



FOURTH COMMON REVIEW MISSION 2018



**Government of India
Ministry of Rural Development
Department of Rural Development**



FOURTH COMMON REVIEW MISSION 2018

**Government of India
Ministry of Rural Development
Department of Rural Development**

Contents

1.	Glossary	4	Acknowledgement	5	Overview
1.1.	Overall observations	6			
2.	Scheme-wise overview	9			
2.1.	Pradhan Mantri Gram Sadak Yojana (PMGSY)	9			
2.2.	Pradhan Mantri Awas Yojana - Gramin (PMAY-G)	9			
2.3.	Mahatma Gandhi National Rural Employment Guarantee Act (Mahatma Gandhi NREGA)	10			
2.4.	Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM)	12			
2.5.	Deen Dayal Updhyay- Gramin Kaushal Yojana (DDU-GKY)	13			
2.6.	National Social Assistance Programme (NSAP)	13			
2.7.	Gram Panchayat Development Plan (GPDP) and Fourteenth Finance Commission (FFC)	14			
2.8.	Saansad Adarsh Gram Yojana (SAGY)	16			
2.9.	Shyama Prasad Mukherji Rurban Mission (SPMRM)	16			
3.	Theme-wise Observations	18			
3.1.	Targeting & Social Inclusion	18			
3.2.	Gender	19			
3.3.	Quality of Works	19			
3.4.	Management of Schemes	19			
3.5.	Convergence	20			
3.6.	Monitoring systems, Transparency & Information Dissemination	21			
3.7.	Social Audit	22			
3.8.	Grievance Redressal	22			
3.9.	Use of Technology	22			
4.	Key Recommendations for MoRD & MoPR	24			

Annexure-I: List of CRM members and States/Districts visited

Annexure-II: State Report - Assam

Annexure-III: State Report - Bihar

Annexure-IV: State Report - Chhattisgarh

Annexure-V: State Report - Maharashtra

Annexure-VI: State Report - Tamil Nadu

Annexure-VII: State Report - Telangana

Annexure-VIII: State Report - Tripura

Annexure-IX: State Report - Uttarakhand

Glossary

DAY-NRLM	Deendayal Antyodaya Yojana - National Rural Livelihoods Mission
DDU-GKY	Deen Dayal Upadhyaya Grameen Kaushalya Yojana
FFC	Fourteenth Finance Commission
GPDP	Gram Panchayat Development Plan
Mahatma Gandhi NREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MoRD	Ministry of Rural Development
NSAP	National Social Assistance Programme
PMAY-G	Pradhan Mantri Awas Yojana - Gramin
PMGSY	Pradhan Mantri Gram Sadak Yojana
MoPR	Ministry of Panchayati Raj
SAGY	Saansad Adarsh Gram Yojana
SPMRM	Shyama Prasad Mukherji Rurban Mission

Acknowledgement

The Mission wishes to thank the Ministry of Rural Development and Ministry of Panchayati Raj, Government of India, the State Governments visited, as well as the district officials, for their unfailing courtesy and cooperation for making the task of Common Review Mission effective and productive.

1. Overview

The Fourth Common Review Mission (CRM) of the Ministry of Rural Development was undertaken from 15th December 2018 to 28th December 2018. The CRM this year visited eight States, namely Assam, Bihar, Chhattisgarh, Maharashtra, Telangana, Tamil Nadu, Tripura and Uttarakhand. It was led by Ms Vrinda Sarup, former Secretary to the Government of India and included a total of 32 team members. The composition of the State Teams and the districts visited is at **Annexure-I**.

1.1. Overall observations

1. The Rural Development Schemes of the Ministry of Rural Development are being implemented with seriousness and vigour in all the States visited by the 4th CRM. The schematic guidelines and a clear understanding of implementation methodologies of the tried and tested Schemes of Mahatma Gandhi NREGA, PMAY-G and PMGSY are comprehended at all levels of the State, district and the field.
2. As far as the more nascent Schemes for livelihood improvement and skill upgradation are concerned, such as DAY-NRLM and DDU-GKY, the detailed Scheme guidelines by the MoRD, have contributed strongly to setting up of appropriate processes for their implementation. The stronger the adherence to Central guidelines in these schemes, the better the States' implementation status appears.
3. It was extremely heartening to see a strong focus on works related to water conservation, environmental protection, solid waste management and improved hygiene infrastructure under Mahatma Gandhi NREGA. This has an impact on a widespread understanding of and use of modern technology for environmental protection and waste management habits. This is resulting in a transformative change in rural areas.
4. The rural connectivity works under PMGSY have been found to be excellent in linking villages up to 500 population. In a few villages visited in Uttarakhand, rural road works are still ongoing. The CRM team found good rural roads constructed under PMGSY in villages visited by it, in all eight states. Maintenance of roads, post the 5-year contract period by the contractors were found to be a serious issue in most States visited, except Tamil Nadu and Telangana. All eight States have rural road maintenance policies but do not provide adequate budgets for the maintenance work nor do they do proper prioritization of roads to be taken up systematically.
5. The NSAP covers a large section of the poorest, weak and differently abled sections of the society, in the rural setting. However, the pension amount provided by the central government is inadequate under the Programme. States top up the pension amount with varying additional amounts, which deeply underlines the need for the central contribution to be enhanced from the present level. The role of Banking Correspondents in filling last mile gaps between distant Banks and the beneficiaries is a desirable step but not really fulfilling their expected role. They need to be selected more carefully (perhaps from local SHGs) and properly trained to handle the old, infirm and differently abled.

6. A feature which struck all State Teams on this Mission was the vigour and robustness of SHGs in almost all States but two – Tripura and Chhattisgarh. The DAY-NRLM has greatly benefitted from such thrift SHG group set up in the past, who are a natural base for launching the NRLM's schematic activities. There are, as a result, some areas of strong SHGs while in other villages the process of setting up such collectives is underway. However, the expectations of higher order training programmes or more diversified livelihoods giving better economic returns is still to be fully organized in the States and at district levels. It would be worth associating external expertise, NGOs and development workers to infuse new ideas, more updated skills and technologies to add value to the activities of these groups and also expand their networks with federations at block/district level. The MoRD should explicitly encourage this, with appropriate provisions in the guidelines, as many States are clearly reluctant to engage NGOs.
7. The skill development programmes under DDU-GKY in the States visited, are still in their infancy. Some States like Tamil Nadu and Telangana have shown exemplary planning and careful execution of the Scheme. They have ensured strong industry linkages for placements, have been in coordination with State Sector Skill Councils and the National Skill Qualification Framework (NSQF) in terms of curriculum, training, and outcomes of the skill sets acquired. Their certification is also carefully structured with NSQF levels attained and QR codes for employers to glean more details about the trainee. Other States could well emulate these pace-setting features rather than succumb to ad-hocism in the selection of trainers and NCVT/SCVT certification systems.
8. On the issue of skills training, MoRD is one amongst many Ministries of the Central Government working towards the objectives of skill development, including Ministry of Skill Development, Ministry of Labour and Ministry of HRD, to name a few. There are different Schemes with varied objectives, durations and norms but targeted to the same set of population seeking to build skills. MoRD may like to take the lead in effecting some coordination and rationalization amongst these several players. States on their part are trying to resolve a similar dilemma of multifarious skill development Schemes by developing common registration platforms or a common database of skilled persons. This is a complexity that needs to be addressed.
9. The understanding of the Rurban Scheme is still being fully understood in the States and needs more capacity building from the Centre. It is, however, leading to a holistic assessment of Rurban requirements and convergence/augmentation with sectors such as health, skill training and infrastructure.
10. SAGY is responding to good leadership either by the Member of Parliament or by the local Collectors who are monitoring the convergence of Schemes, in the selected villages.
11. The flow of substantial FFC grants to GPs has directly brought to the fore issues of capacities to plan and execute works at GP level, with often inadequate staff and lack of local and dependable technical expertise. There is still a tendency of the States to set the priorities for the GPs, at the cost of genuine need-based requirements of the GP itself.
12. Convergence between Rural Development Schemes is effective in nearly all the States visited, though allotment of housing plots by State Revenue Departments for the landless eligible persons under the PMAY-G would greatly improve the utilization and impact of the Scheme. The PMAY-G would also greatly benefit from use of local materials and designs both in terms of costs and appropriateness to local environmental challenges. While a very large number of designs and local material use options have been developed by MoRD

through the design typology studies and development, their fuller adoption requires States to take through proactive change in beneficiary aspiration, away from cement, concrete, brick and mortar. With modern research and technologies adapted to use of local materials that enhance durability and longevity, MoRD, may like to revive such blended technologies for house-building under this scheme. Such efforts will also bless local economic activity. More concerted efforts are needed for adoption of new technologies on scale.

13. The monitoring systems set up by the MoRD are robust and all decentralized levels are aware of and regularly update data, as prescribed. Similarly, the flow of funds to beneficiary/activity level was also found to be reaching on time, including NSAP and FFC grants. DBT under NSAP is effective and clearly satisfying for the beneficiaries who receive it monthly. In Uttarakhand, Bihar and Maharashtra pensions are released quarterly. This should be corrected to a monthly receipt by the beneficiaries. The Banks need to appropriately code the deposits made to beneficiary and panchayat bank accounts so that the source of funds is clear and unambiguous. While this is happening for Mahatma Gandhi NREGA and PMAY-G funds, NSAP and FFC grants are often difficult to identify in the beneficiary's and GP's accounts.
14. The CRM would like to encourage the MoRD and the MoPR to take advantage of present day technologies to set up some platforms for grievance redressal systems in which States and districts have access to complaints with respect to RD and Panchayat Schemes for rural development and where redressal activity can be monitored at the next higher level of administration, including by the Centre.
15. **More detailed findings and recommendations on the Schemes and key cross-cutting Thematic Areas are presented in this report, hereafter.**

2. Scheme-wise overview

2.1. Pradhan Mantri Gram Sadak Yojana (PMGSY)

The quality of roads constructed under PMGSY was found to be good but maintenance remains an issue due to insufficient maintenance funds at the State level. The public information boards were found to be displayed prominently. Information of completion dates needs to be added after the road is completed.

Convergence with Mahatma Gandhi NREGA for the kuchha work of the road was also observed during the visit. For ensuring a better quality of roads, inspections of roads during and after the maintenance period should be done regularly, though this was being done in some of the States visited.

Paver block roads are successful in Assam. Green road technology and technology which uses local materials, need to be encouraged. Plantation of trees by the roadside may also be taken up under Mahatma Gandhi NREGA as observed in Telangana.

Safety gear, night stay facilities for road workers and payment of minimum wages need to be ensured under the Scheme. The OMMAS software (Online Management, Monitoring and Accounting System) for PMGSY was reported to be user-friendly and facilitated monitoring with ease.

There is a demand for relaxation in current norms to cover habitations with less than 250 population in hilly, tribal and Left Wing Extremism (LWE) affected areas. The guidelines permit such norms but then MoRD need to reiterate this to the concerned States more clearly.

2.2. Pradhan Mantri Awas Yojana - Gramin (PMAY-G)

PMAY-G is one of the most important Schemes of MoRD. The CRM members came across a number of issues related to its process and progress of its implementation during their field visits. Overall the quality of completed houses was found to be good and satisfactory.

Exclusion of eligible beneficiaries is one of the common problems in all the States visited by the CRM members. There are also issues related to inclusion of ineligible beneficiaries (Clarification of MoRD: PMAY-G provided for three filters in beneficiary selection. They are (i) SECC list; (ii) Gram Sabha validation; (iii) Geotagging standing before the old house to confirm residence in kachha house). SECC data, based on which the identification and selection of beneficiaries are made, is outdated and hence it excludes many eligible beneficiaries, especially from the vulnerable sections of the society, including landless agricultural labourers, widows, transgender and differently abled persons (Clarification of MoRD: AwaasPlus software application for PMAY-G provides for addition of such families in second phase after due verification). State level housing Schemes were also found to be in operation in most of the States, but the Mission found that many eligible persons have not been covered under either of these Schemes. Weeding out of ineligible persons, in consultation with the GP and inclusion of the eligible excluded, for taking this Scheme forward, will be crucial.

Non-availability of land '*pattas*' is found to be the most important reason for the high degree of exclusion error. There is a need for better coordination between Departments of RD, Revenue and in some areas the Forest Department, to address this issue. It is also observed that beneficiaries do not show interest in building houses when the land allotted is far away from the habitation. The CRM team suggests that a land bank may be prepared at GP level so that the landless eligible beneficiaries can be covered.

An exhaustive list of wait-listed eligible beneficiaries should be prepared and placed in the public domain. Gram Sabhas held in a transparent manner with wider participation will ensure better targeting and inclusion. The CRM team was informed that the various State Governments have sent such lists, going beyond SECC data, to MoRD for approval.

The average time taken to complete construction of houses is found to be longer in many States, as compared to the national average. There are instances of backlog of incomplete houses, unutilised funds during 2017-18 and non-receipt of grants for the current year, i.e. 2018-19.

In a few States, the State Government is providing top up funds, resulting in improved quality of houses. For instance, the Tamil Nadu Government provides Rs. 50,000/- for a concrete roof and Rs. 12,000/- for toilets. The beneficiary also puts in his own funds to build a good quality house with a larger area but this delays the completion of the house.

The adoption by States of the prescribed housing typologies of the Government and innovative, alternative (green-sustainable) technologies or using locally available raw materials on scale is still low. More work is needed on adoption of green technologies on scale. Release of instalments, availability of funds and rising costs of raw materials were also found to be issues of concern in many States.

Monitoring at all levels is in place, but geo-tagging (especially in the 2nd and 3rd phases of construction) is reported to be a common problem in all the States. The efficacy of monitoring agencies needs to be strengthened and the CRM suggests bringing PMAY-G into a common Social Audit framework of the MoRD.

For PMAY-G beneficiaries, there are provisions for getting bank loans under credit linked subsidy Schemes, but there is a lack of awareness in many States amongst the beneficiaries and the Lead Banks, about this.

2.3. Mahatma Gandhi National Rural Employment Guarantee Act (Mahatma Gandhi NREGA)

The Mahatma Gandhi NREGA, an Act for providing employment, creating community and individual assets and strengthening of livelihoods and natural resource base in the rural areas, is visible across all the eight States, with variations in implementation, asset creation and participatory planning.

The Scheme has been immensely helpful to the people by providing employment and by the creation of useful community and more recently, individual assets. There has been improvement in the natural resource base of the areas provided with NRM assets; people have been provided work during the lean and distress periods; women's participation has been encouraging; individual assets have been found to help rural livelihoods.

There are some State-level good practices in implementation. Some States have introduced innovative measures, such as, waste segregation in Tamil Nadu and linking Mahatma Gandhi NREGA with a State programme for drinking water in Telangana. However, in most States, particularly Tamil Nadu and Telangana, the works being undertaken in Mahatma Gandhi NREGA are generally State driven with low level of involvement of the PRIs in the selection and implementation of the works under the Scheme. The States of Tripura, Bihar and Maharashtra need a watch by the MoRD to improve the performance of Mahatma Gandhi NREGA.

Demand-based job creation is a core component of the Mahatma Gandhi NREGA and is crucial for fulfilling the legal guarantee. In a number of States (Maharashtra, Assam, Bihar) average person-days are similar to the figures in the last three years, while in Tamil Nadu and Tripura there is a decline. This situation is largely attributable to implementation problems.

There are two important issues here: (a) gap between the demanded labour budget and b) the allocation of the labour budget by the MoRD. For example, Telangana demanded a labour budget of Rs. 16.5 Crore in 2018-19, against which the State was allocated Rs. 10.5 Crore. The State was given an additional sanction of Rs. 3 Crore in the month of September 2018. The MoRD has informed the CRM that labour budgets have been enhanced for those States where poverty levels are higher, which are mainly the northern and the eastern States of India. This CRM, which visited two of such States, namely Bihar and Chhattisgarh, found that the optimal utilisation of labour budgets was not in evidence.

The MoRD needs to make a realistic assessment of labour budgets, even in the most populous States with a higher incidence of poverty and minimise staggering of funds over the year, so that ground level implementation is not held up due to the supplementary budget process.

A fine balance has to be maintained between the objective of job creation and asset building, to safeguard the objective and purpose of Mahatma Gandhi NREGA, where the idea of rural job creation is central. The CRM was pleased to see good durable assets created in the field. However, this balance needs to be carefully watched.

The timely payment of wages is an important entitlement of the Mahatma Gandhi NREGA worker. Delays in wage payments were reported from Tripura, Chhattisgarh and Maharashtra. Timely wage payment is not only critical to fulfilling legal entitlements, but also for sustaining interest in Mahatma Gandhi NREGA as an employer of last resort. The delay in wage payment turns away the wage seekers from Mahatma Gandhi NREGA.

This CRM was extremely concerned that most Mahatma Gandhi NREGA works in the eight States visited, were generally being carried out by women, including older women. The feedback obtained by the CRM seems to indicate that men in rural areas tend to go for other job opportunities which offer higher wages, while the women are left for Mahatma Gandhi NREGA works, which offer comparatively lower wages. This is a disturbing trend, as women are left for more backbreaking jobs with lower wages under Mahatma Gandhi NREGA. The MoRD would do well to reinforce with the States that differential wage rates for older persons and differently abled are implemented strictly.

While delays in wage payments were found in three States, delay in material payments was reported from Telangana. Also, the critical issue is that the delayed payments for the material component affects the timely completion of, as also, the quality of work.

There are some FTO and PFMS related issues that need to be addressed. A major difficulty with the FTOs is that there is no acknowledgement of the correct uploading or acceptance of the FTOs. There are issues of missing files and rejection of FTOs. It is suggested that the technical feasibility of making a provision for acknowledging the receipt the FTOs on the PFMS, be made for tracking of the payment processes.

The CRM found that staffing of Gram Rozgar Sahayaks at GP level was wholly inadequate, as there are a large number of vacancies and sometimes one GRS is responsible for multiple GPs. The MoRD needs to intervene with all State Government to ensure their recruitment and placement as well as standardisation of norms for their emoluments etc.

The MoRD and concerned State Governments may want to conduct hard data studies on the efficacy and impact of the large number of water conservation works which have been constructed under the NRM component of Mahatma Gandhi NREGA.

2.4. Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM)

NRLM is changing the social dynamics and livelihoods in areas where it has been functioning in intensive mode for a few years. The women members of most SHGs, with whom the CRM interacted, were vibrant, self-confident and empowered. While some groups predate NRLM, others have been revived and strengthened. Additionally, new groups have been created. NRLM has led to signature literacy, literacy and numeracy amongst these groups.

Social capital has been built and the women have a voice. There are many good practices such as 'Dashasutra' (Ten Principles for SHGs) that have been adopted in Maharashtra and have led to awareness of the importance of health, nutrition and education. A number of strong SHGs have substantial savings and amongst other things, are prioritising their children's education. In Maharashtra, NRLM groups are strongly impacting Gram Sabha meetings and village plans by demanding incorporation of their own demands and priorities. The Maharashtra team also found that NRLM SHGs are playing an active role in identifying excluded women from Mahatma Gandhi NREGA, NSAP and the Ujjwala programmes.

In Bihar, the SHGs work towards zero violence against women and in preventing child labour & child marriage. Bank Sakhis encourage SHGs to enrol for insurance and help in form filling and premium collection at SHG level. SHGs have taken responsibility for maintaining cleanliness in their villages. In Tripura, women mentioned that being members of a group and having an independent economic activity, empowered them in their families. In Chhattisgarh, even though the groups are new, a visible attitudinal and social change was seen. Women are more confident and articulate. Several SHG functionaries in Telangana have become Master Trainers for the processes to set up women's collectives, in other States. Many Panchayats have built an office cum meeting room for the SHGs.

The more established SHGs are expanding existing business activities, taking loans to increase the scale of their operations and also trying to diversify their livelihoods to reduce risk. There is evidence that their incomes are rising substantially and there is an enhancement in group savings. However, the younger groups are still to bond fully in order to pursue a common economic activity.

The CRM felt that areas that need attention include the following:

- The NRLM must ensure that the programme is extended to areas which have more poor and vulnerable groups such as fisherfolk, unemployed youth and landless agricultural households.
- The SHGs need to be supported in order to federate at cluster, block and district levels and also be encouraged to register such entities, in order to be more bankable and enabled to enter into legal contracts.
- The CRM found the training inputs to be mundane and stereotypical. The SHGs would benefit greatly by building the capacity of existing SHG groups with external expertise to provide better skills for diversified and improved income levels. The technical and management expertise needed for project viability, assessment and development of a bankable project, may be ensured.
- Bank linkages are a major issue in supporting SHGs under NRLM. The CRM received inputs in all States suggesting that the Department of Financial Services, GoI, needs to send clear directions to the banking system to develop feasible lending norms for SHGs, including for bulk loans.
- Strong backward and forward linkages for marketing, both with the private sector and the Government as a user, need to be encouraged.

2.5. Deen Dayal Updhyay- Gramin Kaushal Yojana (DDU-GKY)

This is a Scheme in its infancy but has a lot of potential. Planning and strategizing for the success of DDU-GKY should be flexible enough as there are many States which have the advantage of industrialization but there are many others who are mainly dependent on their rural economy.

States like Tamil Nadu which have the advantage of a substantial industrial presence are doing good work – larger choice of trades, good training facilities, training materials in the local language, NSQF certification on completion of training, good industry connect with 75% placement of candidates. However, other States need to follow such good practices and can also mobilise youth for training in industrial hubs, which may be at a distance. The CRM observed some good residential facilities for trainees.

There are several implementation issues that need to be addressed. The role of district & block administration is limited to the identification of candidates for skill training and this adversely affects mobilization. Therefore, there is a need for better mobilization strategies, for identifying rural youth and the poorest of the poor, for skill training programmes under DDU-GKY. Attention to choices of trades, carefully developed relevant curriculum in conjunction with job roles and expected skill sets is critical, as are careful selection of trainers, assessors and certification systems. The MoRD needs to provide more hand holding for this scheme to at least six States in this CRM's sample.

2.6. National Social Assistance Programme (NSAP)

The CRM team found variations in the implementation of the NSAP in the selected States. Telangana and Tamil Nadu have a strong and well implemented social assistance programme which provides Rs 1,000/- per beneficiary under the NSAP. Five out of eight States reported timely monthly payments while Bihar, Uttarakhand and Maharashtra give quarterly

payments. The MoRD needs to intervene with all those States that are not making monthly payments to ensure the same.

The CRM found in all States, that the capping of funds unwittingly leads to exclusion of several eligible persons from the safety net of pensions. While many States are topping up the pension amount, which varies from Rs 800 (Tamil Nadu and Telangana) to about Rs 50 (Assam and Chhattisgarh), there are several other categories of vulnerable sections of societies which are being covered under State Schemes. However, in Maharashtra, there is exclusion of those between 60 and 65 years of age, who are entitled to old age pension, as the State Government gives pension from 65 years and above. MoRD needs to correct this as per its own national guidelines.

In Bihar '*Buniyad Kendra*' has been established in some blocks to give assistance to differently abled, including screening and assessment of disability and filling up of application forms for the potential beneficiaries. Uttarakhand reported a good practice where the Gram Sabha was active in inclusion of new beneficiaries under the Schemes – with a new beneficiary getting pension as soon as they turn sixty.

The CRM makes the following suggestions:

- The pension amounts given by GoI need to be increased significantly as they are too low.
- The list of pensioners must be identified in the Gram Sabha and the list must be displayed in the GP office, along with the wait list of eligible potential pensioners. There should be a fixed annual timeline for the updation of these lists.
- There are access issues where Banks are at a considerable distance. Mobile Banking vans/ ATMs or options such as Bank Sakhis who are trained for this, must be widely used. There is also a need to sensitise Banking Correspondents in dealing with the old and the differently abled.

2.7. Gram Panchayat Development Plan (GPDP) and Fourteenth Finance Commission (FFC)

GPDP is a relatively new initiative. The preliminary activities involved include assessment of local needs with the involvement of residents of the GPs, preparing a village plan, detailing the activities, estimating financial outlays etc. The subsequent activities need to be carried out using a software platform, namely PlanPlus, and other related IT software. These are detailed and difficult activities that need to be done in a time bound manner. The Team recognises that the GPDP process may take some time to stabilise, depending on the local level competencies.

The overarching observation of the CRM Team was that all the States visited had prepared the GPDP plans at the GP level. It was observed that most GPs held the Gram Sabha meetings for preparation of GPDP plans. The CRM team found that six out of eight States had uploaded all their GPDP plans on the PlanPlus software of GoI, while Tripura and Chhattisgarh were at an advanced stage of this activity.

Based on the interaction with the people, at the district, block and GP level the view that emerged was that **local participation** and awareness about the GPDP plan, was low. While Gram Sabha meetings were being held, participation was largely passive. In some cases, low participation could be attributed to the fact that elections to PRIs had not been held (e.g. Telangana and Tamil Nadu). However, even where the PRIs were in position, the broad

observation was the same. Some exceptions were reported from areas where the SHGs were active.

It was also observed that the GP plan priorities were largely driven by State directives. It was also largely found that line departments were not dovetailing their plans with GP priorities. The GPDP exercise was largely seen as an exercise for getting FFC grants and not as an overall plan for development of the Gram Panchayat. The Antyodaya priorities were not taken on board when making GPDP plans.

The foregoing situation calls for concerted measures at the State level to mobilise local level community involvement and to ensure the participation of the line departments. There is also a need for an advisory by MoPR to all States in this regard.

The CRM teams reported that FFC grants were being received by the GPs. By and large, the GPs are expending these funds as per priorities of the Gram Sabha, such as building concrete roads, drinking water facilities, drainage, lighting etc. However, in Tamil Nadu, it was found that there is earmarking done by the State, by which almost 30% of FFC funds are set aside to pay the State Electricity Board and the Water Works Department. GPs in Maharashtra also complained about inflexibility between sectoral components of the FFC fund, set by the State Government.

The distribution of the Basic Grant is done by assigning a 90% weightage to population and 10% weightage to the area. The team was informed that, as a consequence, villages with smaller population do not get adequate funds.

The team noted that Wi-Fi in most GPs was not functional, though the hardware was in place. In some places (especially in the NE), lack of connectivity was a major issue. The officials often rely on private mobile networks for uploading data or go to the Block Office to do so. As mentioned earlier, a large part of the GPDP activity is information intensive where they need to use reliable sets of IT / Telecom resources. The CRM team suggests that the foregoing **connectivity and IT related issues** need to be addressed in a systemic manner.

Another point that needs to be taken note of is that the rich information, guidelines etc. of MoRD & MoPR are not being accessed or used by officials down the line, in the States. The placement of PIB boards at the GP office, has been slow, mostly due to fund constraints and in some cases, the PIBs have been removed after the Gram Sabha meeting.

Some of the issues/problems pertaining to formulation and uploading of GPDPs, like inadequate detailing of projects and lack of local level participation stem from inadequate competencies as also **shortage of staff at the GP level**. Human resources appear to be a constraint at the GP level in many of the States. At the Panchayat level, the Panchayat Secretary holds charge of a large number of GPs in several States visited. Some of the PRI functionaries are not fully conversant with the GPDP process or the devolution of administrative powers. Some PRI officials were not aware of the conditions of eligibility for FFC performance grants.

The CRM, therefore, recommends that there should be proper training to the PRIs for the formulation of plans. The State Government should conduct joint trainings of line departments and PRIs so that the GPDP process is reinforced. Where there are separate RD and PR departments in States, the need for such joint trainings is even higher to ensure convergent action at GP level.

There is also a need for a dedicated data operator, junior engineer and accountant for GPs or a cluster of panchayats. Finally, some hands-on training in the use of various IT resources and for familiarising them with the websites of RD/PR department and the related softwares, is needed.

Issues of 6th Schedule Areas

A specific issue raised to the Tripura CRM team was in connection to the areas covered under the 6th Schedule of the Constitution of India. The FFC made no recommendation for areas falling under the 6th Schedule. The Tripura team was told that specific grants were given from NITI Aayog to these areas, up to 2016-17, which have since stopped. It has become difficult for villages in the Autonomous District Council areas to fund their projects and they are totally dependent on funds from the State PR Department or Centrally Sponsored Schemes.

The CRM team observed that the infrastructure in some of the Village Council areas was poor in comparison to the FFC funded GPs and needed upgradation. The 6th Schedule areas which are largely Tribal areas, suffer from high turnover of officials and large number of vacancies.

The CRM recommends that MoRD review the requirements of ADC areas and augment funding to these areas, appropriately.

2.8. Saansad Adarsh Gram Yojana (SAGY)

The intent of the Scheme is to develop a Gram Panchayat, identified by the Honourable MP into an 'Adarsh Gram Panchayat' through engagement with the community and convergence of resources under various Schemes.

The CRM teams could see a few success stories in some of the GPs, primarily because the concerned MPs were taking interest and were also duly supported by CEOs i.e. District Collector. The regular monitoring at district and State levels would improve the success of this Scheme.

2.9. Shyama Prasad Mukherji Rurban Mission (SPMRM)

The National Rurban Mission (NRuM) follows the vision of "Development of a cluster of villages that preserve and nurture the essence of rural community life with focus on equity and inclusiveness without compromising with the facilities perceived to be essentially urban in nature, thus creating a cluster of Rurban Villages". The objective of the National Rurban Mission (NRuM) is to stimulate local economic development, enhance basic services, and create well planned Rurban clusters.

The CRM team found programme implementation in a nascent stage. It needs continuous follow-up and monitoring.

It is accordingly suggested that:

- Since the success of this Scheme is dependent on close coordination among various departments, a senior official at the district level who can devote time to this Scheme should be given responsibility for overseeing the Scheme.
- The Young Professionals are playing a more administrative than a technical role. They should be responsible for DPR preparation.
- Greater inter-departmental coordination is needed for convergent planning and resources.

3. Theme-wise Observations

The key thematic areas assessed by the CRM are as follows :

3.1. Targeting & Social Inclusion

While RD programmes reach a very large proportion of the rural population, exclusion remains an issue for many reasons. Participatory decision making with inclusion of SCs/ STs and Women in the Gram Sabha is important for equitable decision making. The CRM flags the Scheme-wise issues which need attention.

NSAP

- There is significant exclusion of eligible persons from pensions in most States due to inadequacy of funds as the caps, limit the number of people who can be covered at any given time. Efforts need to be made to ensure speeding up replacements and waitlists can be displayed at GP level for transparency.

PMAY-G

- The CRM teams found that there was exclusion of eligible persons from PMAY-G house allotments, as there are eligible but landless persons who could build PMAY-G houses once they receive land allotments/*pattas*.
- The CRM found that largely the beneficiaries contribute about Rs 1-2 Lakh themselves for the completion of the house. This tends to push the poorest of the eligible categories further down the sanctioning process.
- Transgenders and families displaced due to Naxal problems may be considered as an eligible category under the PMAY-G Scheme.
- SECC data is increasingly getting dated. The eligibility criteria needs to be revised by MoRD to enable the poor and the vulnerable to be included, post 2011 SECC based data.

NRLM

- The CRM found that SHG included the poor, SC and ST women as well as specially-abled persons.
- Attention needs to be paid on formation of SHGs in areas with higher incidence of poverty and deprivation.

DDU GKY

- There is a need to strengthen mobilisation of youth and to disseminate information about the Scheme, especially in remote areas.
- The CRM found participation of both girls and boys under the training programmes and due care had been taken to include SCs, STs and specially-abled youth.

Mahatma Gandhi NREGA

- The CRM found women's participation in Mahatma Gandhi NREGA to be very high.
- The nature of works selected under Mahatma Gandhi NREGA need to be appropriate for groups such as fisherfolk, nomadic and pastoral communities.

3.2. Gender

- Women appeared to be active in all RD Schemes.
- Gender inclusive planning has occurred where the NRLM groups are strong.
- There are wage disparities leading to feminisation of Mahatma Gandhi NREGA labour. Since the average wages in Mahatma Gandhi NREGA are lower than the open market wage rate for men, therefore more women work on Mahatma Gandhi NREGA worksites than men, who get better wages elsewhere.
- Many posts of Rozgar Sahayaks are vacant under Mahatma Gandhi NREGA. Women should be encouraged to work as Rozgar Sahayaks.
- The location and timings of trainings given under NRLM need to be arranged keeping in mind the constraints faced by women.
- Trades beyond the stereotypical ones, especially those with higher end opportunities, are needed for women.
- Where NRLM groups are strong, they hold the Mahila Sabha prior to the Gram Sabha and place their demands before it.
- Women masons need to be encouraged. SHGs who are into brick and paver block making can also be trained as masons.
- The design and delivery of activities under various RD Schemes should be gender sensitive. For instance, the CRM found a drinking water initiative assumed that 30 litres of water from the R.O. should be collected by a household once in three days and that too, within a specified hour, which implied that women would need to carry three pots of ten litres, at least thrice, within a short time.

3.3. Quality of Works

- Convergence among Schemes such as FFC, Mahatma Gandhi NREGA, PMGSY, PMAY-G has led to creation of durable assets.
- Quality of works under PMGSY is good. However, there are maintenance related issues. There is a need for monitoring by an external agency during the execution of works.
- Under PMAY-G there are incomplete works and delays in completion of houses. In some States (e.g. Bihar) walls are not being plastered thus affecting the quality/ durability of houses. Overall, completed houses were found to be of good quality.
- Mahatma Gandhi NREGA works are of good quality. However, no users group is formed which can be useful in maintaining community assets created. Delay in release of payments to material suppliers is affecting quality. Works have not been designed keeping in mind future climate change scenario needs.

3.4. Management of Schemes

The Schemes of Rural Development and Panchayati Raj Departments have increased in number over the years. The administrative processes have also become more complex to provide for greater transparency and participative planning. A lot of data have to be collected and transmitted using various apps to facilitate monitoring of the Schemes. There is a mismatch between the responsibilities that the Village Secretary is expected to discharge and his capabilities (qualifications). The States may review the qualifications for recruitment of Village Secretaries and their career progression.

The village panchayat office needs to be strengthened by creating posts of a Data Entry Operator, an Accountant and a Junior Engineer. These can be for a cluster of panchayats, as well. There are a large number of vacancies at the village panchayat level, especially of Rozgar Sahayaks. These need to be filled on a priority.

Each Scheme has prescribed varying percentages of the funds disbursed towards administrative expenses. The feasibility of pooling these funds for different levels and giving a consolidated amount to the district, block and GP level respectively, can be explored.

All RD Schemes have PMUs at the State, district and block levels which are manned by contractual staff. The salary structures of contractual employees at various levels need to be rationalized. There are Young professionals and PMRD/CMRD fellows in each district. Specific responsibilities or projects must be assigned to them.

The State Government must provide intensive training and exposure to all the officials and elected representatives of the PRIs for a better understanding and implementation of the RD&PR Schemes. This need was expressed right from the CEOs of Zilla Parishads to the Panchayat/Village Secretary and also elected representatives. Training on use of various computer applications and apps and using the information available on these platforms, for better planning, monitoring and decision making, is necessary.

The GPDP envisages SHG-PRI convergence. It is necessary that the SHGs are also trained in the nuances of administrative processes and Schemes so that they are able to play a meaningful role in the Gram Sabha and village level planning. Training at all levels must be continuous and exposure visits to see and learn from best practices must be an integral part of training.

There are differences among States in assigning Schemes for implementation to various departments. This has a bearing on the efficiency with which the Schemes are implemented. The Rural Development and Panchayati Raj are two different departments in Uttarakhand. Combining the two departments will result in better utilisation of human resources and more effective implementation.

Many community assets are being created under Mahatma Gandhi NREGA, FFC, SAGY, Rurban, NRLM etc. User groups must be identified for each community work at the time of planning and the asset should be handed over to them after the completion of the work. The group can decide on the user charges to be collected which can be used for maintenance of these assets.

3.5. Convergence

The MoRD and States have made numerous efforts for convergence between the various RD Schemes. These are more in terms of seeking and forming connects that leverage each other's' strengths and needs – for example, up to 90 person days of labour in a PMAY-G house construction is converged from Mahatma Gandhi NREGA creating an additional investment into PMAY-G. The convergence based Schemes like GPDP and SAGY have numerous asset-based works being done through convergence.

There are other good examples of convergence of RD Schemes with other Ministries/ Departments – the Mission Water Conservation brings into Mahatma Gandhi NREGA, the mandate and technical resources from 'Ministry of Agriculture and Farmers Welfare' and

‘Ministry of Water Resources’ for focussed water conservation in 2024 Blocks of India. Similarly, the convergence of Ujjwala with PMAY-G is another good example.

The CRM feels that a higher impact may come from some suggested strategic convergence, as follows:

- Planning for various Schemes, especially those related to priority setting by GPs with linked resource envelopes – GPDP, Mahatma Gandhi NREGA and FFC are being done independently and separately at different times. This is not only leading to triplication of efforts at all levels but is also resulting in three different plans that have defined resources. MoRD should review converged planning approaches (as seen in Chhattisgarh) and issue guidelines on convergent planning which define the methodology, resource envelope and timelines of related Schemes which GPs can use. Such a plan can also offer a good platform for convergence of SAGY and RURBAN which are convergence based.
- All RD Schemes have their separate software which should be made available on one portal for easy access and use.
- Also, the Grievance redressal process could be a converged function which can feed into a unified Social Audit process.
- There is a need for better coordination between State Revenue, RD and Forest Department - especially for PMAY-G and road construction under PMGSY respectively.
- Joint training of all functionaries and staff of RD-PR and converging Departments at GP and Block levels simultaneously will lead to better co-working, planning and convergence.
- Key information on candidates trained under multiple Schemes and institutions (DDU-GKY, PM & CM GKVY, Livelihood colleges, RSETIs etc.) should be pooled for each district and made available on a public platform for reducing duplication and enhancing placement efforts.
- A converged list of women wanting individual work should be sought from SHGs and taken up under other Schemes - women masons in PMGSY, women mates in Mahatma Gandhi NREGA etc.

3.6. Monitoring systems, Transparency & Information Dissemination

Monitoring mechanisms as prescribed by MoRD are in place and functioning well in most of the States. Project Management Units within Rural Development Department are functional at State, District & Block levels. Public Information Boards(PIBs), geo-tagging etc. are being complied with. Some key points are :-

- GP level monitoring is not up to the mark – various registers are not updated regularly.
- For FFC grants, the monitoring and geotagging of assets is weak.
- There is a need for strengthening trainings for use of software and hardware, for the staff.
- Budgetary support is needed for the installation of proper flex boards for information display in all the GPs.
- To publicize the Schemes in an effective manner, circulation of pamphlets and use of local media, may be considered
- ICT infrastructure could also be effectively used for information dissemination on RD&PR Schemes and initiatives.

3.7. Social Audit

The Mahatma Gandhi NREGA Social Audit Unit was in place in all the States. However, there were variations in the functioning and effectiveness of Social Audit.

Since a Social Audit team is already in place, it is suggested that the Social Audit Unit of Mahatma Gandhi NREGA can be extended to cover all other RD programmes.

The resource persons for Social Audit need more training and also their members will have to be augmented, if Social Audit is extended to other Schemes, as well.

3.8. Grievance Redressal

Standard grievance redressal mechanisms were in place in most of the States. However, they varied in effectiveness and responsiveness except the call centre based grievance redressal mechanism that was found working effectively in Telangana. The grievance redressal methods at GP level were found to be very poor.

To strengthen Grievance Redressal mechanisms it is suggested that MoRD develop a single platform for the purpose, with use of IVRS/helpline technologies. Also for more real-time feedback, crowdsourcing methodologies can be adopted.

3.9. Use of Technology

- Geotagging of assets: There is a provision of offline data saving and uploading when in a network area. In some cases, the data is not being uploaded, as an error message is received which says 'Alert- the selected photo-1 is tampered, unable to upload the data on to BHUVAN Geo-platform. Please recollect the data from the field and upload'. The internet connectivity is poor in many areas and needs to be improved.
- The data/information for each Scheme is collected by an app and uploaded into a software. The flow of information in all these software is unidirectional, i.e., bottom to top. There is very little information flowing in the reverse direction to enable field level functionaries to track various items. This problem needs to be addressed.
- PFMS: The registration of vendors is required for transactions above Rs. 50,000. This poses a problem for placing orders to vendors, SHGs for amounts greater than Rs. 50,000 who do not have a TIN under GST. The village panchayats tend to break up works to avoid this requirement. Some provision may be made in the software to overcome this problem as vendors in rural areas may not always have TIN.
- The rural banks are not compatible with this software and many accounts are having to migrate to nationalized banks whose coverage is limited or at a greater distance. The interface between PFMS and software applications of various Schemes is not smooth. Payments are made by way of fund transfer order (FTO) which are not correctly reflected in the respective Scheme related software applications.
- PMAY- Awaas Soft: The interface issues between PFMS and Awaas Soft sometimes shows that a beneficiary's account has been credited when no such credit has actually occurred. Funds are deducted from the State Nodal Account against the FTO but rejected

by the beneficiary bank and credited back to the State Nodal Account. The response sent on Awaas Soft is 'instalment has been credited'. These cases of false credit block all further disbursements to the beneficiary. It takes a long time to rectify these problems which delays the completion of house construction. There are also cases of false debit, in which case there is a danger of double payment.

- There is no provision in the software to accept refunds from beneficiaries, who do not want to complete the construction of houses. There are delays in payments due to several reasons. The software blocks payments beyond 12 months from the date of release of first instalment. This is posing a problem w.r.t. incomplete works where the delay is not due to the beneficiary. These bugs in the software need to be fixed.
- Mahatma Gandhi NREGA: The software permits payment over and above what is administratively sanctioned. This needs to be rectified. The FTOs have reduced human interface but there are issues of delayed payments. The system does not process the FTOs on 'first in first out' basis. When an FTO is rejected, the reasons for rejection are not given. The DBT tracking mechanism must be strengthened to show those whose accounts are credited or otherwise. Acknowledgement for FTO uploaded is necessary and so are the reasons for rejection. Once an FTO is done, the system deems that there is no delay in payment to the worker, though in reality there might be a delay till the account of the worker is actually credited. This deprives the worker from being compensated for delay in payments by the Government.
- Mahatma Gandhi NREGA & PMAY: In case of PMAY houses, work code/muster is generated under Mahatma Gandhi NREGA in the name of the beneficiary, as it is expected that the beneficiary does the manual labour himself and takes the wages for the 90 days work under Mahatma Gandhi NREGA. In practice, many of the beneficiaries outsource the work to other labourers. In Mahatma Gandhi NREGA, the muster also gets generated in the name of the labourer who does the work and gets the payment. But in Mahatma Gandhi NREGA software, the payment is shown as pending against the work code of the original PMAY beneficiary. There is a need to integrate the respective PMAY and Mahatma Gandhi NREGA software to address this problem.
- DDU-GKY - MRIGS (Monitoring and regulation for increased governance of skills development): The software is reportedly, not transparent and user-friendly. Within Government, there are multiple levels of access for viewing information, which perhaps needs to be rationalised. There is no information, however, in the public domain. The data entry in some cases is inaccurate wherein the name of the employer is the same as the PIA. The employer's details must be entered correctly. It is difficult to track candidates as the design does not sort information in a convenient manner. Generation of information/reports trainee-wise PIA-wise, employer-wise must be enabled. The software needs to be improved to enable viewing rights to a larger audience both within and outside Government. The information with regard to the trainees at various stages – selection, training, placement and salary must be available in the public domain.
- Common Portal: Each Scheme of Ministry of Rural Development and Panchayati Raj has a separate software to upload and process information. It is perhaps worth considering the need for a common portal on which all the software/applications are available – as it will avoid multiple logins and would facilitate greater ease of navigation.

4. Key Recommendations for MoRD & MoPR

1. **Capacity development of GPs for community mobilisation (including the most marginalised groups) and convergent planning** that brings together key Schemes (especially GPDP and Mahatma Gandhi NREGA) is crucial and should be enabled in a time bound manner.
2. **Adequate staff for GPs along with sufficient administrative funds** are a must for creating necessary capacities for programme planning, implementation, reporting and monitoring at grassroot levels.
3. There is a need to **expedite the allotment of land *pattas* to eligible landless PMAY beneficiaries for house construction**. MoRD needs to push for completion of all incomplete houses under rural housing schemes.
4. **A unified Social audit for all RD&PR schemes may** be considered by MoRD.
5. **To enhance transparency under NSAP**, the list of pensioners and those waitlisted, may be displayed in Gram Panchayat offices.
6. **To encourage use of local designs and materials on scale for construction** under various schemes specially PMAY-G, MoRD may consider appropriate revised guidelines.
7. **To strengthen capacities of SHGs in DAY-NRLM to take up higher order economic activities by providing training and inputs through external expertise/NGOs, may be leveraged by MoRD**. Enhanced access of SHGs to timely and adequate Bank Credit, needs to be facilitated.
8. SECC lists are outdated over time. The **MoRD needs to develop some mechanism to ensure that the excluded and deprived are included** henceforth, under various RD Schemes.
9. MoRD needs to **enforce the differential Mahatma Gandhi NREGA wage rates admissible for specially-abled and the elderly**.
10. MoRD needs to consider **establishing a common grievance redressal mechanism** that utilises technologies like IVRS, crowd-sourcing, help lines etc. for real-time feedback as well as for a responsive redressal of complaints.

5. State Reports

The State Reports of 8 states visited by the 4th CRM are at Annexure II to IX.

Annexure-I: List of CRM members and States/Districts visited

Sl	State	Field Visit Team	District
1	Assam	Shri Rajiv Sharma Shri N.K.Sudhansu Shri Jagdish Chander Shri Surendra Kumar Das	Golaghat
			Jorhat
			Majuli
2	Bihar	Dr Shefali Sushil Das Dr K.K. Jha Prof. Rajani Ranjan Singh Shri Raj Kumar Datta	Gaya
			Samastipur
3	Chhattisgarh	Shri Rajeev Ahal Dr Ram Manohar Vikas Smt. Radhika Rastogi Shri Rattan Chand	Kabirdham
			Kondagaon
			Dhamtari
4	Maharashtra	Prof. Aasha Kapur Mehta Smt Vandana Sharma Prof. Suprava Patnaik Dr Sagar Wadkar	Solapur
			Wardha
5	Tamil Nadu	Ms. Vrinda Sarup Dr Sukhvinder Singh Dr Partha Pratim Sahu Prof. Dolly Arora	Kancheepuram
			Tirunelveli
6	Telangana	Shri Ashok Pankaj Prof. Vivek Kumar Dr Kalpana Sastry Regulagedda Dr Jyothis Sathyapalan	Kamareddy
			Vikarabad
7	Tripura	Shri Ajay Kumar Mehra Shri Sumontra Chatterjee Dr M.R. Anand Dr Samik Shome	Dhalai
			West Tripura
			South Tripura
8	Uttarakhand	Prof. Nagapudi R Bhanumurthy Dr Rajesh K Sinha Shri S.K. Chakravarty Dr Manoj Prabhakar	Bageshwar
			Tehri Garhwal

Annexure-II: State Report - Assam

ASSAM STATE REPORT

By: Shri Rajiv Sharma (Team Leader), Shri S. K. Das, Shri Jagdish Chander, Shri N.K. Sudhansu.

A. OVERVIEW

A preliminary discussion of the team member with the State coordinator and his team was arranged soon after the arrival of the CRM team on 16th December, 2018 at Guwahati to chalk out the programme of district/block/GP visits. It was decided that the CRM team would visit the two districts namely: Golaghat and Jorhat, where most of the RD schemes are under active implementation.

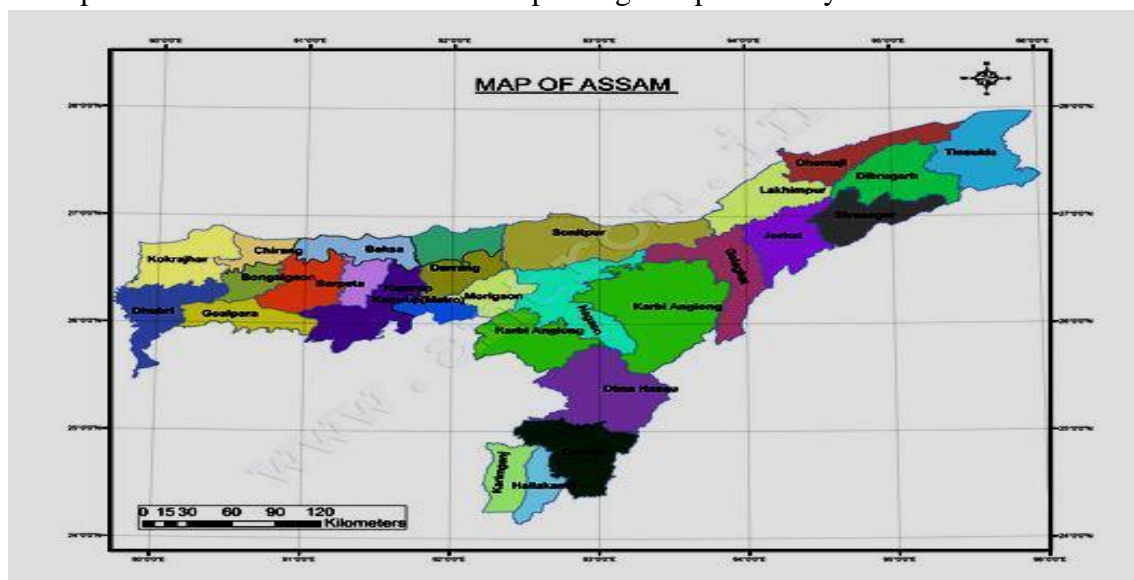
Next day, a formal briefing meeting was held with the Principal Secretary (RD&PR), Commissioner, RD and their teams where an elaborate State's presentation on various RD schemes was made. The CRM team reached the Golaghat District in the evening. The scheduled programme began with a briefing session (including presentations) on the RD schemes, with the CEO, Zila Parishad (ZP) and Programme Director (PD), District Rural Development Agency (DRDA) at district headquarters (Golaghat).

R-SETI set up by Government of Assam in collaboration with United Bank of India was visited by the team on the same day. Later, the CRM team got divided into two groups comprising of two members each and the teams visited the Gram Panchayats of Madhya Kaziranga and Moridhansiri in Golaghat west Block. Discussions with the President, Secretary, GRS, BDO, JE and other GP officials were held and the work related to the schemes on in the GP viz Mahatma Gandhi NREGA, 14th Finance Commission, PMAY etc. were seen. One of the teams stayed overnight in the house of a SHG leader in Madhya Kaziranga GP to have in-depth study of various activities of the SHG in terms of organization, time management, innovations and quality impact in the GP.

The CRM team's next destination was the District of Jorhat. The team was briefed by the CEO, ZP and his team on the progress of various schemes in the district in the morning. The team visited the DDU-GKY center being run in the district HQ and interacted with the trainees. A Mahila SHG weekly Haat at Madhapur was visited and team interacted with the SHG members who had come to sell their products. The team then split into two to visit the Gram Panchayats of Madhapur and Kochukhat. Once again, one of the teams had an overnight stay in the Madhapur GP for an in-depth study of SHG activities. Kochukhat GP also had a SAGY village (Kochukhat). During the course of visits, it was gathered that the NRLM works in Majuli district has been very impressive. To have a first-hand feel, one team visited the third district Majuli, to review the RD programs being implemented in the two GPs of Majuli. The team's State visit ended with a debriefing session with the State team of RD headed by the Pr. Secretary on the major findings and recommendations of the CRM.

B. OVERVIEW OF THE STATE

State of Assam with geographical area of 78,438 sq. kms and population of 3.12 crores is primarily a rural State with more than 86% village population. Literacy of the State is more than 72%. It is a State in which women are very hard working, better informed and aware. They have a lot of say in the domestic matter and are very enterprising. Hence the SHGs have come naturally to them. Schemes under NRLM have become very popular in the State and the performance of SHGs is improving exponentially. The State is also a



frontrunner in DBT schemes. Participation of women in Mahatma Gandhi NREGA has been good and increasing day by day. Assam has also worked in a mission mode for finalization of GPDP in 2017-18 which was completed in a time bound manner. The work under RURBAN has not picked up in the State as it is still in the nascent state. The Sansad Adarsh Gram Yojana is being implemented dependent on the interest taken by the Hon'ble Members of Parliament and the District Collectors.

C. OBSERVATIONS AND CRITICAL REVIEW OF VARIOUS SCHEMES

1. Management of Schemes

i. The Capacity of the staff:

- The blocks consisted of BDO, Extension officer credit, Extension officer Women and child welfare, Junior Engineers, Gram Sevaks, Gram Rojgar Sahayak (GRS), Gram Panchayat Coordinators (GPC), Accountants, Computer Assistants and Office Assistants; and
- Overall vacancy of about 40% at various levels was noticed. The process of filling up these vacancies was almost completed and the CRM team was informed that all vacancies would be filled by the end of January 2019.

ii. Involvement of the PRI; Participation of the community in the governance:

- Level of participation of PRI in governance need to be encouraged more for making implementation better and effective; and
- In case of Mahatma Gandhi NREGA works, after the in-principal approval of the plan/labour budget by the district, the administrative approval of

individual work again is done at the district level, leading to avoidable delays.

- iii. HR reforms (agency and core functions):
 - Manpower at the GP level is on the whole satisfactory; and
 - There is difference in salary to functionaries at the GP levels e.g. GRS and GPC. Similar differences have also been observed between various posts (contractual) at the block and district level leading to distress in motivation and also in some cases the rate of attrition is very high.
- iv. Use of technology in governance:
 - Use of technology in implementation and monitoring of all the schemes have resulted in efficiency increase. Wi-Fi in most of the GPs is not functional though the hardware is in place. The private mobile network available is being used for uploading the data by the staff.

2. Appropriate Targeting and Social Inclusion

- i. Attention towards marginalized communities and their overall satisfaction:
 - In PMAY-G, the houses having GI sheet roof and two rooms (bamboo + mud plaster) have been excluded from the target. Similarly, people with huts in the river bed or forest area have been excluded. Additional list has been prepared for such people. *The definition for the kuchha house may be slightly modified for the state;*
 - Landless beneficiaries in some cases have not been given the PMAY benefit because the land is not available with the State government. *State Govt may prepare a scheme to fund the purchase of private land by the beneficiaries;* and
 - The proposed additional beneficiaries under the Awas+ need to be verified closely.
- ii. Reflections from NGOs and other community organizations actively engaged in the economic and social development of the rural areas:
 - SHGs and VOs were seen to be more active.

3. Financial Flows and Financial Management

- i. Availability of funds, timely utilization and reasons for delays, if any:
 - In general, the availability of funds for all the schemes seems adequate and timely. However, it was pointed out that funds for interest subvention for SHGs loan have been pending for some time.
- ii. Parking of funds and multiple accounts:
 - Not seen at any level.
- iii. Internal audit and strengthening its use:
 - At the Gram Panchayat level, social audit in case of Mahatma Gandhi NREGA has not been done of works for a long time. There is a centralized agency (Directorate of Social Audit) created for training for social audit and doing audit recently.

- iv. DBT effectiveness:
 - Is very effective especially in case of NSAP.
- v. SHG borrowing:
 - In most of the cases the SHGs are utilizing the funds from their savings. Internal borrowings/transactions are frequent at a higher rate, which needs to be rectified by educating the SHG Members by the Bank Sakhies.
- vi. Assets and growth in incomes with assets created:
 - Community Assets created like drainage for irrigation, boundary walls, Anganwadis, Paver block roads were found to be beneficial in the long term for the economy of the Village;
 - The assets created for individual beneficiaries like shades for the SHGs, Horticulture etc has increased the available options for economic activities; and
 - Geotagging of assets have proved to be a major step in reducing corruption especially through doubling of works.
- vii. Use of technology software:
 - Most of the works are being done online which has increased transparency.

4. Quality of Construction

- i. In case of infrastructure projects, checks and findings and quality of construction and mechanisms of quality control:
 - The quality of construction has been up to the mark and the mechanism to check the quality have been in place:
- ii. Maintenance of infrastructure created:
 - We could not find any provision for maintenance of the asset created in the budget at GP, block or district level.

5. Grievance Redressal

- i. Reflections from program beneficiaries about receiving their entitlements, delays, grievances, support etc.:
 - The mechanism for registering a grievance and its redressal by an identified party is lacking. The beneficiaries generally go to the same functionary (implementer) for any complaint and the complaint receipts were not seen.
- ii. Mechanisms for grievance redressal and effectiveness:
 - A system of grievance redressal is in place separately for separate scheme. However, People are hardly aware about the existence of any grievance redressal system.

6. Convergence

- i. Convergence of Rural Development Schemes (e.g. Mahatma Gandhi NREGA and DAY-NRLM):
 - In general, convergence of all the RD schemes have been well achieved in the GPs; and
 - Maintenance of 60:40 ratios is done at the district level. Due to large number of works of paved roads taken in the last few years the ratio

became adverse and it affected taking up the construction of toilet in PMAY houses in the districts.

- ii. Convergence with other GoI Schemes:
 - Swachh Bharat Mission Scheme is being implemented through works department in the state. These works are not done through proper coordination with the Gram Panchayat though the list is finalized in the GP. Because of this the convergence is not happening with PMAY; and
 - With PMAY, convergence of other RD schemes like Mahatma Gandhi NREGA, and NRLM was seen. Convergence with Ujjawala, Saubhagya etc was also there with some exceptions.

7. Transparency and Social Audit

- i. Awareness about the programs/schemes among intended and potential beneficiaries:
 - Though in general people are aware and the literacy rates are high, awareness among the poor and potential beneficiaries about the government schemes is less. They know the schemes but do not know the process or their rights.
- ii. Information dissemination mechanisms:
 - The display of information at GP and also at worksite may be improved.
- iii. Social audit status/trained women involved:
 - In case of Mahatma Gandhi NREGA, social audit has not been done for many years. Now a central agency has been engaged for conducting social audit.

8. Monitoring Systems

- i. Reflections on the monitoring mechanisms for the program implementation:
 - The monitoring of all the schemes of RD is satisfactory overall. However, a lot depends on the contractual staff engaged under various schemes and hence there have been gaps in monitoring.
- ii. Any state/district level evaluations/studies and use of their inputs: Not seen.

9. Impact of Schemes

- i. Reflections from the Distt./Block/Program staff/Frontline workers about the major achievements and challenges:
 - In the financial management and GPDP the State has done very well and all the staff working in the scheme knows about them and are proud of it.
- ii. Observations on the impact of the schemes on the individual and community (social capital developed about impact on higher order economic activities being adopted):
 - It was heartening to see that community resources like irrigation drainage, retaining wall for flood protection paver block roads etc. have been planned and executed under Mahatma Gandhi NREGA well. These will result in long term economic benefit; and
 - At the Individual level also, the schemes like construction of shades, Horticulture plantation etc have helped the beneficiaries to diversify their source of economic activities.

- iii. Gender aspects for each Scheme in terms of design, implementation and impact:
 - Women are fairly represented in all the schemes. In fact in the Mahatma Gandhi NREGA, the participation of women is high and increasing regularly. The impact of these schemes has been very uplifting for women. The NRLM is slowly resulting in economic and well as social upliftment of the women in the villages. The Village Organization and cluster organization are starting to form and settle in their activities now. They are becoming the rallying platform for the women to become socially powerful and active. This was seen in one of the villages where the women came together to protest against the liquor shops in the village and forced their closure.

- iv. Special governance initiative and innovations:
 - The DDU-GKY center at Jorhat was working well and producing trained beneficiaries. However, the certificate being given was through sector skill council under Ministry of Skill Development. The certificate does not mention the details of NOS/QPs and the marks/grades obtained in the evaluation;
 - The training currently being given was only for accountant;
 - The number of trades vary as per demand and availability of capable training agency, who can ensure maximum placement of successful trainees;
 - R-SETI visited did not have the hostel facility as per the modern standards and majority of the trainees are not government sponsored. More follow up action is required for placement of trainees;
 - One of SHGs in Golaghat-West Block has innovated the usage of waste material like audio/video tapes, plastic bags in producing very attractive ethnic handbags;
 - Another activity relates to creation of Assamese heritage type restaurant with local musical display, totally managed by village lady members of the SHG;
 - The Kariaghat SHG has become a tourist destination; the activities of this SHG can easily be replicated; and
 - Another innovative initiative was seen in the Majuli District, where SHGs have succeeded in gainful utilization of water hyacinth (weeds), typically considered a waste material, in producing jute-like bags with colourful designs.

General Recommendations

- Staff at the GP level requires more rigorous training;
- Many of the posts in GP are filled up at the state/district level and are required to be filled as per targeted date;
- The payments to various categories of staff may be rationalized. There is urgent need to enhance the salary/payments substantially commensurate to their basic qualifications/skills and the responsibilities for the staff especially for GPCs, Office Assistants and IT officials. The compensation towards, DA, Conveyance, Mobile expenditure would further motivate the staff in effective implementation of RD schemes;

- Assam has been able to utilize the entire administrative expenditure allocation under various schemes. Within the available resources they are unable to pay more to the field staff especially the contractual staff. The long-term solution is to enhance the percentage share of administrative expenditure in the Scheme budgets and in the short term they may be provided some additional grant, may be by diverting the budget available with other states who fail to exhaust their budgetary allocation. In general, State can explore some budgetary support to the RD Schemes for the good of their population;
- Funds for interest subvention for SHGs loan needs augmentation as the same has been pending for some time;
- The audit by third party may be done at the GP level regularly and its observations may be acted upon;
- Awareness about the bank loans and the process is lacking amongst the SHG members and the same need enhancement through a special drive with the help of Bank and Aajivika Sakhis;
- The application for jobs may also be allowed to be done online (with option of offline) so that the receipt of application may be ascertained with time and date stamp;
- First point of contact for Grievance redressal for all the RD schemes should be in the GP;
- A system of compulsory social audit may be developed;
- The meeting of the SHGs at the block/cluster level by the block officials at regular interval may be organized on the monitoring/implementation of various schemes.

Recommendations specific to major Schemes

Mahatma Gandhi NREGA

- The administrative approval of Mahatma Gandhi NREGA work may be granted either at the GP level or maximum at the block level to speed up the implementation.

DAY-NRLM

- Many of the SHGs engaged in the activities of Piggery, goatery, handloom, bee keeping, mushroom cultivation etc. require larger shades for them which can be financed through convergence with other RD schemes.

PMAY-G

- The definition for the 'Kuchha' house may be slightly modified for the State so as to cover the deserving beneficiaries especially the marginalized and tribal community;
- State Govt. may consider preparing a scheme to fund the purchase of private land by the beneficiaries;
- The proposed additional beneficiaries under the Awas+ need to be verified closely;
- Continuing the 60:40 ratio to be maintained at the district level, construction of toilet in PMAY houses may be given priority;
- In some of the pockets, especially Tribal areas the PMAY-G norms in terms of size, flooring etc. are not followed strictly. This may be reviewed for policy purposes, primarily at central Govt. level for possible improvement; and
- SBM can be implemented by the same machinery as PMAY/Mahatma Gandhi NREGA for better convergence.

PMGSY

- Special provisions relating to HH populations are to made for sanctioning roads in the Tribal and marginalized population; and

- Maintenance expenditure for the roads with more than five year life needs policy intervention.

14th finance commission

- Certain percentage out of 14th finance commission fund may be compulsorily earmarked for maintenance of long term assets created under any other scheme in the GP; and
- Timely release of FC installment needs emphasis.

RSETIS and DDU-GKY centres

- There is need for diverse training facility at DDU-GKY centres;
- Hostel infrastructure in terms of respectable infrastructure need more emphasis;
- Trainers quality and qualification require in-depth scrutiny before their engagement; and
- More efforts are needed for the placement of successful trainees

Public Display Mechanism

- Some concerns were noted regarding the display of information on Annual Targets of the various schemes along with the list of intended beneficiaries. Proper hanging fixtures are needed to place the flex boards of fairly large size as per the central guidelines; it involves considerable recurring expenditure for which specific provisions are required, perhaps a policy issue; current infrastructure does not meet the desired target.

To sum up:

Assam has been one of the better organized states in the country in so far as the implementation of RD Schemes is concerned. Besides Departmental interventions, the State is blessed with natural resources, lush green tea gardens, oil fields and refineries. It provides the desired ecosystem, which coupled with motivated GP functionaries is helping the quality improvement in life of rural folk.

Annexure-III: State Report - Bihar

BIHAR STATE REPORT

By: Shefali Dash, K.K. Jha, Rajani Ranjan Singh and Rajkumar Datta

Methodology:

The team followed the following methodology during its visit:

- Briefing meeting with Shri Arvind Kumar Chaudhary, Secretary, RD, Shri C.P. Khanduja, Director (Social Forestry) cum Commissioner (Mahatma Gandhi NREGA) and officials of State government dealing with the concerned schemes and selection of two districts, namely, Samastipur and Gaya
- Meeting with Shri Chandrashekhar Singh, District Magistrate (DM), Samastipur and Mr. Abhishek Kumar Singh, DM, Gaya and district officials followed by field visit to selected Gram Panchayats (GPs)
- Discussions with BDOs, Sarpanches, Mukhiyas and staff of GPs
- Interaction with beneficiaries including Self Help Group (SHG) members
- Feedback from the officials and beneficiaries

- Collection of documents, reports, brochures, photographs, etc. & compilation.
- Debriefing meeting with Secretary, RD and other State government officials

Details of the visit:

Date	Details of Activities
17 December, 2018	Briefing session at the Department of Rural Development (Secretariat), Patna
18 December, 2018	Briefing session at the Collectorate, Samastipur followed by field visit to Hazpurwa and Harpur Bochaha GPs to see works under Mahatma Gandhi NREGA, Panchayat Sarkar Bhawan, interaction with PMAY beneficiaries & SHG members and Jal Nal Yojana under FFC.
19 December, 2018	Visit to training centre and Rural Self Employment Training Institution (RSETI) at Harpur Aloth, Kasbe Ahar and Vidyapati Nagar GPs for Mahatma Gandhi NREGA, PMGSY, PMAY and NRLM. SAGY village was visited at Kubauliram GP and interacted with NSAP beneficiaries.
20 December, 2018	Briefing session at the Collectorate, Gaya followed by field visit to Atiya GP for DDU-GKY and NRLM
21 December, 2018	Visit to Khizirsarai to see Panchayat Sarkar Bhavan, interaction with beneficiaries, discussions with Panchayat officials regarding GPDP and Antyodaya
22 December, 2018	Debriefing meeting at Secretariat, Patna

Scheme wise details at the visited sites are given in the **Annexure**

Briefing meetings

The team was apprised of many important issues related to physical and financial performance of various schemes, their flagship programmes as well as challenges faced by the implementing agencies. Some of them are as follows:

- Delayed release of Mahatma Gandhi NREGA funds by MoRD even after submission of UCs and audit reports by 2nd October, 2018
- Target & allocation for 2018-19 and direction about block level admin expenditure under PMAY(G) is yet to be communicated by the ministry
- Under IAY, 2nd instalment (Rs. 516 crore) of 2015-16 is yet to be released by the ministry
- In the 'block' login, facility may be provided to correct the data entry errors in the 'capturing detail' link and option to update it through 'state' login and also permit a window for generation of order sheet and FTO for residual amount of 1st instalment in Awaas Soft.
- Beneficiaries in other categories have been notified as SC category by the state. Provision may be made in Awaas Soft to edit this data.
- Capacity building is a major issue. Though every scheme has provision for training and the functionaries at all levels are being trained, there is requirement of regular training programmes for them to retain the knowledge

- Errors in data entry/ non completion of data uploading are also major issues leading to poor performance of the State
- Problem in integration of bank account and aadhaar number of the beneficiary is causing delay in transferring wages to the beneficiaries
- Lack of skilled personnel for MIS related works as well as shortage of regular staff hampers smooth implementation
- SAGY and RURBAN being new projects, conceptualisation and implementation is slow

Best Practices

- JEEViKA, one of the flagship programmes of the State was given the Innovation Award 2018 by the World Bank
- Panchayat Sarkar Bhavan, another worth replicating initiative, is being constructed in each GP to house all officials under one roof for easy accessibility to the local population
- Funds from FFC are being supplemented with Mahatma Gandhi NREGA to provide 'Jal'(piped water supply), 'Gali' (concrete road) and 'Nali' (drainage) in the villages
- Buniyad Kendras are being constructed at the panchayats to facilitate Divyangjan to get screened and assessed for physical disability, filling up of application forms for availing pension, etc. Some of these Buniyad Kendras are also equipped with mobile therapy vans with necessary equipment for testing and technicians to operate them

Pradhan Mantri Awas Yojana (PMAY)

The team visited PMAY houses in Kubauliram, Hajpurwa and Atiya GPs. The overall feeling among the beneficiaries were of pride and achievement as they have moved out of rented houses to their own premises. It was observed that beneficiaries constructed houses by supplementing the Awas funds with their own resources to enhance the utility. However, most of the houses visited, though informed completed, were not plastered. In many houses the toilet constructed out of Swachh Bharat Mission (SBM) were not being used. The team also noticed that mandatory PMAY logo was missing in most of the houses completed. A number of houses remained incomplete due to migration of the beneficiaries.

Recommendations:

- Modality to address the issue of migration of beneficiary should be evolved
- Awareness may be created for maintaining cleanliness and hygiene around the house
- Beneficiaries may be encouraged to plaster the houses for increased durability and aesthetic ambience

Mahatma Gandhi NREGA

The team visited land development works, school boundary wall, cement concrete road, small pond, plantation etc. Quality of work in these activities was found to be good. Some schemes though completed successfully, are still treated as 'ongoing' in the MIS due to incomplete fund release. Convergence between Mahatma Gandhi NREGA and PMAY houses were seen. The beneficiaries, when interacted with, complained about wage rate (Rs.177/day) being lower than private work (about Rs.400/day), other government schemes and minimum wage rate (Rs.248/day). While inspecting the records, it was found that either they were not kept up to date or were not in the prescribed format of the seven registers. The display boards did not conform to the approved design and mandatory information. Logo was also missing. The beneficiaries in Samastipur district could not produce job cards. Job cards seen in the GPs of

Gaya district were not verified nor they had information about latest works undertaken. Due to delay in release of funds, continuity of project is hampered and the tempo is lost. Shortage of manpower in the field is also a reason for lower than average performance under the project. It was informed that State government is considering recruiting more manpower. 25 OMBUDSMAN have been appointed for grievance redressal and SHG members have been trained as Village Resource Persons to conduct social audit. Social Audit calendar has already been uploaded in the website. However, the team got the impression that social audit and grievance redressal status was not satisfactory.

Recommendations

- Field functionaries may be trained at regular intervals in maintaining records and correctly upload data to the portal
- Wage rate may be increased in commensurate with prevailing market rates
- Whenever a new work approved in previous year is taken up, start date should be reflected in the muster roll automatically as the date of entry of 1st Material Voucher
- Citizen Information Board in prescribed format must be displayed
- Job card verification, grievance redressal and social audit must be ensured for effective implementation

National Rural Livelihood Mission / State Rural Livelihood Mission (NRLM/ SRLM)

In response to the dire need for targeted intervention for poverty alleviation, Government of Bihar, with financial assistance from MoRD and World Bank constituted JEEViKA in 2005 with the aim of social and economic empowerment of the rural poor. This dedicated society is supported by State project Management Unit, District Project Coordination Unit and Block Project Implementation Units with 5863 young professionals, Consultants and other project staff.

The SHG members, called Didis are being trained to act as Village Resource Persons (VRPs), Bank Sakhis and Business Correspondents. They play an important role in encouraging villagers to enrol for insurance and help in form filling and premium collection at SHG level. Didis also have taken up the responsibility of maintaining cleanliness in their villages. Federation of Producer Groups and Producer Companies are being set up with the Cluster Level Federations (CLFs), Village Organisations (VOs) and Self Help Groups (SHGs). Under the SOULS (Solar Urja through Localisation for Sustainability) project in collaboration with IIT Bombay and funding from Ministry of New and Renewable Energy (MNRE), solar lamps are being assembled, distributed to school children and also maintained during warranty period by SHG members. Gender friendly and mechanised farm equipment are being hired by Didis for income generation.

In Samastipur district, 2899 new SHGs have been formed this year and a Farmer Company 'Samarth' is being registered for marketing of Laathi, bamboo artifacts, etc. The team visited one shop owned by a Didi in Hajpurwa GP, where defective lamps are repaired by her. 62 insurance claims have been settled in the GP in one year, thereby, encouraging women to subscribe to insurance policy. While interacting with the members of Roshni SHG in the GP, it was found that all its members under the age of 50 have insurance cover. They requested to relax the norm to permit women above 50 years of age to be included for insurance cover.

In Gaya district, , 12 vehicles with route plans are being run by Didis under Gramin Express Yojana. Roshan VO comprising 175 Didis from 14 SHGs are producing vitamin and mineral fortified food under the brand 'Wheatamix' and supply to anganwadi centres under the

Integrated Child Development Scheme (ICDS). The plant has been set up at a cost of Rs. 1 crore with funding from JEEViKA and makes a profit around Rs. 1-1.5 lakhs/ month. The Ekta CLF operational in 4 GPs and 37 villages with 6989 members from 560 SHGs runs one Fair Price Shop, 5868 members are signature literate and ensure zero violence against women, prevent child labour and child marriage. While interacting with the Didis, it was observed that there is a marked improvement in their self confidence and awareness regarding income generation activities. Members are taking loans regularly for opening kirana shops, buying cattle and goat or even repaying mortgage towards land. These loans are being paid back in 3-12 months, thereby increasing their credibility with the banks. Community Resource Persons (CRPs) from Gaya district have gone to Uttarakhand and UP for training on livelihood generation programmes and formation of SHGs and have earned Rs. 14 crores in the last two years.

Recommendations

- In view of the increased level of awareness among women, they may be trained on other income generation activities relevant to the locality
- Assistance may be provided for branding of more number of products and formation of producer companies
- The existing norms may be relaxed to permit women above 50 years of age to be included for insurance cover.

Pradhan Mantri Gram Sadak Yojana (PMGSY)

Bihar Rural Road Development Agency, National Executive Agency (NEA) and Road Construction Divisions (Road Construction Project for Left Wing Extremist) are responsible for implementing PMGSY in the state. In the naxal affected areas, there is relaxation for constructing roads with population of 250 to enhance remote connectivity. Presently PMGSY phase I is going on in the state. By the March, 2019 the sanctioned length for the State is likely to be completed and DPR of sanctioned roads in phase II would likely to be sent to the MoRD by January, 2019. It was also observed that where eligibility criteria for population are not met for PMGSY, roads are constructed under Mukhya Mantri Gram Sadak Yojana. Road condition during maintenance phase was found to be good. Team was informed that Field Laboratories are established by the Contractor and Quality Control Registers are being maintained and countersigned by Junior Engineers. The members inspected PMGSY namely NH 103 to Ravidas Tola, Gram Panchayat Harpuraloth, Block Sarairanjan, Samastipur having length of 1.670 KM (Package No. BR-30R/429). The road design has adequate cross slope to ensure that water does not stagnate with provision for drainage and shoulder. The Citizen Information Board was fixed with correct information in Hindi. This road had houses constructed very close to the road, therefore, big speed breakers were constructed to prevent roadside accidents for people crossing the road. But this pose serious threat to the vehicles and riders. It was found from conversation with general public that the number of public and private passengers vehicles/good transport vehicles serving the habitation has increased due to improved connectivity. It was informed that innovative technology is also being used in road construction under PMGSY like Cell Filled Concrete, Cement Stabilisation, Cold Mix Technology, Fly ash subgrade, Nanotechnology for waterproofing, Panelled Cement Concrete, Roller Compacted Concrete Pavement, Silicon and Waste Plastics in the state.

Recommendations

- Alternate solution to big speed breakers may be considered
- 2865 roads having the length of 6451.770 KM should be completed at mission mode within stipulated time and the work of PMGSY phase should be initiated at the earliest.
- Convergence with Mahatma Gandhi NREGA in regard to Road Side Forestry should be more focused and emphasized
- A time bound maintenance plan be prepared and adequate resources for timely maintenance of all PMGSY roads of more than five years be allocated
- District administration needs to review the works at regular intervals and prepare a schedule of maintenance preferably much before expiry of warranty period and monsoon

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY) and Rural Self Employment Training Institution (RSETI)

The team visited training centres for employment generation as well as one RSETI in Samastipur and Gaya districts. Both the DDUGKY training centres visited have residential facility and ensure that all trainers are Training of Trainer (ToT) certified. Biometric attendance Systems are in place for both trainers as well as trainees to maintain punctuality. Trainings are provided on soft skills, non voice call centre, Data entry operation and Retail Operations. Placement record is about 50-70%. The RSETI visited in Samastipur had one batch of ongoing training on repair of mobile phones.

Saritha Vidya Niketan Educational Society in Samastipur has three training rooms and two computer labs with capacity of 35 trainees each. One batch of trainees have passed out and have been placed. Second batch is on On Job Training (OJT) whereas training for the third batch is in progress. Marg ERP+ has three classrooms, one computer lab and one lab for retail shop. Training of first batch on retails operation was in progress.

Recommendations

- Tracking of past trainees by organising alumni meetings of trainees who have passed out in previous years needs to be formalised for encouraging fresh candidates
- District specific need based additional trades (tourist guide, beauty parlour, hospitality sector etc.) for skill development may be included.

NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP)

Met with the beneficiaries under NSAP in each place of visit. All of them are getting their pension on quarterly basis in their bank account. Some Indira Gandhi National Old Age Pension Scheme (IGNOAPS) beneficiaries asked for bank Customer Service Point (CSP) in their vicinity for easy access.

Social Welfare Department of Bihar Government has taken new initiative to assist all the three kinds of pension holders (IGNOAPS, NDPS AND NWPS) by establishing "Buniyad Kendra" where more than 10 different types of assistance are given to Divyangjan including screening and assessment of disability and filling up of application forms for the potential beneficiaries. This centre also provides assistance to widows and old age persons. There is provision for mobile vans equipped with technicians and testing tools for vision assessment, orthopaedic problems, etc. to reach the potential beneficiaries at their door-steps.

Recommendations

- Presently Buniyad Kendras are functional in limited blocks. This should be made functional in all the remaining blocks at the earliest.
- The pension may be disbursed on monthly basis to the pensioners.
- CSPs may be set up in their close vicinity for easy access.

National Rurban Mission (NRuM)

In nine districts (Patna, Gaya, Samastipur, Pashchim Champaran, Rohtas, Saharsa, Purnea, Lakhisarai and Kaimur) of Bihar, the NRuM has been initiated under three phases. The implementation of NRuM in the State is in initial phase. In Karian (Block Shivajinagar, Samastipur) DPR has been submitted to the State Government. In Manpur and Tankuppa (Blocks of Gaya), estimates are being prepared for improving the village amenities and living condition by executing projects under Gali Nali, Nal Jal Yojana, improvement of schools, Primary Health Centres, digging up of tube wells from irrigation projects and digging of *ahar* and *pine* from Mahatma Gandhi NREGA funds. Some projects are started and some are in the completion phase. By and large not much progress has been made under the scheme. Weak linkage with other participating departments and lack of coordination led to slow progress.

Recommendation

- Since success of this scheme is dependent on close coordination among various departments, an officer at a fairly senior level needs to be made responsible for gearing up, execution and close monitoring.

Sansad Adarsh Gram Yojana (SAGY)

The CRM team visited one SAGY (phase one) Gram Panchayat Kubauli Ram adopted by Shri Ram Chandra Paswan, MP (LJP), comprising 5 villages covering an area of 20 sq.kms with population of 10310 (SC: 2183). Village Development Plan (16 projects prepared but none taken off) has been uploaded. There is no much visible impact on the development of the visited SAGY GPs due to lack of convergence with NRLM, Mahatma Gandhi NREGA, Irrigation, Animal Husbandry, Horticulture, Agro based Small Scale Industries, Handicrafts and likewise. After having the interaction with the beneficiaries it was found that the Grievance Redressal Mechanism is not effective even in Adarsh Gram. Aadhaar seeding is almost 75 percent completed and integration with banks is to be streamlined. RCC road is there and connectivity is almost good. The goal of ODF is yet to be achieved. Electricity facility is available almost to each household. Primary health facility needs to be enhanced.

Recommendations:

- Intensive awareness/sensitization campaign for beneficiaries should be organized periodically regarding Government Welfare Programmes and their entitlements
- Awareness for using toilets, maintaining cleanliness and hygiene must be created among the potential users so that the goal of ODF might be attained in short period of time
- Bank should have easy access and its operations should be made user friendly
- e-Governance initiatives and ICT interventions to ensure speedy grievance redressal and transparency should be promoted at different levels

- Individual means of livelihood should be generated under different schemes for improving their economic condition
- Training of program implementing personnel should be organized at village level especially on convergence of different programmes in SAGY
- Convergence with different departments/ programmes like NRLM, Mahatma Gandhi NREGA, Agriculture, Irrigation, Animal Husbandry, Horticulture, Agro based Small Scale Industries, Handicrafts and likewise should be done efficiently with defined timeline

Fourteenth Finance Commission (FFC)

Government of Bihar has implemented FFC provisions in convergence mode with Fifth State Finance Commission and State grants. All Fund are disbursed compulsorily through PFMS. These funds are being used by Panchayats for universal coverage in two high priority sectors for Piped drinking water supply to all (*Har Ghar nal ka Jal*) and Universal access to *Pakki Gali- Nali* in all habitations with first priority to SC ST wards. ODF Panchayats are given extra funds under State Plan to accelerate ODF Campaign. The team visited Hajpurwa and Harpur Aloth villages and found successful implementation of these schemes.

Recommendation

- Implementation of piped drinking water supply to all (*Har Ghar nal ka Jal*) and Universal access to *Pakki Gali- Nali* has resulted in better living condition in the villages. This may be replicated in the remaining GPs and other states too
- ODF Panchayats are given extra funds under State Plan to accelerate ODF Campaign resulting in high percentage of ODF villages in the state. This may be considered in other states

Gram Panchayat Development Plan (GPDP) and Mission Antyodaya

Gram Panchayat development plans are being prepared through people's participation and ownership. The team was informed that training of masters at different levels has been completed and block level task force has been constituted. Facilitators/ Executive Assistants from JEEViKA, Mahatma Gandhi NREGA-Panchayat Rojgar Sevak and Agriculture have been appointed and trained. Gram Sabha Calendar and activities have been finalised. Plans have been finalised in three Gram Sabhas in each GP. Few of these plans have been uploaded and the remaining are planned to be uploaded by the end of December.

Survey for all 381 GPs in Samastipur district has been completed and have been uploaded for 90 GPs. Data for 254 GPs in Gaya district have been captured and are to be uploaded.

Recommendations

- Timeline mentioned in the Gram Sabha Calendar should be adhered to
- All the approved plans must be uploaded to the portal at the earliest

State findings and Key recommendations

The team found that NRLM is the most successful scheme in the visited GPs and villages, which could be attributed to a strong JEEViKA under Bihar Rural Livelihoods Promotion Society. Panchayat Sarkar Bhavan and Buniyad Kendras are good initiatives and they improve accessibility of government schemes and benefits to all the villagers. Certificates are being provided across the counter at the Right to Public Service (RTPS) Centres in Panchayat

Sarkar Bhavan. Record keeping at the GPs are not up-to-date and the sahayaks need regular refresher training. This also leads to concerns about transparency as neither the list of schemes being executed or completed nor the waiting list for beneficiaries under PMAY is displayed at the GPs visited. A number of houses under PMAY are found to be incomplete and only one or two instalments have been released because the beneficiaries have migrated out of the village. Most of the PMAY houses visited have not been plastered and toilets, though constructed, are not in use even if they are completed and all three instalments have been released. Lack of manpower is one of the reasons for slow progress of Mahatma Gandhi NREGA and PMAY as the officials posted under these projects are being used for many other projects being implemented at the blocks. Skill development of these officials is also one other concern. Delay in release of funds from MoRD under Mahatma Gandhi NREGA and non availability of unskilled labourer due to low wage rate are other factors for less than average performance of the programme.

Recommendations:

- Awas Sahayaks may be trained to create awareness and change socio cultural mindset regarding cleanliness and hygiene among beneficiaries
- Steps may be taken to identify incomplete houses due to migration (temporary or otherwise) and get them completed through appropriate modalities
- Funds under Mahatma Gandhi NREGA may be released urgently so that physical targets can be achieved during the peak season till April
- Convergence of Mahatma Gandhi NREGA with other schemes, as is done with PMAY may be given priority for optimal utilisation of funds
- Since SHG and VO formation are quite high in the state, members may be encouraged and trained for the next higher level, that is to form CLFs for higher income generation
- Though few producer companies have been registered, there is potential for more. It may be leveraged
- Yearly renewal of insurance policy is time consuming and cost intensive. Provision may be made to make them once in 3/5 years for SHG members
- Training on a large number of trades are being imparted under DDU-GKY. These could be tailored to meet local requirement so that trainees after successfully passing out can be gainfully employed locally
- RURBAN being a relatively new scheme involving coordination among various departments, its implementation responsibility may be assigned to an officer at a senior level for better outcome
- SAGY, by virtue of its guiding principle, requires close interaction between the elected representative, government functionaries and the villagers. This needs to be formalised and strengthened
- Eligibility criteria for pension schemes may be relaxed, especially in the case of physically disabled
- Buniyad Kendras with mobile vans for helping physically disabled persons is a good initiative and may be replicated in other places
- Grievance Redressal, though system is in place, is not functioning properly either due to lack of awareness among public or due to low level interest of the functionaries. Remedial measures need to be taken up

- Training of field functionaries at regular intervals across the programmes for improving performance is suggested.

Annexure

Bihar

DISTRICT- SAMASTIPUR Date of Visit:-18th & 19th Dec 2018					DISTRICT- GAYA Date of Visit:-20th & 21th Dec 2018		
SL NO	Schemes	Name of the Gram panchayats (Block)			Name of the Gram panchayats (Block)		Remark
		Hazpurwa (Kalyanpur)	Kubouliram (Pusa)	Harpur bochaha (Vidyapati Nagar)	Aitya (Budhgaya)	Rouniya (Khizarsarai)	
1	Mahatma Gandhi NREGA Active Job card holders (No.) Schemes Implemented (No) Expenditure (Rs. in lakhs)	Act. J/c=1169 Scheme implemented =332 Rs. 66.2 lakhs	Act. J/c=707 Scheme imple=240 Rs. 14.57 lakhs	Act. J/c=669 Scheme implemente d=334 Rs. 49.98 lakhs	Act. J/c=440 Scheme completed=48 Rs. 26.76 lakhs	Act. J/c=349 Scheme completed=02 Rs. 10.77lakhs	Gp level data
2	PMAY -G Houses (2017-18) Sanctioned (No) Houses Completed (No)	Sanctioned in =4962 Completed=1558	Sanctioned in =1349 Completed=573	Sanctioned in =2260 Completed=583	Sanctioned in =856 Completed=335	Sanctioned in =433 Completed=161	Block wise data
3	PMGSY Length Covered (Km)						Data not available
4	NSAP Beneficiaries (No) NOAPS NWPS NDPS	NOAPS=15327 NWPS=2282 NDPS= 278	NOAPS=4843 NWPS=852 NDPS= 128		NOAPS=9576 NWPS= 955 NDPS= 41	NOAPS=6900 NWPS= 764 NDPS= 92	Block wise data
5	GPDP Development Plans approved (No)	In process	In process		In process	In process	In progress in both the Districts, 2 nd Gram Shava meeting completed.
6	RURBAN Proposals submitted (No)						Data not available

7	FFC Nal Jal (No) Gali (No) Naali (No)	NA	NA	NALJOL= 26 GALI NALI=113	NALJOL= 23 GALI NALI=119	Block level data (COMPLETED SCHEME)
8	DDUGKY Trained (No) Trainees Placed (No)	Harpur Ailoth. 184 nos are trained. 148 nos has placed in BPO Job		Marg Compusoft Ltd, at Bodhgaya, 150 nos are in under training. No placement till date		Center wise data
9	SAGY Schemes (No)		Road=14 Up gradation =2			Data not available
10	DAY- NRLM SHGs (No) VOs(No)	In Samastipur, No of SHG =32618, No of VO = 2235, No of CLF=38		In Gaya, No of SHG =33911, No of VO = 2558, No of CLF=65		Dist level data

Annexure-IV: State Report - Chhattisgarh**CHHATTISGARH STATE REPORT**

The team of the 4th common review mission which visited Chhattisgarh consisted of Radhika Rastogi, Rattan Chand, Rajeev Ahal and Ram Manohar Vikas. The team visited the districts of Kondagaon, Kawardha and Dhamtari during the period 16 - 22 December, 2018. The Principal Secretary, Shri. Purna Chandra Mishra and his team gave a detailed presentation to the team on dt.17.12.2018 regarding the implementation of all the schemes of Rural development. A debriefing meeting was held on 22.12.2018 presided by the ACS, Rural Development Shri R.P.Mandal, where the team presented their findings. The team gratefully acknowledges the warm hospitality and support extended by the State government, the assistance given by the Pr. Secretary Shri Mishra and the liaison officers Shri Anuj Patel and Shri Surendra Pandey. The team visited the following blocks and gram panchayats.

District Kondagaon dt.17.12.2018 to dt.21.12.2018			
Sr.No.	Block	Village	Schemes reviewed
1	Kondagaon	Mayurdongar	FRA cluster, PMGSY, PMAY, Mahatma Gandhi NREGA
		Kusma	NRLM, GPDP, PMAY, Mahatma Gandhi NREGA.
		Kondagaon	Social audit, livelihood college, NRLM.
		Kokodi	PMAY, PMGSY, Mahatma Gandhi NREGA, GPDP.
		Bolbola	VP office, NRLM, E-autorickshaw, GPDP, NSAP
		Badikanera	Rurban, NRLM, Mahatma Gandhi NREGA
		Rajagaon	Rural market
		Botikanera	VP office
2	Makdi	Karmari	Mahatma Gandhi NREGA, PMAY, PMGSY, NRLM
		Makdi	NRLM, PMGSY, Mahatma Gandhi NREGA
		Hadhigaon	PMGSY, Mahatma Gandhi NREGA
District Dhamtari dt.21.12.2018			
3	Kurud	Charra	SAGY, NRLM, Mahatma Gandhi NREGA, IAY
		Chatod	Multi activity centre for SHGs
District Kawardha dt.17.12.2018 to dt.21.12.2018			

4	Kawardha	Samnapur	Mahatma Gandhi NREGA, PMAY, PMGSY, RURBAN, SAGY, NSAP, RSETI, DPRC, Livelihood college, FRA cluster, NRLM, GPDP, Mission Antyodaya.
		Kunda	
		Birkona	
5	Bodla	Rajnaya Gaon	
		Dhongai kala	
		Maharajpur	
6	Shaspur Lohara	Rendakhamhi Sutyapat d	
		Birhuldi	
		Surajpura Jungle	
7	Pandaria	Pandaria	
District Raipur dt.16.12.2018 & 22.12.2018			
8	Raipur	Raipur	Rurban, NRLM, Marketing outlet at Magneto mall,DDU-GKY - Quest corpn. Orion Edutech

Overview

The implementation of various schemes of Ministry of Rural development is being done in a planned and transparent manner. The team observed convergence of State and central schemes for better outcomes. The good quality of works executed in LWE areas needs special mention. Farm ponds, dug wells, community water tanks are given priority under Mahatma Gandhi NREGA leading to an increase in irrigation potential (the State has only 31% area under irrigation and the average land holding is 1.36 hectares). The beneficiary farmers are now able to go for cash crops and double cropping in a year. Convergence with poultry and fisheries is leading to improved livelihoods. The Public Information Boards (PIBs) are prominently displayed for all assets created and geo-tagging is also done. The State has also mandated that all PMAY houses shall have concrete slabs.

The FRA (Forest Rights Act) cluster development on forest lands based on GIS planning, converging funds from Mahatma Gandhi NREGA, District Mineral fund, Agriculture, Fisheries to provide farm ponds, poultry sheds, fingerlings, drip & solar irrigation, fencing to protect from wildlife intrusion, horticultural plantations, is an excellent example of coordination of effort by various departments to benefit tribal communities. Tribals are given pattas that recognize and give user rights on forest land which is praiseworthy.

PMGSY

The PIBs are present at all sites. Some had outdated information regarding completion dates and amounts were not mentioned in tribal areas reportedly due to naxal problem. In other places which were not naxal infested also the dates/amount were not mentioned. The OMMAS software is user friendly and facilitates monitoring with ease.

Suggestions:

For ensuring better quality of roads, inspections of roads during and after the maintenance period should be done regularly and acted upon. Clear responsibility needs to be fixed on the concerned personnel. For better monitoring of the quality of roads, the number of engineers may be increased. The roads within and to FRA clusters are not part of the target given under PMGSY (there are only murum roads made under Mahatma Gandhi NREGA). These may also be taken up under PMGSY. Safety gear, payment of minimum wages and night stay facilities for labour need attention. The.

PMAY

The identification of beneficiaries is good and pattas were given to beneficiaries whose houses were built on community land. In case of deviation from the schedule of construction, the software blocks further payments beyond the completion period of 12 months. The State/ district may be given authority to relax this on a case to case basis.

In some cases, people move into the house after slab is cast without completing plastering and flooring, such houses are reported as incomplete. These houses may be deemed to be completed if the funds released have been spent towards house construction with larger area. The State government can be given some flexibility in this regard. Some flexibility in the design of the house may be given to the beneficiary as per local customs, which can be approved at the district level.

When the beneficiary listed in SECC expires midway, there is a problem when his/her nominee is not included in the SECC list. The toilet usage is low where there is no water source close by. Convergence with Mahatma Gandhi NREGA and Ujjwala scheme is seen.

Suggestions:

PMAY mason Training: For houses which are being constructed by trainee masons, provision may be made to disburse funds in two instalments so that training can be completed in the stipulated 45 day period. Certification recognised by Sector skill council may be given to successful trainees to improve their job prospects. Women masons need to be encouraged. SHGs who are into brick and paver block making can also be trained.

Transgenders and families displaced due to naxal problems may be considered under auto inclusion list of the scheme. Roof water harvesting, soak pit for grey water discharge from bathroom and kitchen can be planned through convergence. This will also make village mosquito and fly free. Green house certification may also be explored. For elderly beneficiaries, the western WC type of toilets may be provided. Campaign to increase usage of toilets may be undertaken.

Mahatma Gandhi NREGA

Public information boards (PIBs) were in place at the work site, giving full details. Recent ones also have the name and contact number of the ombudsman. Geo tagging is being done. Convergence with State govt. schemes, PMAY is also observed. Most of the works are on individual lands and related to water conservation. These works in convergence with other schemes like drip irrigation, solar pumps, poultry, fishery have improved the livelihoods of farmers who now take 2 crops in a year

On an average, 52 days of work was availed against the availability of 150 days for 2017-18. Women indicated that they were looking for more work. Awareness about the 264 permissible works under the scheme is low among the officials, elected representatives and villagers. Only 5-6 kinds of works were being undertaken which may be the reason for less number of person days being generated. Those who are covered under NSAP (old or disabled) are being denied work.

The village secretary has to maintain a lot of information manually in the form of registers. The same is again being uploaded in the software. This documentation effort needs to be optimized. Delayed payments an issue, at times it is a delay of two to three months. Many posts of Rozgar sahayaks are vacant. Women expressed desire to work as rozgar sahyaks but not given the opportunity. 50% of the posts have to be women as per norms, but not followed.

Processing of FTOs is an issue. There is no prioritization like first in first out (FIFO). When an FTO is rejected, no reasons are given.

Social audit units are in place. No action seems to have been taken on the social audit reports. The ombudsman takes 8 months to 2 years to decide the cases & the honorarium to ombudsman is low. The toll free helpline 1800-233-3302 is not reachable and there are very few complaints. It needs to be duly publicized.

Suggestions:

Earmark 1% of the total funds towards training of contractual staff. PIBs may be in local language. There is a request to include school, health centers in the list of permissible works under Mahatma Gandhi NREGA. The user groups must be identified for each community work at the time of planning and the asset should be handed over to them after the completion of the work. One Ombudsman per district may be appointed and the exit reports of social audit shared with them. A State level meeting once a year at the Department level will help the State to have an overview and also share experiences.

DAY- NRLM

Most SHGs are in the initial stages of formation. There is a visible attitudinal and social change seen. Women are more confident and articulate. The pace of bank linkage of SHGs is slow. There is a reluctance on the part of bankers to open accounts and provide credit. SHG bank linkage guidelines of RBI are not being followed. SHGs with disabled men and children as members are not being allowed to open bank accounts, due to lack of awareness.

Bank Mitras are not seen to be useful by banks and so the Banks are not giving them formal recognition and space to sit. Bank Sakhis and bank correspondents have overlapping jurisdictions which makes Bank Sakhis commercially unviable. Bank sakhis can be used for last mile NSAP cash payments by paying suitable honorarium to them.

1. Comprehensive guidelines (SoP) for all aspects of SHGs should be provided.
2. CIF disbursement targets are not being achieved due to paucity of funds. Funds availability must be ensured.
3. The technical and management expertise needed for project viability assessment and development of a bankable project may be ensured through proper utilization of available resources like Sr.consultants and fellows .

4. Marketing is mostly dependent on government support/ institutions which is not sustainable.
5. SRLM needs to adopt a project cycle approach and provide handholding support to SHGs, staff and enable convergence.
6. The paver blocks made by SHGs can be used for Mahatma Gandhi NREGA village roads so as to provide market for SHGs.

Suggestions:

SRLM teams should hold village wise camps in collaboration with Aadhar centers for sorting out the mismatch related to aadhar data so that KYC issues can be resolved. KYC should be sought only for those who will be operating the SHG account. SHGs are being asked to register, but not the VOs and CLOs. These entities, especially VOs and CLOs need to be registered under appropriate law. If a bank is declared PCA then SLBC should allocate the service area of that bank to some other bank. Bank linkage targets given by State should be in sync with local SRLM action plans.

DDU-GKY

The role of district and block administration is restricted to selection of candidates for training – after that they are completely in the dark. The scheme is entirely driven by the PIA (Project Implementing Agency) with limited role of the State govt. 25% of project cost is released on signing of MoU and the next 50% after training of 10% of the project target number of candidates. The bar is set very low that there is no incentive to perform better. The State govt. stated that they have changed the norm to release only 50% of the project cost till 70% placement is achieved.

The MRIGS software is not transparent and user friendly. Even at the level of State govt, there are multiple levels of access to information, which is not justified. The data entry is inaccurate, the name of the employer is same as the PIA. There is no information in the public domain.

The aspirational mapping of the candidates is not done. The information regarding interest of the candidate and expectations regarding salary is left blank in the application form. Most of the PIAs and trainings are at Raipur with majority candidates from outside Raipur. In case of girls and those from tribal areas, their safety is a concern. Some of the trainees who came back after six months reported exploitative work conditions and cultural shock, homesickness as reasons for coming back. They were also told to stay for a minimum period of six months before they could opt out. In some cases, there was a mismatch between training and placement.

Suggestions:

1. The information about the place of training, trades, retention, placement, remuneration should be provided in the public domain.
2. It is important that a trainee should be immediately placed else the trainees may forget the skills received during training.
3. Industry linkage needs to be established. PIAs should liaison with CII, FICCI for improving placement prospects.
4. The State norm of providing upto 50% of project cost for 70% placement may be reviewed and adopted at national level

5. Certification of the trades by concerned sector skill council would help PIAs to place candidates in better jobs.
6. Trainees in food processing can be linked to Cluster/VLOs near their home, who are providing mid-day meals/pickle production etc.
7. The uniforms provided are good but the DDU GKY logo could be made less prominent.

NSAP

The State govt. has made some modifications to the national schemes. A top up of Rs.50-200 per month has been given in various schemes. In NDPS, the disability criteria has been relaxed from 80% to 40%. The State has another scheme to cover widows between 18-39 years of age.

The beneficiaries are mostly getting pension every month but have requested for cash payment at home as they are either too old or disabled. Data transfer from PFMS to NSAP system is making DBT slow. The software maintenance is going on for weeks and is inhibiting timely payments.

Suggestions:

1. The coverage of the scheme needs to be increased by using SECC list and not BPL list from 2002.
2. The issue of those who become eligible as per norms after 2002 needs to be addressed.
3. Pension for the old and widows may be enhanced to Rs.1000 per month.
4. Bank Sakhis of DAY-NRLM could be tasked on commission basis to enable cash payment to the beneficiaries at their doorstep.
5. For effective implementation, the NSAP scheme may be transferred to the Rural Development dept (instead of Social Welfare) as it is being implemented by the village secretary at the village level.

SAGY

Many of the MPs are not enthusiastic about the programme. But where the MPs have taken interest, the results have been good. Detailed plans have been made through convergence of various schemes - drinking water, irrigation, land encroachment removal, mini stadium, roads, horticulture, fisheries etc. The leadership provided by the Hon.MP and the District officials is a significant factor that drives the programme to achieve convergence.

Suggestions:

1. The baseline surveys and Village Development Plans (VDPs) need to be placed in the public domain.
2. A SAGY plan duplicates similar efforts such as GPDP and could be dovetailed into the same.

GPDP & Mission Antyodaya

The GPDP meetings have been held in most places but the plan documents reveal poor participation and discussion, especially of key departments. Antyodaya survey and its emerging analysis of deprivation/poverty is meant to drive the priorities under GPDP. The technical abilities of GP to do this analysis, selection of works, their prioritization, beneficiary selection appears to be done in haste – such as, majority of construction works are Panchayat buildings. The GPDP proposals are not consistent with the resolution approved by Gram Sabha. PIBs with limited

information are displayed only in few places. The flex sheets were removed after the Gram Sabha meetings. Information on walls was found to be incomplete.

There are no data entry operators deployed at GP level to enter and upload Mission Antyodaya data and this task is done at the block level. The ICT based information flow is one way – upward reporting and MIS being main usage. The rich information, guidelines etc. in MoRD & PR websites (e.g. SRLM.cg.nic.in) are not being accessed or used much by Block and GP. Awareness about various schemes of government and other departments is quite poor amongst all level of RD and PRI functionaries.

Suggestions:

1. There must be a provision for one data entry operator, one accountant and one engineer for each panchayat/cluster.
2. One-time GP planning - process converging GPDP (FFC) and Mahatma Gandhi NREGA would be able to leverage adequate resources and departmental convergence leading to a more sustainable and owned implementation.
3. In order to strengthen this, training and handholding to teams at GP and Block level need to be provided. Hands-on training on accessing and using various websites etc. should be taken up.
4. Given the short time available to GPs for GPDP planning this year, (due to elections), one month extension upto 31st Jan should be considered.

RSETI & other training facilities

Chhattisgarh has a well developed State Institute of Rural Development. Every district has a District Panchayat Resource Centre (DPRC) with very good physical infrastructure, but has shortage of qualified trainers. The main component of the operational cost is the high electricity bills.

In 2013, the State enacted the Right of Youth to Skill Development Act. The districts have a rich proliferation of training institutions with overlapping training targets and courses – RSETIs, Livelihood colleges; PM & CM Gramin Kaushal Vikas Yojana centres; centres of DIC, DDU-GYK, KVIC and NGOs. Their physical infrastructure is good but the faculties are weak – it appears that the utilisation is low.

Suggestions:

1. DPRCs, RSETIs and other training institutes must be encouraged to go in for roof top solar power generation scheme to reduce the running costs and serve as demonstration units of green-buildings.
2. There is a need to rationalize and increase the outreach of the numerous training institutions at the district level.
3. Courses should be certified by relevant Sector skill councils and 3rd party assessment of training quality should also be conducted for course corrections.

RURBAN

The scheme is in the initial stage of implementation with the Draft Project Reports (DPRs) in place. Anganwadis have been renovated to become model anganwadis - however active involvement of CDPO and mainstreaming into their system necessary. E - auto rickshaws run by

women are providing livelihood and also improving connectivity. The other focus areas are providing drip irrigation and solid waste management. The entire planning and implementation effort is driven by block and district level officials. There is little participation and contribution of people of various villages in the cluster. The Young Professionals are playing a more administrative than a technical role.

Suggestions:

1. The Young Professionals need to ensure that DPR is prepared in time and reviewed.
2. Wherever new enterprises are being established, YPs can be given specific responsibilities.

Other Suggestions:

- There is a mismatch between the responsibilities that the village secretary is expected to discharge and his capabilities (qualifications). The State may review the qualifications for recruitment of village secretaries and their career progression.
- The village panchayat office needs to be strengthened by creating posts of a Data entry operator, an Accountant and an Engineer.
- The State must provide intensive training and exposure to all the officials and non- officials of the PRIs for better understanding and implementation of the RD&PR schemes.

Annexure-V: State Report - Maharashtra**MAHARASHTRA STATE REPORT**

The State of Maharashtra was one of the eight States selected by the Ministry of Rural Development, Government of India, for a visit by members of the 4th Common Review Mission. A team of four members comprising Professor Aasha Kapur Mehta (Team leader), Ms Vandana Sharma, Professor Suprava Patnaik and Dr. Sagar Kisan Wadkar visited Maharashtra from 16th to 23rd December 2018. The team visited Solapur and Wardha Districts to review the implementation of national Rural Development schemes. The CRM team was briefed by the State Government officials on 17th December 2018. The meeting was chaired led by Secretary, Rural Development, Government of Maharashtra. During the field visit (18th - 21st December, 2018) the team had detailed discussions with District, Block and Panchayat officials as well as with PRI members and beneficiaries of various schemes. On 22nd December, 2018, the 4th CRM team gave a debriefing to the State officials about its findings regarding the implementation of Rural Development Schemes in the Gram Panchayats. The meeting was chaired by CEO MSRLM.

The 4th CRM Maharashtra team wishes to thank the Government of Maharashtra for the invaluable cooperation and support provided by the officials at the State, District, Block, and local levels during the visit.

The CRM team visited the following Blocks and Gram Panchayats during the field visits. While selecting the two districts care was taken to see that they were from different agro-climatic zones. For selection of Gram Panchayats, the team used GPDP ranking to identify the 10 Best and 10 Worst ranked GPs. The State Govt. was requested to facilitate the visit to at least one GP that was among the worst ranked and one that had performed well.

District- Solapur		
Block	Gram Panchayat	Schemes Reviewed
Akkalkot	Khanapur	Rural Development schemes
	Kodabgaon	Rural Development schemes
	Samarth Nagar	SAGY andNRLM
Barshi	Shelgaon – R	Rural Development schemes
	Virajgaon	CLF,NRLM
North Solapur	Vadala	Soak Pit
	Kegaon	DDU-GKY
Haveli, Pune	LoniKalbhor	RURBAN
District –Wardha		
Karanja	Thanegaon	Rural Development schemes

Hinganghat	Inzala	Rural Development schemes
Wardha	Taroda	SAGY
Deoli	Malkapur	Village Social Transformation Foundation (VSTF – Village)
Nagpur	Nagpur City	DDU-GKY, RSETI, RURBAN

Overview:

Maharashtra is a very large State with six divisions, namely Amaravati, Aurangabad, Konkan, Nashik, Nagpur and Pune. There are widely varied agro-climatically as well in socio-cultural dimensions. The districts that the team visited are in Nagpur and Pune divisions. Government of Maharashtra is implementing the Rural Development Schemes of Government of India and additionally several parallel State schemes. For instance in NSAP, the State has their own social assistance schemes for poor people like Sanjay Gandhi Niradhar Yojana, Srawanbal Sewa Rajya Nivruti Vetan Scheme, where special emphasis has been given on the categories such as, Husband in Jail, HIV patient, Unmarried girls above 35 years, Widow, third Gender, etc. Similarly together with PMAY-G, the Maharashtra Govt. is implementing four schemes viz. *Ramai Awaas*, *Shabari Awaas*, *Paradhi Awaas*, *Adim Awaas* to bridge the gap for households that need a house but are not in the PWL. In addition Maharashtra Govt. has launched the “*Pandit Deendayal Upadhyay Financial Assistance Scheme*” for landless beneficiaries to enable them to purchase of land up to 500 sq.ft.

Maharashtra State guarantees 365 days of work under the Employment Guarantee Scheme (since 1977) as compared to 100 days under Mahatma Gandhi NREGA. After 2005 Mahatma Gandhi NREGA Act, the legislature has made the necessary amendments in the law of 1977, in relation to obtaining funding for the State, following the Central legislation, which has changed the process of implementation of the scheme.

Women members of SHGs under NRLM in all the old intensive blocks are extremely vibrant and immense social capital has been built through this programme. In addition to support for income enhancement for livelihoods, the State is also implementing innovative programmes such as the State of Maharashtra Agri-business and Rural Transformation (SMART) and Maharashtra Innovation Livelihoods Acceleration Programme (MILAP) programme. In addition the State government has initiated efforts to transform villages towards self sustainable development by Public Private Partnership (PPP) mode under Village Social Transformation Foundation.

There are many good practices that were seen in the field such as strong implementation of *Dashasutra* that have been adopted throughout Maharashtra and led to awareness regarding the importance of investment in health, nutrition and education. Organic Nutri-gardens are being promoted under NRLM in Maharashtra. *Shramdaan* is an old practice in the state. In Vadala village in North Solapur soak pits have been made in front of each house through Shram Daan.

There are inter-district and intra-district variations in implementation of rural development schemes with some good practices that were observed in both the districts that were visited by the CRM team. The Scheme wise observations of the team that visited Maharashtra are given in the section below.

Schemes:**Deen Dayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM)**

- In old intensive blocks the NRLM groups are vibrant, self confident and empowered.
- Remarkable social capital has been built through NRLM in intensive blocks. Where saturation has been achieved and NRLM groups are mature, they are vibrant and confident and the women have voice.
- Some groups predate NRLM but many have been revived and strengthened. Others have been created.
- The State has adopted unique '*Dashsutra*' principles for SHGs functioning. These have made an impact on the quality of life of communities and significantly enhanced awareness regarding the importance of education and health.
- Cadre required at all levels is in place.
- All SHGs are following Panchsutras/ Dashsutras, have updated book records, and practice democratic functioning.
- They have been trained on 28 different models – given in phased manner to SHGs members, Office bearers, sub- committees VOs, CLFs and community cadres.
- SHGs member are aware about their rights and entitlements, schemas and their provisions
- There is transparency in all transactions among the SHG members and DBT is used.
- PIP process has been started by using SECC data after which the PIP committee identified eligible beneficiaries who were excluded.
- All CRPs, CTCs and Micro-enterprise consultant have been recruited and trained for strengthening the SHGs business activities.
- As per SHG cycle RF and CIF is released to SHGs/ VOs except where there is a problem in bank linkage.
- To prevent loss of momentum, next steps are needed with regard to institutionalisation of Federation and Registration of federations as a legal entity. What should be the level of federation– up to CLF/ BLF/ DLF/ SLF. Detailed criteria – roles and responsibilities need to be defined.
- Under National Rural Economic Transformation Project and World Bank funded SMART project, the State Govt. has entered into an MoU with many private entities for strengthening the backward and forward linkages of collectives (SHGs and Farmers Producers Organisations).
- There are so many cadres created and trained under NRLM and they are performing very well in the field. These cadres can be effectively utilized for convergence with other sectors/ departments.
- Bank linkage of SHGs is a problem in a few locations.
- The major issues flagged by a group of CLF members are marketing, unemployment, need for work, livelihoods, low prices for agricultural produce due to drought, and lack of office space.
- While some VOs have been given office space, others have not.
- Backward and forward linkages need strengthening to facilitate livelihood activities.
- There is a need to expedite the process of expanding and strengthening NRLM in the new intensive blocks.
- Common facility centres are needed for Business development activities of SHGs, VOs and CLFs.
- While there are operational challenges in getting quality infrastructure for conducting training programmes, training regarding specific livelihoods is more accessible for women SHGs if it is organised locally.

- There are several best practices and these include Nutri-gardens. In addition to generation of income from selling fresh organic vegetables, consumption of leafy greens has significant health benefits.
- There are many good practice observed in the Wardha district, such as Women SHGs are producing range of products like Goat Soap, Goat Cheese, Neem Oil, Indigenous Maggi (Sarkunde), Beverages (Ambadi Sarbat), eco-friendly Patravali (leaf plates and bowls), LED lights, Solar panel, foot operated pedal pump, turmeric production and processing, Non-electric mechanical micro-irrigation pump etc.
- The district authorities have renovated and converted the unused Go-downs into a 'Rural Mall' by investing 20 Lakh on renovation and made it available as a marketing platform for all Collectives of the Wardha District. The Kejaji Agro Farmers Producers Company Pvt. Ltd., Ghorad is running the rural mall and 85 SHGS products are being sold through this platform.
- Similarly, women in NRLM groups in Solapur district are engaged in earning their livelihood through a wide range of activities. These include vegetable cultivation, poultry, goatery, vegetable cultivation, flour mills, beauty parlours, stitching sari falls, tailoring clothes, milk dairy, organic manure and vermicomposting, kirana shops, laundry and ironing, candle making, soyabean ladoos, til ladoos, papads, sevai, chilli powder and other spices, sanitary napkins, selling stationery, bangles, garments etc.
- In addition to the Community Resource Person, the Micro Investment Plan Sakhis, Bank Sakhis, Krishi Sakhis, Pashu Sakhis and Financial Literacy Sakhis, all of whom are drawn from the community, also facilitate linkage with livelihoods. The women said that support from NRLM through training and skills regarding packaging, branding, labelling, FSSAI licence and certification and marketing through participation in exhibitions was very useful. For instance, the soyabean ladoos are made in ghee and are individually wrapped in foil before being packaged beautifully and labelled attractively. A few women mentioned the possibility of patenting their products. A Mahalaxmi Saras exhibition was being organised in Solapur the after we left. A Producer company was being set up in Solapur for tamarind production with a tie up for sale in Hyderabad.
- An organic Nutri-Garden has been established by a Krishi Sakhi in Shelgaon in Barshi Block. This is a best practice case. Fruits and vegetables are grown in the demo nutri-garden and the output is used by the household. Several SHGs have visited this nutri-garden and 250 individual nutri gardens have been started in the area. Manure from Vermi-Composting is used by the Krishi Sakhi in her own land. Azola is also produced by her and this is very nutritious for cattle.

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

- The programme is promising and is beneficial in channelling unemployed rural youth and linking them with livelihoods. However, stagnation is likely in the absence of annual refresher training, motivation for higher studies and promotional avenues.
- In Nagpur, 'Dhatri foundation agency' is offering a residential course and has adequate class-rooms, workshops, computer labs, biometric system, hostels, sports facility, canteen, on the job training for one week, post training follow-up support etc.
- There is mismatch between the faculty profile and subject in-charge under DDU-GKY. Further there is no specific guideline for selection of the faculty and remuneration and these are decided by the PIA operations manager.
- There is delay in receipt of Certificates from NCVT after completion of training. Only the first out of seven batches who have completed the training have received their certificates on location.

- The domain areas in which training is given are too few. Training should be provided in areas other than just BPO, Retail, Hospitality and automobiles.
- While the programme is running at full capacity in some locations it is below capacity in others. NRLM cadres are now being used for generating awareness regarding DDU-GKY. The district officials are also involved in the process of mobilisation.
- The extent of Gender inclusion differs significantly across locations.

Rural Self-Employment Training Institute (RSETI) – Nagpur

- The lead bank for RSETI, Nagpur is the Bank of Maharashtra.
- The Institute conducts vocational training in several areas such as Bank Sakhi, mobile/ phone repairing, agri-business entrepreneurship training and other EDPs for self-employment.
- There is lack of appropriate infrastructure lab, classroom, canteen, etc.
- The RSETI is functioning in a rented building since 2003. Though land has been allotted by the Govt., there are procedural challenges that have led to delay in construction.
- Post-training hand holding is limited to writing project proposals, facilitating bank finance, etc.
- There is reluctance of banks for providing financial assistance to SHGs, because of a negative image of SHGs.
- The remuneration provided to guest faculty is very low (Rs. 250/- per 1.5 HR + Rs. 100/- Conveyance), which needs to be increased substantially in order to improve the quality of training.
- There is challenge in implementing NSQF guidelines.

Mahatma Gandhi National Rural Employment Guarantee Act (Mahatma Gandhi NREGA)

- Maharashtra State guarantees 365 days of work under the Employment Guarantee Scheme (EGS) as compared to 100 days under Mahatma Gandhi NREGA.
- It was mentioned that a detailed convergence plan has been prepared by State Govt. on 5th November, 2018. This needs to be implemented at the earliest.
- There is inter district variation in implementing individual and community assets under Mahatma Gandhi NREGA in the State. In Wardha district, assets created under Mahatma Gandhi NREGA include community assets such as farm roads, road side tree plantation, community soak pit and drainage lines as well as individual assets like well, well repair, horticulture plantation, toilet, etc. However, the proportion of individual assets was higher. However, in Solapur district, while some community assets have been created, the primary thrust is on individual assets such as person days for construction of PMAY houses.
- The shelf of works in some GPs, consists primarily of individual assets. More efforts are needed to plan community works so that the landless and poorest are also benefited by the programme.
- There are a large number of permissible works that can be undertaken under Mahatma Gandhi NREGA. However, communities have limited awareness of this. It will be beneficial if awareness regarding these options is generated in campaign mode.
- Since payment under Mahatma Gandhi NREGA is made after due process and this is time consuming, the money is received after a lag (that may be more than a month). However, the poor need money immediately for their survival. The lag in receipt of funds affects the demand for Mahatma Gandhi NREGA works.

- As mentioned above, there are a large number of permissible works under Mahatma Gandhi NREGA. If the community works that are implemented are only the more difficult of these, some of those who demanded the work do not come to the worksite. This affects the supply of Mahatma Gandhi NREGA works.
- However as mentioned by members of the NRLM CLF, demand for work has been raised in some GPs. This needs to be met urgently.
- There was no Gram Rozgar Sevak (GRS) in one of the GPs.
- Inadequacy of the incentive received by the GRS leads to slow implementation and low mobilisation of communities for Mahatma Gandhi NREGA works.
- Mahatma Gandhi NREGA signage is seen on PMAY (G) houses. An internal road constructed under Mahatma Gandhi NREGA did not have a Citizen Information Board.
- No active worksite was seen.
- There is a technical issue in offline geo-tagging of assets in some areas.
- Job cards have been demanded recently in some locations.
- There is an impression that people who are old are not entitled to work under Mahatma Gandhi NREGA.
- It was mentioned that a detailed convergence plan has been prepared by State Govt. on 5th November, 2018. This needs to be implemented at the earliest.
- Good Practice: under Mahatma Gandhi NREGA ‘Oxygen Parks’ have been created and a thousand trees have been planted. Funds for fencing have been taken from district funds and funds for bore wells from VSTF Fund.
- Community Nutri-Gardens could be included under Mahatma Gandhi NREGA in convergence with NRLM.
- In Vadala village in North Solapur soak pits have been made in front of each house through Shram Daan. There are 1030 households in the village. 1050 soak pits have been constructed by shramdaan – one for each household and 20 soak pits for the community. The cost of one soak pit is Rs. 3000/-. Family members dig the soak pit themselves and pay for the materials. The waste of kitchens and bathrooms is collected in the soak pits and as a result the village is free of mosquitoes. A man named Kaka (Ex-president of Zilla Parishad) has made this possible. This work can be replicated under Mahatma Gandhi NREGA in other parts of Maharashtra and in the rest of the country.

National Social Assistance Programme (NSAP)

- Norms for pensions in Maharashtra are different from those for NSAP (65 years of age instead of 60 years, income below 21,000/- instead of SECC as the basis for eligibility). Details are in Annexure-1. There is exclusion of all those who are eligible and are between 60 and 65 years of age.
- There is exclusion of eligible beneficiaries (MSRLM groups have also identified old people, disabled and widows who are eligible but excluded).
- The Income ceiling of Rs 21,000/- for eligibility for pension in Maharashtra is very low. This needs to be increased substantially. Obtaining the mandatory certificate specifying that income earned is below this limit may be difficult if a person has a small or marginal holding.
- Pension amount of Rs. 600/- is inadequate (Central allocation @ Rs 200/- per beneficiary is very low and State allocation @ Rs 400/- is also lower than several other States). If both spouses are getting pension the amount is capped at Rs 900/- for both.
- Beneficiaries are not identified in the Gram Sabha.

- There is lack of sensitivity among bank officials. NSAP beneficiaries have to wait for hours to get the required services.
- Payments are not made on a monthly basis
- There are access issues where banks are located at a distance (e.g. 15 km).
- There is no Social Audit.
- Pensions under NSAP are in the domain of the Social Justice Department at the State level and the Revenue Department at the district level.
- Under State schemes, pension is given to those with 40% disability, as well as those suffering from HIV and other specified chronic illness, the third gender, women whose husband is in prison and single women above 35 years of age.

Pradhan Mantri Awas Yojana – Gramin (PMAY-G)

- Convergence of PMAY is being implemented with Mahatma Gandhi NREGA and SBM.
- The State Management Unit Rural Housing has directed the field machinery to provide support for convergence of PMUY, SBM, Mahatma Gandhi NREGA, Saubhagya, NRDWP, DDUGKY, etc. However beneficiaries are not aware that benefits of convergence with SBM, Ujjwala and electricity connections will be provided after they demand this.
- There is lack of integration between software used for Mahatma Gandhi NREGA and PMAY (G). Hence, person days worked on PMAY (G) houses are reflected as pending in Mahatma Gandhi NREGA.
- There is a technical issue in offline Geo-tagging of assets in some areas.
- Several households are still living in kuccha houses.
- The Maharashtra State Govt. is running various State sponsored schemes viz. Ramai Awaas, Shabari Awaas, Paradhi Awaas, Adim Awaas for giving houses to bridge the gap for households that need a house but are not in the PWL. So that those who are landless are not deprived of a house, the Maharashtra Govt. has launched the Pandit Deendayal Upadhyay Financial Assistance Scheme to enable them to purchase of land upto 500 sq.ft. Govt. of Maharashtra has also issued an order to permit free allotment of 500 sq.ft. of Govt. land to the beneficiaries not having their own land to construct the house.
- The State Govt. has issued orders for regularisation of pucca houses built prior to 2011 by encroaching on Government land. One lakh such residential encroachments are being regularized by the end of Dec. 2018.
- There is need for strengthening Grievance redressal mechanism. There is need for increased awareness among communities regarding existing GR mechanism of the State at different level as well as ‘Aapale Sarkar’ portal.
- No innovative house design was observed.

Pradhan Mantri Gram Sadak Yojana (PMGSY)

- There is substantial investment in PMGSY roads and these are a major national asset.
- PMGSY roads are maintained by the contractor for 5 years after they are constructed and subsequently States maintain these roads. However, it was found that a road of 4.5 KM from Tadval to Khanapur in Solapur district that was constructed under PMGSY had been damaged by plying of multi axle traffic or heavily loaded vehicles carrying sand and other materials. The road is in the post-contractor period and has not been maintained.
- The funds for maintaining the PMGSY road @ of Rs. 14,000 to Rs. 15,000 per KM are inadequate.

- Road side plantation activity in convergence with Mahatma Gandhi NREGA was not observed.
- Use of green technology for road construction was not observed.

Sansad Adarsh Gram Yojana (SAGY)

- In Taroda, SAGY village, Wardha block, NGOs were involved in the preparation of the DPR and there is convergence with schemes such as SBM, PMAY (G), State housing Schemes, Mahatma Gandhi NREGA, Veterinary Office, PHCs, Water Filter, Anganwadi, Nallah/ drainage line.
- However, in some other locations there is a communication gap regarding funds to be received by GPs after preparation of DPRs. The perception among community representatives is that SAGY villages will get additional funds based on the DPR that they have prepared.
- An additional expectation of SAGY GPs is that priority is to be given by line departments for implementing schemes in SAGY villages.
- The representatives mentioned that there is lack of interdepartmental convergence
- There is a concern among community representatives that a lot of paperwork has been done by them but no funds have been received.
- A facilitator may be appointed for the implementation of this scheme.

Shyama Prasad Mukherji Rurban Mission

- There is a communication gap regarding the meaning of convergence in RURBAN clusters. There is a misconception that additional funds are to be received based on the DPR prepared by the selected GP.
- DPRs include provisions for individual assets due to delayed receipt of guidelines from the Centre. This needs to be resolved. A one time opportunity for rectification will be helpful.
- The CRM team was informed that the DPRs have been prepared by the City and Industrial Development Corporation of Maharashtra.
- Spatial distribution of resources needs attention for inclusion.
- State share received depends on pro-activeness of individual line departments. Where departments are proactive, work has been implemented. Others have yet to start.
- Construction of Sewage treatment plant (STP) has been started but the work has stopped midway due to design related issues.
- In order to resolve HR issues, a specific cadre can be recruited for Rurban clusters for smoother implementation.
- It was mentioned that there is lack of the inter-departmental coordination that is needed for convergence. However the CRM team was informed that the State Chief Secretary has issued a letter to all departments and districts regarding the need for the convergence and will be following this up.

Gram Panchayat Development Planning (GPDP) and Mission Antyodaya; Fourteenth Finance Commission (FFC)

- The Govt. of Maharashtra issued guidelines for the preparation of Gram Panchayat development plan through participatory planning process on 4th Nov. 2015 as “*Amcha Gaon Amcha Vikas*”, where GPDP for the year 2016-17 to 2019-20 have been prepared for all 27,871 GPs in the State.
- Thanegaon Village of Karanja Block, Wardha has been awarded as “SMART Programme Village” in 2017-18

- Gender inclusive planning has occurred where the NRLM groups are strong but inclusion has not occurred where the programme has just begun.
- While the GPDP has been prepared in a participatory way in some GPs, this is lacking in others.
- Prioritization of activities needs attention.
- As per the 14th FC the basic grant distributed is based on 90% weight for population and 10% weight for area, due to which the Villages with smaller population size are not getting adequate funds (as per the present provision of Rs. 409/- per head).
- Component wise caps have reduced flexibility in utilisation of funds as per local priorities. Percentage of expenditure is less as 50% is reserved for general expenditure because of which there is shortage of fund for basic infrastructure.
- Training is required for PRIs for preparation and implementation of GPDP and utilization of 14th FC fund.
- There should be mandatory Certificate Training programme for PRIs within three month of their joining as PRI Member.
- Third party audit/ social audit have been done at block level. However internal audit has not been done because of lack of manpower at GP level.
- Data pertaining to Mission Antyodaya has been uploaded.

Maharashtra Village Social Transformation Foundation (VSTF)

The 'Village Social Transformation Mission' seeks to support villages affected by natural calamities drought and other social, economic, livelihood, connectivity and infrastructure challenges and convert them into Model Villages. The programme tries to transform villages in rural Maharashtra through self-sustainable development and a collaborative and focused effort for last mile service delivery. One thousand villages in Maharashtra have been selected under VSTF for bridging developmental gaps and enhancing development indicators pertaining to drinking water access, infant mortality, education and agri-income and raise them to the highest level in India through public-private partnerships.

The CRM team visited VSTF village 'Malkapur', Deoli tehsil, Wardha, where convergence of many scheme was observed such as PMAY (G) and State housing Schemes, Digitalisation of Schools and Anganwadi, Skill Development, Agricultural Tool Kit, Gym Equipment, Oxygen Park, Micro ATM, Farm Road, etc.

Recommendations

DAY-NRLM

- The 'Dashasutra' (Ten Principles for SHGs) can be adopted in other States.
- The Next level of federation (CLF/ BLF/ DLF/ SLF) needs attention.
- Cadres created and trained under NRLM can be effectively utilized for convergence with other sectors/ departments.
- The demand for office space and space for business development activities for SHGs, VOs, and CLFs could be met in convergence with Mahatma Gandhi NREGA activities.
- Concerted efforts are needed for strengthening backward and forward linkages for SHGs and diversification of livelihoods for higher order incomes.
- Nutri-gardens are a good practice that should be adopted throughout Maharashtra and in other States for achieving nutritional security.
- Community Nutri-gardens should be encouraged under Mahatma Gandhi NREGA.
- Organic farming produce need to be certified and linkages with large retail chains should be established.

DDU-GKY

- The list of domain areas in which training is given needs to be expanded.
- Greater efforts are needed to raise awareness regarding the programmes and increase its reach to strengthen mobilisation.
- Post-placement follow-up training is needed.
- Training in communication skill and spoken English needs to be strengthened.
- Aspirational Mapping is needed.
- Alumni network can be strengthened and successful alumni may be requested to share their experiences to motivate their juniors.
- Gender inclusion varies in different locations

RSETI:

- The remuneration provided to guest faculty is very low (@Rs. 250/- per 1.5 HR + Rs. 100/- Conveyance), which needs to be increased substantially in order to improve the quality of training.
- Post training hand holding should be strengthened.

Mahatma Gandhi NREGA

- There should be balance between the creation of individual and community assets. Landless casual labourers, who are the poorest of the poor, may get excluded when the thrust on the individual assets.
- Care must be taken to include the poorest while implementing Mahatma Gandhi NREGA.
- A campaign is needed to raise awareness regarding the many diverse works that can be undertaken under Mahatma Gandhi NREGA
- Where demand for the work has been raised, this needs to be met on priority.
- The time taken for assessment of work should be reduced to expedite the process of payment. Orientation programmes should be conducted to sensitise for block and below level officials and bank staff for more effective implementation of the programme.
- Backlog of payment must be cleared on priority basis.
- Best practices pertaining to Nutri-Gardens and Soak pits can be uploaded on Maharashtra State Government's website and replicated.

NSAP

- There is exclusion of all those who are entitled to Old Age pension and are in the age group of 60-65 years as per NOAPS. This needs to be rectified.
- GoI norms should be followed except in cases where Govt. of Maharashtra are better.
- In the context of existing government of Maharashtra schemes the income ceiling of Rs. 21,000/- needs to be increased significantly.
- Maharashtra Govt. is providing relief to many other categories that GoI is not, such as those who are chronically ill and suffered, disability (40-79 years). GoI should adopt these good practices.
- The amount given as pension under NSAP needs to be increased significantly by both Central and State Govt.

PMAY (G)

- There is need for integration of software used for Mahatma Gandhi NREGA and PMAY (G).
- There is need for strengthening grievance redressal mechanism at the GP level.

PMGSY:

- Rural roads are meant to be used by vehicles carrying a certain load capacity. Vehicles carrying loads above that capacity should not be allowed to travel on rural roads.
- If raw materials are being transported on PMGSY roads for industrial purposes, those industries, the cost of maintenance should be charged to those industries.
- The rate per KM for maintenance of PMGSY roads needs to increase.

SAGY:

- Facilitators may be appointed for the implementation of this scheme.

RURBAN:

- DPRs include provisions for individual assets due to delayed receipt of guidelines from the Centre. This needs to be resolved. A one-time opportunity for rectification can be provided.
- Spatial distribution of resources needs attention for inclusion.
- Greater inter-departmental coordination is needed for convergence.

GPDP and FFC

- Training is required for PRIs for preparation and implementation of GPDP and utilization of 14th FC fund.
- There should be mandatory Certificate Training programme for PRIs within three month of their joining as PRI Member.
- There should be flexibility in Component wise capping.
- Flexibility in DPR modification.

Scheme	Central Assistance	State Assistance	Remarks
IGNOAPS	Rs. 200 per month (if BPL Family) (60-79)	Rs.400/- (35 - 65 years above) Sanjay Gandhi Niradhar Anudan Scheme (SGNAS) and Srawanbal Sewa Rajya Nivruti Vetan Scheme (Above 65 Years)	Total Rs. 600/- (If not BPL family then 600 from SGNAS *Annual income should be less than 21,000/-
	500/- (80 years +)	*Husband in Jail, HIV patient, Unmarried girls above 35 years, Widow, third Gender are included as special beneficiaries in Sanjay Gandhi Niradhar Anudan Scheme	
IGNWPS	Rs. 300 If BPL (40-79)	Rs. 300/- Sanjay Gandhi NiradharAnudan Scheme	*Annual income should be less than 21,000/-
	Rs. 500 (above 80+)		
IGNDPS	Rs. 300/- Per Month (18-79) BPL HHs	< 79% disability: increased from Rs. 600/- to Rs. 800/-; >79% Disability: increased from Rs. 800/- to Rs. 1000/-	*Income level raised to Rs. 50,000/- from Rs. 21,000/-
	500/- (80 years +)		
NFBS	one time Central Govt. assistance of Rs. 20,000/- to bereaved BPL family		
Annapurna	Central: 5Kg (3Kg)	State: 20-30 Kg to 8 districts in Suicide prone	

	Wheat @ Rs.2/- and Rice @ Rs.3 Kg)	areas	
Aam Admi Vima Scheme	Natural death: Rs.30,000/-; Accidental Death: Rs.75,000/- Accidental Handicap (Fully): Rs.75,000/- Accidental – Handicap partially: Rs.37,500/-		

Annexure-VI: State Report - Tamil Nadu**TAMIL NADU STATE REPORT****Introduction:**

1. The State of Tamil Nadu was one of the States selected for a visit in the 4th CRM of the Ministry of Rural Development, Government of India from 16.12.2018 to 23.12.2018. The team which visited Tamil Nadu had 4 members, namely, the Chairperson of 4th National CRM, Ms. Vrinda Sarup, Dr. Sukhvinder Singh, Dr. Dolly Arora and Dr. Partha Pratim Sahu. The team visited two Districts in the State namely Kancheepuram and Tirunelveli to see the works and activities under the Rural Development schemes of Government of India. The State team had a briefing by the State Government officials led by Additional Chief Secretary, Rural Development for the Government of Tamil Nadu, on 17.12.2018. The 4th CRM team gave a debriefing to the State officials on 22.12.2018 regarding its findings and assessments of the implementation of RD Schemes in the field.

2. The State team for Tamil Nadu in the 4th CRM, wishes to thank the State and District officials of the Government of Tamil Nadu for their unfailing courtesy and cooperation in making the visit effective and productive.

3. The State team visited the following Blocks and Gram Panchayats during the field visits.

District - Kancheepuram		
Block	Gram Panchayat	Schemes reviewed
1. Kundrathur	Serapanancheri Vattampakkam Valayakkarana Karasangal	Mahatma Gandhi NREGA Mahatma Gandhi NREGA & FFC Mahatma Gandhi NREGA Mahatma Gandhi NREGA, PMAY & NSAP
2. Kattankolathur	Appur Venkatapuram SP.Kovil Nallampakkam	Rurban cluster Rurban Cluster DAY-NRLM PMGSY-II, Mahatma Gandhi NREGA
3. Tiruporur	Ponmar Mamallapuram	DDU-GKY(Training Centre) DAY-NRLM (SHG)
4. Acharapakkam	Vellaputhur Orathi	PMGSY-II, Mahatma Gandhi NREGA, NSAP SAGY, GPDP
5. Maduranthagam	Mangalam	Mahatma Gandhi NREGA-Social Audit, GPDP

6. Kancheepuram Block Office		RD Schemes Block and District Staffing.
District: Tirunelveli		
Block	Gram Panchayat	Schemes reviewed
1. Manur	Suthamali, Kodaganallur, Sankanthiradu,	RuRBAN, E-Sava Kendras Panchayats, NSAP, NREGA FFC
2. Keelpavoor	Gunaramanallur, Pethandapatty, Poolankulam, Rajagopalaperi,	NRLM/SRLM, SHGs, NREGA works, DDUGKY beneficiary, NSAP; SAGY village, PMAY
3. Radhapuram	KaraisuthuNavaldy, Soundarapandiyapuram, Elayanainarkulam	NRLM/SRLM, NREGA works, PMGSY, PMAY
4. Palayamkottai	Tharuvai, Puthukulam	NRLM/SRLM, NREGA, PMGSY

Overview:

4. The Rural Development Schemes of Government of India are being implemented in Tamil Nadu by the State Government with sincerity and effectiveness. The official machinery in-charge of the Schemes at State Government and field level are fully versed with the Scheme designs, guidelines and objectives. It is to be commended that the State is implementing the schemes with imagination and value addition with financial additionality and convergence where needed. For example, the State is topping up the NSAP grants with a substantial contribution of Rs. 800/- per beneficiary so that all pensions are Rs.1000/- per month for beneficiaries. Under PMAY, the State is adding Rs. 50,000/- for RCC roofing. The choice of works under Mahatma Gandhi NREGA are centralised to address issues of water conservation and environmental protection.

5. There is clear evidence of a State strategy to shift gear, to enable local communities towards improved livelihood opportunities, even though the more targeted schemes of Mahatma Gandhi NREGA, PMGSY and PMAY continue to remain focussed on asset building. The implementation of DAY-NRLM has benefited greatly from the existing culture of strong SHGs in the State. The schemes of Rurban clusters and the DDU-GKY are being comprehended and implemented with a vigorous objective of adding livelihood opportunities for rural communities, especially women, youth and more vulnerable sections of society. The DDU-GKY has been well conceived in the State with strong industry linkages for placements in sync with State Sector Skill Councils and the National Skills Qualifications Framework (NSQF) in terms of curriculum, training outcomes and skill sets acquired.

6. The staffing and implementation machinery for all the Rural Development schemes is in place, bar about 4 positions in the DDU-GKY scheme. Tamil Nadu has a very strong advantage in that the Rural Development and the Panchayati Raj machinery are under the ACS, Rural Development whose leadership is able to ensure full convergence of planning

and execution. At the district and field level, there is harmony of action in the way the RD schemes are all designed. The structure of RD&PR departments have to work in tandem for any effective implementation. Additionally, the Women Development Corporation also comes under the ACS, Rural Development and has been placed as the main engine for the implementation of DAY-NRLM. Evidence in field showed that this has proved effective in exploring, expanding livelihood options for women and strengthening SHG groups to take up new livelihood/income generating activities as well as speedily develop Panchayat and Block level Federations, to expand the network of business and entrepreneurial relationships.

7. The nature of the SHG groups presently needs upgradation of capacity building and training which will enable them to achieve higher order of skills leading to improved incomes. For this, the State needs to consider involving experts, NGOs and other organisations that can generate new skills and technological upgradation.

8. The lack of elected panchayats certainly appears to have handicapped a participative process in the making of GPDP village plans and its processes. The quality of situational analysis is limited and the planning of most Panchayats reflect a standard set of infrastructure upgradation in high mast lights, strengthening of water works and upgradation of roads, etc. Local felt needs on livelihoods have not been adequately reflected.

9. The team found several good practices in the field, more specifically in the installation of RO systems in areas of water salinity which is directly using Rural Development schemes fund to address health and safe drinking water issues. The encouragement to water conservation and natural resource management activities through Mahatma Gandhi NREGA is impacting on a widespread understanding of and the use of modern technology for environmental protection, improved hygiene and waste management habits. This is where Government led initiatives are likely to bring transformative change.

Pradhan Mantri Awas Yojana – Gramin (PMAY-G)

Under PMAY, the team found that there is an issue regarding the identification of appropriate beneficiaries. We came across many potential beneficiaries, whose name were not found in the list, since the SECC data is dated. There is also concern about completion times, as it is now more than a year (which is very high as compared to national average).

There is a lack of coordination between the Revenue Department and RD Department, as ‘pattas’ are to be awarded to the eligible beneficiary, which excludes many landless beneficiaries. It is also to be noted that there is huge backlogs to achieve the target and of unutilised funds in the year 2017-18. The State has not received any funds from the GoI in the year 2018-19 under this scheme, perhaps due to tardy performance.

There are some issues regarding network/internet faced while Geo tagging (especially during in 2nd and 3rd phases of the construction).

The quality of houses are found to be satisfactory, because of an additional Rs. 50,000/- from the State govt. for concrete roof and Rs. 12,000/- for a toilet and the beneficiaries themselves have put in a lot of their own money.

It was informed to the CRM team that the State is preparing a list for the (eligible) wait-listed beneficiaries and 8 lakhs more unit of houses will be made available in the coming years.

Pradhan Mantri Gram Sadak Yojana (PMGSY)

Under PMGSY, the coverage and also quality of roads were found to be good. The technical and engineering teams looking after PMGSY was found to be competent. However, the maintenance and upgradation of existing roads need to be improved. The State Govt. has a systematic and well-designed maintenance policy in place. The quality control and monitoring of works carried out under this scheme are also satisfactory.

The team also saw a mobile quality control van during their visit. The State Management Unit (and monitoring units at all levels) are in place. However, the use of new/innovative technologies in building roads are not so significant.

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

The DDUGKY is running smoothly in the State and the placement record is one of the best, as compared to other states. The State has a proper and well thought out strategy in terms of selection of beneficiaries, selection of PIAs, tie-up with State Skill Councils, NSQF and industry associations. In one of the districts visited by the team (i.e. Tirunelveli) there is no training centre. However, candidates from this district are being provided residential facilities in nearby districts where there are training centres. There are more than 100 trades across 15 sectors. The trainers are well trained and most importantly the training modules are available in the mother tongue in Tamil.

Regular auditing and online monitoring systems are in place. But there is need to further mobilize and sensitize about this schemes, especially in remote areas. Due care should also be taken to include candidates from marginalized communities such as SCs and STs. District level skill gap analysis need to be completed for all districts even if, hub & spoke methodology is being followed by the State.

Mahatma Gandhi National Rural Employment Guarantee Scheme (Mahatma Gandhi NREGA)

People's participation in planning and implementation of the works seems to be very low. It may be due to the Panchayat election not taken place. With people's participation, need based works may be taken up which may be more beneficial to the community and as well individuals. The convergence under the scheme with departments of Agriculture, Animal husbandry and ICDS are quite good and it adds to the utility of the assets created. Wages paid under the scheme are regular and beneficiaries are not facing any problems from the Bank.

Job cards are regularly updated by the concerned staff. Nine registers/ record keeping was good. But maintaining of 9 registers was raised as an issue of too much workload. Presentably, the Panchayat Secretary is doing all record keeping. It is suggested that at each GP level some additional hands be provided. The State can think of appointing Gram Rojgar

Sahayak, as it is practised in other States. Social audit team is doing good work but Gram Panchayat Resource Persons need some orientation on the processes of social audit.

Most of the work is on NRM areas and are being executed well. Their efficacy, however, needs to be evaluated. A lot of works are being carried out and its impact on sustainable livelihoods and income generation need to be studied.

The average number of employment days per households are around 50-60 person days. These can be increased by starting more labour intensive works. Many old age persons are also working in the scheme. A time and motion study should be conducted in the State. Work completion time is satisfactory. Citizen Information Board were in place in all visited works.

Deen Dayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM)

Many SHGs are operating in the state. In the districts visited, they were found to be active and robust. Most of those visited were women SHGs formed long back under the earlier programmes of government or by some NGOs. Most of these had a Bank linkage and were doing well economically.

The activities taken up by them included garment making, sanitary napkin production, Palm leaf products, audio system, utensil renting for weddings, E-Seva, Mithai making, Idli batter preparation, cattle rearing, etc. In some cases these catered to local needs. In some cases, linkage with outside traders was seen. There is a need for mobilisation in newer areas where women and vulnerable sections, like landless, fishermen and women, face livelihood issues, and want training and facilitation. Effort should be made to provide this. Some groups of widows and disabled were also formed, but they wanted training for improving their skills. Training and capacity building for livelihood of a higher order, over time is desirable in such areas.

Convergence with other programmes should be done to provide training. Linkages with diversification of livelihood is important. There is a need to scaling up of livelihood avenues generated under this scheme. Participation of NGOs can be encouraged for higher end training and market linkages.

National Social Assistance Programme (NSAP)

Many eligible persons were found who did not get pension. Capping of funds is an issue. In most cases timely payments were reported. Banking correspondents role was appreciated by many old people who received pension at home through these. Since many potential beneficiary are there, a wait list should be prepared and uploaded. This should be regularly updated and displayed on the Panchayat notice board.

State is contributing Rs 800/- to the pension amount of Rs. 200/- given by the Govt. of India. Health issues involved increasing expenditure for old persons. Govt of India should consider increasing the amount as well as coverage. Accountability mechanisms for ensuring the efficiency of Banking Correspondents should be provided. At present, there is no mechanism at the district level for the social audit of this scheme. The social audit team should look into the issues of inclusion and exclusion as well as the performance of Banking Correspondent, with a view to ensure that beneficiaries get timely payment and there are no instances of misappropriation.

Sansad Adarsh Gram Yojana (SAGY)

Implementation of SAGY in Kancheepuram district was good. Lot of convergence activities are planned and executed the local MP is taking a keen interest to develop this village as a model village.

Shyama Prasad Mukherji Rurban Mission

In both the visited districts, the Rurban Cluster have been started in an integrated manner. Though execution of works in these clusters are in initial phase but its planning is done in a systematic manner. Convergence and participatory approaches are suggested in achieving the desired objectives.

Fourteenth Finance Commission (FFC)

Tamil Nadu has 12,524 village Panchayats, 385 Block Panchayats and 31 District Panchayats. Panchayat elections have not been held after becoming due from October 2016 due to court intervention and a pending delimitation exercise. Currently, designated officials at the three levels are discharging functions of the appropriate Panchayat. The last Gram sabha meeting was held on 2nd October 2018 across the State, as per the Tamil Nadu Governments standing orders fixing 4 dates in the year, for such meetings (26 January, 1st May, 15th August and 2nd October).

The State has been utilising the FFC grants in time and has been receiving an additional performance grant for the last 3 years. The Government of India has not released the FFC basic grant of Rs.1713.874 Cr to Tamil Nadu for 2018-19, nor the Rs.194.78 Cr performance grant for the year 2017-18, perhaps due to lack of elected panchayats.

The State has been releasing the FFC grant to the districts within 15 days of receipt of the grants from Government of India. This was confirmed at the field level.

The State Government has earmarked funds of the FFC to Gram Panchayats for payment of water supply works (Whether to a water providing agency or the running cost of the Panchayat overhead tank and pipe water supply in about 98% GPs of the state) and payments to Tamil Nadu Electricity Board for street lighting against Gram Panchayat dues on this accounts. In 2017-18 there earmarked funds amounted to 30% (Rs.448 Cr) for water supply and 25% (Rs.375Cr) for TNEB. The GPs have no control over these committed dues as payments are made directly by the State Government through a dedicated separate account which belongs to the GP in name only and is for accounting purpose. The excellent works at the GP level spearheaded by the State Government for LED street lighting and piped water supply have met basic civic needs of the villages and their regular maintenance and usability. Through dedicating nearly 30 percent of the FFC grant received in the GP to these activities is appreciated at a practical level but it does nevertheless amount to a loss of the GP's autonomy to set own priorities and have full control over resources devolved to it from the Central Government.

The flow of FFC grants was tracked over time and the receipt of funds at GP level has been timely. The State has recently decided to open a separate account (Account Register 9) for FFC funds. However these are balance funds allotted to the GP, after allotting the administrative / salary payment to Account no. 1 of the GP and the dedicated charges to the Electricity Board and water works under Account No.2.

The quality of assets and activities under FFC grants needs to be through better and decided in a participating manner. The GPDP exercise in the face of lack of elected Panchayats has been rendered weak and mechanical. In Kancheepuram district all 663 GPs have uploaded their Village Plans on Plan Plus App, but there are mere cookie-cutter plans reflecting upgradation of village lighting (Mast lights), strengthening village water works and upgrading Panchayat roads. This needs some thought at State and district level on how to combine upgradation of civic needs of the villages, as also accommodating genuine local needs for other kinds of infrastructure and improved livelihood opportunities.

Mission Antyodaya

Under mission antyodaya, all data for the selected GPs has been uploaded. Various works under convergence are being undertaken in these GPs.

Gender and Social inclusion

While women appeared to be active in all schemes, from SHGs to Mahatma Gandhi NREGA, inclusion of gender concerns in all RD schemes needs to be taken care of. This related to the time of training arranged as well as the burden of processes for benefit delivery, as in case of RO water delivery, for instance, as it was provided that 30 litres of water could be taken by a household once in three days only within the specified hour for the village, women had to carry three pots of ten litres thrice within a short time. The State Govt. seems to be taking due care in including marginalized communities in all the schemes.

Public Grievance Redressal Mechanism

The standard Public Grievance Redressal Mechanism of the State Govt. is there. No grievances are being registered at Panchayat or Block level. This needs to be further

sensitized. The State RD Dept. needs to consider modern ways of entertaining and resolving complaints under schemes through help lines or digital pathways.

Suggestions made by the State Govt.

Following suggestions were made by the State Govt.

1. Construction of additional class rooms in schools may be included in the permissible list of works under NREGA.
2. In case of PMAY, when a beneficiary does not continue, in the current system, there is no mechanism to refund or divert the same amount. List of beneficiaries outside the SECC database may be approved by GoI.
3. Bank Correspondents (BCs) should be empanelled from the SHGs in the State in consultation with State RD Dept.
4. Department of Financial Services (DFS) should pass an instruction to public sector banks to disburse bulk loans to SHGs on priority basis.

Key Suggestions:

1. The State needs to expedite constitution of elected panchayats, which is long overdue.
2. The State needs to pay more attention to implementation of PMAY – better identification of beneficiaries, coordination between Revenue Dept. and RD Dept. for allotment of ‘Pattas’ and subsequent sanction of PMAY houses. Completion rates need to improve.
3. DAY-NRLM needs to build upon the existing SHG groups with input and capacity building from external sources to provide better skills for diversified and improved income levels in higher-order livelihoods. New groups should be mobilised and trained in the areas which have more poor and vulnerable groups, such as fishermen, unemployed youth and landless agricultural labour households.
4. The planning for use of FFC grants needs to improve with genuine need based proposals, participatory planning of the village communities, as well as the geo-tagging of assets created there in.
5. For NSAP, the problem of exclusion is evident but capping of members based on fund availability is a bottleneck. A wait list of potential beneficiary should be prepared and regularly updated and displayed on the Panchayat notice board. It can be placed on the website as well. The Banking Correspondents role in providing the cash, updating pass books etc., needs to be monitored as there are noticeable gaps in discharge of these duties.
6. The GPDP and Mission Antyodaya planning even in the absence of elected Panchayats can be done more meaningfully with the participation of Grama Sabha members by the special officers holding charge of the GP.
7. Under Mahatma Gandhi NREGA, the State may look at district- specific requirements, as there are districts with greater needs than other more urbanized ones. The shelf of projects also needs to vary with local specific needs.
8. For DDU-GKY activities, outreach and mobilisation needs to be strengthened to benefit districts with less industries.

Annexure-VII: State Report - Telangana**TELANGANA STATE REPORT****1. Introduction**

The State team of the 4th Common Review Mission of the Ministry of Rural Development, Government of India, visited Telangana from 16.12.2018 to 23.12.2018. The team comprised of: Dr. Ashok Pankaj, CSD (team leader); Dr. Kalpana Sastry, TISS; Dr. Jyothis Sathyapalan, NIRD; and Dr. Vivek Kumar, IIT- Delhi. After the State briefings by the officials of the RD on 17th December 2018 at TSIRD office, Hyderabad, the team proceeded to two Districts in two teams, each one consisting of two members. The team visited (i) Vikarabad, and (ii) Kamareddy Districts and reviewed RD programmes with the officials, people's representatives, beneficiaries, and other stakeholders. The team also inspected a large number of works as well. The team debriefed the District officials on the last day of the field visit and State level officials on 22 December. Principal Secretary, RD&PR, Govt of Telangana, Commissioner, RD and Mahatma Gandhi NREGA and CEO, SERP, among other officials were present in the State debriefing meeting. The team would like to record with appreciation the cooperation by the State government. The list of GPs visited by the team is given in Table 1.

Table 1. List of GPs visited

District – Kamareddy		
Mandal	Gram Panchayat	Schemes reviewed
1. Birkur	Bairapur	2BHK scheme
2. Gandhari	Burgul	Mahatma Gandhi NREGA, GPDP, DAY-NRLM, FFC & NSAP, NGO activities
3. Kamareddy	Kamareddy	DDU-GKY, DDU-GKY Beneficiaries
4. Domakonda	Mohammadapur	Mahatma Gandhi NREGA, GPDP, DAY-NRLM, FFC & NSAP
	Domakonda	Mahatma Gandhi NREGA -Social Audit, GPDP, DAY-NRLM, FFC & NSAP
	Malkapur	Mahatma Gandhi NREGA, NRLM
5. Jukkal	Mahamadnagar	Mahatma Gandhi NREGA-Social Audit, GPDP, Rurban cluster
	Kemraj, Kallali	Mahatma Gandhi NREGA, Rurban cluster
	Khandelballur	Mahatma Gandhi NREGA, Rurban cluster
	Jukkal	Mahatma Gandhi NREGA, GPDP, DAY-NRLM, Rurban cluster, FFC & NSAP
	Kowlas	Mahatma Gandhi NREGA, GPDP, DAY-NRLM, Rurban cluster, FFC, PMGSY-II, SAGY & NSAP
6. Machareddy	Rachkampet	Mahatma Gandhi NREGA
District – Vikarabad		
Mandal	Gram Panchayat	Schemes reviewed

1. Nawabpet	Madireddy Pally	Mahatma Gandhi NREGA, DAY-NRLM, FFC
	Nawabpet	Mahatma Gandhi NREGA, DAY-NRLM, FFC
	Ellakonda	Mahatma Gandhi NREGA, DAY-NRLM, FFC
	Lingampally	Mahatma Gandhi NREGA, DAY-NRLM, FFC & GPDP
2. Vikarabad	Vikarabad	Mahatma Gandhi NREGA, DDU-GKY, PMGSY-II
3. Doma	Basupally	DAY-NRLM, FFC & GPDP
	Mailaram -Mailaram Taanda	Mahatma Gandhi NREGA
	Mailaram	Mahatma Gandhi NREGA
4. Kulkacherla	Kulkacherla	Mahatma Gandhi NREGA, DAY-NRLM, FFC & NSAP
	Adavi Venkatpur	2BHK scheme
	Mothkur	Mahatma Gandhi NREGA, NRLM
5. Tandur	Kahnjapur	Mahatma Gandhi NREGA-Social Audit, GPDP, DAY-NRLM, FFC & NSAP
	Bejwar	Rurban, PMGSY
	Gowthapur	Rurban Cluster
	Chengole	Rurban Cluster, GPDP, Mahatma Gandhi NREGA, FFC
	Allapur	Rurban Cluster

2. Overview

The Rural Development Schemes in the State are well implemented. There are four main drivers of the implementation of the RD schemes (i) Technology driven with extensive use of ICT (ii) strong State flavour (iii) centrally driven by State level political and bureaucratic leadership (iv) Programme based Management Unit. The major drawback of the State is weak Panchayat Raj institutions. The State seems to be keen to put all its resources for the uplift of the poor people and welfare of the State as a whole. This also underlines the implementation of all the RD programmes, with a very strong State flavour.

The implementation of Mahatma Gandhi NREGA in the State resulted in successful implementation of soil and water conservation both at community and individual levels with generation of livelihoods. The implementation of DAY-NRLM has benefited greatly from the existing culture of strong SHGs in the State. The schemes of Rurban clusters and the DDU-GKY are being comprehended and implemented with objectives of adding livelihood opportunities for rural communities, especially women, youth and more vulnerable sections of society. The DDU-GKY has been well conceived in the State with strong industry linkages for placements in sync with State Sector Skill Councils and the National Skills Qualifications Framework (NSQF) in terms of curriculum, training outcomes and skill sets acquired. The PMGSY established road connectivity across remote and tribal hamlets.

The State has a unique programme based management unit of almost every RD programme. That gives the State an edge in better implementation of the programme including effective monitoring and data management. The State's RD programmes are under the Principal Secretary RD and PR that ensures better coordination of RD programmes. At the district and

field level, there is harmony of action in the way the RD schemes are all designed and to work in tandem for effective implementation. Additionally, the presence of SERP under Rural Development serves as the main engine for the implementation of DAY-NRLM. Evidence in field showed that this has proved effective in exploring, expanding livelihood options for women and strengthening SHG groups to take up new income generating activities, expand the network of business and entrepreneurial relationships.

The SHG movement in the State reached to a saturation level in terms of building social capital and community mobilisation. There is a huge potential to scale up the SHGs activities to the next level of enterprise building and productive activities. The SERP can focus on developing capacity building programme for new startups and enterprises.

Past successes of SERP led initiatives have led to provide SHG groups as master program teachers in 3 States, namely Uttarakhand, Uttar Pradesh and Maharashtra.

The State has weak PRIs and their overall involvement in the planning and implementation processes have been weak. The Panchayat infrastructure and human resources also needs to be improved further. It is suggested that since there is a good potential to empower GPs with good governance practices, the team suggest to utilize the different options available from FFC and other RD programmes including capacity building activities for GP functionaries.

The State has undertaken a good number of assets in the area for soil and water conservation, promotion of green initiatives like tree planting, multi-dose assets for individual beneficiaries, and creation of value chain in farm and non-farm sectors. The water conservation and natural resource management activities under Mahatma Gandhi NREGA benefitted large section of rural poor. The use of technology including ICT for transparency and accountability is enhancing the pace of program implementation on end-to-end basis. A strong functional grievance mechanism was found in place which builds trust and better rapport between the RD agencies and the people.

3. Key Suggestions

- i. The State needs to strengthen the Panchayati Raj Institutions and involvement of PRIs in the planning (GPDP and Mission Antyodaya) and implementation process.
- ii. More judicious use of FFC grants for meeting critical gaps in the area where there is no committed fund. For examples water purifier in schools and Anganwadi, strengthening basic facilities in health centres.
- iii. The State needs to examine the process of selecting beneficiaries under 2BHK preferably on PMAY guidelines.
- iv. The skill generation under DAY-NRLM should be more diverse. The SHGs in the State need to be up-scaled in activities. Training on village-led entrepreneurship activities, market access, diversification and value addition for improving income levels in higher-order livelihoods both in farm and non-farm activities may be promoted.
- v. A massive rehabilitation programme for widow and single women pensioners who are in the age group of 18-40 should be initiated by State. This programme may skill upgrading and entrepreneurship building, asset transfer etc. Rehabilitation programme may also include remarriage programme.
- vi. Under Mahatma Gandhi NREGA, the State may explore assets creation under category B and C. A combo model for assets creation in farm and non-farm sectors may be encouraged.
- vii. The State may be allowed to use the full potentialities of training facilities under DDU-GKY as many of the centres already completed the set targets. The DDU-GKY

- programme needs to be strengthened by providing advanced level of skill generation diversification of skills and increase in the duration of the course including finishing school module.
- viii. The selection of the works under Rurban Scheme should be based on local needs and people participation.

4. Scheme Wise Report

Mahatma Gandhi National Rural Employment Guarantee Scheme (Mahatma Gandhi NREGA)

The implementation of Mahatma Gandhi NREGA is technology driven with active involvement of RD department from its inception. The job cards are issued today with QR code for ensuring transparency and accountability in registration. The job seekers demands employment through filling up a blue forms, or mobile application, internet and call centres. The team had an opportunity to experience the real time labour budget processes being practiced. The shelf of works is also identified through proper labour budgeting with people's' participation and project estimates are made with help of dedicated software. Providing work identification and activity codes and use of Rural Schedule of Rates (RSOR) are the best practices of project estimation.

The State also made advancement in the process of introducing good governance in Mahatma Gandhi NREGA by incorporating a disincentive (penalty system) for functionaries if they fail to complete the work activities on time. On completion of the work, State generate fund transfer order (FTO) and submit to the PFMS for the direct payment of wages and material costs. It is reported that the State government is unable to monitor submitted FTO and payments because the system will not generate even an acknowledgement receipt for the submitted FTOs. Further improvement is needed in this respect from at the national level to make the payment system more effective.

No serious delay of wage payment reported in the State in the current year. The wage payment in the State are made to the workers through post office (51%) and bank (49%). The payment through post office is preferred by villagers since they get the payment information fast through branch post man and in most cases, payments are made to them in doorsteps using biometric based POS. However, it is mentioned that post office payment gets delayed some time due to insufficient cash with BPO. While the wage payment was by an large on time, there was a delay in the payment of material cost to the suppliers. At the State level, 7 registers concept is being followed meticulously and is linked on IT platform.

The assets created under Mahatma Gandhi NREGA are mostly fall in the category A and D, which are found to be good in terms of durability and quality. The watersheds work (assets creation for the replenishment of degraded land, water recharging) sometime cut across both private and public land. The team noted that the convergence guideline with a focus only on small holders and marginal farmers works against the larger interest of watershed approach. Suitable intervention may be taken at national level.

Though the State level growth of category B assets are found be low, there are evidences of growth on certain category individual assets such as vegetable pandals, magic soak pits, etc. it seems the State needs to diversify asset creation under individual category by adding more approved works in agriculture and NRM. A number of individual beneficiaries were provided with multiple doses of individual assets which were found useful for uplift of beneficiaries. There were number of eligible households who were in need of such asset transfer. Hence it is suggested that the coverage can be widened by reducing multiple doses model into a

compo model. There are a chance of misuse of multiple doses. Under Combo model, a beneficiary can be provided a set of two to three assets (3 maximum), each one complementing other, for example, land development assets should be provided with irrigation facilities and may be further with vegetable pandal. This example is just illustrative.

Today the State flagship programme called “Haritha Haram” in tree planting is converged with Mahatma Gandhi NREGA that helps to maintain a central nursery in all panchayats. Under this programme the State proposed ‘One lakh-One nursery programme’ for homesteads community and forestry sites for all the selected GPs, in which forestry, agriculture, horticulture departments are working in a convergence model. The programme is converged with Mahatma Gandhi NREGA for effective implementation.

The social audit system under Mahatma Gandhi NREGA also works effectively. The team observed that they verify project estimation and compare with their own estimates from the field. Online grievance system is also a unique feature of Mahatma Gandhi NREGA in Telangana which is in place and up-to-date. Information boards, functionary details, and worksite boards are provided in all visited GPs. In general, insufficient labour budgets after completing six months of the financial year is a constraint to implement the programme for the next six months which needs due attention at national level.

National Social Assistance Programme (NSAP)

The State has a strong social assistance programme under AASARA pension scheme. Against 6.5 lakhs eligible beneficiaries under NSAP (GoI), State provides pension to 36 lakhs beneficiaries. In each component of NSAP the State provides Rs 1000 as old age pension, Rs 1000 as widow pension, Rs 1500 to differently abled persons, Rs 1000 to weavers, Rs 1000 to toddy tappers, Rs 1000 to HIV patients, Rs 1000 to phalaria patients. It also provides financial assistance of Rs 1000 to beedi workers and single women. The programme was found to be well implemented with strong technology including IT platform in place. This perhaps was the reason of no complaint of untimely disbursement. In fact the disbursement through bank is 60 % and remaining through post office. Even in case of post office services the service person uses the biometric and POS at the doorstep of the beneficiary. The interesting fact found by the committee was well run State initiative which included topping of the pension for each beneficiary to Rs 1000 and extending the coverage to single Women and widows from eighteen years age (in contrast to the 40 years under central scheme). The State machinery was aware of current initiative to conduct social audit under NSAP and were keen to facilitate. The NSAP scheme implemented in the State can be taken as model for other States. There is a large number of widow and single women under the protective age group including 18-40 years. The State should make a sincere effort to rehabilitate women particularly in age group 18-40. This may include remarriage and also programmes for productive employments.

Deen Dayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM)

Self Help Groups (SHGs) in the State are promoted and strengthen through SERP. They were vibrant. The grading of SHGs and VOs was done on monthly basis and lot of IT based interventions for accounting and other best practices were in place. Since SERP is a national resource organization by GoI, the several SHG functionaries are contributing as key resource persons in other States. The agri-value chain plans under NRLM scheme have been initiated and the committee found more scope for enhancing the value addition activities which can be explored through Mahatma Gandhi NREGA assets category C. For instance, the SHGs visited by the committee voiced for augmenting the infrastructure facility for value addition

of dried mango pieces for Amchur and deseeding Tamarind. Such initiatives should also be supported under NRLM for improving market access activities. Similarly, it was found that State sponsored sheep rearing scheme for shepherd community; Pashumitra scheme for door services in livestock health can be strengthened to the next level in terms of fodder and feed availability, custom hiring centres, meat processing units along with market access. Few successes in supporting and empowering women in nonfarm activity engagement (viz tassar silk; textiles; paper plate making; water purification etc) were also observed. Overall, the State has lot of potential towards the creation and operationalization of farmer producer groups for agriculture, livestock and fisheries and also non-farm areas. Considering the good progress under NRLM and initiation of several other State-run programmes for enhancing livelihoods of marginalised agrarian communities, committee recommends for the strengthening of NRLM schemes with convergences with Mahatma Gandhi NREGA.

Further the committee got acquainted with programme called 'Total Neighbourhood Centre' which was a rehabilitation centre for mentally retarded, physically challenged, and disabled families of the poor. Several of the Mahatma Gandhi NREGA beneficiaries have the advantage of facilities in each of 75 functioning neighbourhood centre where paramedical and rehabilitation professionals workers guide and assist. The centre visited by the committee in the Vikarabad district was found to be well run and well accepted by local community. Interventions in form of the permanent infrastructure and facilitation in terms of support equipment should be considered under Mahatma Gandhi NREGA. These will enhance the social capital and lead to transformative changes across affected rural households including families of Mahatma Gandhi NREGA wage seekers. The model of Neighbourhood Centre is work replicating in others States as well. Also these centres need to be provided necessary equipment and infrastructure facilities.

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

Employment Generation and Marketing Mission is the implementing agency for DDU-GKY project for a period of three years i.e., 2016-19. A total of 43 PIAs are also engaged as part of the programme. While EGM centres focus on training on soft skill , PIAs are engaged in higher level of skilling like- construction works, fashion, hospitality etc. The focus of the programme is on placement of trained rural youth within the State itself. These youth are mostly 10th pass school dropouts and belong to families of Mahatma Gandhi NREGA wage seekers. The team visited two centres which were found variation in the infrastructure and training facilities that needs to be appropriately addressed. A notable feature in this programme is the establishment of a finishing school by the State for counselling and placement. After the completion of two and half months of training at DDU-GKY centres, it is mandatory for the trainees to complete a fifteen days module at the finishing school. This facility prepares the student for coping up with the challenges faced by rural youth in the urban areas. The team recommends that this may be considered for replication in other States since it helps the students to overcome socio-cultural shocks in an urban environment. The finishing school also provides guidance to the students placed in various agencies through continuous mentoring for six months. The school has identified and entered into an agreement with several hostels particularly for girl students across the city of Hyderabad and advises them selection of hostel accommodation. Committee also found scope for increasing the duration of training from three months to at least six months including finishing school. In terms of funds release there was a voicing of timely release of the funds. target identified for the year was completed and sanction for more batches may be considered in a single year.

Pradhan Mantri Awas Yojana – Gramin (PMAY-G)

State Government has its own scheme of providing 2BHK with basic amenities for the poor at the cost of 5.5 lakhs. The 2BHK houses are being built in rural areas on government land; each house on a 130 square yards land, 560 square foot house with 2 bedrooms, kitchen, hall and two bathrooms. The allotment is in the name of Women head of the family. Although the 2BHK scheme provide decent housing facility to a beneficiary both in rural and urban areas, and is work emulating yet the scheme was found lacking in the process of selection of beneficiaries. The principle of Antyodaya is also compromised under lottery based allocation system.

Pradhan Mantri Gram Sadak Yojana (PMGSY)

PMGSY programme in the State is supported by a competent technical team. The quality control and monitoring of works carried out under this scheme are also satisfactory. No green technology is being used at present however plans are on anvil. Emphasis was there on connecting tribal and remote areas under the schemes. Accountability and transparency is well articulated through display boards as per the guidelines of the scheme. Tree planting at roadsides are also in place with maintenance of planted areas for period of three years in convergence with Mahatma Gandhi NREGA.

Shyama Prasad Mukherji Rurban Mission (RURBAN)

The State is implementing the mega programme for providing safe drinking water for all households under “Mission Bhagiratha” in convergence with Rurban. Execution of this mission for providing drinking water facility to all household across the State is appreciable. A tendency was found to spent Rurban money on infrastructure like roads, boundary walls, and other such infrastructure. In the State a number of good infrastructure like 32-bed hospital. Veterinary Health Centres, where houses were constructed which fill critical gaps in infrastructure in the area which is also noteworthy. However, the State should try to make more judicious use of resources and balance spending on items like boundary walls, bus stand and such other assets which are important but should be given lower priority vis a vis other extremely critical requirements.

Saansad Adarsh Gram Yojana (SAGY)

Implementation of SAGY in Telangana is initiated only under phase I. Phase II and phase III are still to take off. The committee found a good level of implementation in one GP of Kamareddy district. Lot of convergence activities were planned and executed with the local MP taking a keen interest to develop this village as a model village. However, it was learned that possibly owing to non-availability of additional allocation, less interest is being taken on field.

Fourteenth Finance Commission (FFC) and GPDP

The State Gram Panchayats (GPs) has recently reorganised Gram Panchayats by increasing the number of GPs. A feature of this reorganisation is variation in the size of GP 500 to 6000 populations. With increase in the number of GPs the State needs more number of functionaries at the GP level. Otherwise the exercise may not be very helpful. The State enacted the “Telangana Panchayati Raj Act 2018” to strengthen the decentralized governance of all (12700 GPs) in the State in 2018. The process of GPDP was launched in the State on 17th August 2015, which is also known as ‘Gram Jyothi’ programme. To strengthen GPDP, there was an allocation of Rs 5375.28 crores under 14th FC grants. The State government also have plan to utilize State Finance Commission grant and Mahatma Gandhi NREGA for further strengthening the GPDP activities. Many Panchayats are not having adequate human

resources to deliver core functions of the Panchayats. It is learned that the the elections are on anvil in 2019 and appointment of Panchayat secretaries in all Panchayats is under process. The team observed that the FFC grants were utilized mostly for creating village infrastructure, particularly concrete roads which is executed by contractors. The special officers are responsible for management of FFC funds in Panchayats. The team also observed that both functionaries and people are less aware of GPDP process and devolution of administrative powers. The Panchayat infrastructure and human resources needs to be improved further. It is suggested that since there is a good potential to empower GPs with good governance practices, the team suggest to utilize the 10 percent admin portion of the FFC grant effectively. This may be promoted in convergence with the admin portion of the Mahatma Gandhi NREGA. The staff also voiced for more capacity building initiation to utilize GPDP platforms launched by the centre.

Mission Antyodaya

Under Mission Antyodaya, all data for the selected GPs has been uploaded. Various works under convergence are being undertaken in these GPs.

Annexure-VIII: State Report - Tripura**TRIPURA STATE REPORT****Introduction**

1. Tripura is a North-Eastern State visited by 4th CRM team from 16.12.2018 to 23.12.2018. The team had four members, namely, Shri. Ajay Kumar Mehra (Team Leader), Dr. M. R. Anand, Dr. Samik Shome and Shri. Sumontra Chatterjee. The team visited three districts namely, Dhalai, South Tripura and West Tripura to see the works and activities under the Rural Development schemes of GoI. The team had a briefing by State Government officials led by Principal Secretary, RD, Government of Tripura on 17.12.2018. The team gave a debriefing to the respective District Collectors on 21.12.2018 and to the State officials on 22.12.2018 regarding its findings and assessment.
2. The CRM team thanks State, Districts, Blocks and Panchayat officials of the Government of Tripura for their courtesy and cooperation in making the visit effective and informative.
3. The team visited the following Blocks and Gram Panchayats during the field visits:

District – South Tripura			
Sl.	Block	Gram Panchayat (GP) / Village Committee (VC)	Schemes
1.	Jolaibari	South Jolaibari (GP)	Mahatma Gandhi NREGA, PMGSY, NRLM, NSAP
		North Jolaibari (GP)	PMAY-G, PMGSY
2.	Rupaichari	Purba Sabroom (VC)	Mahatma Gandhi NREGA, PMGSY, NSAP
		Bishnupur (VC)	Mahatma Gandhi NREGA, PMGSY
		Magroom (VC)	Mahatma Gandhi NREGA, PMAY-G
3.	B. C. Nagar	Sukanta Nagar (GP)	RSETI
District – Dhalai			
Sl.	Block	Gram Panchayat (GP) / Village Committee (VC)	Schemes
4.	Durgachaumuni	Debicherra (GP)	NRLM, PMGSY, PMAY-G
		Dhananjay Chow Para (GP)	Mahatma Gandhi NREGA, PMGSY, PMAY-G
5.	Chawmanu	Paschim Chawmanu (VC)	RURBAN, NRLM, Mahatma Gandhi NREGA, NSAP
6.	Salema	Shantirbazar (GP)	PMGSY, PMAY-G
7.	Ambassa	Kathalbari (VC)	SAGY, PMAY-G, Mahatma Gandhi NREGA
District – West Tripura			
Sl.	Block	Town	Schemes
8.	Belbari	Khumulwng (TTADC)	Construction Workers Training Institute
9.	Agartala	Agartala	DDU-GKY

Overview

4. Tripura with 60% hilly and forested area has approximately 75% of its population living in rural areas. The economy is primarily agrarian in nature. However, the land availability for cultivation is around 24% only. Tripura has 8 districts, 58 blocks and Tripura Tribal

Autonomous District Council (TTADC). It has 591 Gram Panchayats (GPs) under Panchayati Raj Institutions and 587 Village Committees (VCs) under TTADC. The tribal population is around 32% scattered across the state.

5. All the schemes under purview of 4th CRM are at present under implementation in Tripura, though at different paces due to different geographical landscape and financial constraints. The change in the government in Tripura with consequent downstream impact on the PRIs has also led to slowdown in pace of various schemes.

Major Observations and Recommendations

1. Despite abundant rainfall, drinking water is a major problem in most parts of Tripura. It requires immediate attention especially in Tribal areas through construction of structures for drinking water in close vicinity.

2. Lack of telecom and broadband connectivity is a major problem in the rural parts constraining the payment and monitoring systems across all schemes. This also restricts the use of digital technology for skill development and payments. The matter should be taken up by the MoRD and the State with concerned authorities (DoT, BSNL, and MEITY).

3. There is a significant economic disparity between GPs and VCs across the State. The GPs are more developed than the VCs. The GPs are allocated funds as per recommendations of the Finance Commission in addition to Development Fund (PDF). The VCs are funded only by the Panchayat PDF. For example, during 2018-19, 591 GPs had a budget provision of INR 81.16 crores (INR 14.09 crores from PDF and INR 67.07 crores basic grants from 14th Finance Commission Grants) while 587 VCs had a budget provision of only INR 13.02 crores through PDF. There is also a provision of INR 11.08 crores as performance grants for GPs. In order to have an egalitarian development across the State, it is imperative that areas under TTADCs are provided additional funds through alternative mechanisms as the tribal population is scattered over a large area with very low population density.

4. **Construction Workers Training Institute (CWTI)** is a unique initiative taken by the State government for developing requisite skills for unemployed rural youth in construction activities. As part of Skill India Mission initiative, CWTI was set up in 2015 at Khumulwng town in Belbari block of West Tripura district. The aim of this institute is to train the construction workforce to meet the challenge and demand for world class construction skills in terms of safety, quality of workmanship and time. The training programmes are now accredited and certified by National Skill Development Corporation India thereby enhancing employability. There is also training of Trainers by Centre for Skill Development and Innovation. A proposal for expansion of bandwidth of training towards plumbing, electrical, etc. is also under consideration.

5. There is more scope for thematic convergence besides schematic convergence. This requires the top management of line departments in the State to identify and design a shelf of projects with thematic convergence with involvement of local community.

6. There is an imperative need to enhance coordination and cooperation between the community and banks through: (i) availability of Bank Mitra's to provide services at the door step of the beneficiaries especially in the remote areas; (ii) training to beneficiaries in filling up various forms; and, (iii) repayment of timely loan by the beneficiaries.

7. **Mahatma Gandhi NREGA**: To avoid fraudulent and duplicate payments, there is a need for process re-engineering in the release of funds. The software system should also have exclusive provision for termination of incomplete/unproductive works.

8. **PMAY-G**: There is a need to focus on developing better design suited to local conditions/materials, including, the use of bamboo panels with a view to provide low cost eco-friendly housing. The models of the same should be displayed near the block so that beneficiaries can see before making a choice. The issue of fund requirement for completion of IAY and PTG houses need to be resolved on priority basis to avoid further escalation in cost.

9. **NRLM**: This programme is in the expansion phase across the state. Some critical issues which need attention are: (i) conducting training in the vicinity of the village in view of domestic responsibilities of the beneficiaries; (ii) training for taking up group activities in addition to individual activities; (iii) better coordination with banks for availing of loans; (iv) timely conducting of skill gradation test for CIF loans; and, (v) demonstration of success stories of SHGs within and across states for enhancing their motivation. Detailed studies on block wise skill needs should be carried out.

10. **NSAP**: Various parameters including upper limit, eligibility criteria and the cap for fund allocation (fixed long time back), needs to be revisited both by the Centre and State government to make the schemes more feasible and acceptable in the current scenario.

11. **PMGSY**: There is a need to shift focus towards maintenance and providing smaller link roads for inward connectivity in the villages in the areas where the construction of new roads has reached a stage of saturation in some parts of South Tripura. The State needs to take a decision on taking over and maintaining those roads where there are issues regarding the quality of construction by the executive agency.

12. **DDU-GKY**: Creating an alumni database of the trainees who passed out after completion of training along with the details of their placement agencies, salaries, reasons for leaving the job, among others should be in built in the scheme. This would enable deciding the new types of training to be imparted and identification of the problems/constraints in future.

13. **SAGY and RURBAN**: Timely flow of funds through convergence of various schemes of line departments is a critical feature of both the schemes and require continuous monitoring at District/State level. Periodic assessment based upon updated information both on financial and physical progress is needed to take remedial actions during the implementation stage itself.

14. **RSETI**: The demand for training has declined due to reluctance on the part of banks in giving loans either because of non-repayment of loans by previous beneficiaries or on

account of non-availability of documents in the name of the beneficiary. The relaxation in the eligibility criteria of 100 days working in Mahatma Gandhi NREGA, credit-linked training in addition to listed 60 trades training and inclusion of NRLM beneficiaries at the grassroots will make the programme more effective in meeting the envisaged objectives.

15. GPDP: The plan should be need based instead of depending upon the likely availability of funds. This necessitates appraisal and training of Gram Sabha members for their effective involvement and contribution in preparation of such plans.

Scheme-wise Observations

1. Mahatma Gandhi National Rural Employment Guarantee Act (Mahatma Gandhi NREGA): Tripura has 6.16 households under Mahatma Gandhi NREGA with 10.40 lac workers.

Convergence was observed in the implementation of Mahatma Gandhi NREGA with schemes of line departments like, agriculture, forest, horticulture, etc. In pineapple, tea and areca nut plantations, the labour component of Mahatma Gandhi NREGA is used for levelling of soil and the material component is used for buying saplings. Tangible assets have been created for income generation to the beneficiary.

Delayed payment: Mahatma Gandhi NREGA wages are the primary source of income for many individuals in tribal districts. Delayed payment leads to mob enragement and attacks by wage seekers at BDO office. It was informed that even in the cases of delay in release of fund by the Centre, compensation is paid from the State share. The State requested for a line of credit to facilitate timely payments. The demand of Mahatma Gandhi NREGA work is usually higher than funds allotted. Due to fund limitation, the required number of works are not being generated. Rather, the pace of taking up new projects has slowed during the last two years with the cut in time budget. The State also reported that there are delays in the release of material components which also affects the works in PMGSY.

Asset maintenance is a continuous activity that can also provide employment. A list of community assets requiring maintenance should be identified and a percentage of allocation should be earmarked up front.

Information: Citizen Information Boards were placed in most sites but incomplete. Mahatma Gandhi NREGA job cards were checked and found to be filled diligently. However, the seven registers of Mahatma Gandhi NREGA were not satisfactorily filled in few places.

Software related issues: Geotagging of assets created earlier is not always feasible. Some check dams are found to be flooded away. Data entry operators at block level (often contractual), who does entries for payments under Mahatma Gandhi NREGA is often in custody of both digital signatures and password. This is fraught with risk of fraud. The issue should be addressed through some process reengineering.

Certified social auditors are functional in the State and social audit is being conducted. However, officials were of the opinion that social audits tend to be one sided and they should be given an opportunity to State their views. External audit could be considered where necessary.

2. Pradhan Mantri Awaas Yojana (Gramin) (PMAY-G): Tripura was given an overall target of 23,730 and 1,259 houses for 2016-17 and 2017-18 respectively under PMAY-G against which 15,697 houses were completed in 2016-17 and 388 in 2017-18. No fresh houses are being taken up in 2018-19 despite demand as the target up to March 2019 stands fully allocated.

Design and Cost: Cost of building materials (especially bricks) is high. Also the use of GI sheets (coming from outside the state) appears to have led to unbearable hot interiors. The beneficiaries do not seem to have been given a choice of alternative designs.

While keeping the aspirational aspects in view, there is a need to focus on designs suited to local conditions and local materials as far as possible, including use of bamboo panels/stabilised mud blocks, ferro cement, etc. which are eco-friendly and lead to local value addition and employment in combination with bricks, GI sheets etc. In this regard, there are examples of low cost housing across India. Training at CWTI should have use of local /traditional materials and design as a part of the course with attitudinal correction of bias against such materials/designs. There should be a display of model houses near the block so that beneficiaries can see well designed low cost houses using local materials before making a choice.

Choice of beneficiary: In some cases, the beneficiary managed to invest substantial additional investment but was still eligible under PMAY. Given that SECC data is old, there is need to reassess the eligibility of beneficiary in terms of their current status and grant sanction. There is also a conflict in eligibility of disabled persons as per Housing Act (5%) and PMAY (3%) which needs to be resolved with guidance on 'who should be considered a disabled person'.

Completion: There were several instances of incomplete houses and houses without toilets. Display boards were either missing or had incomplete information. In some cases, there was reluctance on the part of beneficiaries to complete the house or they had migrated. High construction cost vis-à-vis initial budget and their mismatch with the aspiration of the new house is one of the factors leading to non-completion. Closer interaction between program authorities and the potential beneficiary is needed to assess the genuineness of intent at the outset. The beneficiary should be advised of becoming ineligible from other schemes in the event of a default. The difficult terrain is a constraint on concurrent monitoring.

3. National Rural Livelihood Mission (NRLM): National Rural Livelihood Mission (NRLM) in Tripura is renamed as Tripura Rural Livelihood Mission (TRLM). There are 3 districts under NRLM/TRLM and 5 districts under NERLP in Tripura. All districts are expected to be covered under NRLM in 2019-20. There are 7,298 SHGs, 334 Village

organisations and 9 Community level federations in place. There are manpower issues constraining the management of the scheme on account of shortage of field level staff.

Activities: In the districts visited, the activities pursued included fishery, cattle rearing, piggery, goat rearing, vegetable, mushroom growing/ vending, beautician, canteen, tailoring, shop etc. However, each member in the group are working individually. In effect, these SHGs were like mutual saving group rather than pursuing a common economy activity. The women wanted guidance on how to start a group or a common activity (i.e. a business model) and on issues like marketing products.

Financial aspects / loans from banks: Many groups stated that delays happens in approval of loans as the approval comes from bank headquarters. Banks are reluctant to lend SHG members due to their experience of outstanding loans under SGSY. As a result, fresh lending by banks has slowed down. Community recovery mechanism meetings are also not being held by banks resulting in delay of recovery and non-release of loan to others. SHGs stated that banks should provide them larger loans. In general, there is need for greater cooperation and coordination by banks.

The SHGs lend to their members at 1 to 2% rate of interest per month. It was observed that accounts of SHGs visited were duly audited. In Jolaibari, a group called Mayer Ashirbad Mahila Dal was conferred the National Award as one of the best performing SHG. In June 2018, another group Jairam Mahila Dal in Jolaibari Block, had received a trophy for being a well-run SHG with 100 % recovery rate.

Training, Digital Literacy and support facilities: Some women had received training in accounting, skills like tailoring, incense stick making, mushroom cultivation, bamboo craft training, computer literacy etc. During the visit to Dhalai District, it was observed that external community resource persons from Andhra Pradesh were helping in expansion of scheme in non-covered areas. Most women wanted training to be conducted within the block due to household responsibilities.

The CRM group observed that there is a genuine need for training in specific activities/skills in the blocks visited. It should also include developing a business model for group activities. Most women stated that they had no training in digital literacy/ computer use. There was poor or no internet connectivity. Some SHG groups stated that veterinary facilities were inadequate and Pashu Sakhis are required.

It is suggested that there should be a detailed study on block wise needs for skills aligned to economic activities and mapping of complementary facilities needed.

Empowerment: Women shared the view that being members of a group and having an independent economic activity empowered them in their families as they do not have to depend for everything on their husbands.

4. National Social Assistance Programme (NSAP): It was observed that the beneficiaries are getting payments monthly into their bank account. In most cases, the accounts are

Aadhaar linked. However, due to a cap on allocation, many eligible beneficiaries are out of the scheme.

In most areas, there were no Bank Correspondents (BCs) visiting the villages in Tribal blocks. The beneficiaries had to travel a long distances to the Bank and incur close to 10% of the credited amount on account of cost of travel and some money paid to get forms filled (as most of them are illiterate).

5. Pradhan Mantri Gram Sadak Yojana (PMGSY): Construction of all-weather roads has given access to unconnected areas has helped combat insurgency and extended outreach of education and healthcare.

Coverage & suggestions: As most remote tribal areas are sparsely populated, Centre should consider providing funds for construction of all-weather road connectivity to habitations having population from 100 to 250, for improvement of livelihood and poverty alleviation. Further, link roads to the sparsely populated habitats will play a critical role in providing inward connectivity.

Operational issues & Suggestions: Major construction materials are to be collected from neighbouring states and even neighbouring countries like, Bangladesh. This increases cost of construction. Reduction in material cost under Mahatma Gandhi NREGA has also constrained the pace of progress. Roads are constructed using brick metal and not stone. While this may reduce cost, it was stated that brick metal does not have the same life.

There is also a shortage of eligible agencies for executing the works resulting in compromising the quality of construction. The CWTI should incorporate courses for road construction workers who can be engaged in construction of these roads.

Some of the roads constructed have not been maintained properly. As a result, after five years, PWD has desisted from taking over these roads for maintenance. The State needs to take a decision on handing over these roads to PWD and for reconstruction and maintenance, if required. In most cases, work information were available on the CIBs at the zero and end points. However, in some cases, the CIBs did not have the start and end date. In cases, where the implementation agencies/contractors do not maintain the roads within the five year maintenance period they may be prohibited from taking up future works.

At the field level, there is a need for better coordination between the implementing agency & Mahatma Gandhi NREGA works for improving drainage including desilting works so that the life of the roads increases. Wherever there is mobile connectivity, crowd sourcing of data for early detection of broken patches could be done for taking up repair of roads in time. For better quality and timely completion of roads, external monitoring during construction of roads will help in taking pre-emptive measures.

6. Gram Panchayat Development Plan (GPDP): Gram Sabhas have been held in most places and the plan was approved in the sabha. However, it was learnt that local participation was low. The process of uploading pictures of GP meetings, PIBs and plans is currently on. The VCs are expected to upload by 31 December 2018.

The focus areas in the Plan in GPs visited included drinking water, sanitation, solar and electrical lights, maintenance of community assets/road construction.

A major constraint in the VCs (and some GPs) relates to internet connectivity. The uploading rate is slow due to lack of computers and internet facility and the functionaries have to go to the block. The VC also received the password/login ids recently and are loading data for the first time. The erection of PIB is slow due to crunch of funds in VCs. It was not possible to prepare PIBs as per model estimates. The matter has been put forth to MoPR, GoI and they have advised to prepare flex instead of permanent PIB.

7. FFC and 6th Schedule villages: The FFC has no recommendation for areas falling under 6th Schedule. Prior to 14th FFC, specific grants were given to these areas through Planning Commission. So it has become difficult for ADC villages to get funding for schemes and depend on State PR Department. The VC officials stated that they are short of funds compared to GPs. Postings in the tribal areas are not considered favourably by line/district officers. Even the block office infrastructure in VC offices is visibly poor and needs up gradation. These issues need more detailed consideration by Centre considering the fact that the VC areas (are predominantly tribal) and account for almost 50% of total though they may have lesser population.

8. Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY): Tripura, has trained (through 7 ongoing projects) a cumulative of 4,407 students and placed 2,116 candidates. The State has started conducting Kaushal Mela since April, 2018, creating awareness of programmes and is conducting 'CXO Meet' to create awareness in Tourism & Hospitality sector with participation of CEOs of prominent employers from inside and outside the state.

Issues & suggestions: Students do not prefer placement far outside the State as the remuneration is inadequate which leads to high attrition. The training institutes need to ensure placements which provides food and lodging so that remuneration is adequate for sustenance. The trainees are selected in consultation with block development officers. However, these officials are not informed about the quality of training, actual number of candidates trained and placed.

The skill set mapping needs to be focussed towards training & placement in jobs where the employer gives food and shelter such as security, hotels etc. Emphasis is needed on entrepreneurial trades so that these candidates can become future small scale employers. A study is needed to assess skills which have potential within the State along with a supportive job placement mechanism.

Monitoring and Evaluation: The team visited one DDU-GKY centre run by IL&FS training institute. There is a considerable delay in progress due to fixation of unrealistic targets and time spent on procuring requisite equipment/machineries. Proper monitoring by TRLM officials, NABCONS (Technical Support Agency) and GoT is required for successful implementation.

9. Saansad Adarsh Gram Yojana (SAGY): The SAGY village visited was Kathalbari VC in Ambassa block and has a population of 2,229 among 525 families. The VC has been adopted in the year 2014-15 for a period of five years until 2019-20. The number of projects undertaken were 76, out of which 39 have been completed, 7 projects are in progress and 30 are still to commence. Electricity has been extended to this VC under SAGY by the electricity department. The activities under SAGY included PMAY houses, roads constructed and maintained by PWD, street lighting and staging concrete area (constructed by forest department), mango plantations (by horticulture department). The team could not review the physical and financial progress of the scheme due to non-availability of requisite details at the block level. Strict monitoring at district level is necessary to speed up the work.

10. Shyama Prasad Mukherji RURBAN Mission (SPMRM): The Government of India has approved seven clusters across three phases. The team visited Paschim Chawmanu in Chawmanu block. The total cost of the project is INR 67.72 crores comprising INR 52.72 crores through convergence and 15 crores through critical gap funding (CGF). The progress of the project is very slow as could be seen that the expenditure till date is only INR 4.75 crores. The major activities undertaken are: solar lights, deep tube wells, road connectivity, etc. As the project is coming to an end in March 2020, the work needs to be speeded up by placing requisite funds in the beginning of the financial year.

The State suggested that the limit of 5 kms radius may be extended for future projects so as to cover more villages under such projects particularly in TTDAC areas where the villages are sparsely populated. The State also suggested that the limit of INR 15 crores towards CGF may be enhanced to INR 30 crores as in non-tribal clusters. The project needs continuous monitoring at district and State level for ensuring faster implementation through timely release of funds. It is felt that more RURBAN projects should be taken up in VCs to compensate the non-availability of 14th FC funds.

11. Rural Self Employment Training Institute (RSETI): Tripura has 5 RSETIs in the State for catering the demands of 8 districts. The team observed ongoing training of 60 individuals run by UBI RSETI on fisheries in Sukanta Nagar GP in B.C. block of South Tripura. The participants during the interaction with the team brought various important issues related to: (i) focus only on theoretical aspects instead of covering practical training too; (ii) non-provision of loan to the beneficiaries in view of documents in the name of parents; and, (iii) no visual presentation in the training session.

The issues requiring attention are: (i) construction of the building by RSETIs; (ii) credit linked training in addition to 60 trades; (iii) relaxation in the eligibility criteria of 100 days working in Mahatma Gandhi NREGA; and, (iv) inclusion of NRLM beneficiaries in the training.

Annexure-IX: State Report - Uttarakhand**UTTARAKHAND STATE REPORT**

By: Dr N R Bhanumurthy (Team Leader), Shri S K Chakrabarti, Shri Manoj Prabhakar and Shri Rajesh Kumar Sinha

Introduction

The team visited Bageshwar (Kumaun region) and Tehri Garhwal (Garhwal region) districts from 17th to 21st December. During the visit, the team met District Magistrate, Chief Development Officer, BDOs, DDOs, and other officials at the District level. In the district, the team visited Garur, Kapkot and Bageshwar in Bageshwar district and Jaunpur, Rudraprayag, Narendra Nagar and Chamba in Tehri Garhwal district. The details of GPs visited in these districts are presented in the appendix table. A detailed presentation on progress and status of various were made by concerned officials and the schemes are Mahatma Gandhi NREGA, PMAY-G, NRLM, PMGSY, NSAP, SAGY, DDU-GKY, Mission Antyodaya, Rurban Mission, and FFC-GPDP. The observations of the team on various schemes are as follows.

Padhan Mantri Awaas Yojana- Gramin

In Uttarakhand, the target under the PMAY-G is found to be higher than the number of eligible beneficiaries as per the SECC list (for 2016-17 and 2017-18, eligible beneficiaries are 12614 against the target of 15776). Hence, the State had to surrender 3162 sanctioned houses. As per the national ranking, the State ranks first in convergence, second in number of houses completed and third as per the Performance Index Dashboard. In terms of convergence, all the completed houses have toilets constructed under SBM while nearly 38% of houses have been provided LPG gas connection under Ujjwala Scheme. However, what is observed in the Scheme is the high unspent balance (over 50% of amount released), which may be due to increase in under construction houses. In order to improve the quality and speed of construction, the State has provided *Labharthi Pustika* that provides co-operation and guidance aspects of the scheme and this is provided at the time of sanction of the houses. It was observed that there are many potential beneficiaries whose names are missing from the SECC list. The State has registered and geo-tagged 80911 eligible beneficiaries through Awaas Plus Mobile app. This is done systematically after verified by the Appellate Committee.

At the field it was observed that while quality of construction is found to be good and has convergence with other schemes such as SBM, Mahatma Gandhi NREGA, etc., and has water and electricity connection, it is observed that the time taken for construction appear to be more than the national average. In some cases it was found that it has taken more than 9 months to complete and this could be due to difficult terrain. One of the main aspects of the scheme was to use the local material for construction, which is very clearly found in the state. The team also observed that geo-tagging is properly done under phase wise construction, although MIS staff complains about the connectivity, especially in the hills, as well as capacity of the smart phones. While there are CIBs, the full information is not found in few places. It is also observed in few cases that for each CIB, the beneficiary is charged One thousand rupees and is shown on the CIB as well, which appear to be high. In terms of

provision of bank loans, it is found that only 30 beneficiaries have availed across the State while some of the beneficiaries are not aware of such facility under the Scheme. It was also noted that there is no involvement of contractors. In terms of trained masons, in the Districts the team visited, it could not find any trained masons, which could affect the quality of constructions.

National Social Assistance Program (NSAP)

Under the NSAP scheme, the State has achieved almost 100% of its target across the three Schemes while under the National Family Benefit Scheme (NFBS), the achievement is just about 70% (overall 99.6% achievement). It is also observed that in terms of the financial progress, it appears there is a significant delay in terms releases from the Centre to the State. By the end of November, 2018, the Centre appears to have released just 6.9% of the allocated funds to the State (7.47 crore out of 108.2 crore allocation for the year 2018-19), which seem to delay the second installment to the beneficiaries. All the benefits are mostly transferred through bank accounts while in some cases it was found to be disbursed through post office accounts.

The team found that Gram Sabha is active in terms of inclusion of new beneficiary under the schemes. In Suphi village, the team found that the inclusion of new beneficiary within two months after completion of sixty years. All the beneficiaries appear to be aware of their benefits as well as timing of the releases. While Aadhaar seeding appear to be complete there are few cases where errors occurred in seeding Aadhaar number, which has resulted in temporary exclusion. However, the GP officials are found to be proactive to rectify by holding Camps in groups of villages.

Fourteenth Finance Commission, GPDP and Mission Antyodaya

In the year 2015-16, the State has received and spent Rs. 20326 lakh. Corresponding receipts in the year 2016-17 and 2017-18 are Rs. 28145 lakh and Rs. 32519 lakh respectively and they are fully utilized. In the current year 2018-19 total receipt is Rs. 37619 lakh and expenditure is Rs. 8050 lakh (21.4%). Fund flow to the GPs visited by the team was regular and timely. It was found in the field that most of the works fall into three categories: (i) drinking water facilities, (ii) health & sanitation services, and (iii) roads, footpaths, small bridges/culverts/iron railings. Quality of works was found to be good. At a few places public information boards were missing or wrongfully placed.

It has been found in the field that only very few GPs have been found eligible for performance grants of additional 10%. One of the main reasons observed for this is non-completion of audit of accounts in time. For example, in the FY 2017-18 out of total 7954 GPs, Audit of only 1250 GPs have been done. It is recommended that Audit of GP accounts may be done regularly and audit note/certificate be submitted in time. GPs, except those in Haridwar and Dehradun districts, are also not raising much Own Source of Revenue (OSR). In remote Champawat, Pithoragarh and Chamoli districts, no OSR has been collected. GPs may be empowered and capacitated to mobilize revenue by charging a small fee from tourist vehicles entering the GP area, from hotels/guest houses/ homestay/ restaurants catering to tourists. Under Swajal Scheme, user committee is collecting water charges but these charges

could not be brought into the books of accounts. One suggestion is that this committee may be brought under the ambit of GP.

State has decided to conduct two Gram Sabhas under the People's Plan Campaign. In 95% of GPs, Gram Sabha for GPDP preparations has been held. It was found in the field that at least two frontline functionaries have attended these Gram Sabhas. Line departments other than Rural Development and Panchayat Raj, are preparing their annual plans separately. Here, one recommendation could be that District Magistrate and Chief Secretary may issue advisories and review convergence. Out of total 7759 GPs in the State, under Mission Antyodaya, 1374 GPs in the first phase and 6314 GPs in second phase have uploaded data. Total 3174 GPs have verified/ corrected their data. In 1374 GPs, total 38330 works with total estimated budget of Rs. 2565.86 crores have been proposed. So far, only Rs. 53.9 crore has been spent. To address this huge gap under GPDP of Mission Antyodaya, there is a need to provide critical gap funding.

DDU-GKY

There are 14 PIAs working in the State with total 11 approved training centres and with a total capacity of 1364. Against the sanctioned target of 5000 for the State, 395 candidates have completed training and 155 have been placed so far.

In Bageshwar district, out of total target of 276, only 20 candidates have been trained and 9 were placed. One of them is working with MDAR Food Company Ltd, Saudi Arabia. However, distance of training centre and low wages post-placement has led to poor response from educated unemployed. In Tehri Garhwal district, some candidates have got training in different services provided in hospital and placements have also commenced.

It is evident that DDU-GKY has not yet picked up in the State despite good mobilization activities. Small targets particularly for hilly districts are not attractive enough for the PIAs to set up training centres. For example, there is no training centre in the entire Kumaun region. Provision of 65% quota for SC category appear to be a hindrance as PIAs are unable to find as many interested eligible SC candidates whereas general candidates are available. It is recommended that Quota for SC may be as per their ratio in the total population. State may encourage a few PIAs to set up training centres in Kumaun region. There is also a need to relook at the guidelines (regarding building, etc.) that are presently same for both plains and hill regions.

SAGY Village

State has total 5 Lok Sabha Members and 3 Rajya Sabha Members. Under first phase, total 7 GPs were selected and 378 works have been sanctioned under VDP. Out of this, 334 works have been completed and 13 are in progress. Out of total Rs. 34.92 crores sanctioned and Rs. 23.38 crores released, Rs. 21.17 crores has been spent so far in the State. In the second phase, total 6 GPs were selected and 97 works have been sanctioned under VDP. Out of this 69 works have been completed and 12 are under progress. Out of total Rs. 8.89 crore sanctioned and Rs. 4.38 crore released, Rs. 4.09 crore has been spent so far in the State. In the third phase two GPs have been selected. However, VDP is yet to be prepared in these GPs.

CRM team visited Suphi village in Bageshwar district, which has been selected in the first phase by Shri Ajay Tamta, Lok Sabha MP and MoS Ministry of Textile. Out of Rs. 493.56 lakh allocated and Rs. 492.56 lakh released, Rs. 339.68 has been spent on 21 completed projects. One PMGSY road project is yet to start due to forest clearance issue. During the interaction with villagers it was found that there is urgent need of doctor in the sub-centre and also teachers in the inter-college that caters to several villages nearby. It was also found that Rs. 1.5 lakh is allocated till now from the MPLAD scheme for the GP. The village also needs a solid waste management plan including disposal of plastics that are currently being thrown in the river.

Shyama Prasad Mukherjee National Rurban Mission

Total six Clusters have been selected under Rurban Mission. Among them two are in non-tribal, three are in hilly and one in tribal categories. These clusters cover total 51 GPs. ICAP has been approved of five clusters and is under preparation of one cluster. DPRs of two clusters have been approved, whereas for one cluster DPR is prepared and ready to be submitted. DPRs of three clusters are under preparation. Young Professionals have been appointed in four clusters and they seem to contribute significantly to the mission. So far, Rs. 48.62 crores have been spent with share of convergence being Rs.36.42 crore and that of CGF is 12.20 crore.

The team visited Kausani cluster in Bageshwar and Dhanaulti in Tehri Garhwal. Agri tourism has been selected as the theme for Kausani cluster, which is appropriate as this cluster is famous for tourist places and agricultural productivity and diversity. This theme has been arrived at after due consultation with local stakeholders. DPR is under preparation. Likewise, Dhanaulti cluster is based on themes of villages taken under Rurban mission. The focus is on to promote eco tourism. For Dhanaulti cluster, Rs. 4.80 crore has already been received as critical gap funding amount. It is learnt by the team that a few YPs selected in the State have left, which is an issue and affecting the progress of the Scheme.

Mahatma Gandhi National Rural Employment Guarantee Scheme (Mahatma Gandhi NREGA):

At the State level, the team found that in Aadhaar seeding and verification of job cards, the State is ranked 1st, in timely payment it is ranked 2nd while in work completion rate it is 4th at the national level. In the activity of Geo-tagging, the State is 4th for preliminary and during stages but it is 2nd after completion of work. Panchayat Raj institutions are fully involved in the implementation of the programme through Community participation. The institutional mechanism is Gram Sabhas, the meeting of which is convened regularly for placing all the work proposals, getting the approvals, making budgetary provisions and implementation in the field. Monitoring of the progress of schemes is being undertaken as per guidelines of MoRD by GPs. The Gram Sabha meetings are being held and register of proceedings are kept updated. The schemes are monitored by the GPs through the dedicated officials.

All the beneficiaries have their job cards with them and no major problems are being faced by the beneficiaries in terms of getting work. The marginalized sections of the GP have been included in the program and SC and ST persons are being benefited under the scheme. Funds under the scheme are available in the GP and are being utilized timely. Delays were informed only on material payments. No major delay was observed in getting the wage payment in

their bank accounts by the beneficiaries. Efforts are being made to geotag all the assets being created under the scheme as per guidelines, but there are some issues of connectivity in remote hilly areas. In the latest mobile app, field difficulties are being observed for geo tagging the asset as the smart phones of field functionaries may not be having 6 GB of RAM. Mahatma Gandhi NREGA is being implemented in all the GPs in activities of rain water harvesting, construction of goat shed, cow shed, poultry shed, CC road construction, drainage system, pond, playground etc. The quality of construction of assets was found to be satisfactory. A system of grievance redressal exists in the form of a Register in all GPs visited. But it was found that NIL entries have been made. The reply given was that most grievances are being solved on the spot at the Gram Sabha meetings. There were excellent examples of convergence of various schemes in Tehri District. Huge potential exists for convergence of activities in the entire district to boost the income and livelihood of residents. Some of them are Anganwadi Kendra, rain water harvesting, water canal, community centre etc. Public Information Boards have been displayed for all works in proper manner. Internal auditing is being planned through USSATA. Female auditors have been trained and will be utilized in near future.

The team found that the scheme has slowly changed the economic scenario in the rural areas. The convergence of Mahatma Gandhi NREGA and NRLM for creation of nurseries run by SHGs started in some areas of the district and needs to be replicated in other areas. In the rural areas of the hill, it is the womenfolk who are taking lead in all the programmes and changing their livelihood. The area where significant increase in earnings has been noticed is Rosemary cultivation and Damask Rose cultivation besides cultivation of Green Cardamom, Lemon, Banana, Oregano etc.

Some of the issues that were raised by the officials and the beneficiaries are about 60:40 ratio of labour material may not be realistic for hilly areas as the cost of transportation makes material rate is very high as compared to plain areas. It was also felt that repairing works may be permitted keeping the recurrence of natural disasters in the state. Most beneficiaries felt that the wage rate of Rs. 175 per day is too low compared even the statutory wage rate fixed by the State under the labour act.

Padhan Mantri Gram Sadhak Yojana (PMGSY)

In Uttarakhand, as per Core Network out of 2643 habitations, only 1970 habitations have been connected till now. Out of the rest 673 habitations, 558 habitations are sanctioned and 115 are yet to be sanctioned although DPRs for 105 have been sent to the Government of India, two are under preparation and for 8 habitations it is not possible to prepare DPRs for alignment disputes. But most importantly, out of 673 remaining habitations, forest clearances for 204 projects are still pending. There is separate Uttarakhand Rural Road Development Agency (URRDA) for implementing the scheme in the State. Availability of funds is not a concern under the scheme. Efforts are made to geotag all the assets being created under the scheme as per guidelines, but there are some issues of connectivity in remote areas. The quality of construction of assets was found to be satisfactory. After the Defect Liability Period (DLP), maintenance of the roads under the scheme are the responsibility of the State Government. The total length of roads under maintenance under DLP is 3200 kms and post DLP it is 1337 kms. The budgetary provision for the maintenance is Rs. 25.30 crore. Out of which an amount of Rs. 12.70 crore has been released against which expenses made is Rs.

5.32 crore. In other words, only 41% of the funds have been utilized so far. It is reported that due to the poor financial condition of the State, funds for routine maintenance are arranged. While in hilly areas due to flash floods, natural calamities, landslides etc. roads get damaged. It is essential to get the road blockades urgently but there is no provision for emergency fund for maintenance.

The schemes are monitored through the dedicated officials. Public Information Boards have been displayed for all works in proper manner. Some of the best practices under PMGSY are observed like maintenance of roads through Mahila Mandal Dal (MMDs). In first phase, maintenance of 9 roads of 57 kms was carried out by 14 MMDs in 2016-17, of 157 kms by 37 MMDs in 2017-18. Besides this, roads are being constructed using Cold Mix, Cement Stabilisation, RBI-81 and Nano technology under Green technology keeping in view lesser availability of working season as well as conventional construction material. Nearly 36.28 km of road has been constructed by using innovative technology. Completion of road is marked by successful bus trips with public representatives and local villagers.

The connectivity of habitations is improving through the scheme in remote areas. But due to pending forest clearances, a number of projects are on hold impacting the livelihood of families. It has been suggested by the State Government that forest clearances of PMGSY projects upto 5 ha of land may be delegated to State. It is further suggested that some Emergency Maintenance Funds may be provided especially for hilly areas of Uttarakhand keeping in view the unique geographical terrain.

DAY-NRLM - Best Practice in Livelihoods Promotion

Integrated Livelihoods Support Project (ILSP) is a poverty alleviation programme being implemented in Uttarakhand in 44 blocks of 11 hill districts (Almora, Bageshwar, Chamoli, Tehri, Uttarkashi, Rudrapur, Dehradun, Pauri, Champawat, Pithoragarh and Nainital). It is a joint initiative of Government of Uttarakhand and International Fund for Agriculture Development (IFAD). On 29 April 2018, Hon. Prime Minister's 43rd episode of *Mann ki Baat* featured a story on the mandua biscuits being made by Maa Chiltha Federation of farmers in Munar Lhorkhet in Bageshwar district supported by ILSP. Women and Child Welfare Department has signed an agreement with the Federation to supply these biscuits to children, pregnant women under the THR Distribution Scheme through 36 AWCs. In the quarter ending June 2018-19, Maa Chiltha Federation has sold 3266 packets of mandua, 200 packets of Chaulai and 55 packets of makka biscuits and earned net profit of Rs 10560. State may organize inter-block and inter-district exposure visits for SHG groups under DAY-NRLM to observe and learn from activities of this Federation. In turn, women of this Federation may be used as resource persons under DAY-NRLM for motivating women and inculcating entrepreneurship among them.

In Chamba block of Tehri District *Utsah Swayatta Sahkarita* has set up a big collection centre for various kinds of agricultural produce like Himalayan beans, Honey, Dals etc. Some SHGs have been engaged in laddu making as Prasad and these are being supplied to nearby temples. The marketing linkages are being established and this activity will surely change the economic status of the female folks of Uttarakhand. Such collection centres of agriculture produce have been set up in other areas and their sales are picking up. Under the Scheme, the State is providing necessary marketing facilities as well as conducting melas on a regular basis. Some of the SHGs were invited to participate in the forthcoming Prayagraj Kumbh mela in January. Efforts are also being made to create forward linkages with e-marketing companies such as Amazon, Flipkart, Grofers, etc.

General Observations

- In terms of HR issues, it was found that whole schemes are implemented by four separate departments: Rural Development, Panchayat Raj, Social Welfare and PMGSY Society (under URRDA). While there are serious human resources issue in terms of both shortage as well as trained staff with differential wage and service career structure, presence of multiple implementing agencies appear to be a serious issue. Indeed, it was found that in both Bageshwar and Tehri district, GP officials (secretary and others) manage more than 10 to 15 GPs that makes implementation most difficult and reach of the GP services to the people. Here, it may suggested to integrate the rural development and panchayat raj departments, as was done at the Central government level as well as at many states.
- It is observed that most of beneficiaries are provided benefits through Uttarakhand Gramin Bank. Our visit to the Bank found that there are issues related to updation of passbook as well as provision of SMS facilities to the beneficiaries. But most importantly the bank has not completed e-KYC process and it is found that the beneficiaries still use old method of thumb impressions for cash withdrawal. There are also issues related to the reach of the banking services to the beneficiaries due to difficult terrain as well as the internet connectivity issues. This could be affecting the scoring (ranking) of the GPs at the national level. Another observation is that the weak presence of Banking Correspondents (BCs) also appear to hamper the fund flow especially for the old and disabled beneficiaries. It was also observed that there are multiple bank accounts maintained by the beneficiaries (SBI, UGB, Nainital Bank, etc.) creating ambiguity in terms of monitoring as well as communication. Here one suggestion could be to link schemes only to the account that is e-KYC complainant.
- Another difficulty that is found in the State is the reclassification of regions where some of the areas have been converted from rural to urban areas that has reduced beneficiaries under the rural development schemes.
- While there are a lot of good works happening in the field, there seems to be lack of publicity or documentation of the same. Here the team suggested to undertake a State level CRM that helps in independent evaluation of schemes for course correction as well as innovative ideas.
- The State seems to be in forefront in terms of NRM. The tree plantation work, which has got placed in *Limca Book of Records*, as well as Ganga river rejuvenation works can be a best practice and can be replicated in other regions and States.
- The State has very good grievance redressal system with Appellate Committee in place. It has also other systems such as CP-GRAM, CM-dashboard, Samaadhan, as well as telephonic complaints and physical representation. It was observed that Honorable CM takes personal interest in this aspect of governance.
- In the forest areas, human-animal conflict is a major issue. The State could address this issue through RD schemes by making fences, which appear to improve the earnings of the rural folk.

- The issue of social protection for contractual workers needs to be addressed. It was observed that right now they do not have PF, Accidental, and other benefits.
- Overall, it was felt that there is a need for having differential guidelines for plains and hill areas especially in the State of Uttarakhand. But it is also heartening to know that the State has been to implementing most of the schemes very well despite its limitations.

Table: List of GPs visited by the team

District	Block name	GP Name	LGD code	GP score	National ranking
Tehri Garhwal	Jaunpur	Bharwa Katal	26602	46	55
	Deoprayag	Kaniyari	26458	55	46
	Deoprayag	Kolakandi	26463	54	47
	Narendra Nagar	Bhinu Bhengarke	26795	39	62
	Narendra Nagar	Ouni	26851	38	63
	Chamba	Pursholgaon	26389	47	
	Chamba	Chopdiyalgaon		61	
Bageshwar	Garur	Pachna	21949	30	71
	Kapkot	Suphi	22075	26	75
	Kapkot	Ason	21726	42	59
	Bageshwar	Lethi	21812	52	49