

Project Report

on

**SPECIAL CENTRAL ASSISTANCE TO SCHEDULED
CASTES AND SCHEDULED TRIBES IN ANDHRA
PRADESH, MAHARASHTRA, ORISSA AND
TAMILNADU: AN EVALUATION STUDY**

submitted to

**PLANNING COMMISSION
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by

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CHAPTER-1: INTRODUCTION

1.1 Context of the study

The Scheduled Castes, since ages, have been victims of socio-economic exploitation and have been relegated to low income generating occupations, inferior trades, unhygienic environment and unclean menial occupations. Although overt untouchability practices may be declining in many parts of the country, caste rigidities continue to confine many Scheduled Caste workers in demeaning occupations, which put them at a disadvantage when compared to other communities. The forces of urbanization, social and protective legislations, positive discrimination and other measures taken by the Government, have led to gradual improvement in occupational mobility and living standards over the years, but the living conditions of the majority of Scheduled Castes continue to show socio-economic backwardness.

The Scheduled Caste (SC) population, according to 2001 Census, is 166.6 million constituting 16.23 per cent of the total population of India. They are mainly concentrated in Uttar Pradesh (35.1 million), West Bengal (18.4 million), Tamilnadu (11.8 million), Andhra Pradesh (12.3 million) and Bihar (11.3 million). These States account for 53.36 per cent of the total SC population of the country.

Scheduled Tribe (ST) communities are characterized by their distinctive culture, geographical isolation, shyness of contact with community at large and socio-economic backwardness. According to the 2001 Census, the population of Scheduled Tribes (STs) is 84.3 million constituting 8.2 per cent of the total population of the country. More than half of the Scheduled Tribe population is concentrated in the five States of Madhya

Pradesh (14.51%), Maharashtra (10.17%), Orissa (9.66%), Gujarat (8.87%), and Rajasthan (8.42%). At the district level, there are 75 districts where ST population is 50 per cent or more as per the 2001 Census. While 91.7 per cent of STs live in rural areas, only 8.3 per cent live in urban areas.

The overall development of the Scheduled Castes (SCs) and Scheduled Tribes (STs) has been a declared policy of the successive governments in independent India. Efforts in this direction have aimed at the social, economic and political upliftment of these groups to bring them at par with other sections of society through various safeguards and provisions. Since independence, new strategies and schemes for accelerated development have been evolved and programmes implemented with a view to bring the SCs and STs in to the mainstream of the Indian society.

1.1.1 Special Component Plan and Tribal Sub Plan

As the general development programmes could not specifically cater to the needs of the SCs and STs and Other Backward Classes, two special categories, Special Component Plan (SCP) for SCs and Tribal Sub-Plan (TSP), for STs were initiated by the government as the intervention strategies during seventies not only to ensure that the developmental benefits from other developmental sectors do not by-pass these special groups but also to guarantee adequate funds and benefits in proportion to the size of their population flow from all the related development sectors both at State and Centre level. Further, in support of these strategies, the Government of India also extends Special Central Assistance (SCA) to states and UTs as an additive to SCP and TSP.

The Ministry of Social Justice & Empowerment (M/SJ&E) is providing 100% grant under the Central Sector Scheme of SCA to SCP as an additive to SCP to the States/UTs to fill the critical gaps and vital missing inputs in family oriented income generating schemes with supporting infrastructure development so as to make the schemes more effective. The Tribal Sub-Plan (TSP) strategy was evolved by an expert committee

set up in 1972 for the rapid socio-economic development of tribal people and was adopted for the first time in the Fifth Five year Plan. The TSP concept, aims on one hand at the quantification of investment in the Sub-Plan areas to commensurate with its size, and on the other, an all-round development of the tribal communities with their varying levels of development and therefore, with varying levels of needs. Keeping in view the distinct tribal situation, the TSP has set the twin objectives of (i) socio-economic development of STs; and ii) protection of tribals against exploitation to narrow the gap between the levels of development of tribals by improving the quality of life of the tribal communities. The TSP strategy is being implemented through: 195 Integrated Tribal Development Projects/Integrated Tribal Development Agencies (ITDPs/ITDAs), 259 Modified Area Development approach (MADA) Pockets and 82 Clusters in 23 TSP States/UTs.

1.1.2 State Finance Development Corporations

Besides the SCP and TSP strategies, Government of India has initiated financial assistance schemes to SCs and STs through their apex National Finance Corporations; National Scheduled Caste Finance and Development Corporation (NSCFDC), National Scheduled Tribe Finance and Development Corporation (NSTFDC) and State Scheduled Caste Development Corporations (SCDCs). Under the Centrally Sponsored Scheme introduced in 1979, Central share of 49 percent is released as equity to the Development Corporations on matching basis against 51 percent released by the concerned State/ UT. State level Development Corporations take steps for identifying eligible SC and ST families, motivating them to undertake economic development schemes, sponsoring the schemes to financial institutions for credit support, providing financial assistance in the form of margin money at low rate of interest and subsidy in order to reduce the repayment liability and providing necessary tie up with other poverty alleviation programmes. The State Development Corporations meant for the SCs and STs are playing an important role in providing credit and filling the gap by way of

margin money loans, bridge loans, micro finance and subsidy to the target group as channelising agencies of National apex Corporations.

S. No.	Annual Plan	Allocation	Expenditure	TSP Allocation	TSP Expenditure	%age of TSP Expenditure to allocation
1	9 th Plan	14,567.14	8911.27	3431.59(23.6%)	2,238.92	25.12
	10 th Plan					
2.	2002-03	3100	2474	724.4 (26.8%)	521.95	21.10
3.	2003-04	3200	2436.90	832.42 (29.7%)	588.69	24.20
4.	2004-05	2500	2738.72		613.47	22.40
5.	2005-06	3000	2818.82		821.52	27.40
6.	2006-07	3500	3500.00	917.57	1008.16*	28.80*
7.	Tenth Plan	15,300	13,848.50		3545.79	23.20

S. No	Annual Plan	Central/CS Schemes	SCA to TSP	Article 275(i)
1	9 th Plan	281.64	288.5	96.61
	10 th Plan			
2.	2002-03	65.00	64.95	36.42
3.	2003-04	190.10	61.85	28.30
4.	2004-05	198.65	75.78	43.50
5.	2005-06	362.19	59.87	38.02
6.	2006-07	---	83.58	40.29
7.	Tenth Plan	815.94*	346.03	121.81

S. No.	Programme	SCA to TSP Financial (Rs.in crore)	10 th Plan Achievement Physical (Family)
1.	ITDA	300.48	3.00 lakh
2.	Micro Project	16.88	0.14 lakh
3.	MADA	18.80	0.18 lakh
4.	Cluster	18.81	0.02 lakh
5.	DTDP	10.66	0.16 lakh
	Total	348.20	3.50 lakh

The Present Evaluation/Study:-

The potential contribution of evaluation to improving both planning and execution of programmes and projects, and towards better utilization of resources and possibly at reduced costs is now well recognized. It would provide the basis for considering changes in existing social policy by assessing the effectiveness of existing social programmes, thus contributing towards defining the policy agenda. Outputs of the specific final products or services, which an activity is expected to produce from the inputs provided. Outputs are normally measured within the framework of the activities themselves and output measuring is important not only for evaluation but also for monitoring purpose. Output indicators provide not only quantitative but also qualitative information. They should relate to all major immediate objectives in the programmes concerned. In this context, "An evaluation study of the Central Special Assistance to Scheduled Castes and Scheduled Tribes is being proposed to undertake in Andhra Pradesh, Maharashtra, Orissa and Tamilnadu. The study will be broad based and will cover work and programmes of the Government as well as non-government organizations.

1.2 Objectives of the study

The major objectives of the present study are:

- i. to determine the extent of success to which the projects under Special Component Plan, Tribal Sub Plan, Central Special Assistance and National Scheduled Castes Finance and Development Corporation and National Scheduled Tribes Finance and Development Corporation are being implemented through Government as well as non-government organizations for the economic development of Scheduled Castes and Scheduled Tribes.

- ii. to examine the process of identification of beneficiaries and projects being provided to Scheduled Castes and Scheduled Tribes, nature of facilities and services being extended by the Government and non-government organizations in promoting economic development of the SCs and STs.
- iii. to assess various important segments of the programmes being implemented by the Government to provide an insight whether the programmes are being executed on the desired lines.
- iv. to investigate the steps being taken by the Programme Implementing Agencies (PIAs) in promoting entrepreneurship and productive skills among the SCs and STs.
- v. to assess the diachronic impact of SCA and extent of economic development among the SC and ST beneficiaries by identifying and measuring clear indicators over a period of time, and
- vi. to examine problems of the beneficiaries and the initiatives taken for the economic development and the inputs required for proper implementation of the programmes.

1.3 Research Methodology

1.3.1 Area and Sample of the Study

Andhra Pradesh and Tamilnadu have more SC populations and Maharashtra and Orissa comes under Schedule V areas having more tribal populations. Hence, the study covers SC beneficiaries under the SCP in Andhra Pradesh and Tamilnadu and ST beneficiaries under TSP in Maharashtra and Orissa. The sample was selected based on multi-stage random method. Four districts having highest percent of SC population in each State were selected for the study. Similarly two taluks/tehsils/mandals having highest percent of SC population in each selected district were selected. A list of SC beneficiaries in each selected taluk/tehsil/mandal under SCA for the last three years during 2002-03, 03-04 and 04-05 were collected from the concerned officials and 25 beneficiaries in each taluk/tehsil/mandal were selected randomly. For

indepth interviews however, care was taken to cover different economic activities in the sample. Thus four districts, eight taluks and 200 SC beneficiaries were selected in each State.

State	District				
AP	Chittoor	Karimnagar	Krishna	Kurnool	Prakasham
MH	Dharani	Nandurbar	Nasik	Thane	---
R					
ORS	Kheonjhar	Koraput	Mayurbhanj	Nabarangpur	Sunderghar
TN	Kancheipuram	Nilgiris	Perambalur	Thiruvallur	Virudhnagar

Similarly, four Integrated Tribal Development Projects (ITDPs)/districts having highest percent of ST population in each State were selected for the study. In the second stage, two taluks/tehsils/mandals having highest percent of ST population in each ITDP/district were selected. A list of ST beneficiaries under TSP for the last three years during 2002-03, 03-04 and 04-05 in each taluk/tehsil/mandal were collected from the concerned officials and 25 ST beneficiaries from the list in each taluk/tehsil/mandal were selected randomly for indepth interviews. Care was taken to cover different types of income generating activities. Thus four ITDPS/districts, eight taluks and 200 ST beneficiaries in each State were selected for the study. On the whole, 400 SC and 400 ST beneficiaries are covered in the study.

1.3.2 Data Collection

Data for the present study were collected from both primary and secondary sources. The secondary data relating to the objectives and present status of the scheme, the budget allocated for the said period, the process of identifying beneficiaries, bank linkage, procurement of material, persons involved and process of income generation for the project were collected from the records of the concerned officials at District and State levels and Non-government Organizations if involved.

The primary data were collected through anthropological fieldwork including observation, interview schedule, formal and informal discussions including focus group discussion (FGD) and case study method. An interview schedule was prepared for the collection of primary data from the selected beneficiaries. The interview schedule includes questions relating to socio-economic profile of the beneficiary, awareness of the schemes, process of applying and getting the assistance under SCA, problems faced and opinion on getting sanction of the scheme, establishment and present status of the economic unit, goals and objectives of the scheme, persons involved, size of accommodation, infrastructure facilities, their pertinence to the present status, extent of asset development and income generation, expected and actual inputs and outputs of the programme. New inputs required for proper implementation of the programme were also be collected. Output and input indicators were prepared to measure the effectiveness of the programme. The questions relating to impact of SCA on the socio-economic life of the beneficiaries are included in the schedule. The programme implementing agencies (PIAs) at different levels were interviewed for getting information relating to implementation of the programme. The year 2002-03 is considered as base year to study the impact of the programmes under SCA.

The data through direct observation are as a rule, preferable to data collected through interview schedules. Inspection as a special on the spot investigation, either scheduled or unscheduled provided lot of information to identify facts in actual implementation of the programme. The management of data includes scrutiny of filled-in schedules and the preparation of tabulation plan. The data and other qualitative information were processed using computer on the basis of tabulation plan prepared for the purpose taking into account the objectives of the evaluation, the quality and spread of data gathered and the conclusion to be derived.

1.3.3 Data Analysis

The data were entered in to computer using SPSS software. The relationships were identified between different variables to prepare tables keeping in mind the objectives of the study.

1.3.4 Study Team

The study team consists of a Project Director, one co-ordinator, four field investigators and one computer operator cum clerk. One field investigator was appointed from each State under study to avoid language barrier. They visited the rural/tribal areas in their respective States for collection of both primary and secondary data.

1.3.5 Fieldwork

The Project Director visited the field area to train and introduce the Field Investigators to the field.

1.4 Limitations of the study

The officials at ITDA level have not given the list of beneficiaries on time and some of them have not shown much interest in assisting the investigators. A few of the beneficiaries could not be traced because of the incorrect addresses provided by the concerned officials at the district head quarters.

1.5 Reporting Structure

The data were analyzed and presented in nine chapters. The importance and objectives of the study and the methodology followed are discussed in the first chapter. The second chapter gives a brief introduction on Special Central Assistance in the States under Study. The socio-economic profile of the SC and ST beneficiaries under study are discussed in third chapter. Awareness and the process of identification and selection of beneficiaries, sanctioning financial assistance under SCA are discussed in fourth chapter. The process of implementation and problems faced by

the beneficiaries in accessing the scheme and opinion of the beneficiaries on the scheme are discussed in fifth chapter. The process of repayment of loans and margin money are discussed in sixth chapter. The functioning of economic units, extent of asset development and income generation are discussed in seventh chapter. The eighth chapter deals with the issues and problems in the implementation of SCA. The last chapter provides the summary and conclusions.

CHAPTER-2:

SPECIAL CENTRAL ASSISTANCE (SCA)

Sixth Five Year Plan (1980-85) is the first plan which placed due emphasis on the development of SCs in terms of Special Component Plan - a new strategy for comprehensive development with due share of benefits in physical and financial terms from various programmes of every sector through cluster and saturation approach. During Seventh and Eighth Five Year Plans economic development for individual families and groups of families of SCs, liberation of scavengers and provision of employment to the sanitation workers; enactment of the Prevention of Atrocities (POA) Act, 1989, promotion of Voluntary Organizations for training and mobilizing community resources. The Ninth and Tenth Five Year Plans emphasized 'SCs Participation' in the development process through Panchayati Raj Institutions and the strategies adopted are Social Empowerment; Economic Empowerment; Social Justice to accelerate the on-going process of improving the socio-economic status of the SCs.

Ministry of Social Justice & Empowerment utilized funds of Rs. 4923 crores during 10th plan, which includes Rs. 2070 crores under SCA to SCP for various income generating schemes and infrastructure facilities to SCs by the States/U.Ts in the country for the developmental programmes of SCs in the country

2.1 Scheduled Castes Sub-Plan (SCSP)

The nomenclature of Special Component Plan for Scheduled Castes has been renamed as Scheduled Castes Sub-Plan (SCSP) on the lines of Tribal Sub Plan to make the beneficiaries aware of the programme meant for them. The strategy of Scheduled Castes Sub-Plan (SCSP) is one of the most important interventions through the planning process for social,

economic and educational development of Scheduled Castes and also for improvement in their working and living conditions. At present, 27 States/UTs having sizeable SC populations are implementing Scheduled Castes Sub-Plan. The details of total State Plan Outlay flow to Scheduled Castes Sub-Plan (SCSP) as reported by the State Governments and UT Administrations are given in table 2.1

Year	Total State Plan Outlay	SCSP Outlay	% of SCSP Outlay to State Plan Outlay
2002-2003	88591.83	10177.93	11.49
2003-2004	85757.97	10676.63	12.45
2004-2005	108788.89	12450.70	11.44
2005-2006	98688.14	12047.75	12.21
2006-2007	70317.40	10272.59	14.61

As can be seen, the percentage of allocation under Scheduled Castes Sub-Plan has not been commensurate with the 16.23% share of Scheduled Castes in the total population.

2.2 MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT

The Ministry of Social Justice and Empowerment provides 100% grant under the Central Sector Scheme of Special Central Assistance as an additive to Scheduled Castes Sub-Plan (SCSP) of the States/UTs, on the basis of prescribed criteria.

During the Tenth Five Year Plan (2002-07), details of budget allocation, Central assistance released and number of beneficiaries covered is given below.

Year	Budget Allocation	Expenditure Rs. In crores	Beneficiaries (in lakhs)
2002-2003	379.00	434.05	5.92
2003-2004	384.60	383.86	5.90
2004-2005	410.00	394.27	6.32
2005-2006	407.36	407.36	5.48
2006-2007	450.15	296.28	1.65

2.3 NATIONAL SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (NSFDC)

The National Scheduled Castes Finance and Development Corporation provides credit facility to beneficiaries living below double the poverty line limits (presently Rs.40,000/- p.a. in rural areas and Rs. 55,000/- p.a. in urban areas) for income generating activities.

NSFDC functions through the Channel Finance System in which the NSFDC loans are routed to the beneficiaries through the State Channelising Agencies (SCAs) appointed by the respected State Government/Union Territory Administrations. In case of Micro Credit Finance and Mahila Samridhhi Yojana, the SCAs can either provide loans to individual beneficiaries or to Self Help Groups (SHGs).

During the current year 2006-07 up to December 2006 the achievements of the Corporation are given as under:

S.No	Item		Unit	Achievement
1.	Disbursement -Term Loan Scheme	Amount Beneficiaries	Rescore Nos.	39.51 12,825
	-Micro-credit	Amount Beneficiaries	Rs. in Crores Nos.	2.19 4,993
	-Finance Scheme	Amount Beneficiaries	Rs. in Crores Nos.	10.98 9,222
2.	Loan Recovery from SCAs		%age	86.77
3.	Multi-skill Training Beneficiaries		Nos.	48.26
4.	NSFDC's Share		Rs. in Crores	3.68

2.4 ASSISTANCE TO SCHEDULED CASTES DEVELOPMENT CORPORATIONS (SCDCs)

At present, Scheduled Castes Development Corporations (SCDCs) are functioning in 26 States/UTs. The functions of SCDCs include identification of eligible SC families and motivating them to undertake

economic development schemes, sponsoring the schemes to financial institutions for credit support, providing financial assistance in the form of margin money at low rate of interest and subsidy in order to reduce the repayment liability and providing necessary tie up with other poverty alleviation programmes. The SCDCs are playing an important role in providing credit and missing inputs by way of margin money loans and subsidy to the target group.

The SCDCs finance employment oriented schemes covering: (i) Agriculture and allied activities including minor irrigation, (ii) Small Scale Industry, (iii) Transport and (iv) Trade and Service Sector. SCDCs finance projects by dovetailing loan component from NSFDC/banks along with margin money out of their own funds and subsidy out of Special Central Assistance (SCA).

2.5 NATIONAL SAFAI KARAMCHARIS FINANCE AND DEVELOPMENT CORPORATION (NSKFDC)

The Mission NSKFDC is to empower the Safai Karamcharis, Scavengers and their dependents to break them away from traditional occupation, depressed social condition and poverty and to provide leverage to them to work their own way up the social and economic ladder with dignity and pride. The following are the objectives of the Scheme.

1. To promote socio-economic upliftment of Safai Karamcharis/Scavengers and their dependents by way of providing financial assistance at concessional rates of interest for any income generating activity through out the country through the State Channelising Agencies (SCAs).
2. To provide technical and professional training, quality control, technology up-gradation and common facility centers for carrying out sanitation works;

The scheme was introduced w.e.f 01.10.2003. Loan under Mahila Samridhi Yojana is provided to Safai Karmacharis and Scavenger women and their dependent daughters up to Rs.25,000/- per beneficiary at an interest rate of 1% per annum from NSKFDC to SCA and 4% per annum from SCA to beneficiary.

The reviews also brought out the tardy implementation of the SCP and TSP by the various States/U.Ts and Central Ministries/Departments, lacunae in policy implementation, allocation and utilization of funds, structural inadequacies at the National, State, District, Block and village level and a need for periodical status reviews and evaluation on the impact. So, the present study was undertaken for a detailed analysis of SCP and TSP implementation and monitoring mechanism in the selected States viz., Andhra Pradesh, Maharashtra, Orissa and Tamilnadu.

The Ministry of Tribal Affairs is implementing about 10 Central Sector (CS) and 6 Centrally Sponsored Schemes (CSS) for social and economic empowerment of the tribals. Under 'Economic Empowerment' schemes relating to income generating activities like Vocational Training Centres, National Scheduled Tribe Finance and Development Corporation for financial assistance with low rate of interest to STs particularly BPL and women beneficiaries; State Scheduled Tribe Development & Finance Corporations (SSTDFCs) for assisting entrepreneurship development; Tribal Co-operative Marketing Development Federation of India Ltd (TRIFED) for marketing assistance and remunerative prices of the Minor Forest Produce and surplus agricultural produce. The Ministry of Tribal Affairs had released Rs. 641 crores during 9th Plan for various CS and CSS and this was doubled to about Rs. 1,322.40 crores during 10th Plan. The other point that emerges out is that, the Ministry is releasing funds in the ratio of 60: 40 for the social and economic development of the tribals through CS and CSS schemes to the States/U.Ts.

2.6 MINISTRY OF TRIBAL AFFAIRS

SCA is provided to 21 Tribal Sub-Plan States and 2 Union Territories including the North Eastern States of Assam, Manipur and Tripura. However, since 2003-04 the funds meant for UTs have been provided in the budget of Ministry of Home Affairs. The SCA is released for economic development of the following:

1. ITDP areas (195 Nos), which are generally contiguous areas of the size of tehsil or block or more in which the ST population is 50% or more of the total population.
2. MADA pockets (259 Nos), which are identified pockets having 50% or more ST population and a minimum total population of 10,000.
3. Clusters (82 Nos), which are identified pockets having 50% ST population and a minimum population of 5,000.
4. Primitive Tribal Groups (75 in members), characterized by a low rate of growth of population, Pre-agricultural level of technology and extremely low level of literacy.
5. Dispersed tribal population outside the categories at S.No. 1 to 4 above.

2.7 Sources of TSP funds

The resources for tribal Development in Orissa State towards TSP are coming from the following sources: i). Flow of funds from the State Plan, ii). Flow of funds from Central Sector and Centrally Sponsored Schemes, iii). SCA to TSP and Article 275(i) of the Constitution of India, iv). Institutional finance.

2.7.1 TRIBAL SUB-PLAN (TSP)

The Tribal Sub-plan (TSP) approach envisages integrated development of the Tribal areas wherein all programmes irrespective of their sources of funding operate in unison to achieve the common goal of bringing the area at par with the rest of the State and to improve the quality of life of

the tribals. The strategy was oriented for taking up family oriented income generating schemes in the sphere of agriculture, horticulture, animal husbandry, elimination of exploitation, human resources development through education and training programmes and infrastructure development programmes.

The Tribal Sub-Plan (TSP) strategy was evolved for the rapid socio-economic development of tribal people in the 5th Five year Plan through legal and administrative support for narrowing the gap between their levels of development to that of the general communities. The important aspect of this strategy is to ensure allocation of funds for TSP areas at least in proportion to the ST population of each of the State/UT. The Tribal Sub-Plan Programmes are to be financed by the following sources: (a) Tribal Sub Plan funds form State /U.T Plans and Central Ministries/Departments, (b) Special Central Assistance (SCA) to Tribal Sub Plan (TSP), (c) Grants under Article 275 (1) of the Constitution to the States/U.Ts, (d) Funds through Central Sector Schemes, (e) Funds from Centrally Sponsored Schemes and (f) Institutional Finance.

Though the TSP allocations for tribal welfare has increased from fifth five year plan steadily but the allocations made by the States/UTs are mostly notional in nature as the expenditure is not even half of the allocation and most of the governments had not created separate budget heads and funds were not utilized as per the needs of the tribal groups in the States with proper monitoring mechanism. Special Central Assistance (SCA) to Tribal Sub Plan (TSP) is provided by the Ministry of Tribal Affairs to the States/UTs since 5th Five year Plan as an additive to State/U.T Plan to 21 States and 2 UTs which are implementing TSP for supporting the tribal population below the poverty line. The allocation of SCA to TSP funds is being done routinely and the States/UTs are also not strictly adhering to the guidelines in their implementation. Grants under Article 275(1) of the Constitution is also being provided to all the 21 TSP States and 4 tribal majority States as additional Central Assistance for the promotion of welfare of STs and for raising the level of administration of

Scheduled Areas at par with the rest of the State. The Ministry of Tribal Affairs has revised the guidelines in 2002 and now the funds are released based on specific projects, like raising the critical infrastructure, enhancement of Human Development Indices of STs to bridge the gaps between them and general population.

The various reviews, reports and Commission reports observed that SCP and TSP strategy is not being implemented properly and inter-sectoral allocation and prioritization is not being done and the allocated funds are not utilized effectively. Various State Governments have devised their own mechanism for implementation of SCP and TSP in their States. The State Government of Maharashtra had initiated a mechanism for effective operationalisation of SCP and TSP strategy which is known as 'Maharashtra Model'. Which suggested earmarking funds for SCP and TSP from the total State Annual and Five Year Plan outlays at least in proportion to their respective population in the State, designate the Social Welfare or Tribal Welfare Departments in the State as nodal departments for the formulation and implementation of SCSP and TSP and Effective monitoring of the implementation of various schemes under SCP and TSP of all departments. Ministries of Social Justice & Empowerment and Tribal Affairs review and monitor the SCP and TSP periodically. These Ministries are also routinely addressing the importance of implementation of SCP and TSP by the States/U.Ts and Central Ministries/Departments.

Planning Commission has circulated guidelines for formulation, implementation and monitoring of SCP and TSP to Central Ministries/Departments during the end of 2006 wherein action plan issued earlier to States/U.Ts were reiterated again with a stipulation to earmark funds towards SCP and TSP as per the SC and ST population in the country, to create a dedicated unit in each Central Ministry/Department for proper implementation, to create separate budget head and sub heads for making the funds non-divertible and non-adherence to the implementation of SCP and TSP may result in non-

approval of Plans of the Central Ministries/Departments. The nomenclature of the Special Component Plan (SCP) has also been changed recently to Scheduled Caste Sub Plan (SCSP).

SCA to TSP is provided by this Ministry to the State Governments as an additive to the State Plan in areas where State Plan provisions are not normally forthcoming to bring about a more rapid economic development of tribals in the States. The scheme was launched as early as in Fifth Five-Year plan. Till the end of Ninth Five Year Plan, the SCA to TSP was meant for filling up of the critical gaps in the family-based income-generation activities of the TSP.

From the Tenth five Year Plan period, the objective and scope of SCA to TSP, which was originally meant for filling up of the critical gaps in the family-based income-generation activities of the TSP, has expanded to cover the employment-cum-income generation activities and the infrastructure incidental thereto not only family-based, but also run by the Self-Help Groups (SHGs) community. The ultimate objective of extending SCA to TSP is to boost the demand-based income-generation programmes and thus raise the economic and social status of tribals.

2.7.2 Funds from the State Plan

Orissa State is not following single demand budget as in the case of Maharashtra State. The outlay for TSP is being budgeted under different Department's demands under the minor head - Tribal Area Sub-plan. All the departments of State are allocating funds and the expenditure approved towards Tribal Development is accounted under this budget head. The State Government is following the divisible and non-divisible concept for allocating funds towards TSP in their annual Plans and five year plans.

The 10th plan total allocation is Rs. 15,300 crores and the projected TSP outlay was 4736.31 crores which is 29.5% of the total outlay. During Annual Plan 2002-03 the allocation was Rs.3,100 crores and the TSP

expenditure was 521.95 crores (21.1%). During the rest of the four years of 10th Plan period (2003-04 to 2006-07) the TSP expenditure was Rs.589 crores, Rs.613.5 crores, Rs.821.5 crores and Rs.1,008 crores respectively which is about 24%, 22%, 27% and 28% during these four years.. The secondary data shows that, the State Government has utilized about 23% of the State Plan expenditure towards TSP in the 10th Plan is slightly more than STs Population (22.1%) in the State.

S. No.	Annual Plan	Allocation	Expenditure	TSP Allocation	TSP Expenditure	%age of TSP Expenditure to allocation
1	9 th Plan	14,567.14	8911.27	3431.59(23.6%)	2,238.92	25.12
	10 th Plan					
2.	2002-03	3100	2474	724.4 (26.8%)	521.95	21.10
3.	2003-04	3200	2436.90	832.42 (29.7%)	588.69	24.20
4.	2004-05	2500	2738.72		613.47	22.40
5.	2005-06	3000	2818.82		821.52	27.40
6.	2006-07	3500	3500.00	917.57	1008.16*	28.80*
7.	Tenth Plan	15,300	13,848.50		3545.79	23.20

*Anticipated expenditure

2.7.3 Funds from the Centre

Apart from the State Plan outlay, a substantial amount of about Rs.815.94 crores through CS and CSS have been utilized for various ST related development schemes by various departments during 10th Plan. The State Government has also utilized Special Central Assistance (SCA) to Tribal Sub Plan (TSP) Rs.346 crores and Rs.121.81 crores through Article 275(1) of the Constitution for the development of STs in the State during the 10th Plan.

S. No	Annual Plan	Central/CS Schemes	SCA to TSP	Article 275(i)
1	9 th Plan	281.64	288.5	96.61
	10 th Plan			
2.	2002-03	65.00	64.95	36.42
3.	2003-04	190.10	61.85	28.30
4.	2004-05	198.65	75.78	43.50
5.	2005-06	362.19	59.87	38.02
6.	2006-07	---	83.58	40.29
7.	Tenth Plan	815.94*	346.03	121.81

* Excluding 2006-07 funds

SCA to TSP through Ministry of Tribal Affairs is towards family oriented and income generating schemes besides infrastructure development in critical areas as per the Ministry of Tribal Affairs guidelines. The amount released during the 10th Plan is Rs.346.03 crores with a total coverage of 3.5 lakh families. The development of dispersed tribal groups has been assigned to the Orissa Scheduled Caste and Scheduled Tribe Finance Development Corporation. The physical and financial achievement of SAC to TSP during 10th Plan is as follows:

S. No.	Programme	SCA to TSP Financial (Rs.in crore)	10 th Plan Achievement Physical (Family)
1.	ITDA	300.48	3.00 lakh
2.	Micro Project	16.88	0.14 lakh
3.	MADA	18.80	0.18 lakh
4.	Cluster	18.81	0.02 lakh
5.	DTDP	10.66	0.16 lakh
	Total	348.20	3.50 lakh

Grants under Article 275(1) of the Constitution received from Government of India is additional besides TSP funds for specific project proposals for creation of infrastructure/up gradation like road

construction, schools, hostels, health clinics, irrigation facilities developmental infrastructure, economic and social development projects/programmes in rural areas. The funds released during 10th Plan, Rs.121.81 crores was utilized mainly for infrastructure development

2.7.4 Funding Pattern

The Ministry provides 100% grant-in-aid to State Governments. The main features of revised guidelines are

1. Support to tribal population below the poverty line.
2. 70% of the SCA to be used for primary schemes supporting family/ Self Help Groups (SHGs)/ community-based employment and income generation in sectors such as, Agriculture/Horticulture, Land Reforms, Watershed Development, Animal Husbandry, Ecology and Environment, Development of Forests and Forest villages, Development of entrepreneurship in SSI, etc., and 30% for development of infrastructure incidental thereto.
3. Priority to be accorded to the neglected tribals living in forest villages and synchronization with programmes of Joint Forest Management (JFM).
4. Preparation of long-term area specific micro plans for ITDAs/ ITDPs.
5. At least 30% beneficiaries must be women.
6. Adherence to the provisions of the Panchayats (Extension to Scheduled Areas) Act, 1996.
7. SCA is to form integral part of the Annual Plan of the State.
8. 10% of the allocation is earmarked for providing incentive to the States for effective implementation of the TSP in letter and spirit.
9. SCA funds to be earmarked ITDP-wise.
10. Monitoring and evaluation mechanism to be ensured effectively.

After calculating the entitlement for each of the State on the basis of the norms, the amount is calculated for MADAs, PTGs, STs in Clusters and Dispersed Tribal Groups (DTGs) SCA is to be separately earmarked by each State for implementing projects/ Schemes for the benefits of MADAs, PTGs, STs in Clusters and PTGs in a focused and well targeted manner.

The rest of the SCA allocation of each of the State meant for ITDPs is earmarked by the Ministry of Tribal Affairs for each of the ITDPs of each State in equal proportion to the population of the STs in these respective ITDPs as a %age of the total ST population of the ITDPs in a particular State.

2.8 Development of Forest Villages

Development of forest villages having about 2.5 lakh tribal families is one of the trust areas of tribal development during the 10th Five Year Plan. Accordingly, Planning Commission allocated Rs. 450 Crore to the Ministry of Tribal Affairs during the remaining years of the 10th Five Year Plan for Development of Forest Villages at an average rate of Rs.15 lakh per village. Accordingly, the Ministry of Tribal Affairs started the programme for Development of Forest Villages as a part of Special Central Assistance to Tribal Sub-Plan (SCA to TSP) and provision of Rs.230 Crore has been made in the budget (2005-06) of the Ministry.

The development envisaged is in terms of providing basic minimum facilities and services like safe drinking water, health care, primary education, approach roads, drinking water, irrigation and other infrastructure facilities as well as income-generating activities. The National Afforestation and Eco-Development Board (NAEB), Ministry of Environment & Forests issued detailed guidelines for formulation of projects.

2.9 Procedure for Approval of Projects

Project proposal received from the State Governments are scrutinized by the NAEB, Ministry of Environment & Forests and thereafter, forwarded to the Ministry of Tribal Affairs where these are considered for clearance by the Tripartite Multi-Disciplinary Project Appraisal Committee (MDPAC). This programme is implemented in close collaboration with the Ministry of Tribal Affairs, Ministry of Environment & Forests, Planning Commission and respective State Governments.

2.10 Fund flow Mechanism

After sanction of the project, funds are released by the Ministry of Tribal Affairs to respective State Governments for onward transfer to FDAs. In the field, Forest Development Agencies (FDAs) implement the projects. Subsequent installments are linked to satisfactory implementation of the work programme and submission of Utilization of Certificate in the prescribed format by FDAs through State Governments.

2.11 Grants under Article 275(1) of the Constitution of India

Article 275(1) of the Constitution of India guarantees grants from the Consolidated Fund of India each year for promoting the welfare of Scheduled Tribes and in pursuance of this Constitution obligation, the Ministry of Tribal Affairs provides funds through the Central Sector Schemes “Grants under Article 275(1) of the Constitution of India”.

The Objective of the scheme is promotion of welfare of Scheduled Tribes and administration of Scheduled Areas. The scheme covers all Tribal Sub-Plan and 4 tribal majority States of the Country.

2.12 Funding Pattern

This is a Central Sector Scheme and 100 percent grants are provided by the Ministry to meet the cost of each project for tribal development may be undertaken by the State Governments for raising the level of

administration in Scheduled Areas therein and for welfare of the tribal people to bring them at par with the rest of the States. The Grants are provided to the States on the basis of percentage of ST population in the State.

2.13 Monitoring Mechanism

The State Governments are expected to frame their proposals and monitoring, evaluation and reporting mechanism in accordance with the guidelines issued by the NAEB. The FDAs have to submit their progress reports to the NAEB through the Principal Chief Conservator of Forests to the NAEB, for onward transmission to the Ministry of Tribal Affairs.

CHAPTER-3: PROFILES

3.1 SCHEDULED CASTES

Scheduled Castes (SCs) constitute about 166.6 millions representing 16.23% of the total population of India (2001 Census). There are about 1,200 SC Communities and they are spread all over India with main concentration in Uttar Pradesh (35.1 million), West Bengal (18.4 million), Andhra Pradesh (12.3 million, Tamilnadu (11.8 million),) and Bihar (11.3 million). Uttar Pradesh has the highest concentration of SCs (21.1%) in terms of absolute number and Punjab with 28.9% SC population has the highest percentage of SCs to the State population. In terms of the number of the SC communities, Karnataka has large number of SC communities (101) followed by Orissa (93). SCs are rural in their habitation (78%) and majority of them are agricultural labourers (46%) with only 20% of them as cultivators. The important development indicators of literacy (54.7%), IMR (83), rural poverty (36%), urban poverty (38%) show large disparity with the general population.

Scheduled Castes (SCs), since long, have been the victims of socio-economic exploitation and relegated to low income generating occupations, inferior trades, unhygienic environment and menial occupations. Although un-touchability has declined in many parts of the country, caste rigidities continues to confine many SC workers in low occupations.

3.2 SCHEDULED TRIBES

The population of Scheduled Tribes (STs) is 84.3 million (2001 Census) constituting 8.2% of the total population of the country. There are about 650 ST communities across the States in India and 75 of them are most backward and are termed as Primitive Tribal Groups. More than half of

the ST population is concentrated in the five States of Madhya Pradesh (14.51%), Maharashtra (10.2%), Orissa (9.7%), Gujarat (8.9%), and Rajasthan (8.4%).

STs have their own distinctive culture and are geographically isolated with low socio-economic conditions. 91.7% of STs live in rural areas and only 8.3% live in urban areas. About 45% of STs are cultivators and 40% are engaged as agricultural labourers. The socio-economic indicators of literacy (47%), IMR (84), rural poverty (46%), urban poverty (35%) show the disparity and low level of development among them.

3.3 Profiles of Sample States

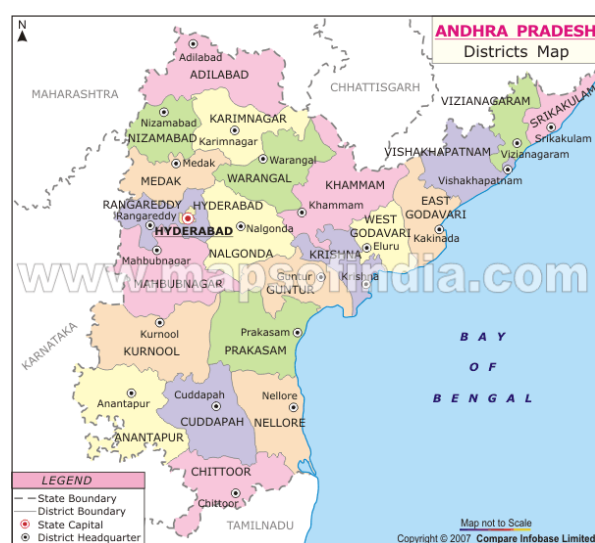
3.3.1 ANDHRA PRADESH

The total population of Andhra Pradesh as per 2001 Census is 76,210,007. Of this, 12,339,496 (16.2 per cent) are Scheduled Castes (SCs). The SC population constitutes 7.4 per cent of the country's SC population. There are 59 SC communities in Andhra Pradesh. The State occupies 4th position in terms of SC population in India.

The growth rate of Sc population in the decade 1991 – 2001 at 16.5 per cent has been higher compared to overall growth rate of the state population (14.5 per cent) as a whole. Among the numerically major SCs,

Mala have recorded the highest growth rate of 29.7 per cent, followed by Madiga (25.5 per cent). On the other hand, Adi Andhra caste, the fourth largest in the state has recorded negative growth (-80.5 per cent).

Out of the 59 SCs, Mala, Madiga, Adi Dravida and Adi Andhra together constitute 93.6 per cent



of the SC population of the State. Madiga are numerically the largest SCs with a population of 6,074,250, constituting 49.2 per cent of the State SC population. They are followed by Mala having a population of 5,139,305 (41.6 per cent). As per 2001 Census, 82.5 per cent of SCs are living in the rural areas of the State. Among the districts, Nellore has returned the highest (22 per cent) SC population to its total population, while Visakhapatnam has the lowest (7.6 per cent).

The overall sex ratio of the SC population of Andhra Pradesh is 981 females per 1000 males, which is higher than 978 for SC population of the State in 2001. The sex ratio of SC population has registered an increase over 969 reported at 1991 Census. Among the districts, the highest sex ratio is recorded in Nizamabad [1046] and lowest in Anantapur (956).

According to 2001 Census, percentage of SC literates, (who can read and write with understanding) aged 7 years and above is 53.5 per cent, which is lower than 60.5 per cent reported for the state population as a whole. The literacy data show that the SC population of the state has made a significant improvement during the decade 1991-2001. The literacy rate, which was 31.6 per cent in 1991, has increased by 21.9 percentage points in 2001. Among the major SCs, Adi Andhra have been reported the highest literacy rate of 69.6 percent, followed by Adi Dravida (65.4 per cent) and Mala (60 per cent). More than half of Madigas are illiterate with literacy rate of 47.5 per cent.

Out of total literates, 34.9 per cent are literates having attained educational level below the Primary level. Literates with educational level of Graduation and above are 3.7 percent. Individually Adi Andhra (6.3 per cent) has highest percentage of Graduation and above educational levels. The data on educational level shows that the drop out rate is conspicuous after the primary level and again after Matric/Secondary levels. The female literacy rate of 43.3 per cent among SC population is

lower compared to the total females of the state (50.4 per cent) as well as their male counterparts (63.5 per cent).

There has been a decline in SC main workers from 95.6 per cent at 1991 Census to 79.2 per cent at 2001 Census. Out of total workers, 'agricultural labourers' constitute 68.3 per cent, which is higher than 22.7 percentage points when compared to 45.6 per cent registered for SC population at the national level. 'Other workers' account for 20.1 per cent and only 9.7 per cent has been returned as 'cultivators'. Remaining 1.9 per cent are workers in the 'household industry'.

3.3.2 TAMILNADU



As per 2001 Census, the population of Tamilnadu State is 62.41 million of which the SCs are 11.86 million constituting about 19% of the total population. There are 30 districts in the State and SCs are distributed in all of them. The predominant districts with SC population are Thiruvarur (32.35%), Nilgiris (31.23%),

Perambalur (30.21%),

Table-3,1: District-wise Distribution of SC Population in Tamilnadu				
S.NO	State/District	Total Population	SC population	SC %
	Tamilnadu	62,405,679	11,857,504	19
1	Ariyalur	695,524	151,220	21.74
2	Chennai	4,343,645	598,110	13.77
3	Coimbatore	4,271,856	630,675	14.76
4	Cuddalore	2,285,395	634,479	27.76
5	Dharmapuri	2,856,300	416,951	14.6
6	Dindigul	1,923,014	376,170	19.56
7	Erode	2,581,500	422,204	16.36
8	Kancheepuram	2,877,468	721,989	25.09
9	Kanniyakumari	1,676,034	67,712	4.04
10	Karur	935,686	190,260	20.33
11	Madurai	2,578,201	323,252	12.54
12	Nagapattinam	1,488,839	441,231	29.64
13	Namakkal	1,493,462	280,776	18.8
14	Perambalur	493,646	149,145	30.21
15	Pudukkottai	1,459,601	249,471	17.09
16	Ramanathapuram	1,187,604	216,312	18.21
17	Salem	3,016,346	475,738	15.77
18	Sivaganga	1,155,356	188,857	16.35
19	Thanjavur	2,216,138	399,653	18.03
20	The Nilgiris	762,141	238,014	31.23
21	Theni	1,093,950	211,800	19.36
22	Thiruvallur	2,754,756	600,858	21.81
23	Thiruvarur	1,169,474	378,314	32.35
24	Tiruchirappalli	2,418,366	399,493	16.52
25	Tirunelveli	2,723,988	481,052	17.66
26	Tiruvanmalai	2,186,125	467,532	21.39
27	Toothukudi	1,572,273	288,954	18.38
28	Vellore	3,477,317	714,054	20.54
29	Viluppuram	2,960,373	810,931	27.39

Nagapattinam (29.64%), Cuddalore (27.76%) and Villupuram (27.39%). More than 20% of SCs are found in 12 districts and in 17 districts they are in the range of 10 to 20% and only in the Kanyakumari district they are in low concentration of 4.04%. 70% of the SCs in the State live in the rural areas with a sex ratio of 999 compared to 987 of the total State population. There are 76 SC communities in the State. The SC communities are not evenly distributed and about 15 SC communities

have been notified in only two districts; Kanyakumari and Tirunelveli. The major SC communities are Pallan, Paraiyan, Adi Dravida, Chakkiliyan and Arunththiyar and together they constitute 93.5% of the SC population in the State.

3.3.3 MAHARASHTRA

The geographical area of Maharashtra State is 3,07,713 kms. of which the area under Tribal Sub-plan is 50, 758 kms. which works out to about



16.5 per cent. There are 47 Scheduled Tribes in all, whose combined population as per 2001 Census is 85.8 lakhs which is 8.85 per cent of the State's total population. The major tribes in Maharashtra are the Bhils, Gonds, Mahdeo Kolis, Pawras, Thakurs and

Warlis. Three tribes viz., Kolam, Katkari, and Madia Gond have been notified as Primitive Tribal Groups.

The tribal population in the State is largely concentrated in 15 districts mainly in the Western hilly districts of Dhule, Nandurbar, Jalgaon, Nashik and Thane (Sahyadri region) and the Eastern forest districts of Chandrapur, Gadchiroli, Bhandara, Nagpur, Amaravati and Yavatmal (Gondwana region). The Tribal Sub Plan comprises 24 Integrated Tribal Development Projects (ITDPs), 36 Modified Area Development Approach (MADA) and 1 mini MADA pocket.

Maharashtra has been making adequate provisions proportionate to the population for the welfare of SCs and STs. During the 10th Five Year Plan period, the outlays provided for SCSP was more than 10.2 percent while in respect of TSP the outlays provided matched the percentage of

population i.e. 8.9 percent (except during 2004-05). The target growth rate of GDP during the 11th Five Year Plan is tentatively fixed at 10%. Target growth rate in Agriculture, Industry and Services would be 3%, 10% and 12% respectively. It is proposed to bring down the percentage of population below the poverty line from estimated 16% in 2006-07 to 8% by the end of 2012.

3.3.4 ORISSA

The eastern coastal state of India-Orissa with a geographical area of 4.74% of the country and comprising 36.7 million people of India's 3.57% population is a low income state. The population density of the state is 236 persons per sq.km and the urbanization rate is only 14.9% with a lot of inter-district variation in the State. The state at present has 30 districts. The State is rich in natural resources with a good forest cover of about 30% surface area and endowed with rich mineral deposits of coal, Iron, Bauxite, Lime stone and Dolomite.

Scheduled Tribes and their Socio-Economic Profile



Scheduled Tribe (ST) population in Orissa is 8.15 million comprising 22.13% of the total population of the State and 9.7% of the total tribal population of the country. Orissa has the third largest concentration of tribal people in the Country. There are 62 tribal communities including 13 Primitive Tribal

Groups (PTGs) in the State. Khond is the most populous (17.1%) ST followed by Gond, Santal, Kolha, Munda, Saora, Shabar and Bhattada. ST households are about 1.8 million and 94.5% of them are rural based.

Majority of STs live in hilly and forest areas, which are mostly inaccessible and isolated. 62 STs in Orissa speak as many as 74 dialects and their cultural heritage is rich and varied. Their economy is largely subsistence oriented and non-specialized. At one end of the spectrum we find nomadic food gatherers and hunters and at the other end, agriculturists and horticulturists. The literacy rate among the STs is 37.36% against the overall literacy rate of 63.1% of the State (2001 Census). The ST male and female literacy rates are 51.5% and 23.4% respectively. As per 2001 Census, 57.4% STs are main workers and the remaining 42.6% are marginal workers. Cultivators account for 33.4% of total workers, whereas agricultural labourers constitute 46.8% and workers engaged in household industries constitute 4.8% of the total workers. Most of the cultivators among the STs are small and marginal farmers. The following table shows district-wise distribution of ST population in Orissa.

About 44.7% of the State's geographical area has been declared as Scheduled Area covering 12 districts and inhabited by about 68.1% of the STs in the State comprising the districts of Mayurbhanj, Koraput (undivided) and Sundargarh, Kandhamals, Sambalpur, Kheonjhar, Kalahandi and Balasore districts. The habitation of the rest of the tribal population is designated into MADA, Cluster pockets and Dispersed Tribal Areas. In 7 districts namely Malkangiri, Nabarangpur, Rayagada, Sundargarh, Kalahandi, Koraput and Gajapati, STs are more than 50% of the total population in the district.

Table-:District-wise Distribution of ST Population in Orissa				
S.NO	State/District	Total population	ST population	ST %
	Orissa	36,804,660	8,145,081	22.13
1	Anugul	1,140,003	132,994	11.67
2	Balangir	1,337,194	275,822	20.63
3	Baleshwar	2,024,508	228,454	11.28
4	Bargarh	1,346,336	260,691	19.36
5	Baudh	373,372	46,557	12.47
6	Bhadrak	1,333,749	25,141	1.88
7	Cuttack	2,341,094	83,591	3.57
8	Debagarh	274,108	92,103	33.60
9	Dhenkanal	1,066,878	136,501	12.79
10	Gajapati	518,837	263,476	50.78
11	Ganjam	3,160,635	90,919	2.88
12	Jagatsinghapur	1,057,629	8,640	0.82
13	Jajapur	1,624,341	125,989	7.76
14	Jharsuguda	509,716	159,757	31.34
15	Kalahandi	1,335,494	382,573	28.65
16	Kandhamal	648,201	336,809	51.96
17	Kendrapara	1,302,005	6,822	0.52
18	Kendujhar	1,561,990	695,141	44.50
19	Khordha	1,877,395	97,186	5.18
20	Koraput	1,180,637	585,830	49.62
21	Malkangiri	504,198	289,538	57.43
22	Mayurbhanj	2,223,456	1,258,459	56.60
23	Nabarangapur	1,025,766	564,480	55.03
24	Nayagarh	864,516	50,836	5.88
25	Nuapada	530,690	184,221	34.71
26	Puri	1,502,682	4,482	0.30
27	Rayagada	831,109	463,418	55.76
28	Sambalpur	935,613	322,770	34.50
29	Sonapur	541,835	52,978	9.78
30	Sundargarh	1,830,673	918,903	50.19

Tribal Development Projects

Scheduled Areas cover 67% of the tribal population in 118 Blocks of 12 Districts. All Blocks with a tribal population of 50% and above are defined as Scheduled Areas and constitute a Tribal Sub Plan (TSP) Area. All the TSP areas in the State coincide with the Scheduled Areas. TSP is implemented in the State through 21 Integrated Tribal Development

Agencies (ITDAs), 46 Modified Area Development Approach (MADA) and 14 Cluster pockets and 17 Micro projects for 13 PTGs and Dispersed Tribal Groups.

In general, a Revenue Sub Division equivalent to two or five Blocks is taken as ITDA. There are 21 ITDAs in the State covering 118 Blocks in 12 Districts. Each ITDA is administered through an IAS/senior OAS cadre Officer with assistance from Engineering wing headed by Assistant Engineer. Each ITDA is having a Project Level Committee, a sub project under the District Welfare Committee with the District Collector as Chairman and the District Welfare Officer as Secretary. The District Welfare Committee reviews the implementation of the tribal projects. At the Block level, the Welfare Extension Officer and the Block Development Officer (BDO) executes the various tribal projects with in the Block and is responsible for residential schools for tribals. It is observed that, in many of the ITDAs the Officers are not having effective role and functions and lack motivation in the tribal development.

In Blocks outside the TSP, where the population in a contiguous area is 10,000 or more with at least 50% tribal concentration has been identified as MADA pockets to ensure the welfare and development of tribals. 46 such pockets in 47 Blocks having 5.67 lakh tribal populations are functioning in the State. A MADA level Advisory committee has been made mandatory for each pocket under the Chairmanship of Sub-Collector and Officials and non-Officials as Members for the development activities of the area. 14 Clusters of contiguous areas having a population of 5,000 or more with at least 50% tribal concentration are identified as Clusters with administrative mechanism similar to MADAs. 14 Clusters covering about 13 Blocks in Orissa State with special emphasis on individual and family oriented benefit programmes are in operation. There is a Dispersed Tribal Development Project (DTDP) to cover the tribals not covered by the ITDP/MADA/Cluster approach which is being implemented through Orissa State Scheduled Castes and Scheduled Tribes Development Finance Cooperative Corporation. The DTDP is being

implemented in 23 districts covering 197 Blocks. There are 13 Primitive Tribal Groups (PTGs) in the State and 17 Micro projects are operating for their all round development with individual Perspective Plan for each PTG.

3.4 Profile of the Sample Households

3.4.1 Gender-wise Distribution of Beneficiaries

Priority has been given to females in selection of beneficiaries in implementation of SCA programmes. The following table shows that only Maharashtra has more number of female beneficiaries (50.18) than male beneficiaries (49.82). In the remaining States male beneficiaries dominate in the implementation of SCA programmes.

S. No	Gender	Social Category & States			
		SC		ST	
		AP	TN	MHR	ORS
1	Male	51.36	54.65	49.82	52.84
2	Female	48.64	45.35	50.18	47.16
	Total	100.00	100.00	100.00	100.00

3.4.2 Marital Status

The data on marital status among the members of families of the beneficiaries reveal that the number of married persons is more among

S. No.	Marital Status	Social Category & States			
		SC		ST	
		AP	TN	MHR	ORS
1	Married	59.08	65.37	52.51	47.57
2	Unmarried	39.28	34.04	43.81	48.62
3	Widowed	1.20	0.47	3.05	2.11
4	Div/sep	0.44	0.12	0.63	1.70
	Total	100.00	100.00	100.00	100.00

the SCs than STs. But the number of unmarried, widowed and divorced/separated persons is more among the STs than SCs. The

percentage of widowed persons is more among the tribals in Maharashtra and the percentage of divorced/ separated is high among the tribals in Orissa.

3.4.3 Levels of Literacy

The data on levels of literacy show that there are very less number of illiterates (4.48%) among the SCs in Tamilnadu and more than 30% of the SCs are illiterates in Andhra Pradesh. Similarly, more than 30% of the STs are illiterates in Maharashtra and Orissa. There is only about one per cent of the persons are neo-literates. Among the tribals Maharashtra has better percentage of literates than Orissa and among the SCs Tamilnadu has better percentage of literates than Andhra Pradesh.

S. No.	Literacy	Social Category & States			
		SC		ST	
		AP	TN	MHR	ORS
1	Illiterate	31.77	4.48	30.07	30.71
2	Neo-literate	1.20	0.82	0.90	1.05
3	Primary	17.52	21.55	17.41	32.50
4	Upper-Primary	13.06	22.38	13.73	19.61
5	High school	23.18	35.69	25.40	13.94
6	College	11.86	15.08	11.40	2.11
7	Professional	1.41	---	1.09	0.08
	Total	100.00	100.00	100.00	100.00

3.4.4 Working Status

S. No.	Working Status	Social Category & States			
		SC		ST	
		AP	TN	MHR	ORS
1	Working	65.50	67.20	63.91	57.86
2	Aged	3.92	3.25	1.80	2.43
3	Ill-health	0.44	1.06	0.18	0.65
4	School going	30.14	28.49	34.11	39.06
	Total	100.00	100.00	100.00	100.00

The data on working status reveal that more than 63.91 percent of the beneficiaries in Andhra Pradesh, Tamilnadu and Maharashtra and the remaining are non workers due to old age, ill health and school going. Only 57.86 percent of the beneficiaries in Orissa are workers and the remaining are non-workers and they are school going, old age and ill health persons.

3.5.5 Type of Ration card/ PDS Card

The BPL families can be easily identified by the possession of type of ration cards. There is no uniformity in issue of ration/identity cards to BPL families in different States. In Andhra Pradesh and Orissa the ration cards are given in white colour to the BPL Families. 99.60percent of the beneficiaries in Andhra Pradesh and 90.40 per cent in Orissa have white cards. 8.00 Of the beneficiaries in Orissa and only 0.40 per cent in Andhra Pradesh have no cards. Anthodia cards are given to the BPL families in Maharashtra. However, it is reported that 73.50 per cent of the beneficiaries have Antyodaya cards and 24.50 per cent have white cards and the remaining beneficiaries have no cards. 99.60 per cent of the beneficiaries in Tamilnadu have green cards and the remaining have white cards. The beneficiaries having phone facility, Television, fridge and other well-to-do materials also have such BPL cards and have availed benefits under SCA.

S. No	Type of Card	Social Category & States			
		SC		ST	
		AP	TN	MHR	ORS
1	White card	99.60	0.40	24.50	90.40
2	Green card	--	99.60	--	0.40
3	Other Backward Classes	--	--	73.50	1.20
4	No card	0.40	--	2.00	8.00
	Total	100.00	100.00	100.00	100.00

3.4.6 Type of Houses

The data on type of houses owned by the beneficiaries show that most of the tribals (91.40 percent) in Orissa live in thatched huts and the government housing schemes are not implemented for the tribals. 60.40 percent of the Scheduled Caste beneficiaries in Tamilnadu have tiled houses. Housing schemes are implemented among the SC beneficiaries in Andhra Pradesh and Tamilnadu and among the ST beneficiaries in Maharashtra. The houses of 24.00 percent of the SC beneficiaries in Andhra Pradesh are built with concrete roof. The data indicate that Tamilnadu has provided pucca houses by implementing various housing schemes for the SC beneficiaries than the other States under study.

Table : 2.3		Type of Houses			
S.No	Type of House	Social Category & States			
		SC		ST	
		AP	TN	MHR	ORS
1	Thatched	60.40	23.60	50.50	91.40
2	Tiled	13.60	60.40	31.50	8.60
3	RCC	24.00	15.60	14.50	---
4	Other	2.00	0.40	3.50	---
	Total	100.00	100.00	100.00	100.00

3.4.7 Occupational Pattern

Traditional occupation, primary and secondary occupations of the sample beneficiaries under study are discussed here to understand the impact of SCA and income generating activities among both the SCs and STs. Comparison of traditional occupations of the sample house holds with the present primary and secondary occupations is likely to reveal the occupational mobility and diversification of occupations if any and it may be due to the impact of developmental programmes

3.4.7.1 Occupational Categories (Traditional)

More than 71.95 per cent of the tribals depend on agriculture. However, among the SCs 28.20 percent in Andhra Pradesh and 31.62 per cent in

Tamilnadu traditionally depend on agriculture. But in the case of agriculture and non-agriculture labour SCs constitutes 36 to more than 50 per cent of the beneficiaries.

S.No	Occupational Categories	Social Category & States			
		SC		ST	
		AP	TN	MHR	ORS
1	Agriculture	28.20	31.62	78.58	71.95
2	Ag. Labour	40.03	37.66	15.70	18.82
3	Non-farm labour	22.37	14.90	4.90	7.58
4	Livestock	1.83	1.16	0.28	0.24
5	Basket making	--	--	0.12	0.15
6	Petty business	7.57	14.66	0.42	1.26
	Total	100.00	100.00	100.00	100.00

Very few SCs and STs used to depend on sheep and goat rearing and petty business as their occupation. Similarly, very few tribal beneficiaries have depended on basket making as their occupation due to availability of bamboo in the neighbouring forests.

3.4.7.2 Primary Occupation (present)

Major source of income is from primary occupation. The data clearly reveal that occupational diversification is more among the SCs than the STs. More than 72.28% of the tribals in Maharashtra and 79% of the tribals in Orissa depend on agriculture. The dependency of SCs on agriculture is less consisting of 31.58% in Andhra Pradesh and 31.92% in Tamilnadu.

The families which depend on petty business and small enterprises are more among the SCs than the STs. The agricultural labourers constitute 13.32 percent in Andhra Pradesh, 23.95 per cent in Tamilnadu, 12.40 per cent in Maharashtra and 10.58 per cent in Orissa. The non-farm labourers are from 9.54 in A. P and 12.05 in Tamilnadu among the SCs and only very few families among the tribals depend on basket making.

S.No	Primary Occupation	Social Category & States			
		SC		ST	
		AP	TN	MHR	ORS
1	Agriculture	31.58	31.92	72.28	79.00
2	Ag. Labour	13.32	23.95	12.40	10.58
3	Non-farm labour	9.54	12.05	3.80	5.05
4	Dairy	1.15	0.29	0.98	0.19
5	Livestock	0.16	1.16	0.26	0.07
6	Basket making	--	--	0.16	0.15
7	Job-Pvt/Govt	7.57	0.15	3.62	0.56
8	Petty business	12.34	14.80	2.09	1.54
9	Small enterprise	2.96	7.69	0.56	0.19
10	Seasonal business	8.06	7.84	0.23	0.29
11	Any other	13.32	0.15	3.62	2.38
	Total	100.00	100.00	100.00	100.00

3.4.7.3 Secondary Occupation

S.No	Secondary Occupation	Social Category & States			
		SC		ST	
		AP	TN	MHR	ORS
1	Agriculture	23.62	31.24	27.16	25.30
2	Ag. Labour	33.06	23.37	44.29	2.26
3	Non-farm labour	11.35	12.15	11.14	46.42
4	Dairy	7.24	0.87	2.31	1.54
5	Livestock	0.16	1.16	1.25	1.27
6	Poultry	--	--	0.24	0.42
7	Horticulture	--	--	0.42	0.42
8	Basket making	--	--	0.22	0.25
9	Job-Pvt/Govt	7.00	0.15	3.76	0.28
10	Petty business	1.84	15.38	4.32	3.13
11	Small enterprise	3.29	7.69	0.56	0.36
12	Seasonal business	9.21	7.84	0.57	1.68
13	Any other	3.13	0.15	3.76	16.67
	Total	100.00	100.00	100.00	100.00

Agriculture and agricultural labour are the major secondary sources of income among both SCs and STs. Non-farm labour, petty business and small enterprises also constitute major secondary sources of income for both SCs and STs. These are followed by seasonal business, dairy, livestock like goats and sheep and employment in private and public sectors. Poultry, horticulture and basket making provide supplementary income to some of the tribals. The data clearly show that there is impact of SCA in providing supplementary income through various income generating activities to both SCs and STs. Further comparison of traditional occupations of the sample house holds with primary and secondary occupations indicate there is diversification of occupations in all the four states.

3.4.8 Size of Landholdings

It is interesting to note that among the SC beneficiaries 74.40 per cent in Andhra Pradesh and 62.80 per cent in Tamilnadu are landless. But among the tribal beneficiaries only 7.60 per cent in Orissa and 22.50 per cent in Maharashtra are landless. Among the SC beneficiaries 21.60 per cent in Andhra Pradesh and 36.40 per cent possess an extent of less than 5 acres of land. The percentage of land holders with less than 5 acres of land among the ST beneficiaries is very high with 61.50 percent in Maharashtra and 88.80 per cent in Orissa as the tribals are living in forest areas. Only 2.50 percent of the ST beneficiaries in Maharashtra and 0.40 per cent in Orissa possess more than 10 acres of land. The remaining beneficiaries among the SCs and STs have landholdings ranging between 5-10 acres.

Table : 2.2		Size of Landholdings			
S.No	Landholdings	Social Category & States			
		SC		ST	
		AP	TN	MHR	ORS
1	Landless	74.40	62.80	22.50	7.60
2	< 2.5 acres	13.60	33.20	33.00	68.00
3	2.5 -5 acres	8.00	3.20	28.50	20.80
4	5-10 acres	4.00	0.80	13.50	3.20
5	> 10 acres	--	--	2.50	0.40
	Total	100.00	100.00	100.00	100.00

3.5 Membership in SHGs

Financial assistance is being extended to Woman self help groups among both the SCs and STs to start income generation activities. Among the sample beneficiaries woman self help group constitute 10.88 per cent in A.P and 10.25 per cent in Tamilnadu and 12.40 per cent in Orissa. Most of the beneficiaries are members in Co-operative Societies and various other SHGs like Rythu Mithra Groups, Vana Samrakshana Samithis, and water shed Associations and Water User Associations.

CHAPTER-4

AWARENESS & IDENTIFICATION OF BENEFICIARIES

4.1 PIAs and Awareness

The very first task of any PIA in the implementation of a development scheme/program among human populations particularly weaker sections and illiterate populations is to bring awareness by suitable means in order to reach the program to the target group. There is budgetary provision to spend on bringing awareness of any programme using suitable means. Proper awareness leads to proper identification of beneficiaries and program reach in the target group.

AP State SC Development Finance Corporation, Hyderabad and Tamilnadu Adi Dravidar Housing and Development Corporation (TAHDCO), Chennai are public sector Undertakings which implement SCA programmes for the welfare of Scheduled Castes in Andhra Pradesh in Tamilnadu respectively. The prime objective of these Corporations is to achieve and sustain increase in the income level of the Scheduled Castes especially those living under below the poverty line, by enhancing their productive capacities through the following twin strategies:

- a) Assistance in acquiring and improving the income earning capacities of their physical capital (Assets) through financial assistance schemes for income generating projects.
- b) Assistance in improving the human capital (skill) and thereby improving their income earning capacities through training programmes.

Similarly, Department of Tribal Welfare and Tribal Development Corporations implement SCA programmes in Maharashtra and Orissa. There are no specific awareness campaigns at grass root level to bring

awareness of the programmes among the poor, illiterate and ignorant population among the SCs. However, the awareness on the programmes percolates to the grass root level population through political activists and local caste/tribe leaders. Awareness of the schemes is spread through advertisements in newspapers and ashram schools in tribal areas. Every Tuesday, the Field Inspectors of the *taluka* meets the local people at a designated area in the *taluka* to give information on various schemes in Maharashtra.

4.2 Means of Information Flow

The means of information flow varies in different States. The major means of information consists of Mandal/Block Development Office, Executive Officer, Rural Development, Print media, Village Sarpanch and local leaders. Local leaders, Village Sarpanch, Mandal Development Officer and Print media are the major sources of information that bring awareness on the SCA schemes. The Executive Officer, Rural Development and NGOs are the major sources of information in Tamilnadu. The local leaders and political activists are major sources of information in availing the schemes among the tribals in Maharashtra. The Block Development Officer and local leaders are the major sources in bringing awareness among the tribals in Orissa.

The major objective of SCA is to bring the families from below poverty line to above poverty line by providing sustainable income generation schemes. It is observed that more than 50 percent of the beneficiary families are not in below poverty line. They possess household material like refrigerator, television, telephone etc., However, they possess BPL ration cards and are considered as families in below poverty line. The identification of beneficiaries is the major problem in the implementation of any development programme. The political leaders at grass root level play an important role in the identification of beneficiaries. It is informed that more than 50% of the beneficiaries are not genuine and it is commented that the SCA makes rich more richer and poor more poorer

among the SCs and STs. The identification of beneficiaries by conducting Gram sabha is only on paper and it does not exist. A part of the grant is being spent on awareness camps. The camps are not effective and they spent the amount on some combined camps.

S. No.	Changes reported	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	MDO/BDO	48.40	4.80	4.00	57.20
2	EO-RD	4.40	76.00	--	--
3	Banks	12.00	2.00	--	--
4	NGO	0.40	76.00	--	10.40
5	SHGs/CBOs	1.20	7.20	--	--
6	Dept.of WCD	0.40	--	--	--
7	Dept of Forest	--	--	3.00	2.68
8	Radio	0.15	0.40	0.50	0.34
9	Print Media	28.40	10.80	0.50	0.23
10	Gram Sarpanch	74.40	43.20	25.50	12.25
11	Local leaders	62.00	67.40	88.00	52.40

It was informed in some of the districts under study that they bring awareness through advertisements in daily newspapers. However, they have not shown any copy of such advertisements. Only literates and grass root level leaders are aware of the programmes and they exploit the programmes to a maximum extent by taking two or more schemes on one name, benami names and names of kin. Political interference of leaders at various levels is high in the selection of beneficiaries.

The Mandal Development Officers issue applications to the identified beneficiaries. There are 14 work inspectors to cover 14 assembly constituencies/64 mandals in Chittoor district of Andhra Pradesh. Each Work Inspector has to look after 3 to 4 mandals depending on the size of SC population. The work inspectors are supposed to assist the beneficiaries in filling and processing of applications but at present these

inspectors are kept in charge of recovery of margin money only since there are huge arrears of margin money.

4.3 Process of Identification of Beneficiaries

District Scheduled Caste Corporation prepares an Action Plan and budget and submits it to the State Government for approval and financial sanction. The Executive Director places advertisement in the local news papers calling applications for the sanction of loans for different schemes. The District office sends empty applications to all the Mandal Development Officers for distribution to the applicants.

Gram Sabhas are not being conducted for identification of beneficiaries since it is a difficult process due to various structural implications and local political scenario and lack of interest among the concerned officials. The officials distribute the applications to the eligible candidates and receive back the duly filled in applications for further processing at official level. The local political activists maintain good rapport with the concerned officials and play major role in the selection of beneficiaries. Mostly, the list of beneficiaries does not include the genuine and poorest among the poor. Even the preparation of list of families under BPL is not genuine. Number of social and political factors influence the list of BPL families. The concerned officials are interested to show high figures of BPL to get more budget, schemes and programmes. They highlight the BPL figures in the development proposals to seek more budget/grants. The manipulative BPL lists, the interference of local political activists and lack of sincerity and commitment among the officials are the major constraints in the identification of genuine beneficiaries and development schemes reaching the poorest of the poor.

The Block/Mandal Development Office scrutinizes the applications, selects the eligible candidates and sends the list of selected applications to the District SC Corporation for endorsement and onward transmission to the Managing Director, State SC Corporation for sanction. In the case

of TSP areas, the ITDAs process the applications and sanction the schemes.

4.4 Choosing the Suitable Scheme

SC Corporation implements various Schemes in Subsidy mode to the eligible candidates. The local resources (Natural Capital) and skills of the applicants (Human capital) should be the major factors in choosing different income generation schemes. Actually, these two major factors play less role and the other factors like easy manipulation of things to get the scheme and to spend the money on other activities. There are number of cases in which the non-genuine beneficiaries accessed more than one scheme.

4.5 Awareness on Loan Lending and Repayment Norms

The concerned officials / PIAs have to bring awareness on the nature, terms and conditions of loan among the beneficiaries in the interest of both the people and the Organization. The data on the extent of awareness regarding the period of repayment of loan, number of installments, rate of interest, subsidy component and preparation of micro-credit plan were elicited from the beneficiaries.

S.No.	Lending norms	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	Loan repayment period	86.40	79.20	23.35	5.20
2	No. of installments	86.40	79.20	16.28	3.20
3	Rate of interest	55.20	79.20	18.67	5.80
4	Subsidy component	56.40	99.60	33.27	12.80
5	Preparation of MCP	0.40	79.60	0.36	0.72

The SC beneficiaries have better awareness on all the above mentioned items except preparation of micro-credit plan. However, they are not interested in repayment of loan and there are huge arrears of margin

money and loan amount. Only a few ST beneficiaries in Maharashtra ranging from 16.28 per cent to 33.27 percent and very few beneficiaries ranging from 3.20 per cent to 12.80 percent in Orissa are aware of the nature, terms and conditions of loan and margin money. However, most of the beneficiaries among both the SCs and STs are aware of the subsidy component of the Scheme. The awareness on preparation of micro-credit plan is more in Tamilnadu as the Govt. of Tamilnadu was providing financial assistance to SHGs and not to the individual beneficiaries. Only from 2006-07 the financial assistance is being extended to individual beneficiaries also.

4.6 Income Generation Activities

Awareness on different Schemes is very low among the STs than among the SCs. Among the SCs the beneficiaries and family members take decision in the selection of scheme for income generation. They have better literacy and awareness to select the suitable scheme for generation of income.

S.No.	Person/Agency	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	Self decision	57.60	54.80	15.50	3.27
2	Household members	41.60	39.40	8.50	1.36
3	Friends and Relatives	3.20	1.20	4.00	2.18
4	P I Agency	0.40	4.00	61.50	88.40
5	Bankers	2.27	1.20	1.25	0.40
6	NGOs	2.25	3.60	2.33	5.60
7	Self Help Groups	--	30.80	0.50	0.40
8	Others	--	0.40	10.00	6.80

Due to low literacy, ignorance and lack of proper awareness among the STs, the concerned PIA advises / suggests the suitable scheme for generation of income among the STs. Besides, friends, relatives, bankers,

NGOs, SHGs and others suggest/propose suitable scheme for generation of income. The local NGOs can guide properly in choosing the suitable scheme for generation of income particularly among the tribals.

4.7 Rationale in Choosing Income Generation Activity

The rationale in choosing the income generation schemes consists of abundant skills in the family, traditional occupation, needs less capital, more marketing facilities, good demand and cost, less risk involvement, lack of alternatives, less competition to get SCA

S.No.	Rationale	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	Abundant skills in the family	9.20	44.80	4.00	40.40
2	Traditional occupation	34.00	34.80	10.50	61.20
3	Needs less capital	11.20	3.60	10.00	93.20
4	More marketing facilities	8.80	1.60	6.00	95.20
5	Good demand and cost	20.80	1.60	21.50	73.20
6	Less risk involvement	5.20	4.40	5.00	1.60
7	Lack of alternative	6.00	1.60	17.50	6.00
8	Less competition	7.20	1.60	0.50	---
9	Proposed only to get SCA	12.80	0.80	24.00	1.20
10	Training	21.60	22.40	5.00	0.80
11	Any other	1.20	1.20	31.50	---

4.8 Preferences in Selection of Beneficiaries

Multiple answers were collected from the informants regarding the preferences in the selection of beneficiaries. Preferences were given to the poor families, widowed and disabled populations, marginal and small farmers, landless and out-migrant families, influential households and families with low occupations. A few persons among both SCs and STs are benefited with initiation and choice of the local officials. It is clear that the persons with different economic background among the SCs and

STs, and having interest in getting financial assistance are selected as beneficiaries under SCA.

Table : 4.5 Preference in Selection of Beneficiaries					
S.No.	Criteria	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	Interested persons	95.60	84.00	82.50	100.00
2	Preference to poor	18.00	18.00	22.00	98.80
3	Widowed / disabled	0.40	0.24	24.35	53.20
4	Marginal / small farmers	2.00	0.80	9.50	82.40
5	Choice by local officials	6.76	7.46	18.36	24.40
6	Preference to land less	0.40	1.20	8.50	44.40
7	Preference to out- migrants	0.40		25.00	0.40
8	Influential households	2.00	0.80	7.50	0.80
9	Low occupations	2.80	1.65	--	--
10	Others	1.20	--	2.00	--

It was observed that the only means of bringing awareness are print media, officials, local leaders and middlemen at grass root level. Only literates and relatives, friends, interested people and followers of local leaders and middlemen are aware of the programs and they are the beneficiaries of these programmes. The beneficiaries mostly belong to urban and villages in near by urban places. The beneficiaries from interior villages and poorest among the poor are very few. It is estimated that among the beneficiaries only 10 per cent in urban areas and 30 per cent in rural areas are genuine. These figures clearly reveal that the process of identification of beneficiaries is wrong. Conducting Gram sabha is nil and it is difficult due to various socio-political and administrative factors. The conditions prevailing at village level do not permit the call for meetings of Gram sabha for identification of beneficiaries for any development programme. However, it may be possible in interior and less political villages. There are better means of bringing awareness like Kalajatas in tribal areas and electronic media in

non-tribal areas and these should be used properly in bringing awareness among the target groups.

CHAPTER-5: PROCESS OF IMPLEMENTATION

THADCO in Tamilnadu and SC Development Corporation in Andhra Pradesh prepare action plans for implementation of the programmes of SCA. Similarly, the Integrated Tribal Development Agencies (ITDAs) prepare action plans for implementation of the programmes under SCA in Maharashtra and Orissa. Different schemes have been kept in the action plans based on the reports from the field staff and the different line departments.

5.1 SCHEDULED CASTES SUB-PLAN (SCSP)

The evaluation of Scheduled Castes Sub-Plan was studied in Andhra Pradesh and Tamilnadu. The procedures of implementation are almost similar in all the States under study. However, there are few differences in implementation of the programmes. The duly filled in applications will be submitted to the concerned Block Development Officer/Mandal Development Officer for scrutiny and onward transmission to SC Corporation/TAHDCO at District level. The beneficiaries are then selected as per the guidelines prepared by the government.

5.2 ANDHRA PRADESH

Andhra Pradesh Scheduled Caste Finance Corporation was set up in the year 1974 with a view to take up programs for the economic development of the Scheduled caste families in the State. The prime objective of SC Corporation is to achieve and sustain increase in income level of the Scheduled caste population, especially those living in below poverty line. Financial assistance is being given to the Scheduled castes through SC Corporation to start Income Generating Activities.

The Managing Director of the Corporation formulates policies in terms of preparation and implementation of Action plans and monitoring by way of conducting review meetings and securing periodical progress reports. The AP State Corporation with the help of Central Government and other financial institutions and in turn releases financial assistance to all the Districts for implementation of the Scheme.

The Executive Director, SC Corporation mobilizes the financial resources at District level in terms of SGSY subsidy, subsidy from DRDA, SCSP from line departments, Loans from Banks and 15 percent earmarked funds from the local bodies besides monitoring Scheduled Caste Sub plan allocation and expenditure.

Share Capital

The following table shows the year-wise distribution of share capital received from Government of India and State. The contribution of the share capital from the State is Rs 825.00 lakhs per year. But it differs from year to year in Central contribution. However, there was no contribution during 2001-02 and 2003-04 from GOI and during 2002-03 from State.

S. No.	Year	Share Capital Received		Total
		Central	State	
1	2000-01	792.65	825.00	1617.65
2	2001-02	0.00	825.00	825.00
3	2002-03	496.50	0.00	496.50
4	2003-04	0.00	825.00	825.00
5	2004-05	2674.09	825.00	3499.09
6	2005-06	1317.22	825.00	2142.22
7	2006-07	1060.72	825.00	1885.72

Source: SC Corporation, Hyderabad

The Scheduled Castes Corporation prepares a proposal of funding plan and sends to the State Corporation. The Vice-Chairman cum Managing

Director manages the affairs of the Corporation under the guidance of a Committee. The Vice-Chairman cum Managing Director is assisted by General Manager, Special Officers and other supporting staff. The SC Corporation sanctions the financial assistance under SCA to the eligible candidates in all the districts. The Executive Director, SC Corporation at District level disburses the financial assistance to the beneficiaries in the district.

Special Central Assistance

The Special Central Assistance received from GOI during 2000-07 is given in the following table. The table indicates that there is no basis for distribution of SCA to States. The amount ranges from Rs.2816.61 lakhs in 2001- 02 to Rs.8983.67 lakhs in 2003-04.

Table-5.2: Year-Wise Receipt of SCA from Government of India (Rs. in lakhs)		
S.No.	Year	Received
1	2000-01	3500.00
2	2001-02	2816.61
3	2002-03	7216.48
4	2003-04	8983.67
5	2004-05	5232.00
6	2005-06	4532.05
7	2006-07	4687.17
Source: SC Corporation, Hyderabad		

Processing of Applications

The Executive Director of SC Corporation shall give an advertisement in the local news papers calling for the applications covering the following information.

- a) Name of the Scheme/unit and funding pattern
- b) Selection of procedure
- c) Application format
- d) Date of verification of certificates

Fifteen days time shall be given to the candidates to submit their applications to the District SC Cooperative Society Ltd. After receiving the duly filled in applications from the educated unemployed youth among the Scheduled Castes, the applications shall be scrutinized and placed before the District Selection committee. The Committee consists of the following members

- | | | |
|----|-------------------------|----------|
| a) | District Collector | Chairman |
| b) | Executive Director | Convener |
| c) | Project Director (DRDA) | Member |
| d) | General Manager, DIC | Member |
| e) | Road Transport Officer | Member |

(In case of transport sector)

There is no need to conduct interview. Only verification of certificates shall be done. All the candidates who have applied shall be ranked as per weightage of marks. Candidates who are working temporarily as drivers on monthly basis having permanent driving license shall be given preference for the schemes under transport sector. The marks list shall be approved by the District Collector and shall be published in the notice board of the Office of the Executive Director. The marks obtained by all the applicants (selected or not selected) shall also be published and informed to them in writing.

The selected candidates shall be called for counseling before a District Level committee headed by the Joint Collector with other members like General Manager, DIC, Executive Director etc,. The final projects may be approved after counseling. The project shall be recommended only if they are technically feasible and economically viable. Reservation of 33 % women representation and 3 % physically handicapped shall be followed.

5.3 Eligibility

1. The beneficiary should be from Scheduled Caste community.
2. Beneficiaries whose annual income is below double poverty line (annual income shall not exceed Rs. 40,000/- p.a. for rural and Rs. 55,000/- p.a. for urban)
3. Candidates should not have been assisted by the SC Society or any other department previously.
4. The age of the candidates should be between 18-45 years.
5. Individual, partnership firm/ Co-operative Societies / any other form of legal associations are eligible to undertake income generation activities. However, proposals submitted by partnership firms, Co-Operative Societies and any other forms of legal associations shall be considered subject to
 - a) All the candidates should be SC community only.
 - b) Annual family income of each member / applicant should be below double the poverty line income limit.

5.4 Procedure of Grounding the Schemes

Keeping in view the performance of the previous year and the likely availability of funds and also to provide assistance to the beneficiaries at enhanced scale, action plan for the proposed year has been approved. The process of distribution and collection of applications from the eligible candidates will take about one and half months.

Immediately after selection, documentation will be completed as per the forms and certificates prescribed. After completion of the documentation the candidate will be advised to open a bank account and deposit 5% as promoter's contribution. As per the choice of the beneficiaries a letter specifying the brand of asset and the name of the supplier/manufacturer with the quotation will be submitted by the beneficiary. Suitability of

asset, quality and price etc., will be verified by a committee and negotiate with the supplier about the price.

Where it is necessary to make payments to the supplier, a cheque will be prepared from the bank account of the candidate and payment will be made on the name of the beneficiary. After obtaining the verification report from the officer of the District Society, the NSFDC loan amount and subsidy will be released to the Bank account of the beneficiary by way of cheque.

5.5 Self Help Groups (SHGs)

SC Corporation sanctions financial assistance to Self Help Groups and individuals. Normally, the loans are given to SHGs belonging to SCs under BPL for taking up income generation activities. The Corporation strengthens the SHGs of Scheduled Caste women under the Scheme of Micro-credit from the year 2000-2001 with assistance from NSFDC. It is proposed to give priority for providing financial assistance to start income generation activities.

5.6 Individual Schemes

Most of the Individual Schemes are based on the skills of the beneficiaries under ISB sector. The Self Employment Schemes are most beneficial to individual beneficiaries. Except the Micro-credit Schemes all other individual Schemes have subsidy component.

5.7 Steps in Monitoring

The Corporation has developed a software package for monitoring its program of implementation of Schemes on regular basis. The Corporation scrutinizes the data related to sanction and status of the schemes with reference to funds mobilized by the District Agencies, selection of beneficiaries, disbursement of financial assistance, recovery of margin money and other expenditure.

The Corporation conducts periodical review meetings with Executive Directors at frequent intervals on programs of action plan and guidelines to be followed in implementation of the schemes.

Physical and Financial Achievements

Following table shows the physical and financial achievements during the five years ie., 2000-05. This is only on paper but not ground level reality. It is assumed that the number of BPL families should decrease year by year because of the huge investments.

Table-5.3: Year Wise Physical & Financial Achievements (Rs. in lakhs)			
S.No.	Year	No. of Beneficiaries	Total
1	2000-01	78965	9214.24
2	2001-02	100391	14905.72
3	2002-03	131554	18321.40
4	2003-04	147505	20288.21
5	2004-05	112725	17181.87
Source: SC Corporation, Hyderabad			

One of the State level official argued that there is no relationship between number of individual beneficiaries and number of families benefited since the schemes are not sufficient to bring the BPL family to APL. Hence, this can reduce poverty and BPL figures. This indicates that the officials magnify/manipulate the total figures of BPL families in order to tap more grants from both Central and State Governments. Large grants carry more value and gives scope for more activities and more corruption. The total number of physical achievements in each State during the last 10 years is more than the total number of BPL families.

The Planning Commission may propose sample studies at micro level at random to study the realities to standardize the criteria used in measuring BPL families and to standardize the figures of BPL families in each State.

5.8 TAMILNADU

The implementation of the SCP is being monitored by an apex empowered committee under the Chairmanship of Member, State Planning Commission dealing the subject with Secretary, Planning and Development, Special Secretary, Finance Department as Members besides all the Secretaries of the concerned Departments. Secretary, Adi-Dravidar Welfare Department is the Member Secretary. The Committee's role is to ensure that benefits of the schemes under SCP reach the deserving SCs, to finalize the quantum of fund allocated under each scheme and to oversee the implementation, monitoring and evaluation of the schemes, priorities, targets and achievement of output indicators set by the State Government vis-a vis SCP. The State is releasing SCA to SCP received from Central Government to TAHDCO for economic oriented benefit schemes besides creation of infrastructure facilities.

5.8.1 Planning and Administration

Tamilnadu Adi Dravidar Housing and Development Corporation (TAHDCO) was formed in 1974 and entrusted with the task of economic development activities for both SCs and STs. The economic development activities of SCs and STs covering sectors like Agriculture and Allied activities, Mining and Quarrying, Manufacturing, Construction, Trade, Transport etc. TAHDCO also has a mandate to help the Self Help Groups, organizes Vocational Training Programmes, construction of houses and basic infrastructure programmes. TAHDCO has decentralized its activities and facilities at the District level with District Collector as the Head of the implementing executives through District Managers. The State has also the Adi Dravidar Extension Officers in each Block of the State for the welfare and development of SCs.

The District level sectoral financial and physical targets, monitoring data is the bench mark and District Collectors and District Managers in charge of implementation of the schemes are consulted and the feed back from them forms a basis for the formulation of SCP schemes and

programmes in the district and the State. Block level Officers and Tahsildars are implementing officers in the field at the Block and Taluka level and there are no specific SCP plans either at the block or village level. The financial and physical targets accomplishment is the main task of these field level Officers.

Since last year, the State Government has issued orders to involve the Secretary, Adi Dravidar & Tribal Welfare Department in the Planning and Monitoring of other sectoral schemes/programs which are catering benefits to SCs and STs in the State. The State has created separate budget head and sub heads for SCP and TSP schemes for making the funds non-divertible.

5.8.2 Monitoring and Evaluation

At the State level, the Secretary, Adi Dravidar department is the coordinating authority for SCs. He reviews the progress and implementation of schemes with the Heads of the departments and ensures effective and speedy implementation of the schemes by removing bottlenecks with the help of Commissioner, Adi Dravidar Welfare and Managing Director, TAHDCO. He reviews and monitors the State and Central schemes under his charge with the District Managers periodically to achieve the targets. District Collectors are responsible for coordinating and implementing the schemes of SCs through District Managers, Departmental heads and extension officers.

5.8.3 Major Schemes implemented

Under Divisible sectors of SCP there are about 111 schemes covering 12 broad sectors directly benefiting the SCs during 10th Plan. Financial outlays allocated to the various sectors during 2006-07 are Rs.17.54 crore towards crop husbandry, Rs.40.27 crore towards co-operation, Rs. 26.72 crore towards Rural Development, Rs.104.40 crore towards Roads and Bridges, Rs. 59.36 crore towards General Education, Rs. 137.0 crore towards Water Supply and Sanitation, Rs.45.89 crore towards

Housing, Rs.126.54 crore towards Welfare of SCs/STs/OBCs by the Adi Dravidar Welfare Department, Rs.66.08 crore towards Nutrition, Rs. 42 crore towards Public Works, Rs. 61.85 crore towards Other

Table-5.4: Pattern of Special Component Plan Expenditure in 10th Plan (Rs. In crores)						
S.No	Department	2002-03	2003-04	2004-05	2005-06	2006-07*
1.	Adi Dravidar & Tribal Welfare	58.17	111.15	106.26	136.34	
2.	Agriculture Department	28.68	16.97	20.17	22.83	19.85
3.	Animal Husbandry & Fisheries	5.78	6.58	6.34	12.84	3.21 2.0
4.	Co-op, Food & Consumer Protection	15.17	22.83	37.91	43.47	
5.	Energy	217.04	246.86	343.90	206.32	231.38
6.	Environment & Forest	22.43	35.23	25.34	25.99	42.43
7.	Textiles & Khadi		0.84	3.11	58.79	
8.	Health & Family Welfare	39.52	39.54	40.98	48.00	9.83
9.	Higher Education	37.41	0.90	1.57	11.67	66.87
10.	Roads & Bridges	101.50	495.43	213.40	345.28	107.35
11.	Housing & Urban Development	19.25	34.77	58.92	17.45	7.0
12.	Labour & Employment		0.29	0.31	0.42	9.74
13.	Municipal Adm. & Water Supply	175.68	250.47	236.78	220.71	99.03
14.	Planning, Dev. & Spl. Initiatives	-----	-----	5.75	21.72	3.11
15.	Rural Development	171.04	225.28	268.31	284.12	189.27
16.	School Education	37.41	43.89	67.18	174.85	
17.	Small Industries	----	----	-----	0.46	48.65
18.	Social Welfare & Nutritious Meals	76.23	82.79	50.34	102.93	305.22 74.47
19.	Devp. Cultures and Religious Endowment	2.96	0.43	0.58	0.78	1.13
20.	Youth Welfare & Sports Dev.	0.65	0.90	100.06	1.84	2.56
21.	Others	11.34	---	-----	0.00	1.72
	Total	1192.79	1615.14	1587.22	1736.84	1224.96
	Divisible:	402.09 (33.%)	613.88 (38%)	599.55 (37.8%)	554.82 (31.9%)	720.04 (58.8%)
	Indivisible	790.70 (66.%)	1001.25 (62)	987.66 (62.2%)	1182.03 (68.%)	504.80 (41.2%)

* Expenditure up to December, 2006

schemes of Inter-sectoral in nature. Out of the 111 schemes being implemented every year for the welfare of SCs, majority of the schemes are towards education (41 schemes), health (15 schemes), housing (9 schemes) and the rest are agriculture, and infrastructure and welfare related ones.

5.8.4 TAHDCO schemes and programmes

Tamilnadu Adi Dravidar Housing and Development Corporation (TAHDCO) is also the channelising agency for the National Scheduled Caste Finance Development Corporation and National Scheduled Tribe Finance Development Corporation for the SCs and STs respectively especially those living below the poverty line. The schemes being implemented by TAHDCO are

1. Land Purchase scheme with a maximum project cost of Rs. 2 lakhs (50% subsidy and 50% bank loan) for purchase of 2.5 acres wet land/5 acres dry land.
2. Economic assistance to Self Help Groups with a maximum project cost of 5 lakhs (50% subsidy, 50% bank loan).
3. Self Help Groups- Revolving fund assistance with a project cost of Rs.25,000/-.
4. Financial Assistance to Individual Beneficiaries up to Rs. 7.5 lakhs.
5. Collectors Discretionary Fund scheme up to Rs. 10,000/- per person.
6. Self Employment Programme for Youth, and
7. Vocational Training Programme.

Besides, Entrepreneurship Development Programme for Self Help Groups and National apex corporations of NSFDC, NSTFDC. NSLRS, NSKFDC schemes are being extended to SCs and STs. During 2005-06, 1, 69, 284 beneficiaries were assisted in various schemes/programmes and

1,87,400 beneficiaries/ SHGs are targeted to be covered in 2007-08 by TAHDCO. Financial assistance for income generation schemes for individuals, self help groups, revolving fund schemes and vocational training programmes are the priority schemes being undertaken by the TAHDCO. The details of the beneficiaries covered under different schemes of TAHDCO are given in the following table.

S. No	Name of the Scheme	2005-06 No. of Beneficiaries covered	2006-07 Target (No. of Beneficiaries)
1.	Land Purchase Scheme (LPS)	1754	8000
2.	Financial Assistance for IGP's	8720	6500
3.	Financial Assistance to SHGs	26124	112500
4.	Revolving Fund Assistance	59259	30000
5.	Collector's Discretionary Fund	3955	6000
6.	Training Prog. in Dt. Action Plan	7592	10000
7.	EDP Training for SHG	38741	----
8.	Training for SHGs	3934	2000
9.	Special Projects	-	4000
10.	Spl. Training Prog. organised by H.O.	714	2300
11.	Computer Software Training	1802	2000
12.	Computer Training to Degree Students		500
13.	Nursing Training	1392	-
14.	<u>NSKFDC Individual Scheme</u> NSKFDC Group Scheme	<u>191</u> 110	600
15.	NSLRS- Economic Devpt. of Sanitary worker & dependents	290	----
16.	Revolving Fund assistance to sanitary Workers & their dependents	14020	----
17.	Self Employment Programme	686	3000
18.	Total	169284	187400

5.9 Twenty Point Programme

The 20 point programme is under implementation since 1975. It aims at integrated approach for the welfare and development of SCs and STs. Special focus is being given to programmes such as SGSY, distribution of surplus land, programmes relating to drinking water, housing, slum improvement, tree planting, and energization of pump-sets through sectoral departments with District Collectors as monitors. During 8th Plan about 15,44, 814 SC families were assisted under this programme whereas about 19,28,179 SC families in 9th Plan were covered and about 23,94,299 SC families are targeted in the 10th Plan period. SCA funded schemes, IRDP programmes, Rural Development Programmes and forest related programmes are the Core Sector programme benefiting SCs under 20 Point Programme.

5.10 TRIBAL SUB-PLAN (TSP)

The evaluation of SCA to Tribal Sub-Plan was studied in Maharashtra and Orissa.

5.10.1 MAHARASHTRA

The Integrated Tribal Development Agency implements the programmes of ITDP, Micro, MADA, Clusters and DPSPs in Maharashtra. There is no Project Level Committee or Monitoring Committee at the moment in Maharashtra. The schemes under Special Central Assistance change every year. The schemes are proposed by the POs, which are subsequently approved or disapproved by the Asst Tribal Commissioner (ATC). However, sometimes much needed schemes get disapproved. There is also sometimes no proper interaction between the ATC and Project Officer ITDP.

The Field Inspectors at ITDA identify the beneficiaries at grass root level with the help of local leaders. Gram sabhas are not conducted due to various structural and political factors. A few leaders have availed more than one scheme. There is no bank linkages as the schemes are total

subsidized. Officials are also not interested in having bank linkages. The issues and problems are uniform with regard to implementation of the programmes in every State.

One of the leaders of PTG in Dahanu ITDA owns a modern house and maintains a car (TATA Indica). His son is studying MBA at Pune. He has availed three schemes viz., Milch cattle, Vermi compost and Nursery. Housing is also included under SCA and being implemented among the PTGs. Each beneficiary gets material at a cost of Rs. 30,000/- per house.

The sanctioned grants are not utilized every year and carried over to succeeding years. This practice also exists in Orissa. Following table shows the year-wise grants received, expenditure, unspent balance and cumulative unspent balance.

Table-5.6: Year-wise Release of Expenditure and Unspent Balance SCA to TSP (Rs. In lakhs)				
Year	Amount released	Expen- diture	Unspent balance	Cumulative Unspent
VIII th Plan				
1992-1993	1815.21	-1501.07	314.14	314.14
1993-1994	2234.35	2743.75	-509.40	-195.26
1994-1995	2196.34	2881.00	-684.66	-879.92
1995-1996	2930.82	2480.91	449.91	-430.01
1996-1997	3160.78	2524.44	636.34	206.33
Total:	12337.5	12131.17	206.33	
IX th Plan				
1997-1998	3400.89	2975.62	425.27	631.60
1998-1999	3532.21	2657.75	874.46	1506.06
1999-2000	2974.57	3726.96	-752.39	753.67
2000-2001	2974.57	3983.02	-1008.45	-254.78
2001-2002	3723.83	2839.79	884.04	629.26
Total	16606.07	16183.14	422.93	
X th Plan				
2002-2003	3723.83	2466.17	1257.66	1886.92
2003-2004	3351.45	4150.56	-799.11	1087.81
2004-2005	3351.45	3071.59	279.86	1367.67
2005-2006	3351.45	0.00	3351.45	4719.12

The Commissionerate prepares action plan specifying different schemes with costs and grant required for different ITDPs in Maharashtra. The schemes in agriculture sector like digging and deepening of wells and provision of kerosene/ oil pump sets are showing positive impact. Tribals are interested in agriculture and cultivating good crops like wheat, pulses and vegetables. But some of the schemes in ISB sector like provision of pop corn machines, mushroom cultivation are not successful in tribal areas.

The vocational training being provided to the tribal youth produced good. This will be extended to some more areas. The educated women may be encouraged in medical technology and nursing. That they secure jobs in hospitals and start their own clinical labs.

5.10.2 ORISSA

Tribal Development administration is headed by the Commissioner-cum-Secretary of the Department under whom three Directors-cum-Additional Secretaries are heading the wings of the department; STs, SCs and OBCs. A Tribal Advisory Council (TAC) is in existence since 1950 which is mandatory for the Fifth Schedule Areas. The Council has 20 members, of whom three fourths are ST Members of the State Legislative Assembly. The Chief Minister is the Chairman and the Minister of Tribal Welfare is the Vice Chairman and the Secretary of the Dept. of Welfare is the Secretary of the Council. The TAC advises the Govt. of Orissa in all matters regarding tribal development and welfare. It was noticed that, the TAC is not having meetings frequently and effectively functioning in the State. As the State is having large Scheduled Area, the Governor of the State is vested with special Constitutional powers and it is mandatory on the part of the Governor to file report every year on the administration of the Scheduled Areas of the State to the President of India. However, the Governor's reports are not being filed regularly in the State.

After receiving the grants from GOI, the Director, Tribal Welfare distribute the grants to ITDAs, Micro projects, MADA pockets, Cluster pockets and OSFDC based on the size of the population. There are 21 ITDAs, 17 Micro projects, 46 MADA pockets, 14 Clusters in Orissa. Besides, OSFDC implements the schemes among dispersed/scattered tribal populations. There are 13 Primitive Tribal Groups which have 17 micro projects. The concerned Project Administrator (PA), ITDA and the District Collector are the Vice-Chairman and Chairman respectively of each Micro project. Special Officer is in-charge of each Micro project and the PA and the Collector are the supervising authorities. The concerned Block Development Officer (BDO) is in-charge of MADA pocket and the Cluster pocket and the concerned District Collector is the supervising authority.

The State Directorate has received Rs. 67.01 crores during 2006-07 and out of which Rs. 3.88 crores was allotted to OSFDC based on the size of tribal population as per 2001 Census for the Dispersed Tribal Development Project (DTDP).

S.No	Agency	Population	%	Grant in Rs.
1.	ITDAs	52, 68, 646	64.69	643.58
2.	Micro project	70, 657	0.87	62.81
3.	MADA pockets	6, 49, 927	7.98	79.39
4.	Cluster pockets	62, 039	0.76	7.50
5.	DTDP	20, 93, 812	25.70	201.52

The grants will be released to the concerned PA, SO, BDO of the concerned ITDA, Micro project, MADA and Cluster pockets respectively and Managing Director of OSFDC.

The role of PIA is supervision and execution of their implemented units. They encourage and give suggestions for better management. In some cases role of PIA is not good. After Implementation they don't look after their units and beneficiaries and try to solve the problems.

Implementation of the scheme is done directly by the ITDA or through other agencies. Steps involve survey, identification of schemes, and approval in PLC meeting, execution, completion, and submission of utilization certificate.

The District level rural development programmes are being implemented by the DRDA. Similarly, there is no Block and village level integrated planning for STs and SCs development in the State. Only last year, the State Government has issued orders constituting the State, District and Block level Monitoring Committees for TSP and SCP in the State. So, it has to be seen now effective this mechanism, will be if really implemented.

5.11 Monitoring and Evaluation of TSP

At the State Head Quarters core developmental programmes are reviewed by the Secretary, ST and SC Development Department through periodical feed back from ITDA/MADA/Cluster/ Micro projects through prescribed formats. Recently, the State Government constituted a high level Monitoring Committee under the Chairmanship of Development Commissioner - cum- Additional Chief Secretary to monitor the TSP and SCP of the sectoral departments through formats indicating financial and physical targets and achievements with Secretaries of different departments as Members and SC and ST Development Secretary as Member Secretary. The evaluation of different schemes have been commissioned periodically through evaluation cell of the Departments to get feed back on the functioning of the various schemes and developmental programmes of STs and SCs in the State by various reputed Institutes/ organizations, NGOs and Orissa State Scheduled Tribe and Scheduled Caste Research and Training Institute, Bhubaneswar.

5.12 Financial outlays for Sectoral programmes

During 10th Plan, the SC and ST Welfare department has been initially allocated Rs.21,727 lakhs towards the tribal welfare department schemes/programmes directly being executed by them mainly benefiting the education and economic development programmes but actually Rs.8,199 lakhs were utilized and thus there is a huge gap of the initial plan outlay and actual expenditure for the development of these groups.

Sectors	9 th Plan expdr.	Annual Plans					Total 10 th Plan
		2002-03	2003-04	2004-05	2005-06	2006-07	
Agriculture & Allied	112.65	16.91	11.28	18.93	13.40	20.10	80.62
Rural Development	218.37	24.75	58.45	51.89	59.12	56.66	252.87
Special Area Programme	-	83.59	83.01	91.34	325.93	281.81	865.69
Irrigation & Flood Control	407.68	81.76	88.55	11.91	115.37	133.29	430.88
Energy	264.01	0.24	0.13	0.05	34.89	118.36	153.67
Industry & Minerals	12.91	0.23	1.86	1.45	3.38	3.26	23.09
Transport	171.61	54.11	67.45	71.88	52.43	99.24	345.11
Science & Technology & Environment	-	9.44	8.59	6.15	5.07	12.54	41.79
General Economic Services	-	0.00	0.00	0.00	35.93	35.34	71.27
Social Services	1048.49	50.59	271.56	242.57	174.77	214.84	1154.33
General services	319.98	0.32	0.00	0.08	1.22	30.70	32.32
Total	2238.92	521.95	588.69	613.46	821.52	1008.16	3553.78

5.13 State, Central and Centrally Sponsored Schemes

The other important schemes being implemented in Orissa State for the STs Development are (i). infrastructure support for the administrative machinery, (ii) information, education and communication for awareness generation among STs, (iii) Pre-Matric and Post-Matric scholarships for ST students, (iv) Supply of text books, (v) infrastructure development support to educational institutions and hostels, (vi) Special coaching for ST students for recruitment, (vii) Rehabilitation of victims of atrocities and legal aid to STs, (viii) Preservation and promotion of tribal culture, (ix) Managerial support to Tribal Development Co-operative Corporation,

(x) Share capital assistance to SC and ST Development Finance Cooperative Corporation, (xi) State share for the Orissa Tribal Empowerment and Livelihood Programme (EAP), a IFAD- DFID- WFP partnership project, (xii) RLTAAP plan for KBK districts for their comprehensive targeted development, (xiii) Up gradation of secondary schools. Under the Centrally Sponsored Schemes, (i), Construction of ST boys and girls hostels, (ii) New Ashram Schools and Kanyashrams in TSP areas, (iii) Pre- examination coaching for civil services (iv) Research and Training activities of SCSTR &RI, Bhubaneswar, (v) Transportation cost of food grains under Central Grain Banks and (vi) Vocational Training Institutes in Tribal Areas are being implemented.

5.14 Development of PTGs

13 PTGs total population in the State is 59, 710 as per 1991 Census and as per the latest survey carried out in 2001 by the STSCRTI, Bhubaneswar for the micro projects it is about 69, 863. For all round development of PTGs the State Government is implementing the Central Sector Schemes through Voluntary Organizations 1998-99 with a thrust towards education, health, non-conventional sources of energy, incentives to parents for enrolling their children in schools, tribal dialects in primary schools and infrastructure development.

The income generating schemes in Koraput ITDA are categorized in to i). Irrigation structures, ii). Horticulture, iii). Bee keeping, iv). Pisciculture and v). Vocational training through ITIs.

The process of implementation is almost similar among both SCs and STs in different States. Issues and problems are also almost similar. They are not following the procedures of implementation and this depends on socio-economic, political and administrative implications of different procedures. Identification of beneficiaries is the major problem in any development programme being implemented among SCs and STs. No doubt, Grama Sabha is the right place to identify beneficiaries for any development programme. But, as mentioned earlier conducting Gram is a

difficult task due to structural and political implications at village level. However, the situation is comparatively better among the STs. The PIAs at grass root level are not interested to take risk to conduct Gram Sabha even in tribal areas and prefer to choose beneficiaries with the help of local leaders for their personal benefits. Hence, an alternative strategy is to be devised for selecting genuine beneficiaries.

The tribal youth of both the sexes should be trained in various vocational courses and to prepare them to get jobs even in outside tribal areas which would help them to join the main stream of Indian Society.

CHAPTER-6: ACCESSING AND REPAYMENT OF LOANS

Financial assistance being provided to the SCs and STs consists of four components viz., individual contribution, subsidy, margin money and bank loan. Out of these, the bank loan and the margin money have to be repaid at lower rate of interest to the lending agencies. However, the beneficiaries are not serious and not repaying the margin money and bank loans properly. In the case of STs, the total financial assistance is provided as subsidy and there is no need of repayment. This becomes easy to the PIAs to implement the schemes among the tribals.

The processing of applications depends on the, nature of the scheme, role of middle men, co-ordination between officials with in the same department and between different departments.

6.1 Time Taken in Processing of Application

The data collected from the beneficiaries reveal that the PIAs have taken 1 to more than 6 months for processing their applications and sanction of financial assistance to them. The SC Corporation has taken 1-4 weeks to complete the process of sanction to 53.60 per cent of the beneficiaries in Andhra Pradesh.

The ITDAs have completed with in a month to process and sanction of financial assistance to 81.60 per cent of ST beneficiaries in Orissa. THADCO has taken much time ie., 5 to 12 weeks (3 months) to complete the process of applications of more than 70 per cent of the SC beneficiaries in Tamilnadu. In Maharashtra, the ITDAs have sanctioned

financial assistance to 43.50 per cent of ST beneficiaries between 1 to 4 weeks and the remaining have received sanction after 5 to 25 weeks.

S. No.	No. of weeks	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	1-4	53.60	23.60	43.50	81.60
2	5-8	18.80	36.80	11.50	11.60
3	9-12	18.40	36.00	13.50	6.00
4	13-16	7.60	1.60	5.50	--
5	17-20	1.60	--	3.00	--
6	21-24	--	1.20	6.00	0.40
7	25 +	--	0.80	17.00	0.40
Total		100.00	100.00	100.00	100.00

6.2 Number of Visits made to get Financial Assistance

The beneficiaries have to visit number of times to the middle men and concerned offices of the PIAs to get sanction of the scheme by losing their daily wages and spending expenditure towards travel and food. He has to lose at least one day for each trip.

S. No.	No. of visits	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	1-5	63.60	30.80	87.50	97.20
2	6-10	26.80	65.60	12.50	2.80
3	11-15	6.80	1.60	--	--
4	16-20	2.80	2.00	--	--
Total		100.00	100.00	100.00	100.00

The data reveal that more than 87.50 per cent of the ST beneficiaries have visited minimum number of days i.e., less than 5 days. Among the SC beneficiaries 63.50 per cent in A.P and 65.60 per cent in Tamilnadu have visited 1 – 5 times and 6 – 10 times respectively. This reveals that most of the beneficiaries in Tamilnadu have visited more than 6 times.

Very few SC beneficiaries have visited 11 – 20 times for processing and getting sanction of their applications.

Most of the people have developed such a mind set to avoid repayment of margin money and bank loans. Besides, the concerned officials dealing with programme implementation feel that it is risky to recover the margin money and other loans from the beneficiaries. In addition, the political leaders and activists also encourage the beneficiaries not repay their loans. The PIAs in tribal areas have expressed their feelings that the implementation of programmes/schemes becomes easy with total subsidized amount. They also expressed that the tribals are not coming forward to take the schemes with out total subsidy unlike in SCs.

Due to non repayment of loans properly, most of the banks are not showing interest to extend loans for the income generation schemes.

6.3 Subsidy Component

Among the tribals in Maharashtra and Orissa the schemes are implemented with total subsidy. The ITDAs implement the schemes under tribal sub-plan and DRDA. Subsidy is one of the components of SCSP schemes with a minimum of 10 per cent of the unit cost depending on the nature of the scheme.

S. No.	Name of the Agency	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	ITDA	--	--	89.50	99.60
2	S C Corporation	100.00	100.00	--	--
3	DRDA/Panchayat			10.50	0.40
	Total	100.00	100.00	100.00	100.00

Among the tribals only 0.4 percent in Orissa and 10.5 per cent in Maharashtra availed schemes with subsidy from DRDAs and the remaining tribal beneficiaries availed schemes with subsidy from ITDAs.

All the SC beneficiaries availed schemes with subsidy from the concerned Corporations only.

6.4 Agencies Providing Hand Holding Support

The concerned officials at grass root level provide handholding support by extending guidance and counseling to the beneficiaries before and during submission of their applications for getting financial assistance under SCA. In tribal areas the officials working in ITDAs and line departments extend hand hold support to the tribal applicants. They also bring awareness among the tribals in getting financial assistance under SCA. It is an interesting feature that the local NGOs have played important role in bringing awareness, guidance and counseling in getting and duly filling up of application and submission to the concerned officials.

S. No.	Name of the Agency	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	ITDA	--	--	89.50	99.60
2	SC Corporation	99.60		--	--
3	NGOs	0.40	44.40	--	
4	Govt. Line Depts.	--	6.00	10.50	0.40
5	THADCO	--	49.60	--	--
	Total	100.00	100.00	100.00	100.00

The NGOs provided hand hold support to 44.4 per cent of the SC beneficiaries in Tamilnadu. The officials working in SC Corporation are the only source of providing hand hold support to the SC beneficiaries in Andhra Pradesh. The local NGOs, line department's village officials and the teachers working in primary schools can bring awareness and extend hand-hold support to the SC beneficiaries.

6.5 Components of Loan

The financial assistance provided to the SC beneficiaries under SCA consists of four components and they are margin money, bank loan, subsidy and beneficiary contribution. The margin money is provided by SC Corporation at low rate of interest and it is to be repaid to the Corporation. The loan component is provided through bank linkage at Bank's rate of interest and it is to be repaid to the Bank. However, the financial assistance provided to the STs in Maharashtra has only subsidy component. Similarly, the financial assistance provided to 86.8 per cent of the ST beneficiaries is only subsidy in Orissa.

S.No.	Component	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	Total subsidy	1.20	20.40	100.00	86.80
2	Loan + Subsidy	92.80	54.00	--	7.20
3	Loan + Subsidy + Beneficiary Contribution	6.00	25.60	--	6.00
	Total	100.00	100.00	100.00	100.00

There were no bank linkages in Maharashtra and Orissa. Similarly, there was no margin money component in extending financial assistance to the tribals in Maharashtra and Orissa. The officials belonging to PIAs in tribal areas are not interested in having any such components except total subsidy since it is easy to implement and no problem to the tribals to repay the loan.

6.6 Volume of Financial Assistance

The data were gathered from the beneficiaries regarding the quantum of financial assistance applied and sanctioned. All the tribal beneficiaries in Maharashtra and 92.4 per cent of ST beneficiaries in Orissa are satisfied over the sanction of financial assistance on different schemes. However, among the SC beneficiaries, 18.8 per cent in Andhra Pradesh

and 45.2 per cent in Tamilnadu have expressed that the sanctioned amount was less than the amount applied. But 80.8 per cent in Andhra Pradesh and 53.6 per cent in Tamilnadu have expressed that both the amount applied and sanctioned is same.

S.No.	Volume of Financial Assistance	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	Less	18.80	45.20	--	1.60
2	Same	80.80	53.60	100.00	92.40
3	More	0.40	1.20	--	6.00
	Total	100.00	100.00	100.00	100.00

6.7 Mode of Disbursement of Financial Assistance

Financial assistance is paid in kind or cash or in both depending on the nature of the income generating activity. Among the SC beneficiaries 82.8 per cent in A.P and 100 per cent in Tamilnadu have received cash. THADCO has given financial assistance in cash to women self help groups and other group activities. It has not extended financial assistance to individual beneficiaries till March 2007. However, the present Government extended financial assistance to individuals. The data reveal that most of the SCs prefer the assistance in cash to enable to spend on other activities.

S.No.	Method	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	Cash	82.80	100.00	17.50	14.40
2	Kind	16.40	--	75.50	83.20
3	Both	0.80	--	7.00	2.40
	Total	100.00	100.00	100.00	100.00

Among the ST beneficiaries 75.5 per cent in Maharashtra and 83.2 per cent in Orissa have received assistance in kind. A few beneficiaries

consisting of 17.5 per cent in Maharashtra and 14.4 per cent in Orissa have received in cash only. The remaining beneficiaries have received assistance in both cash and kind. The inputs of the scheme are provided directly in kind to the tribal beneficiaries under both individual and group activities. Wherever more human capital is needed, the beneficiaries get assistance in cash to spend on labour charges.

6.8 Method of Repayment of Loans

The repayment of loan depends on the nature of the scheme, funding agency and nature and mind set of the beneficiary. Among the ST beneficiaries 100 per cent in Maharashtra and 86.8 per cent in Orissa have received financial assistance as totally subsidized and repayment does not arise. Out of the remaining beneficiaries in Orissa who have received loan in addition to subsidy, more than 50 per cent are repaying the loan regularly.

S.No.	Method	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	Both P & I regularly	39.60	20.80	--	7.20
2	P regularly and I at the end	1.60	--	--	0.80
3	P at the end and I regularly	2.80	--	--	0.40
4	Both P and I as bullet payment	0.80	0.40	--	--
5	Some fixed amount regularly	16.80	35.20	--	--
6	No fixed amount and irregular	37.20	23.20	--	4.80
7	Totally subsidized	1.20	20.40	100.00	86.80
	Total	100.00	100.00	100.00	100.00

Among the SC beneficiaries 1.2 per cent in A.P and 20.4 per cent in Tamilnadu have received assistance as totally subsidized. Out of the remaining beneficiaries, 39.6 per cent in A.P and 20.8 per cent in Tamilnadu are paying repayment of loan regularly. 37.2 per cent in A.P and 23.2 per cent of the beneficiaries in Tamilnadu repayment of loan is irregular.

The banks which extended loan facility to SC beneficiaries put pressure and apply strategy in recovery of loans which we have already discussed. Mostly, the banks accept the linkage with difficulty and are successful in the recovery of loans. But, the Corporations are not putting much effort on recovery of loans and hence there are huge arrears of margin money from the SC beneficiaries.

The Work inspectors Co-ordinate all the SC Corporation activities at Mandal level in Andhra Pradesh. The Work inspectors are given responsibility of recovery of loans/margin money. There is no monitoring team for grounding the activity.

6.9 Disbursement of Subsidy

The volume and disbursement of subsidy depends on nature of the scheme/activity and the linkage bank. Among the ST beneficiaries the total cost of the unit was subsidized and the volume of subsidy depends on cost of the unit and was disbursed mostly in kind. The PIA such as ITDA or line departments purchase the material from the reputed companies and supplies them to the beneficiaries.

S.No	Method	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	Paid subsidy along with loan	90.00	79.20	--	1.20
2	Deposited subsidy in bank as collateral security	2.40	--	--	--
3	Deposited subsidy in bank as back end subsidy	4.40	--	--	0.80
4	Paid subsidy only	2.80	20.40	100.0	97.20

Among the SC beneficiaries 90.00 percent in A.P and 79.20 per cent in Tamilnadu have received the subsidy component along with the loan component. 2.80 per cent in A.P and 20.40 per cent of the SC beneficiaries in Tamilnadu have received only subsidy with out loan component.

It is interesting to note that the banks keep the subsidy component in beneficiaries' account as collateral security then release the loan component to the beneficiaries due to lack of confidence on the beneficiaries. However, after getting confidence by prompt repayment of loan by the beneficiary the bank releases the subsidy component to the beneficiary. Otherwise, the banker adjusts the subsidy component to the loan component of the beneficiary. But this does not serve the objective and purpose of the scheme. In Andhra Pradesh, the banks kept the subsidy component or released it after/during the repayment of loan component to 6.80 per cent of the beneficiaries.

6.10 Period of Repayment of Loan

The term of the loan depends on the volume of loan and the nature of the income generating activity. The data reveal that the term/period of repayment ranges from one to five years. The loans of 70.9 per cent in A.P have two to three years of term and 53.8 per cent of the loans in Tamilnadu have five years of term.

S. No.	Period in months	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	Total subsidy	1.20	20.60	100.00	86.80
2	1-12	8.90	13.60	--	3.20
3	13-24	32.50	10.10	--	1.60
4	25-36	37.10	22.10	--	6.40
5	37-48	6.50	0.50	--	1.20
6	49-60	13.80	53.80	--	0.80
	Total	100.00	100.00	100.00	100.00

Among the ST beneficiaries 100.00 per cent in Maharashtra and 86.80 per cent in Orissa are totally subsidized and hence repayment does not arise. Out of the remaining beneficiaries in Orissa, more than 75 per cent of the loans have one to three years.

6.11 Rate of Interest

The rate of interest charged by banks is more than 10 per cent per annum. It was already discussed that the financial assistance of 100 per cent in Maharashtra and 86.80 per cent of the ST beneficiaries in Orissa is totally subsidized. The remaining beneficiaries in Orissa have received financial assistance from banks the interest rate is less than 10 per cent per annum.

S. No.	Rate of interest in Rs.	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	Total subsidy	1.20	20.40	100.00	86.80
2	Up to 10	0.40	8.00	--	13.20
3	> 10	98.40	71.60	--	--
	Total	100.00	100.00	100.00	100.00

Among the SC beneficiaries 98.40 per cent in A.P and 71.60 in Tamilnadu have received loans from banks at the rate of more than 10 per cent of interest per annum. A little variation in the rate of interest exists between Scheduled Banks, Regional Rural Banks and Co-operative Banks. The rate of interest varies based on the term of loan and nature of the income generating activity.

6.12 Loan outstanding

There is huge outstanding of arrears of loan with out proper repayment among the SCs in both the States of Andhra Pradesh and Tamilnadu. It was informed that about Rs.52 crores of dues exist in Chittoor district of Andhra Pradesh alone due to lakh of proper repayment. There are various factors on both sides encouraging non repayment or only partial repayment. There is no question of repayment among the tribals since the schemes are implemented total subsidized amount and without any margin money and loan.

6.13 Defaulting

There are large numbers of defaulters among the SCs in both the States. The system of lending always encourages defaulters. The beneficiaries are not repaying any loan and margin money due to the waiving of loans by the Government and the consequent mind set not to repay any Govt. loans. The political leaders and some of the officials at grass root level encourage the beneficiaries not to repay the loan amount. The Co-operative banks are also suffering from huge arrears of loans due to non repayment of loans properly. Similar tendency exists among the SCs also. However, the recovery is better from the self help groups.

Among the beneficiaries those who have utilized the financial assistance properly and started income generation activities can repay the loan and margin money easily. But they want to imitate the defaulters in repayment of loan amount. Though they have resources, they develop a mind set not to repay the loans. Even the local leaders and middlemen also encourage the beneficiaries not to repay the loans and margin money. The banks issue loans very cautiously depending on repaying capacity of the beneficiary and confidence of the banker. But, the other financial institutions like Co-operative banks and Finance Corporations do not bother about recovery and extend loans to any body on whom they have interest.

6.14 Policy Change

With this background and grass root level realities, the Policy may be changed to delete the subsidy and margin money components to reduce the establishment costs and corruption. Further, the banks may be encouraged to provide loans at subsidized rate of interest i.e., less than 4 per cent instead of 10 percent and suitable infrastructure may be provided to the banks.

CHAPTER-7: IMPACT

Most of the beneficiaries among the SCs and STs have improved their standard of living and economic conditions since they put interest on their activities. However, the genuine families under BPL are not much interested in availing these loans because they are not aware of the Schemes and their inability to repay the loans properly. Only very few people are aware that the Corporation extends financial assistance to BPL families to start various income generating schemes.

7.1 People's Participation and Response

Most of the beneficiaries are not aware of various components of the financial assistance i.e., subsidy, beneficiary's contribution, margin money and bank loan. While taking the loans the beneficiaries are much interested, but at the time of repayment of loans they even do not know that in how many installments they have to repay the loans.

Some of the beneficiaries who have taken the loans are not utilizing it properly. They are not aware how to utilize the loan amount and the mechanism of proper repayment. 67.85 per cent of the beneficiaries have utilized the loan amount for the proposed activities and the remaining beneficiaries have utilized the amount for household and other consumption and unproductive purposes. It is interesting to note that 77.45 per cent among the ST beneficiaries and 58.25 of the SC beneficiaries have responded properly and grounded the schemes. 58.60 percent of the beneficiaries who have received the loans in ISB sector have not utilized the loans properly. Wherever the skills are needed, the SC Corporation provides training inputs to the beneficiaries.

7.2 SELF HELP GROUPS

There are few members who have better loan absorption capacity and loan repayment track record following the lending norm of 'equal distribution' and 'need based loans to all members'. Majority of the sample SHG members are middle aged, married, illiterate, landless whose primary occupations are agriculture, labour, and traditional occupations. The data reveal that the ratio of cumulative savings and the average loan per member is computed as 1: 5.23.

The average volume of current loan is reasonably good, to take up any activity proposed by the SHG members. Though all the SHG members get access the credit from external funds, significant number of times interestingly a substantial number of SHG members have not accessed from the internal funds not even once. Despite the above fact, most of the members, who proposed loan for some kind of income generating activity and asset creation, a portion of loan was used for consumption, general house-hold maintenance like health, education, life cycle rituals and purchase of food materials. Majority of these members also invested lion's share of their borrowings on households' lineal activities rather than lateral or new activities due to acquainted conversant skills that they possess and to avoid risk by taking to newer kind of activities.

By and large, there is less to moderate impact at household level and more impact at SHG level in their social and well-being category. The increase in average monthly income is to the tune of less than 5% of their loan amount. Few SHG members have learnt to save and deposit their savings in banks, post offices, chit funds and so on. There is a moderate increase on food expenditure of majority SHG members. Majority of SHG members have purchased or created assets, either directly with the loan or from the earnings out of the economic activity taken up. Majority of the SHG members have purchased household articles and ornaments which is less in its worth. There is some impact on the improvement of children's education, household members' health and repayment of old

debts (private loans). At the SHG level the impact is more compared to household level. Most of the members get access to large credit through formal financial institutions such as banks and SHG federations.

7.3 Andhra Pradesh

The Work Inspectors (WIs) of SC Corporation are responsible in each Assembly Constituency in A.P to recover the margin money paid to various beneficiaries for various schemes. Thus 14 WIs are working in Chittoor district of A.P. An FGD was conducted among the work inspectors to understand the impact and process of recovery among the beneficiaries. The FGD reveals that only 10 to 15 per cent in urban and semi urban areas and 25 to 30 per cent of the beneficiaries are genuine. The remaining beneficiaries are not genuine and recommended by the local leaders. The recovery from these beneficiaries is very difficult since there are no effective guidelines for recovery. The rate of recovery from woman self help groups is more than 75 per cent.

They also informed that there are duplication of schemes and some of the local leaders accessed benefits from different schemes like Rajiv Yuva Shakti (RYS), Chief Minister's Empowerment of Youth (CMEY), Prime Minister's Rojgar Yojana (PMRY), Indira Kranti Pathakam (IKP) and SC Corporation. Some of the local political leaders act as middle men and try to exploit the beneficiaries by collecting Rs. 2,000/ to 5,000/- as charges/expenses from each beneficiary. A leader in Ramachandrapuram mandal of Chittoor district has collected money from more than 250 beneficiaries. He maintains workable relation with the PIAs at grass root level.

They informed that the schemes like horticulture, drip irrigation and milch cattle are most successful in agriculture sector. In ISB – transport sector, provision of auto-rickshaws, tractors and other mini carriers are most successful. It is also informed that 65 to 75 per cent of the banks are not providing loan component due to lack of confidence on the beneficiary and lack of interest to get loan among the beneficiaries.

However, they pay subsidy and margin money sanctioned by the SC Corporation to the beneficiary.

7.4 Tamilnadu

The secondary data indicate that SC beneficiaries of 10.62 lakhs during the 7th Plan, 4.7 lakhs during 1990-92 , 15.5 lakhs in 8th Plan, 19.8 lakhs in 9th Plan and about 28.7 lakhs in 10th Plan period were covered under various schemes and programmes of SCP by the Govt. of Tamilnadu. In almost every plan period the achievement was more than their target set by the Government. The schemes covered mostly relate to education sector (like scholarships, uniforms, text books, school buildings, hostels, bicycles) economic empowerment related activities (individual loans, subsidies, grants, irrigated lands, house sites and constructed houses milch animals, irrigation facilities, entrepreneurship development etc.) skill development/vocational training) Medical (hospitals/dispensaries), infrastructure development for community like roads and bridges. This is being done mainly through the schemes/programmes implemented by TAHDCO.

7.4.1 Impact on target population

Though Scheduled Castes continue to lag behind the general population in terms of most of the indicators for social and economic development, the gap between the Scheduled Castes and the general population is getting reduced, as is evident from some of the indicators given below.

(a) . Increase in literacy

The literacy data available from the decennial Censuses indicate that the gap between Scheduled Castes and general population in literacy levels has decreased. During 1991-2001, the literacy among Scheduled Castes increased by 17.28 percentage points compared to 12.79 percentage points increase for the total population. The more remarkable increase

has been in female literacy among Scheduled Castes. However, low levels of female literacy among Scheduled Castes in rural areas in some of the Districts remains a cause of concern.

(b) . Decrease in Poverty

The poverty ratio among Scheduled Castes has declined during 1993-94 to 1999-2000. However, pace of decline among Scheduled Castes has been slower than the decline in the overall poverty. More than 1/3rd of the SC population, both in rural and urban areas still live in below the poverty line. The gap between the Scheduled Castes and the total population in poverty ratio, however, has decreased during 1993-94 to 1999-2000.

(c). Occupational Diversification

There have been indications of occupational diversification taking place among Scheduled Castes. As per the Censuses 2001, the dependence of Scheduled Caste on agriculture has declined from 74.50% in 1991 to 61.24% in 2001. More importantly, the share of agricultural labourers among Scheduled Castes came down significantly from 49.06% to 39.16% during the same period. The Scheduled Castes are shifting more and more to urban areas for livelihoods.

The decline in dependence on agriculture was accompanied by an almost commensurate increase in other workers category, which is predominantly in service sector.

7.5 Maharashtra

There are various schemes like digging and deepening of wells, provision of electric and kerosene pump sets, provision of vegetable kits, vermicompost, nurseries, milch cattle and irrigation facilities are the major schemes in agriculture sector. Those who have benefited with irrigation schemes are cultivating wheat and commercial crops like chana, peas, black gram, coriander, potato, tomato and other vegetables.

In most of the cases, the units have been grounded and the overall impact is satisfactory. But some of the schemes under ISB sector like provision of pop corn machines, brick making, sewing machine, mushroom cultivation, petty business are not properly grounded and the impact is not satisfactory.

Supply of computers to ashram shalas and vocational training in ITIs are satisfactory. The extension of financial assistance to woman self help groups is very low and it may be encouraged. Housing is also provided under the scheme particularly to the PTGs in Maharashtra. Maharashtra Udyojagata Vikas Mahamandal issues certificates to the beneficiaries who completed training in vocational institutes. A few trained beneficiaries informed that they have not yet received sewing machines even after six months.

The Post-basic Ashram Shala in Chikali village of Dharani ITDP has been converted to Vocational Institute with Rs. 20 lakhs and providing training in Dress making, Electrical winding and repair, General fitter cum Mechanic and Driving cum Mechanic from August, 2005. Such vocational institutes are established in different taluks.

Training in Bee keeping has been provided to 11 beneficiaries in Samadoh village of Dharani ITDP and provided bee keeping boxes in 2005-06. But, the activity is not yet started due to lack of monitoring and follow up action. The cost of each unit is Rs. 10,000/-. Milch cattle (two cows) per unit at the cost of Rs.16 thousands provided to 11 beneficiaries in Mangia village in 2004-05 are yielding income to the beneficiaries.

There are no monitoring committees in Maharashtra. Some of the schemes sanctioned in 2004-05 were implemented in 2006-07. Without completing the scheme how they submit UC to the concerned. Under minor irrigation/lift irrigation the amount sanctioned for group beneficiaries is still unspent. It seems the authorities carry forward the unspent grants to the next year.

7.6 Orissa

The impact of the TSP programmes/schemes undertaken over a period of time have been assessed through the primary and secondary data sources. The general scenario of the STs is comparatively very low in Orissa. A specific enquiry has also been undertaken through primary and secondary data to get an overview of the prevailing situation, the success of the programmes, through the beneficiaries and available secondary information.

In co-ordination with other agencies, monthly reports from the concerned functionaries are being received by the ITDA. Again the monitoring is disturbed due to lack of coordination between ITDA and PIA, monitoring is carried out only on paper. Under supervision and monitoring of different units/activities are being ensured. But due to lack of education and awareness some beneficiaries have not maintained their activities. In some case the agencies after implementing the project did not bother about the problems in the units.

Participation of female beneficiaries is good. But in group activities, in some cases, people fight among themselves due to their personal angles and do not think about their individual responsibilities. As per the nature of different schemes, the time taken for different schemes varies. In most of the case the schemes are implemented at right time but in few cases like irrigation project, the unit takes very long time to complete the project and this is because of negligence of the agency.

In tribal areas there are many local resources which are perennial and semi perennial streams, rivers and nallas. Soil type is very good for cultivation. There are many local and near by weekly markets and no problem for trading. Most of the tribals improved their standard of living and economic conditions, since they evinced interest in their activity. But in some cases due to lack of education, interest and awareness they did not make use of the help from the developmental agencies.

The unemployed youth can be employed through skill upgradation through vocational training programmes and could be employed in self, private or Government Organizations.

Some of the departments are not cooperative, not responding properly at ITDA. The line departments are over burdened with their departmental work, and have no time for other work. No sufficient staff at the line department as a result, problems is faced in coordination and technical guidance.

The feedback received from the beneficiaries regarding the difficulties and the problems faced by them in availing the schemes indicate that, getting the scheme/benefit from the State government is a too difficult process and there is no proper awareness of the schemes/programmes for them from the administration. They require electric facility and health facilities in their villages and they wanted these problems should be addressed immediately.

7.7 Economic Impact

7.7.1 Occupational Diversification

The data reveal that the SCs are more positive towards occupational diversification than the ST beneficiaries. Majority of the beneficiaries in both the communities are in favour of expanding the existing activity. Some of the beneficiaries continue their existing occupation and the new activity.

Table-7. 1: Changes in Economic Activities					
S.No	Changes reported	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	Multiple economic activities	20.35	17.93	17.36	15.07
2	Expansion of existing activity	36.85	42.43	74.56	78.46
3	New economic activity	42.80	39.64	18.08	16.47

Among the SCs 42.80 per cent in A.P. and 39.64 per cent in Tamilnadu have received financial assistance to start new activity. Only 18.08 per

cent in Maharashtra and 16.47 per cent of the ST beneficiaries in Orissa have received financial assistance for new activities. This clearly indicate that most of the beneficiaries are interested in the continuation of traditional occupation/ expansion of existing activity like agriculture, horticulture, milch animals, making foot wear, lift irrigation and so on.

7.7.2 Members Benefited

Data regarding the members benefited in each beneficiary's family were gathered and analyzed. The data reveal that more than 53.5 per cent of the loan borrowers in A.P, Maharashtra and Orissa are benefited. 53.6 per cent of the beneficiaries in Tamilnadu expressed that their families have benefited with the scheme. Very few beneficiaries expressed that different individuals have benefited with the scheme.

S.No.	Members in the household	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	Loan borrowers	55.6	40.8	53.5	71.6
2	Husband	1.2	2.8	2.0	0.4
3	Husband and children	0.8	0.4	0.5	0.8
4	Children	15.4	12.8	6.45	4.37
5	All the household members	30.8	53.6	34.5	35.6
6	Any other	4.8	1.6	8.5	7.6

7.7.3 Generation of Employment

The major objective of the programme is generation of employment and income among the BPL families. The generation of employment and range of income depend on the nature of activity and ability of the beneficiary. About 13 to 15 per cent of the beneficiaries of both SCs and STs are not generating any employment. They have not started the sanctioned activity but utilized the financial assistance on unproductive activities. The data reveal that more than 60 per cent of the beneficiaries

of both SCs and STs have generated 16 to 25 days of employment in a month.

Table-7.3: No. of Days Employment Generated in a Month					
S.No.	No. of days	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	No employment	12.48	14.86	8.09	9.25
2	< 10 days	8.84	10.38	9.52	16.34
3	11-15 days	11.26	10.86	2.06	5.72
4	16-20 days	46.84	11.24	8.10	7.12
5	21-25 days	15.25	26.08	10.25	9.44
6	> 25 days	3.32	46.42	39.60	63.16
	Total	100.00	100.00	100.0	100.0

7.7.4 Generation of Income

The generation of income and its range depend on the nature of the beneficiary and the activity. Only about 12 to 15 per cent of the beneficiaries of both SCs and STs are generating adequate income.

Table -7.4: Income generated per Month					
S.No.	Amount in Rs.	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	No income	14.82	14.38	12.34	13.72
2	< 250	31.27	16.60	16.09	37.68
3	251 -500	34.80	48.84	19.54	30.45
4	501-750	4.35	2.50	10.52	14.08
5	751-1000	10.42	18.68	10.30	14.20
6	> 1000	24.82	21.63	12.27	11.52
	Total	100.00	100.0	100.0	100.00

About more than 30 per cent of the SC beneficiaries and about 20 to 25 per cent among the ST beneficiaries are generating more than Rs. 750/- per month. About 50 per cent of the beneficiaries among SC and ST generate less than Rs.500 per month.

7.7.5 Other Impact

The data were collected regarding the economic impact of SCA on socio-economic life of the SCs and STs. It is interesting to note that a few of the beneficiaries among both SCs and STs have enrolled their children in near by private schools by paying donation and fees for giving them better education. Similarly, a few SC and ST beneficiaries have spent substantial amount on medical treatment to recover from ill-health.

Majority of the beneficiaries have agreed the additional income they have earned has improved position of food both in terms of availability and variety in their households. It is interesting to note that some of the beneficiaries have cleared their private loans taken at high rate of interest and they are no more approaching money lenders for further loans. About 37 to 43 per cent among the STs and 63 to 67 per cent among the SCs have purchased household material like utensils, furniture, tools, ornaments etc., and acquired assets. The changing livelihoods and the increased income have discouraged migrations in search of labour to other places.

S.No.	Impact	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	Admission fee in schools	0.80	0.75	0.50	0.40
2	Monthly fee in schools	0.80	0.80	0.37	0.40
3	Auto/ travel charges	0.65	0.76	0.35	0.40
4	Recovered from ill-health	8.00	7.60	6.50	8.40
5	Contributing to family income	70.40	79.60	69.50	72.80
6	Food to all household members	81.60	80.00	75.00	94.40
7	Marriage of son/daughter	0.80	0.80	3.50	2.00
8	Not approaching money lenders	36.00	52.60	37.50	42.00
9.	Cleared private loans	16.80	12.95	8.25	7.45
10	Purchased household material	62.86	67.35	43.64	37.65
11	No migrations	46.84	62.20	43.45	59.20

7.8 Development of Assets

Multiple answers on development of assets were received from the beneficiaries. Development of assets is the major impact of SCA programme. Various assets acquired by the beneficiaries include live stock, savings, and vehicles, items of recreation, housing, ornaments, gadgets, occupational tools, and land and agriculture inputs. The live stock consists of cows, sheep, goats and poultry. It is interesting to note that 34.8 per cent of the SC beneficiaries in Tamilnadu and 16.00 per cent of the ST beneficiaries in Maharashtra have acquired cows as milch cattle. Giriraja chicks, sheep and goat units are provided to some of the beneficiaries.

The vehicles acquired by the beneficiaries include Cycles, Motor bikes, auto rickshaws, taxis and other mini carrier vehicles. Mostly, cycles and motor bikes are provided to milk and vegetable vendors. ST beneficiaries have not preferred to have auto rickshaws, taxis and other mini carrier vehicles due to lack of skills in their operation. The concerned PIAs should encourage the tribals in operating such vehicles for income generation.

It is interesting to note that 18.96 per cent of the SC beneficiaries in A.P and 79.6 per cent in Tamilnadu are aware of the importance of savings and deposited their earnings in banks and post offices. Only 5.5 per cent of the ST beneficiaries in Maharashtra and 16.4 per cent in Orissa deposited their savings in banks, post offices and with relative and friends. Out of the earnings, 6.4 per cent of SC beneficiaries in A.P and 14.8 per cent in Tamilnadu have purchased radio/tape recorder or television for their recreation.

Only 2.5 per cent of the ST beneficiaries in Maharashtra and 4.4 per cent in Orissa have purchased radio/tape recorder or television. Some of the beneficiaries constituting 1.2 and 9.6 per cent in A.P and Tamilnadu and 8.0 and 3.6 per cent in Maharashtra and Orissa respectively have purchased gold and silver ornaments. Similarly, a good number of SC

beneficiaries and a few ST beneficiaries have purchased vessels, furniture and electric gadgets like mixies, refrigerators, fans and watches. Only 2.0 per cent of the SC beneficiaries in Tamilnadu have acquired house plots. A few others have repaired their existing houses. Housing is being provided to the tribal beneficiaries under SCA in Maharashtra and 15.0 per cent of the sample ST beneficiaries have acquired new houses.

Agriculture inputs like motor pumps, bullocks, bullock carts and other mechanical inputs are provided to both SC and ST beneficiaries. However, the tribals in Orissa have not received any such inputs. Purchase of land, improvement of quality of land, provision of irrigation facilities, purchase of agriculture implements and other inputs are availed by both SC and ST beneficiaries. 7.6 per cent of SC beneficiaries in Tamilnadu and 15 per cent of ST beneficiaries in Maharashtra were provided irrigation facilities through lift irrigation scheme, electric motors and kerosene pump sets. These beneficiaries are cultivating food grains and commercial crops.

Details	Asset	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
Livestock	Cow	4.4	34.8	16.0	1.6
	Sheep	--	2.4	4.5	--
	Goats	--	0.8	6.0	0.4
	Poultry	1.2	--	3.5	1.6
Savings	Bank	12.6	34.0	5.0	14.8
	Post office	6.36	45.6	0.5	1.2
	Friends & relatives	--	--	--	0.4
Vehicles	Cycle	4.4	5.6	1.5	8.0
	Motor cycle	1.2	1.2	0.5	0.8
	Auto-Rickshaw	4.0	0.4	--	--
	Taxi/car/mini vehicle	1.2	0.4	--	--
Recreational	Radio/tape recorder	1.2	2.8	1.0	3.2
	Television	5.2	12.0	1.5	1.2
House	House plot	--	2.0	--	--
	House repair	0.8	5.2	1.0	4.4
	House construction	0.4	--	15.0	--
Ornaments	Gold	1.2	5.2	7.5	3.6
	Silver	--	4.4	0.5	--

Gadgets	Vessels	2.4	4.4	5.0	--
	Mixies	1.6	2.4	0.5	--
	Refrigerator	0.4	0.8	--	0.4
	Chairs/tables	10.8	5.6	--	0.4
	Fans	9.2	2.4	0.5	0.8
	Watches	2.8	0.4	0.5	2.4
Agriculture inputs	Motors	--	--	2.5	--
	Bullocks	--	0.8	2.0	--
	Bullock carts	1.2	1.2	0.5	--
	Machinery	0.8	--	9.5	--
Land and cropping	Land quality improved	--	8.4	2.5	0.4
	Irrigation facilities	1.2	7.6	15.0	1.6
	Agriculture implements	2.0	0.4	--	0.4
	Purchase of land	--	0.8	--	--
	Other Ag. inputs	--	2.8	4.0	0.8

7.9 Response to other Development Programmes

Following table shows data relating to beneficiaries' participation in the utilization of various development programmes being implemented for the welfare of the SCs and STs. The development activities are listed in the table. Most of the beneficiaries have responded to programmes like Literacy campaign, Education of girl child, Pulse polio, Family planning, AIDS control, ICDS and Mid-day meal scheme. The local leaders mobilized the beneficiaries to participate in public meetings organized for Ministers including Chief Minister of the concerned State. These meetings provide exposure and bring awareness on various development activities being implemented in the States.

S.No.	Programme	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	Anti-child labour	10.80	22.46	3.50	1.27
2	Literacy campaign	35.40	42.40	13.45	7.58
3	Anti-arrack movement	17.35	23.63	0.35	1.20
4	Girl child education	25.45	32.40	14.54	10.35
5	Pulse polio	28.80	36.28	19.50	16.75
6	Family planning	40.40	42.10	14.50	11.46
7	AIDS control mission	22.35	36.80	5.69	3.65
8	ICDS activities	35.27	30.80	10.37	8.75
9	Food for work	18.74	18.85	12.65	17.23
10	Mid-day meal	57.36	46.80	24.50	22.68
11	PDS maintenance	2.58	1.20	1.76	1.23
12	Watershed	7.29	6.40	5.68	4.37
13	Political meetings	40.48	59.20	15.68	13.89
14	CM meetings	26.80	38.15	8.65	6.37

The response to development activities is more among the SCs than STs. However, the ST beneficiaries are also responding to many programmes like Literacy campaign, Education of girl children, pulse polio, Family planning, Food for work, Mid-day meal and participating in political meetings.

The success of any programme depends on identification of genuine beneficiaries, proper implementation and monitoring. Most of the schemes in agriculture and allied activities among the tribals are grounded are satisfactory than the similar schemes among the SCs. Most of the other schemes in ISB sector are not properly implemented and the expected impact is also not satisfactory. The financial assistance to woman self help groups in Maharashtra is very less and this should be encouraged.

Out of all the beneficiaries women from Self Help Groups both individually as well as members of groups are most successful not only in income generating activities but also in other intangible spheres. It

may be said the economic assistance given to them and leadership training programmes for their benefit have empowered them in various ways. For example they have now a role to play in decision making in their families as well as in their communities they are now adopt in undertaking Bank and Post Office transactions and also meeting the officials not only seeking their help but also questioning them. They also have a say in their children's education more particularly with their girl children.

CHAPTER-8: ISSUES AND CONCERNS

There are several issues and concerns with regard to policy and implementation of SCA programmes among the SCs and STs. Based on the data and observations made during field work, the following issues and concerns are discussed.

8.1 Awareness

At present the means of bringing awareness about the SCA and other programmes consist of print media and personal messages. Only literates, local leaders and political activists at different levels are aware of the schemes and programmes being implemented for the development of SCs and STs. Most of the genuine BPL populations are not aware of these programmes.

Electronic media may be used to bring awareness to reach the programme to the eligible BPL persons. The role of Kalajathas should be strengthened in bringing awareness in tribal areas. The local Sarpanch and the revenue officials at village level may be kept made responsible in bringing awareness among the eligible BPL persons.

8.2 Identification of Beneficiaries

The process of identification of beneficiaries is not being done as per the prescribed procedures by conducting Gram Sabha at village level. But, the PIAs show that they have identified the beneficiaries as per the procedure and by conducting Gram Sabha. The local political leaders/activists who visit the offices at Mandal/Block and District levels play major role and manage things in their favour in selection of the beneficiaries. These local leaders managed to avail the schemes for themselves and for their relatives, friends and followers. The random field level observation reveals that more than 65 percent of the beneficiaries

own material like television, motorcycle, telephone, refrigerator etc. A few of the beneficiaries who are influential at local level have availed more than two schemes.

The BPL survey is not genuine and the local leaders manage to include their names in BPL list to exploit various benefits being extended by the Government. Besides, the officials are also not interested in the reduction of BPL figures and try to show large BPL figures to get maximum budgetary provisions in order to get their own benefits out of them. The data collected through FGD reveal that among the beneficiaries only about 10 per cent in urban and 30 per cent in rural areas are genuine and belong to BPL category.

8.3 Identification of Schemes

The identification of schemes should be based on the locally available resources including raw material and marketing, personal interest and skills, availability of training inputs and confidence of the banker. The field observation reveals that more than 40 per cent of the schemes were just initiated or even not initiated and discontinued due to various factors. The concerned officials are not showing much interest in choosing a right scheme to a right person. There is no follow up action by the PIA after initiating the scheme by the beneficiary.

8.4 Infrastructural Facilities

The ITDAs are spending more than 30 per cent of the grant towards provision of infrastructural facilities with their own technical staff in tribal areas. Most of the amount was spent on laying of village roads and construction of school buildings, ITIs, vocational training centers, culverts and check dams. The field observation reveals that in some cases the amount spent on works is more than they actually require.

The SC welfare department is transferring the grant meant for infrastructural facilities to the construction of SC welfare hostels in A.P. 10 per cent of the total grant received under SCA is to be spent on

infrastructure facilities. This 10% of the SCA is spent on repairs and small construction works of Social Welfare hostel buildings.

Similarly, 10% of SCA fund allotted to Tamilnadu is spent towards special construction works through TAHDCO as infrastructure activities depending on the request of public. They spent on hostels for both girls and boys in all categories like schools, colleges and PG students.

8.5 Income Generation

All the Schemes are meant for the generation of income to uplift the SC families from BPL to APL. There is no doubt that wherever the beneficiaries have utilized the grant properly, it generated income for their families. Where ever the beneficiaries have not utilized the grant properly, there is no income generation and they are also not repaying the loan/margin money.

8.6 Employment Generation

In addition to generation of income, the schemes creates assets and generates employment. The ISB sector and Self Employment Schemes (NSFDC) create assets and employment generation. These schemes are useful to youth and others who are educated and unemployed.

8.7 Constraints in Implementation of the Schemes

Major constraints in the implementation of the schemes are lack of awareness, illiteracy, people's attitude towards the programme, involvement of local leaders and political activists, lack of identification of genuine beneficiaries, lack of proper co-ordination among the line departments, lack of proper utilization of loans and non-repayment of loans. Most of the beneficiaries are not interested in repayment of loans.

The SC Corporation has to work and co-ordinate with several line departments like Horticulture, Animal Husbandry, Soil conservation, Lift irrigation, Housing, Employment and Training, Transport and the PIAs of other programmes like Indira Kranti Patham (IKP), various Schemes of

DRDA, and other local departments. Most of the line departments inform that they have heavy work with their own schemes and programmes and they feel that this is an alien and additional burden to them. They try to avoid or co-operate with out commitment and interest.

8.8 Local Credit Agencies / Institutions

SC Corporation has to implement the schemes by linking several local financial institutions. The Banks are very careful in providing loans through SC Corporation due to poor recovery of loans. The SC Corporation pays the subsidy component and margin money to the Banks and in turn the Banks have to release the total sanctioned amount consisting of subsidy, margin money and the loan component to the beneficiaries. But most of the Banks open Savings Bank Account of the beneficiaries and release only loan component and deposit the remaining two components (subsidy and margin money) in SB account. The Banks release the remaining amount depending on the performance of repayment of loan and confidence building. Otherwise, the Banks adjust the remaining amount towards the loan component. The Commercial Banks are interested in safeguarding their money by providing loans only to those who have the capacity of repayment.

In the mechanism of implementation of these schemes, the officials and the other personnel starting from local leaders and local political activists to the sanctioning authority involve lot of corruption as the schemes include subsidy, margin money with low rate of interest and people's attitude in non-repayment of loans. In this context, it is better to delete the two components such as subsidy and margin money from the Scheme and provide the loans through Banks at subsidized rate of interest i.e., 4% or less. It will save lot of money including establishment costs. Special guidelines are to be prepared to instruct the Banks and to implement the Schemes through Banks.

8.9 Role of Local leaders/Political Activists

The local leaders/ political activists play an important role in identification of beneficiaries. Mostly, they themselves try to exploit the situation and avail the benefits or recommend their followers as beneficiaries of the Schemes. Most of them do not actually belong to BPL category. However, they managed to include themselves in BPL category to exploit the Govt. benefits.

The local leaders try to enhance their influence in the village/local area by actions as middle men between the people and the PIA. They also earn money out of it and for many of them it is their livelihood. The officials at grass root level also have some understanding with these leaders for the benefit of both. Due to the involvement of the local leaders and easy processing with out following the procedures in identification of beneficiaries, most of beneficiaries are not genuine and this makes rich more richer and the poor more poorer. The officials identify the beneficiaries with the help of local leaders/political activists and not by conducting Gram Sabhas in any village due to several structural and political implications at village/local level.

8.10 Problems in Group Activities

Subsidy and micro-credit loans are given to the SHGs to take up different income generation activities by its members. The skills and efforts in income generation activities vary from person to person in the group. Some members repay their loans regularly and some others delay in repayment or do not repay the loans. However, the repayment of loans is better among the SHGs than among the individual beneficiaries. Hence, the Govt. of Tamilnadu has stopped sanctioning schemes to individual beneficiaries and sanctioning to only SHGs. But since 2007-08 the sanctioning of schemes to individual beneficiaries is restarted by THADCO.

8.11 Problems in individual activities

Most of the individual beneficiaries are not interested in grounding the scheme. They just apply to get the benefit of subsidy and margin money from the SC Corporation. They try to use the loan amount for different purposes instead of using it for the proposed activity. Later it becomes difficult to repay the margin money.

8.12 Bank Linkage

Bank linkage and extending loans to SC/ST beneficiaries depend on interest of the bank officials and the confidence on the prospective beneficiaries in recovery of loans. The mind set of the people i.e., not to repay any loan and expects waiving of loan/margin money. In this context, most of the banks pay only subsidy component and margin money component with out paying the loan component. Unless the banker has confidence on the beneficiary, he shall not pay the loan component. With out loan component, it is not possible to ground the scheme. In such cases, the beneficiary is also not interested to claim the loan component and misuse the subsidy and margin money on other purposes. There is no bank linkage in tribal areas because the total scheme is subsidized and hence the PIA in tribal areas does not bother about bank linkages.

It is better to change the banking policy to issue loans with nominal rate of interest i.e., less than 4 per cent and necessary personnel shall be provided to the banks to identify the genuine beneficiaries and to follow up the grounding of the scheme and recovery of loan. The subsidy and margin money components shall be discontinued and compensate the subsidized rate of interest to the banks. With this change, lot of corruption establishment costs shall be reduced.

8.12 Income Generation Schemes

8.12.1 Supply of goats

According to the scheme 10 female goats and 1 male goat are given to the selected beneficiary. When the goats breed the beneficiary can sell the goat and earn money. The goats breed twice a year. The approximate price for a female goat is Rs. 600/- and for the male goat is Rs. 1,200/-. Apart from this the goat-dung can be used as fertilizer.

The beneficiaries I met do seem happy with the scheme. However, many of them complained that few of the goats had died some months after they received them – goats cannot adjust to new surroundings easily. Many goats develop infection due to change in fodder and water and die. The solution, according to the beneficiaries, is to select goats from the local area, and not transport them from other places. In one case, the beneficiary lost 9 of the 11 goats he received and also eight others he already had due to the infection.

In some cases, however, the goats were too old to begin with. Also the beneficiaries have to put a badge on the goats' ears for insurance purposes. This badge is troublesome to the goats. An alternative arrangement needs to be put in place.

In the case of deaths the beneficiaries have to take a photograph of the dead goat, and get a *panchanama* done. They are then compensated for the loss, a difficult process.

8.12.2 Popcorn Machine

In this scheme the selected beneficiaries are given a popcorn making machine. Before collecting it the beneficiaries are taught how to operate and maintain the machine.

The major drawback of this scheme is that the popcorn making machine runs on electricity. Therefore in villages, which already face severe power shortage this machine can be used only for few hours.

The second major drawback of this scheme is that there is not much demand in the rural areas for the popcorn. Only those beneficiaries living near urban areas are able to make at least some money out of it.

According to some beneficiaries the popcorn making machine could be useful if it is mobile –and if it can run on gas instead of electricity. But one beneficiary in Nasik City invested Rs. 15,000/- for a trolley, battery, and inverter.

This scheme overall seems to be a complete failure in interior villages. It is marginally successful in urban and semi-urban areas.

8.12.3 Supply of Cows

Under this scheme the beneficiary gets 2 cows. Usually the beneficiary receives one cow in the beginning and the second one after 4-5 months.

The beneficiaries seemed quite happy with the scheme. Apart from generating supplementary income the milk from the cow ensures nutrition for the children. The cow-dung is used as fertilizer as well. Most of this fertilizer is used in the fields. Almost every beneficiary was satisfied with the scheme.

8.12.4 Lift Irrigation and Drip Irrigation

Though these schemes are not strictly for income generation, they do increase the agricultural output and changes in the cropping pattern.

Under the Lift Irrigation and Drip Irrigation schemes, it is mandatory to have 5 people in a group. The group gets an electric motor/oil pump and several pipes. In the Lift Irrigation scheme the beneficiaries first get the pipes and after some months they get the motor.

Two positive effects are seen due to Lift Irrigation:

- The farmer can sow seeds in the winter season
- Fallow land can sometimes be put to use

Drip Irrigation improves the efficiency of water usage for the farmer. Also, in some cases the yield increases due to the drip irrigation.

8.12.5 Supply of Sewing Machines

This scheme is meant to provide supplementary income to the family. The machines, however, are used primarily for familial needs. Although the beneficiaries do take orders from other people, there doesn't seem to be any significant increase in their incomes.

The scheme is provided only if the beneficiary is trained on the specific activity. Of the 5 beneficiaries interviewed, 3 were below 20. These girls were still studying... this means they have to spend significant amount of time in the college.

The scheme has potential and can add to the families' incomes if the woman is enterprising.

8.12.6 Construction of Houses

In this scheme the selected beneficiary gets Rs. 30,000/- in four installments to build a RCC house. The money is not enough by any means to construct the house. The beneficiary has to raise the same amount of money on his own in addition to the Rs. 30,000/- he gets from the ITDA. According to officials this amount has been revised to Rs. 60,000/- in the future allotments.

8.12.7 Vermi compost

This is a scheme whereby the farmers can produce fertilizer in-house. It leads to a small amount of savings since the farmer has to buy less chemical fertilizer from the market. The farmers do not sell the fertilizers in a big way as most of the fertilizer is used for their own fields.

8.12.8 Herbal Nurseries

According to the scheme the farmers are to produce saplings which can be sold in the market. They get plastic bags, seeds, and fertilizer. They also get Rs. 5,000 for the labour. In one case the farmer planted 2000 saplings. He sold 500-550 to the Social Forestry Dept. Another 2,000 he sold to an agent for 50 ps. per sapling. The rest he distributed for free.

The schemes, at the time of the survey, had shut down. This is because it doesn't lead to continual income generation. The beneficiaries have to depend on grants every year from the government.

8.13 Financial Institutions/Agencies which extend Loan Facilities

The data indicate that there are 24 financial institutions/ agencies which extend loan facilities to SCs and STs under SCA programme. The ITDAs are the major source of financial assistance extending to the tribals. Andhra Pradesh has maximum number of such institutions followed by Tamilnadu extending loans to the SCs. Among the SC beneficiaries 22.40 percent have taken loans from Andhra Bank in Andhra Pradesh and 0.40 per cent of the Sc beneficiaries in Tamilnadu have taken loans from THADCO. The SC. Corporation has extended loans to 13.20 per cent of the SC beneficiaries in Andhra Pradesh.

S. No.	Name of the Agency	Social Category & State			
		SC		ST	
		AP	TN	MHR	ORS
1	Andhra Bank	22.40	--	--	--
2	Bailarani Grameen Bank	--	1.60	--	5.60
3	Bank of India	--	--	--	4.40
4	Canara Bank	0.80	10.80	--	--
5	Central Bank of India	--	2.00	--	--
6	Co-operative Bank	2.40	--	--	0.40
7	Corporation Bank	1.20	--	--	--
8	Indian bank	7.60	18.00	--	--
9	Indian Over Seas Bank	12.80	9.60	--	--
10	State Bank of India	9.60	10.00	--	1.60
11	Maharashtra Industrial Bank	--	--	1.50	--
12	Maharashtra Udog Vikas	--	--	2.00	--
13	NSFDC	14.00	1.20	--	--
14	Pandian Grameen Bank	0.40	7.20	--	--
15	Primary Agriculture Co-operative Societies	--	7.20	--	--
16	Rayalaseema Grameena Bank	1.20	--	--	--
17	THADCO	2.80	20.40	--	--
18	United Bank of India	6.00	5.60	--	0.80
19	Other Banks	5.20	6.40	0.50	0.40
20	ITDA	--	--	67.50	86.80
21	Krushhi Vighnan Kendra	--	--	15.50	--
22	S C Corporation	13.20	--	--	--
23	DRDA/Panchayat	0.40	--	7.00	--
24	Forest Department	--	--	6.00	--
	Total	100.00	100.00	100.00	100.00

The following observations are reported by the field investigators.

1. In Agricultural sector there is more feasibility for horticulture and floriculture. Some of the beneficiaries taking loans but they just start the work like bore wells or open wells or submersible engines but not completed the activity.
2. In the schemes of animal husbandry, some of the beneficiaries do not purchase milch animals/cow, buffalos, sheep, goats. But they show others' cattle and the officials are lax in verification.

3. Some of the beneficiaries who proposed to start a petty shop, have received financial assistance but not yet started shops. A few started only for the sake of corporation officials and closed them after few months.
4. Even if the SC Corporation sanctions scheme in time, the financial institutions like banks delay the payment of loan.
5. Vulnerable groups get the sanction easily but they do not to utilize the loan properly.
6. Political influence plays main role in the sanction of financial assistance.
7. In some cases, SC Corporation has sanctioned loans to government servants like School teachers and others on benami names. They utilized the loan amount to purchase assets like gold, land and other purposes.
8. Schemes such as Distributing Sewing Machines should be made available only to those tribals who have shown willingness to use tailoring as a commercial activity. Such willingness is often seen in women who enroll with their own money in institutes such as Industrial Training Institutes.
9. In some cases the agencies provided financial assistance to the activities which do not require financial assistance For e.g. Making bead necklaces – the trader supplies necessary raw material and expects only labor from the bead necklace makers like beedi making.

CHAPTER-9: SUMMARY AND CONCLUSIONS

Scheduled Castes (SCs) constitute about 166.6 million representing 16.23% of the total population of India (2001 Census). There are about 1200 SC communities and they are spread all over India with main concentration in Uttar Pradesh (35.1 million), West Bengal (18.4 million), Tamilnadu (11.8 million), Andhra Pradesh (12.3 million) and Bihar (11.3 million). In number SC communities, Karnataka has large number (101) followed by Orissa (93). SCs are rural in their habitation (78%) and large number of them are agricultural labourers (46%) and only 20% are cultivators. Important development indicators of literacy (54.7%), IMR (83), rural poverty (36%), urban poverty (38%) show large disparity with the general population.

The population of Scheduled Tribes is 84.3 million (2001 Census) constituting 8.2% of the total population of the country. STs have their own distinctive culture and geographically isolated with low socio-economic conditions. More than half of the ST population is concentrated in the five States of Madhya Pradesh (14.51%), Maharashtra (10.2%), Orissa (9.7%), Gujarat (8.9%), and Rajasthan (8.4%). There are about 650 ST communities across the States in India and 75 of them are most backward and are termed as Primitive Tribal Groups. 91.7% of STs live in rural areas and only 8.3% live in urban areas. About 45% of STs are cultivators and 40% are engaged in agricultural labour. Socio-Economic Indicators of literacy (47%), IMR (84), rural poverty (46%), urban poverty (35%) show the disparity and low level of development among them.

As the general development programmes could not specifically cater to the needs of the SCs and STs and Other Backward Classes, there was a need to provide added thrust to the general developmental programmes. So, two special categories, Special Component Plan (SCP) for SCs and

Tribal Sub-Plan (TSP), for STs were adopted during seventies by the government as intervention/ special strategies adopted not only to ensure that the developmental benefits from other developmental sectors do not by-pass these special groups but also to guarantee adequate funds and benefits in proportion to the size of their population flow from all the related development sectors both at State and Centre level. Further, in support of these strategies, the Government of India also extends Special Central Assistance (SCA) to states and UTs as an additive to SCP and TSP.

9.1.1 Scheduled Castes Sub plan (SCSP)

Sixth Five Year Plan (1980-85) is the first plan which put due emphasis for the development of SCs in terms of Special Component Plan - a new strategy for comprehensive development with a due share of benefits in physical and financial terms from various programmes of every sector through cluster and saturation approach. The nomenclature of Special Component Plan for Scheduled Castes has been renamed as Scheduled Castes Sub-Plan (SCSP) on the lines of Tribal Sub Plan to make the beneficiaries aware of the programmes meant for them. The strategy of Scheduled Castes Sub-Plan (SCSP) is one of the most important interventions through the planning process for social, economic and educational development of Scheduled Castes and also for improvement in their working and living conditions.

Scheduled Castes Sub-Plan is an umbrella strategy to ensure flow of targeted financial and physical benefits from all the general sectors of development for the benefit of Scheduled Castes. Under the strategy, States/UTs and Central Ministries are required to formulate and implement Scheduled Castes Sub-Plan (SCSP) for Scheduled Castes as part of their Annual Plans by earmarking resources in proportion to their share in total population. At present, 27 States/UTs having sizeable SC populations are implementing Scheduled Castes Sub-Plan.

The National Scheduled Castes Finance and Development Corporation provides credit facility to beneficiaries living below double the poverty line limits (presently Rs.40,000/- p.a in rural areas and Rs. 55,000/- p.a in urban areas) for income generating activities. NSFDC provides loans up to 90% of Unit Cost and remaining share is provided by State Channelising Agencies (SCAs) and also in some cases partly by promoters as per policy. In all the schemes, subsidy of Rs.10,000/- per unit is provided by SCAs from Special Central Assistance to Scheduled Castes Sub-Plan (SCSP) for Below Poverty Line (BPL) beneficiaries. NSFDC assists a wide range of income generating activities which include agricultural and allied activities, artisan and traditional occupations, technical trades, self employment, small scale and tiny industry, small business, transport services, etc.

At present, Scheduled Castes Development Corporations (SCDCs) are functioning in 26 States/UTs. The functions of SCDCs include identification of eligible SC families and motivating them to undertake economic development schemes, sponsoring the schemes to financial institutions for credit support, providing financial assistance in the form of margin money at low rate of interest and subsidy in order to reduce the repayment liability and providing necessary tie up with other poverty alleviation programmes. The SCDCs are playing an important role in providing credit and inputs by way of margin money, loan and subsidy to the target group.

9.1.2 Tribal Sub-plan

The Tribal Sub-Plan (TSP) strategy was evolved for the rapid socio-economic development of tribal people in the 5th Five year Plan has the objectives of socio-economic development and Protection of STs against exploitation through legal and administrative support for narrowing the gap between their levels of development to that of the general population. The important aspect of this strategy is to ensure allocation of funds for TSP areas at least in proportion to the ST population of each of the

State/UT. The TSP strategy is now being implemented through 196 Integrated Tribal Development Projects/Integrated Tribal Development Agencies (ITDPs/ITDAs), 259 Modified Area Development approach (MADA) Pockets, 82 Clusters and 75 Primitive Tribal Groups in 23 TSP States/UTs. The Tribal Sub-Plan Programmes are to be financed by the following sources: (a) Tribal Sub Plan funds from State /U.T Plans and Central Ministries/Departments, (b) Special Central Assistance (SCA) to Tribal Sub Plan (TSP), (c) Grants under Article 275 (1) of the Constitution to the States/U.Ts, (d) Funds through Central Sector Schemes, (e) Funds from Centrally Sponsored Schemes and (f) Institutional Finance.

The TSP expenditure though has increased from fifth five year plan steadily but the allocations made by the States/U.Ts are mostly notional in nature as the expenditure is not even half of the allocation and most of the governments had not created separate budget heads and had not made the tribal welfare departments nodal for earmarking of funds as per the needs of the tribal groups in the States with proper monitoring mechanism. Over the years it was observed that TSP strategy is not being implemented properly and inter-sectoral allocation and prioritization is not being done. Special Central Assistance (SCA) to Tribal Sub Plan (TSP) is provided by the Ministry of Tribal Affairs to the States/U.Ts since 5th Five year Plan as an additive to State/U.T Plan to 21 States and 2 U.Ts which are implementing TSP for supporting the tribal population below the poverty line as per the guidelines issued by the Ministry of Tribal Affairs.

There are about 3.57 crore SCs households in the country (Rural: 2.79 crore, Urban: 0.78 crore) and 1.8 crore ST households (Rural: 1.59 crore, Urban: 0.23 crore) in the country as per 2001 Census. As 36% of SC rural households and 46% of ST rural households are in below poverty line and most of the socio-economic development programmes of SCP and TSP are meant for them only the actual entitlement will be roughly about Rs. 1,04,700 per SC BPL household and Rs. 1,23,200 per ST BPL household. This would have enabled them for more socio-economic

empowerment to cross the poverty line and thus bridging the gap during the last 10 years alone than what can be seen from the present scenario of SCs and STs in the country.

The impact observed from the primary data obtained from the SC and ST beneficiaries of the selected States indicate a great disparity in literacy, education, occupation, housing, assets ownership and the availability of basic amenities in terms of water, drainage, electricity in the rural areas with the general population. The beneficiaries have expressed their difficulties in availing of loans, accessing the benefits and the corruption at various levels.

9.2 Objectives of the Study

The evaluation study of Special Central Assistance to Scheduled Castes (SCs) in Andhra Pradesh and Tamilnadu and Scheduled Tribes (STs) in the States of Maharashtra and Orissa has been sponsored by the Planning Commission. The study has the objectives (i). to determine the extent of success to which the projects under Special Component Plan, Tribal Sub Plan, Central Special Assistance and National Scheduled Castes Finance and Development Corporation and National Scheduled Tribes Finance and Development Corporation are being implemented through Government as well as non-government organizations for the economic development of Scheduled Castes and Scheduled Tribes. (ii).to examine the process of identification of beneficiaries and projects being provided to Scheduled Castes and Scheduled Tribes, nature of facilities and services being extended by the Government and non-government organizations in promoting economic development of the SCs and STs, (iii). to assess various important segments of the programmes being implemented by the Government to provide an insight whether the programmes are running on the desired lines, (iv). to investigate the steps being taken by the Programme Implementing Agencies (PIAs) in promoting entrepreneurship and productive skills among the SCs and STs, (v). to assess the diachronic impact of SCA and extent of economic

development among the SC and ST beneficiaries by identifying and measuring clear indicators over a period of time, and (vi). to examine problems of the beneficiaries and the initiatives taken for the economic development and the inputs required for proper implementation of the programmes.

The study covers SC beneficiaries under the SCP in Andhra Pradesh and Tamilnadu and ST beneficiaries under TSP in Maharashtra and Orissa. The sample was selected based on multi-stage random method. Thus five districts and 500 SC beneficiaries were selected for the study. Similarly, four Integrated Tribal Development Projects (ITDPs) in Maharashtra and five ITDPs in Orissa were selected for the study. Thus nine ITDPS and 450 ST beneficiaries were selected for the study. On the whole, 500 SC and 450 ST beneficiaries were covered in the study.

9.3 Methodology adopted

Data for the present study were collected from both primary and secondary sources. The secondary data were collected from the records of the concerned officials at District and State levels and Non-government Organizations if involved. The primary data were collected through anthropological fieldwork including observation, interview schedule, formal and informal discussions including focus group discussion (FGD) and case study method.

9.4 Analysis and Results

The data were entered in to computer using SPSS software. The relationships were identified between different variables to prepare tables keeping in mind the objectives of the study. The report of the study clearly explains the objectives of the study, the design, approaches and methods used in the study, the procedure of data and information collected, sampling design, and analysis of data and the conclusions of the study together with recommendations.

9.5 Identification of Beneficiaries

The identification of beneficiaries by conducting Gram sabha is only on paper and it does not exist. A part of the grant is being spent on awareness camps. The camps are not effective and they spent the amount on some combined camps.

The major objective of SCA is to bring the families from below poverty line to above poverty line by providing sustainable income generation schemes. The identification of beneficiaries is the major problem in the implementation of any development programme. It was observed that more than 50 percent of the beneficiary families are not in below poverty line. They possess household material like refrigerator, television, telephone etc., However, they possess BPL ration cards and are considered as families in below poverty line. The political leaders at village/grass root level play major role in the preparation of list of BPL families and identification of beneficiaries to avail benefits being extended by the Government.

District Scheduled Caste Corporation prepares an Action Plan along with budget and submits it to State Government for approval and financial sanction. The Executive Director/District Manager/ Project Administrator places an advertisement in the local news papers calling applications for the sanction of loans for different schemes. The District office sends empty applications to all the Block/Mandal Development Officers for distribution to the applicants.

Gram Sabhas are not conducting for identification of beneficiaries since it is a difficult process due to various structural implications and local political scenario and lack of interest among the concerned officials to conduct Gram Sabha. The officials distribute the applications to the supposed to be eligible candidates and receive back the duly filled in applications for further processing at official level. The local political activists maintain good rapport with the concerned officials and play major role in the selection of beneficiaries. Mostly, the list of beneficiaries

does not include the genuine and poorest among the poor. Even the preparation of list of families under BPL is not genuine.

Number of social and political factors influences the list of BPL families. The concerned officials are interested to show high figures of BPL to get more budget, schemes and programmes. The manipulated BPL lists, the interference of local political activists and lack of sincerity and commitment among the officials are the major constraints in identification of genuine beneficiaries and development schemes reaching the poorest among the poor. The present mechanism of implementing the programmes makes 'the rich more richer and the poor more poorer'.

The Block/Mandal Development Office scrutinizes the applications, selects the eligible candidates and sends the list of selected applications to the District/ITDA office for sanction of the Schemes.

9.6 Choosing Suitable Schemes

SC Corporation/ITDA implements various Schemes in Subsidy mode to the eligible candidates. The local resources (Natural Capital) and skills of the applicants (Human capital) should be the major factors in choosing different income generation schemes. Actually, these two major factors play less role and the other factors like easy manipulation of things to get the scheme and to spend the money on other considerations play a major role. There are number of cases in which the non-genuine beneficiaries got more than one scheme.

The educated and the local political activists access maximum benefits from the Government. Due to lack of proper tools and mechanism in identification of BPL families, most of the benefits being extended by Government are not reaching the poorest among the poor among the Scheduled Castes. This in turn creates inequalities among the Scheduled Castes resulting in unhappiness among the Scheduled Castes.

9.7 Self Help Groups (SHGs)

SC Corporation/ITDA sanctions financial assistance to Self Help Groups and individuals. Normally, the loans are given to SHGs belonging to SCs/STs under BPL for taking up income generation activities. The Corporation/ITDA strengthened the SHGs of SC/ST women under the Scheme of Micro-credit from the year 2000-2001.

The SC Corporations in Andhra Pradesh and Tamilnadu are encouraging Women SHGs by giving priority in extending financial assistance for income generating activities. But, the ITDAs in Orissa and Maharashtra are not taking much interest in encouraging women SHGs and extending financial assistance to them. The financial assistance extended to group of tribal farmers by providing lift irrigation schemes etc., are mostly useful and this needs follow up action and proper monitoring.

9.8 Individual Schemes

Most of the Individual Schemes are based on the skills of the beneficiaries under ISB sector. The Self Employment Schemes are most beneficial to individual beneficiaries. But they are not properly implemented.

9.9 Bank Linkages

SC Corporation has to implement the schemes by linking several local financial institutions. The Banks are very careful in providing loans through SC Corporation due to poor recovery. Most of the Banks open Savings Bank Account of the beneficiaries and release only loan component and deposit the remaining two components (subsidy and margin money) in SB account. The Banks release the remaining amount depending on the performance of repayment of loan and confidence building. Otherwise, the Banks adjust the remaining amount towards the loan component. The Commercial Banks are interested in safeguarding their money by providing loans to only those having repaying capacity.

In the mechanism of implementation of these schemes, the officials and other personnel starting from local leaders and local political activists to the sanctioning authority involve in lot of corruption as the schemes include subsidy, margin money with low rate of interest, anticipating waiver of loans and the consequent people's attitude/mind set in non-repayment of loans.

9.10 Infrastructural Facilities

The ITDAs are spending more than 30 per cent of the grant towards provision of infrastructural facilities with their own technical staff in tribal areas. Most of the amount was spent on lying of village roads and construction of school buildings, ITIs, culverts and check dams. The field observation reveals that some of the works are over estimated and spending amount on less important works.

Out of the total grant received under SCA is to be spent on infrastructure activities. In Andhra Pradesh 10% of the SCA is spent on repairs and small construction works like Social Welfare hostel buildings. Similarly, 10% of SCA fund allotted to Tamilnadu is spent towards special construction works through TAHDCO as infrastructure activities depending on the request of public. They spent on hostels for both girls and boys in all categories like school, college and PG students.

9.11 Implementation and Utilization of Grants

The analysis of the implementation of the SCP and TSP in the States under study dealt in detail in individual chapters indicate that, none of these States are following the stipulated guidelines of SCP, TSP in **toto**. The allocation of funds towards SCP and TSP indicate that, except Tamilnadu and Orissa (for both SCP and TSP) and other States have not allocated SC and ST population proportionate funds during 10th Plan. As dealt in detail in the earlier chapters, even these States allocations are only notional in nature like the other States. These States are allocating funds towards SCP and TSP from the divisible and non-divisible

sectors/departments and whatever shortage accrued to these sub-plan outlays are being accounted mainly from the non-divisible sectors.

Tamilnadu State in their SCP documents shows clearly the sectoral outlays from divisible departments and non-divisible departments schemes/programmes which is in the ratio of 40:60. Even these less allocated SCP outlays have also not been utilized fully in the States except in Tamilnadu. The tribal dominant States like Maharashtra and Orissa have utilized their TSP funds to the extent of 65 to 70% only for tribal development. The sectoral allocation and utilization of funds, fixing of targets and achievements are comparatively better in the States of Tamilnadu followed by Andhra Pradesh. Some States like Tamilnadu and Andhra Pradesh are setting realistic targets and showing achievements against various schemes of the departments in their SCP documents by compiling them regularly. During the terminal years of the 10th Plan, other States like Maharashtra and Orissa have started setting targets against various schemes and depicting the achievements.

The funds being allocated as grants in the form of SCA to SCP, SCA to TSP and Article 275(1) of the Constitution have also not been fully utilized in Tamilnadu and Orissa States. The States under study are not utilizing the grants properly and the unspent grants carryover to succeeding years due to late submission of utilization certificates, non-completion of projects in time, non-preparation of viable projects, release of funds in time to implementing agencies etc which indirectly show the administrative bottlenecks, coordination problems between the Finance and nodal and line departments, and administrative in efficiency particularly at the field level.

The utilization of funds by the States is also not being followed as per the guidelines issued by the Central Ministries of Social Justice & Empowerment and Tribal Affairs and only Tamilnadu is setting targets and achieving the targets against the economic oriented programmes set

by them. There is no uniformity in the utilization of funds for various schemes/programmes by the States for these funds.

9.12 Monitoring

The Monitoring Committees at different levels are not constituted except in Orissa as per Planning Commission Resolution No.12567/P, dated 12-9-2006. However, the remaining three States have their own way of monitoring. The SC Corporation/ITDA has developed a software package for monitoring its program of implementation of Schemes on regular basis. The Corporation scrutinizes the data related to sanction and status of the schemes with reference to funds mobilized by the District Agencies, selection of beneficiaries, disbursement of financial assistance, recovery of margin money and other expenditure.

The Corporation/ITDA conducts review meetings with Executive Directors at frequent intervals on programs of action plan and guidelines to be followed in implementation of the schemes. It was observed that there is no proper follow up action at field level after sanctioning the scheme to monitor and check whether the scheme is properly grounded and generating income as per the objective of the sanctioned scheme.

The allocation, utilization, implementation and physical coverage of beneficiaries under various schemes/programmes of SCP and TSP in the selected States reveal the following important points.

- The State governments are adopting different mechanisms in the implementation of SCP and TSP strategies.
- The States are not following all the guidelines issued by the Ministry of Social Justice & Empowerment, Ministry of Tribal Affairs and Planning Commission in the implementation of SCP, TSP, SCA to SCP, SCA to TSP and grants under Article 275(1) of the Constitution.
- All the States have created separate budget heads/sub heads for SCP and TSP recently for making the funds non-divertible. States like Tamilnadu and Orissa have declared the SC and ST welfare departments as nodal departments for coordination but, real

- Except in the state of Tamilnadu other States are not fixing realistic physical targets for the SCP and TSP schemes/programmes. The States are not preparing bench mark surveys, perspective plans, vision document for long term goals, outcomes of the schemes/programmes.
- TSP approach is basically area based with ITDP/ITDA, MADA and Cluster based but no proper planning and effective implementation and monitoring at the field level is in place which is hindering the completion of the infrastructure projects in time and delivery mechanism.
- ITDP, MADA, District, Block and village wise planning, single line administration and implementation of programmes are not being attempted sincerely with TSP centric approach in Maharashtra and Orissa.
- The allocation of funds towards SCP and TSP are not as per the population proportion of SCs and STs in the States.
- The State governments are allocating SCP and TSP from the divisible and indivisible sectors and major funds to the tune of 60 to 65% funds are being allocated from the indivisible sectors like irrigation, agriculture, industry, power and roads which have only 10 to 15% coverage of SC and ST areas and even less percentage of actual beneficiaries.
- Tamilnadu State is adopting the 'divisible' 'non-divisible' sectoral funds in their SCP and TSP outlays.
- SCP implementation is basically through Rural Development IRDP department and there is no synergy of inter-sectoral or cluster approach in the poverty alleviation programmes for the welfare and development of SCs in the States.
- Individual departments are implementing their own schemes in the States and SCs and STs are being covered as part of these schemes.

- The data indicate that, the awareness about the schemes is not available to all eligible SCs and STs and all the schemes have not been availed by them.
- The direct benefits accruing to SCs and STs are through the educational and economic oriented programmes being undertaken by the social welfare and tribal welfare departments and State SC/ST finance & development corporations of the States and the physical coverage of SC and ST beneficiaries through other sectoral programmes is very less.
- SCA to SCP and SCA to TSP grants under Article 275(1) of the Constitution are not released in time by the Central Government at the beginning of the financial year directly to the Social Welfare and Tribal Welfare departments.
- SCA to SCP funds are being utilized mostly through the State Scheduled Caste Finance Development Corporation in States like Andhra Pradesh and Tamilnadu.
- Only States of Tamilnadu and Orissa are showing the Central Sector, Centrally Sponsored Schemes separately in their SCP and TSP outlays, expenditure and physical coverage.
- The selection of beneficiaries and the accessibility of the various schemes of SCP and TSP indicate that, the schemes/programmes being covered depends on the sectoral programmes. Criteria/guidelines and the local bodies and Panchayats have little role.

9.13 Suggestions:

The socio-economic conditions of the SCs and STs in the country show that, though there is some improvement in literacy, drinking water availability, road connectivity and agricultural practices, employment opportunities and increase in income of SCs and STs still much needs to be done. To achieve the comprehensive development of the SCs and STs, the following issues need to be addressed with determined efforts.

- **Perspective Planning:** Perspective Planning for the development of SCs and STs by setting clear objectives, resources available/requirement, outcomes and goals with periodic bench mark surveys for the regions, Districts, ITDPs/ITDAs, MADAs, Clusters (areas, villages) by setting realistic targets.
- **Allocation of proper resources:** States/U.Ts and Central Ministries/ Depts. are not allocating funds proportionate to SC and ST population towards Special Component Plan and Tribal Sub Plan in their annual Plans.
- **Adherence to Guidelines:** The nodal Ministries and Planning Commission need to streamline the procedure for adherence to the guidelines.
- **Decentralized functional autonomy:** The guidelines for the decentralized district level planning, allocation of resources of at least 30% to district bodies by most of the States are yet to follow this. More financial and executive powers need to be given to the implementing agencies at the District/Project level functionaries with infrastructure and supporting mechanism for timely execution of projects.
- **Integrated Planning:** Integrated planning of the sectoral departments programmes and execution of common programmes at the District and project level through pooling of resources and single line administration advocated in tribal areas is not working effectively though it is in place in some States like A.P and Orissa.
- **Removal of Subsidy and margin money:** It is better to delete the two components such as subsidy and margin money from the Scheme and provide the loans through Banks at subsidized rate of interest i.e., 4% or less. It will save lot of money including establishment costs. Special guidelines are to be prepared to instruct the Banks to implement the Schemes at

- **Effective Monitoring mechanism:** Monitoring mechanism observed is weak in the States and is being done by the nodal social welfare and tribal welfare departments only for their own departmental schemes and there is no proper and regular monitoring mechanism for the overall SCP and TSP programmes/ schemes and 20 point programme at the State, District, Block and village level. Monitoring Committees at the State, District and Block level need to be established and functionally operative.
- **Review Meetings:** The review meetings are irregular and routine in nature. Tribal Advisory Committee (TAC) meetings in Scheduled Areas which are mandatory are not regular. The State Governor's report is not filed regularly.
- **Social Audit:** Every State need to have Social Audit with the involvement of elected representatives, beneficiaries and credited VOs/NGOs on the completed programmes/schemes.
- **Personnel posting in Scheduled areas and Scheduled Caste areas:** Deployment of efficient and young Officers at the ITDP/ITDA and SC concentrated Districts need to be ensured for the effective implementation of SCP and TSP programmes with proper incentives/disincentives for the posting and functional efficiency for the success of the strategies and schemes.
- **Sources of SCP/TSP Funds need to be shown separately:** The schemes and beneficiaries against different sources of funds need to be shown separately.
- **The role of nodal Ministries and Planning Commission:** The nodal Ministries of Social Justice & Empowerment and Tribal Affairs have issued guidelines for SCA to SCP, SCA to TSP and Article 275 (1) of the Constitution besides operating many of the CS and CSS schemes

which need to be implemented effectively through timely and proper releases, monitoring by periodic field visits, calling of reports and conducting evaluation.

- **The role of NGOs:** The involvement of NGOs in development activities of STs and SCs is to be strengthened. Their role in each State need to be charted out by the State to supplement the efforts of the state administration. Their involvement in the Social Audit and effective monitoring of Government programmes also should be encouraged. However, the credentials of VOs/NGOs and their activities need to be ascertained before giving them responsibility.
- **MIS and maintenance of Assets:** A separate SCP/TSP cell need to be created at State level for proper MIS which should maintain all the statistical information about the SCs and STs Data schemes/programmes.
- **Identification of BPL families:** Priority should be given to the poorest among the poor for whom clear visible socio-economic indicators should be prepared and publicized at village level and kept in a separate website at district level. The list of BPL families should be approved in Gram sabha/ Village Panchayat consisting of all the ward members. The list of BPL families should be revised at the beginning of every financial year (April).
- **Identification of beneficiaries:** As most of the socio-economic schemes under SCP and TSP are targeting BPL families, the listing and identification of the beneficiaries need to be more transparent, which needs regular up-gradation for implementation and monitoring. Regular surveys, identification of eligible beneficiaries and involving the Pachayats/Gram Sabha and NGOs with wide publicity/Media/Websites will ensure transparency.
- **State Finance Corporations need to be revitalized:** Though they are in existence for the last 30 years, they are yet to make a serious dent in the entrepreneurship/skill/development economic

development of the SC/ST beneficiaries which need to be geared up in terms of its financial, human resource management and coverage of beneficiaries.

9.14 Suggestions given by the respondents

The following suggestions are received from the beneficiaries and PIAs for better implementation of the programmes/schemes.

- The Welfare Extension Officer (WEO) looks after the schemes at Block and village levels. Besides, he has to work under BDO and PO, ITDA. It is difficult to look after all the beneficiaries in a block. So one more person may be appointed at Block level.
- The subsidy portion/assistance for I.G.S. may be increased.
- Demonstration programme for all the schemes may be provided.
- The line departments are over burdened. Sufficient staff may be provided for smooth implementation of the programme.
- Education and awareness of programme at village level may be strengthened to bring better awareness among the target group.
- The credit agencies should provide timely credit based on the nature of activities and recovering capacity.
- In some cases the training period of the activity is not sufficient (e.g. sericulture) it may be increased up to 10months.
- Sufficient manpower with suitable skills may be increased and appointed on contract basis at each ITDA to look after different schemes at village level to avoid the involvement of line departments in implementation of Schemes.

- Evaluation of the sanctioned schemes shall be conducted among the beneficiaries district level offices once in six months by the incharge.
- The thrust should be on ensuring information disbursal so that tribals make informed choices.
- Information about schemes should be made available in ration shops, PHCs, Ashram Schools, and other such grass-root level organizations which tribals use on a daily basis.
- While distributing fully-subsidized units, tribals should be given exact details of the schemes in a clear cut manner – Total money allocated under the scheme and number of units allocated under the scheme.
- Authorities should be careful while approving schemes that distribute units running on electricity. The tribals that are really in need of schemes often don't have electricity connections. This also encourages electricity theft. Only few schemes like Lift Irrigation, Drip Irrigation, etc. that run on electricity make a real contribution to tribal incomes.
- Rain Water Harvesting schemes should be introduced which combine indigenous methods with scientific knowledge. Water in one more season means 4 months of labour for the farmer.
- While approving schemes, attention should be paid to marketing linkages, especially for units that produce goods which are in demand only in urban markets.
- Avoid middle men and local leaders in identification of beneficiaries.
- Give freedom to the beneficiaries and guide them properly in choosing the schemes.
- Monitoring and follow up action by PIA should be strengthened to facilitate the recovery of loan/margin money.

- The leading NGOs shall be involved in identification of beneficiaries.
- Encourage woman beneficiaries in the programme.
- The financial institutions are interested only in recovery of loans and not in the functioning of unit/activity.
- Lack of education and awareness are the main problems in the implementation of any scheme.
- Some line departments are not cooperative and not responding properly to the approaches of SC Corporation. The line departments are over burdened with their departmental work and there is no sufficient staff in the line departments.
- The banks are not paying the total loan amount which is being sanctioned by the SC Corporation.
- In some areas, the local leaders who are aware of the schemes very much and assist the beneficiaries, but in some areas particularly the leaders in interior places don't bother about the people.
- The SC Corporation in some of the districts in AP has not given correct/genuine addresses of the beneficiaries for collection of data and it seems that the beneficiaries have given false addresses to avoid repayment of margin money/loan amount.

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