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## IMPACT AND PERFORMANCE OF ANTYODAYA PROGRAMME IN HIMACHAL PRADESH

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In Himachal Pradesh, more than half of the population live below poverty line and have to strive hard to make their both ends meet. Keeping this aspect in view, the Himachal Pradesh Government launched "Antyodaya Programme" on October 2, 1978. *Antyodaya* literally means upliftment of the last man in the row. It is the endeavour of the Government to identify the poorest of the poor in the far-flung areas spread over in every nook and corner of the Himachal Pradesh. The concept of this programme is different from the other programmes launched earlier for the economic betterment of the masses. The benefits under this programme will flow to the poorest irrespective of caste, creed and religion.

### *Main Features of the Programme*

There are four features of the Antyodaya approach to rural development which deserves special emphasis:

First, under this approach poverty does not remain a statistical abstraction. The poor family is identified as a concrete human reality.

Second, emphasis is given to the delivery of productive assets so that the poor family begins to get regular income from self-employment.

Third, the administration goes out, identifies and assists the poor people, instead of waiting for people to come for assistance.

Fourth, the criterion of identification is strictly economic (income below the poverty line) which has been defined as about Rs. 3,600 per family per year.

All these features are obviously commendable and represent important departure from past practice.<sup>1</sup>

### *Procedure for the Selection of the "Antyodaya Family"*

The identification of the Antyodaya family in Himachal Pradesh was done on the following norms:

Five families were to be selected out of a population of one thousand, *i.e.*, if the population of a village is upto one thousand, five families were to be selected and for villages or group of villages where the population is between one thousand and two thousand ten families were to be selected and so on. This selection was to be made in the open meetings of *Gram Sabhas* with the assistance of local village officials.

In the matter of identification of such families priority is accrued to those families who have no property or are landless, have no source

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1. See for details, Raj Krishna, "Antyodaya", *Tojana*, Vol. XXIII, Nos. 14-15, August 15, 1979, pp. 7-9.

of income and do not have adequate means of livelihood to make their both ends meet.

Those families who have some movable property but their means do not provide them adequate income for their livelihood.

On the above basis 19,068 families were selected from all over the rural areas of the Himachal Pradesh in the first phase of the Antyodaya programme. However, in some places poor families were wrongly identified and about 2.5 per cent of such families had to be dropped. But, by a large, a sincere effort has been made to get the poorest families identified. It was observed that about 50 per cent of the families have a family size of five and above. The large size of the family is one of the contributing factors for economic backwardness and the overall average size of the family was five members and moreover 57 per cent of the identified families belonged to the scheduled castes and 4 per cent to the scheduled tribes. According to the available data, by the end of January 1979, 16,248 families were benefited from the various activities undertaken under the programme. About 68 per cent of this number had been allotted productive assets (land or loans for other means of production). Only 26.7 per cent of them were given old age pension and about 5 per cent were given wage employment in Government public works.

For the success of this programme subsidy amounting to Rs. 79.25 lakhs and loans totalling to Rs. 30.38 lakhs were given upto January 31, 1979. These families would get continuous help till they cross the poverty line and are able to live a satisfying working life.

Apart from the financial assistance for production oriented schemes, indirect assistance is also provided to these families as:

- (i) Free education to the children of the selected families from the primary standard to the university level. School funds, examination and admission fees are also borne by the Government. Books are supplied through the book banks. All the school-going children are supplied school dress free of charge.
- (ii) Free medical aid and use of ambulances.
- (iii) Free legal aid in civil and revenue cases upto the High Court level.
- (iv) Six per cent reservation in regular Government jobs. As for the contingent/work charged jobs, persons seeking employment from these families are given the first priority.
- (v) The old and infirm and the minor orphans are admitted to the orphanages run by the Government.
- (vi) All documents to be executed by Antyodaya families are exempted from stamp duty.
- (vii) Five seats in each I.T.I. have been earmarked for Antyodaya families and every trainee from these families is given a stipend of Rs. 45 per month.
- (viii) Free rations were distributed in rain and flood affected areas.

The Reserve Bank of India has introduced special concessionary terms for Antyodaya borrowers who are now entitled to commercial bank credit at the 4 per cent rate of interest under the Differential Rate of Interest Scheme

and a subsidy of 50 per cent in the case of animal husbandry and 33 per cent of the cost of assets in small scale and cottage industry scheme is being given by the Government.

The most attractive and remunerative activity of this programme is considered to be the animal husbandry (about 69 per cent of the credits were given to dairy and poultry units). These units are capable of yielding additional income of the order of Rs. 1,400 to Rs. 1,900 per family per year.<sup>2</sup> The next largest amount of credit (about 18 per cent) has been given for the small scale and cottage industry which also helps to increase the income of the family, and 13 per cent of the credit was provided for land development.

Keeping the various activities of the programme in view, a survey of the Antyodaya beneficiaries was done to find out the opinion of the beneficiaries regarding the programme. Simla district was purposely selected and a sample of 50 beneficiaries (the families getting old age pension were left out from the survey) who have obtained loan from the bank for the purpose of dairy development, land development, orchard raising, etc., was surveyed in 1980.

It was envisaged that the benefit programmes given to the identified families should be suitable to their background and skill. It was observed that out of 50 identified farmers, 24 were given loans for dairy development, 7 families were advanced loans for the purchase of mules and 10 families were sanctioned loans for land development. Moreover, 9 families were also given loans for raising orchards but their repayments will start after 10 years because a normal orchard takes 7-9 years to attain full bearing stage.

The results of the survey showed that about 44 per cent of the beneficiaries reported that their income did increase but not very substantially and there was no asset formation. Thirty-eight per cent of them reported 'no increase in income' at the time of survey. Such families were further asked the reasons for 'no increase in income'. The majority of the families were of the opinion that the resources were not available or if available, not in time. A few families also reported that the help received by them under this programme was not sufficient and there was no scope to increase their incomes. A few families were of the opinion that they faced marketing problems (particularly in the case of dairy enterprise) because there was less scope of consumption in the local vicinities and moreover such small quantities cannot be economically carried to distant places. Three families reported that their land has been infertile and the income cannot be generated by applying resources which are already meagre with such poor families.

The sampled families were also studied for their level of satisfaction. It was found that about 62 per cent of the families were satisfied with the programmes while 38 per cent showed dissatisfaction. The majority of the dissatisfied families were of the opinion that the grant was insufficient and this was followed by the families with lack of technical know-how. Six families complained about the time-lag between the selection of families for inclusion in the programme and the disbursement of the loans/grant. The analysis further revealed that three families repaid the full amount by now and 19

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2. See Raj Krishna, *op. cit.*

were repaying their instalments regularly to the banks. Further, 19 families were found to be irregular in their repayments. This suggests that 22 families have benefited from the programme.

The on-going rural credit, cottage industries and dairy schemes have also been utilized for Antyodaya families. But the fact remains that in an area where the density of operations under these schemes is not adequate, the Antyodaya families do not get sufficient technical marketing and other assistance after loan disbursement. Therefore, the linkages of beneficiaries with technical agencies need to be urgently improved, so that the full income effects of the assets given are realised in a short period of time.

### IMPACT OF THE TRIBAL DEVELOPMENT PROGRAMMES ON EMPLOYMENT, INCOME AND ASSET FORMATION IN BASTAR DISTRICT OF MADHYA PRADESH

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The basic goal of economic planning in India is a rapid increase in the standard of living of the people through measures which also promote equality and social justice. Emphasis is placed on the common man, the weaker sections and the less privileged. It was recognized in the Fourth Plan that area and activity development planning would by itself not suffice to meet the needs of the less privileged or the weaker sections. These classes formed a large variety of categories whose problems and requirements were widely different.<sup>1</sup> Hence special schemes were initiated to bring about improvement in the existing pattern of distribution of income. These schemes were: Small Farmers Development Agencies, Marginal Farmers' and Agricultural Labourers' Agency (MFAL), Comprehensive Area Development Programme (CADP), Pilot Projects for Hill and Tribal Areas, Integrated Tribal Development Programmes, etc. Under the pilot project schemes for the tribal areas the Government of India established six tribal development agencies<sup>2</sup> during the period of Fourth Five-year Plan. Two such projects were sanctioned in Bastar district of Madhya Pradesh. These projects were located in Dantewada and Konta tahsils of the district. In this paper, an attempt has been made to assess the impact of the projects on employment, income and asset formation of the targetted tribal population.

#### METHODOLOGY

The paper is based on an empirical study of 50 families. Equal number

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1. Government of India: Fourth Five-Year Plan 1969-74, Summary, Planning Commission, New Delhi, 1970, p. 9.

2. Andhra Pradesh (Srikakulam)-1, Bihar (Singhbhum)-1, Madhya Pradesh (Dantewada and Konta)-2, Orissa (Gunupur and Pariakmundi)-2 = 6.