

CHAPTER - 7

Conclusion and Recommendations

7.0 INTRODUCTION

This chapter presents the major conclusions which are drawn from the surveyed household of 16 villages in Saharsa District of Bihar. The survey covered 17650-sample Households in total, representing 25 households in each village.

7.1. Religion

There were six religious groups in the total sample of the different agro climatic zone villages. It comprised of Hindu (82.69%), Christian (0.12%) and Muslims (16.87%), Sikh (.02%), Buddhism (0.02%), Jain (0.02%) and other (0.24%). It is observed that the distinguished culture among different religious groups prevail in the District, may help safeguard the environmental resources.

7.2. Community

The policies of the Government aimed at helping the socially and economically deprived sections of the population of SCs, STs, MBCs etc.

Of the total sample, the majority of the households belonged Backward Community (43%). The MBCs, SCs and STs constituted i.e. 28 per cent, 26 per cent and 2.33 per cent respectively.

7.3. Size of Household

Size of household is one of the important parameters, which determines the socio-economic development of the people. The households were categorized into three groups viz. small, medium and large. Of these three groups, 65 per cent of the households belonged to the medium size of 4 - 6. At the next level, small families occupied 28 per cent and the rest of them belonged to large families (7%). It was evident that the majority of them were living in the form of nuclear families.

7.4. Sex of the Surveyed Household

Sex, age and educational status of the Head of the households would play a vital role in enhancing their family income and status in the society. The households surveyed could reveal that the male-headed households dominate and represent 90 per cent. The female-headed households were 10 percent.

7.5. Age of the Surveyed Head

The age of the head of the household would decide their economic activities. In total, the active middle-aged group belonged 69 per cent. The rest 24 per cent and 7 per cent belonged to young and old age group respectively. A similar trend could be seen in all the zone villages.

7.6. Educational Status of the Surveyed Head

Of the total surveyed households, 40 per cent belonged to the category of illiterate. College educated percentage was very low (2%). These Rural people had some education in the Government schools at Panchayat, Block level, but they could not move to collegiate education.

7.7. Male Female Ratio

The male/female proportion was 51 per cent and 49 percent respectively. For every 1000 male, 950 female were prevailed in the sample. Female population was just low compared to the male population in

7.8. Age-group of the surveyed population

The population were grouped into four age groups viz. children (<15), young (15-35), middle aged (36-60) and Aged (>60). Of these four groups, majority of them were in the economically active groups of young (40%) and middle (29%).

7.9. Earner dependant ratio

Earner dependant ratio gave a picture that how many of them belong to the economically active category. On an average, earner dependant ratio was 1.01, depicting the fact that for every one earner, there is one dependant in each family.

7.10. Size of Household

The average size of the household was 4.32. It showed that the families live in rural areas too followed the family planning practices and used the available birth control devices. Household size varied in between 3.59 and

4.82. Due to the emergence of the nuclear family systems, the figure came down sizeably over the period, compared to the number in the census data.

7.11. Literacy

Educational status was classified as illiterate, primary, secondary and collegiate. Of these, 32 per cent of the population was illiterates. The figure was conforming to the census 2001, and much low as compared to the rural illiterates of the State (33%). Among the literate categories, the proportion was very high in the case of secondary educated population (44%). At the next level, the primary educated population, constituted 20 per cent of the total.

7.12. School Dropouts

The Government of Bihar introduced the Noon Meal Programme, to arrest the dropouts. On an average, the percentage of dropouts was 7 per cent. In some regions dropouts were high. It could be confirmed that the school dropouts were reduced over the period.

7.13. Occupation

The major occupations of the 16 villages enabled forming eight categories. Of the total households surveyed, 62 per cent of the head of the households' main occupation was agricultural labourers.

Agriculture is the main activity in the rural area of the State. Putting together, the agricultural labourers and cultivators proportion was 69 per cent. A little diversification took place in the occupation of the rural households. The diversification is very poor in terms of percentages. The

nature of occupation permitted the households to enjoy the benefits of the Government Programmes and thereby development.

7.14. Household Assets

It could be said that inequality prevails among the households as well as in the zone villages. Of the total assets, the composition of the living house was 41%. In all the villages, the people gave the preference to construct living houses. Then they moved over to land (38%) and consumer durables (81%) respectively.

The average financial assets composition stood at only 3 per cent. It showed that the people were not habituated to save in the banks or invest in the capital markets.

7.15. Household Income

There were four major sources of income of the rural households surveyed in 16 villages e.g. agriculture, wage, interest and business.. On an average, the household income stood at Rs. 30,065. Of this, wage constituted as the major component i.e. 49 per cent and the income was Rs. 11,819. At the next level, agriculture income was Rs. 7,926, which was more than 1.5 times below the level of wage income. On the other hand, rent and interest turned out to be a meagre source of income. It could be concluded that the wage and agriculture income constituted around 70 per cent. In all the zones, the poorer income group people benefited from the wage.

7.16. Distribution of Income

On an average, the per capita income of the seven agro climatic zones stood at Rs. 9,635. The household income of the different zones was grouped into seven classes to trace the distribution of income. A very meagre per cent (0.85) of the surveyed household belonged to the income class of less than Rs. 2,500. At the next level, 28 per cent of the households came under the income class of Rs. 2,500 - 5,000. Thirty one per cent of the households hailed in the income class of Rs.5000 – 7,500. It is observed that there is no uniform relationship in all the income classes. It could be saved that the spectrum of income distribution is wider among the zonal villages.

7.17. Distribution of Expenditure

The expenditure distribution too follows the same pattern of income distribution. Fourteen per cent of the households belonged to the lowest expenditure class of less than Rs 2500. In the next expenditure class (Rs.2501-5000) onwards, there is an inverse relationship between the number of households and the expenditure. Among the zones, it varied in between Rs.3451 and Rs.7578. A skewed pattern of expenditure is observed among the zone villages.

7.18. Indebtedness

Of the total sample, 32 per cent of the households had no outstanding loans. Among the availed loan categories of institutions and non-institutions, the role of institutions is very high. It showed that the people borrowed loan for their productive activities hence they could repay the loan but some loaner are not utilizing their loans in approved category.

7.19. Magnitude of average household debt

The average outstanding loan stood at Rs.51,744 of the total 235 recorded cases. In between the two major sources of credit, the institutional sector contributed 59.00 per cent of the credit to the beneficiaries. In the context of SGSY, the numbers are very high, but the loan amount is very low. It is assessed that the SHG would give minimum amount of loan to the members to meet their urgent domestic expenses. On an average, the quantum of loan received from the SHG is Rs 4419.

7.20. Swarnjayanti Gram Swarozgar Yojana

Of the sample villages, 39 per cent of the sample population, i.e.742 persons joined the SHG to get benefit from the programme. Within two and a half years, the Government and NGOs took various steps and mobilised the groups. The proportion of membership varied among the zones. According to the members of the SHG surveyed, three zone village people revealed that they get some additional employment.

7.21. Common Property Resources and Externalities

Through the Centrally sponsored and State sponsored programmes, a number of common property resources have been created in the rural areas. Besides, the existing CPRs too have been renovated and made to use. The project identified the following CPRs exist in the study villages and assessed their positive and negative externalities:

1) Water Harvesting Structures, 2) Common Trees, 3) Holy Places, 4) Roads, 5) Culverts/Small Bridges, 6) Public School, 7) Community Hall, 8) Public Toilet, 9) Television, 10) Post Office, 11) Police Station, 12) Public

Distribution System Infrastructure, 13) Cremation Shed and approach road to Burial ground, 14) Group Houses, 15) Bus Stop, 16) Primary Health Centre, 17) Street Light, 18) Veterinary hospital and 19) Library.

7.22. Water Harvesting Structures

The Central and State Government through Rural Development Programmes created Water Harvesting Structures. This would facilitate to restore the ground water through percolation, both in the rural and urban areas. Besides, some existing structures were renovated and strengthened. In aggregation, the negative externalities are very less compared to the positive externalities. However, the externalities varied among agro-climatic zone villages.

7.23. Common Trees

Of late, the numbers of Common Trees are being reduced due to illicit tree cutting, no rights, no management, etc. Growing and managing these trees would help the environment and also give yield to the society. In general, the performances of positive externalities are good. The proportion of positive externalities ranged in between 12 per cent and 55 per cent. In the context of negative externalities, very poor performance was recorded. It could be said that the negative externalities did not arise among the zonal villages.

7.24. Holy Places

It is customary that most of the people to visit religious places for making worship like Temples, Mosques and Churches according to their faith. Of

the surveyed households, more than four fifth of the respondents reported that they are visiting religious places regularly. In the study region, positive externalities alone registered in respect of holy places.

7.25. Roads

In realizing the importance of rural roads, the Government of India took various steps to link all the villages by way of providing roads like concrete. The positive externalities of roads were very high and the responses ranged in between 4 per cent and 83 per cent. Roads were very much useful to their daily affairs and also to perform agricultural activities viz. treating as thrashing floor, drying food grains, drying agricultural by-products, etc. They could also use the roads during rainy days and avoid diseases, if any. In general, the response of negative externalities is very poor among queries and the zonal villages. It showed that the investment made in creation of rural roads, benefited much in all walks of people living in rural areas.

7.26. Culverts / Small Bridges

Culverts and small bridges were created in the rural areas for the use of irrigation, transport and others. Among the positive externalities, the items 'comfortable for children go to school' (44%) and 'using Bridges daily for transport' (51%) recorded relatively at high level. The occurrence of negative externalities is very small in number.

7.27. Public School

In realizing the importance of imparting education to the rural people, the Government strengthened the rural infrastructure over the period. Questions

were administered to quantify the economic, social and environmental externalities. Putting together of positive and negative externalities, the people had enjoyed maximum amount of positive externalities due to the functioning of public schools in the village.

7.28. Public Toilet

Sanitation is a major rural environmental problem in the country. Unfortunately majority of the people in the rural areas are not conscious of this problem. Open defecation in common places such as ‘dry ponds’, ‘Waste lands are used for this.

7.29. Post Office

In rural Communication, Post and Telegraphic services play a vital role in their social and economic activities. Since their social and economic activities within the close proximity, most of them had not used the postal and telegraphic services.

7.30. Police Station

The State Government is expanding the Police services to the rural areas, to make the law and order in effective. Of the identified three positive externalities, the recorded responses varied in between 2 per cent and 54 per cent. Particularly, the response is very high in controlling of illicit arrack production and sale. 35. Public Distribution and its Infrastructure: Through, Public distribution system, the State Government delivering the essential goods at subsidised prices to the BPL categories. Besides, the State Government created infrastructure facilities, to help the poor and make

them to access the goods. Of the four positive externalities listed, the responses were recorded more than 66 per cent. The beneficiaries had minimized their food expenditure, since the prices are very low compared to open market prices.

7.31. Income Poverty

Annual household income of Rs. 20700 has been used as the cut off line to assess the level of poverty. Of the households 400 surveyed, 29 per cent of the households were living below poverty line. It is interesting to note that majority of the below poverty households belong the category of marginally poor. There is no clear relationship in between the level of poverty and the zonal characteristics and other opportunities of the village households. It shows that some of the households could not access the benefits due to lack of properties, level of community, lack of participation in political activities, etc.

7.32. Income Gap Ratio

Income Gap Ratio gives an idea that how much income is required to lift the people from BPL. On an average, 17 per cent of additional income is required from their current income position. The IGR varied among the zone villages, and it ranged in between 5 per cent and 26 per cent. There is no relationship in between the HCR and IGR. The dimension and focus of these ratios are differed with one another. In general, the IGR is lower among the zone villages and it is possible to lift them within short span of time. A collective responsibility is required both from the officials and the beneficiaries to achieve the goal of poverty alleviation.

7.33. Poverty and Household Environment

In all the identified indicators, the score values did not vary much. It confirms the characteristics of environmental goods viz. non-rivalness, non-excludability free rider problem, etc. A symbiotic relationship can be seen in between the poverty and environment. Household environment is determined by various factors of social, economic and cultural. Of these, economic factors play a major role in accessing the resources. ** Now, we can say that “Wide disparities in the level of development among different states have been observed”.

Agriculture is the backbone of Bihar’s economy, employing 81% of the workforce and generating nearly 42% of the State Domestic Product. The State with geographical area of about 94.2 thousand sq. km., has the natural endowment of fertile soil, good rainfall, plenty of water resources, and agro-climatic conditions suitable for growing three crops a year and almost all types of crops. According to 2001 Census the population of the state is 82.9 million and growing at the rate of more than 2% per annum. It is therefore important to sustain self suffi Although poverty has been an indigenous phenomenon of Saharsa district over centuries , attempts at scientific measurement of poverty and people below the poverty line were begun to be made only in recent years after the introduction of economic planning during 1950”s after achieving independence in 1947.

RECOMMENDATIONS

This chapter gives some concrete suggestions in order to reconceptualise the existing Rural Development programmes, removing their loopholes. It is

earnest hoped that if these suggestions, are implemented it will make these programmes serve their avowed goal of uplifting the socially and economically deprived population in the real sense. The suggestions are made here on the basis of the field survey in the selected 16 villages of Saharsa District of Bihar.

1. Swarnjayanthi Gram Swarozgar Yojana

The aim of developing microenterprises under the programme SGSY in the State of Bihar is still receiving attention and it has to be activated and strengthened further. From the field experience gained, Research Team of this project suggests that for any action programme to take roots, the most needed input is the much inspired and highly involved participation of the very target groups. This warrants introducing the participants to successful experiments obtaining in certain regions, and it is hoped that such an exposure, shall trigger off a demonstration effect. As per the programme guidelines, the group formation and training is assigned to the NGO's. Most of the NGO's are incapable of delivering the goods. This is a sad spectacle witnessed in all regions of the study, since their skill, knowledge and other infrastructure required for capacity building of the group members are very poor. First all the NGO's should understand the objectives of the programme and their functional modalities, before participating / involving themselves in any developmental activity. The Government has to impart training to the top officials of the NGO's and the NGOs thus trained, in their turn have to disseminate the knowledge to their subordinates. These subordinates are those who interface with the beneficiaries directly, and

thereby play a vital role in the whole work. Hence it has been suggested that the key workers in NGO's have to be trained well and they have to be retained in the same job for continuously at least for five years and attractive salary has to be offered to them. They should be trained to have the skills in-group formation, group dynamics, solving disputes among the group members, interaction with other bodies like banking etc.

SGSY proposed a number of measures for upgrading the capacity of Swarozgaris both as individuals as well as group oriented activities. The district SGSY committee should, in consultation with concerned technical personnel, determine the Minimum Skill Requirement (MSR), in terms of both technical and manageable skills. The basic orientation programme and skill development training varied from region to region and it was reported that the beneficiaries had not received any adequate training viz. book keeping, knowledge of market, identification and appraisal acquaintance with product costing and product pricing, familiarisation with project financing by banks as well as some basic skills in key activity identified. The current approaches, in respect of the context of training and its methodology have to be devised suitably to enhance their technical and managerial skills. Perhaps, periodical training for a longer duration will be helpful in this regard. Technology absorption, transfer and introduction in the activities of microenterprises have to be monitored continuously and periodically, for identifying the setbacks on the programme activities. These micro-enterprise units should concentrate not only on production but also on activities like the food processing, which will help value-addition to their

products. Further in the context of globalisation, quality of products is vital for the development of microenterprises. Otherwise, they will be edged out by the forces of the market-system and a virtual extinction from the scene.

In each village, in the name of infrastructure, a hall alone has been constructed for the use of beneficiaries. Proper infrastructure is essential for the success of micro-enterprises. This program has to create the critical infrastructure viz. production, processing, quality testing, storage and marketing, at least in the cluster of villages. The availability of a better infrastructure alone will encourage the participants of the programme. It is a conspicuous lacunae that no clusters among the micro-enterprises have been established and the entrepreneurs too could not trace the backward and forward linkages. These linkages have to be established to conserve the local resources in an efficient way. This will facilitate greater control of the progress of the programme, including setting up of infrastructure, raw material distribution, technology transfer as well as quality control.

2. Micro Financing – Revolving Fund

The revolving fund is provided to the groups to augment the group corpus so as to enable more number of members to access loans, enhancing in the per capita loan available to the members. Majority of the groups have already reached the second stage of grading and thereby receive revolving fund from the DRDA and make a corpus from their savings and interest. The group meets the credit requirements and loan advances from out of the corpus. These credit requirements of the members are generally used for consumption, social and medical expenses. The micro financing institutions

impart credit discipline and financial management skills to the member, and make them credit worthy and bankable in the eyes of the bank. The objective of the scheme is to provide some amount of loan to the members for their urgent requirements and to relieve them from the clutches of the moneylenders. Some of the groups lend their corpus money at the rate of interest of around 24 per cent to the members. It is obvious that this high rate of interest will be all the more oppressive causing hardships to the poverty stricken groups. This has to be taken a serious notice of and it is suggested that the Government should fix the interest rate to help the poor. The study records the gratifying performance of the practice of micro financing. Through group activities and the back-end subsidy it has paved the way to recover the loans quickly without any defaults. Hence, it is recommended that the same policy be followed to uplift the poorer income groups.

3. Indira Awaas Yojana

As a unique policy, the Government of Bihar provides RCC roofed fire proof houses. Therefore, the unit cost including sanitary latrine under this scheme is Rs.32,000. Currently, it has been realized in all the blocks that the allotted amount is not enough to meet the material cost of the construction of dwelling units. The cost of construction varies from region to region due to the transmission of raw materials like sand, brick, and metals, cement from faraway places. It involves huge amount of transport cost. Region wise cost of construction has to be identified and the allotment has to be made accordingly by the Central and State Government. The Central Government

makes its allocation only on the basis of soil condition and it has not taken into account, the cost of transportation particularly in the hilly region Nilgiris district.

Hence it is suggested that the material and labour costs have to be assessed and fixed as per the regional requirements. Assessing the region-wise cost of construction of dwelling units enables them to maintain the quality of construction.

The allotment per unit of dwelling unit has to be revised by the Governments on par with the rate of inflation. While the rate of inflation is very high, keeping the allotment as fixed for more than five years, leads to the reduction of quality of construction over the period. Also this practice will reduce considerably the life of the house.

The design of the house and the provision of windows / jolly have to be made on the basis of the requirement of the region.

The attitude of the beneficiaries shows sharp variations among different regions. In some regions the beneficiaries realise the importance of the programme and they are enthused to come forward and participate in the housing programs. In these areas, the house construction is one of the good qualities and the value of the houses is more than the Government allotted fund. They have obviously made some additional contribution in the form of labour and cement, to construct Pucca / strong houses. On the other hand, there are certain other regions where the people view the contractors quite unfavourably as unduly profiting from the programmes and officials working hand in gloves with the former. Hence they are inclined to keep a

vigil over the programme implementation. They did not actively participate and contribute labour and material in the construction of houses. This naturally affected the quality. This situation prevailed in number of regions, still the beneficiaries think that the houses are the property of Government. It is understood that the smooth and cordial way, the officials approach the public is a critical input to make the programme a success. Keeping in view of developments that emerged in the study region, it may be suggested that the government officials at the block and panchayat level, have to be actively involved and the eligible beneficiaries should be educated. It is expected that these eligible beneficiaries may participate and make some additional contribution in terms men and material to construct the dwelling units for their use. If they contribute in the form of men and material, they will be inclined to maintain the houses continuously and treat them as their own property. The current practice of giving whole amount to the beneficiaries makes the beneficiaries expect the Government assistance for repairs too. It is strongly suggested that the beneficiary should share some proportion of expenditure and this will be a built-in check against corruption, malpractices, and pilferages, if any.

4. Employment Schemes

As per the guidelines of the programmes, contractors are not permitted to be engaged for execution of any of the works under the programme. Further, no middleman or any other intermediate agency should be employed for executing works under the programmes of EAS and JGSY. The full benefit of wages paid should reach the workers and the cost of the works should not

involve any commission charges payable to such contractors, middlemen or intermediate agency. These guidelines should be followed very strictly in the execution of the programme to avoid misuse of the funds and other pilferages, if any.

At the village level, the Gram Sabha members are not aware of the guidelines of the programme; hence their participation is very poor in the activities. Awareness has to be created among the electoral members of the PRIs and the village people, which will generate better benefits among the rural people. This will facilitate them to come forward and participate in the social audit, usually carried out at the level of Gram Sabha.

The Central assistance allocated to the States / UTs is decided on the basis of proportion of rural poor in a State to the total rural poor in the country, or it is done as per any other criteria to be decided by the Govt / NDC from time to time. The poverty estimates prepared by the Planning Commission is used for this purpose. All the State Governments intend to grab the maximum benefits from the Central financial resources. Hence, these State Governments are inclined to retain the poverty statistics equal to the national average, for the fear that a lower level of poverty will automatically bring down the allotment of central resources. In this context a uniform policy has to be adopted in identifying the level of poverty, instead of employing the proxy indicators. A composite development index at the household level may be constructed to identify the poverty, and thereby help execute the programmes. The current practice of sharing the Government programme benefits among the political and communal groups

in their villages in the name of Gram Sabhas may exclude some of the really deprived households.

It is hoped that this index will facilitate them to identify the target groups, and thereby distribute the benefits on a priority basis.

5. MPLAD

MPLAD was launched during 1993 and earmarked rupees one crore per annum to take up developmental works in their constituency. In response to the programmes, the allocation of funds was enhanced gradually to Rs.2 crores per annum. It is observed that a significant proportion of the elected officials at the panchayat level are not aware about the programmes and the current position of available funds. The approval of the schemes and the availability of funds should be made transparent to the public. This will help motivate them to utilise the funds and create critical infrastructure in their parliamentary constituencies and avoid favouritism to a particular village or block. Further, it is observed that some of the districts registered nil performance in respect of the programme. It shows that the members have neglected some areas and paid attention to only particular regions. They have to use the fund on the basis of priority, as per the exigencies arising in their constituency.

6. Training Programmes

Continuous improvement of the skill and knowledge of Panchayat Raj functionaries and elected representatives is of paramount importance to improve the efficiency of rural development machinery. As the elected representatives continue in the office only for a particular tenure, they are

contributed to acquire the knowledge and skills in as to the on-going Rural Development programmes immediately after assuming the office. Since the training institutes are very small in number, they could not train all the elected representatives of PRIs within the stipulated period. One cycle of training will be completed to all the elected people during the tenure, and there is no possibility of further up gradation in knowledge and skill in delivering the goods as per the guidelines evolved /amended by the Central and State Government. Some of them will get training during the initial period of their tenure and others may receive the same only at the end of their tenure. It is seriously viewed that the State Government has to train all the elected officials within a year, seeking the cooperation / assistance of the Universities, Research institutes, NGOs, etc. in order to complete the training schedule. Appropriate training modules should be prepared to suit the existing social, economic and cultural conditions of the rural areas of Bihar. They should be put to use to enhance the capacity of the elected representatives, officials of RD and line departments through interactive, informal, experience sharing and interface methodologies. A continuous assessment has to be done about the impact of training programmes at various level officials. This will help restructure the training modules periodically and their adoption then and there.

7. Smokeless Chulahs

The aim of provision of smokeless Chulahs for conservation of fuel energy, eliminate indoor air pollution, prevent deforestation and drudging of rural women. These Chulahs were provided to all the IAY beneficiaries and to

some other eligible households. Most of the beneficiary households possessed single room houses and there is a possibility of indoor air pollution. Traditionally, these people used fire wood stoves, and kept the stoves in front of their houses, to avoid indoor air pollution. The beneficiaries told that they had not used the chulahs, as they were small in size, causing indoor air pollution. Hence, it is suggested to construct a small kitchen outside of the house, and to make provision of strong stoves, which will accommodate locally available firewood.

8. Household Latrines

The objective of Rural Sanitation and constructing household latrines is to improve the quality of life of the rural people and to provide privacy and dignity to the women folk. Recently, the Government reduced the subsidy around four times and fixed it at Rs.5000 for sanitary latrine without the super structure. The rural people are not yet habituated to use household latrines. Of late, it is gaining some popularity among the semi urban village for the open stall available is getting shrunk. This signifies incidentally the reduction of CPRs in the rural areas. Further, the officials at the block level struggle hard to implement the programme. They are forced to find out, who is constructing toilet, using their own resources. The officials sanction money to them, record it as construction under the programme, implemented in the concerned block. Practically, the supply of sanitary household latrine has not evoked much response among the rural people. It is observed that the current situation does not warrant the construction of household latrine. It is strongly suggested that to make use of the

programme fund in an effective way, a demand driven approach has to be followed to construct household latrines. The use of latrine and the need for hygiene have to be disseminated among the rural people, in the context of emerging environmental problems.

9. Rural Sanitation

This programme emphasises safe disposal of solid and liquid waste including human excrete and environmental hygiene. The rural people are habituated to go for open defecation, even though modern facilities like household and communal toilets are being provided to them at subsidised rate or free of cost.

They feel that the toilets should not be kept adjacent to the houses, for it may affect the hygiene of the ambience. The current practice of providing toilets in the group houses is not in use. Further, it was observed that the toilets were not constructed as per the technical guidelines and hence there is a possibility of further deterioration in the household environment.

10. Monitoring of Rural Development Programme

The research team faced several problems in obtaining data from the Directorate of Rural Development and DRDAs in the State of Bihar. It is understood that the State Government is gradually building infrastructure at the district level as well as at the State headquarters in storing data for further analysis. At the district level, the computers are used merely as typewriting machines. Most of the computers remain underutilised due to the lack of awareness in need and purpose of data, lack of skill in computer operations and network facilities. The State Government is engaged in

developing software for monitoring of Rural Development Programmes. Currently, the data were stored only physical achievements of some selective programmes. Such software has to be developed all the more to accommodate the new programmes and its features and make them user friendly. The officials of the Directorate of Rural Development aim at maintaining the consistency in records, which had been submitted earlier to the Central Government in the form of progress reports. These reports did not match the present records available at the State level and the District level. However, there is a mismatch in their records of financial and physical achievements. The State officials could not obtain the relevant information for further planning and approval in time from the district and the block offices. At this juncture, the State officials have been forced to project / manipulate the figures and submit then to the Central Government, in order to make them release the programme fund. This practice has become very common in all the States / Union Territories of the country. The Central Government has to take up earnest measures to build e-governance in all the States of the country and thereby execute the programmes in time with perfection. This system will facilitate to update and maintain the relevant programme information. This will avoid the duplication of submission of hard copies to the parental organisations and make it transparent.

Sometimes, the study team could not identify or segregate whether the data is provisional or not. The question arises, how long a data can be retained as provisional. Due to the lack of skilled manpower in these organisations,

they could not understand and develop the monitoring system. Once the audit is over, the data has to be finalised and treated as final. Still there is a lack of coordination in keeping the records at the State level. The audited reports seem to be not updated / incorporated suitably in the records of financial and physical achievements.

As per the programme guidelines, the performance of the programme has to be monitored monthly, quarterly, half-yearly and annually. The State government carries out periodical meeting to appraise the on-going programmes in the State. The hurdles have to be identified and have to be solved to help the completion of project in time. A time series data has to be built up in comparing the performance periodically. This will make the officials to be alert and thereby expedite the programme activities.

11. Identification of Below Poverty Line Families

The current approach for identifying the BPL families gives a lot of scope for manipulation. At the block level, the officials employ a one page structured schedule and gather social and economic information about the families that live in. Assessing the income is a very difficult task and the records manipulate the figures conveniently to make the families enjoy the benefits. The field workers are really facing a tough task in removing the families from the BPL list. If anyone adheres to the Government guidelines, in this regard he / she will have to earn the wrath of politicians and face the consequences. Hence no one even ventures into revising the existing list.

In this approach, the Government is using PCI as one of the proxy indicators for assessing their standard of living. The proxy indicator does

not reveal the actual level of living, since the BPL families enjoy the maximum benefit of the social goods viz., education, health, basic needs, etc. either free of cost or subsidised provisions. In this context, an alternative approach, Household Development Index comprising various development indicators is being contemplated. To introduce this, a strong political will is needed to change the policy of the Government. These changes may affect some beneficiary groups and naturally the party in power to accommodate the vested interest, last the latter will turn into powerful lobbies, which may even topple the Government in future.

12. Public Distribution System (PDS)

PDS has been functioning in the country to assist the population living below poverty line. Of the surveyed households, 99 per cent of them possessed the ration card and enjoyed the benefits of the services. As per the poverty analysis, it revealed that around 29 per cent of the households are living below the poverty line. It shows that a significant proportion of non-entitled population is enjoying the benefits of the scheme PDS.

The system has to be streamlined further, so as to detect the non-eligible households, and make the scheme to deliver the goods exclusively to the BPL category of population.

13. Common Property Resources (CPRs)

The CPRs were created under various employment generation and area development programmes viz., JRY, JGSY, DPAP, etc. made some positive and negative externalities. The following CPRs were created under various Rural development schemes in the study villages viz.,

Water Harvesting Structures, Roads, Public Schools, Culverts / Small Bridges, Community Hall, Public Toilet, Television, Post Office, PDS, Cremation Ground, Library, Groups Houses, Street light and PHC. All the CPRs created / renovated under the Rural Development Schemes generated significant positive externalities rather than the negative externalities among the rural people. Hence it is recommended to build the infrastructure in the rural areas, and follow the guidelines strictly in favour of the local rural poor.

The CPRs created have to be managed properly. In this context, the suggestion is to strengthen the traditional institutions for managing these resources. Besides, the role of SHGs has to be encouraged by way of granting more powers and providing financial assistance to them, to enable their Collective Action, wherever the Property Rights are not clearly defined.

14. Livestock

The composition of livestock varied among the zonal villages. It reflected the extent of their need for agricultural and other activities. In some regions, the topography does not permit to rear particular variety of livestock. It gives an opportunity to agricultural families to use their by-products as feed to the cattle. Besides, the residuals and wastages too were used as cattle feed. Non-agricultural families have to depend upon the CPRs and also they enjoy the secondary rights to graze and collect the residuals and wastages in the harvested field of the private landholders. They can enjoy the secondary rights only during the season and it will not give a sustainable feed to their

cattle. In the light of the facts above, it is suggested that the people should be educated to rear livestock and make use of the available feed throughout the year by way of creating some storage facilities. It is also suggested that some food processing industries have to be developed at the local level, enable to supply the feed continuously to the cattle. This will encourage the population to rear some livestock and get some additional returns to manage their families.

15. Roads

The State Government dovetailed various programme funds and made the selected village as self-sufficient one. In the rural areas, they provided end-to-end cover concrete maintenance free road. These concrete roads are very much useful to the people who live in the rural areas around for their day-to-day use. Most of the people appreciated the facility, which helped their vehicle movement, drying and thrashing food grains and other by-products. This protected them against foot skin disease, etc. In the light of the above discussions,

it is recommended to provide maintenance free concrete roads in the rural areas. The authorities should make a perspective plan and provide all possible connections in future before laying of roads and this will avoid further digging of roads. Further, the quality has to be ensured by way of strengthening local institutions to take collective action, if they violate any guidelines.

16. School Sanitation

Under the Total Sanitation Campaign (TSC), school latrines were constructed in selected Districts. The provision of school latrines has to be extended to all Primary, Middle and High Schools functioning in the State. The practice of using toilets in the Schools, make the pupil to use the toilets in their houses. If we encourage these practices at the school level, it will prompt them to make use of toilets in future at their houses.

17. Schools

The study team noticed that there is no lighting, ventilation and furniture in the primary schools functioning at the village level. It is strongly suggested that these facilities have to be provided to the primary schools. The availability of school infrastructure including furniture and good teaching, alone will encourage the parents to admit their kids in the local schools. There are a few private schools functioning in certain areas with good facilities that attract the parents.

18. Library

Provision of Rural Library is an important and innovative step to disseminate information on the current scientific, technological and political developments around the World. This facility makes them keep abreast of the knowledge and enables them to succeed in their life. The infrastructure and availability of books are not adequately available due to resource crunch. The success of any development programme depends upon the local participation, whatever the initiative the Government took. As for mobilising local participation in regard to library service, it is suggested that

some minimum contribution from the users may be collected. This will ensure their responsibility in managing the library. Also the scope for additional collection of books and periodicals will improve beyond the use of Newspapers.

19. Community Hall

The State Government created community hall in the villages to perform the family functions, entertainment, storing of food grains, etc. The cost of construction and the size of the hall are varied among the regions. The externalities created under this infrastructure are very meagre. Hence, it has been suggested to construct the community halls with more space inside and outside of the hall, and make it more convenient to perform the functions.

20. Street Lights

Street Lights in the rural areas produced significant positive externalities rather than negative externalities. It is realised and recommended that the services may be continued still better through Panchayat Raj bodies without any interruption in favour of poor population.

21. Veterinary Hospitals and Dispensaries

The functioning of Veterinary Hospitals and Dispensaries in most of the Panchayat Villages are delivering the goods and fulfilled the needs of the local population. The availability of Doctors and Medicine has to be ensured in all the Dispensaries for the livestock to get treatment in right time, avoiding their deaths. A Collective Action among the public is required to control the practices of misappropriation, bribe, etc. This type of

collective institution has to be strengthened and empowered to take action immediately.

22. Primary Health Centres

It is encouraging to note that the Primary Health Centres were found to be properly functioning in the villages and there is a rich scope for further development in delivering the health goods. Some of the households were the victims of some problems such as bribery, lack of hygiene and non-availability of medicine, etc. In order to curb some irregularities, the Government has to take necessary action against those officials immediately, besides the Collective Action Warranted.

