

CHAPTER - 5

Poverty, Land and Income Distribution in Saharsa District

5.0 Introduction

This chapter brings to focus the Wealth Composition, Income, Expenditure and Indebtedness of the surveyed households of the different agro-climatic zonal villages. The individual and community oriented programmes introduced by the Government of India would have generated their income and asset.

The following Table 5.1 shows that the sample block Saur Bazar has in 18851.67 hectares land area, total households 40272 and total population were 214166. Sonbarsa block have 21050.06 hectares, total households 46386, and total population were 235841. Simri Bakhtiyarpur block have 21384, 46 hectare land areas, total households 53367 and total population were 280582.* Banma Itahari has 7519.48 hactares land areas, total households 17865 and the total population were 90943. In this, way Table 5.1 shows that Simri Bakhtiarpur have the highest highest land area 21384.46 hectares, 53367 households and the population was 280582.

Whenever Bsanma Itahari have the lowest land area 75.19 hectares, 17865 households and 90943 population only.

Table 5.1
Showing Total Households Sample Blocks
(in Hactares)

| S. No. | Name of Sample CD Blocks | Area (in Hactares) | No. of Households | Total Population |
|--------|--------------------------|--------------------|-------------------|------------------|
| 01 | Saur Bazar | 18851.67 | 40272 | 214166 |
| 02 | Sonbarsa | 21050.06 | 46386 | 235841 |
| 03 | Simri Bakhtiyarpur | 21384,46 | 53367 | 280582 |
| 04 | Banma Itahari | 7519.48 | 17865 | 90943 |

Table 5.2
Showing Sample Households of Total Households for the Sample Villages

| S. No. | Name of the sample Blocks | S. No. | Name of the Sample villages | Total Households | Sample Households |
|--------|---------------------------|--------|-----------------------------|------------------|-------------------|
| 01 | Saur Bazar | 01 | Dhamsena | 456 | 25 |
| | | 02 | Sahuria | 2015 | 25 |
| | | 03 | Silet | 1264 | 25 |
| | | 04 | Tiri | 1790 | 25 |
| 02 | Sonbarsa | 05 | Sonbarsa | 2317 | 25 |
| | | 06 | Maina | 755 | 25 |
| | | 07 | Jalsima | 248 | 25 |
| | | 08 | Dehad | 1002 | 25 |
| 03 | Simri Bakhtiyarpur | 09 | Bhotia | 402 | 25 |
| | | 10 | Paharpur | 1613 | 25 |
| | | 11 | Sankarpur | 551 | 25 |
| | | 12 | Sonpura | 632 | 25 |
| 04 | Banma Itahari | 13 | Sahuria | 1374 | 25 |

| | | | | | |
|--------------|--------------|----|-------------|-----------|---------------|
| | | 14 | Sugma | 1530 | 25 |
| | | 15 | Rasalpur | 1086 | 25 |
| | | 16 | Kusumihi | 615 | 25 |
| Total | 04 CD Blocks | | 16 Villages | 17,650 HH | 400 Sample HH |

In the following table 5.2 shows that the 25 households were chosen as sample in each sample villages and thus 16 sample villages X 25 sample households = 400.

Table 5. 3
Religion wise Sample Households with Percentage

| Social groups | No. of HH | Percentage |
|------------------------------|------------------|-------------------|
| UC | 14 | 3.35 |
| BC | 223 | 50.55 |
| OBC | 28 | 11.20 |
| SC | 40 | 10 |
| ST | 3 | 0.84 |
| Others | 0 | 0 |
| Muslims | 70 | 17.36 |
| Did not mention caste | 22 | 6.70 |
| Total | 400 | 100 |

Table 5. 4

Showing Sex-wise Households in Sample Villages

| S. No. | Name of the sample Blocks | S. No. | Name of the Sample villages | Total Population | Total Male | Total Female |
|---------------|----------------------------------|---------------|------------------------------------|-------------------------|-------------------|---------------------|
| 01 | Saur Bazar | 01 | Dhamsena | 2592 | 1326 | 1266 |
| | | 02 | Sahuria | 10934 | 5673 | 5261 |
| | | 03 | Silet | 6940 | 3625 | 3315 |
| | | 04 | Tiri | 9395 | 4990 | 4405 |
| 02 | Sonbarsa | 05 | Sonbarsa | 12297 | 6422 | 5875 |

| | | | | | | |
|--------------|-----------------------|----|-------------|-------|-------|-------|
| | | 06 | Maina | 4167 | 2170 | 1997 |
| | | 07 | Jalsima | 1064 | 573 | 491 |
| | | 08 | Dehad | 4996 | 2494 | 2502 |
| 03 | Simri Bakhtiyarpur | 09 | Bhotia | 2316 | 1213 | 1103 |
| | | 10 | Paharpur | 4273 | 2285 | 1988 |
| | | 11 | Sankarpur | 2772 | 1431 | 1341 |
| | | 12 | Sonpura | 3630 | 1924 | 1706 |
| 04 | Banma Itahari | 13 | Sahuria | 7339 | 3863 | 3476 |
| | | 14 | Sugma | 7708 | 4036 | 3672 |
| | | 15 | Rasalpur | 5775 | 3058 | 2717 |
| | | 16 | Kusumihi | 3413 | 1772 | 1641 |
| Total | 04 CD Blocks | | 16 Villages | 89611 | 46855 | 42756 |

5.1. Role of Agriculture

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-sufficiency in food grain production with running with broadband connection.

5.2. Land Holdings in Bihar

Bihar has a total geographical area of 93.60 lakh hectare person which it houses a population of 82.9 million, thereby generating a population density

of 880 persons per sq. km. (Census 2001). Gross shown area in the state is 79.46 lakh hectares, while net shown area is 56.03 lakh hectares. There are around 1.04 crore land holdings in the state of which around 83 percent are marginal holdings of size less than 1 hectare as the Table shows. With around 90 percent of the total population living in rural areas, agriculture as the primary feeder of rural economy continues to operate not only on margins of land but also on the margins of human enterprise, its productivity being among the lows.

Table 5.5
Showing Land Distribution

| Category of farmers | No. of Holdings | Operational Holdings |
|----------------------------|------------------------|-----------------------------|
| Marginal (0-1Hact.) | 86,45,932 (82.9%) | 27,87,789 (40.8%) |
| Small (1-2Hact.) | 10,05,650 (9.6%) | 13,00,667 (19.0%) |
| Semi-Medium (2-4 Hact.) | 5,90,970 (5.7%) | 15,82,279 (23.1%) |
| Midium (4--10Hact.) | 1,78,295 (1.7%) | 9,75,355 (14.3%) |
| Large (10--aboveHact.) | 11,570 (0.1%) | 1,93,760 (2.8%) |
| Total | 1,04,32,417 (100%) | 68, 39, 850 (100%) |

5.3. Forest

The sub Himalayan foothill of Someshwar and Dun ranges in Champaran constitute another belt of moist deciduous forests. These also consists of scrub, grass and reeds. Here the rainfall is above 1,600 mm and thus promotes luxuriant Sal forests in the favoured areas. The hot and dry summer gives the deduous forests. The most important trees are Shorea Robusta (Sal), Shisham, Cedrela Toona, Khair, and Semal. This type of forests also occurs in Saharasa and Purnia districts.

5.4. Fertile Land

The topography of Bihar can be easily described as a fertile alluvial plain occupying the Gangetic Valley. The plain extends from the foothills of the Himalayas in the north to a few miles south of the river Ganges as it flows through the State from the west to the east. Rich farmland and lush orchards extend throughout the state. Following are the major crops: paddy, wheat, lentils, sugarcane, jute (hemp, related to the marijuana plant, but a source of tough fibers and "gunny bags"). Also, cane grows wild in the marshes of West Champaran. The principal fruits are: mangoes, banana, jack fruit and litchis. This is one the very few areas outside China which produces litchi.

5.5. Water Resources

Water like ground and mineral resources is of great significance as it provides means of drinking water for man and animals, irrigation for agriculture, industrial uses, production of hydro-electricity, transportation, etc. The importance of water is so immense that the people in ancient times worshipped it.

Bihar is richly endowed with water resources, both the ground water resource and the surface water resource. Not only by rainfall but it has considerable water supply from the rivers which flow within the territory of the State. Ganga is the main river which is joined by tributaries with their sources in the Himalayas. Some of them are Saryu (Ghaghra), Gandak, Budhi Gandak, Bagmati, Kamla-Balan and Mahananda.

There are some other rivers that start from the plateau area and meet in Ganges or its associate rivers after flowing towards north. There are several

rivers in Bihar, which contribute a lot to the peoples of Bihar. These rivers make the water available for irrigation purpose and also help in generating the hydro-thermal energy for the state. Apart from this they provide a medium for water transport, provide fishes for fishery industry and enrich the natural resources of state in many other ways. All the above rivers have their impact on the Bihar plain. State also has non-exhaustible source of ground water, which is in use for drinking purposes, irrigation and industries.

Table 5.6
Showing District Profile

| HQ | Saharsa | | | | | |
|---------------|--|-----------|-------|-----------|-------|--------|
| Area | 1,696 sq. kms. | | | | | |
| Population | Total | 11,32,413 | Rural | 10,52,264 | Urban | 80,149 |
| SC Population | Total | 1,75,367 | Rural | 1,68,685 | Urban | 6,682 |
| ST Population | Total | 3,397 | Rural | 3,283 | Urban | 114 |
| Sub Divisions | Saharasa Sadar, Simri Bakhtiyarpur. | | | | | |
| Blocks | Nauhatta, Simari, Bakhatiyarpur, Salkhua, Kahra, Mahishi, Sonbarsa, Saurbazar, Patarghat, Sattar, Kateya, Banma Itahari. | | | | | |
| Agriculture | Paddy. | | | | | |
| Industry | Jute Factory. | | | | | |
| Rivers | Kosi. | | | | | |

5.6. Swarnajayanti Gram Swarozgar Yojana

Swarnajayanti Gram Swarozgar Yojana (SGSY) is an initiative launched by the Government of India to provide sustainable income to poor people living in rural areas of the country. The scheme was launched on April 1, 1999.

The SGSY aims at providing self-employment to villagers through the establishment of self-help groups. Activity clusters are established based on the aptitude and skill of the people which are nurtured to their maximum potential. Funds are provided by NGOs, banks and financial institutions.

Since its inception, over 2.25 million Self-help groups have been established with an investment of Rs. 14,403 crores, profiting over 6.697 million people.

The Swarnajayanti Gram Swarojgar Yojana (SGSY) was launched as an integrated programme for self-employment of the rural poor with effect from April 1, 1999. The SGSY was somewhat intended to provide self-employment to millions of villagers. Poor families living below the poverty line were organised into Self-help groups (SHG)s established with a mixture of government subsidy and credit from investment banks. The main aim of these SHGs was to bring these poor families above the poverty line and concentrate on income generation through combined effort. The scheme recommended the establishment of activity clusters or clusters of villagers grouped together based on their skills and abilities. Each of these activity clusters worked on a specific activity chosen based on the aptitude and skill of the people, availability of resources and market potentiality.

The SHGs are aided, supported and trained by NGOs, CBOs, individuals, banks and self-help promoting institutions. Government-run District Level Development Agencies (DRDA) and the respective State governments also provided training and financial aid. The programme focuses on establishing microenterprises in rural areas. The SHGs created may have a varying

number of members based on the terrain and physical abilities of the members. It goes through three stages of creation:

Capital formation through the revolving fund and skill development and taking up of economic activity for skill generation. The SHGs are usually created by selecting individuals from the Below poverty-line (BPL) list provided by the Gram sabha. The SHGs are divided into various blocks and each of these blocks concentrated on 4-5 key activities. The SGSY is mainly run through government-run DRDAs with support from local private institutions, banks and Panchayati raj institutions.

The Government also assists villagers in marketing their products by organizing melas or fairs, exhibitions, etc.

The Swarna Jayanti Swarozgar Yojna (SGSY) has been renamed as National Rural Livelihood Mission (NRLM). With this the scheme will be made universal, more focussed and time bound for poverty alleviation by 2014:

5.7. Aajeevika

National Rural Livelihoods Mission (NRLM) was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011. Aided in part through investment support by the World Bank, the Mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services.

NRLM has set out with an agenda to cover 7 Crore rural poor households, across 600 districts, 6000 blocks, 2.5 lakh Gram Panchayats and 6 lakh

villages in the country through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives in a period of 8-10 years.

In addition, the poor would be facilitated to achieve increased access to their rights, entitlements and public services, diversified risk and better social indicators of empowerment. NRLM believes in harnessing the innate capabilities of the poor and complements them with capacities (information, knowledge, skills, tools, finance and collectivization) to participate in the growing economy of the country.

The Swarnjayanti Gram Swarozgar Yojana (SGSY), a flagship programme of the Ministry of Rural Development, implemented for well over a decade since 1999 has been restructured and is being implemented as National Rural Livelihoods Mission since FY 2010-11. The SGSY aimed at providing sustainable income to rural BPL households through income generating assets / economic activities so as to bring them out of poverty.

However, evaluation of the SGSY by National Institute of Rural Development (NIRD), Bankers Institute of Rural Development (BIRD) and several others showed mixed results. Out of the estimated 25 million households organized into SHGs up to 2010, only 22% were able to access bank credit. The studies brought out significant variations in the extent of mobilization of the poor SHGs and the quality of their functioning. The one-off assetization programme focusing on single livelihood activity has not met multiple livelihood requirements of the poor. Often, the capital

investment was provided up-front as a subsidy without adequate investment in social mobilization and group formation.

Besides, uneven geographical spread of SHGs, high attrition rates among members of SHGs and lack of adequate banking sector response, had impeded the program performance. Further, several states were not able to fully invest the funds received under SGSY, indicating a lack of appropriate delivery systems and dedicated efforts for skill training and building resource absorption capacity among the rural poor. There was a considerable mismatch between the capacity of implementing structures and the requirements of the program. Absence of collective institutions in the form of SHG federations precluded the poor from accessing higher order support services for productivity enhancement, marketing linkages and risk management

It is in this context that the Ministry of Rural Development (MoRD), Government of India (GoI) constituted a Committee on Credit Related Issues under SGSY (under the Chairmanship of Prof. Radhakrishna) to look into various aspects of the scheme implementation. The Committee recommended adoption of a 'livelihoods approach' to eliminate rural poverty, encompassing the four inter-related tasks of:

- Mobilizing all the poor households into functionally effective SHGs and their federations;
- Enhancing their access to bank credit and other financial, technical and marketing services;

- Building their capacities and skills for gainful and sustainable livelihoods development; and
- Converging various schemes for efficient delivery of social and economic support services to poor with optimal results.

The government accepted the recommendation of the Committee and restructured SGSY into National Rural Livelihoods Mission (NRLM) to provide greater focus and momentum for poverty reduction and to achieve the Millennium Development Goals (MDG) by 2015. The Framework for Implementation for N.R.L.M was approved by the Ministry on 9th December, 2010 and the Mission was formally launched on 3rd June, 2011.

5.8. NRLM Mission

NRLM implementation is in a Mission Mode. This enables (a) shift from the present allocation based strategy to a demand driven strategy enabling the states to formulate their own livelihoods-based poverty reduction action plans, (b) focus on targets, outcomes and time bound delivery, (c) continuous capacity building, imparting requisite skills and creating linkages with livelihoods opportunities for the poor, including those emerging in the organized sector, and (d) monitoring against targets of poverty outcomes. As NRLM follows a demand driven strategy, the States have the flexibility to develop their livelihoods-based perspective plans and annual action plans for poverty reduction. The overall plans would be within the allocation for the state based on inter-se poverty ratios.

"To reduce poverty by enabling the 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."

5.8.1. NRLM Guiding Principles

- Poor have a strong desire to come out of poverty, and they have innate capabilities
- Social mobilization and building strong institutions of the poor is critical for unleashing the innate capabilities of the poor.
- An external dedicated and sensitive support structure is required to induce the social mobilization, institution building and empowerment process.
- Facilitating knowledge dissemination, skill building, access to credit, access to marketing, and access to other livelihoods services underpins this upward mobility.

5.8.2 NRLM Values

The core values which guide all the activities under NRLM are as follows:

- Inclusion of the poorest, and meaningful role to the poorest in all the processes
- Transparency and accountability of all processes and institutions
- Ownership and key role of the poor and their institutions in all stages – planning, implementation, and, monitoring
- Community self-reliance and self-dependence***

5.9. NRLP

NRLM has been designed to be implemented in all States and Union Territories except Delhi and Chandigarh. However, it would be difficult to implement NRLM which involves a fundamental systemic reform simultaneously in all the 28 States and 7 Union Territories in India, unless a 'proof of concept' is established and the states are prepared to transit from SGSY to NRLM. Apart from creating an enabling environment in the states, the institutional capacities of the Central and State governments need to be developed to understand, adopt and implement the NRLM to produce significantly higher outcomes. Further, not all the states have similar community institutional environment which is central to NRLM.

- In this context, Government of India has availed credit from the International Development Association (IDA) for implementing the, National Rural Livelihood Project (NRLP), under NRLM. National Rural Livelihoods Project (NRLP) has been designed as a sub-set of NRLM to create 'proof of concept', build capacities of the Centre and States and create an enabling environment to facilitate all States and Union Territories to transit to the NRLM. NRLP would be implemented in 13 high poverty states accounting for about 90 percent of the rural poor in the country. Intensive livelihood investments would be made by the NRLP in 107 districts and 422 blocks of 13 states (Assam, Bihar, Chhattisgarh, Jharkhand, Gujarat, Maharashtra, Madhya Pradesh, Orissa, Rajasthan, Uttar Pradesh, West Bengal, Karnataka and Tamil Nadu). Distribution of project funds among the states would be basedstate based on inter-se poverty ratios.

NRLP will broadly support the following components:

- Institution and human capacity development at the national, state, district and sub-district level such that support institutional structures are created,
- State livelihood support towards establishment of institutional platforms of the rural poor for improved access to financial, livelihood and public services,
- Innovation and partnership to identify and partner innovative ideas which address the livelihood needs of the rural poor and help pilot or scale them,
- Project management and monitoring and learning systems.

The Planning Commission has allocated an amount of Rs. 29,000 crore for NRLM for the 12th plan period. In addition, Government of India signed an agreement with IDA/World Bank in July 2011. In order to provide additional resources for the high poverty states to undertake intensive investments, GoI signed an agreement with IDA/ The World Bank in July, 2011, for credit of an amount of US \$ 1 billion (approximately Rs. 4500 crore) for National Rural Livelihoods Project (NRLP) to be availed over a period of five years, which has since been restructured and the credit amount reduced to \$500 million. This credit amount is being used to augment resources available for implementing the mission in select blocks of 13 high poverty states which account for 92% of the rural poor in the country.

5.10. Pradhan Mantri Gram Sadak Yojana (PMGSY)

Pradhan Mantri Gram Sadak Yojana (PMGSY) was launched on 25th December 2000 as a fully funded Centrally Sponsored Scheme to provide all weather road connectivity in rural areas of the country. The programme envisages connecting all habitations with a population of 500 persons and above in the plain areas and 250 persons and above in hill States, the tribal and the desert areas.

According to latest figures made available by the State Governments under a survey to identify Core Network as part of the PMGSY programme, about 1.67 lakh Unconnected Habitations are eligible for coverage under the programme. This involves construction of about 3.71 lakh km. of roads for New Connectivity and 3.68 lakh km. under up gradation.

5.11. Bharat Nirman

The President of India, in his address to Parliament on 25th February, 2005, announced a major business plan for rebuilding rural India called Bharat Nirman. The Finance Minister, in his Budget Speech of 28th February, 2005, identified Rural Roads as one of the six components of Bharat Nirman and has set a goal to provide connectivity to all habitations with a population of 1000 persons and above (500 persons and above in the case of hilly or tribal areas) with an all-weather road. A total of 59564 habitations are proposed to be provided new connectivity under Bharat Nirman. This would involve construction of 1,46,185 Kms of rural roads. In addition to new connectivity, Bharat Nirman envisages up gradation/renewal of 1,94,130 Kms of existing rural roads. This comprises 60% up gradation from Government of India and 40% renewal by the State Governments.

5.12. Indira Awas Yojna

IAY is the flagship rural housing scheme which is being implemented by the Government of India with an aim of providing shelter to the poor below poverty line. The Government of India has decided that allocation of funds under IAY (Indira Awas Yojna) will be on the basis of poverty ratio and housing shortage.

The objective of IAY is primarily to help construction of new dwelling units as well as conversion of unserviceable kutcha houses into pucca/semi-pucca by members of SC/STs, freed bonded labourers and also non-SC/ST rural poor below the poverty line by extending them grant-in-aid.:

IAY is a beneficiary-oriented programme aimed at providing houses for SC/ST households who are victims of atrocities, households headed by widows/unmarried women and SC/ST households who are below the poverty line. This scheme has been in effect from 1st April, 1999. IAY is a Centrally Sponsored Scheme funded on cost sharing basis between the Govt. of India and the States in the ratio of 75:25 respectively. Grant of Rs. 20,000/- per unit is provided in the plain areas and Rs. 22,000/- in hilly/difficult areas for the construction of a house. For conversion of a kutcha house into in pucca house, Rs. 10,000/- is provided. Sanitary laterines and chulahs are integral part of the house. In construction/upgradation of the house, cost effective and environment friendly technologies, materials and designs are encouraged. The household is allotted in the name of a female member of beneficiary household.

The person concerned should contact the Village Panchayat or Village Level Worker or the Block Development Officer or District Rural Development Agency.

5.13. District Rural Development Agency (DRDA)

It has traditionally been the principal organ at the District level to oversee the implementation of the anti-poverty programmes of the Ministry of Rural Development. Created originally for implementation of Integrated Rural Development Programme (IRDP), the DRDAs were subsequently entrusted with a number of programmes, both of the Central and State Governments. Since inception, the administrative costs of the DRDA (District Rural Development Agency) were met by setting aside a part of the allocations for each programme. Of late, the number of programmes had increased and several programmes have been restructured with a view to making them more effective. While an indicative staffing structure was provided to the DRDAs, experience showed that there was no uniformity in the staffing structure. It is in this context that a new centrally sponsored scheme - DRDA Administration - has been introduced from 1st April, 1999 based on the recommendations of an inter-ministerial committee known as Shankar Committee. The new scheme replaces the earlier practice of allocating percentage of programme funds to the administrative costs.

The objective of the scheme of DRDA (District Rural Development Agency) Administration is to strengthen the DRDAs and to make them more professional and effective. Under the scheme, DRDA is visualised as specialised agency capable of managing anti-poverty programmes of the

Ministry on the one hand and effectively relate these to the overall efforts of poverty eradication in the district on the other.

The funding pattern of the programme will be in the ratio of 75:25 between the Centre and the States.

The DRDA will continue to watch over and ensure effective utilisation of the funds intended for anti-poverty programmes. It will need to develop distinctive capabilities for poverty eradication. It will perform tasks which are different from Panchayati Raj Institutions and line departments. The DRDAs would deal only with the anti-poverty programmes of the Ministry of Rural Development. If DRDAs are to be entrusted with programmes of other Ministries or those of the State Governments, it must be ensured that these have a definite anti-poverty focus. In respect of such States where DRDA does not have a separate identity and separate accounts.

5.14. Basic Minimum Services

The Government of India launched this scheme in 1997 incorporating seven vital services of importance to common people. The State Government has opted to provide shelter to shelter-less below poverty line under this scheme.

The objective of providing this scheme is to supplement the constitution of dwelling units for members of SC/ST, freed bonded labour and non-SC/ST rural poor below the poverty line by providing them with grant.

The Central Government provides additional funds for Basic Minimum Services subject to the condition that the State Government will provide 15% of the required funds.

Additional Indira Awas are being constructed with the guidelines analogous to that for the Awas Yojana. The salient features are:

Rs. 20,000/- is provided to the beneficiaries for construction of the houses in phases. Sanitary latrines and smokeless chulah are integral part of the houses.

Houses are allotted in the name of female members of the family or in joint names of both spouses.

Selection of construction technology, materials and design is left entirely to the choice of beneficiaries. Contractors, Middlemen or the Departmental Agencies have no role in the construction of houses.

Cost effective and environment friendly housing technologies/design and materials are provided.

A sum of Rs 364.07 crores and Rs 383.32 crores were allocated during 1997-98 & 1998-99, and a sum of Rs 419.04 crores is to be allocated during 1999-2000, which have led to completion of over three lakh houses upto December 1999.

5.15. The Drought Prone Areas Programme (DPAP)

It aims at mitigating the adverse effects of drought on the production of crops and livestock and productivity of land, water and human resources. It strives to encourage restoration of ecological balance and seeks to improve the economic and social conditions of the poor and the disadvantaged sections of the rural community.

DPAP is a people's programme with Government assistance. There is a special arrangement for maintenance of assets and social audit by

Panchayati Raj Institutions. Development of all categories of land belonging to Gram Panchayats, Government and individuals fall within the limits of the selected watersheds for development.

Allocation is to be shared equally by the Centre and State Govt. on 75:25 basis. Watershed community is to contribute for maintenance of assets created. Utilisation of 50% of allocation under the Employment Assurance Scheme (EAS) is for the watershed development. Funds are directly released to Zila Parishads/District Rural Development Agencies (DRDAs) to sanction projects and release funds to Watershed Committees and Project Implementation Agencies. Village community, including self-help/user groups, undertake area development by planning and implementation of projects on watershed basis through Watershed Associations and Watershed Committees constituted from among themselves. The Government supplements their work by creating social awareness, imparting training and providing technical support through project implementation agencies. Non-Government organisations can approach the District Rural Development Agency (DRDA) for appointment as Project Implementation Agencies.

5.16. MP Local Area Development Programme

MPLADS was launched in December 1993 as a central sector scheme to enable Members of Lok Sabha and Rajya Sabha to execute the schemes of their choice that are developmental and based on locally felt needs within the guidelines for this purpose.

The basic objective of this programme is to facilitate immediate execution of small but locally important schemes, whose execution may otherwise

span over a huge period. The works which can be carried out under this scheme are - construction of buildings for schools, hostels, libraries and shelter for old/handicapped, construction of link/approach roads, culverts/bridges, public irrigation and public drainage facilities etc. as indicated in the guidelines.

The Government of India provides cent-percent fund for this scheme. Each MP has the choice to suggest work to the tune of Rs. Two crores per year to be taken up in his/her constituency. Execution of this scheme is done through the detailed guidelines and circulars issued from time to time on matters relating to operational details by the Department of Programme Implementation, Govt. of India.

5.17. Saansad Adarsh Gram Yojana (SAGY)

SAGY has been launched by the Hon'ble Prime Minister on 1 lth October, 2014 and as per the timelines of the project, the identification of Gram panchayat was to be finalised by lion'ble Members of parliament by I I th November 2014. Now as part of the implementation of the project, various activities like participatory situational analysis, preparation of Village Development Plan and coordination at local level need to be undertaken intensively.

5.18. Conclusion

The Rural development generally refers to the process of improving the quality of life and economic welfare of people living in relatively isolated and sparsely populated areas. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is considered as a “Silver Bullet” for

eradicating rural poverty and unemployment, by way of generating demand for productive labour force in villages. It provides an alternative source of livelihood which will have an impact on reducing migration, restricting child labour, alleviating poverty, and making villages self-sustaining through productive assets creation such as road construction, cleaning up of water tanks, soil and water conservation work, etc. For which it has been considered as the largest anti-poverty programme in India.

