

STUDY ON ASSESSMENT OF POVERTY
ALLEVIATION SCHEMES
IN MAHARASHTRA

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STUDY ON ASSESSMENT OF POVERTY ALLEVIATION SCHEMES IN MAHARASHTRA

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I think the study will serve useful purpose for Planning Commission in effective monitoring of Development Schemes.

Nirmal K.Panda
Director
July 12, 2000

EXECUTIVE SUMMARY

1. ASSIGNED TASK

The Planning Commission, as a part of its on going monitoring activities, contracted the Policy and development Initiatives (PDI) to undertake a study in Maharashtra to assess the Implementation of Poverty alleviation schemes. The assigned task broadly includes assessment of important poverty alleviation schemes along-with other important social sector schemes being implemented in two districts of Maharashtra of which one is a backward (DHULE) district and another, a developed (THANE) district . The study is to cover eight villages distributed over four blocks in the two selected districts

SAMPLE PROFILE

The study team visited the study areas during March- April 2000 and collected information from the project functionaries and 104 sample beneficiaries randomly selected from four ongoing schemes viz. IAY, JRY/JGSY, EAS and IRDP/SGSY. Apart from collecting specific information about these schemes, information were also collected from the sample beneficiaries to assess their access to other social schemes in their villages. Detailed socio-economic information were collected to throw light on the development status of these beneficiaries.

About 88% of the sample beneficiaries belong to SC/ST category and only about half of them are literate. Barring the EAS beneficiaries who mostly stay in kutchha houses, a large majority of the other beneficiaries are found to stay in semi- pucca houses.

The average annual family income of the beneficiaries is about Rs. 10,000 /- for EAS and Rs. 11,000 /- for the JRY beneficiaries, while it is about Rs. 12,000 /- for the IAY and IRDP beneficiaries. About one-third of all beneficiaries (except EAS) are found to be above the poverty line income of Rs. 11,000 /-. Hiring out of labour is the main source of income of all types of beneficiaries, and easy availability of non-farm employment contributed significantly to family income, especially in the developed district.

FUND UTILISATION

The Government of Maharashtra currently implements four major poverty alleviation schemes. These schemes in order of their fund availability/ utilisation are IAY, JGSY, EAS, SGSY.

The fund utilisation statistics during the last two years show a marked improvement for IAY, the most popular of the poverty alleviation schemes in Maharashtra. The available IAY fund, which was utilised to the extent of 70-76% in both the study districts in 1998-99, has been better-utilised(90-94%) in 1999-2000. This is because, instead of the cluster approach followed earlier to provide the IAY houses, the beneficiaries are now allowed to construct the IAY houses themselves in their own original habitations. Such an approach has created more demand for IAY houses and facilitated better participation for the beneficiaries.

The JGSY/JRY fund has also been better utilised during the last two years; the fund utilisation showing an improvement from 69-76% in 1998-99 to about 87-96% in both study districts. Such improved utilisation of JRY/JGSY fund is because of more active role played by the panchayats in JRY works, as the JGSY funds are now directly transferred by DRDA to the panchayats.

Unlike the JGSY, the block office handles the EAS fund. There was marked difference with regard to the implementation of EAS in both the districts. In the backward district (Dhule), the EAS fund was

utilised to the extent of about 84% in 1998-99, while it was only 53% in case of the developed (Thane) district. During 1999-2000, still lower (39%) fund utilisation was found for the developed district. Such lower utilisation of EAS fund is explained by the relative non-availability of rural labour in the developed district.

The SGSY scheme is made operational since April 1999, and so there is hardly any progress with regard to utilisation of the available fund. The IRDP as well as the other credit-subsidy schemes have now been merged into SGSY meant for only Self-Help Groups (SHG). The district administrations are currently busy in organising and establishing the SHGs, before transferring the SGSY subsidy to these groups.

QUALITY OF PROGRAMME IMPLEMENTATION/ IMPACT

Wage Employment Schemes

The wage employment schemes (EAS and JRY) provided about 90-110 days of employment per beneficiary and contributed to about 40-45 percent of total family income. However, the implementing agencies (panchayats and Block officials) did not always organise the work activities in the lean season as per the need of the beneficiaries. Contractors were also employed to execute the work . Many of the beneficiaries even mentioned that they had to pay Rs. 3-5 per day to the contractors while receiving the wage payment.

Housing Scheme

The IAY beneficiaries received a subsidy of Rs. 28,500 /- including Rs. 23000/-towards material purchase and Rs. 5500/- towards the cost of family labour. About 86 % the IAY beneficiaries were satisfied about the construction as they themselves provided the material and constructed the houses. The beneficiaries of earlier years (14 %) were not satisfied with their houses, which were constructed and made available to them by the Block officials through the contractors. In the recent years, the beneficiaries are not only allowed to construct their own IAY houses by purchasing the material themselves, but they are also allowed to construct the houses in their original habitations in the form of extensions or otherwise. These policy changes have increased the demand for IAY houses. But, the beneficiaries in most cases have to pay about Rs. 1000 – 2000 to panchayat/ Blcok official to get the housing benefit.

Credit/ Subsidy Scheme

The IRDP beneficiaries, most of whom have taken to goatery enterprise, also admitted paying some amount (10-20 % of the subsidy amount) to get the subsidy benefit. About 90 % of these beneficiaries are not aware about he new scheme (SGSY) which has now replaced IRDP. About 40 % of the IRDP beneficiaries are not happy about the income flow from their adopted enterprises. These beneficiaries are drawn into the schemes mainly because of the subsidy element. There was very little progress with regard to the implementation of SGSY. Only the tribal Blocks in the developed district showed some progress in the effective formation of Self-Help Groups for bank finance under SGSY.

Public Distribution Systems

PDS outlets were found in all the eight villages under the study. About 88 % of the sample beneficiaries mentioned that they regularly bought food grains, sugar, edible oil and kerosene from these shops.

Safe Drinking Water

All the sample villages and the sample beneficiaries have access to safe drinking water.

Primary Education

Primary schools are operating in all the sample villages. However, non-formal education centres (night schools) are located in only two of the eight sample villages. More than one-third of the beneficiaries are found with children above six years who are either not going to schools or are dropped out of the formal schooling systems. These children need services of non-formal schooling systems.

Primary Health Care

Primary health centers/ sub centers are found in two of the eight sample villages. In one village (Jamsar) in the tribal Jawhar Block of the developed district, the Rural Sanitation Programme is also being implemented very effectively.

ROLE OF PANCHAYATS

The decentralised implementation process and direct fund transfer to panchayats (in case of JRY) have contributed to higher fund utilisation. The panchayat members have succeeded in generating awareness about the BPL list and also about some poverty alleviation schemes (IAY and JRY) through regular village meetings at least once in three months. The problems of poor and their needs, however have not been discussed in the village meetings, and plans have not been prepared for overall development (including education) of the beneficiaries and improving the resource base of the village. Also the poorest of the poor have not been selected for the subsidy schemes like IAY and IRDP/ SGSY.

SUGGESTIONS

Deputation of a Programmer at DRDA

There is an urgent need to depute a programmer from NIC at the DRDA to closely monitor the programme implementation at GP/ village level with specific reference to preparation/ updating of BPL list and selection of poorest of the beneficiaries. The programmer can assist the project director, DRDA in quick compilation, processing and retrieval of required information.

Restructuring of BPL List

Since the BPL list does not represent a homogenous group, the families included in the list, should be listed in the ascending order of their income / assets (Land holding) status. Guidelines should be issued to the sarpanch and Block officials to select beneficiaries from the top of the list (poorest) downward. A time frame should be prepared to cover all the BPL families, and DRDA should be made responsible for monitoring the selection of beneficiaries.

Display of Guidelines At Village Level

The guidelines of the poverty alleviation schemes should necessarily be displayed on the blackboards / notice boards of the panchayats. These should also be displayed at other meeting places in villages, and circulated among various village groups. The guidelines meant for the beneficiaries should clearly indicate that they are neither to work under a contractor nor should they pay any amount to the panchayat members/ Block official to get selected as a beneficiary under any scheme.

Establishment of Non-Formal Education Centres

The non – formal education centers (night schools) should be strengthened in Maharashtra, and the panchayat members should be advised to motivate the beneficiaries to send their children above 6 years to schools. The panchayat members should see to it that in none of the beneficiaries' families there are school dropped out children.

Change in Study Methodology

The findings of the study indicate that beneficiaries from the BPL list could be arbitrarily selected or sometime the APL families could be included in the BPL list to facilitate their selection as beneficiaries under specific schemes. To find out whether the poorest of the BPL families willing for specific schemes are left out, while other not-so- poor families are selected as beneficiaries, the study methodology should include sample selection from the list of BPL families rather than from the list of beneficiaries. A fraction of BPL families randomly selected for survey should indicate whether all of them are beneficiaries, and one can make a comparison between the `beneficiaries' and `non – beneficiaries'.

Introduction

1.1 background

Since the commencement of Ninth Five Year Plan in 1997 – 98, there were as many as 11 poverty alleviation schemes found to be implemented on all India bases. These schemes could be categorised into four broad categories as follows :

a) **Wage Employment Programme** consisting of two schemes and accounting for 55 % of plan allocation :

Jawar Rojgar Yojana (JRY), now renamed as Jawahar Gram Samruddhi Yojana (JGSY)

Employment Assurance Scheme (EAS)

b) **Self – Employment (Credit/ Subsidy) Programme** consisting of six schemes and accounting for about 18 % of plan allocation :

Million Wells Scheme (MWS)

Integrated Rural Development Programme (IRDP)

Supply of Improved Toolkits to Rural Artisans (SITRA)

Ganga Kalyan Yojana (GKY)

Training of Rural Youth for Self Employment (TRYSEM)

Development of Women and Children in Rural Areas (DWACRA)

c) **Rural Housing Programme** consisting of only Indira Awas Yojana (IAY) and accounting for about 25 % of total plan allocation.

d) **Area Development Programme** consisting of two schemes and accounting for below 3 % of plan allocation.

Drought Prone Area Programme (DPAP)

Desert Development Programme

Since April 1999, the schemes under self – employment programme including IRDP have been restructured and a new programme known as Swarna Jayanti Gram Swarozgar Yojana (SGSY) has been launched. Unlike the previous self – employment schemes, the benefit of SGSY will now be available only to Self – Help Groups. The unspent balances as on 1-4-99 under the erstwhile self-employment schemes will be pooled under the new SGSY and utilised as per the new guidelines aimed at Self – Help Groups to be formed and trained.

1.2 need for the study

In terms of Plan Allocation, the most important among the poverty alleviation schemes turn out to be JRY, EAS, and IAY, which account for 80 percent the total Plan Outlays. The effective implementation and fund utilisation under these schemes will definitely be instrumental in alleviating rural poverty to a large extent. In this context, there is a need to know whether these funds have been properly utilised for the target beneficiaries, and to what extent the allotted/ available funds have been utilised by the state/ district administration.

One would like to know the constraints in the implementation process that affect the fund utilisation. Recently, Panchayati Raj Institutions (PRIs) are playing a major role in handling the funds and implementation of Plan schemes. How effectively these programmes are being implemented in providing benefits to the poorest of the population in the villages? To what extent Self – Help Groups (SHGs) are functional in the villages to avail bank credit and linked to the restructured IRDP scheme? The answers to these queries will help Planning Commission to effectively monitor the implementation process of poverty alleviation programmes. The Planning Commission, accordingly contracted Policy and Development Initiatives (PDI) to assess the effectiveness of the poverty alleviation programmes in Maharashtra.

1.3 Agreed TOR

1.3.1 Assignment to be Undertaken

i) The assignment of the study is to assess the impact of important schemes of rural development and poverty alleviation along with other important social sector schemes being implemented in the selected 8 villages distributed over 4 blocks and 2 districts of which one will be a backward district and another a developed district in the state of Maharashtra.

ii) The database so collected will be put in a floppy disk for circulation.

1.3.2 Specified Activities

The present project/ study will be divided into three phases.

At the commencement of the study, discussion will be held with the relevant officials of the Ministry of Rural Areas and Employment at GOI level to list out emerging issues. Study reports on the poverty alleviation schemes will be collected and utilized along with literature available to construct a tentative instrument of enquiry. Discussions will be held with the State Govt. officials and the secondary data collection work will be finalised from the reports, records of the State Govt., District level officials, etc. The primary data will be collected from the sample beneficiaries numbering to about 100 –120 respondents from the two districts comprising 12 - 16 beneficiaries per village. A stratified random sampling approach will be adopted to select the villages and households for collection of primary data in the first phase. In the second phase, the blocks in each district selected will be listed according to their fund utilization status, and two blocks will be selected representing highest and lowest fund utilisation respectively. In the third phase, two villages will be randomly selected from two village panchayats in each block. Thus, in total, there will be 8 villages distributed over 4 blocks in 2 districts. The programme beneficiaries in each village will be listed against the relevant schemes, and about 3 – 4 beneficiaries in each scheme will be randomly selected. After the completion of the data, analysis of data will be undertaken and various linkages will be made and the Draft Report will be sent to Planning Commission, Adviser (Monitoring) within three months. The final report will be submitted within four months to the Planning Commission.

1.4 organisation of the report

The present report is divided into six sections/ chapters. The first chapter highlights the background and the specific tasks assigned by the Planning Commission. The second chapter throws light on the

major poverty alleviation schemes being implemented in the study districts, and trend of fund utilisation under these schemes. The selection of sample blocks, villages and beneficiaries is also shown in this section. The third chapter illustrates the profiles of the sample beneficiaries by various scheme types. Based on the sample information, an attempt has been made to assess the quality of programme implementation and impact on the sample beneficiaries. These findings are presented in chapter four along with the implementation status of other social schemes like primary education, safe drinking water supply, public distribution systems, etc. The role of panchayat in programme implementation and perception of people (beneficiaries) are assessed in the next (fifth) chapter. The major findings and suggestions are recorded in the last chapter.

Chapter 2 FUND UTILISATION

The present study attempts to assess the poverty alleviation schemes in two districts of Maharashtra State. The two selected districts are Thane and Dhule representing two contrasting development levels. Taking into consideration, the literacy and infrastructure development indicators, Thane is found out to be among the most developed districts, while Dhule is among the most backward districts of Maharashtra. The study team had detailed discussions with the officials of District Rural Development Agencies (DRDA) in these two districts to understand the implementation mechanism of the major poverty alleviation schemes and the fund utilisation status. These informations were analysed before selection of sample blocks and villages.

2.1 major schemes

In terms of fund availability and the extent of expenditure during the Ninth Plan Period, the important poverty alleviation schemes in the selected districts are found out to be IAY, JRY, and EAS. The implementation mechanisms of these schemes are explained in this section before analysing the extent and trends of fund utilisation. Although IRDP and MWS were implemented in the initial years, these are no longer in vogue, as SGSY has replaced these and other self-employment schemes. As SGSY fund is insignificantly utilised, the scheme being new, we have not included SGSY in our analysis in this section. However, at Block level, we have made an attempt to find out to what extent Self – Help Groups (SHG) have been formed and linked to banks under SGSY. Also, we included IRDP beneficiaries in our sample to find out their awareness about the present (SGSY) scheme.

2.1.1 IAY

Indira Awas Yojana is the single most important scheme in Maharashtra in terms of fund allocation and expenditure. The same is found in the study districts. During 1998 – 99, the available fund under IAY was Rs. 23.4 crore (of which Rs. 16.5 crore was spent) in Thane district and Rs. 11.6 crore (of which Rs. 8.9 crore was spent) in Dhule district.

IAY is being implemented in the district since the commencement of the programme during 1985 – 86. Under this scheme, dwelling units, free of cost are being provided to the members of SC / ST and others living below the poverty line. The beneficiary under this scheme receives an amount of Rs. 28,500 /- of which Rs. 23,000 /- are to pay for the material and the balance Rs. 5,500 /- are for the cost of labour which the beneficiary necessarily has to contribute. In the earlier years, the materials (and some time the houses) were being provided by the Block office through contractors leading to pilferages. But, with the increase in the material cost in the recent years, it is no longer profitable to provide the required material and houses through contractors, the minimum quotation for a IAY house being Rs. 50,000 /-. Accordingly, the Block, through the GP is transferring the entire cost of the house (including the cost of material) to the identified beneficiary. The fund is transferred in three installments consisting of Rs. 16,000 /-, Rs. 7,000 /- and Rs. 5,500 /- respectively. The Block officials (engineer and Gram Sevak) certify the specified materials being used by the beneficiary.

The scheme has become immensely popular among the beneficiaries. There is increased demand for this scheme from the potential beneficiaries who need additional houses for their growing families and also form the panchayat members/ sarpanchs who now can favour their supporters. The beneficiaries are selected from among the BPL (below poverty line) families, and the sarpanch plays a major role in selecting the IAY beneficiaries as well as updating the BPL list.

Some recent change in the implementation process has also contributed to increased demand and success of the scheme. Earlier the IAY houses were built in clusters and mostly outside the village. The beneficiaries are very often reluctant of move out of their original habitations. Also finding a suitable place for the beneficiaries within the village was always not possible. These factors had

earlier contributed to the slow progress of the scheme. However, due to the growing popularity of the scheme and increased pressure from panchayats, the district and state administration in Maharashtra have allowed construction of IAY houses in the beneficiaries' own habitations in the form of extensions or otherwise subject to their adhering to the IAY space and material specifications. Thus, in the present form, the beneficiaries construct their own house (providing material and labour themselves) in their original habitations. This practice has facilitated better construction (in many cases exceeding the minimum material requirement), higher occupancy rates and increased beneficiaries satisfaction and participation.

2.1.2 JRY / JGSY

The Jawahar Rojgar Yojana (JRY), now called the Jawahar Gram Samruddhi Yojana (JGSY) is the second important scheme in both the study districts of Maharashtra. During 1998 – 99, the total available fund under JRY in Thane district was Rs. 14.3 crore (which was 61 % of IAY fund). In Dhule district, the available JRY fund was Rs. 5.9 crore, which was about 50 % IAY fund.

Under JRY, employment opportunities are provided to available men and women in rural areas through creation of durable community and social assets. The JRY is targeted to benefit only the BPL families preferably the SC / ST and free bonded labourers. While employment generation is the main objective, 22.5 % of the available fund can be spent on individual beneficiary schemes for the direct benefit of the SC / ST. The panchayats are making use of this reserved amount (22.5 %) towards meeting the additional housing demand (IAY houses) of the potential beneficiaries, and to that extent the wage fund is reduced and added to the IAY fund at panchayat/ village level.

The implementation process of JRY is now completely decentralised. Since April 1999, the available fund under JRY is transferred directly by the DRDA to GPs. Earlier the fund was routed through the Blocks resulting in delays in fund transfer to the GPs. Further, in order to overcome bureaucratic / technocratic delays and to facilitate faster utilisation of funds, the sarpanch is now empowered to execute a project up to Rs. 50,000 /- without obtaining proper technical estimate / plan. This process of fund transfer from DRDA to GP has resulted in faster utilisation of funds, but without any effective monitoring by DRDA with regard to quality of implementation because of staff constraint. The DRDA continues to rely on the Block staff to monitor the implementation of JRY works, who are already overburdened with the responsibilities of implementing other schemes (EAS, IRDP / SGSY etc).

2.1.3 EAS

The Employment Assurance Scheme is the third important of the poverty alleviation schemes in Maharashtra. The available fund under this scheme in 1998 – 99 was Rs. 5.4 crore for Thane and Rs. 4.6 crore for Dhule district. These funds were 23 % of IAY fund for Thane and 40 % of IAY fund for Dhule respectively.

Under EAS, employment is to be provided during lean agricultural season in manual work to all able bodied adults in rural areas who are in need and desirous of work, but cannot find it. The secondary objective is the creation of economic infrastructure and community assets for sustained employment and development.

The available funds under EAS are transferred by the DRDA to the Blocks and from there to the registered beneficiaries under the scheme. The technical committee (engineers) at the block level prepares the work plan in coordination with other line departments and executes the projects consisting mostly roads and check dams/ watershed development works. The EAS fund, are utilised for various land development works on very small scale under the Drought Prone Area Programme (DPAP). The panchayats are not playing a significant role in deciding the nature of projects to be undertaken or handling the funds under EAS. The Gram Sabhas, wherever they are conducted, hardly discuss the issues of providing sustainable employment opportunities. For the panchayat

members, sustainable employment can only be possible through sustained fund flows, and the available funds are not enough to support a family beyond 2 / 3 months period. Utilisation of funds to rehabilitate the dry and degraded surrounded areas so as to create a sustainable resource base for the poorest of the poor is not among the immediate priorities of the panchayat members in many of the selected study areas especially in the developed district (Thane).

2.2 Fund Utilisation

An analysis of how the available funds have been utilised by the implementing agencies for various schemes would indicate the relative importance attached to the scheme and also throw light on the efficacy of the implementation and fund transfer process. The trends of fund utilisation for the last two years, for the two study districts have been presented in table 2.1. **(The detailed Block wise information pertaining to fund availability and utilisation are presented in Annex- tables A1 to table A3).**

Table 2.1 : Trends of Fund Utilisation by Scheme

(Figure in %)

Schemes	Year	Districts	
		Thane	Dhule
IAY	1998 – 99	70.4	71.0
	1999 – 2000	90.3	94.1
JRY	1998 – 99	76.2	68.9
	1999 – 2000	86.5	95.8
EAS	1998 – 99	52.7	84.4
	1999 – 2000	39.0	NA

[SOURCE: DRDAs]

The available information indicate a definite speeding up of the implementation process with regard to all schemes except for EAS in Thane district. Thane being a developed district and having many urban areas (like Bombay, Kalyan, Thane etc.), the villagers in this district have easy access to non – farm (higher wage) employment opportunities outside their villages. And so, the labour availability for EAS in Thane has been the major constraints for implementing the schemes. This problem is not found in the backward (Dhule) district, where labour at the prevailing govt. wage rate is easily available.

In both the districts, however, IAY funds have been utilised to a large extent and the fund utilisation percentage has increased from about 70 % in 1998 – 99 to above 90 % level in 1999 – 2000. This is mainly because of the active role played by the panchayats in obtaining permission for the beneficiaries to construct IAY houses in their original habitations and creating more demand for the scheme. Similarly, direct fund transfer to panchayats for executing the JRY work and empowering them to execute project worth of Rs. 50,000 /- without any work estimate have facilitated higher utilisation of JRY funds in both the study districts. Higher fund utilisation under JRY in Dhule district is because of easy labour availability while it is not the case in Thane district. In Thane district, most of the panchayat have utilized JRY funds to meet the excess housing demand by utilising 22.5 % of the fund earmarked for individual SC / ST beneficiaries.

The overall higher fund utilisations in both the study districts indicate higher demand for specific fund at panchayat level.

2.2.1 Physical Achievements

An analysis of physical impact would indicate the extent to which the expenditures, discussed in the previous sections, have created employment opportunity for poor villagers. Table 2.2 indicates the achievement in this regard in terms of number of people benefited and the actual employment generated in the two study districts. (The detailed Block-wise achievements are presented in Annex: table-A4)

Table 2.2: Physical Achievements under various Schemes in 1998-99

Achievements	Unit	Districts	
		Thane	Dhule
1. Beneficiaries/ Houses under IAY	Number	5843	4739
2. Employment Generated			
a. IAY	Lakh Man-days	43.67	*
b. JRY	Lakh Man-days	26.24	23.78
c. EAS	Lakh Man-days	7.41	12.80
TOTAL	Lakh Man-days	77.32	36.58

[SOURCE: DRDAs]

* The IAY man-days for Dhule are stated to be included under JRY]

As may be seen from table 2.2, the IAY alone has provided housing benefit to 5843 households in Thane district and 4739 people in Dhule district during 1998-99. The three important schemes (IAY, JRY and EAS) combinedly generated 77.32 lakh man-days in Thane and about 36.58 lakh man-days in Dhule. At the rate of about 100 man-days per person, these man-days amount to employment generation for 7732 people in Thane and 3658 people in Dhule districts.

These data do not reflect how the funds have been utilized and what impact these schemes have on the target beneficiaries. In order to assess the quality of implementation and the specific impact of the schemes in the rural areas of Maharashtra, a sample beneficiaries distributed over various ongoing schemes were to be selected and interviewed.

2.3 SAMPLE SELECTION

The agreed sample frame consisted of two blocks from each district and two villages from each Block. For selecting the Blocks, the fund utilisation data for 1998 – 99 were considered for the IAY scheme, which was the single most important scheme in both the study districts. The Blocks, which showed the highest, and lowest fund utilisation in the district were selected. After Blocks were selected, discussions were held with the Block officials, and the villages having significant number of BPL families were noted down. Two villages were randomly selected from these villages in each Block. The eight selected sample village distributed over four Blocks and two districts of Maharashtra are presented in table 2.3. The Blocks and villages selected present a contrasting scenario in terms of their fund utilisation as well as concentration of SC / ST population. In three of the selected

villages, the SC / ST population constituted more than 90 % of total population, while in three other villages the same was about 50% and in the remaining two villages it was about 11 – 13 %.

Table 2.3 : Sample Blocks, Villages and Beneficiaries

Dist. Name	Block Name	Village Name	% of SC / ST	Distance from Block Head quarters (km)	Number of Beneficiaries
1. Dhule	1. Dhule	1. Bhokar	13	6	12
		2. Walwadi	55	5	12
	2. Sakri	1. Mhasadi	96	15	15
		2. Shewali	54	7	14
2. Thane	3. Jawhar	1. Dabhosa	99	17	13
		2. Jamsar	94	7	12
	4. Murbad	1. Bhadane	11	20	13
		2. Saralgaon	46	18	13

2.3.1 Selection of Beneficiaries

In each of the selected villages, about 3 – 4 beneficiaries were to be selected from each of the four (EAS, JRY, IAY and IRDP) poverty alleviation schemes implemented in the village, so that a minimum of 12-16 sample beneficiaries would be covered in each sample village. However, the study team found that in some villages, one or two schemes were not implemented, and in some other cases even though a scheme was implemented, the required number (3-4) of beneficiaries was not available. In such exceptional cases, selecting more beneficiaries from other available popular schemes in a village made of the shortfall of required beneficiaries against a scheme, and thereby also giving more

Representation/ weightage to the popular (IAY, JRY) schemes, which have received higher fund allocation. Thus, when EAS was found not being implemented in the sample villages of Dhule district, more than 3- 4 beneficiaries were selected from IAY and JRY schemes to fulfill the total sample requirement at village level.

The distribution of the selected beneficiaries by scheme and by village/ district is presented in table 2.4. As may be seen, a total of 12-15 beneficiaries have been selected at the sample village level from four poverty alleviation schemes – IAY, JRY, EAS and IRDP. However, uniform distribution of beneficiaries across schemes was not possible due to non-implementation/ availability of specific schemes/ beneficiaries in all the selected villages, as already explained.

Table 2.4 : Distribution of Beneficiaries by Schemes

Dist. Name	Block Name	Village Name	EAS	JRY	IAY	IRDP	TOTAL
1. Dhule	1. Dhule	1. Bhokar	NA	3	6	3	12
		2. Walwadi	NA	6	NA	6	12
	2. Sakri	1. Mhasadi	NA	4	6	5	15
		2. Shewali	NA	4	6	4	14
2. Thane	3. Jawhar	1. Dabhosa	3	3	5	2	13
		2. Jamsar	3	2	5	2	12
	4. Murbad	1. Bhadane	3	2	5	3	13
		2. Saralgaon	3	5	3	2	13
Total			12	29	36	27	104

[Note: NA indicate Not Availability of a scheme/ beneficiary. In such cases additional beneficiaries from other popular and available schemes in the villages have been selected.]

Thus, the total sample comprises of 104 beneficiaries under four poverty alleviation schemes distributed over 8 villages, 4 Blocks and 2 districts of Maharashtra state. The infrastructure and socio – economic profiles of these sample villages and beneficiaries and the detailed findings from them regarding the quality of implementation of each poverty alleviation scheme along with other social schemes are presented in the subsequent chapters.

SAMPLE PROFILE

This chapter depicts the infrastructure and social facilities available in the sample villages and analyses the social and economic characteristics of the 104 sample beneficiaries and their families so as to understand their BPL status.

3.1 INFRASTRUCTURE PROFILE

The availability of physical and social infrastructure facilities in the sample villages are shown in table 3.1

Table 3.1: Distance (Km.) of various facilities from sample villages

Infrastructure/ Social facilities	Dhule Block		Sakri Block		Jawhar Block		Murbad Block	
	Vill.1	Vill.2	Vill.1	Vill.2	Vill.1	Vill.2	Vill.1	Vill.2
Primary School	0	0	0	0	0	0	0	0
Non-formal Sch	1	5	6	6	6	7	5	0
Health Centre	8	5	6	0	6	0	5	0
Hand Pump	0	0	0	0	0	0	0	0
PDS Shop	0	0	0	0	0	0	0	0
Metal Road	0	0	0	0	0	0	5	0
Comm. Bank	0	5	6	7	6	7	5	0
Coop. Bank	0	5	6	0	6	7	5	0

[Note: Figures indicate distance in Km.: "0" Km. implies that the facility is available in the village below 1 km. Distance]

It is evident from table 3.1 that a few of the facilities are available in all the sample villages. These are primary school, hand pump/ safe drinking water source, and PDS outlet. All the eight sample villages (except one) are also within 1 km. Distance of metal road or all-weather road. Non- formal schools are conspicuous by their absence in all but one village. Similarly, health centre/ sub- centre is found in only three of the eight sample villages, in the remaining villages it is found at a distance about 5-8 km. Banking facilities (commercial or cooperative banks) are not available in 5-6 sample villages. Even in 23 villages, where either commercial or cooperative banks are available, none of the sample beneficiaries reported having a bank account. All the above mentioned social and infrastructure facilities are found in only one (Saralgaon) of the sample villages in Murbad Block of Thane district. There is an urgent need to upgrade the social facilities especially with regard to health and non-formal education.

3.2 Type of beneficiaries

The detailed classifications of 104 sample beneficiaries by schemes and in terms of their gender, age, literacy and caste status are presented in table 3.2. Of the 104 beneficiaries surveyed, 36 (35 %) availed the benefit of IAY followed by 28 % from JRY, 26 % from IRDP and the balance 11 % were EAS beneficiaries.

About 91 % of the beneficiaries are male. The female beneficiaries (9 %) are found under the IAY and IRDP schemes only. Five (14 %) of the 31 IAY beneficiaries are female; in case of the remaining (81 %) IAY beneficiaries, the allotted IAY houses are in the joint names of husband and wife, but the husbands appeared as the official beneficiaries. Among the wage employment schemes (EAS and JRY), although no female beneficiary was found, the male beneficiaries mentioned that their female members also worked under the schemes.

The average age of the beneficiaries is found out to be above 40 years for all the four schemes under study. The average age of the wage employment beneficiaries is above 45 years. This implies that only the senior members of the families are available in their villages for these schemes. The younger earning members in their families usually move out of the villages for non-agricultural employment at higher wage rates.

Above half of all beneficiaries are reported as literate. Highest literate percentage (74 %) is found among the IRDP beneficiaries, followed by IAY beneficiaries (58 %). Less than half of the wage employment beneficiaries are literate.

Caste Composition: The benefit of the poverty alleviation schemes have gone mostly to the SC / ST population, as 88 % of the sample beneficiaries are found to be in SC / ST category. The EAS beneficiaries are all SC / ST, and are also most illiterate.

Table 3.2: Profiles of the Beneficiaries by Scheme Category

Sl. No.	Type of Beneficiaries	Scheme Category				All Schemes
		EAS	JRY	IAY	IRDP	
1.	Male	12	29	31	23	95
	%	100.00	100.00	86.11	85.19	91.35
2.	Female	0	0	5	4	9
	%	0	0	13.89	14.81	8.65
3.	Avg. Age	46	45	46	41	44

4.	Literate	5	14	21	20	60
	%	41.67	48.28	58.33	74.07	57.69
5.	SC	6	8	7	5	26
	%	50.00	27.59	19.44	18.52	25.00
6.	ST	6	18	25	17	66
	%	50.00	62.07	69.44	62.96	63.46
7.	OBC	0	0	0	2	2
	%	0	0	0	7.41	1.92
8.	General	0	3	4	3	10
	%	0	10.34	11.11	11.11	9.62
9.	Total Number	12	29	36	27	104
	%	100.00	100.00	100.00	100.00	100.00

[SOURCE : PDI Survey – April 2000].

3.3 Family particulars and social status

The family characteristics of the beneficiaries as shown in table 3.3 reveals a nuclear family status with household size of about five family members. On an average, two of the five family members are literate. The literacy status of the family members including the beneficiaries is limited only to the ability of writing one's name and signing. Functional literacy and educational attainment/ awareness was not found among most of the beneficiaries. In fact it was found out that 39 % of all beneficiaries had children above 6 years of age who were either not going to school or had been dropped out of the school. This indicates the low educational priority of the beneficiaries and the inefficacy of the formal and non-formal education systems in the study areas.

Table 3.3 : Social Status of Beneficiaries' Families

S.No.	Information Category	Scheme Category				All Schemes
		EAS	JRY	IAY	IRDP	
1.	Avg. Family Size	4	5	4	5	5
2.	Avg. No. Of Literate	1	2	2	2	2
3.	% Of Families Reporting Not School Going/ School Drop-out Children	25.00	44.83	38.89	40.74	39.42
4.	% of Electrified Houses	58.33	72.41	72.22	70.37	70.19
5.	% of Kutcha Houses	50.00	13.79	11.11	7.41	15.38
6.	% of Semi-Pucca Houses	50.00	62.07	63.89	81.48	66.35
7.	% of Pucca Houses	0	24.14	25.00	11.11	18.27

[SOURCE : PDI Survey – April 2000].

Dwelling Status : The dwelling units of the beneficiaries' families consisted mostly of 'Semi-Pucca' houses reported by 66 % of all beneficiaries. 'Kutcha Houses' are found mostly among the EAS beneficiaries. Pucca Houses are found to some extent among the JRY, IAY and IRDP beneficiaries. Electrified houses are found among 70 % of all types of beneficiaries barring the EAS beneficiaries whose houses are electrified to the extent of about 58 %.

3.4 Economic Status

The economic status of the beneficiaries is assessed in terms of their asset ownership and annual income position. None of the sample beneficiaries reported having agricultural land. Their consumer durables consisted of mostly radio and in limited cases a cycle. About half of the beneficiaries irrespective of the scheme types possessed a radio, while only about one – fifth reported having a cycle. More of IAY beneficiaries possessed these assets, radio by two third and cycle by one-third. The only other durable, which was found insignificantly among few beneficiaries (except EAS), was tape recorder. The distribution of households by income and assets is shown in table 3.4.

Income Level : The average earning member per family and the annual family income of the beneficiaries under the four schemes is shown in table 3.5.

All beneficiaries reported income flow only from labour supplemented in a few cases from petty trade. On an average, each beneficiary household has 2 / 3 earning members. The average family annual income of beneficiaries works to about Rs. 11,500 /- ranging from Rs. 10,000 / -in case of EAS

beneficiaries to the highest annual income of about Rs. 13,000 /- in case of IRDP beneficiaries. Except for EAS beneficiaries, the average income of all other beneficiaries is above the poverty line income of Rs. 11,000 /-. The previous table (3.3) showing distribution of beneficiaries by various income groups indicates that about 35 % of all beneficiaries (except EAS) exceeded the poverty line income of Rs. 11,000 /-. Among the IRDP beneficiaries, none is found in the very poor category (income below Rs. 8,500 /-), while 50 % EAS beneficiaries may be categorised as very poor followed by JRY (24 %) and IAY (16 %) beneficiaries. A majority of the beneficiaries' families under JRY, IAY and IRDP may be categorised as just poor having an annual income level of Rs. 8,500 – 11,000. Thus, notwithstanding the fact that people usually understate their income, we find a significant percentage of beneficiaries (especially under IAY and IRDP) above official poverty line. Such higher average income is explained by the easy availability of non-farm employment in the study areas of Maharashtra.

Table 3.4 Distribution of Beneficiaries by Family Income and Assets

Sl. No.	Income / Assets	Scheme Category								All Schemes	
		EAS		JRY		IAY		IRDP		N	%
		N	%	N	%	N	%	N	%		
1.	Annual Family Income (Rs.)										
	Not Reported	0	0.00	0	0.00	1	2.78	0	0.00	1	0.96
	6001 – 8500	6	50.00	7	24.14	6	16.67	0	0.00	19	18.27
	8501 – 11000	3	25.00	12	41.38	16	44.44	17	62.96	48	46.15
	11001 +	3	25.00	10	34.48	13	36.11	10	37.04	36	34.62
2.	Assest Ownership										
	Cycle	2	16.67	6	20.69	12	33.33	4	14.81	24	23.08
	Radio	7	58.33	18	62.07	24	66.67	12	44.44	61	58.69
	Tape Recorder	0	0.00	4	13.79	1	2.78	1	3.70	6	5.77
3.	Total	12	100.00	29	100.00	36	100.00	27	100.00	104	100.00

[SOURCE : PDI Survey – April 2000]. [N= Number]

Table 3.5: Annual Family Income

Beneficiaries	Avg. No. of Earning Member	Avg. Annual Family Income (Rs.)
EAS	2	10,050
JRY	3	11,310
IAY	3	11,583
IRDP	2	12,293
All Schemes	3	11,514

[SOURCE : PDI Survey – April 2000]

In the final analysis, the beneficiaries are found to be socially and educationally most backward. Economically, however, they may not all represent the poorest of the poor in their villages.

Quality of Implementation and Programme Impact

This chapter analyses information obtained from the sample beneficiaries with regard to various aspects of implementation of the wage employment programme (EAS and JRY), housing scheme (IAY) and the self – employment programme (IRDP / SGSY). The other informations obtained at village and household levels have also been examined to assess the efficacy of other social schemes.

4.1 WAGE EMPLOYMENT Schemes

About 39 % of the sample beneficiaries are found receiving the wage benefit under JRY (28 %) and EAS (11 %) for the last few years. These beneficiaries have been asked to indicate the extent of wage benefit received, the work details and their relationship with the implementing agencies, middlemen, etc to throw light on the implementation quality and impact of these schemes in the study area.

4.1.1 Extent of Wage Benefit

The extents of wage employment and wage income received by the beneficiaries are presented in table 4.1. As may be seen, the beneficiaries receive about 90 – 100 days employment from the EAS and JRY schemes respectively resulting in a wage income of about Rs. 4000 to Rs. 5000 for these groups of beneficiaries. The wage income from these schemes has contributed to about 40-45 % of the family income of the wage beneficiaries. The wage income has been instrumental in improving the living standard of all beneficiaries. About 25 % of EAS beneficiaries and 35 % fo JRY beneficiaries are found to cross the poverty line income of Rs. 11,000 /-. About 51 percent of the wage employment beneficiaries mention that their present wage income is more than that of previous years, and about 36 % feel that their present income is somewhat lower than that of previous year. Mostly JRY beneficiaries in many tribal villages reported the lower present income where a part of the JRY fund has been utilised for building IAY houses.

Table 4.1 : Wage Employment Benefit for EAS, JRY Beneficiaries

SL. No.	Information Category	Unit	Beneficiaries	
			EAS	JRY
1.	Average Annual Wage Income	RS.	4167	5060
2.	Average Wage Per Day	RS.	45	45
3.	Average Annual Employment	Days	93	112
4.	Wage Income as % of Total Family Income	%	41	45

[SOURCE : PDI Survey – April 2000].

Overall, the wage employment schemes have provided a minimum of three months of employment per beneficiary (who is usually a senior member of the family) and hence contributed significantly to the family income. Because of the sustained income flows, all beneficiaries mention that they now spend more on food items. A very few beneficiaries (15 %) also mention that they also spend more on clothing and social ceremony. However, none of the beneficiaries mention spending more on education. In fact, as shown earlier, many of these beneficiaries have either school dropped out or non- school going children.

4.1.2 Seasonality of Employment

While a majority of the beneficiaries are happy about the extent of employment availability, they feel that employment was not always available to them during lean season. The work programmes were not systematically planned to meet their need during lean season. About 75 % of EAS beneficiaries and 55 % of JRY beneficiaries stated that they did not get employment at the time of their need during lean season.

4.1.3 Work Supervision and Payment Modality

The beneficiaries were asked how the work was supervised, who made the payment to them and whether there was any corrupt practice followed while making the payment to them.

Regarding the work site, all beneficiaries stated that the work activities (consisting mostly of road construction and to a very limited extent land development) were all organised within their panchayat boundary. The works were supervised and implemented by the panchayat and Block officials. However, over two-third of EAS and JRY beneficiaries indicated that contractors made the payments to them. About half of the beneficiaries felt that they did not know whether they received the same amount written against their names in the register. About 25 % of EAS beneficiaries and 44 % of JRY beneficiaries mentioned that they had to pay an amount of Rs. 3-5 per day to the contractor / middlemen who made the payment to them.

Many of the EAS beneficiaries did not know that they had to be registered with Block office and family card has to be issued to them to get sustained wage employment. About 50% of the EAS beneficiaries who were registered with the Block office to get the employment benefit pointed out the role of an agent/ middleman in getting their name registered against payment of a nominal amount.

4.2 HOUSING SCHEME

Of the 104 beneficiaries surveyed in this study, 36 are IAY beneficiaries. All these beneficiaries are found to be staying in the allotted IAY houses. About 86 % of the IAY beneficiaries, who have got the benefit recently (during the last two years), are found to be satisfied with construction quality as they themselves have provided the material and carried out the construction. The remaining 14 % of the beneficiaries are not satisfied with the construction quality and materials being supplied to their houses by the Block officials. For these older beneficiaries, as per the previous practice, the Block officials through contractors provided materials and carried out construction. These houses were in bad shapes.

Almost all the allotted houses contained, as per specification, a sanitary latrine and a smokeless chullah. However, only 50 % of the sample IAY houses had enough space for fruits/ vegetable garden. Almost all IAY beneficiaries have water sources near their houses, and so they don't face water shortage for drinking and other household need.

Earlier, the IAY houses were made available in a cluster at the outskirts of the village. The construction qualities of these houses, being constructed through contractors, were reported to be very poor. Many such houses were found out by the study team in broken down and abandoned condition. In order to overcome these problems, the state government through the panchayats' intervention, have not only allowed the beneficiaries to provide/ purchase the specified material themselves but also agreed to constructing the houses in the beneficiaries' own locations/ habitations if they can provide the required space. Because of these policy changes, the recent houses are not only all occupied, but these also are well built. In many cases the beneficiaries are providing extra material/ resources to make their houses fully 'Pucca' .

Payment Modality

The IAY beneficiaries are provided with a subsidy of Rs. 28,500 / - per house to pay for material (Rs. 23,000 /-) and labour (Rs. 5,500 /-) which they themselves have contributed. The recent changes have facilitated faster utilisation of IAY fund. But, the beneficiaries also confess that they have to pay some amount to the panchayat/ Block official to get the housing benefit. More than 50 % of the beneficiaries mention payment of Rs.1000 – Rs. 1800 to the panchayat/ Block officials to get the full benefit of the scheme.

4.3 CREDIT-SUBSIDY SCHEMES

The study team found many beneficiaries under IRDP scheme, the most popular of the credit – subsidy schemes which have now (since April 1999) been restructured and merged into a group enterprise scheme known as SGSY. The IRDP beneficiaries were included in the sample to know the quality of implementation and impact of the credit - subsidy scheme and to assess the awareness of these beneficiaries about the restructured (SGSY) scheme.

4.3.1 Impact of IRDP

The 27 beneficiaries surveyed under IRDP reported taking loan - subsidy for operating goatery, shop, bullock cart and cow enterprises. The details of these enterprises including amount of loan – subsidy and extent of income flow are presented in table 4.2

Table 4.2: Details of IRDP Enterprises

Sl. No.	Information Category	Enterprises			
		Goatery	Shop	Bullock Cart	Cow
1.	Number of Beneficiaries	19	4	3	1
2.	Range of Bank Loan	Rs .8000-28000	Rs. 18000-25000	Rs. 18000	18000
3.	Range of Subsidy	Rs. 2000-8000	Rs. 5000-8000	Rs. 6000	6000
4.	Range of Annual Income Flow	Rs. 500-2000	Rs. 1500-2500	Rs. 1400-2000	Rs. 1000

[SOURCE : PDI Survey – April 2000].

Goatery is the most preferred enterprise adopted by more than 50 % of the IRDP beneficiaries. The investment (bank loan) amount under goatery ranged between Rs. 8000 and Rs. 28000 including a subsidy range of Rs. 2000 and Rs. 8000. The annual income flow from goatery varied from Rs. 500 to Rs. 2000 depending on the investment amount and the number of goats reared. The same investment and income relationships were noticed in case of other enterprises adopted by the beneficiaries. With an investment of Rs. 18000 – 250000 (which included a subsidy of Rs. 6000-8000), the beneficiaries mostly reported income flow of about Rs. 1000-2500 for the other enterprises (table 4.2).

About 60 % of the beneficiaries were satisfied about the income flow from their enterprises, while the remaining (40 %) beneficiaries admitted that they were drawn into the schemes mainly because of the subsidy involved.

Payment to middlemen: Above 60 percent of the beneficiaries admitted paying some amount to the middlemen/ Block officials for getting the subsidy benefit. Such payment varies between 10-20 % of the subsidy amount.

4.3.2 Status of Group Schemes / SGSY

The IRDP beneficiaries are asked whether they are aware about the restructured IRDP/ SGSY being operational since April 1999. Only 10 % of the IRDP beneficiaries are aware about the scheme, and only one of the beneficiaries has joined a Self – Help Group (SHG) to avail the subsidy benefit as per the new scheme. Information was collected at the sample Block level to know the progress regarding SHG being funded under SGSY during 1999 – 2000 (table 4.3).

Table 4.3: Status of SGSY

SL. No.	District	Block	Number of SHGs being financed under SGSY
1.	Dhule	1. Dhule	None
		2. Sakri	None
2.	Thane	1. Jawhar	111
		2. Murbad	11

[SOURCE : Block office Records].

Although SHGs have been formed in all sample Blocks, most of these are in the initial (revolving fund) phase. Only in the sample blocks of the developed(Thane)district, some of these groups have been linked to bank for finance under SGSY. The Jawhar Block (which is completely tribal) has done exceedingly well to effectively link as many as 111 SGHs with banks for finance under SGSY. The economic enterprises very recently established by these groups under SGSY are as shown in table 4.4.

Table 4.4 : Types of SGSY Enterprises Established

Sl. No.	SGSY Enterprises	Total loan Sectioned	Total Subsidy Received
		(Rs. lakh)	(Rs. lakh)
1.	Brick Manufacturing	3.0	1.25
2.	Goat Rearing	2.5	1.25
3.	Dairy	5.2	1.25
4.	Growing Medicinal Plant	5.0	1.25
5.	Mechanical Workshop	2.1	1.25
6.	Masala (Spices) Making	2.5	1.25
7.	Vegetable Garden	1.5	0.75
8.	Engineering Work	2.3	1.25
9.	Cane Work	2.5	1.25

[SOURCE : Block office Records].

4.4 other social schemes

In addition to poverty alleviation schemes mentioned in the preceding sections, the study team also explored the implementation status of other social schemes in the sample villages.

4.4.1 Public Distribution System (PDS)

PDS outlets were found in all the eight villages under the study. The sample beneficiaries under various schemes were asked whether they had access to the PDS shops in their villages and whether they bought food items from these shops. The responses of the beneficiaries in this regard by the scheme types are shown in table 4.5.

Table 4.5: Beneficiaries' Access to PDS shops

Scheme Type	% of Beneficiaries reporting access to PDS
EAS	75.0
JRY	96.5
IAY	80.6
IRDP	96.3
TOTAL	88.5

[SOURCE : PDI Survey – April 2000].

As may be seen from table 4.5, about 88 % of all sample beneficiaries mentioned that they had access to PDS and that they regularly bought food grains, sugar, edible oil and kerosene from these shops. Among JRY and IRDP beneficiaries, almost all (96%) reported access to PDS supply in their villages. However, a significant proportion (20-25%) of other beneficiaries (under IAY and EAS) are found to be away from the reach of PDS supply. These beneficiaries mentioned that the supply in the PDS shops was erratic, and so they relied on other sources for their domestic food grain requirement. The beneficiaries, who had access to PDS, complained about recent price hikes. In general, however, a large majority of these beneficiaries in all sample villages were happy with their PDS outlets.

4.4.2 Safe Drinking Water

All the sample villages and the sample beneficiaries have access to safe drinking water. None of the beneficiaries in any village or under any scheme complained about the availability of safe drinking water. While at least one hand pump was available in all villages, there were additional hand pumps available where clusters of IAY houses were constructed. Thus, there was no problem of safe drinking water supply at either village level or household level.

The study team also made an attempt to explore whether there was any problem with regard to drinking water supply at work sites away from the village location. The EAS and JRY beneficiaries, who very often work at sites outside their villages, mentioned that safe drinking water was always provided to them.

4.4.3 Primary Education

Although Primary Schools are there in all sample villages, non-formal education center (Night school) is found only in one village(Saralgaon), and in another (Bhokar) village it is located nearer (about 1 km. away) to the village. In all other six sample villages, as shown earlier in table 3.1, non-formal school is found at a distance of about 5-7 km. Because of such non-availability of non-formal education centres at the village level, many of the beneficiaries were found with non-schooling/ school dropout children(table 4.6).

Table 4.6: Number of Beneficiaries having non- school going child/ school dropout / child earner

Dist. Name	Block Name	Village Name	Beneficiary Reporting children who are		
			Not school going	School dropout	Wage earner
1. Dhule	1. Dhule	1. Bhokar	2	0	0
		2. Walwadi	5	0	1
	2. Sakri	Mhasadi	3	0	1
		2. Shewali	7	0	1
2. Thane	1. Jawhar	1. Dabhosa	5	2	0
		2. Jamsar	1	0	1
	2. Murbad	1. Bhadane	4	3	4
		2. Saralgaon	5	5	1

[Source: PDI Survey-April,2000]

Out of the 104 sample respondents, as many as 32 beneficiaries mentioned that they were having children above 6 years of age who were not attending any school, while 10 beneficiaries reported having school dropout children. Most of these non-schooling/ dropout children assisted their parents in household work, and in case of 9 beneficiaries, these children even earned income for their families. The distributions of these beneficiaries reporting non-school going, school dropout and child labour across the sample villages are shown in table 4.6. As may be seen, while the non-school going children are found in all the sample villages, the school dropouts are found only in Thane district. Child labour is also found mostly in the developed Thane district because of its urban and industrial concentration.

One interesting observation about the child labour is that the 9 beneficiaries who reported this aspect were classified under the IAY and IRDP schemes, and were having an average annual family income excess of Rs. 11,000/-.

These children, who are left out of the formal schooling system, urgently need the services of non-formal education centres.

4.4.4 Primary Health Centres / Sub-Centres

Such health centers/ sub centers are found in two of the eight sample villages viz. Shewali (in Dhule district) and saralgaon (in Thane district). In the remaining villages, such health centres were found at distance of about 5-8 km. away. All the beneficiaries felt the need for health centres including the services of doctors near their villages. Even where the health centres are established, the services of doctors are always not available, and the villagers have to travel a minimum distance of about 12 km. to avail such benefit.

In order to improve the health condition of the villagers, the state government is also implementing the Rural Sanitation Programme. Under this programme a subsidy of Rs.3500/- is given to a beneficiary for construction of individual latrine. This subsidy amount includes beneficiary's contribution of Rs.500/-. This scheme was found to be implemented in two sample villages (Dabhosa and Jamsar) in tribal Jawhar Block of Thane district. About 8-9 latrines were constructed in these villages in one year in 1998-99. A total of about 40 latrines have already been constructed in each of these villages during the last five years.

Role of Panchayats and People's Perception

As we have discussed in the preceding chapters, panchayats have played an important role in implementation of poverty alleviation schemes and utilisation of specific development funds. In order to improve the fund utilisation levels and make local people participate more effectively in the poverty alleviation schemes, panchayats have been empowered to directly handle specific funds (JRY) without the intermediation of Blocks. Panchayats also select the beneficiaries and BPL families through Gram Sabha and village level meetings. The introduction of such decentralised implementation process and fund availability at village/ GP level has resulted in more visible activities and in many cases group conflicts as well. In this chapter, we have examined the role of panchayats in raising awareness about the schemes, selection of right beneficiaries for the schemes and how people perceive about the role played by their representatives.

5.1 programme awareness

The beneficiaries for various poverty alleviation schemes are selected from the BPL list that is finalised by the sarpanch in consultation with the Gram Sevak. Thus, it is necessary and pre-requisite for a beneficiary to be included in the BPL list. During the course of the present survey, the sample beneficiaries are asked whether they are aware about the BPL list being prepared for their village. About 75 % of EAS beneficiaries and above 90 % of other beneficiaries are found to be aware about such BPL list being prepared and their names being there in that list. These beneficiaries are also asked whether they know about various poverty alleviation schemes being implemented. Except for the EAS beneficiaries, for whom the awareness level is confined to only 58 %, more than 90 % of other beneficiaries (JRY, IAY and IRDP) are aware about various poverty alleviation schemes. The sources of programme awareness (Table 5.1) as mentioned by the beneficiaries indicate Panchayat Members being the main source. About 79 % of all beneficiaries mention that they come to know about the BPL list and about the poverty alleviation schemes from the panchayat members. The other important source of awareness is 'VLW / Gram Sevak' pointed out by about 58 % all beneficiaries.

Table 5.1 : Source of Programme Awareness

SL. No.	Sources of Awareness	% of all Beneficiaries Reporting
1	Panchayat Member	79.1
2	VLW / Gram Sevak	58.2
3	Labour Contractor	6.6
4	Radio	1.1

[SOURCE : PDI Survey – April 2000].

Thus, on the whole, the panchayat members have done well in increasing the awareness level about the poverty alleviation schemes among the beneficiaries. However, they have not effectively reached out to the poorest (EAS) of the beneficiaries.

5.1.1 VILLAGE MEETING

The panchayats are required to organise Gram Sabha once in six months do decide about the beneficiaries and conduct regular village meetings once a month to discuss details of programme implementation and assessing the needs of the villagers/ beneficiaries. In the tribal Jawhar Block of Thane district, where such Gram Sabha and village meetings are regularly conducted, one finds higher percentage of fund utilisation and more effective programme implementation. Even the SGSY, being a new scheme, has been implemented on a wider scale in this (Jawhar) Block compared to other sample Blocks. In order to find out about the status of village level discussions, the beneficiaries are asked how frequently the village meetings are conducted by the panchayat members/ sarpanch. The finding in this regard as presented in table 5.2 reveals that such meetings are mostly conducted once a month and once in three months. About 60 % of the beneficiaries point out that village meetings are conducted at least once a month, while 33% of the beneficiaries mention that such meetings take place once in three months.

Table 5.2 : Frequency of Village Meetings

Sl. No.	Frequency of Village Meeting	% of All Beneficiaries Reporting
1.	Once a Week	6.7
2.	Once a Month	51.9
3.	Once in 3 Months	32.7
4.	Once in 6 Months	1.0
5.	No meeting at all	7.7

[SOURCE : PDI Survey – April 2000].

A majority of the beneficiaries testify that the panchayat members conduct regular village meetings to discuss the implementation modality of the on going schemes. However, we find that in the same village, some beneficiaries say that the meetings are conducted once a month, while the other groups say that meetings take place once in three months. In many cases, a revenue village or a GP consists of many scattered habitations. In case of a village meeting, all the habitations may not be aware about the meetings and so the beneficiaries / BPL families in these habitations, stay away, while the beneficiaries staying closer to the sarpanch attend the meetings. Very often these meetings are very thinly attended. Many beneficiaries deliberately stay away from the meetings because they feel that nothing concrete happens in the meetings.

5.2 selection of beneficiaries

As per the guidelines, the beneficiary selected under a scheme must be from a BPL family. While, the BPL list has been prepared by the Block officials, the selection of a BPL family for a specific scheme is finalised by the sarpanch. Given the limitation of fund and more demand for a scheme from the villagers/ BPL families, as in case of IAY scheme, the equity consideration holds that the poorest of the villagers be selected for the scheme. However, the panchayat members/ sarpanchs are seldom governed by such equity consideration. As per the guidelines, they see to it that the selected beneficiary is from the BPL list. In some cases, in order to accommodate their own candidates, they even update (manipulate) the BPL list. The Block officials in a few cases (in the backward Dhule district) have mentioned about pressure being put on them by the sarpanchs to include specific names in the BPL list. We also find from our survey data regarding family income that about one – third of the beneficiaries (especially under IAY and IRDP) could be classified as APL (above poverty line). Although, the cost of living in Maharashtra is higher and many of these APL families may be called poor, they certainly are not among the poorest of the poor. Our qualitative data indicates that

people closer to the sarpanch or in the same party line have got the subsidy benefit. In many cases, as we have shown earlier, the beneficiaries have to pay some amount to panchayat/ Block officials to get selected under IAY and other subsidy schemes.

In order to do away with such political consideration and favoritism in selecting beneficiaries, the district officials have suggested the need for a guideline to select the poorest of the BPL families. The BPL families need to be segregated into further categories such as extreme poor, very poor and poor. The sarpanch needs to be advised to select beneficiaries from the lowest category of the BPL list to start with.

5.3 Peoples' Perception

The decentralised implementation process has activated the political groups in the villages. And so, in spite of the low literacy levels of the beneficiaries, their general awareness level has increased. When asked to compare the present implementation process with the past, more than 80 % of all beneficiaries (67 % for EAS) agree that the schemes are being implemented more actively during the last 2 / 3 years, and that the panchayats have played a major role in programme implementation and awarding the benefits to the BPL families. The qualitative information obtained from the poorer beneficiaries however, reveal that the panchayat members as well as the block officials, who are active in programme implementation, are not genuinely concerned about the poor. They only show interest in programme implementation to get their shares from the allotted fund. Many of these beneficiaries also mention that in the meetings conducted by the panchayat members, the problems of poor and their need are hardly discussed. These poorer beneficiaries feel that an educated outsider may perhaps be more impartial and may handle the available funds better than the panchayat members in their villages.

Many of the beneficiaries, who are illiterate and uneducated, do not understand the details of any of the poverty alleviation schemes. Their awareness is limited only to the scheme name and that their names should be there in the BPL list for them to be eligible for any of the schemes. They invariably have to pay a price (Rs. 3-5 per day for wage employment, Rs. 1000-2000 for the IAY house and 10-20 % for the IRDP subsidy) to be included under a scheme. These beneficiaries suggest that the guidelines of the schemes should be displayed on a black board in the committee room or otherwise, so that the educated among them can read the details of the schemes and disseminate the knowledge among them.

The panchayat members, thus, seem to be quite insensitive to people's problems and genuine needs. Most of them have not organised the EAS/JRY works in the lean months, when employment is needed most. Also, they have not made a systematic effort to select the poorest of the villagers for the IAY and other subsidy schemes. The beneficiaries, many of whom have school dropped out children, have not been motivated to send their children to schools. Many of the panchayat members have lobbied for more funds for JRY and IAY activities, but none of them has asked for non- formal education centers to be established in their villages to take care of the education needs of beneficiary households.

Concluding Remark

This chapter sums up the major findings and attempt some suggestion to improve the programame implementation.

6.1 Major Findings

The important poverty alleviation schemes being implemented in Maharastra are IAY, JRY/ JGSY, EAS and IRDP/SGSY. The IRDP and other enterprise development schemes meant for individual beneficiaries have been discontinued and a new scheme (SGSY) has been introduced since April 1999 to promote group enterprises through funding of effective Self – Help Groups. There is hardly any fund utilisation under SGSY as it is still under preparatory/ group formation stage.

In terms of the magnitude of fund availability and utilisation, IAY and JRY turn out be very popular schemes in both the study districts. For both these schemes, fund utilisation percentages show an improvement form about 70 % in 1998 – 99 to about 90 % in 1999 – 2000. The wage employment schemes (especially EAS) seem to have been better implemented in the backward district (Dhule) compared to the developed(Thane) district.

In order to find out the quality of programme implementation, 104 beneficiaries were interviewed in eight villages distributed over four Blocks and two districts. The sample respondents included IAY (36), JRY (24), EAS (12) and IRDP (27) beneficiaries. Half of these beneficiaries are illiterate and 88 % of them belong to SC / ST category. The EAS beneficiaries are found out to be most illiterate and all SC / ST. Half of the EAS beneficiaries stay in 'Kutchha' houses, while 'Semi-pucca' houses are more common among above 60 % of other beneficiaries.

The average annual family income of the beneficiaries is about Rs. 10,000 /- for EAS and Rs. 11,000 /- for the JRY beneficiaries, while it is about Rs. 12,000 /- for the IA Y and IRDP beneficiaries. About one-third of all beneficiaries (except EAS) are found to be above the poverty line income of Rs. 11,000 /-. Hiring out of labour is the main source of income of all types of beneficiaries, and easy availability of non-farm employment contributed to higher family income.

The wage employment schemes (EAS and JRY) provided about 90-110 days of employment per beneficiary and contributed to about 40-45 percent of total family income. The wage employment, however, is always not made available to the beneficiaries in times of their need in lean season. Many of the wage employment beneficiaries indicated they received the wage payment from contractors and they had to pay Rs. 3-5 per day to the contractor.

The IAY beneficiaries received a subsidy of Rs. 28,500 /-including cost of material and family labour. About 86 % the beneficiaries were satisfied bout the construction as they themselves provided the material and constructed the houses. The beneficiaries of earlier years (14 %) were not satisfied with their houses, which were constructed and made available to them by the Block officials through the contractors. In the recent years, the beneficiaries are not only allowed to construct their own IAY houses by purchasing the material themselves, but they are also allowed to construct the houses in their original habitations. These policy changes have increased the demand for IAY houses. But, the beneficiaries in most cases have to pay about Rs. 1000 – 2000 to panchayat/ Blcok official to get the housing benefit.

The IRDP beneficiaries, most of whom have taken to goatery enterprise, also admitted paying some amount (10-20 % of the subsidy amount) to get the subsidy benefit. About 90 % of these beneficiaries are not aware about he new scheme (SGSY) which has now replaced IRDP. About 40

% of the IRDP beneficiaries are not happy about the income flow from their adopted enterprises. These beneficiaries are drawn into the schemes mainly because of the subsidy element.

The decentralised implementation process and direct fund transfer to panchayats (in case of JRY) have contributed higher fund utilisation. The panchayat members have succeeded in generating awareness about the BPL list and some poverty alleviation schemes (IAY and JRY) through regular village meetings at least once in three months. The problems of poor and their needs, however have not been discussed in the village meetings, and plans have not been prepared for overall development (including education) of the beneficiaries and improving the resource base of the village. Also the poorest of the poor have not been selected for the subsidy schemes like IAY and IRDP/SGSY.

6.2 Suggestions

6.2.1 Deputing a Programmer at DRDA Level

All the poverty alleviation schemes are monitored at the district level by DRDA. But, in spite of increase in the number of poverty alleviation schemes in the recent years, there is not much increase in the technical staff strength of DRDA to effectively monitor each scheme. The DRDAs are not in a position to even compile the physical and financial progress of the schemes at a desegregated (village/GP) level. It takes quite long to even compile the block level information. In order to overcome these problems, the DRDAs have been provided with computer facilities, and the relevant statistics are now being fed to these computers. But, in the absence of a trained programmer, the DRDAs are not in a position to get the feedback they want and effectively monitor the implementation of the schemes at GP/Village level. Hence, deputing a programmer from NIC at the DRDA level would help in monitoring the decentralised implementation process.

6.2.2 Restructuring of the BPL list

As per the guideline, the beneficiaries are to be selected from the BPL families. But when the potential beneficiaries from the available BPL list exceed the number of actual beneficiaries for a given scheme because of fund constraint, the panchayat members/ sarpanch arbitrarily select their own candidates. Some time the BPL list is updated/ manipulated to include specific candidates in the BPL list. In order to avoid such arbitrariness in the selection of beneficiary the relevant guideline should make provision for a priority list of beneficiaries to be prepared from the BPL list. Since the BPL list does not represent a homogenous group, the families included in the list, should be listed in the ascending order of their income / assets (Land holding) status. Guidelines should be issued to the sarpanch and Block officials to select beneficiaries from the top of the list downward. A time frame should be prepared to cover all the BPL, families, and DRDA should be made responsible for monitoring the selection of beneficiaries.

6.2.3 Display of Guidelines at Village Level

The Central Government has issued detailed guideline that need to be followed for effective implementation of various schemes. These guidelines are mostly available with officials at district and Block levels. The beneficiaries do not know details of any of the schemes. So, many decisions are usually imposed on them in the village meetings and they are also exploited by middlemen / contractors as they are not aware of the implementation modalities suggested by the government. Hence, as desired by many beneficiaries, these guidelines should necessarily be displayed on the blackboards / notice boards of the panchayats. These should also be displayed at other meeting

places in villages, and also circulated among various village groups. The guidelines meant for the beneficiaries should clearly indicate that they are not to work under a contractor or to pay any amount to the panchayat members/ Block official to get selected as a beneficiary under any schemes.

6.2.3 Establishment of Non-Formal Education Centres

The primary schools and especially the non – formal education centers, (night schools) should be strengthened in Maharashtra, and the panchayat members should be advised to motivate the beneficiaries to send their children above 6 years to schools. The panchayat members should see to it that in none of the beneficiaries' families there are school dropped out children.

6.2.4 Change in Study Methodology

The findings of the study indicate that beneficiaries from the BPL list could be arbitrarily selected or sometime the APL families could be included in the BPL list to facilitate their selection as beneficiaries under specific schemes. To find out whether the poorest of the BPL families willing for specific schemes are left out, while other not-so- poor families are selected as beneficiaries, the study methodology should include sample selection from the list of BPL families rather than from the list of beneficiaries. A fraction of BPL families randomly selected for survey should indicate whether all of them are beneficiaries, and in the event of some sample respondents turn out to be 'non-beneficiaries', one can make a comparison between the 'beneficiaries' and 'non – beneficiaries'.

ANNEXURE

**Table A-1: Blockwise Utilisation of Available fund under IAY during
1998-99 to 1999-2000**

(Rs in Lakh)

Districts Blocks	1998-99			1999-2000		
	FA	FU	%	FA	FU	%
DHULE						
Dhule	502.3	374.8	74.6	235.5	219.1	93.0
Sakri	389.3	380.4	97.7	163.4	163.3	99.9
Sirpur	238	201.2	84.5	145.5	137.6	94.6
Shindkheda	166.2	139.6	84.0	122.3	109.3	89.4
Nawapur	235.9	185	78.4	157.2	153.3	97.5
Nandurbar	254.2	191	75.1	172.3	156.7	90.9
Taloda	103.2	91.7	88.9	67.3	61.7	91.7
A.Kuwa	195	155	79.5	129.5	122.4	94.5
D.Gaon	133.3	-	-	115.4	114.4	99.1
Shahada	243.5	205	84.2	185.9	170.5	91.7
Total	1165.1	827.7	71.0	827.6	779	94.1
THANE						
Vasai	150.5	126	83.7	186.9	129.1	69.1
Palghar	366.6	277.4	75.7	353.3	307.1	86.9
Bhiwandi	302	241.7	80.0	259.9	245	94.3
Murbad	226.7	40	17.6	315.9	280.5	88.8
Kalyan	83.3	48.5	58.2	85.7	62.2	72.6
U.Nagar	74.2	43.1	58.1	115.7	98.1	84.8
Dahanu	300.5	216.9	72.2	344.8	301	87.3
Jawhar	219.6	182.3	83.0	227.4	225	98.9
Talasari	103.5	82.6	79.8	135.1	120.3	89.0
Wada	149.2	112.6	75.5	76.9	133.4	173.5
Mokhada	84	70.1	83.5	76.9	63.1	82.1
Shahapur	278	204.8	73.7	277	251.7	90.9
Total	2338.1	1646	70.4	2455.5	2216.5	90.3

FA = Fund Available

FU = Fund Utilised

**Table A-2 : Block-wise Utilisation of Available fund under JRY
during 1998-99 to 1999-2000 (Rs. in Lakh)**

Districts Blocks	1998-99			1999-2000		
	FA	FU	%	FA	FU	%
DHULE						
Dhule	192.9	134.9	69.9	120.3	113.5	94.3
Sakri	195	147.9	75.8	157.9	157.8	99.9
Sirpur	146	100.7	69.0	117.7	115.1	97.8
Shindkheda	131.1	91	69.4	87.2	87	99.8
Nawapur	121.7	87.1	71.6	127.4	106.4	83.5
Nandurbar	109.6	76.8	70.1	96.8	96.2	99.4
Taloda	49.2	33.4	67.9	52.9	52.9	100.0
A.Kuwa	89.1	70.1	78.7	85.8	83.2	97.0
D.Gaon	64.1	41.5	64.7	65.3	65.2	99.8
Shahada	161	101	62.7	152.1	152.1	100.0
Total	594.7	409.9	68.9	580.3	556	95.8
THANE						
Vasai	88.3	73.4	83.1	108.6	108.6	100.0
Palghar	184.2	146.1	79.3	177.3	164.1	92.6
Bhiwandi	142.9	110.2	77.1	138	137.7	99.8
Murbad	113.8	92.7	81.5	110.9	72.2	65.1
Kalyan	27.5	18.2	66.2	28.2	27.6	97.9
U.Nagar	70.7	40.8	57.7	45.2	28.7	63.5
Dahanu	191.5	130.6	68.2	213.4	203.6	95.4
Jawhar	199.5	174.9	87.7	166.7	142.1	85.2
Talasari	113.4	88.2	77.8	100	88.2	88.2
Wada	93.8	65.1	69.4	113.5	90.7	79.9
Mokhada	83.2	65.9	79.2	59.6	51.5	86.4
Shahapur	120.6	83.6	69.3	148.7	105	70.6
Total	1429.4	1089.7	76.2	1410.1	1220	86.5

FA = Fund Available
FU = Fund Utilised

**Table A- 3 : Block-wise Utilisation of Available fund under EAS
during 1998-99 to 1999-2000 (Rs in Lakh)**

District Blocks	1998-99			1999-2000		
	FA	FU	%	FA	FU	%
DHULE						
Dhule	93.3	83.9	89.9			
Sakri	116.9	109.3	93.5			
sirpur	103.7	79.7	76.9			
Shindkheda	102.5	78.4	76.5			
Nawapur	68.6	58.6	85.4			
Nandurbar	81.3	71.9	88.4			
Taloda	84.1	72.1	85.7			
A.Kuwa	62	54.3	87.6			
D.Gaon	66.3	52.4	79.0			
Shahada	100.4	81.2	80.9			
Total	462.7	390.5	84.4			
THANE						
Vasai	50.6	25.4	50.2	63.9	32.4	50.7
Palghar	76.4	38.3	50.1	133.6	68.9	51.6
Bhiwandi	82.4	38.3	46.5	109.9	63.5	57.8
Murbad	55.3	30.5	55.2	112.7	29.9	26.5
Kalyan	35.4	18.9	53.4	34.3	19.4	56.6
U.Nagar	40.2	12.6	31.3	35.1	18.2	51.9
Dahanu	83.8	42.2	50.4	126.7	33.1	26.1
Jawhar	23.7	3.2	13.5	107.9	34	31.5
Talasari	18.8	16.7	88.8	69.4	33.1	47.7
Wada	30.7	26.8	87.3	93.6	46	49.1
Mokhada	8.6	5.7	66.3	56.2	21.9	39.0
Shahapur	33	25.6	77.6	132	19.2	14.5
Total	538.9	284.2	52.7	1075.3	419.6	39.0

FA = Fund Available
FU = Fund Utilised

Table A- 4: Physical Achievement (Employment Generation) under IAY, JRY and EAS during 1998-99

District/ Blocks	No. of New Beneficiaries/ houses sanctioned under IAY	Employment Generated (Lakh Mandays)			
		IAY	JRY	EAS	TOTAL
DHULE					
Dhule	521		3.35	2.45	
Sakri	752		3.95	1.84	
sirpur	471		2.54	1.22	
Shindkheda	371		2.60	1.25	
Nawapur	493		2.39	0.98	
Nandurbar	532		2.74	1.21	
Taloda	264		1.12	0.86	
A.Kuwa	408		1.09	1.09	
D.Gaon	290		1.47	0.76	
Shahada	637		2.53	1.14	
Total					
THANE					
Vasai	531	3.28	0.69	0.25	4.22
Palghar	1031	7.23	3.66	1.15	12.04
Bhiwandi	685	6.30	2.73	1.03	10.06
Murbad	617	1.04	2.42	1.03	4.49
Kalyan	182	1.26	0.21	0.33	1.80
U.Nagar	132	1.92	0.84	0.26	3.02
Dahanu	778	5.65	3.64	1.36	10.65
Jawhar	423	4.75	4.48	0.03	9.26
Talasari	332	2.15	2.30	0.28	4.73
Wada	400	2.93	1.79	0.82	5.54
Mokhada	223	1.82	1.21	0.09	3.12
Shahapur	509	5.34	2.27	0.78	8.39
Total					

[Employment generation under IAY for Dhule District was stated to be included under JRY]