistence on planning, clearance of road works, better methods of execution, time bound implementation, and quality control. The planning and execution of road works is carried out by the States.

The planning and preparation of the District Rural Roads Plan as well as the Core Network helps in the identification of the roads required to connect the unconnected habitations as well as the network of roads to assure basic access (single all-weather road connectivity) to all the habitations. These plans are to be placed before the Panchayati Raj Institutions for approval.

The road works proposed each year by the state and sanctioned by the centre are identified and are executed in a time bound manner. The roads under the PMGSY are designed and executed as per the standards laid down the Indian Roads Congress. The roads works are tendered in packages of Rs. 50 lakh (in LWE areas) to Rs. 5 crore, to attract competent contractors with requisite equipment.

This minimum size of tender is proposed to ensure that the states get good quality contractors who are capable of executing quality works and have the requisite equipment. Very small contracts would attract small contractors, which is undesirable from both quality as well as monitoring and execution angles. Since the road lengths are small and spread across the state (as per the plan for road construction) very large contracts would be difficult to monitor as they may be spread across different administrative zones of the state (and across districts).

A 3-tier quality control system has been designed to ensure the quality of the road works. While the concerned Executive Engineer is the first tier, all the states have been requested to enlist the services of a State level independent Agency (State Quality Monitors or SQM) to verify the quality of the roads. On its part, the National Rural Roads Development Agency (NRRDA), an agency set up by the Ministry of Rural Development, engages senior technical personnel as National Quality Monitors (NQM) to inspect the road works.

The roads constructed under the PMGSY are maintained for 5 years post completion, by the contractor who has made the roads. Thereafter, the roads are supposed to be maintained by the States, from their own funds.

2. Progress of the PMGSY so far:

From 2000 till Mar 2016, the PMGSY has been able to connect 1,46,757 habitations and complete 477,842 kms of roads. The details of the progress for the 8 states reviewed by the CRM are as under:

Table 1: Progress of PMGSY

SNo.	State	No. of Habitations planned to be covered (Eligible) under PMGSY	No. of Habitations cleared upto Mar'16	No. of habitations connected upto Mar'16	Balance habitations yet to be sanctioned as of Mar'16	Balance habitations to be connected as of Mar'16	Habitations target for 2016-17	Length of Road works cleared upto Mar'16	Length of Road works completed upto Mar'16	Balance length of roads sanctioned to states as of Mar'16 [$]	Road length target for 2016-17
1	Andhra Pradesh	1,207	1,181	1,080	26	101	150	14,715	13,119	1,597	1,350
2	Jharkhand	11,109	8,516	5,789	2,593	2,727	1,950	19,232	12,649	6,582	3,000
3	Karnataka	297	297	276	-	21	-	18,623	17,597	1,025	800
4	Madhya Pradesh	18,404	17,635	14,322	769	3,313	2,450	72,260	64,839	7,420	6,200
5	Maharashtra	1,386	1,321	1,282	65	39	100	27,054	23,838	3,215	1,900
6	Odisha	15,835	13,758	10,137	2,077	3,621	2,050	45,189	36,168	9,021	6,200
7	Rajasthan	16,570	16,535	13,676	35	2,859	1,100	62,434	58,702	3,732	3,000
8	Tripura	1,916	1,874	1,755	42	119	60	4,793	3,463	1,331	400
	TOTAL	**66,724**	**61,117**	**48,317**	**5,607**	**12,800**	**7,860**	**264,300**	**230,375**	**33,924**	**22,850**
	All India	**178,000**	**146,757**	**116,310**	**33,148**	**61,690**	**15,000**	**560,452**	**477,842**	**82,610**	**48,812**

Source: Ministry of Rural Development

Additional targets for Focus states

The progress of the PMGSY has not been even across the country. Some states have not been able to achieve their connectivity and road length targets due to a multitude of factors. These include delays due to lack of capacity at the Project Implementation Unit (PIU) level, Left Wing Extremist (LWE) related issues, a lot of roads passing through forest lands and delays in getting forest clearance, difficulties in getting good contractors, tough terrain etc.

The Government of India has announced that all eligible, unconnected habitations in the country must be connected with PMGSY roads by March 2019.

Accordingly, nine focus states have been identified where the work has to progress at a much quicker pace than what is been currently implemented. The Table below presents the targeted road length/day to be constructed by these states and the road length/day achieved in 2015-16.

Three of these States (highlighted in the Table) were visited by the Mission members. These states need to increase their capability of road construction by between 1.2 to 10 times.

Table 2: Scaling up PMGSY

Sl No.	States	No. of habitations	Road length (Kms)	Target length per day (Peak for the next 3 years) kms	Length per day Achieved in 2015-16 (kms)	Scale up needed (times)
1	Assam	8,663	17,021	22.5	2.3	10
2	Bihar	10,089	27,749	20.4	10.2	2
3	Chhattisgarh	2,007	5,223	6.2	5.1	1
4	J&K	2,802	9,669	8.0	1.3	6
5	Jharkhand	11,169	16,772	20.2	3.7	5
6	Rajasthan	3,606	11,189	12.5	6.6	2
7	Odisha	10,535	37,500	18.9	10.3	2
8	Uttarakhand	1,216	8,434	7.7	3.3	2
9	West Bengal	1,636	16,768	10.0	6.6	2
	Total	51,723	140,656			

Source: Ministry of Rural Development

The goal of connecting all eligible unconnected habitations by PMGSY roads by 2019, faces several challenges especially in 9 States. In two of the 3 States visited by the CRM the road length to be constructed would have to be double that of the current yearly construction while in the 3rd State (Jharkhand) it would have to increase by as much as 5 times.

3. Observations:

The CRM's findings and recommendations based on field visits are given below:

3.1 Quality of roads:

Across all states the quality of recently constructed PMGSY roads (roads less than 5 years old) were found to be of good quality and they had been inspected by SQM/NQM's. There seemed to be proper drainage structures in most places barring a road visited in Karnataka. However, the older roads were repaired through patchwork and were in poor shape. The point about maintenance of older roads shall be elaborated later in the report.

3.2 Adequacy of the PIU's to implement the PMGSY roads as per targets:

Each state had different department in-charge of PMGSY. Where the same PIUs were implementing construction of roads under PMGSY and also other programmes, there the focus on PMGSY roads was less, as the manpower was being stretched to cover other construction work also. Among the 8 states visited by CRM members, only in 4 states (Madhya Pradesh, Maharashtra, Rajasthan and Karnataka) were the PIU's dedicatedly engaged in implementing PMGSY and other rural road projects. In the other 4 states the PIU's were entrusted not only with the task of constructing roads under PMGSY as well as all other rural roads but additionally they were required to undertake various building works in the rural areas. Hence, the divisions in these States were unable to give undivided attention to PMGSY.

This multiplicity of responsibility, without additional manpower being provided to the PIU's, is impacting the speed of execution in the 3 focus states of Jharkhand, Odisha and Rajasthan and is likely to affect the enhanced targets of the programmes unless remedial measures are taken.

3.3 <u>Delays in execution of roads, due to lack of forest clearance, railway crossings and in LWE affected areas:</u>

In three of the states visited –Tripura, Odisha and Jharkhand it was observed that in a few cases where the states had issued tenders for road construction before getting forest clearance, the roads could not be completed due to delays in getting clearance from the forest department.

When the construction of roads is started without proper forest clearance, the work is usually stopped at a subsequent stage. Such roads have had to be re-tendered, leading to delays and cost over-runs. This also leads to the implementing agencies sometimes being blacklisted for delays, which causes friction with the contractors and reduces the pool of available contactors who can execute PMGSY road works.

The team visited in Ganjam, a road NH -5 to Samal, which was sanctioned in 2003-04 under Phase – III and retendered in 2014-15 due to forest clearance issues. The road remains incomplete since the last 500 meters leading upto the habitation can only be taken up after a railway crossing is sanctioned by the Railways.

As per the data with MoRD in November 2014, 124 road works were not progressing due to necessary forest clearances not being granted. Jharkhand had the highest share of such stalled road works – 94.

It was observed in Maharashtra, Odisha and Jharkhand that the road construction is often delayed or stalled in LWE affected areas. In such cases the works have to be retendered in leading to substantial time and cost over runs.

3.4 <u>Implementation issues in states where the works are being executed by central agencies.</u>

In certain States, such as Tripura, the PMGSY roads have been entrusted to central PSUs such as NBCC. For these roads the entire responsibility of monitoring and implementation lies with the agency concerned, supplemented by the supervision of SQM and NQMs. There is therefore no involvement of State agencies such as PWD or Rural Works Division. This could affect the supervision over maintenance once the 5 year contracts are over, especially in a situation where the central agency reduces their manpower as they are not necessarily awarded fresh construction contracts.

3.5 Using green material in road construction:

Most states had tried using green material in PMGSY road construction. Karnataka has successfully implemented 23 roads (1900 km) using innovative road construction technologies e.g., cold bitumen, plastic mix etc. Madhya Pradesh, too has experimented using plastic waste in PMGSY roads with reasonable success. Odisha has experimented with cold bitumen only as a pilot.

3.6 Roadside plantations:

In all States visited, a few PMGSY roads had roadside plantations, taken up in convergence with MGNREGS with the Forest Department playing an active role. However, it was noticed that, maintenance of these plantations was usually neglected resulting in high mortality rate.

Funds flow:

The Table below gives the fund allocation for PMGSY over the last 4 years.

Table 3: Year wise fund flow

(Rs. in crore)

Financial Year	Budget Estimate	Revised Estimate	Change RE vs BE	Change RE vs BE %
2012-13	24,000	8,885	(15,115)	-63%
2013-14	21,700	9,806	(11,894)	-55%
2014-15	14,390	14,200	(190)	-1%
2015-16	15,290	18,291	3,001	20%

Source: Ministry of Rural Development

The budget allocation for 2016-17 is Rs. 19,000 crores.

The sharp downward revision at the stage of revised estimates (RE) in 2012-13 and 2013-14, impacted the programmes across States. Increased releases in 2015-16 and in 2016-17 have partially addressed the problem. However, Karnataka appears to still grapple with the fund allocation not been sufficient for the works in hand. Tripura faces the problem of not having funds to pay the fees of the central PSUs executing construction in the State.

3.7 Change in funding pattern

In the last quarter of 2015-16, the funding pattern of PMSGY was changed from 100% centrally funded to 60:40 ratio between centre and state (the ratio being 90:10 for NE and Hill states). The CRM found that the changed funding pattern has not adversely affected the programmes in any State because of the whole hearted commitment of the State Governments to PMGSY. Despite the change the funding pattern being implemented midyear, 14 States have contributed the additional amounts required in 2015-16 whereas other States are committed to providing the enhanced State share in this fiscal year.

The altered pattern in fact has meant that, the total fund availability for the programmes has increased. For instance, in 2016-17, the total envelope from the State and Centre available for the programmes will be as much as Rs. 31,666 which is more than the double the provision of 2014-15.

3.8 Maintenance of PMGSY roads:

The method of contracting in PMGSY ensures that the contractor is responsible for maintaining the roads for a period of 5 years after construction. Post this 5-year defect liability period, the responsibility for maintaining the roads lies with the State Government. The XIII Finance Commission had provided grants to the tune of 90% of the requirement for the PMGSY road maintenance for the 5-year period ending 2014-15.

3.50 lakh km of PMGSY roads, out of the 4.77 lakh km of roads constructed, shall become due for maintenance by the States by the end of 2016-17. According to estimates worked out by the MoRD, the annual maintenance cost would be approximately Rs. 7,000crores. This provision has to be made in the State budgets.

The states were expected to formulate a PMGSY roads maintenance policy and provide budgets for the same, based on the length of roads that would be due for maintenance. Of the States visited, only 3 States namely Jharkhand, Madhya Pradesh and Rajasthan have adopted a PMGSY road maintenance policy. The provisioning of the road maintenance budget is also very uneven. One good example in this respect is Madhya Pradesh which has a provision about Rs. 850 crores (2016-17).

The extent of the problem was observed by the CRM during the visits to the districts. For instance, in one Rural Works Division of Ganjam district for 347 km the five-year defect liability period is over. Of these roads, 77 km, were taken up for repairs using XIII Finance Commission grants which are now no longer available. These repairs usually did not include renewal or resurfacing. In the current financial year only 18 km have been tendered for maintenance (including renewal where necessary) with Rs.4 crore allocated for this purpose. Thus, even if XIII Finance Commission repairs are taken into account, there is a huge backlog of 262 km.

3.9 Smaller habitations in tribal / hill areas, not covered under PMGSY:

As per PMGSY norms, PMGSY roads can be constructed to provide single all weather connectivity to habitations larger than 500 people. Exceptions to this are in tribal and hill areas where habitations of 250 to 499 people can be connected. In LWE areas this has been further relaxed to habitations with 100 to 249 people.

However, several of the hill and tribal habitations which have a population less than 250 would not be connected under PMGSY. (As per census of India 2011, 82,151 villages out of the 5,97,608 census villages in India had a population of less than 200, the ones in the sparsely populated tribal, hill and desert areas would not be connected under the current PMGSY guidelines).

4. Recommendations:

4.1 Meeting the scale up challenge of connecting eligible habitations by March 2019.

a. It was disconcerting for the CRM to observe that in one of the states visited, the target for construction of PMGSY roads as fixed by the State did not match the target determined by MoRD. It is recommended that MoRD and States should agree on the length of PMGSY roads to be constructed in each State over the next three years.
b. In the 9 focus States, the strength of PIU's has to be enhanced with additional manpower and improved monitoring to ensure that the targets are achieved. The State level support to the districts also needs strengthening.
c. The NRRDA team at the centre also needs to be revamped to monitor the States and help remove implementation bottlenecks.

4.2 Ensuring maintenance of constructed roads

a. All States need to formulate and adopt a maintenance policy for PMGSY roads.
b. State governments have to ensure adequate budgetary provision for maintenance of PMGSY roads. Given the level of commitment for the programmes in the State as observed by the CRM, it is expected that there will be support for and focus on proper maintenance.
c. MoRD could help the process by getting a study commissioned on how the focus on maintenance could be achieved within the fiscal space available in the State.
d. In States where the Central PSUs implement PMGSY contracts on agency basis (eg. Tripura), there is a need to involve a local agency (such as Rural Works Division) in order to strengthen supervision of maintenance contracts, post the 5-year period.

4.3 Forest clearance:

In the forest areas, the states may ensure that the forest clearance for the construction of the road is available before awarding tenders for the roads. Though this point has been mentioned in the guidelines "the Detailed Project Reports of all roads passing through forest areas, must be accompanied by a certificate by the State Government that necessary clearances have been obtained", often this certificate is issued without due diligence. Getting prior forest clearances will prevent creating unsustainable targets, time and cost overruns and consequent blacklisting of contractors for reasons beyond their control. For the existing 130 cases where forest clearance is pending, the MoRD may facilitate the grant of the clearance in co-ordination with the MoEF in a time bound manner.

4.4 Benchmarking of best roads by the SQMs:

SQM should benchmark PMGSY roads, both district wise and state wise. As per the "Quality Assurance Manual" of PMGSY issued by NRRDA to all States "Satisfactory" (S), "Satisfactory Requiring Improvement" (SRI) & "Unsatisfactory" (U) are the bench-works based on objective criteria/parameters and this benchmarking is universally used across the country by all SQMS and NQMs to grade PMGSY roads.

These 3 ratings do not differentiate or identify the best roads. It would be useful for SQMs to benchmark roads as the best 3 roads per district or as per the geographical areas and these roads can be the ideal roads which could be replicated.

4.5 Improved monitoring:

OMMAS does not provide the physical progress of individual road works against prescribed milestones (such as completion of earth work, completion of cross drainage works etc.). It would be useful for the PIU's and the State level organizations to be able to monitor the progress of works using and appropriate software. Further the software should link financial releases with the progress of works.

4.6 Community monitoring and complaint mechanism

The sign boards giving the details of the scheme must also provide the contact numbers/ telephone numbers of officials of the implementation agency who can be contacted by the members of the public having any complaints about the road constructed (quality, status and maintenance). This would ensure greater transparency and ownership of the community about the maintenance of the roads.

4.7 Enhancing road connectivity:

In some tribal areas there are a large number of habitations with population less than the stipulated 250 required or PMGSY connectivity. MoRD may consider allowing construction of through routes, roads that do not end in any particular eligible habitation under PMGSY, but enhance the Core Network and create a trunk road, which may then be connected to the habitations, using MGNREGS. This modification in the scheme guideline would help provide connectivity to a larger number of habitations in these areas.

4.8 Environment and green construction:

Road-side plantation needs to be incorporated as an essential component of a PMGSY road through convergence with MGNREGA. The progress of road-side plantations and the maintenance should be monitored with the same rigor with which the road works are being monitored.

The community may be involved in the road side plantation (including in species selection) and tree pattas may be given to the landless people in the villages. This shall help in the survival and maintenance of the road-side plantation.

Each state may formulate and circulate models of roads using 15% green materials based on availability and suitability for various areas of the state, and on durability of the road so constructed. The centre may issue a compendium of such models which the states may adopt and implement.

Pradhan Mantri Awas Yojana – Gramin

(PMAY-G)

PRADHAN MANTRI AWAAS YOJANA - GRAMIN (PMAY-G)

1. **Introduction:**

The Indira Awaas Yojana (IAY) has been in operation since 1985 and the Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) is a new programmes approved for implementation in 2016-17. The CRM visited the states at a time when the IAY is still under implementation as the houses sanctioned earlier are being completed while the new PMAY-G is yet to take off as the preliminary tasks of verification of beneficiaries is being done. Therefore, the reports presents observations on both the programmess. An overview of the programmes is provided initially, followed by the State specific observations. The challenges and recommendations are given thereafter.

2. **Indira Awaas Yojana (IAY)**

The programmes was launched in June **1985** as a sub-scheme of Rural Landless Employment Guarantee Programmes. It became an **independent scheme in1996**.

Objective & Target Group

To provide financial assistance to BPL families who are either houseless or living in dilapidated and kutcha houses with a component for providing house sites to the landless poor as well.

Components of the scheme

- Assistance for construction of a new house
- Upgradation of kutcha or dilapidated houses
- Provision of house sites (for BPL HH who neither have agriculture land nor a house site)
- Special projects (Five percent of IAY is allocated for special projects)
    - Rehabilitation of BPL families affected by natural calamities.
    - Rehabilitation of BPL families affected by violence and law and order problems.
    - Settlement of freed bonded laborers and liberated manual scavengers.
    - Settlement of particularly vulnerable tribal groups.
    - Rehabilitation of people affected by occupational diseases
    - Settlement of people forced to relocate in districts along the international border.

Allocation of funds

95% of the total budget for first three components and 5% for special projects.

Earmarking of funds

- At the national level, 60% of the funds would be earmarked for SCs and STs.
- 15% of the funds would be for beneficiaries from among the minorities.
- Atleast 3% of beneficiaries are from among persons with disabilities.

Agency for implementation

Zilla Parishad or its equivalent in States

Allotment of houses

Allotment of the IAY house shall be jointly in the name of husband and wife except in the case of a widow/unmarried/separated person. The State may also choose to allot it solely in the name of the woman.

Construction

The construction should be carried out **bythe beneficiary himself/herself**.

Funding Pattern

Sl No	Item	Unit Cost	Central and State Share
1	Construction of new house (i) Plain areas (ii) Hilly States and difficult areas and IAP districts	 Rs. 70,000 Rs.75,000	60:40 in other cases 90:10 for NE States and 3 Himalayan States 100:00 for UTs
2	Upgradation of dilapidated kutcha house	Rs.15,000	As in (1) above
3	House sites for eligible landless	Rs.20,000	50:50 in other cases and 100:00 for UTs
4	Administrative expenses	4% of funds released	As in (1) above

Houses Constructed vs. Target in 8 States (2013-14, 2014-15 and 2015-16)

Sl. No	States	2013-14		2014-15		2015-16		
		Annual target	*House construc-ted*	*Annual target*	*House constr-ucted*	*Sanctioned*	*Annual target*	*%*
1	Andhra Pradesh	207313	206835	76330	67320	65976	64346	97.53
2	Jharkhand	67153	16994	49701	16344	41901	41892	99.98
3	Karnataka	106110	112791	112118	104970	80087	108826	135.88
4	Madhya Pradesh	112936	8584	113410	4015	97109	98695	112.89
5	Maharashtra	137314	116766	171722	41651	158763	153618	96.76
6	Odisha	128057	18306	152966	84419	135403	164950	121.82
7	Rajasthan	85460	19973	97145	44332	85162	84785	99.56
8	Tripura	13368	8416	9550	12245	6423	9459	147.27

Since inception of this scheme, 351 lakh houses have been constructed, incurring a total expenditure of Rs. 105,815.80crores.

Six States namely Andhra Pradesh, Jharkhand, Karnataka, Madhya Pradesh, Odisha and Rajasthan have their own housing schemes (**Annexure**), wherein State Government provides additional amount.

CAG report[1] on IAY - 2014

Findings

The assessment of housing shortage was based on estimation of Working Group under Planning Commission. The actual shortage was not assessed in 14 states including Jharkhand.

(i) **Fault in selection of beneficiaries**.

a. In 22 states, 36,751 non-BPL families were given assistance of Rs.89.15 Cr.
b. In 11 states, 10,184 ineligible beneficiaries were selected and Rs.31.73 Cr. was paid to them.
c. In 8 states, 1,654 beneficiaries received assistance of Rs.5.37 Cr who already had *pucca* houses.
d. In 8 states, 5,824 beneficiaries were selected more than once and Rs.14.67 Cr. was paid to them.

[1] Report No.37 of 2014 – Performance Audit of IAY, Ministry of Rural Development

(ii) **Construction of houses**

The working group under the Planning Commission had fixed the targets of construction of 170 lakh houses for 2008-13. However, only 128.92 lakh houses (75% of target) were constructed during the period.

(iii)Non-Convergence with other schemes

a. The scheme envisaged convergence activities with other GoI schemes, i.e. *Total Sanitation Campaign for construction of sanitary latrines in the IAY houses; Rajiv Gandhi Grameen Vidhyutikaran Yojana for providing electricity; National Rural Water Supply Programmes for providing drinking water; Differential Rate of Interest scheme for availing loan facility; Insurance Policies for rural BPL families and rural landless families and job cards under MNREGA*

b. Audit noted that sanitary latrines were constructed only in 25.48 lakh (23.68 per cent) out of 107.58 lakh houses during the period 2009-10 to 2012-13.

c. In 21 states, the IAY was not converged with RGGVY for providing free electricity connections.

d. In 24 states/UT, IAY beneficiaries were deprived of the benefits of convergence with NRWSP

e. The scheme of providing homestead sites was not implemented in 17 states/UTs.

The IAY could not bridge the gap in housing shortage in the country significantly despite an expenditure of Rs.60,239 Cr. During 2008-13 as the problem of housing shortage assessed at the beginning of XI Five year plan remained almost the same magnitude at the beginning of next five year plan.

3. Pradhan Mantri Awaas Yojana – Gramin (PMAY-G)

Introduction:

The Government in the President's address in the Joint Session of Parliament in May 2014 had announced that "By the time the nation completes 75 years of its Independence (by 2022), every family will have a pucca house with water connection, toilet facilities, 24x7 electricity supply and access".

Further, Union Minister for Finance, during presentation of the Annual Budget for 2015-16 had announced the intention of the Government to achieve 'Housing for All' by 2022. A proposal was accordingly prepared by Department of Rural Development is to restructure the current programmes on rural housing to achieve this objective to provide 'house to all' who are houseless and living in dilapidated houses.

The proposal on rural housing scheme PMAY-G has been approved by the Government on 23rd March, 2016. The salient features of the approved scheme area as follows -

a. Implementing the rural housing scheme of Pradhan Mantri Awaas Yojana – Gramin (PMAY-G).
b. Providing assistance for construction of 1.00 crore houses in rural areas over the period of 3 years from 2016-17 to 2018-19.
c. Enhancing the unit assistance to Rs.1,20,000 in plain areas and to Rs. 1,30,000 in hilly states/difficult areas /IAP districts.
d. Meeting the additional financial requirement by borrowing through National Bank for Agriculture and Rural Development (NABARD) to be amortized through budgetary allocations after 2022.
e. Using SECC-2011 data for identification of beneficiaries.
f. Setting up of National Technical Support Agency at national level to provide technical support in achieving the target set under the project

Comparison between PMAY-G and IAY

a. In PMAY-G, the amount of financial assistance is increased and share between central and state government is 60:40 for all states, 90: 10 for North-Eastern and 3 Himalayan States and 100% for Union Territories.

b. In the new rural housing scheme, the government has increased the unit area from existing 20 sq. mt. to upto 25 sq. mt. including a dedicated area for hygienic cooking.

c. Process of identification of beneficiaries different in both the schemes. While IAY was exclusively targeting the BPL households, PMAY-Gramin is based on SECC data for universalization coverage.

d. There is a scope for inter-linkage in providing toilet, cooking gas and electricity.

e. Under PMAY-G, the beneficiary is provided house design options to choose the typology of the house according to the needs and the terrain.

4. Key Observations from State visits

(A) JHARKHAND:
IAY

The financial and physical performance of the State in the last three years was as under:

(Rs.in crore& Units in No.)

Year	**Central allocation** (Rs. in crore)	**Central release** (Rs. in crore)	**Utilization of funds $** (Rs. in crore)	**Physical target** (Nos. in lakhs)	**Physical Achievement (Cumulative)** (Nos. in lakhs)	**% of Target achieved**
2012-13	247.26	257.08	409.30	69503	64569	92.90
2013-14	370.14	352.69	254.81	67153	46651	69.47
2014-15	271.37	210.30	183.07	47239	30681	61.73
2015-16*	183.02	297.40**	241.73	41901	23195	55.36
*****Progress as reported by States as on 10.05.2016 ******Includes an amount of Rs.37.11 released under Special projects and committed liabilities. **$** Funds are utilized from the total available funds viz., Opening Balance, Central and State Release and Misc. Receipts.						

PMAY - G Targets

Under the PMAY (Gramin) to be implemented from the year 2016-17, the total number of eligible beneficiaries as per the SECC (2011) list is **19,37,679.** The list of beneficiaries has to be presented to the Gram Sabha and validated at that level.

Mission Observations

- The IAY had certain issues and concerns so far as Jharkhand is concerned. Though there were many houses constructed from the year 2012-13 onwards, there had been delayed payments in the previous financial years by the Centre and State, as a result delayed payment to the beneficiaries. Yet, in all the villages and blocks the Team had visited, the members observed that there are many houses sanctioned and allotted to the beneficiaries. There were houses however, where the roofs are yet to be constructed. Although, the beneficiaries reported that all installments have been received by them under the IAY.

- It is indeed noteworthy that there has been convergence between MGNREGS works and the IAY which has benefitted the households and the wage laborers. From the appearance of the houses it is apparent that the quality of the construction was of satisfactory and the locations were appropriate. Given the focus on the natural resources of the state it was also apparent that some of the houses the team visited also had dug wells nearby, again under MGNREGS.

- It is also important to note that in all the villages near IAY houses the team members observed that the construction of the toilets under SBM.

- The discussions with officials also pointed out that many of them were aware of the changes or modifications of the IAY programme to the current PMAY-Gramin. The welcome feature of the new programme, as pointed out by the officials is, the permission to construct houses which are suitable to the local needs. The team members also felt that given the different nature of the state a one size fit all approach to the construction of houses is not very useful in the present context. It was also reported that the plan for 2016-17 is to achieve the target of house construction-for which Jharkhand has been lagging behind in terms of proportion of houses constructed to target in the recent three years.

- As the team observed given the remoteness of the areas, undulating terrain and the lack of transport, it is indeed a challenge for the beneficiaries to carry out owner driven construction programme. Therefore, it is important that adequate infrastructure aimed towards facilitating the construction of houses is also given a priority. It appeared that certain beneficiaries such as widows and the elderly have had to take help from others in arranging material and labour and in supervision of the construction.

- It is indeed heartening to note the number and participation of women in the self-help groups (SHG). The team members feel that greater integration and an explicit role for the SHGs in the construction activities could be very helpful.

(B) Rajasthan:

IAY

The financial and physical performance of the State in the last three years was as under:

Year	**Central allocation** (Rs. in crore)	**Central release** (Rs. in crore)	**Utilization of funds $** (Rs. in crore)	**Physical target** (Nos. in lakhs)	**Physical Achievement (Cumulative)** (Nos. in lakhs)	**% of Target achieved**
2012-13	231.45	262.11	426.62	68578	84022	122.52
2013-14	448.66	468.87	655.63	85460	82446	96.47
2014-15	530.41	413.86	648.95	97145	92069	91.14
2015-16*	371.99	398.34	538.20	85162	63837	74.95
***** Progress as reported by States on AwaasSoft as on 10.05.2016 **$** Funds are utilized from the total available funds viz., Opening Balance, Central and State Release and Misc. Receipts						

PMAY-G Targets

Under the PMAY (Gramin) to be implemented from the year 2016-17, the total number of eligible beneficiaries as per the SECC(2011) list is **27,24,406.** The list of beneficiaries has to be presented to the Gram Sabha and validated at that level.

Mission's Observations

The houses constructed under the scheme in the visited villages were of good quality and the beneficiaries made significant extra expenditure to complete the houses.

Areas of Concern

- Rajasthan has a list of 27,24,406 as per SECC-2011. Since the SECC list was drawn up on 2011, updation is required in view of the following:

    - The list has names of individuals who have pucca house;
    - The list has names of those who have availed the benefit of the scheme;
    - The list may have left out eligible beneficiaries who may be given an opportunity to put forward their case.

- There are deliberate delays by beneficiaries to complete houses after availing initial installments.

- The beneficiaries also availed the benefit of the scheme of SBM under MGNREGS and constructed toilets close to houses, there was a complaint of release of funds under this scheme.

(C) ANDHRA PRADESH:

IAY

The financial and physical performance of the State in the last three years was as under:

Year	Central allocation (Rs.in crore)	Central release (Rs.in crore)	Utilization of funds $ (Rs.in crore)	Physical target (Nos. in lakhs)	Physical Achievement (Cumulative) (Nos. in lakhs)	% of Target achieved
2012-13	939.16	842.44	1132.53	2.70	2.51	92.81
2013-14	1118.35	1141.23	1558.74	2.07	2.06	99.40
2014-15	456.60	426.60	505.46	0.76	0.47	59.70
2015-16	288.18	281.13	272.14	0.66	0.26	39.56
***** Progress as reported by States on AwaasSoft as on 10.05.2016						

$ Funds are utilized from the total available funds viz., Opening Balance, Central and State Release and Misc. Receipts.

PMAY-G Targets

Under the PMAY (Gramin) to be implemented from the year 2016-17, the total number of eligible beneficiaries as per the SECC (2011) list is **5,85,478.** The list of beneficiaries has to be presented to the Gram Sabha and validated.

In Vizianagaram, 4163 houses sanctioned in 2015-16 at a Unit Cost of Rs.75,000 and total outlay of 3122.25 lakhs. Only 1879 houses were completed, and 2284 houses were at different stages of completion. Expenditure incurred wasRs.2144.06 lakhs, 69% of the budget.

It was seen that no toilets constructed, for demand was low and two houses the team visited were being constructed by contractors, which is not permissible.

AP monitors progress under the scheme through a MIS developed by the state. The state MIS and AwaasSoft need to be synchronized to ensure real time transfer of data.

(D) Madhya Pradesh:

IAY

The financial and physical performance of the State in the last three years was as under:

Year	Central allocation (Rs.in crore)	Central release (Rs.in crore)	Utilization of funds $ (Rs.in crore)	Physical target (Nos. in lakhs)	Physical Achievement (Cumulative) (Nos. in lakhs)	% of Target achieved
2012-13	288.84	392.33	388.73	0.84	1.01	119.20
2013-14	602.79	472.69	463.72	1.11	0.47	41.96
2014-15	629.50	570.20	187.74	1.13	0.45	39.47
2015-16*	424.17	571.39**	426.37*	0.97	0.05*	0.05

$ Funds are utilized from the total available funds viz., Opening Balance, Central and State Release and Misc. Receipts.

***** Progress as reported by State on AwaasSoft as on 10.05.2016

****** Includes fund released as Committed Liability for pending second instalment of F.Y. 2014-15 and for Special Project in the year 2015-16.

PMAY –G TARGETS

Under the PMAY (Gramin) to be implemented from the year 2016-17, the total number of eligible beneficiaries as per the SECC (2011) list is **47,45,550.** The list of beneficiaries has to be presented to the Gram Sabha and validated at that level

Mission's Observation

- Minimal allocation of housing units per panchayat, block and districts seen. Annual allocation for the districts remained way behind the requirement and the target for year 2015-16 was 1801 units in Jabalpur district which is the highest in recent years. Lack of timely release of payment was seen everywhere and as a result half-finished structures were observed across villages by the CRM.
- Many difficulties were faced by the poor household owner who is at a loss to complete the construction. The backlog of funds is from year 2013. The cost of construction has gone up and only first installment of the grant has been released in many instances.
- All unutilized funds, nearly Rs.2 crore from Jabalpur district has been returned to the State Parent Body.
- Many a time request for release of second installment of the grant was rejected due to incorrect or old photographs.
- The houses constructed with the IAY assistance have been found to be below average/poor. Most of the houses remain half-finished and those finished have brick walls with thatched or asbestos roof. Smokeless Chula was not found in any of the IAY house or in other households.
- Hardly any mason training was found to be undertaken.
- The district target for 2016-17 is lower than the target of 2015-16
- The State needs to submit a proposal containing a detailed training plan for undertaking training of rural masons based on Qualification Pack developed by the Ministry.
- Field study to document house design typologies under the UNDP is scheduled to be to be completed by the end of May. The State needs to facilitate the consultative process involved in finalization of design typologies and extend support in terms of logistics.

(E) Maharashtra:

IAY

The financial and physical performance of the State in the last three years was as under:

Year	**Central allocation** (Rs.in crore)	**Central release** (Rs.in crore)	**Utilization of funds $** (Rs.in crore)	**Physical target** (Nos.in lakhs)	**Physical Achievement (Cumulative)** (Nos. in lakhs)	**% of Target achieved**
2012-13	566.38	513.07	1082.78	1.67	1.44	85.87
2013-14	724.08	755.40	922.43	1.37	1.90	138.08
2014-15	948.72	945.99	979.73	1.72	0.45	23.94
2015-16*	693.48	346.74	580.11*	1.59	1.18*	74.21*

***** Progress as reported by States on AwaasSoft as on 10.05.2016 **$** Funds are utilized from the total available funds viz., Opening Balance, Central and State Release and Misc. Receipts.

PMAY –G Targets

Under the PMAY(Gramin) to be implemented from the year 2016-17, the total number of eligible beneficiaries as per the SECC(2011) list is **18,38,785.** The list of beneficiaries has to be presented to the Gram Sabha and validated at that level.

Mission's Observations

- The new PMAY scheme is yet to get off the ground in the state. The IAY houses under construction visited by us were of standard design and were by and large of good quality. One particular case that we checked at random was of Khatri Bai Hana Wasawe whose case was taken up in November 2015, the first installment of Rs.35,000 released in March and the second of a like amount in April 2016.

- Convergence of IAY with MGNREGA is being done systematically, with each household getting 90 days of person days. In the instant case, the family members of Khatri Bai were also working on the house. However, inclusion of IAY in the return for individual asset creation under MGNREGA could sometimes create a misleading picture as seen in a return on the 2015-16 shelf of projects for Akkalkua Out of the 1367 schemes, as many as 1077 were IAY schemes and 160 were IHHL and only 230 other schemes. It will be useful perhaps if the return separates the IAY/AHHL from other individual schemes.

- The State has requested that targets earmarked for Minorities be reallocated to SC/STs.

- The State has been unable to sanction target number of houses in FY 2015-16 i.e., 1.59 lakhs due to exhaustion of permanent waitlists and delay in beneficiary selection based on SECC 2011.

- Qualification Pack for training of **Rural Masons** was developed by MORD. Orientation workshop for sensitizing master trainers/junior engineers towards imparting training based on Qualification Pack for 'Rural Masons' was held in February. This was followed by pilot training of rural masons in March. Based on the lessons learnt from the pilot initiative, the State has to take forth the same in the entire state.

- Consultative workshops to finalize design typologies and develop design catalogues have been completed for Konkan and Marathwada region. The process of technology demonstration through construction of houses which will act as sample houses based on approved design typologies, has been initiated in the State.

(F) Karnataka:

IAY

The financial and physical performance of the State in the last three years was as under:

Year	Central allocation (Rs. in crore)	Central release (Rs. in crore)	Utilization of funds $ (Rs. in crore)	Physical target (Nos. in lakhs)	Physical Achievement (Cumulative) (Nos. in lakhs)	% of Target achieved
2012-13	361.83	207.88	804.38	1.07	1.10	102.53
2013-14	461.03	492.94	455.07	0.88	0.93	105.42
2014-15	518.68	285.25	1112.89	0.94	1.04	109.58
2015-16*	349.82	604.06	1103.29*	0.80	1.59*	198.07*

***** Progress as reported by States on AwaasSoft as on 10.05.2016
$ Funds are utilized from the total available funds viz., Opening Balance, Central and State Release and Misc. Receipts.

PMAY–G Targets

Under the PMAY (Gramin) to be implemented from the year 2016-17, the total number of eligible beneficiaries as per the SECC (2011) list is **6,36,962.** The list of beneficiaries has to be presented to the Gram Sabha and validated at that level.

Mission Observations

- IAY was implemented by Rajiv Gandhi Rural Housing Corporation Ltd.
- State uses its own Housing software and not AwasSoft designed by Central Govt.
- State runs its own housing programmes like BasavaRuralHousing, Rural Ambedkar Hosing programmes, Dewaraj Urs Housing Scheme parallel to IAY
- SECC data was not used for selection of beneficiary for any of the housing scheme including IAY
- From FY 2016-17, toilet component was included in housing budget of IAY.
- Location specific environment friendly housing designing were developed by the state.
- Karnataka monitors progress under the scheme through a MIS developed by the State. But the State MIS and AWASSOFT have to be synchronized to ensure real time transfer of data.

District Level Observations

- IAY waitlist was reported to be exhausted by FY 2012-13.Ad-hoc IAY selection list was created through Gram Sabha approval/resolution during FY 15-16.
- SECC data was never relied upon for IAY beneficiary selection.
- Very high rate of incompletion (137 against 8500 approx. cases during 15-16 in Belagavi district) due to non-compliance of toilet (IHHL) component
- Parallel state schemes are being run with separate guidelines (selection and grievance redressal mechanism)
- Convergence with MGNREGA has begun w.e.f. FY 16-17
- District Appellate authority has not been set till now under IAY. Is likely to happen in July, 2016.

Beneficiary Level Observation

- IAY units were found to be completed but toilets were not made caused for incompletion.
- Roof top was mostly asbestos sheet.
- Till FY 15-16 funds for toilet were given from IHHL.
- Logo/Display board was found in front of IAY units in Belagavi district but was not found in Bellary district.
- Karnataka monitors progress under the scheme through a MIS developed by the state. They may continue to do so. But the state MIS and AwaasSoft have to be synchronized to ensure real time transfer of data.

(G) Odisha:

IAY

The financial and physical performance of the State in the last three years was as under:

Year	Central allocation (Rs.in crore)	Central release (Rs.in crore)	Utilization of funds $ (Rs.in crore)	Physical target (Nos. in lakhs)	Physical Achievement (Cumulative) (Nos. in lakhs)	% of Target achieved
2012-13	544.64	465.00	774.54	1.55	1.29	82.95
2013-14	704.83	844.19	721.74	1.28	1.10	85.78
2014-15	876.93	684.04	67.51	1.52	0.11	7.14
2015-16	591.44	982.81	1689.60	1.35	2.70	200

*****Progress as reported by States on AwaasSoft as on 10.05.2016
$ Funds are utilized from the total available funds viz., Opening Balance, Central and State Release and Misc. Receipts.

PMAY –G Targets

Under the PMAY (Gramin) to be implemented from the year 2016-17, the total number of eligible beneficiaries as per the SECC (2011) list is **41,48,176.** The list of beneficiaries has to be presented to the Gram Sabha and validated at that level.

Mission's Observations

During the past two years, the State Govt. is focusing on completion of incomplete houses of the beneficiaries through intensive monitoring and incentive regime, both for beneficiary and field level functionaries to ensure completion of houses in a definite timeframe.

The general observation of the implementation of the programmes is as under

- Payment to the beneficiary is made on time through DBT.
- Quality of the houses constructed is generally good. However, there is a need for formulating design typology depending on the Geographical area and socio cultural aspirations of the people.
- Eco-friendly material such as fly ash brick is used by the beneficiary for construction of house in remote area.

However, there are aberrations noticed in the implementation of the programmes.

- Asbestos roof is used in IAY construction of Mayurbhanj which is hazardous to the health of occupant. Use of asbestos has been banned by Govt. of India.
- While engagement of Contractor is banned,but in Mayurbhanj Dist.,in Morada Block a house of Laxman Murmu has been constructed by Shri. Debendra Nath Mahanta, a local contractor. It should have been constructed by the local administration for the vulnerable people as per the programmes guidelines.
- There is lack of focused convergence with toilet, pipe water and electricity connection in IAY Unit. Since it is taken up in a big way by the state Govt. it is expected that beneficiaries will be hopefully covered with these facilities.
- Problem related to Awaassoft and PFMS are affecting case of construction and timely payment to the beneficiary needs to be addressed by Ministry of Rural development.
- The issue of scrutiny of SECC data by the State Administration to verify the genuine beneficiary before placing it in Gram Sabha for ratification may be allowed so that no genuine beneficiary is left out. Ministry of R.D. may devise a suitable strategy to address the matter.
- During the CRM visit to a GP, in Ganjam district the team compared the SECC data on those who were reported to be Homeless or with kuchha houses with the data on housing on the GP office and found that over half of those in the SECC list had acquired IAY houses (and some had built their own) in the intervening years since the SECC enumeration.

- State level consultative workshop under the UNDP GOALS initiative to document house design typologies is scheduled to be held in the third week of May. The State needs to facilitate the process and extend support in terms of logistics.

(H) Tripura:

IAY

The financial and physical performance of the State in the last three years was as under:

Year	Central allocation (Rs.in crore)	Central release (Rs.in crore)	Utilization of funds $ (Rs.in crore)	Physical target (Nos. in lakhs)	Physical Achievement (Cumulative) (Nos. in lakhs)	% of Target achieved
2012-13	70.91	61.86	N.R.	16245	N.R.	N.R.
2013-14	90.23	128.00	14.62	13368	N.R.	N.R.
2014-15	68.65	117.90	54.53	9550	23056	241.42
2015-16	45.09	68.76	46.36	6423	5675	88.35

***** Progress as reported by States on AwaasSoft as on 25.04.2016
$ Funds are utilized from the total available funds viz., Opening Balance, Central and State Release and Misc. Receipts.

PMAY-G Targets

Under the PMAY (Gramin) to be implemented from the year 2016-17, the total number of eligible beneficiaries as per the SECC(2011) list is **1,00,711.** The list of beneficiaries has to be presented to the Gram Sabha and validated at that level

Mission's Observation

There are about 86,993 registered homeless BPL-IAY beneficiaries as of 2015-16 in the state of Tripura. Of which 40% are ST, 23% are SC and 8% are Minorities and 29% others. On an average, in 2013-14 the State shows 98% completion, 2014-15 it shows 94% completion and in 2015-16 it shows 96% achievement. Target for rural housing for 2016-17 is 12000 and 4546 houses for Tong Ghar proposed.

In the erstwhile IAY, the selection of beneficiary was done as per the waiting list under BPL 2002 survey. The list of beneficiary was selected by the PRIs (Gram Panchayat) in the non-schedule areas and Village Development Council (VDC) in the schedule areas. The selection of beneficiaries was held in transparent manner and the waiting list was also properly displayed.

In most of the cases beneficiaries have also added their own money to supplement the allocation provided under the IAY. There were three sources of resource mobilization by the beneficiaries:

a) Adding own income/savings
b) Borrowing either from relatives or from money lenders or from Bandhan Bank in a few cases;
c) Mortgaging /selling of assets mainly jewelry/cattle.

The ambition of the beneficiary is to construct a life-long asset (house), some of them even borrow money. In Tripura, most of the beneficiaries have toilets and kitchen, but invariably detached from the main house. They practice a system of constructing toilet and kitchen separately from the main building.

While some of the beneficiaries had also constructed new toilets, most of them were managing with the old (thatched) kitchens. Also, for these beneficiaries, the main issue is a house which provides them all weather shelter.

The State government has sent the SECC data to the district and the district, in turn, has already transferred the list to the GPs for the verification processes, which is yet to start. The rural development department is waiting for clearance by the State Cabinet. It seems that the state government is moving a bit cautiously in adopting SECC data for the selection of the beneficiaries for delivery of anti-poverty and welfare programmes.

It was reported that in every GP, there is a large number of waitlisted beneficiaries. On an average, in every GP there are about 80-100 waitlisted beneficiaries. In each GP, on an average about 8-10 houses are provided in a year. This would take about 10 years to saturate the GPs in the state.

In discussion with the officials at the district and in the block, it was learnt, that exclusion error could be a problem in the adoption of SECC data. During verification of the SECC data, these officials came across such case and, in fact, most of the issues pertained to exclusion error.

The district level authority had not been constituted as the validation of the data by the GP is yet to be done. However, the district administration affirmed that they will soon constitute district level appellate authority.

The process of technology demonstration through construction of houses based on approved design typologies under the UNDP GOALS project has been initiated in the State.

House construction:

While a design is provided to the beneficiaries, s/he generally follows it, except the practice of keeping toilet and kitchen detached from the main dwelling.

The state has abundance of forest products and beneficiaries use especially wood and bamboo while constructing their houses. However, the scope of the use of these materials is limited as per the design provided by the state government. For example, as per the design, the roof has to be made of GIS (galvanized iron sheets) that is provided by the state that process it in a centralized manner and deducts its cost for the beneficiary.

The state government has already started the process of creating 15-16 designs (models) out of which beneficiaries would be given the choice to select one out of them.

In the state, there is a shortage of construction workers and masons and other semi-skilled workers come from other states. To employ local people in construction works, the state government has started a construction workers training institute at Khumlwng to provide training in mason and wire-bending. This institute has been started by the Department of Rural Development and managed by the Rural Development Department.

As against many other states where there is a shortage of technical support staff mainly junior engineers, in Tripura, most of the blocks have adequate number of junior engineers. On an average per two GPs there is one junior engineer. This makes easy for the administration to provide technical support to the beneficiary.

However, since under the IAY, the beneficiary has to construct the house himself/herself, the beneficiary does it as per his/her convenience. In that case, it becomes difficult to monitor the progress of construction at each stage. Nevertheless, the block level officials are available to provide assistance as and when required.

A major problem raised by the district and block level officials pertains to their having lack of any effective control over beneficiaries if s/he does not make progress in the construction work.

In fact, one of the main reasons for delay in the construction of IAY homes pertains to the delay in construction by the beneficiary and lack of any effective control of the block and district level officials to enforce it. On the other hand, they are given the target to complete it.

Since the use of building materials was limited to wood and bamboo, the state produces it in abundance. However, there was no specific effort to produce building materials through convergence with MGNREGA.

Many of the beneficiaries interviewed borrowed additional money either from the private money lenders or Bandhan Bank that charges relatively higher interest rate. Some SC/ST beneficiaries reported that they were not getting loans at differential rats from the banks.

General remarks:

- Under the scheme, the amount is transferred directly to the beneficiaries account, and materials are provided at their doorstep. The findings in tribal pockets are different from that of the non-tribal pockets. In tribal area, they use whatever the department is supporting with and they do not spend extra. Whereas in non-tribal area, additional investment is made by the individuals based on their capability for beautification and when asked, they say – *since this is a life time achievement, we want to alter based on our capability, keeping the basic necessities intact as per the plan*.

- Some of the IAY houses visited have used treated bamboo and some have used low grade GI sheets to manage the cost, which could be a concern for the department.
- It is good to note that they have shifted from the mud block walls IAY to that of the brick and cement walls for their safety, as Tripura is under seismic zone.

5. Recommendations:

5.1 PMAY-G faces a major challenges in scaling up the programmes to achieve "housing for all by 2020". With GoI fixing a target of building one core houses to be built over a period of 3 years from 2016-17 through 2018-19, on an average 33 lakh house would need to be constructed through the beneficiaries every year. The current data shows that during the previous three years the annual target for house construction was about 20 lakh. The current target under the new scheme is therefore going to stretch the capacity of the states to ensure the completion of houses. The enormity of task can be grasped by the fact that in the current scenario 2.75 lakh number of houses will need to be constructed per month. More than 50% of the target is spread across 4 States (Odisha, Madhya Pradesh, Tripura and Karnataka) and the success of the programmes will hinge on the achievement of targets in these States.

5.2 To ensure that this is accomplished as per plan, the following would be needed:

a. Finalize a State specific plan and a work schedule with clearly defined targets
b. Setting up of a dedicated Rural Housing Management units at the state level to coordinate the progress as per plan, to build capacity in the field staff, the construction workers i.e. masons and the beneficiaries.
c. Seamless flow of funds on a real time requirement basis depending on evidence based triggers of completion of each stage of construction.
d. Robust monitoring at the Centre and the state level with flagging of the areas that are falling behind the acceptable pace and to address the operational bottlenecks.
e. The challenge of constructing 33 lakh houses annually means the technical support team has to be ramped up at every level through –
    (i) Creation of an effective National Technical Support Agency at the national level.
    (ii) Creation of a Project Management Unit (PMU) at the State level, which is appropriately staffed and funded.
    (iii) Providing additional technical hands at the district and block levels.
    (iv) Conducting large scale training programmes for masons and others.
    (v) Using SHGs where possible to support the construction programmes.
    (vi) Facilitating the supply of materials for construction.

5.3 The SECC data affords a new opportunity to target the PMAY-G to those who are homeless or with one or two rooms kachha houses. With enhanced level of funding the programmes is well positioned to cater to the needs of this section.

5.4 Hence it is important for the States to complete the verification of the list of eligible beneficiaries as generated by the SECC data in the Gram Sabha as soon as possible. There is some apprehension on the States about how this is to be done. When the States would like to update the list to record the beneficiaries who have constructed IAY houses since the SECC enumeration, MORD could allow these to be done before the lists are placed before the Gram Sabha. The appellate mechanism at the district level needs to be operationalized.

5.5 PMAY-G gives priority to the houseless. However, many of the homeless do not possess homestead land. Hence, the State Government has to provide this land. Allotment of land to such 'landless' homeless needs to be taken up as a campaign, otherwise there is a risk that many of the homeless would be left out of the priority status as the construction programmes picks up and targets are pursued.

5.6 States also have their own similar schemes which should also help achieving the target for "housing for all by 2022". The States need to ensure that there are no duplication of the beneficiaries.

5.7 Certain categories of beneficiaries such as widows or the elderly may require active support for construction of their houses. The Gram Panchayats have to be enabled to provide this support (purchase of material, getting labour together etc.) as otherwise contractors are likely to fill this gap.

5.8 The Fund Management and Accounting for the programmes may be further simplified so that seamless fund flow is ensured at various level. The State should ensure timely release of payments. Lack of timely release of payment is seen everywhere and as a result half-finished structures are seen everywhere. There is a need to clear back-log and release of installment of the grant.

5.9 State MIS and AwaasSoft have to be synchronized to ensure real time data transfer. There is an urgent need to clear back-log and release second installment of the grant. Houses that remain incomplete for years will have old photographs only and the same is cited as the reasons for rejecting payment. This needs to be cleared on a case to case basis by constituting a special task team.

5.10 The present convergencewith MGNREGA to provide 90 days of work to construct house should continue. Toilets must invariably be provided, if possible with SBM. Electricity and water supply should also be provided for the PMAY-G houses.

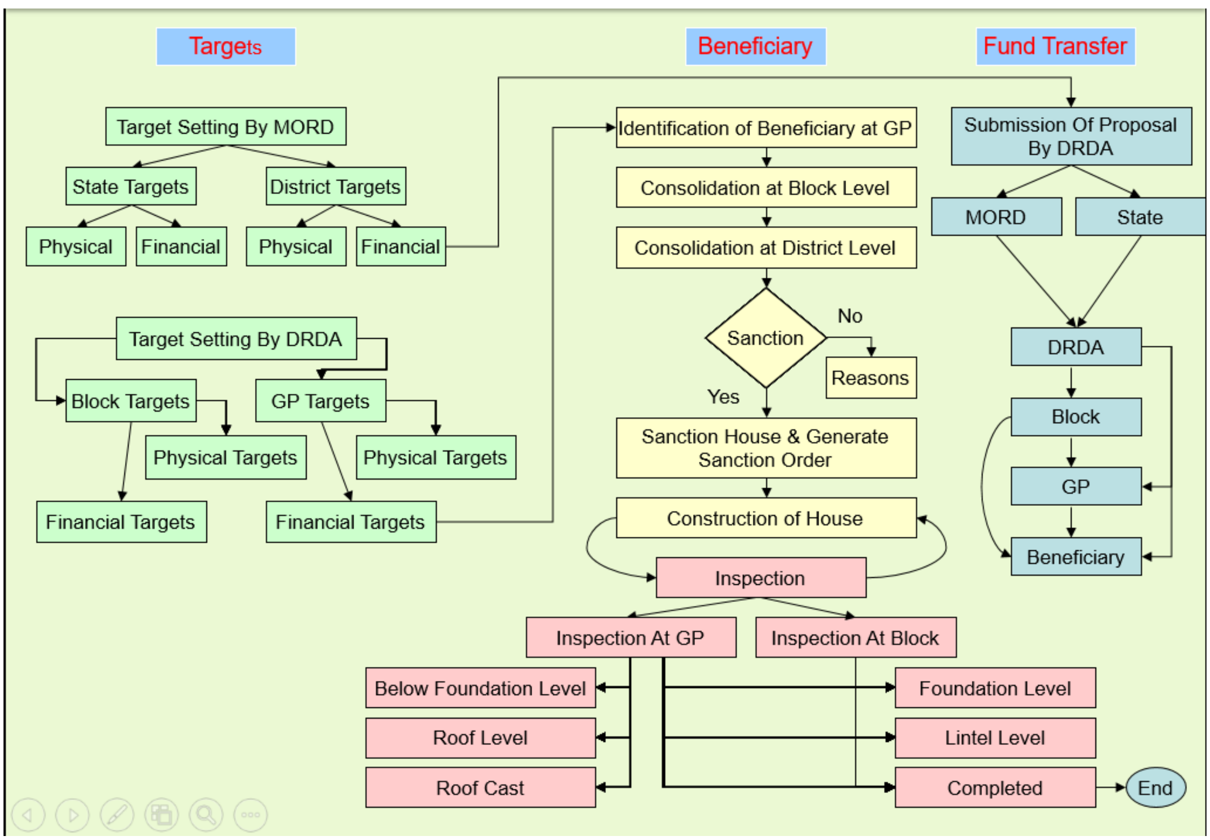
5.11 Use of asbestos for roofs which is still prevalent in some regions should be banned with immediate effect.

5.12 The pending works of previous year need to be expedited with the better coordinated engagement and support of local panchayat and rural development functionaries.

5.13 Flexibility in programmes guidelines to allow State Govt. to meet emergency requirement in case of fire and other natural calamities within the overall Annual allocation of State Annual Budget.

Annexure 1

Management Flow in IAY



Annexure2

Rural housing schemes implemented by the State Government

Six States namely Andhra Pradesh, Jharkhand, Karnataka, Madhya Pradesh, Odisha and Rajasthan have their own housing schemes, wherein State Government provides additional amount.

SN.	Name of the State	Name of the scheme	Quantum of Assistance (In Rs.)
1	Andhra Pradesh	Indiramma	
2	Jharkhand	Adarsh Grameen Awaas Yojana	1,00,000
3	Karnataka	Dr.Ambedkar Housing Scheme	2,00,000
4	Madhya Pradesh	Mukhya Mantri Antodya Awaas Yojana	70,000
5	Odisha	Biju Pucca Ghar	70,000 for plain areas and 75,000 for difficult areas
6	Rajasthan	Chief Minister BPL Awaas Yojana	70,000 for plain areas and 75,000 for difficult areas

Deendayal Antyodaya Yojana –

National Rural Livelihoods Mission

(DAY-NRLM)

DEENDAYAL ANTYODAYA YOJANA - NATIONAL RURAL LIVELIHOODS MISSION (DAY-NRLM)

1. Introduction:

The National Rural Livelihoods Mission (NRLM) is the ongoing Centrally Sponsored Scheme (CSS) which commenced in June 2011, by restructuring Swarnjayanti Gram Swarozgar Yojana (SGSY). The NRLM programmes was designed based on the shortcomings in the implementation of SGSY identified in the Prof. Radhakrishna Committee report. The report highlighted issues like uneven mobilization of the rural poor and in formation of SHGs across the States; insufficient capacity building of beneficiaries; low credit mobilization; and lack of professionals to implement the programmes.

Based on the findings of the report, SGSY was restructured as National Rural Livelihoods Mission (NRLM) and subsequently renamed as “Aajeevika”, and was to be implemented it in a mission mode across the country. The programmes was formally launched on 3rd June, 2011. A further restructuring of NRLM based on the lessons from early implementation took place in May, 2013. The Mission is guided by an Implementation Framework. Government of India has approved the modification of the Implementation Framework of NRLM in Nov 2015 for more effective and smoother implementation of the programmes. In November 2015, the programmes was renamed Deendayal Antodaya Yojana (DAY-NRLM).

Drawing lessons from large scale rural poverty reduction initiatives in the country (especially from the states of Andhra Pradesh, Bihar, Kerala and Tamil Nadu), DAY-NRLM formulated new strategies to move from allocation based disbursement and monitoring of central government resources, to demand driven strategies and provision of quality technical assistance to States. Each State would formulate its own livelihoods based poverty reduction action plans and annual action plans to roll out the Mission’s activities. DAY-NRLM is designed to reach out to all rural poor households in the country and impact their livelihoods significantly by 2024-25, in phases.

The programmesfocuses on targets, outcomes and time bound delivery, continuous capacity building, imparting requisite skills and creating linkages with livelihoods opportunities for the poor, including those emerging in the organized sector. Progress is monitored against targets pertaining to poverty outcomes.

It aims, to reduce poverty by enabling poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor.

This is sought to be achieved through universal social mobilization by *inter alia* organizing Self Help Groups (SHGs) that include at least one-woman member from each rural poor household, providing training and capacity building, facilitating their micro-livelihoods plans, and enabling them to implement their livelihoods plans through accessing financial resources from their own institutions and the banks. It is an iterative process, and not a one-time intervention. It involves provisioning of continuous and long-term handholding support to each poor family.

DAY-NRLM believes that the poor have innate capacity to come out of poverty, provided they are mobilized into institutions of the poor (SHGs, Village Organizations, Cluster Level Federations and Block LevelFederations), which are owned, managed and supported by a dedicated support structure. NRLM also believes that the programmes can be up-scaled in a time bound manner, only if it is driven by the poor themselves.

All the 30 states and the UT of Puducherry (Lakshadweep and Andaman and Nicobar Islands will commence implementation from FY 2016-17) are currently implementing the Mission in 3,048 blocks.

As of March 2016, DAY-NRLM could form 26.30 lakh Self Help Group (SHGs) involving 3.05 crore households. These SHGs are spread across 1.80 lakh villages and 3,048 blocks. These SHGs are federated into institutions' of the poor. As of March 2016, there are 1.36 lakh Village Organizations (VOs) and 10,520 Cluster Level Federations (CLFs).

To maintain standards and set up quality institutions of the poor, DAY-NRLM has initiated an intensive block strategy, wherein a community resource person (CRP) and a professional resource person (PRP) enter one block and complete five rounds in a year, to ensure adequate social inclusion, create new SHGs and strengthen existing SHGs to comply with the principles of *Panchasutra* (weekly meeting, weekly savings, regular lending and borrowing, timely repayment of loan and maintain books of records regularly and accurately). CRPs provide support to strengthen SHG federation, livelihood and financial inclusion, complementing the institution building process, to be scaled up in other blocks.

The Mahila Kisan Sashaktikarn Pariyojana (MKSP) was introduced as an independent livelihood initiative targeting women in the productive sector (agriculture and allied sector) under DAY-NRLM in 2011. The Ministry has sanctioned 61 projects in 17 states under Mahila Kisan Sashaktikaran Pariyojana (MKSP) as of 2015-16, targeting 34 lakh women farmers, with a budget of Rs.820 crores. Non Timber Forest Produce (NTFP) has been included in MKSP as an integrated vertical, the guidelines for which have been approved. The programmes focus is to improve the present status of women in agriculture and enhance the opportunities for their empowerment.

DAY-NRLM has identified resource organizations to deploy trained and quality CRP teams and PRPs, to deliver services related to training, immersion and handholding to staff, community and ensure high quality and timely services for social mobilization. Similarly, CRPs and PRPs are identified and developed by implementing organizations for farm sector livelihoods promotion (agriculture, animal husbandry and NTFP), for community to community sharing and learning – as a "proof of concept".

Livelihoods is the cornerstone in DAY-NRLM and the focus is to stabilize, strengthen and promote existing livelihoods of the poor households in farm and non-farm sectors. DAY-NRLM implements its’ livelihoods programmesprimarily through interventions in (i) Farm Livelihoods including Mahila Kisan Shaskatikaran Pariyojana (MKSP (ii) Non-Farm Livelihoods including Startup Village Entrepreneurship Programmes (SVEP) and (iii) Self-employment through Rural Self Employment Training Institutes (RSETI).

In the farm sector DAY-NRLM focuses primarily on promotion of sustainable livelihoods in agriculture, livestock (including fisheries) and non-timber forest produce (NTFP). Convergence with Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), value chain development and creating market linkages is an integral part of the intervention strategy. DAY-NRLM focuseson working with households as units and addresses the multiple livelihoods needs of the households which are seasonal in nature.

In the non-farm sector,DAY-NRLM focuses on enterprise development in the villages under Startup Village Enterprise Programmes (SVEP). In self-employment,DAY-NRLM would focus on RSETI. Convergence with Deen Dayal Upadhaya Grameen Kaushlaya Yojana (DDU-GKY) is encouraged for skilling for wages. Besides,DAY-NRLM would intervene in other non-farm sectors like traditional skills, including weaving, handicraft and other traditional arts and crafts. Value chain development and creating market linkages for backward and forward linkages, would be an integral part of the intervention strategy.

DAY-NRLM recognizes that livelihoods needs of the poor households are seasonal, multiple and diverse in nature. The programmes considers these variations while conducting livelihoods planning at the household level. In DAY-NRLM, the livelihoods planning process looks at the key portfolio of livelihoods of each households and facilitates support for the activities at the individual household level, collective level or both. Household planning in DAY-NRLM is conducted by self-help groups through the micro investment planning/micro credit planning exercise. The planning is done jointly with the community cadres, community resource persons and members of the household.

There has been a paradigm shift in strategy for poverty alleviation under DAY-NRLM. Being conscious of the varied livelihoods activities, DAY-NRLM works on three pillars –

(i) Enhancing and expanding existing livelihoods options of the poor;
(ii) Building skills for the job market outside; and
(iii) Nurturing self-employed and entrepreneurs (for micro-enterprises).

A. Programmes Structure and Implementation:

The programmes is implemented through a dedicated support structure at national (National Mission Management Unit), state (State Rural Livelihoods Mission), district (District Mission Management Unit) and block level (Block Mission Management Unit). Based on the recommendation of the Planning Commission working group on DAY-NRLM, the poor are identified by a participatory process at the community level.The aim is to cover vulnerable groups, persons with disabilities and the destitute.

The most striking feature of this structure is the induction of professionals along with Government personnel in each of these three levels with an expected output of effective roll out of the programmes at the lowest level. This has also been supported by well laid out systems and processes adapted from the flagship programmes in Andhra Pradesh and Bihar.

Some of the key issues highlighted during the Common Review Mission that needs to be further given a policy or operational support are as follows:

1. Leadership:

The programmes is implemented by a three tier structure in the states at State, District and Block level (SMMU, DMMU and BMMU), that is headed by a State Mission Director (SMD). The key to the success of the programmes is stability of the CEO/SMD at the State level as well as technical professionals at the District and Block levels.

Some key observations are as follows:

- Stabilization and scaling up of the SRLM programmes has been benefited from continuity of the CEOs, as in the case of States of Jharkhand, Tripura, MP, AP (more than 3 years). To enable more effective implementation of the programmes, a 3-year tenure for the CEOs may be included in the policy design.
- In Odisha, there has been a history of quick turnover of CEOs in the initial stages of the programmes but the current incumbent in the post has been continuing for about two years.

2. Implementation Structure

The implementation structure at district and block level is another key factor for the success of the programmes. These institutions are mostly managed by technical people who give support for social mobilization, aid in accessing multifarious services, especially financial services and liaison with various institutions at the State and National level for training and livelihood implementation, etc. It is quite evident that the role these technical personnel play is critical to success of the programmes, as exemplified in SERP in Andhra Pradesh. Hence building an ecosystem which motivates them and helps in their professional growth has been given a priority at the policy level.

Some of the key observations around HR systems and the quality and tenure of the technical personnel, as observed in state visits are as follows:

- HR guidelines had been circulated to all States by DAY-NRLM for adoption or adaption of the same by the States. Given the leeway to develop their own guidelines, some States have implemented it differently leading to discrepancy between States leading to associated problems such as lower pay structure in some States.

- Attrition rate is high among the personnel in both DMMU and BMMU. For example, in the past one year, about 200 personnel from Madhya Pradeshhave leveraged their experience and moved to higher positions in other State Missions. Also people have moved horizontally (at the same level), because of higher payment offered by other State Missions.
- Attrition is also high because of new opportunities emerging from increase in CSR activity as reported in Maharashtra.
- Attrition rate at the block level in Jharkhand and Odisha has been observed.
- In Tripura, the attrition is minimal.

The key challenge therefore lies in retention of the technical personnel and motivating them to continue the good work in DAY-NRLM. This calls for creation of an environment of stability supported by good HR systems and processes, maintaining a suitable remuneration structure, which is at par with industry standards.

3. Technical Support:

The support by the District and Block Team/Cluster Facilitation Team has been instrumental in steering the programmes ahead. Two distinct but complementary support systems have been pursued under the programmes, namely, social mobilization and livelihood development services.

As mobilization of the poor and community institution building for livelihoods promotion requires intensive efforts, the Mission has adopted a phased expansion and saturation approach. As intensive efforts are required, the Mission makes extensive use of community resources (social capital) for building and sustaining the community institutions and promotion of livelihoods.

The social mobilization team has been developed and nurtured through mandatory 45 days training and immersion programmes, including exposure visits to states and village stays. The livelihood component has been supported by dedicated professionals at the State and District level with relevant educational background and sectoral experience. This has helped in smooth implementation of the programmes and has resulted in good livelihood initiatives in the States. The technical team at State and District have facilitated bank linkages.

The other important role played by the technical support team is in aiding the women SHGs to graduate into higher order of economic activity or direct linkage with processors, wholesalers or retailers, etc., leading to higher income for households. This can be further facilitated by effective village (VO) and cluster level community institutions (CLFs).

Some of the observations from the States are as follows:

- There is a need for more sector specialists at the Block level who will be instrumental in provision of required forward and backward linkages to SHG groups or even higher order institutions such as sector co-operatives or producer companies.
- Market linkages with MayurShilpa, Fab India and Mother Dairy have been seen in Mayurbhanj district in Orissa
- Business models for turmeric groups developed for 56 farmers from 10 SHGs in MP. Business activity in dairy, poultry, LED bulb making, NTFP collection has been done through producers group

All these initiatives are encouraging but are few in number. It is to be recognized that for sustaining the community institutions in the medium term, there is a need for providing economic benefits through the higher order linkages across traditional and new emerging sectors. All the SRLMs have to identify a few sectors wherein such support can be extended in a more intensive manner in each State as well as build collaborations with identified support institutions for provision of services.

B. Programmes Achievements and Issues:

1. Community Resource Person (CRP) and Social Mobilization:

Wherever CRP strategy has been used, social mobilization appears to be very successful. This was seen in Jharkhand, Andhra Pradesh, Madhya Pradesh and Rajasthan. The CRPs are good motivators,educators and trainers. Wherever SHGs have done well, facilitation by CRP was key to their success. However, performance of CRPs is also not uniform. On the other hand, the formation and stabilization of VOs and cluster level community institutions (CLFs) have not gained full pace in the States visited by the CRM team.

Key observations on social mobilization and formation of institutions of the survey teams are as follows:

- It has been observed the CRPs have been instrumental in strengthening the groups through building their capacity to maintain SHG books of records and other documents. This has been observed in all the States visited by the CRM team. In a village visited in Rahata Block in Maharashtra, 26 SHGs have been promoted and all the SHGs were writing their own books after training.
- The involvement of CRPs in social mobilization, forming groups and strengthening the groups to graduate to higher level aggregate/institutions requires process orientation and requires time. For example, in Andhra Pradesh, DAY-NRLM has promoted 6,86,656 SHGs, 27,896 VOs and 663 Mandal Samkhayas, as on March 2016, indicating that thrust has been given on the three levels of institutions. Secondary (village) and tertiary (sub-block) level have also been promoted in Bihar and Tamil Nadu, as evident from secondary data. In these states the systematic intervention has been in place for more than a decade.

- On the other hand, in Jharkhand, DAY-NRLM has promoted 34,421SHGs, 1,792 VOs and 28 Cluster Level Federations, as on March 2016. Since the programmes has been implemented for a much shorter period, the process of building second tier institutions is yet to gain momentum. Similar situation exists in other states such as Tripura where the programmes has been started in the recent past.
- About 4,821 SHGs were formed by SRLM in Nandurbar district in Maharashtra in March 2016. All have received the requisite training and book keepers have been identified for most of them (4,281). About 2,898 book keepers have been trained.
- In Orissa, 12,356 Community Resource Persons (CRPs) have been identified, trained and placed. The same was observed in the visit.Where CRPs were present, good quality SHGs have been promoted.
- In Tripura, TRLM has plans to promote 2,700 new SHGs, 122 VOs and 15 CLFs in 2016-17; provide revolving fund to 2,172 SHGs for an amount of Rs.271.50 lakh; 1,595 SHGs would be provided with CIF, amounting to Rs.1,276.00 lakh. It has plans to provide 766 SHGs with 1st dose of bank linkage and 75 SHGs with 2nd dose of bank linkage.

The other key strategic focus of social mobilization is saturation in villages and expansion of the programmes throughout the state through inclusion of non-intensive blocks. Higher allocation of funds is required for direct infusion into community institutions as well as building the appropriate support systems in the district and blocks.

2. Revolving Fund (RF)and Community Investment Fund (CIF)

The policy of providing revolving fund to SHGs to the tune of Rs.10,000 to Rs.15,000 in intensive block as well as to SHGs in non-intensive block has been implemented extensively. However, the CIF, as a policy is to be given to the VOs promoted in intensive blocks only. Some of the micro-level observations and constraints in RF and CIF in the programmes are as follows:

- As reported, most of the SHGs in states visited have received the revolving fund.
- In MP, there are cases of non-gradation of SHGs and lack of funds to be disbursed to groups. This situation also restricts the promotion of higher level institution (VO and above) as CIF to the VO is an entitlement for the members.
- Backlog of disbursement of Rs.2.5 lakh to eligible VOs as Community Investment Fund (CIF) has been reported. For example, SRLMs have disbursed partial amount and remittances have been found to be about Rs. 50,000 to Rs. 80,000in MP and Rs.1.20 lakh in Rajasthan. As mentioned earlier, the lack of adequate funds is still an issue which needs to be looked at the Centre.
- It has been also seen that groups are yet to receive CIF funds but they have been linkedto the banks, e.g. in Nadurbar district in Maharashtra. Such anomalies need to be looked into and corrected.

One of the critical problems is synchronization of social mobilization process and overall fund requirement for both RF and CIF. The demand for funds at the SHG and VO level is higher than the allocated funds at the State level, leading to non-disbursement to these community institutions. Given the overall fund constraint in the scheme (requirement is much higher than the current allocation of Rs. 3,000crore), there is a need to plan for extent of coverage in intensive and non-intensive blocks in the states so that adequate funds are made available for graduating groups. This calls for a relook at the current strategy of saturation and expansion at the State level.

3. SHG Bank Linkage

SHG Bank linkage programmes has emerged as an important component of DAY-NRLM. On an average about 50-60 percent of the SHGs have been linked to banks. Some of the highlights of SHG bank linkage are as follows:

- About 52% of targeted 11,46,870 SHGs have received loan worth Rs. 13,971crores, which is 50% of the targeted amount. (MoRD Annual Report 2015-16).
- Loan from either SHG itself or from banks was being used for consumption (20-30%) and economic activities (70-80%). Even in consumption loans, it is being used for health and education.
- Economic activities supported through SHG bank linkage were mostly in Animal Husbandry (milch animals and goatery) and in non-farm activities like micro enterprises, groceries, tailoring, etc. About Rs.70 crores was disbursed in 2015-16 to SHGs in Jharkhand, which is about 50 percent higher than the previous financial year. Officials pointed out that there is indeed a huge potential for bank linkages but more time is required to prepare the SHGs so take they can avail the credit for any livelihood activity.
- Capacity building of women members in the area of livelihoods promotion and entrepreneurship development was observed as a crucial need for improving bank linkages. Jharkhand, Maharashtra Rajasthan, Tripura and MP are yet to pick-up momentum for improving bank linkages.
- In Nandurbar district, the number of SHGs having received 1^{st} bank loan is 1,171 while 332 SHGs have received the second loan. In the village visited in Rahata block in Ahmednagar district, 9 groups out of 26 SHGs had received bank credit and 4 proposals were pending with the bank.
- In Ganjam district, fisherwoman producers group have taken lease of cashew plantation for 5 years along with Rs.10 lakh credit annually from Andhra Bank for the lease period. The produce offtake is high through on-site procurement by processors/traders. This endeavor of the group has helped in preventing migration, wherein wages for labour are paid out by the producers group and the final profit is shared among members.

The above description shows that robust community level institutions can help in expanding SHG bank linkage but this has to be supplemented with economic activity leading to higher credit absorption in the groups as well as in the local economy. This is one of the major challenges of SHG Bank linkage in the programmes. The idea has been seeded in the design of DAY-NRLM but needs to be implemented with the help of technical experts and community based institutions.

4. Financial Inclusion

The other important aspect that needs attention in the forthcoming years is financial inclusion. This will help the groups to access banking services, linkage with Government schemes such as crop insurance and pension.

Some of the impediments that need to be addressed for financial inclusion are as follows:

- Banking services to SHGs through BCs is not feasible because the account requires dual authentication, which has been started by SBI and Bank of India. Other Public Sector banks (PSBs) do need to support bank linkages of the SHGs by allowing dual authentication.
- Promotion of SHG women as a BCs through appropriate capacity building will help in provision of services to both SHG as well as to individual members. DAY-NRLM can support the capacity building plan of these SHG members.
- Convergence with available insurance schemes in Health, Life and accident can be promoted at a programmes level through capacity building of CRPs and SHGs. A similar approach could be adopted for Pensions.
- A strategy forCrop Insurance Schemecan also be conceived and promoted under Mahila Kisan Sashaktikaran Pariyojana (MKSP) programmes under DAY-NRLM.

Convergence with all these programmes through the community promoted institutions can be taken up, thereby providing the required security.

5. Fund flow and Utilization

Rajasthan is planning to expand DAY-NRLM into 89 more blocksin 2016-17, but the State allocation under DAY-NRLM is low (Rs.20 crore allocated against Rs.200 crore projected by the State). This scenario is reflected in almost all States. As observed from annual report of MoRD (Annexure 12 of the annual report), the fund utilization in the states is about 90% as on November2015 (in financial year 2015-16). Inadequate fund both at the national level as well as in the States is an issue which needs immediate attention. Increase in programmes allocation from the Centre with commensurate funding from the States is a possible way out. DAY-NRLM administrators at the National and State level have to find a way of mitigating the funds constraint. Otherwise it would lead problems like non-payment of salary to project staff, underfunding of community staff.

6. Livelihoods and Income Generation

The core of the programmes is to improve and enable sustainable livelihoods for poor households. Learning from the experiences of earlier programmes, the strategies adopted in the DAY-NRLM included -

- Building strong community institutions (SHGs), federated at village (VOs) and cluster (CLFs) level. Also to organize the poor producers into producers' organizations.
- Utilizing the social capital of the community - training and deploying community level professionals (CRPs) and para-professionals as support systems. They are selected from community best practitioners.
- Not providing "capital subsidy" but enabling a continuous infusion of capital through own savings, inter-loaning, bank credit and seed capital and building it up.
- Promoting multiple livelihoods through diversified activities, including farm and non-farm, and skill-based wage earnings as well as self-employment.
- Continuous handholding support to the households and groups for 5-7 years, to ensure (a) meaningful institution building, and (b) sustainability of the livelihood activities and creating assets.

The objective of the programmesis to have two or more sustainable farm or non-farm livelihood activities to (a) ensure food security, and (b) an annual incremental income of Rs. 50,000.

DAY-NRLM implementsits livelihoods programmes majorly through interventions in:

(i) Farm Livelihoods including Mahila Kisan Shaskatikaran Pariyojana (MKSP) in the areas of sustainable agriculture, non-timber forest produce (NTFP) and livestock.
(ii) Non-Farm Livelihoods including Startup Village Entrepreneurship Programmes (SVEP)
(iii) Self-employment through Rural Self Employment Training Institutes (RSETI).
(iv) Deen Dayal Upadhaya Grameen Kaushlaya Yojana (DDU-GKY) for skilling for wage employment.

Experience of states in livelihoods development is provided below.

Madhya Pradesh: Inplace of BMMU, there is a Project Facilitation Team (PFT) in the district to support development of income generating activities. The PFTalso operates at cluster level with a 4 to 5-member team covering 20 to 25 villages. It has been reported that several women have excelled in their activities, earning more than Rs.1.0 lakh per annum, and thereby belonging to Lakhpati club. Most of the SHG members claimed that they have repaid the money lenders and stopped borrowing from them.

Jharkhand: It was noted that the Jharkhand State Livelihoods Promotion Status (JSLPS) has also been assigned the responsibility of handling Sanjeevani project as well as CFT of MGNREGA, in addition to their core activity. However, there is no concomitant increase in human resources to handle all these activities. JSLPS has also recruited a large numbers of

Young Professionals (YPs) and one of the serious concern is adequate mentoring for sustaining their interest and growth. Both these aspects are the major institutional challenges that JSLPS is facing currently. Thrust on supporting livelihood activities through supply chain development in a few sectors has been done in Jharkhand. In lac cultivation, supply of brood lac is critical and effort has been made to establish brood bank which is supplying brood now. In case of tamarind, with proper training and new techniques of value addition, the farmers got a six fold increase in price (Rs.60 from Rs.10 per kg). Officials opined that there is indeed a huge potential for bank linkages and for this, strengthening of the livelihood activities of the members through various interventions is required, which will improve their credit absorption capacity.

Maharashtra: Discussions with the members of the SHGs visited revealed that a number of economic activities have been taken up, e.g. improved agriculture, goat rearing, backyard poultry, collective purchase of grain, selling of clothes and even health expenditure. The interest rates on the loans for these activities were 1%, 1.5% and 2% per month translating into 12%, 18% and 24% per annum respectively. The team is of the opinion that this should be left to the groups as long as repayment schedule is satisfactory. In Ahmedanagar, it was observed that loans were utilized for animal purchase, kirana stores, jhadu making, tailoring etc.

Convergence with benefits available to poor households in various other programmes (e.g. MGNREGS) has also been observed, which is facilitating livelihood activities. The Community Resource Persons (CRPs) are making the women SHG members aware of their rights in respect of demanding work required for their livelihood activities under MGNREGA and there are indications of such works getting approved by the Gram Sabha. Provision of Goatery shed or poultry shed under MGNREGA are some of the examples seen in Maharashtra. This is a good initiative and perhaps calls for a specific earmarking of certain amount for the works demanded and carried out by the SHG members. The convergence of DAY-NRLM with livestock programmes can be synergized further by bringing support under MGNREGA.

TRANSFER OF BEST PRACTICES AND KNOWLEDGE

In Akkalkua in Maharastra, custard apple is available in abundance and is an important fruit crop. In this context, efforts made in Pali district in Rajasthan, under the MPOWER scheme in Jodhpur division, wherein successful operation of Custard Apple processing unit in a ‘Amul’ mode has been demonstrated. This could be adopted in the district. This idea was appreciated not just by the district Administration, but also by other officers of the SRLM who were aware of similar scope in Districts such as Beed. This raises a larger question of propagation of best practices by design rather than by happenstance.

MoRD need to build a process of knowledge assimilation and dissemination in a routine and structured manner, under DAY-NRLM initiatives as well as convergence with other Schemes.

Maharashtra SRLM has taken another innovative initiative by encouraging strawberry cultivation. There are 42 small plot holders cultivating strawberry and market is not a problem. However, this also calls for use of better wherewithal for marketing in terms of a dedicated or earmarked counter at the Nandurbar bus stand, availability of strawberry storing pouches which improves the shelf-life of the strawberry and thereby averts distress selling. Income of the farmers can be increased through supporting poly shed on these small plots so that the farmers can take 2-3 crops per year. Thus convergence with agriculture and MGNREGA is possible under the programmes.

Odisha: The institution-building activity was robust which has helped the groups to access loans from bank. Both group grant and loan funds were used by the woman for consumption as well as economic activities. The consumption was in areas of health, education and household consumption wherein loan default was not reported. Small non-farm income generating activities included kirana and stationery shops, repackaging and reselling of stationery, broom-making, agarbatti making, etc. Skill-based activities with training from RSETI included tailoring and pickle-making. A Producer Group for textile weaving has been organized, though yet to be scaled up. In farm-linked and forest-product based activities, several remarkably successful cases were observed, with mango cultivation, cashew-picking and sabai-grass products. Producer Groups have been organized around sabai grass, mango etc., and market linkages with MayurShilpa, Fab India and Mother Dairy have been established. Website based online sales are also being initiated at Mayurbhanj (see Box below).

TRANSFER OF BEST PRACTICES AND KNOWLEDGE

In Guhaldihi. Mayurbhanj district women who were traditionally engaged in making ropes from sabai grass, were formed into clusters with financial support under Odisha Livelihoods Mission. The CRM team visited the production unit at Guhaldihi in Badajor, Baripada block. A shed has been constructed with financial support from the Horticulture Mission. Ten looms have been provided to the women's group at Guhaldihi with support from Ormas. National Institute of Design, Ahmedabad, has developed beautiful designs for products such as curtains, baskets, folders used in seminars, bags, coasters, etc. Backward and forward linkages have been provided such as by developing a materials bank at Guhaldihi and providing marketing support through Mayur Shilpa. A website is being designed for facilitating online sales.

Way forward:

From the above discussion, it is evident that some initiatives have has been taken to support both diversification of livelihood initiatives as well as ensure their viability and sustainability. However, there is need for supporting product diversification, building new business models and scaling up existing initiatives.Adequate understanding of available markets, forward and backward linkages is necessary, and technically proficient people are required to support the groups in identifying niches and develop the overall business. Availability of technical support and innovative teams appears to be the most critical factor in success of the programmes.

Another important issue is the ultimate interest rate incident on the beneficiaries; this should be closely monitored. In some cases, a more detailed analysis of the financial aspects of income-generating activities is necessary.

There are however, very impressive innovations and ideas in convergence with other programmes and departments, scaling up and marketing linkages. MoRD should make a scheme wise inventory of such examples across states/districts and circulate these in a systematic manner so that other states/districts could benefit from this. Livelihood opportunities for credit absorption should be emphasized.

The need is to support the process with identification of new livelihoods with support of the DMMU and BMMU. The critical aspect is to place livelihood professionals who would be supporting identification, implementation and scaling up of new livelihoods. The other important aspect of livelihood promotion is to build linkages at programmes level various support services such as dairy cooperatives like Mother Dairy, retail companies such as Reliance fresh through which marketing support can be extended. Examples of linkage of dairy farmers supported through DAY-NRLM has been observed in AP.

2. Recommendations:

Some of the critical aspects which can improve the effectiveness of the DAY-NRLM programmes, as observed from visits to states and discussions are as follows:

2.1 A tenure of at least 3 years for CEOs at the State mission is critical to overall success of implementation in the states. Although it cannot be made mandatory, such directives could help in stabilizing the tenure of the CEOs.

2.2 Higher allocation of funds for the programmes: as the programmes scales up, the demand for funds from the Centre and the State would increase for various key activities. Provision for an increase of allocation at the Centre is recommended by the CRM. Or else, the policy makers have to decide the scale which is acceptable to States within the allocation (intensive versus non-intensive) as well as programmes strategy (saturation and expansion).

2.3 More emphasis is needed on appropriate HR practices (hygiene factors) for retention of project staff at district and block level. There is also a need to fill up the vacant post for scaling up of the programmes.

2.4 Although quality of SHGs promoted was found to be good, but there is a need for building higher order institutions (CLF and BLF) with a quicker pace, and capacitate them around programmes deliverables.

2.5 While the programmes is in its 5th year, the pace of the programmes is largely determined by the process driven design elements and overall lack of funds.

2.6 Livelihood promotion and the increased earning at the household level is a key determinant of the success of the programmes. While DAY-NRLM has been instrumental in accelerating SHG-Bank linkage and promotion of individual economic activities, there is a need for more organized support to form and strengthen Producers Group and Producers Companies on livelihoods sub-sectors like sustainable agriculture and NTFP. Some isolated examples have been seen but it needs to be scaled up to meet the expectations and scale as required for the sustainability of the higher order community institutions.

2.7 Technical and sector specialists have to be roped into the programmesat the State level for identifying critical opportunities and niche areas where the women groups can further diversify. Thrust onvalue chain is the next higher order of challenge the SRLMs have to face in the area of livelihood promotion. The support of these specialists can be instrumental in this endeavor of the SRLM.

DEEN DAYAL UPADHAYA – GRAMEEN KAUSHAL YOJANA (DDU-GKY)

1. **Introduction:**

The other element of livelihood security is creation of sustained wage employment. DDU-GKY is aiming to develop the skills of educated youth so that they become employable. The scheme is well structured with a standard operating procedures laid for the training pedagogy and facilities. The training is imparted mostly through selected agencies and their payment is linked to percentage of students getting a placement (Rs. 6,000 or above). The programmes also supports the employed youth in establishing themselves in a new place. Such initiatives create an environment of regular income flow to households and also helps in matching the changing aspirations of rural youth.

States visited by the team, have started number of training centers, some of which are both residential as well as non-residential. The details are briefly given below:

State	**Total centers**	**Residential**	**Non residential**
Jharkhand	46	42	4
Karnataka	75	12	63
Madhya Pradesh	59	15	44
Odisha	145	135	10
Rajasthan	103	31	72
Tripura	5	4	1

- As can be seen from above table, there is predominance of both residential and non-residential training centres in the States. In Karnataka, Madhya Pradesh and Rajasthan, about 70-80 percent of the training centres are non-residential, in which the candidates commute from home.
- In rest of the States visited (Odisha, Jharkhand and Tripura) it is mostly residential.The residential candidates were found better trained than the non-residential ones.
- Odisha appears to have done very well and large number of the centers are residential. The centers visited by the team in districts of Mayurbhanj and Ganjam, saw good teaching facilities and faculty. Training centers are well equipped. First batch was under training and already have placement offers. Discussions at the State level revealed that placement of trainees has been good and encouraging.
- In Tripura the team visited center at Agartala which has trained 458 candidates out of which 261 have been placed. The candidates are taught English and given training in

handling of computer. Communication skills of the boys were found weak. Number of staff and trainees are as per norms.

- In Karnataka projects are mostly non-residential which has effects on the nature and quality of the training itself. Training centers are located at district head quarter and so candidates have problem in communication and expenses etc. Rate of placement is not very satisfactory.
- In Madhya Pradesh, the team visited one center operational in Dhar district. The center is run by an organization which has other centers in other districts. At the time of visit 4 batches were being trained on retailing. Out of 219 finally trained, 73 have been placed so far(40%). By and large institutions are well equipped and trainees were found enthusiastic. There is an element of uncertainty of payment, in case, 75% of the trainees are not placed within 3 years, which is a matter of concern for the organization.
- Overall assessment - it is seen that DDU-GKY has been given high thrust in some States only.
- Districts which have good urbancenters nearby, have higher opportunity for placement.
- Sectors in which training is offered are bedside nursing, retail, hospitality and back office management, etc.
- Jobs offered in distant places has higher drop-outs. More post placement support beyond monetary support such as accommodation, remittance facility, etc. is required
- Growth opportunity in employment offered is limited.

2. Recommendations:

2.1 More thrust on residential programmes can be given due to its higher effectiveness and learning.

2.2 Skill development in services sector is in vogue and being pursued by youths. DDU-GKY can also explore ITI and other institutions on core and cross cutting sectors like mechanical, electrical, civil sectors, wherein the placement could be much higher and remunerative.

2.3 Need to identify more sectors for skilling through proper skill gap analysis. Otherwise, the supply of trained candidates will outstrip its demand in the medium term.

2.4 Tracking of placed students and their success stories could be motivating factors for existing unemployed youth and joining the skilling programmes.

National Social Assistance Programme (NSAP)

NATIONAL SOCIAL ASSISTANCE PROGRAMMES (NSAP)

1. The Context:

Article 41 of the Constitution of India requires **that:**

> "*The State shall, within the limits of its economic capacity and development, **make effective provisionfor securing the right to** work, to education and to **public assistance in cases of unemployment, old age, sickness and disablement**, **and in other cases of undeserved want**"**.**

In order to comply with this direction, the National Social Assistance Programmes (NSAP) was launched on 15th August 1995 as a fully funded Centrally Sponsored Scheme that targeted the destitute with the objective of providing a basic level of financial support.

2. NSAP Schemes: Eligibility, Coverage and Amount

The eligibility criteria and amount provided as pension by the Centre under each of the NSAP schemes is given below.

- Indira Gandhi National Old Age Pension Scheme (IGNOAPS) - @ Rs.200/- per month for persons aged 60 years & above.
- Indira Gandhi National Widow Pension Scheme (IGNWPS) - @ Rs.300/- per month for widows aged 40-79 years.
- Indira Gandhi National Disability Pension Scheme (IGNDPS) - @ Rs.300/- per month for disabled aged 18-79 years.
- Pension is enhanced to Rs.500/- per month on attaining 80 years in all the above pension schemes.
- National Family Benefit Scheme (NFBS) – One time assistance of Rs.20,000/- on the death of primary breadwinner.
- Annapurna Scheme – Provision of 10 kg food grains per month for the old who could not be covered under Old Age Pension Scheme.

The schemes are meant to cover only those who are BPL. However, several States have schemes that include those who are non-BPL.

Around 2.02 crore persons benefited from NSAP in 2015-16. Since expenditure reported is significantly less than the amount released, this needs attention as it implies that many of those who were to receive pensions did not receive them (see Table 1).

Table 1: NSAP allocation, release and expenditure (Rs in Lakh)

Year	Allocation	Total Release	Total Expenditure Reported
2012-13	961450.78	911245.86	585711.04
2015-16	908200.00	666486.39	477202.95

Source: MoRD's Annual Report 2013-14, page 226 and Annual Report 2015-16, p. 252

3. Provisioning for Social Security: Variations across the 8 States

The CRM teams found substantial differences in the amount provided as pension in the 8 States (see Table 2 below). For instance, old age pension ranges from Rs 275/- per month in Madhya Pradesh to Rs 1000/- per month in Andhra Pradesh. The eligibility norms and amounts for pension provided by the Centre are the same for all States and UTs (see row 3 of Table 2 below). However, the pension received by beneficiaries depends on the extent to which a State supplements or tops up the amount provided by the Centre.

Table 2: Variation in monthly pension reaching the vulnerable (in Rs)

Centre/State	Old Age Pension		Widow Pension	Disability Pension
	60 to 79 years	80+ years	40 to 59 years	
Central Funds	**200**	**500**	**300**	**300**
Andhra Pradesh	1000	1000	1000	1000 - 1500
Jharkhand	600	700	600	600
Karnataka	500	750	500- 800	500 - 1500
Madhya Pradesh	275	500	300	300
Maharashtra	600	600	600	600
Odisha	300	500	300	500
Rajasthan	500	750 at 75	500-750	500 - 750
Tripura	500	700	500	500 - 1100

Source: Data reported by CRM Teams visiting States and information from MoRD.

Additionally, several States have pension schemes of their own. A number of States have enlarged the scope of coverage by initiating their own independent schemes, or using different age criteria or including the non-BPL. For instance, under the Madhu Babu Pension Scheme in Odisha, a non BPL elderly person or widow can get pension if income from all sources is below Rs 24,000/- per annum. Madhya Pradesh has launched its own State Social Security Pension Scheme in 2007. This provides Rs 150/- per month to those who are from BPL households and have a single disability of 40% or more and are older than 8 years of age. MP has another state scheme for persons above 6 years of age in BPL category with multiple disabilities or mental retardation. Bihar and Rajasthan have also launched state disability pension that covers individuals with more than 40% disability. Jharkhand has extended pension assistance to non BPL beneficiaries from its own resources. Widows get pension from the age of 18.

4. Observations from the 8 States:

a. Andhra Pradesh

Pensions in Andhra Pradesh are the highest among the 8 States visited by the CRM. Andhra Pradesh adds Rs 800/- to the amount provided by the Centre. Hence, beneficiaries under each of the pension schemes receive a pension of Rs. 1000/-.

In Andhra Pradesh, 99% of the 43,75,343 Pensioners are Aadhar seeded. There is real time tracking in the Public Domain, a 5 Step Validation Process, all supported by a Front End Web Service. As a result of Aadhar seeding, over 2.5 lakh cases have been removed from the list, leading to an annual saving of Rs. 307 crore. There is no manual disbursement, and in case the fingerprints cannot be used, Iris Authentication System has been introduced.

Special vulnerable groups included under pensionsare weavers, toddy tappers and people on ART.

All the pensioners receive their pension through electronic transfer to their bank or post office accounts. Some beneficiaries are paid pension at their door step by an employee who carries a Tablet and necessary operations are done there. Manual disbursement has been completely stopped in the state. Beneficiaries get their pension in the village itself on 1st or 2nd day of the month (without any delay in disbursement). This has ensured transparency and efficiency in distribution of pension.

Overall impression of the CRM is that positive steps have been taken using community participation and technology. The people interviewed were satisfied with the system and payments.

b. Jharkhand

In addition to the centrally sponsored pension schemes for the old, widows and disabled, Jharkhand also has state sponsored pension Programmes.

The State has topped up the benefits with its own resources. The monthly pension amount has been raised to Rs 600/- per month. Those above 80 years of age receive Rs 700/- per month as pension.

While only those who are BPL are eligible for centrally sponsored pension schemes, the state on its own has extended pension assistance to the non-BPL category. Widows get pension from the age of 18.

Pension is distributed by crediting the bank accounts of beneficiaries. Linking beneficiaries with Aadhar is going on and is expected to be over soon.

The CRM team observed that the pension system in Jharkhand is working with reasonable efficiency. The team interacted with a group of villagers to understand issues relating to pension and saw that pass books had regular entries of the credit of pension amount in the accounts. It was however reported that enlistment as a beneficiary and the process of life verification is still a problematic process. The process of getting a disability certificate is also not easy.

c. Karnataka

NSAP is under Revenue department in Karnataka and therefore, interdepartmental convergence issues in terms of data sharing and convergent planning arise. There are some state pension schemes and some fully central schemes. This seems to suffer when the central funds do not arrive.

Payments are through post office and banks. Issues arise with regard to the payment of commission to the Banking Correspondent and payment of commission by State/ GoI.

The State has identified several vulnerable groups for payment of pensions. Pensions for single women, FSW, HIV affected women have been proactively taken up under the leadership of the CEO. They have been given different benefits. Deserted women who are between 40 to 65 years of age and BPL receive Rs 500 as pension. Transgender who are BPL and between the age of 40 to 65 get Rs 500/-. Recently as per the Supreme Court order acid victims who are not holding a Government job have been included under pension and are given Rs 3000/- irrespective of social status. Families of farmers who have committed suicide are eligible for pension of Rs 2000/- per month as pension.

The CRM observed a Pensions Adalat. No pro-active disclosures on selection criteria were seen. There was no awareness on application procedures. The review mechanism on Pension Adalat and link officers to report feedback and ATR was not seen. There was no awareness about the complaint procedure. Different mechanisms for complaints need to be instituted such as a Display board, Complaints box, register etc.

Inclusion errors, especially for physically handicapped beneficiaries, need to be addressed and certification of disability needs to be in a transparent manner. Payments are irregular, by post office, given once in two months. Karnataka Gramin Vikas bank is deducting Rs 10 per cheque clearance from the pension due to the beneficiary. Some instruction on common banking procedure needs to be given. SECC is not used. Aadhar is utilized.

d. Madhya Pradesh

Old age pension paid in Madhya Pradesh is the lowest among the 8 States visited by the CRM. Only an additional Rs. 75 is matched by the State for old age pension. All other pensions are the same as those provided by the Centre. Pensions are paid through banks and through post offices.

The State has added two more schemes to cover groups that remained uncovered under the Central Scheme.

The CRM team observed that coverage is not adequate. In the places visited, demand of the elderly for pension was seen. There are families that receive pension through post office accounts. This is also cited as one of the reasons for the delay in pension payment by the district administration. Banking Correspondent (BC) is seen as a major failure in almost all the places visited. BC’s turnover is high and there is lack of interest due to delays in payment of honorarium and non-payment of incentives.

Some beneficiaries claimed that they are not getting pension regularly and only receive it once in 2 to 3 months. The Panchayat claims that they have raised the bill electronically for deposit in their account but do not know why the beneficiaries did not get pension in time. The Panchayat could not show records indicating reasons for delay.

e. Maharashtra

InMaharashtra the amount paid as pension is Rs 600/- in all cases with an additional payment of Rs 300/- to families with more than one beneficiary under the widow pension or disability pension scheme.

The CRM team found low awareness about NSAP in both the districts visited. One matter of concern was the case of an IAY beneficiary above, whose old age pension case had not yet been sanctioned. This reflects a tardy attention to the OAP as one would have expected a simultaneous processing of the OAP case if not done earlier, once this beneficiary was covered under IAY scheme. Interaction with villagers in the ‘Adarsh’ SAGY also showed that this was not a priority item.

f. Odisha

Old age pension in Odisha is Rs.300/- per month of which Rs.200/- is Central Govt. funded + Rs.100/- is State Govt. funded. Those above 80 years of age are given a pension of Rs.500/- per month. The State provides a onetime annual additional payment of Rs.100 for umbrella in summer and Rs.200 for blanket in winter.

Age of eligibility for widow pensionis 40 years as stipulated by the Centre and there is no augmentation of the widow pension provided by the Centre. The age of eligibility for disability pension is 18 years and above and the disability level has to be 80%. The amount is Rs.300/- per month. A onetime lump sum assistance of Rs.20,000/- is being provided to the bereaved household belongs to the BPL category in the event of death of the primary bread winner. The death of such a bread-winner should have occurred whilst he/she is more than 18 years of age and less than 60 years of age.

Pensionsare distributed in the Gram Panchayat onthe 15th ofeach month. This is a transparent system. Disbursement of funds is through E-transfer from the Odisha Department of Social Welfare to Block each quarter. The Block transfers the funds to the GP electronically by the 10th of each month. The GP draws the amount and disburses it to the beneficiary on 15th of each month.

The State has its own Madhu Babu Pension Yojana under which persons belonging to BPL households whose annual income does not exceed Rs. 24,000/- per annum are eligible to get pension under MBPY. The scheme was introduced in Odisha w.e.f. 1st January 2008 by merging the two pension schemes, i.e. Old Age Pension and Odisha Disability Pension Schemes. In addition to the above, widows, Leprosy Patient with visible signs of deformity (CLP), widows of Aids Patient (WP-AIDS), DP-AIDs and unmarried women above age of 30 years are also being covered under MBPY.

The State provides pensions under IGNOAP to 14.18 persons, under IGNWP to 5.28 lakh widows, IGNDP to 90,754 disabled persons and MBPY covers 19.85 lakh beneficiaries. The total number of those benefiting from all the pension related schemes is 40.22 lakh.

The CRM team observed that thescheme is working well. There is transparent distribution of pensions. The registers are well maintained and payment is regular. All the people that the team interacted with were fully aware of the pension amount and stated that they were receiving their pensions regularly on the 15th of each month. The team also interacted with a visually challenged girl who gets disability pension, is studying in 8th class in a special school and wishes to complete college become a “Mastrani” or teacher.

The team also found that a few eligible beneficiaries are left out. Hence, SECC data should be used to identify all those who are eligible for pensions so that they are included by the local administration at the earliest. If identity cards or forms need to be updated this should be facilitated in the village.

g. Rajasthan

Old age pension in Rajasthan is Rs.500 with the State augmenting old age pension by Rs.200/-. Persons attaining the age of 75 get a pension of Rs.750/-.

Whereas the Centre provides widow pension for those above 40 years of age, the Rajasthan State Government provides pensions to all widows above the age of 18 years.

Pensions are paid online through banks. Bank passbooks are up to date.

The implementing Department is Social Justice and Empowerment. The nodal officer in this Department verifies eligibility with Gram Panchayat with regard to exclusion and inclusion.

Pensions are universal and not limited to those who are BPL. However, no other special vulnerable group has been identified for pension payments.

The CRM team observed that payments are regular. Age verification is based on voter identity card. Beneficiaries are satisfied and pensions are disbursed on time regardless of receipt of funds from Centre. There are procedural difficulties in getting certified e.g., by women who are deserted or those who are mentally challenged.

h. Tripura

Tripura has a very extensive social assistance programmes that consists of National Social Assistance Programmes (NSAP) and State Social Assistance Programmes. The Government of Tripura tops up Social Assistance Programmes in two ways. Firstly, it adds to the amount of pension provided by the Government of India. For example, the Government of Tripura tops up ISHOAW by Rs.300/-, IGHWPS by Rs.200 and IGHDPS by Rs.200 per beneficiary per month. In the case of 100% blind beneficiaries the additional supplementation is Rs.800 per beneficiary per month. Second, the State Government also runs its own Social Assistance Programmes to cover those who do not come under the purview of NSAP. For example, the State Government provides Social Assistance pensions to barbers, washermen, handloom workers, transgender, leprosy patients and female domestic workers to name a few.

The selection of beneficiaries is done by the local bodies in coordination with the Block office. For each programmes, there are specific guidelines and the selection is done strictly as per guidelines.

Pension under the NSAP and State SAP are transferred only through bank accounts. The transfer is regular and monthly. The State Government is very particular about the regularity of the transfer.

The interviewed beneficiaries stated that they received the eligible pension amount regularly and without any difficulty. However, some of the beneficiaries who are very old or physically disabled persons found it difficult to go to the bank to collect their pensions. Sometimes, it takes an entire day as banks are sometimes located at a distance of 20 km. In such cases, the government may consider providing pensions at doorstep through SHGs as Business Correspondents. However, this should be adopted only in select cases where pensioners are unable to access the bank on their own, or banks are at a fairly long distance.

The State government may adopt some appropriate measures to make the people aware of various pension schemes. It was observed that in some of the cases, people were not aware of the pension schemes which the State Government has committed for. As a suggestion, the names, eligibility criteria and amount of pensions may be printed down on the back pages of jobs cards of MGNREGS or ration cards, so that the awareness about the programmes spreads.

5. Recommendations:

5.1 Adequacy of Pension Payments

a. A pension of Rs.200 for the old is extremely inadequate and needs to be increased substantially in line with the directions provided by Article 41 of the Constitution. Especially for the very old (above 75) consider setting the pension at a level that is adequate for subsistence.

b. Annual increases should be linked with inflation. Pension should be increased by Rs.100/- after every 2 years if increase by indexation on CPI is not convenient.

c. Encourage State Governments to augment the pension amount provided by the CSS. The pension amount received by beneficiaries varies from Rs.200 to Rs.2000/- per month depending on the State in which they reside.

5.2 Regularity and Fund Flow

a. Pensions must follow a fixed monthly schedule and failure should be penalized.

b. Ensure provision of adequate resources for pensions and timely disbursement of funds. In all pension schemes, Government of India should release funds immediately after it reaches a certain level so that at least the Central Government portion of the Scheme can continue regularly irrespective of whether the State is able to provide its own contribution in time.

c. As per Government Instructions States are gradually switching over to the online transfer of pensions to the beneficiary account. This is working well in many States. However, payment of pension in the presence of all the villagers and certified by all panchayat members in Odisha has also worked well and has ensured transparency and regularity. Hence, allow different modes of delivery of pension if they work.

d. For pensions to be paid regularly every month, there has to be adequate availability of fund at the State level. In case of delay in release of Central Government fund, if the State does not meet the Central contribution out of its own resources, the monthly pension scheme will again suffer from the same malady as before. This must be avoided.

5.3 SECC data and Vulnerability Mapping

a. Use **SECC** data to determine the number of men and women who are vulnerable and based on that determine the requirement of resources for NSAP.

- Ensure coverage under the Widow Pension Scheme of 68.96 lakh deprived female headed households with no adult male between 16 and 59 years of age (and priority immediate inclusion of the 37.32 lakh landless and manual casual labourers in this category).

- Similarly ensure automatic inclusion under the Disability Pension Scheme of disabled persons with no able bodied adult constitute 7.6 lakh deprived households (and priority inclusion of 3.25 lakh landless and manual casual labourers among them).

b. Where eligible beneficiaries are left out they should be identified and included by the local administration. All eligible persons (widows, elderly, disabled) need to be mapped and facilitated in filing applications for pension. The Panchayat Secretary, Gram Rozgar Sewak and/or other social capital like SHG leaders, Anganwadi Workers may be motivated to facilitate this process.

c. If funds are inadequate, there should be clear guidelines for prioritization of those who are vulnerable.

5.4 Eligibility Criteria

a. Lower the age criterion for widows to 18. Make efforts to include young widows in SHGs and provide skills based linkage with productive work so that they are not condemned to the traditional life of a widow.

b. There should be automatic inclusion in the Widow Pension Scheme of widows suffering from a chronic disease irrespective of BPL criteria.

c. Remove age restrictions for disability pension and reduce the extent of disability to 40%.

d. Include those suffering from chronic diseases such as cancer, heart disease, diabetes and HIV.

e. Include vulnerable groups such as single women, transgender, etc.

5.5 Administrative Systems and Transparency

a. Beneficiary selection must be vetted by the Gram Sabha.

b. Social audit of pension schemes may be considered for transparency.

c. While adopting the efficient and leakage proof process of electronic transfer of pension to the bank account, the maintenance of record of regular disbursal should be available at the Panchayat level. Record maintenance at each level should not be compromised.

Training

Training

1. Observations:

State Institute of Rural Development (SIRDs) were developed in State and these institutions have a major role in addressing the capacity building requirements of Rural Development and Panchayati Raj Department of that their respective State. MoRD provides central assistance to SIRD to develop infrastructural facilities at institutes. Ministry also provides 100% funding support for 5 senior core faculty members of SIRD and 50% of the remaining recurring expenditure is borne by the State Government.

The current role of SIRD is to conduct training provide training to staff, conduct Training of Trainers (ToT), develop training modules and materials, evaluate programmes, conducts research and studies.

Its' been experienced by States that SIRDs are engaged more on providing training to panchayat members and leaders. States like Madhya Pradesh, Jharkhand and Maharashtra largely depends on SIRD to train its Panchayat Staff, PRI functionaries, PRI members and community leaders. In Jharkhand, about 5095 PRI members were trained during FY 2015-16. Jharkhand has targeted to train 4900 newly elected Panchayat Mukhias along with similar number of Gram Rozgar Sahayak in the next three months. In Madhya Pradesh, nearly 400,000 newly elected PRI representatives need to be trained on PR functioning.

The CRM team reported that MP-SIRD, have not received core fund and funds for ETC, since last two financial years (3 out of 6 ETC, did not receive core funding last year).

SIRD is equipped with very low number of full time Faculties (4-5 nos.). They also have a pool of local resource persons (on call basis) drawing from various Government departments and NGOs and training institutions in the State. Several Faculty and support staff positions was found vacant for SIRD MP. The team was informed that there has been lack of funds for renovation of training, infrastructure and facilities.

SIRDs visited were found to be equipped with infrastructure and basic training amenities like library, auditorium, training halls, conference rooms and hostel facilities.

2. Recommendations:

2.1 Ministry of Rural Development needs to visualise an overall capacity building architecture, including training centre, resource persons, training modules, training materials etc.

2.2 Training modules, materials, manuals, handbook, sessions plans, methodology need to be developed differently for staff and professionals engaged in the programmes, community cadres and community.

2.3 The Ministry needs to create an online training repository which would include digitized training modules, handbook, training materials, reading materials, videos, session plans and trainers.

2.4 An online trainers' list need to be made available so that departments can access the trainers based on their competencies.

2.5 State Departments and SIRDs may be given access to the online repository and these training resources as and when required with a user password.

2.6 There is a need to link higher level Academic Institutions and Technical Institutions (capacity building agencies) for assuring delivery of quality training.

2.7 Large central Government schemes of MoRD, like MGNREGS, PMGSY, PMAY and DAY-NRLM, capacity building interventions are required at multiple levels and therefore the SIRD and ETCs need to equip and update their Faculties and Resource Persons with the various schemes and programmess of Rural Development and Panchayati RajDepartment.

2.8 SIRD should arrange to increase the number of thematic trainers and experts from within the State and nearby States (with language competencies), and create resource persons pool (category wise) along with their thematic competencies, to adequately conduct the training programmess. There is ample scope of developing various training modules and materials in tune with the schemes/programmess, using higher order resource persons.

2.9 If required, available trainers' pool from MGNREGS and DAY-NIRD can be used by SIRD.

2.10 SIRD should develop Trainers' Handbook with relevant cases studies and best practices documented to be used as teaching cases.

2.11 SIRD need to develop Annual Training Calendar with specific training programmess for specific target audience.

2.12 Training modules should include training activities related to rural technologies for barefoot unskilled labour and make them skilled force.

2.13 Materials prepared need to be user friendly, videos, songs, flipcharts etc. need to be pooled from different sources and states and use as and when required.

2.14 SIRD need to focus more on delivering quality training programmess with proper feedback mechanism and incentive linked payments to the resource persons.

2.15 Decentralization of SIRD up to District level might help in facilitating more structured and quality training Programmes. SIRD and District Training Units should work like hub and spoke model – demand based.

Institutionalizing Research for Evidence Based Policy

INSTITUTIONALIZING RESEARCH FOR EVIDENCE BASED POLICY

The Ministry of Rural Development, has a specified allocation of funds for monitoring and research. However, this allocation varies across the five rural development schemes. Even as a separate and specific fund allocation for all the five schemes is imperative, a common aggregated monitoring and research framework needs to be developed in line with the convergent planning policy conceptualization.

1. Research Insights and Administrative Action:

As mentioned, all the five rural development schemes have earmarked budgets for purposes of monitoring and evaluation. Importantly, the findings of these studies need to seamlessly feed into inputs that assist administrative action. The annual monitoring and evaluation action plans and their reporting cycles must match with division specific administrative cycles like Project Reviews etc. In light of the observed need to tighten the link between monitoring and evaluation and administrative action, it is recommended that:

2. Recommendations:

2.1 Allocations for monitoring and evaluation in all Rural Development divisions and their translation into annual research, monitoring and evaluation plans, should result in commissioning of requisite micro-studies under each division, with reporting cycles that match with the administrative review cycles - six monthly or annual.

2.2 Recognizing the role played by the National Level Monitors and the regular monitoring by MoRD, a consultation must be held to review the scope, design, method of analysis and reporting so that while monitoring may be convergent, disaggregated reporting to programmes divisions is facilitated and translates into administrative action.

Convergence

CONVERGENCE

1. Introduction:

It is now well accepted fact that a convergent implementation of different schemes can create a multiplier effect on infrastructure development, people's livelihoods, poverty and household wellbeing. A number of Schemes, if dovetailed, could increase gains, effectiveness and efficiency of the cumulative outcomes the schemes. Such increase would become possible with better utilization of resources. For example, MNREGA labour could be used for planned watershed development or in building houses or for any other community asset creation. This indeed is being done for quite some time. In principal, it does not really matter whether the schemes are owned by the center, state government or the panchayat (using finance commission allocation).

This report focuses primarily on what and how of 'convergence' rather than delineating the why of convergence. There are demonstrated convergence models been implemented in various states and it is felt by the team that bringing a strong focus on convergence is necessary. Convergence is possible at the level of schemes, with the outputs generated therefrom, and at the level of households. An agency to anchor the process is also required.

The report suggests a 'Framework of Convergence' at the centre, an implementation architecture at the state level and possibilities of convergence at the panchayat level. The report has five sections and tries to put forward few recommendations to drive the convergence in due earnest.

2. Convergence of Schemes:

A list of convergence activities presently undertaken includes the following:

(i) 90 Days of MNREGA Labour for IAY/PMAY house
(ii) Watershed management programmes using MNREGA labour (as in Maharashtra)
(iii) Road side plantations with NREGA labour.
(iv) MNREGA and 14th Finance Commission allocations for farm ponds (as in Jharkhand)
(v) IAY and SBM
(vi) Individual assets such as dug well, farm pond, goat shed and other line departments
(vii) And many more

The experience of most such convergence activities has been successful. It has also helped maintain the Labour material ratio of 60:40 in MNREGA scheme. Despite being very effective we feel that there is a gap in institutional approach towards convergence.

The first recommendation, therefore, is to have a "Framework of Convergence" at the Centre to create an enabling environment for convergence. This may not be in the form of guidelines which are likely to inhibit convergence. A framework would allow the states to have their own architecture of convergence as also strengthen convergence at the level of the panchayats.

3. Convergence of Output:

By convergence of output we mean the convergence activities following the formation of SHGs, farm ponds or any other community assets.

Vibrant and responsible SHGs have emerged all over the country. These groups while doing their savings, borrowings and pursuing livelihood activities have participated in anti arrack movements in Andhra Pradesh and more recently the Nashamukti abhiyan in Jharkhand; owning public distribution outlets ; running midday meals in schools ;…… and so on.

It is felt that this output of NRLM is an emerging resource and could be used for many other activities such as village level planning if their capacity are adequately built like training women mate, training for looking after crèche under MNREGA, health and nutrition activities under the ICDS or otherwise.

Similarly, a farm pond or a road into the villages could lead horticulture activities. Some support from departments and banks could help growth of economic activities.

The **second recommendation** therefore is that the proposed framework of convergence should facilitate such convergence of outputs at the level of the panchayats block or a district.

4. Convergence at the level of the beneficiary/recipient:

Addressing a large number of recipients with a number of schemes does not ensure convergence at the concerned level. For example, a recipient of a PMAY many only have a house to live in but access to no other means of livelihood other than perhaps NREGA.

The convergent planning framework conceptualisation views the SECC list as the common objective criterion for the selection of the beneficiaries under RD programmess. The SECC list allows for a focussed approach to address multiple deprivations simultaneously among listed deprived households. At the other end, the policy conceptualisation appears to focus on bank accounts and Aadhar based payments to the bank accounts of the beneficiaries. Going forward Aadhar mapping and seeding is a critical focus of the RD. Between these two pegs, the five RD programmess have different units, for example, IAY unit is a household, whereas, NRLM unit is a SHG. For DDU-GKY, the unit is a person/beneficiary and for MGNREGA, the unit is the household. Starting from these different units, the workflows of the 5 RD schemes is different. Therefore, the databases of these 5 RD schemes are unable to talk with each other. In a similar manner, convergent planning requires detailed vertical and lateral understanding, scheme wise for an effective implementation.

The SECC data now available could be updated with records of the benefits availed by the household members; the assets acquired, trainings received, pension, NREGA work and so on. Their participation in various bodies of the panchayats could also be enhanced. This data could then be analyses at the panchayat level with some training on the worksheet. Simple weighted indices could help track the vulnerable households. (with Aadhar Card, Credit Card and other information about individuals, large finance companies doing data mining at national/ international level for growth of credit, we too could learn from them).

The Yojana Banao Abhiyan, beginning from the ward level (or even lower) has given a lot of insights into the needs and aspirations of people at the margins. These have to be met at various levels and from a number of Centre, State and panchayat level schemes. The convergence emerging from this Abhiyan along with managing the SECC data is a gigantic task. But it is indeed possible.

Our **third recommendation**, therefore, is that the proposed framework of convergence ensures updating and utilization of SECC data for planning convergence at the local level.

Our **fourth recommendation** is recognizing that for the policy on convergent planning, the SECC list and Aadhar are the two critical points, a task force be constituted for indicating a detailed convergent policy and research framework that accounts for different units, workflows and vertical and lateral convergence between the five schemes on priority.

5. Making Convergence Possible at Different Levels:

The SIRDs play an important role in triggering schemes into action. They train the very important link, the panchayat elected representatives, to begin with. They train rural development officials and workers and bare foot technicians. They are also expected to get involved in planning as they did in some states recently with the Yojana Banao Abhiyan.

If strengthened, the SIRDs could ensure convergence at the panchayat level/district level, as described above.

SIRD could shift the decision making about convergence at the panchayat level as much as possible and feasible, now that the 14th Finance Commission allocations are there as well.

This could happen if the center’s ‘Framework of convergence’ and the states ‘Architecture of Convergence’ are so designed.

Our **fifth recommendation**, therefore, is that the Framework of Convergence ensures convergence of activities at the panchayat level with training at the SIRDs. The SIRDs could play a pivotal role when adequately capacitated.

6. Recommendations:

By way of conclusion, the team could say that convergence of activities at the levels of Centre, States, Panchyat and the Household is both possible and desirable to maximize the effectiveness of the performances. The specific recommendations are:

6.1 Develop a “Framework of Convergence” at the Centre to create an enabling environment for convergence. This may not be in the form of guidelines which are likely to inhibit convergence.

6.2 Recognizing that for the policy on convergent planning, the SECC list and Aadhar are the two critical points, a task force be constituted for indicating a detailed convergent policy and research framework that accounts for different units, workflows and vertical and lateral convergence between the five schemes on a priority basis. The framework may also dwell on the scope of convergence with other ministry programmes.

6.3 The proposed framework of convergence should encourage convergence of outputs at the level of the panchayats block and at the district.

6.4 The proposed framework of convergence should ensure updating and utilization of SECC data for planning convergence at the individual level.

6.5 Framework of Convergence ensures convergence of activities at the panchayat level with training at the SIRDs. The SIRDs could play a pivotal role when adequately capacitated.

6.6 Convergent planning could be carried out at GP/Block level through available local resources like CFT/SHG/NGOs or other suitable institutions.

Annexure: **Details of the Team Members**

Sl No.	State	List of team members	
1	**Andhra Pradesh**	Prof. Surinder Kumar, Director Giri Institute of Development Studies,Lucknow	Dr. A R Kulkarni Assistant Professor, Centre for Multi-disciplinary Development,Dharwad
		Mr Parameshwar Jadhav, Research Associate Indian Institute of Education, Pune	Dr. Isha Bhagwat Consultant (RL) M/o Rural Development
2	**Jharkhand**	Prof. Pradeep Bhargava, Director G.B. Pant Social Science Institute, Allahabad	Prof. R. Parthasarathy, Prof. & Director Gujarat Institute of Development Research
		Dr. Ambuj Mohapatra Development Facilitators	Mr. Soumen Biswas Consultant M/o Rural Development
3	**Karnataka**	Dr. Himadri Sinha, Professor & Head Xavier Institute of Social Service, Ranchi	Dr. Suprava Patnaik, IIFM Bhopal
		Dr. Sanjay Pandey Midstream Marketing & Research Pvt. Ltd.	Ms. Shilpa Pandit Consultant M/o Rural Development
4	**Madhya Pradesh**	Mr Chinmay Basu, Retd. Secretary to GOI	Dr. Pradosh Sharma Centre for Logical Research & Development Studies
		Prof. P.B.S. Bhadoria Professor,Agril.& Food Engg Deptt. Indian Institute of Technology Kharagpur	Mr. K.P Rajendran, Consultant (RL) M/o Rural Development

Sl No.	State	List of team members	
5	**Maharashtra**	Mr Satish B Agnihotri Retd. Secretary to GOI	Prof S. Bhattacharya Professor IIM Lucknow
		Dr. Vasanthi Raman Centre for Women's Dev. Studies	Mr. Alok De Consultant M/o Rural Development
6	**Odisha**	Mr. Sumit Bose Retd. Secretary to GOI	Ms. Aasha Kapur Mehta, Professor Economics IIPA, Delhi
		Prof Kajri Misra, Dean (Academics) – Rural Management Xavier Institute of Management Bhubaneswar	Mr. B. C. Behara, Director, M/o Rural Development
7	**Rajasthan**	Dr. Yatindra Singh Sisodia, Director Madhya Pradesh Institute of Social Science Research, Ujjain	Dr. R.K. Mishra, Director Institute of Public Enterprise Osmania University Campus, Hyderabad
		Dr. Sukhbinder Singh, Associate Professor, CRRID, Chandigarh	Mr Raminder S Rekhi Consultant, M/o Rural Development
8	**Tripura**	Mr Rameshwar Singh, Retd. Secretary to GOI	Dr. Prem Vashistha National Council of Applied Economic Research
		Mr Ashok Pankaj Centre for Social Development	Mr D Sengupta, Consultant, M/o Rural Development