15. Integrated Rural Development Programme (1993-94)

1. Background

The Integrated Rural Development Programme (IRDP) is one of the poverty alleviation programmes and is a part of the 20-point programme. The objective of this programme is to make available permanent source of income to the rural families having annual income not exceeding Rs. 11,000 to enable them to cross the poverty line by generating self-employment. (Initially this income limit was Rs. 3,500 and was subsequently enhanced to Rs. 6,400). It is a nationwide programme and is being implemented in the State since 1978-79.

The Integrated Rural Development Programme is mainly a beneficiary oriented programme and financial assistance is provided to the beneficiaries for purchasing assets for undertaking the following types of occupations as source of income.

1. Primary sector: - Agriculture, Dairy Development, Forestry and Fisheries, Milch animals, sheep and goats, wells, pump sets etc.

2. Secondary sector: - Manufacturing, processing on raw material: for example : rural artisans, production of match boxes, soaps etc., processing on dals and on raw materials etc..

3. Tertiary sector: - Micro scale industries, trade, occupation and services. for example : retail trade and various services like repairing radio, bicycle, television sets etc.

The beneficiaries of the programme are given subsidy to the tune of 25 to 50 per cent of their project cost, depending upon their land holding and their inclusion in the SC/ST category and the rest of the amount is given to them as bank loan. This loan is medium term loan and the rate of interest is 10 per cent for the amount up to Rs. 7,500/- and ranging from 11.5 per cent to 16 per cent for the amounts more than that. The government had made it obligatory to keep the proportion of SC/ST beneficiaries at least 50 per cent and that of female beneficiaries at least 40 per cent among the total number of beneficiaries of the programme. While giving benefit of the programme to a beneficiary, the occupation is selected by taking into consideration the need of the family, previous experience, local conditions etc.. A provision is made in the programme to give second dose of
assistance to the families which inspite of getting the benefit of the programme during the VI Five Year Plan could not cross the poverty line.

2. **Implementing programme:**

The responsibility of deciding the policy of the programme and the monitoring rests with the Rural Development Department of the Central Government and the responsibility of the implementation at the State level etc. is with the Rural Development Department of the State Government. This programme is implemented through the District Rural Development Agency (D.R.D.A.) at district level and by the Block Development Officer at Panchayat Samiti level.

**Disbursement of loan and subsidy in cash:** Since the commencement of the programme, the benefit under the programme was given in kind/asset. However, in order to delete the middlemen in the process of purchase and to avoid the procedural delay etc., the scheme of disbursing the loan and subsidy in cash instead of in kind was implemented since 1990-91 at stray places and is being implemented in many Panchayat Samities since 1992-93.

According to the census of families conducted during the year 1982-83, out of the 75.34 lakh families in the rural Maharashtra, 34.34 lakh (45.6 per cent) families were below the poverty line. Upto March, 1995, 89.7 per cent of these families were given benefit under the programme, out of which the proportion of SC/ST families was 39.5 per cent.

3. **Objectives of the evaluation study:**

The main aspects which were decided to be covered under the objectives of this evaluation study were as follows: what is the proportion of the beneficiaries belonging and not belonging to the target group, whether the proportion of SC/ST and the female beneficiaries is according to that as prescribed, the increase in the income of the beneficiaries due to getting benefit under the programme and proportion of the beneficiaries crossing the poverty line, receiving training by the beneficiaries as regards the occupation for which they have got the benefit under the programme and the availability of backward and forward linkages necessary for the occupation, difficulties in getting the financial assistance, difficulties as regards the repayment of loan, eligibility of the beneficiaries of the second dose of assistance for getting the same, the utilization of the cash disbursement made to the concerned beneficiaries, lacunae and difficulties in implementation of the programme, reactions and suggestions of the beneficiaries etc.
Period of reference: In this study, the beneficiaries having got benefit in kind under the programme in 1990-91 as new beneficiary/beneficiary of second dose of assistance and the beneficiaries having received benefit of cash disbursement in 1992-93 were covered.

4. Sample selection:

For the study of the new beneficiaries, two districts having the maximum number of beneficiaries in the reference year were selected from each of the revenue divisions, two panchayat samities were selected on similar lines from each selected district and six villages were selected from each of the selected panchayat samities by taking into consideration the proportions at the State level of the beneficiaries of primary, secondary and tertiary sectors. Six beneficiaries were selected from each of the selected villages by taking into consideration the occupations. Thus in all 12 districts, 24 panchayat samities, 24 veterinary officers, 144 villages and 856 new beneficiaries were selected from the State. So also, in all 64 bank branches were selected from the State, one each from the commercial/rural/co-operative types, according to the maximum number of loan proposals, from each panchayat samiti. For the study of beneficiaries of second dose of assistance/cash disbursement, from amongst the rest 17 districts, respectively 11/10 districts, 1/1 panchayat samiti from each selected district, 4/4 villages from each selected panchayat samiti and 5/5 beneficiaries from each such village were selected. Thus for the study of the beneficiaries of second dose of assistance and those of cash disbursement, respectively 11 and 10 districts, 11 and 10 panchayat samities, 44 and 40 villages, 230 and 180 beneficiaries and 11 and 10 bank branches, one from each panchayat samiti, were selected from the state. During the course of the field work of the survey, information was collected in the prescribed schedules from (1) Project Director, D.R.D.A., (2) Block Development Officer, (3) Veterinary Officer, (4) Manager of the branch office of the bank and (5) beneficiary.

5. Field work:

The field work of this survey was completed between June-September, 1993.

6. Findings:

Performance under the programme:

1. According to the census of families conducted in 1982-83, the number of families below poverty line in the rural area of the State was 34.34 lakh,
out of which the proportion of the families belonging to SC and ST was 19.65 per cent and 18.23 per cent respectively. The total number of families below poverty line in the jurisdiction of the 24 panchayat samities selected for the study was 4.53 lakh, out of which the proportion of the families belonging to SC and ST was 18.55 per cent and 16.41 per cent respectively.

**Physical achievement by the end of March,1993 :-**

2. According to the records with the D.R.D.A.'s the proportion of the families to which the benefit was given since the commencement of the programme till the end of March, 1993 in the total number of eligible families was 65.44 per cent in which the share of new and second dose beneficiaries was 56.83 per cent and 8.61 per cent respectively. The number of beneficiary families according to the statistics received from the Rural Development Department was somewhat on lower side. Probably the D.R.D.A.'s while reporting might have taken into account the second dose beneficiaries more than once. The total number of families having taken benefit under the programme upto March, 1993 in the panchayat samities covered under the survey was 2.64 lakh.

**Performance during 1999-92 and 1992-93 :-**

3. The number of applications seeking benefit under the programme as received by all the D.R.D.A.'s in the State during 1991-92 and then recommended to the banks was 3.73 lakh. The banks sanctioned 2.30 lakh (61.8 per cent) proposals and disbursed loans in 1.99 lakh (53.2 per cent) proposals out of them. Such figures in 1992-93 were respectively 3.41 lakh, 2.06 lakh (60.4 per cent) and 1.78 lakh (52.1 per cent).

4. According to the statistics collected from the D.R.D.A.'s in the survey, on an average loan amounting to Rs.4,499 and subsidy amounting to Rs. 2,418 were disbursed per beneficiary under the I.R.D.P. in the State in 1991-92. In the year 1992-93, these amounts were Rs. 4,972 and Rs. 2,571 respectively.

5. During the course of the survey, 58.6 per cent of the D.R.D.A.'s expressed that the packages given to the beneficiaries were less than the expected and mentioned the following reasons therefor. Due to the difficulties in obeying the norms of the NABARD as regards unit cost and those in recovery of loans, the banks sanction the loan proposals by giving low amounts; the rural banks do not sanction loans to the traditional occupations, the banks do not sanction loans amounting to total project cost
for the occupations in the secondary and tertiary sectors; the beneficiaries do not have capacity to accept big package, etc.

**Proportion of the beneficiaries from Scheduled Castes/Scheduled Tribes**:

6. According to the Government instructions the proportion of SC/ST beneficiaries among the beneficiaries to be given the benefit under the I.R.D.P. should be at least 50 per cent. According to the information given by the D.R.D.A.'s in the survey and that supplied by the Rural Development Department, this proportion in the State in 1991-92 and 1992-93 was somewhat less (45 to 46 per cent) than that prescribed.

**Proportion of female beneficiaries**:

7. According to the Government instructions, the proportion of female beneficiaries has to be at least 40 per cent. However, it was less than that in 1991-92 and 1992-93, at 33.4 per cent and 31.9 per cent respectively.

**Proportion of beneficiaries according to sector of occupation**:

8. The Government has directed that among the beneficiaries of this programme, the proportion of beneficiaries from each of the secondary and tertiary sectors should be at least 25 per cent. However, the proportion of beneficiaries from the secondary sector during the period 1990-91 and 1992-93 was only about 11 per cent and it was less than the prescribed percentage in 26 to 28 districts. As regards the tertiary sector, the percentage of beneficiaries in these three years was about 28 to 29 and the number of districts having this percentage less than the prescribed limit ranged from 6 to 9.

**Training about the occupation**:

9. The main occupations for which training was imparted by the Government to the I.R.D.P. beneficiaries in 1991-92 were as follows. Tailoring (28.3 per cent), wireman (8.6 per cent), motor rewinding (6.8 per cent), radio/TV repairing (6.4 per cent), welding, poultry development, bicycle repairing, carpentry (3 to 4 per cent each), typing, livestock supervisor, scooter repairing (2 to 3 per cent each) etc.

**Verification of assets**:

10. In 1991-92 and 1992-93, the asset verification of more than 50 per cent of the beneficiaries was done in only 17.2 per cent districts. The proportion of districts in which the extent of verification conducted was only up to 10 per cent was as high as 41.4 per cent and 38.0 per cent respectively. This extent of verification is very unsatisfactory. It is necessary that asset
verification should be done meticulously in order that there should not be any malpractices in the programme and to avoid misuse of assets.

Time required for processing the applications :-

11. According to the information received from the D.R.D.A.'s and panchayat samities in the survey, the action of sanctioning the application after its submission by the beneficiary was reported to be done within 2 weeks in 92 per cent panchayat samities. The action of sanctioning the loan proposals sponsored by the panchayat samities was done by the banks within 2 weeks in 41 per cent districts and within 3 to 4 weeks in 48 per cent districts as was reported. After the sanction of loan proposals by the banks was done within 2 weeks in 69 per cent districts and within 3 to 4 weeks in 17 per cent districts. After the sanction of loan proposals by the banks, the disbursement of loans was done within 1 month in 76 per cent districts and within 1 to 2 months in 14 per cent districts. After the sanction of subsidy by the D.R.D.A.'s, its distribution was done within 2 weeks in 62 per cent districts and within 3 to 4 weeks in 17 per cent districts.

Backward and forward linkages :-

12. There are many occupations given benefit under the I.R.D.P. for which it is necessary to make available to them backward linkages like supply of raw material etc. and forward linkages like market place for finished goods etc. so that they run without hurdles. No action was taken in 24 per cent of the districts in the State to make available such linkages. In 38 per cent districts, efforts were made for sale of finished goods and in the rest of the districts, actions like building training centre for TRYSEM, actions with the co-operation of Khadi and Village Industries Board etc. were taken. The difficulties mentioned in this regard were insufficiency of the funds made available by the Government for these facilities, non-availability of Government land for these facilities, no proper maintenance of these facilities after they are provided, etc..

Guidance and co-operation from the D.R.D.A.'s :-

13. It was reported in 21 per cent districts that in the cases in which the beneficiaries' occupations were not as gainful as expected, no guidance of any sort was being given to them by the D.R.D.A.'s/panchayat samities. In the rest of the districts, it was reported that in such cases, actions as to giving second dose of assistance, providing technical guidance, imparting training and making available the facilities of markets for produced goods etc. were being taken.
Adherence to the norms prescribed for repayment of loan :-

14. In 93 per cent districts, the gestation period, type of instalment and the amount of instalment as decided by the banks with regard to the repayment of loan by the beneficiaries were just according to the norms prescribed by the NABARD.

Livestock insurance :-

15. Benefit of livestock like buffalo, cow, bullock, goats, etc. is extended to the beneficiaries under the I.R.D.P. It is necessary to get these livestock insured. The D.R.D.A.'s, panchayat sanities and veterinary officers mentioned that in all the cases in which benefit of livestock was given in 1991-92 and 1992-93, the livestock was insured. The information as to the number of occurrence of deaths of the livestock given as benefit during these two years and the number of cases out of them in which the claim of insurance was given to the beneficiary, could not be available in 59 per cent and 52 per cent districts respectively. Six D.R.D.A.'s mentioned that all the beneficiaries whose livestock had died were given the amount of claim of insurance and 4 D.R.D.A.'s mentioned that 75 to 99 per cent of such beneficiaries were given the amount of claim.

16. Though the above Government offices had informed that insurance was taken in all the cases in which the benefit of livestock was given, it was not supported by the information received from the beneficiaries in the survey. Among the beneficiaries of various types viz. new, second dose and cash disbursement who had received benefit of livestock, 5, 9 and 22 per cent beneficiaries respectively had not insured their livestock. The veterinary officers mentioned that in the cases of deaths of livestock received as benefit, it required three months is general for the beneficiaries to get the amount of claim. It was revealed in the survey that only 10 to 27 per cent of such beneficiaries had received the claims and the rest had not. Even it had required in general a period of 3 to 6 months or even more to get the amount of claim. As informed by the new, second dose and cash disbursement beneficiaries of livestock, proportion of beneficiaries out of them actually possessing the livestock was only 54 per cent, 47 per cent and 85 per cent respectively. The livestock of the rest of the beneficiaries had either died or was sold out.
Performance of the banks :-

17. Information was collected from the 64 bank branches selected for the survey as regards the performance made by them in 1991-92 and 1992-93. As against the targets set to these bank branches (1) the proportion of loan proposals which were sanctioned and amount was disbursed and (2) the extent of actual disbursement of loan amount, was satisfactory at 87 to 109 per cent and 100 to 111 per cent respectively. In 1991-92, the average per beneficiary amount of loan disbursement and subsidy disbursement was less by 9 per cent and 2 per cent respectively at the state level, while it was less by 2 per cent and 20 per cent through the bank branches. In 1992-93, this trend in general was similar. 61 per cent bank officers opined that the scrutiny of applications was very unsatisfactory. It is necessary that the panchayat samities should take a serious note in this regard and improve the work of scrutiny.

Time required for sanction of loan and subsidy :-

18. The banks take about one month to sanction the loan proposals and then the sanction and disbursement of subsidy by the D.R.D.A.'s take one month or less duration thereafter. In the case of 29 to 43 per cent beneficiaries the sanction of their applications took more than 3 months' duration. So also, in the case of 10 to 30 per cent beneficiaries, the disbursement of subsidy took a period of more than 3 months after the sanction of loan. It is necessary to make it obligatory to complete this process within the time limit as prescribed by the Reserve Bank of India.

The extent of loan recovery :-

19. In the 64 bank branches covered in the survey, the extent of recovery of loan pertaining to the I.R.D.P. in 1991-92 and 1992-93 was as low as 36.2 per cent and 27.1 per cent respectively. Among the defaulters, the percentage of those with the period of default of more than 2 years was as high as 43.1 per cent. The main reasons for remaining overdues with the beneficiaries as stated by the bank branches were as follows. The beneficiaries expect that the Government may write off the loans, there is no source of income due to misuse or selling out of the asset, there is a tendency to willfully default despite they afford to repay, there is instigation from the local leaders not to repay the loans, etc.
Co-operation as regards recovery of loans :-

20. 48.4 per cent bank branches mentioned that they were not getting co-operation from the panchayat samities in making recovery of loans, while 10.9 per cent bank branches informed that they did not need to take such co-operation. All the D.R.D.A.'s in the State and the Block Development Officers from all the panchayat samities covered in the survey had informed that co-operation was being given to the banks in recovery of loans, but the same was not fully supported through the information supplied by the bank branches.

Co-operation to the banks from the Government :-

21. As much as 48.4 per cent bank branches opined that they were not getting satisfactory co-operation from the D.R.D.A.'s and panchayat samities as regards the duties they had to discharge in the implementation of the I.R.D.P.

Remarks and suggestions of the banks :-

22. Out of the suggestions made as regards the I.R.D.P. by the bank branches covered in the survey, some main suggestions are as follows. (1) As most of the beneficiaries are uneducated, training about the occupations should be imparted to them, (2) In the cases in which assets are found to be sold out by the beneficiaries, police action should be taken or attachment orders should be issued, (3) The work of recovery of loan should be undertaken jointly by the bank and the panchayat samities, (5) There should be a binding to give security for the loan, (6) Giving the benefit by cash disbursement instead of in kind leads to malpractices, so the scheme of cash disbursement should be discontinued, etc..

Information received from the beneficiaries

Information about the beneficiaries :-

23. As mentioned in para 9, in this survey, the information at beneficiary level was collected from (1) 856 new beneficiaries, (2) 230 second dose beneficiaries and (3) 180 cash disbursement beneficiaries. In the forthcoming paragraphs, the information as regards these beneficiaries is presented in the order as (1) new, (2) second dose and (3) cash disbursement beneficiaries. The proportion of female beneficiaries among these beneficiaries was 21.8 per cent, 31.3 per cent and 36.1 per cent respectively. The family size of these beneficiaries was respectively 5.3, 5.7 and 6.0
persons per family. The proportion of SC/ST beneficiaries, respectively 23.1 per cent/16.5 per cent, 40.9 per cent/16.5 per cent and 33.3 per cent/17.8 per cent, was in general satisfactory. The proportion of banks which handled the loan proposals of these beneficiaries was as follows. Commercial Banks 72 to 73 per cent, Rural Banks 8 to 19 per cent, District Co-operative Banks 8 to 19 per cent and Land Development Banks 2 to 3 per cent.

**Source of livelihood etc. :-**

24. Among the new, second dose and cash disbursement beneficiaries, the proportion of landless agricultural labourers was 28.0 per cent, 40.4 per cent and 37.8 per cent respectively and the proportion of rural artisans was 8.3 per cent, 5.7 per cent and 8.3 per cent respectively. The rest of the beneficiaries mainly consisted marginal and small farmers. Almost all the beneficiaries had been included in the list of families below poverty line.

**Details about the occupations of benefit :-**

25. Among the occupations for which the new, second dose and cash disbursement beneficiaries had got the benefit, the proportion of occupations from the primary sector was respectively 60.9 per cent, 67.6 per cent and 60.0 per cent; that from the secondary sector was respectively 10.9 per cent, 12.7 per cent and 8.3 per cent and that from tertiary sector was respectively 28.2 per cent, 19.7 per cent and 31.7 per cent. The beneficiaries of livestock were respectively 62.0 per cent, 52.2 per cent and 59.4 per cent.

**Project cost, loan and subsidy :-**

26. The average project cost per beneficiary as regards the new, second dose and cash disbursement beneficiaries was respectively Rs. 5,809, Rs. 7,883 and Rs. 6,637. As well as, as against the project cost, the average extent of amount of loan received by them was 66 per cent, 61 per cent and 64 per cent respectively and the average extent of amount of subsidy received as against the project cost was 34 per cent, 35 per cent and 33 per cent respectively. As regards the adequacy of the loan and subsidy received, respectively 83 per cent, 79 per cent and 33 per cent beneficiaries opined that the same were adequate. Almost all the beneficiaries covered in the survey informed that the purchase of the asset was done as per their own choice. As well as almost all the beneficiaries opined that the cost they had to pay for purchasing the asset was reasonable.
Existence of the occupations :-

27. Out of the new, second dose and cash disbursement beneficiaries, the occupations of respectively 34 per cent, 26 per cent and 16 per cent beneficiaries were not in existence. This is very serious. It is necessary to collect the information on census basis at least once in a year as to whether the occupations of the beneficiaries are in existence or not. During that census, it is necessary to collect information as to whether the beneficiaries whose occupations are not in existence had at all started the occupations and purchased the assets. In order to avoid misuse of public funds, it is necessary to effect one time recovery of loan and subsidy given to the beneficiaries who have not started the occupation, to take other penal actions against them and to fix responsibility on the Government officers as regards such malpractices and take actions accordingly.

As regards the occupation, the previous experience, training and linkages/facilities :-

28. The extent of beneficiaries having previous experience about the occupation for which they had received the benefit under the programme was respectively 88 per cent, 81 per cent and 90 per cent. Training as regards occupation had been imparted to 4.2 per cent, 2.2 per cent and 8.3 per cent beneficiaries respectively. As regards the availability of backward and forward linkages necessary for functioning of the occupation, the extent of beneficiaries reporting availability of these linkages was respectively 76 and 72 per cent, 73 and 77 per cent and 80 and 80 per cent.

Details of income

Crossing the poverty line :-

29. After getting the benefit under the programme, the extent of new and second dose beneficiaries having total annual income of more than Rs. 11,000 in 1992-93 from all the sources was only 6.2 per cent and 11.3 per cent respectively, while the extent of cash disbursement beneficiaries having total income of more than Rs. 11,000 in 1993-94 from all the sources was only 15.6 per cent. This means that the extent of the beneficiaries crossing the poverty line due to getting benefit under the programme was only 6.2 per cent, 11.3 per cent and 15.6 per cent respectively. In the same years, the extent of beneficiaries having total annual income in the range of Rs. 6,401 to Rs. 11,000 was 24.5 per cent, 27.8 per cent and 36.7 per cent respectively. This means that even after getting the benefit under the programme, the rest respectively 69.3 per cent, 60.9 per cent and 47.7 per cent families were far
below the poverty line. This is very disheartening in view of the success of implementation of the programme.

30. The average annual income gained by the beneficiaries solely from the benefit received under the programme was respectively Rs. 2,692, Rs.3,269 and Rs.3,342 and it was respectively merely 44.8 per cent, 48.6 per cent and 43.8 per cent of their income from all sources. Thus this income was inadequate in view of crossing the poverty line.

31. It is seen that though 6.7 per cent, 6.1 per cent and 21.6 per cent families respectively were above the poverty line according to their income prior to getting benefit of the programme, benefit of the programme was given to them only because their names were included in the list of families below the poverty line.

32. Respectively 42.8 per cent, 33.9 per cent and 29.4 per cent beneficiaries opined that they were not getting income from the occupation of benefit as per their expectations.

**Repayment of loan and reasons for non-repayment** :-

33. Only 30.0 per cent, 9.6 per cent and 25.0 per cent beneficiaries respectively in the survey informed that they had repaid the complete amount due for repayment out of the loan. The rest of the beneficiaries stated the following reasons for not making repayment of complete amount due for repayment: domestic problems, slack in the occupation, falling ill or death of livestock, natural calamities or accidents etc..

**Existence of assets** :-

34. The extent of beneficiaries whose asset received as benefit under the programme was in existence was only 60.7 per cent, 51.3 per cent and 80.0 per cent respectively.

**Asset verification** :-

35. As informed by the beneficiaries, after receipt of benefit under the programme, verification of asset was done in the case of only 35.7 per cent, 32.6 per cent and 46.7 per cent of them respectively and it was not done in the case of the rest of them.
Remarks and suggestions of the beneficiaries :-

36. More than half of the beneficiaries expressed their remark that the Integrated Rural Development Programme is good. At the same time, the beneficiaries made the following suggestions as regards this programme. The extent of loan and subsidy disbursed under the programme should be enhanced, the sanction and disbursement of loan should be done promptly without making delays in the cases of benefit of livestock, the Government Officers cause hindrances which should be controlled; in scarcity, the period of repayment of loan should be extended; the Government should supply cattle feed in the cases of benefit of livestock etc..

37. Taking into consideration the observations in the survey, the following recommendations are made as regards the implementation of the programme. It is felt that appropriate changes in the procedure of the programme may be made by taking into consideration the suggestions made at various places in the report along with these recommendations.
7. **Recommendations:**

1. Government may implement the I.R.D.P. by considering village as unit. For every village, a register may be maintained with the up-to-date details of the number and particulars of the beneficiaries to whom the benefit under the I.R.D.P. has been given since its inception and the extent of repayment of loan from beneficiaries, etc.

2. Amount of loan and subsidy should be recovered in one instalment from the beneficiaries who did not at all purchase the asset, sold out the asset after its purchase or did not at all start the occupation. So also penal action should be taken against them. Examples of such action before the local people would prevent the occurrence of such instances in future.

3. The recovery of loan from the beneficiaries should be made rigorously. In the case of beneficiaries who do not repay the loan even when they afford to, recovery should be made by following the procedure of recovery of land revenue.

4. For every village, a register should be maintained in which a detailed record of all the beneficiaries in the village having got benefit through all the beneficiary-oriented schemes of the Government should be kept in a consolidated manner. This will, while selecting families for giving benefit from a village, help to avoid instances of selection of more than one person from the same family for giving benefit of a scheme or various schemes and some families not getting benefit of any of the schemes.

5. It is necessary to keep the records of the benefit given under this programme in an accurate form and in a uniform manner all throughout the State. It is necessary to see that the beneficiaries of second dose of assistance are not counted as beneficiary more than once and keep the information about the new and second dose beneficiaries separately.

6. It is necessary to design procedure so that the information at the panchayat samiti level as to the number of livestock given as benefit under the programme in the year in the jurisdiction of the panchayat samiti, information as to the insurance of that livestock, loss of livestock out of that and the number of livestock for which the beneficiaries got the claim, should be available in toto with the veterinary officer. It was informed in some panchayat samities that
this information cannot be available at present in a consolidated manner as various officers of the Veterinary Department are under the control of different offices. It is necessary to make improvement in this regard.

7. If benefit of the programme is given to a beneficiary in kind, it is necessary to verify his/her assets time to time at regular intervals. Also in the case of cash disbursement, it is necessary to verify within 30 days whether he/she has actually purchased asset through the amount or not and to reverify the same as above after regular intervals. A procedure should be formulated in which after the verification done by the bank officer, Block Development Officer and Veterinary Officer in the beginning, the work of verification is assigned to the Talathi, Gramsevak at the local level who should submit six-monthly report thereon to the panchayat samiti.

8. Action as to the payment of claim of compensation towards the livestock insurance should be completed immediately and livestock should be purchased from that amount and be given to the concerned beneficiary.

9. It is felt that the implementing officers should take into consideration the concept of giving second dose of assistance in its right perspective. It is expected that if the first assistance given to a beneficiary does not enable him to cross the poverty line, second dose of assistance is given to him to enable him to cross the poverty line. However, it may be examined whether during the course of implementation of the programme, the package is purposely given inadequate while giving first/second etc. assistance in order to achieve the physical target set as to the number of beneficiaries. Firm policy in this regard may be decided and instructions may be given to the concerned officers accordingly.

10. While giving benefit under the programme, it is necessary for the implementing officers to be aware as regards following the norms prescribed for the proportion of scheduled castes/scheduled tribes beneficiaries as well as that for the female beneficiaries.

11. Scrutiny of the applications received from the beneficiaries in the panchayat samities should be carried out meticulously. So also instead of sending the scrutinised applications to the banks in a large
proportion at the end of the year, they should be sent evenly throughout the year regularly.

12. Procedure may be prescribed as to extend co-operation of Tehsildar office and Panchayat Samiti Office in the work of loan recovery to the banks on priority if the same is requested by the banks.

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