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**IMPACT ASSESSMENT OF RURAL
DEVELOPMENT PROGRAMMES IN
MON DISTRICT OF NAGALAND**

FINAL REPORT

By

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GOVERNMENT OF INDIA
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FOREWORD

Rural Poverty is at the center of Development Policy initiated by the Government of India and increased allocation has been made for reduction in rural poverty in the successive Five Year Plans particularly from the Eighth Five Year Plan onwards. On an average, over Rs.12500 crore has been provided annually under the Budget Head of the Ministry of Rural Development for implementing Schemes, which directly benefit the rural poor. This includes Schemes for Rural Employment Generation, Infrastructure Development, Area Development, Rural Water Supply, Sanitation, Social Assistance and Rural Connectivity. However, there is a general perception that the benefits of the programmes are not reaching the rural poor in full measure. It is in this background that Impact Assessment Studies of the programmes of Rural Development were initiated by the Ministry of Rural Development in selected villages of the country during 1999-2000.

2. The Ministry has completed Village Studies in over 60 Districts in the first two years. These micro-Studies have brought out certain interesting results, as regards the overall impact of the Schemes, in bringing the rural poor above the poverty line, creation of supplementary income, providing employment opportunity, creating social and economic infrastructure in the villages and contribution to the development of the village economy. Encouraged by the success of these Studies, a new series of micro-Studies have been initiated during 2001-02 in selected rural areas covering 50 Districts, spatially distributed throughout the country. The basic objective of the Studies was to evaluate the impact of all the Rural Development Programmes impinging on selected villages and to assess the extent of benefit derived by the Target Group from various Programmes implemented by the Government. The Terms and Reference of the Study also included examination of the process of implementation, selection of beneficiary, flow of funds, transparency, involvement of people, survival of assets created under various programmes, their use and maintenance besides the impact of the programme on

productivity and poverty alleviation by increasing production, employment and improving the living conditions of the people below the poverty line.

3. The Impact Assessment Studies were assigned to independent professional Institutions located in different parts of the country. These Institutes were briefed on the Outcome Evaluation Study and the Objective, Scope and Methodology of the Study were provided to them. Purposive random sampling was adopted for selection of Districts, Blocks and Villages and a small sample of villages was selected for detailed investigation. The basic sample design consisted of selection of a few Districts from each State, four Blocks from each District, ten villages from each Block at random, and from each village, 15 beneficiaries for detailed survey. A few Non-Beneficiaries were also canvassed as a Control Group.

4. This Report has brought out some significant achievements as well as deficiencies in implementation of the Rural Development Programmes in Mon District. It is hoped that the findings of this Report will be of immense use for improving the effectiveness of Rural Development Programmes by formulating alternative intervention strategy, whenever felt necessary. More such Impact Assessment Studies are on the anvil in the remaining districts of the country and suggestions for modifications and improvement of these Reports would be highly appreciated.

5. The views and finding of this Report are those of the Institute and not necessarily those of the Ministry of Rural Development.

New Delhi

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Executive Summary

Objectives, Scope and Methodology

The present study is an assessment of programmes of the Ministry of Rural Development, Govt. of India. In this study, we have evaluated the performance and impact of Centrally sponsored schemes only, which have been undertaken since 1 April 1999 in Mon district of Nagaland.

Objectives

The broad objective of the study is to assess the impact of various rural development programmes implemented in the Mon District by the Ministry of Rural Development through the State of Nagaland. The impact is to be assessed in terms of:

1. Programme implementation:

Whether guidelines of the various schemes are being followed with reference to

- Selection of beneficiaries
- Flow of fund, and
- Transparency and involvement of people in programme implementation

2. Survival and status of assets created whether all the assets created under various schemes;

- Have survived
- Are in use, and
- Are cost effective

3. Impact on productivity and poverty alleviation whether the programmes contributed in

Increasing/improving

- Production
- Employment
- Living condition of the people below the poverty line.

Scope of the Study

Mon District of Nagaland has 91 villages in total. Ministry of Rural Development wanted a wider coverage of the survey. According to terms and references given by the Ministry, we have selected 4 blocks of the Mon District, of which 2 blocks are relatively developed and 2 blocks are weaker in terms of economic development, i.e. less developed. We have selected 10 villages from each block for household survey and from each village we have selected 15 beneficiaries. Beneficiaries are selected in such a way that appropriate representation has been given to all Programmes of the Ministry being implemented in these villages. Accordingly, we have selected 4 blocks i.e. Chen, Mon, Wakching and Phomching. Among these 4 blocks, Phomching and Mon are relatively better performers and Wakching and Chen are relatively underdeveloped blocks. In selecting underdeveloped and developed blocks, we have taken ratio of BPL households to the total population of the blocks. From each block, we have selected 10 villages for

household survey and from each village we have selected 15 beneficiaries of any of the centrally sponsored schemes. In our study we have given appropriate representation to all centrally sponsored schemes that are in operation at Mon District.

Methodology

In this survey, we have followed two methodologies. First one is based on secondary data and Government documents published by the Govt. of Nagaland and DRDA, Mon. Accordingly, we made a visit to Nagaland during July 2002. We met several government officials at Kohima and Mon. We met DRDAs of Kohima and Mon and other officials of the Department of Rural Development, Govt. of Nagaland. We made a visit to Mon during that time, met some villagers and village kings, and interacted with them about the efficacy of the programmes. We collected secondary data pertaining to the rural development activities of Mon in particular and Nagaland in general. We have also collected relevant government documents pertaining to rural development of Nagaland and Mon. We made a last visit to Nagaland during January-February 2003. During that time, we conducted field survey of 600 households. We covered almost all centrally sponsored schemes except PMGSY. Apart from household schedules, we prepared two more schedules - one for the VDB Secretaries and another for the creation of community assets. We distributed these two schedules to all 40 VDB Secretaries spread over 4 blocks. Their opinions give different dimensions of the problems they are encountering while implementing rural development programmes.

Socio economic profile: Survey Results

I. Pattern Land Holding in Mon

- Though nobody in Nagaland is without having any land property of its own for its own cultivation, it is skewed distributed. In our survey, not a single household is without having land. 58.4 per cent of the households survey having land property 1-5 hectares, 26.7 per cent of the households having land property 5-10 hectares, 8.6 per cent of the households have land property 10-15 hectares and 6.3 per cent of the total households possess land property more than 15 hectares.
- 37 per cent of the household surveyed at Mon are not having irrigated land, the percentage is as high as 98.1 per cent in Phomching block, 41.7 per cent at Mon block and 16.8 per cent at Chen block. Majority of the irrigation lands are in the form of small holding. As large as 44.5 per cent of the household surveyed, who have irrigated land, the size of the holding is less than 2.5 hectares. This magnitude is as high as 81.8 per cent in case of Wakching block and 56.8 per cent at Mon block and 25.2 per cent for Chen block. 16.4 per cent of the household surveyed having irrigated land ranging between 2.5 and 5 hectares. Volume of irrigated land is almost miniscule where land holding is more than 5 hectares.

II: Housing Pattern, Electricity and Drinking Water Facilities at Mon

- Out of 523 beneficiaries we have surveyed, 41.11 per cent live in the thatched house, 39.01 per cent live in the Kutch house. Rest of the people live in semi-

pucca house or pucca house. 15.68 per cent of the total beneficiaries live in the semi-pucca house, 2.87 per cent live in the pucca house and 1.34 per cent lives in the pucca house with RCC roof.

- Electricity connection is another parameter of living condition of the Mon district. Only 44.73 per cent of the households surveyed at Mon district spread over four blocks and forty villages are having electricity connection while 55.26 per cent are without electricity connection. Another important aspect of the electricity scenario at Mon is that most of the times electricity supply remains at a very low voltage.
- Drinking water situation is at a very dismaying state. Only approximately 5 per cent of the total households surveyed have drinking water facilities supplied by hand pump, tube well and public hand pump. Rest 95 per cent of the beneficiaries surveyed get drinking water from pond or river stream and public supply in house.

III: Family Size and Occupational Status

- Survey result shows that family size in Nagaland is relatively larger compared to other states. The trend is same for Mon also. Nagas prefer to have bigger family size. Public health and sanitation is in a very poor state at Mon.
- Our survey also covers the block-wise distribution of occupational status of the entire family members of the beneficiaries. Out of total family members of 2207, 784 i.e. 35.5 per cent are student, 626 i.e. 28.4 per cent of the total family members of the households are engaged in working in their own farms and 11.6

per cent do their own household work, 11.1 per cent are unemployed and 6.4 per cent are employed. Persons not doing any work are 6.2 per cent and 0.2 per cent of the family members of surveyed households are handicapped.

Perception regarding performance of RD Programmes by Village Development Boards(VDBs) functionaries

- As much as 95 per cent of the total VDB Secretaries believe that poverty among the beneficiaries has been reduced after receiving benefits under any scheme. Only 5 per cent believe that beneficiaries have not crossed the poverty line after receiving the benefits.
- VDBs are also of the opinion that transparencies are maintained in allocating resources to different villagers under different schemes. They display the names of the beneficiaries in the blackboards at the VDB offices in order to ensure that there other people will get the benefit when their turn will come. While allocating resources under different schemes, in many cases, VDBs follow guidelines for the particular project. Nevertheless, due to peculiarity of topography and politico-economic reason, in some cases guidelines are not properly followed.
- Village Development Boards (VDBs) are very vibrant at Mon in particular and Nagaland in general. VDBs are the most successful experiment of empowerment of villagers. Our survey finds only 5 per cent of the VDBs call meeting once in the year, 20 per cent twice in a year, 32.5 per cent of the VDBs call meeting thrice in a year, only 5 per cent call meeting four times in a year and finally 37.5 of the VDBs call meeting more than 4 times in a year. Nearly, approximately 75 per cent

of the VDB Secretaries call meeting more than three times in a year. Therefore, frequency of holding Gram Sabhas meeting is quite high at Mon.

- Perception of VDBs about the effectiveness of the meeting is of mixed in nature. Though majority of the VDB Secretaries say that VDB meetings and its interaction with the village people are very effective, some VDBs especially 40 per cent of the VDBs of Mon feel that these types of meetings are not effective at all, whereas 40 of the VDB Secretaries say these are affective and 20 per cent say meeting of VDBs and its interactions with the people are highly effective in implementing RD programmes in their respective villages.
- Out of 10 VDBs surveyed at Mon block, 60 per cent say that assistance is quite adequate and 40 per cent say these are inadequate. If we make the overall judgment, we will find that majority of the VDBs are satisfied with the assistance given to the beneficiaries, though they are of the opinion that more assistance will better off the conditions of the rural masses. At Wakching, 100 per cent VDBs say that assistance provided to the beneficiaries are not adequate.
- While asked whether RD programmes have helped in crossing the BPL, almost all VDB Secretaries say that beneficiaries have crossed over to APL except 20 per cent of the respondents of Mon block say that they have not. Though there is no exact data supporting this view, it is more or less perception of the VDBs, who are the nodal agencies in implementing the RD programmes in their respective villages.

- Education and public health is in a very bad shape at Mon. In our survey, it seems to me that rural education should be given top priority along with the public health system. Mon district is one of the most backward districts of Nagaland. The reasons are: very poor education system, poor state of public health system, extremely poor road conditions, no village communication, villages remain inaccessible in most part of the year due to heavy rain. Most of the villages are not even jeepable. Poor road condition is the main stumbling bloc of rural development.
- During household survey, most of the VDBs have opined as well as we have also checked that assets created under different schemes are still sustained and these are used for the purpose they are constructed. While visiting villages we have also found that community assets are still there and are used collectively. Of course, we could not count all community assets in all 40 villages. Naga people are very much conscious about their own assets.

Performance of Rural Development Programmes

Employment Assurance Scheme (EAS)

The total Central release under EAS to Nagaland was Rs. 2100 lakhs in 1998-99. In the year 1999-2000 there was a drastic reduction in the Central funds released to the state with the amount falling to meager Rs. 240 lakhs. Though the amount increased somewhat in subsequent years it was nowhere near the pre-1999 period. In Mon district also similar pattern was observed.

It is interesting to find that the release by the state government has been rather erratic in relation to central releases. For example, while the state government releases

were nil in 1999-00, possibly because of high opening balance, the amount released by the state the following year was nearly twice the central release. The allocation between districts of the state also shows a lack of clearly discernible pattern.

Expenditure distribution under the scheme is on the basis of population distribution rather than the distribution of BPL families between blocks. The allocational problem strangely completely disappears at the sub-block level.

The amounts allocated to all the districts of Nagaland under EAS were more or less spent so that the closing balances were negligible. The amount spent under the EAS are however small in relation to the block and possibly village population. However the amounts are not negligible when only BPL families are concerned. In some cases these can be quite high. For example, in Chen block the villages Angphang and Chingkao Chingnyu have shown rather high average expenditure per BPL family. There is also considerable variation between years, between blocks and between villages in this respect.

As far as creation of assets under the schemes is concerned, preference is given for construction of roads and social afforestation. There have been expenditures on irrigation, drainage and other items also. But there are also cases of construction of rest house, extension of school etc. which may not strictly be under the purview of EAS guidelines.

Jawahar Gram Samridhi Yojana (JGSY)

Central releases to Nagaland under JGSY was Rs 744.33 lakhs in 1998-99 but it fell to Rs.205.86 lakhs in the following year. The central releases however have shown a robust increase in the following years. State releases again show an erratic pattern rising

from nil in 1999-00 to Rs.290 lakhs in 2000-01 and then falling sharply to Rs.87.34 lakhs in 2001-02. The allocation between districts have again not followed a consistent pattern. For instance, Kohima had more than half the share in total funds available in 1999-00 but it was only one-eighth in 2001-02.

In Mon district, the total funds available has increased sharply from Rs.19.93 lakhs in 1999-00 to Rs. 125.68 lakhs in 2000-01 but fell perceptibly to Rs. 108.62 lakhs in 2001-02. The fall in 2001-02 was due to steep decline in the state government releases, which fell to a mere Rs.10 lakhs from Rs.35.84 lakhs in the previous year whereas the central releases increased by Rs.10 lakhs.

The allocation of funds between the blocks, is more closely related to percentage of BPL population in blocks than to total population. But norms are not followed in this regard. For example, expenditure per person was only Rs.7.75 in Wakching block compared to Rs. 43.58 in Mon block in the year 2000-01.

The allocation between villages within a block, as in the case of EAS, seems to have been strictly defined. The share of villages, at least in the two blocks for which we have data, is almost exactly the same as in the case of EAS. It is very likely that population and not the number of BPL families is the basis of inter-village allocation of JGSY and EAS funds.

For achieving physical targets, the number of activities has increased considerably during the period of three years. This is because there are increasing number of schemes with income-generating potential like community plantations, irrigation, fishery etc. and bulk of the money has been on social forestry/plantations and rural roads. A new major item in the case of JGSY has been expenditure on rural housing.

Sampoorna Gramin Rozgar Yojana (SGRY)

Since sufficient time had not elapsed after the introduction of SGRY, the information we were able to obtain from Mon was sketchy. For example, the meagre allocation of Rs.0.15 lakhs to Phomching is difficult to understand. In contrast the allocation between villages in the block follows a more reasonable pattern.

Swarnajayanti Gram Swarozgar Yojana (SGSY)

Under SGSY every district of state has substantial closing balances and there is under-utilization of allocation. For example, in Mon district it was Rs.16.28 lakhs in 1999-00 and Rs.16.4 lakhs in 2000-01. After initial years of relative constancy expenditures increased sharply to Rs.36.46 lakhs in 2001-02 but even this did not stop the closing balances from doubling compared to the previous year.

The performance of SGSY shows an erratic pattern on a number of counts. The first noteworthy feature, that there was a sharp drop in IRDP/SGSY expenditure in 1999-00. In 1998-99 Nagaland spent Rs.468.49 lakhs under this head whereas in 1999-00 the amount was only Rs.259.99 lakhs. For Mon district the figures were Rs. 74.63 lakhs and Rs.16.28 lakhs respectively.

The second feature is the lack of synchronization of central and state releases. For Mon district centrally released funds was Rs.12.47 lakhs while the state releases were nil in 1999-00. The very next year, the situation was reversed with central releases becoming zero and the state government releases shooting up to Rs. 20.18 lakhs.

The third feature is that even central releases have fluctuated possibly because under-utilization of resources. Thus despite the fact that Mon did not do badly in the utilization of SGSY releases in 1999-00, it suffered because the state as a whole failed to

utilize the resources by the centre. As a result of the state's failure the central releases to Nagaland fell from Rs.104.05 lakhs in 1999-00 to a mere Rs.20.75 lakhs in 2000-01. Mon district, which had spent almost the total funds available to it in 1999-00, could not escape the adverse effect of the state's performance. Central release allocated to the district fell to zero from Rs.12.47 lakhs. The damage was offset by a state government release of Rs.20.18 lakhs to the district. A district's performance therefore is susceptible to the rest of the state's ability to utilize allocated funds under SGSY.

The expenditure pattern however shows considerable inter-district variation and year to year fluctuations. For example, Kohima which spent Rs.98.28 lakhs in 1999-00, could barely manage Rs.2.64 lakhs in the next year. Similarly, in 2001-02 the district of Dimapur spent Rs.33.94 lakhs compared to Rs. 105.78 lakhs spent by Tuensang. However, the expenditure by villages within a block evens out to some extent but even here there are a number of villages which report zero expenditures under SGSY.

The scheme also not showed any prominent progress in setting up of micro-enterprises despite a very attractive subsidy due to inadequacy of bank credit. The DRDA report, for example, lists 144 beneficiaries with a total subsidy of Rs.14.40 lakhs in 2000-01. Whereas the bank data registers only 83 accounts with a subsidy disbursement of Rs.8.3 lakhs.

There is however a remarkable matching with regard to subsidy per scheme in both the sources. The SBI clearly indicates a subsidy of Rs.10,000 per unit in every case. It is very interesting and strange that the maximum permissible level of subsidy is being provided for irrespective of the project chosen by the beneficiary. Another intriguing feature is that the bank's total amount disbursed is higher than twice the subsidy amount.

In 2000-01, for instance, the total amounts disbursed is at least three times the subsidy amount.

Also in its reporting, the DRDA does not clearly distinguish between group micro-enterprises and SHGs receiving revolving funds which forms important component of SGSY.

Indira Awas Yojana (IAY)

The allocation between districts showed a similar problem as in the case of other programmes. There was great variation as regards to the funds available to various districts. In 1999-00, for example, the total funds available to Dimapur district was a paltry sum of Rs.11.15 lakhs whereas Tnensang district had Rs.279.32 lakhs. There were also year to year fluctuations in central and state releases but these are not as acute as in the case of other programmes.

The progress of IAY in the reference years 1999-00 to 2001-02 showed the cost per unit was well below the norm of Rs.19,500 per dwelling cost for hilly/difficult areas. There has been considerable progress made in the implementation of IAY with as many as 3726 families having benefited during the last three years.

Impact of Rural Development Programmes in Mon District

Employment Assurance Scheme (EAS)

The data does not reflect great impact of the scheme in Mon. Mon is a district with labour shortage due to existence of subsistence agriculture and very limited commercialization. The shortage of labour manifests itself in very high wage-rate of approximately Rs. 125 to 150 per day. The wages paid under the EAS are a paltry

amount-approximately Rs.25 per day. The utility of EAS therefore limited to extreme lean periods and possibly the asset created may also be an attraction.

For the year 2001-02, for two blocks of Mon, wage-rate was in the vicinity of Rs.25 per day. This is corroborated by our field survey where the average wage-rates for the three year reference period as reported by the beneficiaries were in this range.

Collected data showed that employment generated per BPL family is extremely low. This implies that if the EAS programme is spread out, its benefits will be extremely limited. Our field survey shows that indeed the coverage was very limited. The number of beneficiaries in the three years was only 334 in the four districts-i.e. roughly about a hundred per year. In other words the employment and income generation effects of EAS in relation to the extent of poverty in Mon district is low.

For asset creation under EAS, it has been observed that there was occasionally considerable variation in per unit cost. For example, the cost per kilometer of metalling etc. of approach road was Rs.3.38 lakhs in 1999-00 but only Rs.0.67 lakhs in the following year.

The motivation for working for the EAS was not the low wages but the assets that got created and yielded benefits to the poor and to the community at large. Like construction of all-weather roads, drainage, primary school etc.

Jawahar Gram Samridhi Yojana (JGSY)

The cost of creation of employment under JGSY was considerably higher than under EAS. The total number of mandays of employment per BPL family remained low.

The derived wage-rate in Wakching was lower than the prescribed minimum of Rs.25. However, this result was the outcome of the assumption of 50:50 wage-material

ratio. If the wage bill comprises 60 percent of the cost the wage bill comprises 60 percent of the cost of the wage rate would be around Rs. 25. This also meant that with higher ratio the wage-rates would have been even higher in Mon and Chen. But our survey data revealed that the wage-rate revealed by the beneficiaries of JGSY and EAS were, on average, approximately equal- i.e. around Rs. 25 to Rs.27 per day in all blocks. This also gives the conclusion that some projects had rather high material-wage component under JGSY. Thus as per as employment and direct wage-income generating impacts and concerned, JGSY performs even worse than the EAS.

The impression that the JGSY funds are used for more material-intensive work gets reinforced if we look at the projects taken up under JGSY. Except for rural housing, it was difficult to visualize how the other construction items would give direct economic benefits to the poor. However, these do add to village and community infrastructure and the benefits are more non-economic to the community and its poorer members. There are however a number of other assets which have direct economic benefits like construction of irrigation canals, social forestry, horticulture, plantations and fisheries. The per unit costs of the projects do not show significant year to year variations and are within reasonable

Swarnajayanti Gram Swarozgar Yojana (SGSY)

Since SGSY was a relatively newer approach towards self-employment, the impact of SGSY in Mon district has been rather limited. The micro-enterprises component of SGSY which depends on government subsidy and bank loans has had some degree of success but its spread has been severely limited by the non-availability of banking facilities in substantial parts of the district. The total number of individual

beneficiaries, as reported by the DRDA, were 144 in 2000-01 and 188 in 2001-02. In the first year of its implementation, in 1999-00, there was apparently a lack of clarity as only groups were given subsidies. No group became a beneficiary in the next year. The total number of groups that have benefited were 20 in 1999-00 and 15 in 2001-02 making a total of 35.

In the case of piggery, the returns were considerably higher. This was because pork is highly demanded in Nagaland and it has a very good market. When beneficiaries buy piglet it costs about Rs.500 to 600 per pig, but after a year they sell the same at Rs.5,000 per piglet, thus making a huge profit. Under SGSY, every Swarozgari got a maximum of Rs.20,000 to buy pigs. After a year, the amount will multiply 8 to 10 times.

It is no wonder therefore that the most common project funded under SGSY was piggery. Out of the 332 individual micro-enterprises funded in the district upto 2001-02, as many as 166 were piggery projects. The other popular projects were dairy (36 beneficiaries), pineapple cultivation (35), fisheries (29) and poultry (22). The type of projects funded under SGSY reflects not only the nature of the tribal economy but also reveals the manner in which the SGSY is being implemented.

If these traditional projects are summed up, they nearly exhaust the total number of projects. The non-traditional or rather non-agricultural (including animal husbandry) projects are negligible in number. This shows an important lacuna in the implementation of SGSY.

In Wakching block, a number of villages have been provided SGSY subsidy for an large number of piggery projects. For example, there were 20 beneficiaries in the village Kongan alone who have started piggery projects under SGSY in one year alone.

The district also lags behind in the formation of SHGs which are women's thrift and credit societies. Possibly there are some cultural reasons for the lack of enthusiasm amongst women. Like, we were told by the officials that during British regime Kaniyaks were given free opium, which made them intoxicated that had genetic effects over the generations. Therefore, both males and females are less enterprising. Due to sociological reasons women do not come forward for taking any new initiative. Secondly, among all districts of Nagaland, Mon was having the lowest literacy rate.

Indira Awas Yojana (IAY)

The coverage of the IAY has been quite impressive in relation to the number of BPL families. In the three years 1999-00 to 2001-02 as many as 3726 units have been completed. This compares very favourably with the number of BPL families in the district which was 11,025 as per the 1997 Survey. This meant that over one third of the identified poor families have been covered in the short span of three years in the district. The cost of the houses constructed or (the subsidy element) was Rs.14,000 in 1999-00 and 2000-01 in the following year. Surprisingly, unit costs reduced the next year to Rs.11,000. the costs were therefore well within the prescribed limit and the benefits to a large number of households was quite substantial.

The area has heavy rains and the IAY houses provide roofs of CGI sheets which gives much needed protection which the earlier leaf-thatched houses failed to provide. The IAY therefore made significant contribution in improving the quality of life. Further, its implementation shows that it is evenly spread across villages.

Overall Findings and Recommendations

- Of the various rural development programmes SGSY has the greatest potential for impacting on poverty provided basic preconditions are met. These are literacy, education, community mobilization, training, banking and a well-trained administrative machinery. Self-employment programmes by providing assets, skills and credit ensures that returns are high and sustainable.
- Communication being a major problem, PMGSY is one of the most welcome programmes for Mon where villages remain isolated for a number of months every year.
- IAY and drinking water schemes can go a long way in improving the quality of life of the poor in Mon.
- People's organizations like the VDBs have a rich tradition of participation and cooperation. These should be more effectively mobilized for the success of rural development programmes.

Chapter I

Overview, Objectives, Scope and Methodology

Background and Overview of the Rural Development Programmes

The development of rural area lies at the heart of all developmental programmes initiated since the onset of developmental planning in India. Majority of the Indian population live in the rural areas, which are the backbone of all socio-economic development of the country. But unfortunately, planning process is completely failure to bring these people under the network of development. This is the faulty of our planning process. Even after the fifty years of our independence, 27 per cent of the rural poor are survived without even proper drinking water, depriving of minimum basic education, lack of housing and road connectivity. The fruits of development do not reach them. They have been living in a traditional society without having any exposure to the modern education and better civic amenities. There is hardly any economic activity at the village level in general and in the villages of the Mon District in particular. Road connectivity is at its worst stage. There is no generation of demand for goods and services at the village level.

There has been firm belief among the policy makers that development of the urban areas at the cost of the rural area is at its own peril. Therefore, it is sine-qua-non to make all developmental programmes a rural orientation. As present, approximately 70 per cent of the total population in India is living in the rural area. Therefore, no development programme is complete if the majority of the population is left outside of this process. Rather than following balanced growth and equity, economic planning has

been lopsided towards the growth the urban area at the cost of rural masses over the years. Such imbalance decelerated economic development of the rural areas. To correct this imbalance, remedial steps have been taken in the last few years to bring Rural Development to the forefront of national reconstruction. The Ministry of Rural Development (MORD) is, accordingly, implementing a number of Programmes aimed at sustainable development of rural areas with a focus on the most disadvantaged sections. In pursuance to the Govt.'s commitment to set apart major share of funding for the Rural Development Sector, the budgetary outlay for Rural Development Programmes being implemented by the Ministry has been enhanced to Rs. 13670 crore in 2002-3 against Rs. 9760 crore during 2000-01. Coupled with the state share as well as the bank credit (in respect of Self Employment Programmes, Housing etc.), the total outlay of the Programmes of the MORD would be about Rs. 18000 crore.

Lack of road connectivity is the major stumbling block of rural development. Till now about 40 per cent of habitations are without connectivity. This is despite the fact that that even where connectivity has been provided the roads constructed are of such quality that they cannot be termed as all weather roads. There is a close link between rural connectivity and growth, be it in the area of trade, employment, education or healthcare. States with poor connectivity are also the states that reflect poor socio-economic indices. Keeping in view, the fact, that rural roads are vital to economic growth and poverty alleviation in rural areas, in December 2000, Govt. of India launched a major initiative i.e. Pradhan Mantri Gram Sadak Yojana, with the objective of providing connectivity to all unconnected habitations with the population more than 1000 by the

year 2003 and similar such villages with a populations of 500 by the year 2007. An investment of Rs. 60,000 crore is envisaged.

Lack of drinking water is another major drawback of rural development. In April 2000, Govt. of India launched the Pradhan Mantri Gramodaya Yojana comprising five programmes relating to Rural Drinking Water, Rural Housing, Primary Health, Primary Education and Nutrition. A separate Dept of Drinking Water Supply in the Ministry was created to expedite availability of safe drinking water to people in rural areas. The Dept. has been mandated to provide safe drinking water in all rural habitations by 2004. To achieve this objective, many programmes like the Accelerated Rural Water Supply Programme (ARWSP) and Pradhan Mantri Gramodaya Yojana-Rural Drinking water (PMGY-RDW) are being implemented to resolve drinking water crisis in the rural area. So far, Govt. has made an investment of more than Rs. 34000 crore on rural drinking water supply, 88.01 per cent of rural population will be fully covered with the drinking water facilities while, 10.71 per cent are partially covered. The budgetary support under ARWSP has been increased from Rs. 1800 crore in 1999-2000 to Rs.2010 crore in the current year. To give impetus to sustainable human development at the village level, against an allocation of Rs. 636.72 crore under PMGY, Rs. 513.15 crore has so far been released.

Housing is a major problem in the rural area. According to 1991 Census, the rural housing shortage was 13.75 million, of which 3.41 million households were without houses and 10.31 million were living in unserviceable kutchha houses. It has also been estimated that another 10.75 million houses would be needed to cover the population growth during 1991-2002. To meet the shortage of housing in rural areas, Govt. of India

has launched a comprehensive Action plan for rural housing, envisaging construction of 25 lakh houses annually in rural areas as also upgradation of unserviceable kutcha houses. The Action Plan is being implemented through various Programmes such as Indira Awaas Yojana (IAY), Credit-cum Subsidy Scheme for Rural Housing, Innovative Stream for Rural Housing and Habitat Development, Rural Building Centre, equity contribution by MORD to HUDCO, Samagra Awaas Yojana and National Mission for Rural Housing and Habitat Development. Since its inception, 7.9 million houses have been constructed. In the year 2000-2001, a sum of Rs. 1850 crore was released to the States/UTs under different programmes including Indira Awaas Yojana and Pradhan Mantri Gramodaya Yojana. During the current year the allocation for Rural Housing is likely to be of the order of Rs. 2000 crore.

Anti-poverty Programme has been in the forefront of all rural development programmes initiated by the Govt. Due to its sharp focus, these programmes yield remarkable results. Over the years, poverty has been reduced significantly both in absolute terms and in percentage terms. Planning commission estimate shows that rural poverty has reduced from 56.44 per cent in 1973-74 to 27.09 per cent during 1999-2000. Some states are more successful in reducing rural poverty even below the national average. However, the total number of population below the poverty line is still at a very staggering level. At present as many as 193 million rural people are still under below poverty line. This leads further review and restructuring of the anti-poverty programmes. The Swaranjaynti Gram Swarojar Yojana (SGSY) is the result of such latest review and restructuring of the Programmes. It has been launched 1 April 1999. The SGSY is different from earlier Programmes in terms of the strategy envisaged for implementation,

and has been conceived as a holistic Programme of self employment, viz. organization of the rural poor into Self-Help Groups and their capacity building, training, planning of activity clusters, infrastructure build up and technology and marketing support.

There are two key aspects of SGSY, viz. activity clusters and the group approach. Each block has to concentrate on 4-5 key activities based on local resource, occupational skills of the people and availability of markets so that the Swarogaris can draw sustainable income from their investments. It also focuses on organization of the poor at the grassroots level, through a process of social mobilization, which enables the poor to build their own organization (SHGs) in which, they fully and directly participate and take decisions on all issues that will help them in coming above the Poverty Line. Since the inception of the Programme, about 6.23 lakh SHGs have been formed and around 22.55 lakh Swarozgaris have already been assisted. It has been decided in a National Conference held in June 2001, to set up at least one SHG in each habitation in the country by 2004. There are about 14 lakh habitations in the country.

Gainful employment, food security and strengthening of infrastructure in rural areas are a must for national renewal for a resurgent India. On 25 September 2001, the Sampoorna Grameen Rozgar Yojana has been launched to attain these objectives. The Scheme envisages an Annual Expenditure of Rs. 10,000 crore. Under the Scheme, 50 lakh tones of food grains (worth of Rs. 5000 crore) are to be provided every year to the States/UTs free of cost and the balance Rs. 5000 crore is to be utilized to meet the wage and material costs. The Programme is self-targeting in nature and would be available to all the rural poor (BPL/APL) who are in need of wage employment and willing to take manual unskilled work. About 100 crore mandays of employment is likely to be

generated every year, besides creation of durable assets in rural areas, as per felt needs at Gram Panchayats. In order to people's participation, the Programme would be implemented through Panchayati Raj Institutions.

Objectives of the Study

The major objective of the Impact Assessment Studies is to find out the full impact of all the Programmes of the Ministry of Rural Development converging in selected villages of selected Districts. In other words, it is intended to capture the spatial dimensions of rural development and poverty alleviation programmes. Broadly speaking, it is proposed to examine whether assets created have survived/are being used, whether these are cost effective and the Programmes were sustainable and really helped in increasing the production as well as productivity. The extent of employment generation, the involvement of the poor people in implementation of the Programmes of the Ministry, improvement in the living conditions of the poor in rural areas and their crossing poverty line are other issues to be addressed in the study. The specific objectives of this study are cited below:

1. To examine whether the guidelines on various programmes are being followed with reference to selection of beneficiaries, utilization of funds allocated and transparency and involvement of people in programme implementation.
2. To examine the survival of assets created, in particular whether all the assets created under the schemes have survived, are in use and cost effective.
3. To assess the impact of the programmes on productivity and poverty alleviation and, in particular, whether the programmes have contributed in increasing/improving production, employment and living conditions of people below the poverty line. The

study was required to estimate the number of people who have crossed the poverty line after availing of assistance under various programmes.

4. To examine the role and functioning of the Panchayati Raj Institutions (PRIs) in the implementation of the programmes.
5. The other objectives of the study include verification of the assets created at the village level, the quality of construction, maintenance of the common facilities created and infrastructure development in the rural areas. The study will also assess whether the infrastructure development under JGSY, Water Supply, DPAP, DDP and IWDP have contributed in providing minimum basic services and overall improvement in the living conditions of the poor in the rural areas.

Other relevant questions to be answered by this study are:

1. The funds released and utilized under each of the Scheme operating in the Districts.
2. The physical targets and achievements in respect of number of beneficiaries, number of assets created such as houses, buildings, roads, watersheds, schools, panchayats buildings etc. A description of the type of assets created in the District/village under study.
3. Quantification of indirect benefits to the rural area in terms of increasing production, productivity etc. particularly in respect of Watershed Development Programmes. This should also include crop intensity, cropping pattern etc.
4. To examine the accessibility of markets, access to communication facilities, availability and access to credit institutions and similar other parameters.

5. The overall improvement of the socio-economic development of the village under study may be assessed based on quantitative analysis, group discussion with the beneficiaries, discussion with the Panchayats and District level officers.
6. The maintenance of assets created such as schools, roads and other buildings may be evaluated and the provision made for maintenance may be ascertained. The sustainability of these assets over time may be estimated.
7. The quality of assets created is another important parameter to be evaluated. This could be ascertained by physical verification as also by discussion with the concerned agencies.
8. Improvement in the quality of life in the village both at beneficiary and group level may be evaluated.
9. The cost of creating these assets will have to be examined to determine whether contractors are employed or not and whether the beneficiaries themselves are involved in construction of houses and other assets. Similarly, alternative methods of assets creation also can be examined to determine the cost effectiveness.
10. The manner of implementation of each of the Scheme should be examined to find out whether the guidelines are being followed in respect of each Scheme. Therefore, separate schedules may be necessary for each Scheme as the guidelines will be different. Specific mention may be made whether intermediaries are involved in the delivery of benefits, contractors are involved or not, time taken for delivery of services right from the day of application and regularities of assistance (in case of pensioners).

11. Method for publicity of the Scheme, creation of awareness and level of awareness of the beneficiaries about the details of the schemes including their own entitlements may be brought out.
12. An overall assessment of the impact of all the schemes, converging in a village may be clearly brought out specifically mentioning whether the village has improved its condition during the three years of the reference period as a result of implementation of RD Programmes.
13. Problems and deficiencies in implementation of the Programmes.
14. The role of PRIs in planning and implementation of programmes. Is there adequate devolution of functions and powers, involvement of PRIs in Programme Implementation, People's participation etc.
15. Suggestions for improvement of the design of the Scheme, structure of the Schemes, implementation of the Scheme and delivery of services to the beneficiaries should be given.

The broad objective of the study is to assess the impact of various rural development programmes and poverty alleviation initiatives implemented by the Ministry of Rural Development, through the State of Nagaland in Mon District. The broad spectrum of the impact assessment study consists of:

1. Programme Implementation

Whether guidelines for the various schemes are being followed with reference to:

- Selection of beneficiaries
- Flow of fund, and
- Transparency and improvement of people in programme implementation.

2. Survival and status of assets created whether all the assets created under various schemes
 - Have survived
 - Are in used, and
 - Are cost effective

3. Impact on productivity and poverty alleviation whether the programmes contributed in increasing/improving
 - Production
 - Employment, and
 - Living conditions of people below poverty line.

Methodology and Scope of The Study

For conducting Impact Assessment Studies, a broad methodology and scope have been devised by the MORD. However, each Institute, which is undertaking the Study will devise its own mechanism for collection and analysis of data, drafting of Reports with the illustrative graphics wherever required and also indicating the major findings, suggestions and recommendations of the Study within the stipulated period. Broadly, we follow the methodology as suggested by the MORD. But, while designing the questionnaire, we have followed our own methodology.

Mon District in Nagaland is selected by the MORD for this study because of its relative degree of underdevelopment. Mon is one of the most backward Districts of Nagaland inspite of several programmes launched by the Govt. to ameliorate its economic condition. In this study, 4 Blocks are selected in such a way that 2 of these

Blocks are relatively better developed and 2 are relatively underdeveloped. From each of the selected blocks 10 villages are identified for the detailed study. For the study, we have selected 15 beneficiaries in such a way that appropriate representation be given to all Programmes for the Ministry being implemented in these villages. We have selected blocks based on 1997 BPL Census data. We have chosen 4 blocks on the basis of number of people living below the poverty line. Names of the villages are selected from the BPL list on a random basis.

Data for the survey are collected on the basis of random and stratified sampling. In order to avoid large population in a particular block we have taken the weighted probability distribution of the population and then we have first stratified the population according to our need i.e. more developed and less developed, more beneficiary and less beneficiary etc. Then we have randomly chosen 15 people out of stratified sampling out of total population of each village. Structured questionnaires have been prepared for this purpose. While designing the questionnaire, maximum emphasis has been given to elicit quantitative information for statistical analysis of the poverty alleviation programmes of the Government. All the data are analyzed in bivariate and multivariate tables.

In this study, we have taken recourse to both primary and secondary data. Secondary data are limited to actual sanction of money in any project and actual expenditure in that particular head. These information are available from the office of the Deputy Commissioner and Office of the District Rural Development Agency (DRDA), Mon. In selecting the people living below poverty line (BPL), we have taken recourse to BPL Census Data compiled by DRDA Mon and published by Directorate of Rural

Development, Kohima, Nagaland. BPL Census data are for 1997 prepared for the Ninth Plan (1997-2002).

Block-wise Distribution of BPL Families at Mon District

Sl. No.	Name of the Block	No. of the Village	Total Household as per the 1991 Census	Population 2001 Census (Provisional)	BPL families as per the 1997 Survey	Percentage of BPL families to the total
1	Chen	20	5501	47081	3279	59.61
2	Mon	18	3182	14777	1721	53.8
3	Phomching	12	2393	56961	1344	56.16
4	Tizit	16	2146	16861	939	43.75
5	Tobu	14	4467	35842	2325	52.05
6	Wakching	11	1989	25839	1417	71.24
	Total	91	19678	197361	11025	56.02

Reference Period

The reference period of the study is 3 years beginning 1999 i.e. 1999-2000, 2000-2001 & 2001-2002. The impact of the programmes for these three years will be evaluated. Where the scheme is introduced much early, we take data immediately after the introduction of the scheme. Obviously, there exists a lag period between the implementation of the Schemes and the discernable impact of the Schemes. We do not choose the lag period arbitrarily. Rather, we follow scientific methodology of selecting lag period, which varies from case to case. From the secondary data, we do the trend analysis of different variables with and without eliminating the time effects. Even in long time series analysis based on secondary data, we may not be in a position to cover the impact of poverty alleviation programmes.

Chapter II

Socio-Economic Background of the Mon District

MON DISTRICT AT A GLANCE

Area:	1786 Sq. K.M.
Population:	2,60,000 (Approx.)
Gender Ratio: 881 (Female per 1000 males)	
Decadal growth rate of population:	73.42
Density of Population:	84 per Sq.K.M.
Literacy:	42.25 per cent
Total Literate Persons:	93859
Important Festivals:	Aoling (First week of April)
District Head Quarters:	Mon Town
Altitude:	96.42 metre above sea level
ADC HQs:	(i) Tizit (ii) Tobu (iii) Aboi
SDO (C) HQs:	(i) Naganimora (ii) Wakching and (iii) Phomching
EAC HQRs:	(i) Hunta (ii) Chen (iii) Mopong (iv) Longshen (v) Longching (vi) Monyakshu (vii) Shangnyu
RD Blocks:	(i) Chen (ii) Mon

(iii) Wakching

(iv) Tizit

(v) Tobu

(vi) Phomching

Number of recognized villages: 96

Number of Government Primary Schools: 120

Number of Government Middle Schools: 27

Number of Government High Schools: 10

Number of Colleges: 1 (Wongkhao College, Mon)

Number of Police Stations: 5 (Mon, Tizit, Naganimora, Aboi and Tobu)

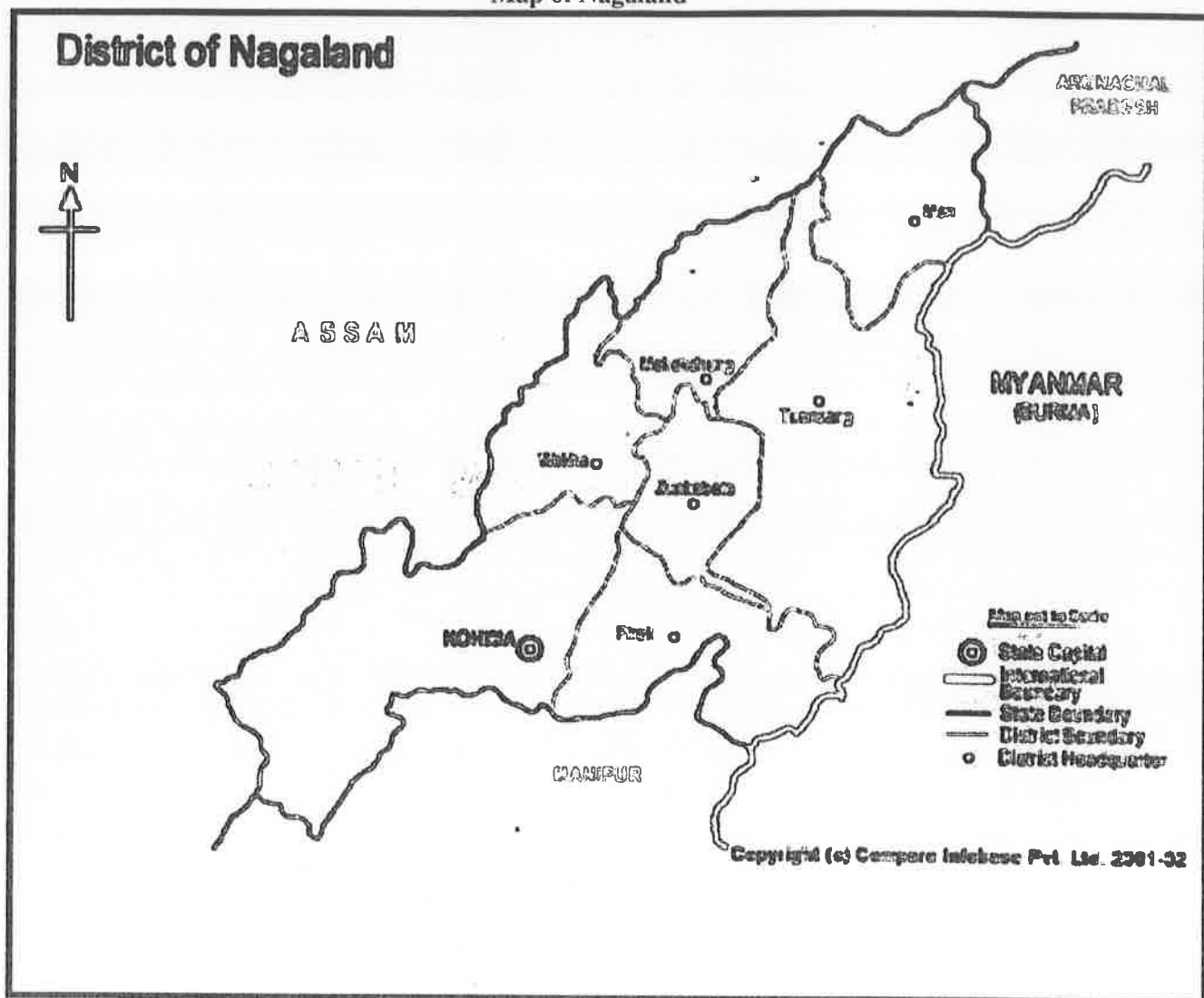
Location

The District of Mon, which covers an area of 1786 sqkm, is bounded on the North by Sibsagar District of Assam, on the South by Tuensang District of Nagaland and Myanmar (Burma), on the East by Myanmar (Burma) and on the West by Mokokchung District of Nagaland. On her Northeast lies the Tirap District of Arunachal Pradesh.

The District can be divided into two District topographical areas, viz. the foothills adjacent to the plains of Assam, i.e. Tizit and Naganimora areas and the hill ranges extending from the foothills, the slopes of Naga Hills and Patkal Range in the Eastern side of the District.

The altitude of areas varies from 100 metres in foothills to 1050 metres in the interior of the District. The average humidity is 76 per cent and the average temperature is 24.4 degrees Celsius. The average annual rainfall ranges between 2000 mm and 3000 mm, occurring mostly between April and October.

Map of Nagaland



History

The area, which is now known as MON DISTRICT and is placed on the Northeastern part of the State of Nagaland, was not brought under the Civil Administration until 1948. Even in the beginning of the Nineteenth Century, a vast tract of land lying between the administered areas of Assam and Myanmar (Burma) was not brought under the Civil Administration by the British. By the year of 1914, the Foreign and Political Department of the Government of India, by a Notification, extended the Assam Frontier Tract Regulation of 1880 to the Hills, which were either inhabited or frequented by Abors, Mishmis, Singphos,

Nagas, Khamptis, Bhutias, Akas and Daflas. It is by this extension of the aforesaid Regulation, the Government of India brought the area under some administration in 1914 and the area was named as the North East Frontier Tract. Hence, the present Mon District was also brought under same notification but practically there was no Civil Administration until 1948.

In 1951, the plains portion of Ballpara Frontier Tract, Tirap Frontier Tract, Abor Hills District and Mishmi Hills were transferred to the administrative jurisdiction of the Government of Assam. Thereafter, the remaining areas of the said North East Frontier together with the Naga Tribal Area of Tuensang including the present Mon (District) were renamed as the North East Frontier Agency. The Mon Sub-Division under Tuensang Frontier Division was created and the officer who was first posted, as the Assistant Political Officer was Mr. W.H.Rynjah.

The Konyaks can be grouped into two groups: (a) "Thendu" means "Tattooed Face". This group of the Konyak Nagas inhabits the lower region of the District. Powerful "Anghs" (Chief) rule the respective villages and the people tattoo their whole face; (b) the word "Thenthoh" means "White Face" as these groups tattoo their forehead and chin. They are the settlers of the upper region of the District (Tobu Area).

Population

Total population of the District as per 2001 census is 259604. Tribals constitute 98 per cent of the total population of Mon District. The rest are people from the plain areas who either are employed in offices or engage in business. Among the non-tribal people, Keralite constitute 50 per cent and the rest are Asamese, Bangladeshi and Bengalees from West Bengal and other side of the border. District Census data for Mon is not available separately. We have received population statistics of Mon District from Provisional Population Totals:

Series 1, Paper-1 of 2001, Supplement District Totals, and Published by Registrar General & Census Commissioner, Govt. of India.

Table 2.1: Population Statistics of Mon District, 2001

Total Population (Nos.)	259604
Males	138005
Females	121599
Decadal Growth Rate	73.42
Sex Ratio (females per 1000 males)	881
Population Density	145
Literacy Rate	42.25
Male Literacy	46.70
Female Literacy	37.12

Topography

The District can be divided into two regions topographically. (a) The Upper Region comprising Longching, Chen, Mopong and Tobu area; (b) The Lower Region comprises Mon, Tizit and Naginmora area.

Rivers

Some of the important rivers of the Mon District are Dikhu, Yamon, Yityong, Kaimang, Tesang, Maksha, Tapi, Tizit, Teyap, Tekang, Jein, Teggie, Telem, Pongma, Tehok which provide good fishing grounds, picnic spots rafting and has a number of species of fish like trout etc.

Flora and Fauna

The Mon District is rich in flora and fauna. The rare Blue Vanda, White Orchids, Foxtail, Wild Lillies, Mapple trees etc. are found in the mountainous region of the District. There are varieties of medicinal herbs, edible plants, etc., which are of great botanical value.

Wild Life

Elephant, Tiger, spotted Leopard, Hornbill, Partridge Fowl, the rare Tragopan, Deer, Big Deer, Mountain Goat, Wild Boar, Bear are found in the forest of the Mon District.

Forest

The Mon District presents picturesque scenes with lush rich green forest, which provides a natural habitat to different species of flora and fauna. Some of the forest of Mon known is Shingphan forest, Wanching forest, Tiru forest, Zangkhum forest, shawot and Chen forest, Yei, Monyakshu, Pessao, Yongkao and Tobu forest. These forests are rich in timber.

Table 2.2 Forest Statistics of Mon, 1999-2000

(Area in Hectares)

Total Forest	41649.26
Reserve Forest	2357.00
Proposed Reserve Forest	7292.26
Village Forest Degraded	32000

Climate

The Mon District has a moderate climate. The District falls in the north temperature zone and enjoys a pleasant climate. The hill ranges have cold climate where summer is short-lived. Average humidity is 76 per cent and the average temperature is 24.4 degree Celsius. The average rainfall varies from 200 mm to 400 mm occurring between Aprils to October. Days are warm and nights are cool. Rainy season sets in the month of May and lasts till

October. From November to April, the District has dry weather relative cool and days are bright and sunny. The maximum temperature varies between 18 degree centigrade during January to 28-30 degree centigrade during June-July. The minimum temperature varies from 4 degree centigrade during January to around 18 degree centigrade during June-July.

Important Festivals

1. **AOLINGMONYU** is the main festival of the Konyaks. It is celebrated in the spring season i.e. after the sowing of seeds. The festival starts from 1-6 April. This festival is celebrated to ask for blessings from God "Yongwan" so that the farmers may have a good harvest for the year. Yound and old in traditional cases and headgears decorated with feathers and wild boar tusks, accompanied with log drums chant folk songs and have a merry time.
2. **LAOLONGMO** is another festival of the Konyaks, which is celebrated in the month of August after the harvest is over.

Mountain Peaks

There are a number of high peaks in the Mon District. Shawat is the highest peak with an altitude of 2414 metres above sea level. Monyakshu is 1850 Metres, Chikho is 1500 metres, Longwa International Border peak is 1500 metres, Chiknyuho is 1006 metres, Ngupdang 1493 metres and Tamkong 2000 metres above the sea level.

Handicrafts

The Konyaks are expert in cane and bamboo works like making ornaments, baskets, furniture etc.

Tourist Spots

Mon has a number of beautiful sightseeing, trekking, fishing and picnic spots to attract tourists. It provides peaceful environment undisturbed by the hub-hub of busy city

life. Some of the tourist spots are: (a) Wanching, Wakching, Mon, Shangnyu, Chung, Longwa, Angphang, Monyakshu, Pessao, Changlaangsu famous for wood carving; (b) Sheangha Chingnyu, Langmeng, Longwa are famous for skull exhibits and wood carving; (c) Dikhu and some other rivers are the main attraction of tourists for its unique nature of fishing; (d) Yetysng, Kaimang, Maksha and Thannyak rivers are popular for trout fishing; (e) Chiknyuho, Shawot, Ngupdng, Longwa are famous for Second World War remains and rock inscriptions; (f) Yei, Monyakshu, Pessac, Yongkao, Tamkong are the spots of attraction for ornithologists and for watching Tragopan birds; (g) Shangnyu and Chui have been declared as the ethnic villages providing a rich educational research work for anthropologists. These two villages are ruled by the Chief Anghs. Traditionally architecture and old sculptures provide historical background of the past of Konyaks and their culture and tradition.

The Konyaks are of Mongoloid origin. Before, the advent of Christianity into Nagaland, the Konyaks were the believers of "Animism" worshipping different objects of nature. At present about 95 per cent of the population follow the Christian faith.

The Konyak society is obviously patriarchal society and is dominated by male chauvinism. The eldest son of the family usually inherits the paternal property. The male members take all major decisions regarding village society etc. and women cannot participate in the discussion in the meeting. But trends are gradually changing with more liberal thinking and treating women as equal to men in all respects. The Konyaks speak different dialects in different villages. Each village has its own sub-dialect quite distinct from others. The Konyaks are hospitable in nature, warm hearted and fond of merry-making. Elderly men indulge themselves with "Khalap" which is black tea. A kettle is always left in the fireplace of boiling black tea.

Administration

The Deputy Commissioner is the Administrative and Head of the developmental activities in the district. Many other officials assist him. The district is divided into five sub-divisions. Tobu, Tizit and Aboi sub-divisions are head by Additional Deputy Commissioners (ADC) and Phomeching and the sub-divisional officers head Wakching sub-divisions. There are 6 rural development blocks viz. Mon, Chen, Tobu, Wakching, Tizit, Phomching. There are seven circles under the administrative control of the Extra Assistant Commissioners viz. Chen, Longshem, Shangnyu, Longching, Hunta, Manyakshu, Mopung. Besides there are village councils, which function according to the provisions of the Nagaland Village Council Act 1978.

Village Administration

An "Angh" rules each village. He is the sole authority in the village and held in high esteem by his villagers and hold immense power in his village and other subordinate villages. There are altogether seven "Chief Anghs" within the Mon District, viz. (a) Mon, (b) Chui, (c) Shengha Chingnyu, (d) Longwa (e) Shangnyu, (f) Jaboka and (g) Tangnyu. The Chief Anghs of these villages rule over a group of scattered villages under them, some of which are in Arunachal Pradesh with 54 villages and 87 villages in Myanmar. All these villages are Konyak villages having strong customary and traditional relationship with the rest of the 100 villages of the Mon District having no land dispute between the villages and are all under the umbrella of the Konyak Union. The Angh of a village is assisted in his task by the Deputy Anghs of each Morung (Pan) and the elders or Gaon Burras. Each village has a ruling clan and commoner clan or the "Pan" clan. The members of a clan are bound by blood – ties and so inter-marriage is prevented. But they can marry a boy or a girl of other clans. The Anghs belong to the ruling clan. An heir to the post can take any girl from other clans as his wife,

but he has to marry princes of another village as his real wife. The other wives are treated as his concubines and their children cannot claim to become the Angh. The Anghs practice polygamy and can have a number of wives. But only the eldest son of a real prince has the right to inherit his paternal property and to be adorned as the Angh after his father's death. The village has a strong administrative body, i.e. the Village Council. The members of the Village Council administer law and maintain order in the village.

For administrative convenience, each village is divided into a number of "Morungs" or "Pan". It is an institution for training youths in discipline, nationalistic feelings, safeguarding the village from intruders and for efficient execution of tasks during emergencies etc.

Morungs are men's dormitory, which is in hierarchical order. The unmarried youths assemble in the evenings and discuss about important matters pertaining to their socio-economic, political and day-to-day aspect of life.

Culture

The Mon District is rich in her culture and tradition. She has rich cultural heritage of ages past wooden effigy and statues dating back to Stone Age as well as medical periods are objects to awe and wonder, depicting the human craftsmanship and skill. The Konyaks are skilled in the art of making firearms. They are also skilled in handicrafts like basket making, can and bamboo works. Making of necklaces, wristbands, garter with beads make one gasp with wonder and pleasure.

Festivals

The Konyaks celebrate mainly two festivals, namely "Aolingmonyu" and "Laolongmo" besides the Christmas, New Year etc. The Aolingmonyu is celebrated in the

spring season after the sowing of seeds in the month of April. The festival is celebrated from 1-6 April in order to seek blessings from God "Yongwan" to have good harvest for all crops throughout the year.

Economic Condition

The economic condition of the people lags behind when compared to the living conditions of the people of other districts in Nagaland. As it is in the remotest part of Nagaland, its economic development has not been satisfactory. Mon has great potentialities for economic development if her forest resources and manpower can be re-generated. Due to ignorance, lack of capital, scientific and technical know how, infrastructure inadequacies, the Mon District has failed to lift her to the level of other districts. The recent trend in the District is tea-cultivation by the local people. The gentle slopes of Mon provide ample scope for developing the Mon District for the cultivation with all modern techniques. Though the Government has provided funds but the local people fail to channelise the funds for economic growth and development. If the central agencies like the Indian Council of Agricultural Research (ICAR) can establish demonstration farms to teach the villagers about the modern farming, inclination towards cash crops and horticulture, rearing of orchids by scientific means can offer ample opportunities to the people of Mon District for regenerating employment opportunities and for economic development in the District.

Mon District is rich in natural resources, but there is tremendous ignorance among the people how to utilize the natural resources into productive economic goods. There is no concerted effort from the government to make the people aware of the economic activity. During field survey, we have visited remotest corner of the district, but we have not seen any economic activity except farming. Farming technique is very rudimentary. Farming is basically of Jhum cultivation where they use same land for 3-4 years successively then they

shift to some other location. This process regenerates fertility of the land. Entire Nagaland no farmer uses fertilizer may be bio or chemical fertilizer. What is more significant is that no farmer uses HYV seeds for higher productivity. Agriculture is very traditional, uneconomic and subsistence and there is no market to sale the surplus product. Government may take help of agricultural research institutes and several agricultural universities for improved biotechnology and seeds of GM varieties for high yielding crops. So far impact of Green Revolution is nil in Nagaland. Government is not very active in establishing the linkage between farmers and modern varieties of seeds and improved farming technologies. Moreover, entire farming activities are for producing paddy only. Very little is available for cash crops, fruits and vegetables.

Agriculture is the main economic activity of the Mon district, of which paddy is the main. Nagaland in general and Mon in particular are very rich in pineapple cultivation, which has lucrative market outside of the state. But marketing is very poor in Nagaland. Almost nothing is marketed. Due to extremely poor road condition, nothing can be transported to outside of the state because of exorbitant transportation cost. Nagaland has large potential for tea cultivation because of its slopy terrain. While visiting villages, we have found that some enterprising people have done tea plantation in the hills and have employed several people in their tea garden. Tea plantation can be a lucrative economic activity in Mon, provided that Govt. comes forward to help the villagers and give them adequate training. In terms of aromatic value, Nagaland tea is not less preferable than Assam tea. Since soil is fertile and enough land is available without any cost, prospect of cash crop at Mon is very high.

Nagaland in general and Mon in particular have very high potential livestock farming. Almost every family in rural areas has sufficient number of livestock. One can find piggery in almost every household followed by poultry. Consumption of pork and chicken is very

high in Nagaland. Therefore, one can rear it commercially and sell the same in the market because of its high local demand. Under different rural development schemes, government has taken active interest to encourage local people to follow improved methods of rearing animals and maintaining birds. In order to encourage people into this profession, Govt. has established demonstration farms for supply of improved breed of both birds and pig lings to the local people. Due to topographical disadvantages, fishing profession has not developed to the desired level, despite of the fact that Naga people like to have fish with rice. This is their basic food. Fish they get from the Andhra Pradesh and Assam, which is sold at the local market at a very high rate. However, there is enough scope for developing community fishery around Tizit and Naginimora, which are located in the plain areas. Some of the indicators of agricultural activities are shown in the following tables.

Table 2.3: Total Irrigated Area & Irrigated Area under Crops, 1999-2000

(Area in Hectares)

	Nagaland	Mon	Percentage
Total Irrigated Area	63200	4750	7.51
Irrigated Area under Crop	71350	5200	7.29

Table 2.4: Performance of Fishery Department at Mon, 1999-2000

No. Of Fishery Ponds	120
Fingerling Supplied average (in million)	4.00
Value of Fingerlings avg. of Rs. 160/1000 (in lakh unit)	11.50
Fish Production (in MT)	600
Value of fish production avg. at Rs. 2700/MT	130
No. Of farmers benefited	65
Total water area in cumulative (Hectare)	50.50

Since there is no scope of organized employment at Mon, people prefer to do work in the unorganized sector like small establishment, shops, schools run by government. At Mon, we have seen that majority of the schools is run by either churches or by private initiative.

Govt. run schools is very few in numbers. Of course, primary schools are there in the villages, educated youths enter their names in the employment registrar of the employment exchange and get job. Apart from getting jobs in schools, scope of government job is very limited. Since there is no economic activity, there is no manufacturing and tertiary sector at Mon. Both manufacturing and service sectors are very poor at Mon, which could have absorbed educated youths. Mon is very backward compared to other districts of Nagaland because of its extremely poor education system. People, who get educated, prefer to move out of their district for jobs because of lack of any opportunity at Mon.

Table 2.5: No. Of Persons on the Live Register as per Qualification of Employment Exchange at Mon, 1999

	Males	Females
Below Matric	1137	160
Matric	350	130
Pre-University	51	19
Graduate	27	7
Post Graduate	2	1

Mon is very backward as far as industrialization is concerned. Major reason for industrial backwardness has been attributed to very poor communication and extremely bad road connectivity. Transportation cost is exorbitantly high. Transportation cost from Dimapur to Mon is 4-5 times higher than other comparable states of the same distance. We were told that in some places Jeep charges Rs. 100/- per KM for transporting some building materials. This is due to the fact that village roads are inaccessible to trucks and tempos. Extremely high transportation cost is the major deterrent factor of industrial development at Mon District. It is highly uneconomical to set up any industry at Mon due to exorbitant high

transportation cost. Though some SSI units are at Mon, these are only for local consumption and except for making local shawls, there is virtually nothing noticeable commercial activity at Mon whatever kind it may be. Government of India has proposed to set up an international trade center at Longwa village of the Indo-Burma border, but to make it operational it will take several years. The object of setting up an international trade center at the Indo-Burma border is to open a land-based trade route from India to the ASEAN countries and vice versa. Once this trade center becomes operational, there will be wide road, which will help adjacent villages to communicate with the town and other parts of the state and country. Industrial position of Mon for 1999-2000 is shown in the following table.

Table 2.6: No. Of Industries at Mon, 1999-2000

General	No.
District Industries Center	1
Mini Industrial Estate	1
Cottage Industries Training cum Production Center (CITPC)	1
Project Package Scheme for Weaving Training in Fly Shuttle Loom	1
International Border Trade Center	1
Large, Medium and Small Scale Industries	
Nagaland Forest Products Ltd.	1
SSI Unit Permanently Registered up to March 2000	56
Emporium	1
Citronella Demonstration Farm	2
Cottage Match Industry	1
Splinter Veneer Unit	1

Source: Directorate of Industries, Govt. of Nagaland

Rural electrification is an area where Nagaland has performed exceedingly well. Official statistics show that Nagaland got 99 per cent of the villages electrified in 1993. Nagaland does not generate any electricity but it receives from Manipuri and Arunachal Pradesh. Though official statistics shows almost all villages are electrified, the reality is not so rosetic. We have visited some villages, where we have found that electricity lines are there and there is no connection. Moreover, quality of electricity supply is very poor. Most of the times electricity is supplied at a very low voltage. Nevertheless, while traveling at night we have found that remotest part of the district and hilltops located far away are electrified. We have noticed frequent loadshedding at Mon. Pattern of electricity consumption at Mon both for domestic and commercial is shown in the following table. Official data also show that both domestic and industrial consumption have been increasing over the year.

Table 2.7: Electricity Consumption at Mon, 1999-2000 (in MKWH)

	No. Of Consumer	Unit Consumed (MU)
Domestic Light Power	5887	4.73
Commercial	1021.00	0.66
Industry	16.00	0.30
Public Lighting	2.00	0.01
Bulk	21.00	2.57
Total	6947.00	8.27

Road connectivity of Mon district is very poor. This is precisely the reason why Mon district is the most backward compared to other districts of Nagaland. There is no transportation linking one village to another. People walk from one village to another which takes several hours and in some cases days. Chen block is located far away from the District Headquarters. Even BDO does not have any vehicle to visit his village. From Mon to Chen block takes several days by walking. Village roads are in so pathetic conditions that only

Jeep can run during fair weather during December to March. Even by Jeep it takes several hours to reach into the village. Walking is the only mode of communication. Most of the villages remain inaccessible during April to November because of mud and road-blockage caused by landslide due to heavy rain. Even during survey, we have seen roads are so muddy that Jeep hardly can cross. Improvement of road conditions should be the prime consideration of all rural development programmes. Road connectivity among village is so poor that people hardly come out from their villages for marketing their products to the town area. Roads maintained by PWD are in bad shape. Roads built and maintained by Border Road Organization (BRO) are much better and all weather motorable. BRO roads are the main arteries of the District. We have seen some roads are constructed under the Prime Minister Gram Sadak Yojana, but the pace is very slow and quality is very poor. Road length of Mon District is shown in the following table.

Table 2.8: Length of Roads under the Public Works Department at Mon, 1999-2000

	(In Kms)	
	Surfaced	Unsurfaced
State Highway	233	-
Major District Road	-	-
Other District Road	105	376
Village Road	310	287
Total	648	663

Source: C.E.'s Office, P.W.D.(R&B)

Table 2.9: Collection of Revenue under Different Acts at Mon, 1999-2000

	(Rupees in Lakh)
Nagaland Sales Tax	29.94
Professional Tax	43.90
Amusement Tax	0.10
Total	73.94

Increasing number of villages is served by drinking water. During our field survey, we have visited several villages and had interaction with the villagers with their problems and aspirations. We have found that many villages have drinking water facility. When we visited remotest part of the district i.e. Longwa village under the RD block Phomching, which bordering Myanmar, we found that the village was served by clean drinking water through pipeline. But obviously, major source of water is not underground it is extracted from the hills itself. In the Mon district, we have found that water is extracted from different spots of hills not from underground though pumps. We have not made any intensive query on the drinking water scheme of the Ministry of Rural Development, but it seems to us that supplying drinking water to the villages through pipes may be under any RD scheme. The table shows that increasing number of people is served by drinking water over the years except 1999-2000, the latest year when the data are available.

Table 2.10: No. Of Villages/Habitats Covered by Drinking Water Supply and Population Covered at Mon District, 1997-98 to 1999-2000

	No. Of Villages/Habitats covered NC/PC	Population Served
1997-98	5	1165
1998-99	6	7509
1999-2000	5	6228

Mon District is very poorly serviced by banking operation. This is precisely the reason why the district is very backward compared to other districts of Nagaland. Mon has 6 RD blocks viz. Chen, Mon, Tobu, Wakching, Phomching and Tizit block. Rural development activities of each block are supervised by BDOs. But banking facility is extremely poor in this district. Two (2) branches of SBI are serving entire Mon district, one is at Naginimora and another is at the district headquarters. SBI Naginimora is very small and its operation is very limited. UCO bank earlier served Tizit block but it shifted to Sonar at Assam in 1993

after a rubbery. Nagaland State Cooperative Bank has a branch at Mon but all activities related to rural development are conducted through the SBI Mon. Mon branch of SBI has all VDB (Village Development Board) accounts of all blocks except Naginimora, which is serviced by another branch of SBI. Government of Nagaland has been trying to pursue UCO bank to relocate its branch at Tizit through NABARD without any success. In the entire state of Nagaland, out of total 52 blocks 21 blocks do not have any bank, which means there are 21 un-bank blocks in the State. Similarly, at Mon district also out of 6 blocks SBI is located only in 2 blocks and rest 4 blocks are un-banked. This aspect has assumed much importance with the launching of credit-linked SGSY programme in the State launched since 1 April 1999. Therefore, there is urgent need to strengthen and upgrade the banking facilities in the District for the effective implementation of all rural development programmes. The banking scenario in the Mon District is shown below.

Table 2.11: Performance of Banks at the Mon District, 2001-2002

	(Rs. in Lakh)				
	SBI (2 Branches)	UCO Bank	Vijaya Bank	Nagaland State Cooperative Bank	Total
Agri. & Allied Activities					
Target	30.22	-	5.48	10.00	45.70
Achievement	25.17	-	3.17	12.30	41.18
Small Scale Industries					
Target	17.70	-	4.40	-	22.10
Achievement	15.80	-	0.86	-	16.66
Trade & Services					
Target	19.50	-	2.50	2.00	24.00
Achievement	14.19	-	0.08	6.00	20.27
Total					
Target	67.42	-	12.38	12.00	91.80
Achievement	55.70	-	4.11	18.30	78.11
% of achievement	82.62	-	33.20	152.00	271.82

Source: Block-Wise Annual Credit Plan, 2002-2003, Mon District, SBI Regional Branch, Dimapur

Socio-economic Background as revealed by the Survey

There are four basic objectives of this study for which field survey was conducted. These objectives are as follows.

1. To examine whether the guidelines on various programmes are being followed with reference to selection of beneficiaries, utilization of funds allocated and transparency and involvement of people in programme implementation.
2. To examine the survival of asset created, in particular whether all the assets created under the scheme have survived, are in use and cost effective.
3. To assess the impact of the programmes on productivity and poverty alleviation and, in particular, whether the programmes have contributed in increasing/improving production, employment and living conditions of people below the poverty line. The study is required to estimate the number of people who have crossed the poverty line after availing of the assistance under various programmes.
4. To examine the role and functioning of Village Development Boards, which is counterpart of Panchayat Raj Institutions in Nagaland, in the implementation of the programmes.

In this survey, we have taken 4 blocks viz. Chen, Mon, Wakching and Phomching. In each block we have surveyed 10 villages and in each village we have selected nearabout 15 beneficiaries. Mon District is having 6 blocks viz. Chen, Mon, Tizit, Tobu, Wakching and Phomching. Out of these 6 blocks Mon and Phomching are relatively better performers i.e. relatively developed blocks and Chen and Wakching are relatively week performers i.e. less developed blocks. In order to select the blocks, we have taken the ratio of BPL families to the total population of that block. We have found the ratios are least in case of Mon and

Phomching and highest in case of Chen and Wakching. Tizit and Tobu blocks do not fall either of the extremes.

There is no need of land reforms in Nagaland. All lands are private property and the village chiefs known, as 'Aungh' own it. Normally, Aunghs are settled at the hilltops for their security. He distributes land to his villagers for cultivation. We were told that there was no landless family in Nagaland. We have surveyed 570 households in 4 RD blocks, of which 94 households i.e. 16 per cent are shown without having any land. This is unlikely in Nagaland. Because land is natural property and density of population at Mon is 145 persons per square KM. Since land is abundantly available in Nagaland, it is not sold and purchase in the market. Land is available to everybody on the basis of mutual agreement. Only they have to clean the forest and make it cultivable. Around 15 per cent of the people of 4 RD blocks under survey are having land ranging between 10 acres and above. Table 1 shows that around 60 per cent of the household surveyed own 1-5 acres of land and 26.7 per cent of the household are having land ranging from 5-10 acres. This phenomenon is shown in Table 2.12.

Table 2.12
Distribution of Land Holding Pattern of The Beneficiaries

Blocks	Total Land Holding (in Hectares)				Total
	1 – 5	5 – 10	10 – 15	>15	
Phomeching	105 (100.0%)	0	0	0	105 (100.0%)
Mon	129 (97.8%)	3 (2.3%)	0	0	132 100.0%
Wakching	31 (23.5%)	97 (73.5%)	4 (3.0%)	0	132 (100.0%)
Chen	11 (12.2%)	27 (25.2%)	37 (34.6%)	30 (28.0%)	107 (100.0%)
TOTAL	278 (58.4%)	127 (26.7%)	41 (8.6%)	30 (6.3%)	476 (100.0%)

In Nagaland, land is the gift of nature and it does not cost anything to cultivate the land. Unlike hills in the other parts of India, Nagaland hills are full of vegetation and fertile. Therefore, cost for cultivation is almost zero except seed, which is also available through exchange. At Mon, we have not found any commercial activity for any thing except some small stationeries and retail stores. At Mon, there is no need of irrigation schemes separately because it rains heavily in almost every month of the year. Even at the time of my visit we have found raining almost at every night. But surprisingly, 37 per cent of the households say that their lands are not irrigated. But 63 per cent of the land holding have irrigation facility. Out of 476 households owing land property, lands of 176 households are unirrigated and lands of rest of the households are irrigated. There is no desert area at Mon; therefore, we cannot say why 37 per cent of their land holding do not have irrigation facility. The percentage distribution is shown in the parenthesis. The entire phenomenon is shown in Table 2.13.

Table 2.13
Block-wise Distribution of Irrigated land

<i>Blocks</i>	<i>Total Irrigated Land Holding (in Hectares)</i>					<i>Total</i>
	0	<2.5	2.5 -5	5 - 7.5	>7.5	
Phomeching	103 (98.1%)	2 (1.9%)	0	0	0	105 (100.0%)
Mon	55 (41.7%)	75 (56.8%)	1 (.8%)	0	1 (.8%)	132 (100.0%)
Wakching	0	108 (81.8%)	24 (18.2%)	0	0	132 (100.0%)
Chen	18 (16.8%)	27 (25.2%)	53 (49.5%)	3 (2.8%)	6 (5.6%)	107 (100.0%)
TOTAL	176 (37.0%)	212 (44.5%)	78 (16.4%)	3 (.6%)	7 (1.5%)	476 (100.0%)

Survey shows that agricultural income is very insignificant at Mon. Income from agricultural activities is up to Rs. 500/- for 77.7 per cent of the household having agricultural land. Even this is not very much justified and it is highly underestimated. If around 60 per

cent of the people are holding land ranging between 1-5 acres, which are very fertile and irrigated also, how come their income out of agricultural activities will be Rs. 500/- only? Agricultural income ranges between Rs.500-Rs. 1500 for 7.4 per cent of the households. 4.6 per cent of the land holding households is having agricultural income ranging between Rs. 1500 – Rs. 3000/-. Only 1.5 per cent of the landholding households belong to the category of Rs. 3000 to Rs. 4500/-. 8.8 per cent of the land holding households' income out of agricultural activities are above Rs. 4500/-. The pattern of agricultural incomes of the households having land properties used for agricultural purposes is shown in Table 2.14.

Table 2.14

Distribution of Agricultural Income Among the beneficiaries, Mon District

BLOCKS	Agricultural Income Classes					Total
	1-500	501-1500	1501-3000	3001-4500	4501 above	
Phomeching	70 (67.3%)	1 (1.0%)	3 (2.9%)	4 (3.8%)	26 (25.0%)	104 (100.0%)
Mon	109 (82.6%)	5 (3.8%)	13 (9.8%)	2 (1.5%)	3 (2.3%)	132 (100.0%)
Wakching	104 (78.8%)	23 (17.4%)	2 (1.5%)	1 (.8%)	2 (1.5%)	132 (100.0%)
Chen	86 (80.4%)	6 (5.6%)	4 (3.7%)	0	11 (10.3%)	107 (100.0%)
Total	369 (77.7%)	35 (7.4%)	22 (4.6%)	7 (1.5%)	42 (8.8%)	475 (100.0%)

Housing is another indicator of rural development. Therefore, in our survey we have emphasized the pattern and distribution of housing among the rural folks. In respect of housing, Koniyaaks are distinguished from other tribes of Nagaland. Koniyaaks prefer to live in a joint family system. We have found in the villages that in almost every house 7-8 families

live. Out of 570 households surveyed, 476 households are living their own houses, of which 43.7 per cent of the households are living in thatched houses, 38.7 per cent of the household are living in Kutcha house and 13.7 per cent of the are living semi pucca house. Only 4 per cent of the total surveyed household says that they live in either pucca or pucca with RCC roof houses. At Mon town, we have found most of the houses are semi pucca with corrugated roofs. Incidence of thatched house is highest in Phomeching and Chen and incidence of pucca and pucca with RCC roof is highest in Mon and Wakching districts. The block wise distribution of housing pattern among the surveyed households is shown in Table 2.15.

Table 2.15

Block- Wise Distribution Of House Type

Blocks	Type of Dwelling					Total
	Thatched	Kutcha	Semi pucca	Pucca	Pucca with RCC Roof	
Phomeching	69 (48.59%)	44 (30.99%)	25 (17.61%)	2 (1.41%)	2 (1.1.41%)	142 (100.0%)
Mon	61 (42.96%)	50 (35.21%)	20 (14.08%)	6 (4.23%)	5 (3.52%)	142 (100.0%)
Wakching	12 (9.1%)	88 (66.7%)	25 (18.9%)	7 (5.3%)	0	132 (100.0%)
Chen	73 (68.2%)	22 (20.6%)	12 (11.2%)	0	0	107 (100.0%)
TOTAL	215 (41.11%)	204 (39.01%)	82 (15.68%)	15 (2.87%)	7 (1.34%)	523 (100.0%)

Nagaland, Tripura and Sikkim are three of North Eastern states, which have done exceedingly well in the rural electrification front. According to 1993 survey, 99 per cent of the rural areas of Nagaland are electrified, 99.70 of rural areas of Tripura are electrified and 100 per cent of the rural areas of Sikkim are electrified. These data are reported in the Report of the Inter-Ministerial Committee on North-Eastern Region. Despite such commendable performance in rural electrification in Nagaland, its records in different districts are dismal.

While visiting different villages of Mon, we have found that government has extended electricity lines to almost every village and it has not given electricity connection. We have seen the same phenomenon in Longwa village bordering Myanmar. This picture is evident from Table 5. Mon is one of the worst performing districts in Nagaland. Among 4 RD blocks we have surveyed, 52.5 percent of the households are electrified and rest 47.5 per cent of the households are not electrified. This means almost half of the households of Mon do not have electricity connection, though on record, 99 per cent of the villages of Nagaland are electrified by 1993. In this area, there is significant amount of discrepancy between the Govt. data and our survey data. This phenomenon is shown in Table 2.16.

Table 2.16

Block wise distribution of Availability of Electricity Connection

Blocks	Electricity Connection		
	Yes	No	Total
Phomeching	41 27.6%	108 72.4%	149 100.0%
Mon	16 10.4%	143 89.6%	159 100.0%
Wakching	121 90.9%	12 9.1%	133 100.0%
Chen	77 59.8%	52 40.2%	129 100.0%
TOTAL	255 44.73%	315 55.26%	570 100.0%

Supply of drinking is another area where performance of Mon District is quite dismal. Mon is considered as one of the backward districts of Nagaland in all parameters of development. Supply of drinking water is terrible in bad shape at Mon. On an average 67.7 per cent of the surveyed households of 4 blocks of Mon are without having any drinking

water supply. These people drink water from ponds and river streams, which is abundantly available in the nature. This incidence is highest in Mon, Wakching and Chen blocks. At Mon block, 67.5 per cent of the surveyed households, at Wakching 94.7 percent of the households and at Chen 84.6 percent of the households get drinking water from ponds and river stream. At Phomeching, the proportion is 17.1 per cent. Govt. has also scheme to supply drinking water to houses. Table 6 shows, 27.2 per cent of the total households surveyed have access to public supply of drinking water. Phomeching is the best performer in this regard. 82.9 per cent of the households surveyed at Phomeching have access to public supply of drinking water, which is highest among all RD blocks in our study. The extent is 20.6 per cent for Mon, 0.8 per cent at Wakching and 12.5 per cent at Chen. Other modes of supply of drinking water at these 4 RD blocks are: hand pump, tube well and public hand pumps. Total around 4 per cent of the surveyed households are supplied with drinking water through these modes. The entire phenomenon of the modes of drinking water supply is shown in Table 2.17.

Table 2.17

Distribution of Source of Drinking Water Across Blocks

Blocks	Source of Drinking Water						Total
	Hand pump	Tube well	Public hand pump	Public supply in house	Pond / river/ stream	Others	
Phomeching	0 (0.0%)	0 (0.0%)	0 (0.0%)	87 (82.9%)	18 (17.1%)	0 (0.0%)	105 (100.0%)
Mon	9 (7.1%)	4 (3.2%)	2 (1.6%)	26 (20.6%)	85 (67.5%)	0 (0.0%)	126 (100.0%)
Wakching	0 (0.0%)	3 (2.3%)	2 (1.5%)	1 (.8%)	125 (94.7%)	1 (.8%)	132 (100.0%)
Chen	2 (1.9%)	0 (0.0%)	0 (0.0%)	13 (12.5%)	88 (84.6%)	1 (1.0%)	104 (100.0%)
TOTAL	11 (2.4%)	7 (1.5%)	4 (.9%)	127 (27.2%)	316 (67.7%)	2 (0.4%)	467 (100.0%)

At Mon, almost entire landholdings are available for the cultivation of staple crops. Of late, at the initiative of Indo-Canadian Project, cash crop plantation has started. Currently, one project is going on with the financial support of Canadian Govt, which is known as Nagaland Empowerment of People through Economic Development (NEPED) at the auspices of India-Canada Environment Facility (ICEF). Under this project, officials are encouraging farmers for cultivating cash crops. Apart from this, we have shown several initiatives for tea plantation also. Tea plantation becomes very popular these days. In the near future, Nagaland will challenge Assam in producing good quality tea. Till now cultivation of staple crops is the only agricultural activity at Mon based on land. In Table 6, we have shown block wise distribution of earning from staple crops in the 4 RD blocks of Mon. Income from staple crops at Mon is at the middle level. Income from staple crops is up to Rs. 6000/- for 74.9 per cent of the households surveyed by us, which shows that income of the villagers from is not very disappointing. Rest 25.1 per cent of the households earns income ranges from Rs. 6000/- to Rs. 15,000. Even 5.2 per cent of the households earn more than Rs.15,000 from staple crop cultivation. Rice is the only staple crop at Mon. Block wise distribution of earning from staple crops is shown in Table 2.18.

Table 2.18

Block wise Distribution of Earnings from Staple Crops

Blocks	Earnings from Staple crops							Total
	1 – 1000	1001 – 3000	3001 – 6000	6001 – 9000	9001 – 12000	12001 – 15000	> 15000	
Phomeching	1 (1.0%)	12 (11.7%)	53 (51.5%)	31 (30.1%)	6 (5.8%)	0	00	103 (100.0%)
Mon	14 (11.0%)	62 (48.8%)	46 (36.2%)	4 (3.1%)	1 (.8%)	0	0	127 (100.0%)
Wakching	127 (96.2%)	4 (3.0%)	1 (.8%)	0	0	0	0	132 (100.0%)
Chen	2 (2.0%)	20 (20.4%)	2 (2.0%)	14 (14.3%)	6 (6.1%)	30 (30.6%)	24 (24.5%)	98 (100.0%)
TOTAL	144 (31.3%)	98 (21.3%)	102 (22.2%)	49 (10.7%)	13 (2.8%)	30 (6.5%)	24 (5.2%)	460 (100.0%)

Nagaland in general and Mon in particular are starved with fruits and vegetables. Whatever fruits and vegetables are available at Mon; most of them are transported from Assam. Therefore, transportation cost is very high. Almost nothing is produced at Mon. We are surprised to see that in spite of having fertile land, why Koniyaks are averse to cultivation of fruits and vegetables. Prices of fruits in the market are exorbitantly high and quality is extremely low. Probably there is no concerted effort made by Govt. or NGOs to encourage villagers to produce fruits and vegetables. This is also revealed from our household survey. Out of 570 families surveyed only 291 households cultivate fruits and vegetables, of which 70.1 per cent of the households' income is not more than Rs. 1000/ and 13.1 per cent of the households' income is not more than Rs. 3000 year. In total 83.2 per cent of the households who cultivate fruits and vegetable do not earn more than Rs. 3000 per year, in spite of higher prices of frits and vegetables in the market. Very few people earn a decent income from such cultivation. Distribution of earning from fruits and vegetables among different blocks is depicted in Table 2.19.

Table 2.19 Block wise Distribution of earnings from fruits and vegetables

Blocks	<i>Earnings from Fruits and Vegetables</i>						Total
	1 – 1000	1001 3000	3001 – 6000	6001 – 9000	9001 – 12000	12001 – 15000	
Phomeching	46 (95.8%)	2 (4.2%)	0	0	0	0	48 (100.0%)
Mon	8 (40.0%)	12 (60.0%)	0	0	0	0	20 (100.0%)
Wakching	130 (98.5%)	2 (1.5%)	0	0	0	0	132 (100.0%)
Chen	20 (22.0%)	22 (24.2%)	30 (33.0%)	5 (5.5%)	7 (7.7%)	7 (7.7%)	91 (100.0%)
TOTAL	204 (70.1%)	38 (13.1%)	30 (10.3%)	5 (1.7%)	7 (2.4%)	7 (2.4%)	291 (100.0%)

Among 4 blocks surveyed only 2 blocks viz. Chen and Wakching cultivate commercial crops. In terms of no. of households surveyed, out of 570 families surveyed only

90 i.e. 15.79 per cent (almost one-sixth) of the households do plantation for commercial crops. At Mon, only tea is planted, which is basically concentrated at Wakching block. At Chen block also tea is planted as well as ginger is cultivated. In both RD blocks, cultivation of commercial crops is negligible. But we have seen at Wakching, several hundred acres of land are devoted to tea plantation. At Wakching, income earned from commercial crops does not exceed Rs.1000/- for entire cultivation. At Chen, income earned from commercial crops is slight better. Though 25 per cent of the households cultivating commercial crops do not get more than Rs. 1000 per year, income from this profession varies between Rs. 1000 and Rs.9000 for 55.3 per cent of the households who cultivate commercial crops. Block wise distribution of income earned from commercial crops is shown in Table 2.20.

Table 2.20.

Block wise Distribution of value earned from Commercial Crops

Blocks	Earnings from Staple crops						Total
	1 – 1000	1001 – 3000	3001 – 6000	6001 – 9000	9001 – 12000	12001 – 15000	
Phomeching	0	0	0	0	0	0	0
Mon	0	0	0	0	0	0	0
Wakching	34 (100.0%)	0	0	0	0	0	34 (100.0%)
Chen	14 (25.0%)	5 (8.9%)	19 (33.9%)	7 (12.5%)	5 (8.9%)	6 (10.7%)	56 (100.0%)
TOTAL	48 (53.3%)	5 (5.6%)	19 (21.1%)	7 (7.8%)	5 (5.6%)	6 (6.7%)	90 (100.0%)

In spite of having agricultural activities, which are basically at the subsistence level, income level of the people of Mon is at a very low level. Virtually there is no marketed surplus at Mon. Farmers produce paddy for their own consumption and distribution, which is basically confined to their own village only. Agriculture is not unremunerative at Mon, but there is serious lack of marketing. Virtually there exists no marketing activities at Mon; all

villagers we visited allege this. Due to lack of marketing agricultural produces are not marketed. Prices of all agricultural products are very high at Mon. Despite of this fact, there is no concerted effort made by the RD officials to help and encourage villagers to market their products in the town area. Extremely poor road conditions and communication network may be responsible for this. Exorbitant transportation cost is another deterrent factor for earning good income from agricultural activities. Table 2.21 shows that distribution of average income of the households among all blocks. Here we have not included income generated out of different RD schemes. This table shows income level of all households of 4 RD blocks is at a very low level. In spite of having sufficient and abundant natural resources, 85.4 per cent of the households surveyed are having income level not more than Rs. 500/- This is quite unconvincing. We have added income of households from several types of employment viz. different self-employment activities engaged in areas of animal husbandry, agriculture/horticulture, forestry, retail trade and commerce, regular wage earning and several types of casual labour employment. Besides, it also includes income from several agricultural activities viz. from total production of staple crops, total production of fruits and vegetables, total production of commercial crops etc. Income from these activities does not exceed Rs. 500 for 85.44 per cent of the people surveyed. Proportion is miniscule at the higher income level.

Table 2.21
Average Income of the Households (Agriculture + Employment) Across Blocks

Blocks	Average Income Classes						Total
	1 – 500	501 – 1000	1001 – 2000	2001 – 3000	3001 – 4000	> 4001	
Phomeching	97 (88.18%)	6 (5.7%)	2 (1.9%)	3 (2.9%)	1 (1.0%)	1 (1.0%)	110 (100.0%)
Mon	118 (89.4%)	4 3.0%	3 (2.3%)	4 (3.0%)	3 (2.3%)		132 (100.0%)
Wakching	110 (83.3%)	1 (.8%)	8 (6.1%)	5 (3.8%)	7 (5.3%)	1 (.8%)	132 (100.0%)
Chen	86 (80.4%)	2 (1.9%)	4 (3.7%)	6 (5.6%)	4 (3.7%)	5 (4.7%)	107 (100.0%)
TOTAL	411 (85.44)%	13 (2.7%)	17 (3.6%)	18 (3.8%)	15 (3.2%)	7 (1.5%)	481 (100.0%)

Table 2.22 shows the distribution of average income of the households among different blocks except agricultural income. Components of income are of different self-employment activities, viz. self-employment activities in agriculture, self-employment activities in forestry, self-employment activities in other professions like shops & establishment, artisan, trade and commerce and transport. Apart from this it also includes regular wage earning and casual wage earning. It is evident from the table that except agricultural activities, income from other activities is almost negligible. Income from other activities is almost non-existence. 73.1 per cent of the households' income is not more than Rs 100 per year, which means self-employment activities are not income generating as such. But in actual these professions are the major sources of income of the villagers at Mon. These are the major sources of income of the rural people. At least survey results show this. But conceptually it may not correct because income from the forest products, hunting, piggery, and poultry is substantially high at Nagaland. In fact, entire fabrics of their life depend on forest economy. These people extract enormous benefit from the forest resources both directly and indirectly. It is unlikely to believe the survey result that three-fourths of people earn less than Rs. 100 per year from all economic activities except agricultural

income. Giving response to the surveyors of their income pattern, they must have some intention in their minds.

Table 2.22

Average income of each family according to blocks (except agricultural income)

Block	Average Family Income Classes								
	<100	101 – 200	201 – 400	401 – 600	601 – 800	801 – 1000	1001 – 2000	> 2001	Total
Phomeching	413 (73.8%)	1 (.2%)	8 (1.4%)	5 (.9%)	14 (2.5%)	15 (2.7%)	85 (15.2%)	19 (3.4%)	560 (100.0%)
Mon	603 (86.9%)	38 (5.5%)	30 (4.3%)	5 (.7%)	8 (1.2%)	2 (.3%)	6 (.9%)	2 (.3%)	694 (100.0%)
Wakching	333 (72.5%)	25 (5.4%)	37 (8.1%)	12 (2.6%)	30 (6.5%)	10 (2.2%)	11 (2.4%)	1 (.2%)	459 (100.0%)
Chen	402 (73.1%)	3 (5%)	9 (1.6%)	19 (3.5%)	42 (7.6%)	39 (7.1%)	35 (6.4%)	1 (.2%)	550 (100.0%)

Family size in Nagaland is relatively larger compared to other states. Nagas prefer to have bigger family size. Average size of the family is 5 for 88 per cent of the people surveyed and 12 per cent of people having family size more than 5. At Mon, there is no concept of family planning. Poor villagers have family size larger than 5. Public health and sanitation is very poor. There is no good doctor available in the vicinity. Few doctors are available only at the district headquarters. Virtually no doctor is available at the blocks and villages. Though there are some doctors in the official records to serve the villages/blocks, they hardly visit their respective blocks and villages. Children mortality at Mon is very high. There is no campaign of family welfare at Mon. Result is very big family size and chronic poverty. Church may play a very significant role in this area but so far they have not come forward in a significant way. Block wise distribution of family size is shown in Table 2.23.

Table 2.23

Block wise distribution of family Size

Blocks	Family Size Distribution			
	< 3	3 – 5	> 5	Total
Phomeching	58 (36.7%)	83 (52.5%)	17 (10.8%)	158 (100.0%)
Mon	15 (10.1%)	125 (83.9%)	9 (6.0%)	149 (100.0%)
Wakching	18 (13.5%)	102 (76.7%)	13 (9.8%)	133 (100.0%)
Chen	6 (4.1%)	108 (74.5%)	31 (21.4%)	145 (100.0%)
TOTAL	97 (16.6%)	418 (71.5%)	70 (12.0%)	585 (100.0%)

Table 2.24 shows the block wise distribution of occupational status of the entire family members of the beneficiaries. Since the average size of the households is 5, no. of persons reported in the occupation status becomes 2207, which include all the family members of the beneficiaries. Obviously, highest proportion is the student only. Out of total family members of 2207, 784 i.e.35.5 percent are student. 626 i.e. 28.4 per cent of the total family members of the household are engaged themselves in working in their own farms, 11.6 per cent do their own domestic work, 11.1 per cent are unemployed, 6.4 per cent are self-employed. Persons not doing any work are 6.2 per cent and 0.2 percent of the family members are physically handicapped. Distribution of occupational status is somewhat credible because all beneficiaries are at the BPL level. Those who do regular work in a paid job cannot be the beneficiaries.

Table 2.24

Block wise distribution of Occupational status

Blocks	Occupational Status										
	Self employ	Unemploy ed	Begging	Student	Domestic work	Retired	Handicap ped	Not doing any work	Working in own farm	Others	Total
Phomeching	38 (6.3%)	108 (17.8%)	1 (.2%)	242 (39.9%)	26 (4.3%)	1 (.2%)	0	11 (1.8%)	180 (29.7%)	0	607 (100.0%)
Mon	51 (7.9%)	99 (15.4%)	0	134 (20.8%)	31 (4.8%)	0	4 (.6%)	36 (5.6%)	287 (44.6%)	1 (.2%)	643 (100.0%)
Wakching	41 (7.8%)	5 (.9%)	0	240 (45.5%)	136 (25.8%)	0	0	15 (2.8%)	91 (17.2%)	0	528 (100.0%)
Chen	12 (2.8%)	32 (7.5%)	5 (1.2%)	168 (39.2%)	62 (14.5%)	5 (1.2%)	1 (.2%)	75 (17.5%)	69 (16.1%)	0	429 (100.0%)
TOTAL	142 (6.4%)	244 (11.1%)	6 (.3%)	784 (35.5%)	255 (11.6%)	6 (.3%)	5 (.2%)	137 (6.2%)	627 (28.4%)	1 (.0%)	2207 (100.0%)

In our study, we have taken only five schemes viz. JGSY, EAS, SGSY, IAY, SGRY and others. Of these five schemes, the scheme, which has direct impact on poverty alleviation, is self-employment scheme under SGSY and SHGs. Other schemes do not have any direct impact on the income of the beneficiaries. Under IAY, only CGI sheets are given to the beneficiaries. Under employment schemes viz. EAS, JGSY and SGRY only temporary employment is provided to the villagers during slack season. Unlike to other states, Nagaland is not much beneficiary to these schemes as far as employment is concerned. Both Nagaland and Mon, these schemes are basically used to create community assets. The aspect of asset creation is paramount than employment generation aspect. As it is also mentioned earlier that average wage rate at Mon is quite high, which is around Rs. 150 compared to Rs. 25-Rs.30 in its neighboring state Assam. All these schemes provide only wage employment to the villagers to create community assets only at the rate of Rs. 25 per manday. This is highly unremunerative to them. In spite of this fact, they render voluntary work for creating community assets at a very nominal rate. The work is given to the villagers, whenever DRDA receives funds from the Central Govt. under these scheme and they exhaust it almost

immediately. Throughout our survey at Mon, we have never found funds remain unutilized. Bodes of Mon, Chen, Phomeching and Wakching say that once they get fund from the DRDA, they distribute the same to the Vibes, who will execute the schemes with the consultation of DC. Even VDB schedules say nothing about the money remain unutilized. They only say the fund received under any schemes. Therefore, in our survey we have not found any statement/data showing funds remain unutilized. In spite of our best efforts to get some information in this regard we were not successful.

Chapter III

Performance of the Rural Development Programmes in District Mon

This chapter deals with the overall performance of the centrally sponsored rural development programmes in Mon over the three year period 1999-2000 to 2001-02. In addition to the centrally sponsored schemes, the State government has also been running a number of programmes like: (a) Rural Water Supply, (b) Rural Health, (c) Rural Sanitation, (d) Rural Education and (e) Land Reforms Programmes.

The main centrally sponsored programmes operating in the district were (1) Employment Assurance Scheme (EAS), (2) Jawahar Gram Samridhi Yojana (JGSY), (3) Swarna Jayanti Gram Swarozgar Yojana (SGSY), (4) Indira Awas Yojana (IAY) and (5) the Sampoorna Grameen Rozgar Yojana (SGRY). Of these, the most important, in terms of total expenditure, has been the EAS with total expenditure of Rs.1048.36 lakhs during the five year period 1997-98 to 2001-02. This is shown in the table below.

Table 3.1: Expenditure under different schemes in Mon District

S.No.	Scheme	Year					Total
		1997-98	1998-99	1999-2000	2000-01	2001-02	
1	EAS	497.41	286.68	100.99	111.37	51.91	1048.36
2	JGSY	69.55	125.45	19.6	125.67	103.98	444.25
3	SGSY	11.06	74.63	16.28	16.4	36.46	154.83
4	IAY		71.04	158.07	122.12	118.46	469.69
	Total	578.02	557.8	294.94	375.56	310.81	2117.13

Since EAS is the most important programme in terms of expenditure we take up this programme for analysis first.

Employment Assurance Scheme (EAS)

The EAS, introduced on a Selective basis in 1993, was later extended to cover all Rural Development Blocks. The primary objective of the programme is the creation of additional wage-employment for the rural poor during periods when the demand for labour is low. Since creation of wage-income opportunities is the primary objective, the wage bill is to comprise 60 percent of project cost (at the block-level). The prescribed minimum wages are to be paid and the scheme is therefore expected to be self-targeting. Nevertheless, the scheme became allocation based since 1999, with central allocation being 75 percent of the total amount directly devolved to the districts. Allocation implies and the scheme mandates that there should be no re-allocation between districts and between Panchayats Samitis and the funds become lapsable. The EAS therefore can no longer be strictly defined as a self-targeting programme.

The overall financial performance of EAS in Nagaland and in the Mon district is rather intriguing. The total Central release to Nagaland was Rs. 3396 lakhs in 1997-98 and it was Rs. 2100 lakhs in 1998-99. The following year (1999-2000) saw a drastic reduction in the Central funds released to the state under the EAS with the amount falling to a meager Rs. 240 lakhs. Though the amount increased somewhat in subsequent years it was nowhere near the pre-1999 period. It is pertinent to ask whether the introduction of allocation based EAS funding could have contributed to this phenomenon.

The story in Mon district was no different from the state pattern as shown in the following table.

Table 3.2: EAS Funding to Mon 1997-2002

Year	Opening balance	Central release	State Release	Total Release	(Rs. Lakhs)
					Expenditure
1997-98	41.23	560	99	459	497.41
1998-99	3.66	240	113	353	286.68
1999-00	70.02	30	0	30	100.99
2000-01	0.16	37.73	72.72	110.45	111.37
2001-02	0.03	49	10.25	59.25	51.91

As the table shows, there has been a drastic reduction in central release in the year 1999-00. The subsequent increase has been moderate. It is also interesting to note that the release by the state government of its contribution has been rather erratic in relation to central releases. For example, while the state government releases were nil in 1999-00, possibly because of high opening balance, the amount released by the state the following year was nearly twice the central release. The allocation between districts of the state also shows a lack of clearly discernible pattern as can be seen from the following table:

Table 3.3: Total Release (Centre + State) to DRDAs under EAS

S. No.	Name of DRDA	(in Rs. Lakhs)		
		1999-2000 Release Total	2000-2001 Release Total	2001-2002 Release Total
1.	Kohima	158	214.37	106.98
2.	Mokokchung	30	119.19	58.65
3.	Tuensang	65	232.51	86.93
4.	Mon	30	110.45	59.25
5.	Wokha	25	71.13	44.59
6.	Phek	25	93.78	51.04
7.	Zunheboto	30	106.19	9.07
8.	Dimapur	0	94.42	56.69
	Total	363	1042.04	473.2

The figures show that Kohima district has been the major beneficiary and the shares of a number of districts have fluctuated. The extent of fluctuation for Mon district has not been that great. Nevertheless the basis of allocation of resources between districts is an issue that needs further investigation. As far as allocation between blocks within the Mon district is concerned, we have data of expenditure only for three blocks as given below.

Table 3.4: Distribution of EAS between Blocks

Block	Percentage of BPL families	Percentage of Population	Percentage of Expenditure		
			1999-00	2000-01	2001-02
Mon	26.8	16.9	17.48	16.51	19.02
Wakching	22.1	29.5	21.93	22.20	34.02
Chen	51.1	53.7	60.59	61.29	46.16
	100.00	100.00	100.00	100.00	100.00

It can be seen that expenditure distribution follows a closer relationship to population distribution rather than the distribution of BPL families between blocks.

The allocational problem strangely disappears at the sub-block level. The allocation between villages within a block remains mathematically precise to the second decimal place! Whether this is factual or only on paper is difficult to ascertain. The two cases (of Wakching and Chen Blocks) that we have are shown below in tables 3.5 and 3.6. It is also intriguing that the allocation for 2001-02 exactly equals the amount for 2000-01!

Table 3.5: EAS in Wakching Block

Name of the Village	BPL Households	1999-2000		2000-2001		20001-2002	
		Average Expend. In Rs.	Percentage Expend.	Average Expend. In Rs.	Percentage Expend.	Average Expend. In Rs.	Percentage Expend.
1 Wakching	424	373	26.31	249	26.31	249	26.31
2 Shiyong	151	417	10.48	278	10.48	278	10.48
3 Chingdang	51	812	6.89	541	6.89	541	6.89
4 Tanhai	51	729	6.19	486	6.19	486	6.19
5 wanching	201	445	14.88	297	14.88	297	14.88
6 chingphoi	39	685	4.44	456	4.44	456	4.44
7 Kongan	158	463	12.18	309	12.18	309	12.18
8 hota hoti	43	349	2.50	233	2.50	233	2.50
9 Namthai	30	500	2.50	333	2.50	333	2.50
10 U/Tiru	136	492	11.13	328	11.13	328	11.13
11 L/Tiru	65	231	2.50	154	2.50	154	2.50
Total	1349	445	100.00	297	100.00	297	100.00

Table 3.6: EAS in Chen Block

Name of the Village	BPL HHs	1999-2000		2000-2001		2001-2000	
		Average Expend. In Rs	Percentage Expend.	Average Expend. In Rs	Percentage Expend.	Average Expend. In Rs	Percentage Expend.
1 Changlang	255	501	7.70	334	7.70	167	7.70
2 Longching	323	502	9.78	335	9.78	167	9.78
3 Angjangyang	81	511	2.49	341	2.50	170	2.50
4 Chaoha Chingyu	198	506	6.04	337	6.04	169	6.04
5 Chaoha Chinglin	20	750	0.90	500	0.90	250	0.90
6 Chingkao Chingha	78	600	2.82	400	2.82	200	2.82
7 Chenloisho	230	501	6.95	335	6.96	167	6.96
8 Chenletnyu	173	425	4.43	283	4.43	142	4.43
9 Choknym	95	505	2.89	337	2.89	168	2.89
10 Chenmoho	194	568	6.63	378	6.64	189	6.64
11 Wangta	171	493	5.08	329	5.08	164	5.08
12 Chingkao Chingnyu	15	7780	7.03	5187	7.03	2593	7.03
13 Aopao	96	600	3.47	400	3.47	200	3.47
14 Nangching	110	518	3.43	345	3.44	173	3.44
15 Chinglong	145	501	4.37	334	4.38	167	4.38
16 Sewa	113	508	3.46	333	3.40	1671	34.13
17 Angphang	81	1963	9.58	1309	9.58	654	9.58
18 muhung	75	500	2.26	333	2.26	167	2.26
19 Langmeng	113	473	3.22	315	3.22	158	3.22
20 Jakphang	237	524	7.48	349	7.49	175	7.49
Total	2803	592	100.00	395	100.00	197	100.00

The tables also bring out the fact that allocations are not strictly related to the number of BPL families in the villages. This is shown by the fact that the average expenditure per BPL family out of EAS differs considerably between villages. In 1999-2000, for example, L/Tiru in Wakching block spent Rs. 231 per BPL family whereas the figure was as high as Rs.812 in Chingdang. It would be desirable that allocations within a block also follow a pattern that equates average expenditure/allocations across villages.

There is a good reason to use, as we have done, the terms allocation and expenditure interchangeably. The amounts allocated to all the districts of Nagaland under EAS were more or less spent so that the closing balances were negligible. The official reporting machinery also uses the two terms synonymously as they report that all releases are more or less actually spent. The amount spent under the EAS are however small in relation to the block (and possibly village) population as shown below:

Table 3.7: EAS Expenditure per head

Name of the Block	Population 2001 Census (Provisional)	Percentage of Population	Expenditure per Person 1999-2000 (in Rs.)	Expenditure per Person 2000-2001 (in Rs.)	Expenditure per Person 2001-2002 (in Rs.)
Mon.	14777	16.85	32.42	20.17	15.16
Wakching	25839	29.46	23.26	15.50	15.50
Chen.	47081	53.69	35.26	23.50	11.75
Total	87697	100.00	31.24	20.58	13.43

However the amounts are not negligible when only BPL families are concerned. In some cases these can be quite high. For example, in Chen block the villages Angphang and Chingkao Chingnyu have shown rather high average expenditure per BPL family. There is also considerable variation between years, between blocks and between villages in this respect. These are shown in tables 3.8, 3.9 and 3.10.

Table 3.8: Average Expenditure per BPL family under EAS in Mon District

S.No.	Name of the Block	No. of BPL families	Percentage of BPL families to the total	During 1999-2000 (in Rs.)	During 2000-2001 (in Rs.)	During 20001-2002 (in Rs.)	Total (4)+(5)+(6) (in Rs.)
(1)	(2)	(3)	(3)	(4)	(5)	(6)	(7)
1.	Mon.	1721	22.17	278	173	130	581
2.	Wakching	1417	18.26	424	283	283	990
3.	Chen.	3279	42.25	506	337	169	1012
4.	Phomching	1344	17.32	-	-	:	-
Total		7761	100.00	1208	793	582	2583

Table 3.9: EAS in Wakching Block

	Name of the Village	BPL Households	1999-2000	2000-2001	2001-2002
			Amt. In Rs.	Amt. In Rs.	Amt. In Rs.
1	Wakching	424	158100	105400	105400
2	Shiyong	151	63000	42000	42000
3	Chingdang	51	41400	27600	27600
4	Tanhai	51	37200	24800	24800
5	Wanching	201	89400	59600	59600
6	Chingphoi	39	26700	17800	17800
7	Kongan	158	73200	48800	48800
8	hota hoti	43	15000	10000	10000
9	Namthai	30	15000	10000	10000
10	U/Tiru	136	66900	44600	44600
11	L/Tiru	65	15000	10000	10000
Total		1349	600900	400600	400600

Table 3.10: EAS Expenditure in Chen Block
(Amount in Rs.)

Sl no	Name of the Village	BPL 1999-2000 HHs	Amount		
			1999-2000	2000-2001	2001-2000
1	Changlang	255	127800	85200	42600
2	Longching	323	162300	108200	54100
3	Angjangyang	81	41400	27600	13800
4	Chaocha Chingyu	198	100200	66800	33400
5	Chaocha Chinglin	20	15000	10000	5000
6	Chingkao Chingha	78	46800	31200	15600
7	Chenloisho	230	115300	77000	38500
8	Chenletnyu	173	73500	49000	24500
9	Choknym	95	48000	32000	16000
10	Chenmoho	194	110100	73400	36700
11	Wangta	171	84300	56200	28100
12	Chingkao Chingnyu	15	116700	77800	38900
13	Aopao	96	57600	38400	19200
14	Nangching	110	57000	38000	19000
15	Chinglong	145	72600	48400	24200
16	Sewa	113	57400	37600	188800
17	Angphang	81	159000	106000	53000
18	muhung	75	37500	25000	12500
19	Langmeng	113	53400	35600	17800
20	Jakphang	237	124200	82800	41400
Total		2803	1660100	1106200	553100

Although the primary objective of the EAS is creation of wage-employment, its secondary objective is the creation of durable community assets for sustained employment and development. Under the EAS priority is to be given to the works of soil moisture conservation, minor irrigation, rejuvenation of drinking water sources and augmentation of ground water, traditional water harvesting structures, construction of rural roads linking the villages with agricultural fields, drainage works and forestry. The actual works undertaken in Mon indicate a clear preference for construction of roads and social afforestation as shown in tables 3.11, 3.12 and 3.13.

There have been expenditures on irrigation, drainage and other items also. But there are also cases of construction of rest house, extension of school etc. which may not strictly be under the purview of EAS guidelines.

Table 3.11: Physical and Financial Performance under EAS during 1999-2000

S. No.	Name of the Scheme	No. of scheme/ Unit	Amount (in Rs. Lakhs)
(1)	(2)	(3)	(4)
1.	Construction of A/road	6 kms	20.5
2.	Social Forestry	305 hectares	15.25
3.	Soling and metalling of A/road	8 kms	27
4.	Horticulture farming	58 hectares	7
5.	Construction of minor irrigation channel	13 kms	5.25
6.	Construction of circular road	4 kms	10.5
7.	Tea plantation	40 hectares	2
8.	Watershed project	17 hectares	2.5
9.	Construction of culvert	3 nos	1.5
10.	Vegetable farming	10 hectares	1
11.	Water reservoir Tank	4 nos	2
12.	Extension of C/fishery ponds	11 nos	5.5
Total			101

Table 3.12: Physical and Financial Performance of EAS during 2000-2001

S.No.	Name of the Scheme	No. of scheme/unit	Amount (in Rs. Lakhs)
(1)	(2)	(3)	(4)
1.	Construction of C/road/ Link road	38.5 km	26.7
2.	Social forestry	577 hectares	28.45
3.	Soling and metalling of A/road	30kms	20.05
4.	Horticulture farming	57 hectares	4.98
5.	Construction of minor irrigation channel	16.7kms	5.23
6.	Repairs of Anganwadi centers	7 nos	5.68
7.	Construction of culvert/side drain	16 nos	6.67
8.	Vegetable farming	20 hectares	2
9.	Water reservoir Tank	10 nos	5.59
10.	Extension of C/fishery ponds	3 nos	1.5
11.	Renovation/extension of primary school	7 nos	4.37
Total			111.22

Table 3.13: Physical and Financial Performance of EAS during 2001-2002

S. No.	Name of the Scheme	No of scheme / unit	Amount (in Rs. Lakhs)
(1)	(2)	(3)	(4)
1.	Construction of A/road/ Link road	8.5 km	8.20
2.	Social forestry	180 hectares	9.01
3.	Soiling and metaling of A/road	1.2kms	0.94
4.	Horticulture farming	15 hectares	3.07
5.	Construction of minor irrigation channel	16 kms	7.90
6.	Construction of rest house	6 nos	2.15
7.	Construction of culvert/side drain	8 nos	3.60
8.	Construction of foot steps	340 meters	3.28
9.	Water reservoir tank/public well	11 nos	2.18
10.	Community fishery pond	27 nos.	4.25
11.	Repairing/renovation/extension of primary school	25 nos	5.64
12.	Construction of drainage	500 meters	3.35
13.	Extension of football ground	5 nos.	0.78
14.	Construction of retaining wall	2 nos	0.40
15.	Renovation of council hall	3 nos.	1.14
Total			55.50

Jawahar Gram Samridhi Yojana (JGSY)

The JGSY was launched in April 1, 1999 with the primary objective of creation of demand-driven infrastructure at the village level. This included the creation of durable assets and other assets that would enable the rural poor to increase their incomes on a sustainable basis. In other words, income-generating asset creation for the poor was the primary aim of JGSY. The programme therefore assigned special importance to creation of infrastructure for SC/ST habitations, infrastructure required for supporting agricultural activities, community infrastructure for education and health and economic infrastructure and assets like roads, nurseries, production facilities etc. Since infrastructure development is to be demand-driven, panchayats have been given considerable autonomy in the selection of projects.

The JGSY, like the EAS, is dependent on the centre for 75 percent of its funds. The funds to the states are allocated on the basis of proportion of rural population in the State to the total rural poor in the country. Within a state the allocation among the districts is based on an index of backwardness worked out on the basis of the proportion of SC/ST population of the districts and inverse of agricultural production per agricultural worker. Of the resources earmarked for the Panchayats, sixty percent is allocated on the basis of SC/ST population and forty percent on the basis of total population.

Table 3.14: JGSY/JRY Funding to Nagaland
(Rs. Lakhs)

Year	Central release	State Release
1997-98	301.95	10.48
1998-99	744.33	304.52
1999-00	205.86	0
2000-01	531.04	290
2001-02	627.29	87.34

As in the case of EAS, there is a perceptible drop in central releases to Nagaland in 1999-00 compared to the previous year (see table 3.14). This coincides with the transformation of JRY to JGSY in that year. Whereas central releases amounted to Rs 744.33 lakhs in 1998-99, it fell to Rs.205.86 lakhs in the following year. The central releases however have shown a robust increase in the following years. State releases again show an erratic pattern rising from nil in 1999-00 to Rs.290 lakhs in 2000-01 and then falling sharply to Rs.87.34 lakhs in 2001-02. For sustainability of the programme, it is necessary to have greater synchronization between central and state releases. These have impacted allocations to Mon district as shown in Table 3.15.

Table 3.15: JGSY Funding to Mon 1997-2002

Year	Opening balance	Central release	State Release	(Rs. Lakhs)	
				Total Release	Expenditure
1997-98	8.44	47.4	10.48	57.88	69.55
1998-99	0	115.62	10	125.62	125.45
1999-00	0.44	19.33	0	19.33	19.6
2000-01	0.33	88.32	35.84	124.16	125.67
2001-02	0.01	98.01	10	108.01	103.98

The allocation between districts have again not followed a consistent pattern. For instance, Kohima had more than half the share in total funds available in 1999-00 but it was only one-eighth in 2001-02 (see Table 3.16).

Table 3.16: Total Release (Centre + State) to DRDAs under JGSY

S. No.	Name of DRDA	(in Rs. Lakhs)		
		1999-2000 Release Total	2000-2001 Release Total	2001-2002 Release Total
1.	Kohima	95.54	137.05	72.5
2.	Mokokchung	19.15	40.83	99.56
3.	Tuensang	24.93	159.73	139.92
4.	Mon	19.33	124.16	108.01
5.	Wokha	14.53	61.95	89.09
6.	Phek	16.43	99.13	85.75
7.	Zunheboto	15.93	105.69	86.76
8.	Dimapur	0	38.4	33
	Total	205.84	766.94	714.59

Over the last three years the inter-district inequality of funds availability seems to have reduced. As far as Mon district is concerned, the total funds available with it increased sharply from Rs.19.93 lakhs in 1999-00 to Rs. 125.68 lakhs in 2000-01 but fell perceptibly to Rs. 108.62 lakhs in 2001-02 (Total funds available includes may differ from total releases). The fall in 2001-02 was clearly the result of steep decline in the state government releases, which fell to a mere Rs.10 lakhs from Rs.35.84 lakhs in the

previous year whereas the central releases increased by Rs.10 lakhs (refer Table 3.15). Since the closing balance of 2000-01 was only Rs. 0.01 lakhs, clearly the fall in the state releases cannot be easily explained. However, its impact was sharp reduction in the expenditures under the programme.

The allocation between blocks within a district is shown in the table 3.17 below. The figures show that, among the three blocks for which data is available, Mon block has sharply increased its share in expenditures at the cost of Chen block despite the fact that the share of Chen both in population and the number of BPL families is considerably larger. Clearly proximity to the district headquarters pays.

Table 3.17: Distribution of JGSY expenditure between Blocks

Name of the Block	Percentage of BPL families	Percentage of Population	Percentage of expenditure		
			1999-00	2000-01	2001-02
Mon	26.8	16.9	22.6	39.3	38.3
Wakching	22.1	29.5	11.9	12.2	12.5
Chen	51.1	53.7	65.5	48.4	49.2
	100	100	100	100	100

The table also bring out the fact that allocation between blocks, unlike the case of EAS, is more closely (relatively speaking) related to percentage of BPL population in blocks than to total population. However the figures also indicate that allocations do not follow any clear norm. This is also reflected in the fact that expenditures per person varies significantly between blocks. To take an example, expenditure per person was only Rs.7.75 in Wakching block compared to Rs. 43.58 in Mon block in the year 2000-01 (see Table 3.18).

Table 3.18: Expenditure of funds under JGSY in four blocks

Name of the Block	Population 2001 Census (Provisional)	Percentage of Population	Expenditure per Person 1999-2000 (in Rs.)	Expenditure per Person 2000-2001 (in Rs.)	Expenditure per Person 2001-2002 (in Rs.)
Mon.	14777	10.22	51.57	43.58	42.36
Wakching	25839	17.86	15.50	7.75	7.75
Chen.	47081	32.55	46.82	16.85	17.12
Phomching	56961	39.38	-	-	0.37
Total	144658	100.00	23.27	11.32	11.43

The allocation between villages within a block, as in the case of EAS, seems to have been strictly defined. The share of villages, at least in the two blocks for which we have data, is almost exactly the same as in the case of EAS (see Table 3.19 and 3.20). It is very likely that population and not the number of BPL families is the basis of inter-village allocation of JGSY and EAS funds.

Table 3.19 JGSY in Wakching Block

Name of the Village	BPL Households	1999-2000		2000-2001		20001-2002	
		Average Expend. In Rs.	Percentage Expend.	Average Expend. In Rs.	Percentage Expend.	Average Expend. In Rs.	Percentage Expend.
1 wakching	424	249	26.31	124	26.31	124	26.31
2 shiyong	151	28	1.05	139	10.48	139	10.48
3 chingdang	51	541	6.89	271	6.89	271	6.89
4 tanhai	51	486	6.19	243	6.19	243	6.19
5 wanching	201	277	13.88	148	14.88	148	14.88
6 chingphoi	39	456	4.44	228	4.44	228	4.44
7 kongan	158	30	1.20	154	12.18	154	12.18
8 hota hoti	43	233	2.50	116	2.50	116	2.50
9 Namthai	30	333	2.50	167	2.50	167	2.50
10 U/Tiru	136	328	11.13	164	11.13	164	11.13
11 L/Tiru	65	154	2.50	77	2.50	77	2.50
Total	1349	297	100.00	148	100.00	148	100.00

Table 3.20: JGSY in Chen Block

Sl no	Village	BPL HHs	1999-2000		2000-2001		2001-2002	
			Average Expend. In Rs.	Percentage Expend.	Average Expend. In Rs.	Percentage Expend.	Average Expend. In Rs.	Percentage Expend.
1	Changlang	255	668	7.73	214	6.88	242	7.66
2	Longching	323	670	9.82	205	8.33	243	9.73
3	Angjangyang	81	681	2.50	319	3.25	247	2.48
4	Chaoha Chingyu	198	675	6.06	229	5.72	245	6.01
5	Chaoha Chinglin	20	1000	0.91	850	2.14	375	0.93
6	Chingkao Chingha	78	800	2.83	354	3.48	341	3.30
7	Chenloisho	230	670	6.99	220	6.37	243	6.92
8	Chenletnyu	173	566	4.45	211	4.60	205	4.41
9	Choknym	95	674	2.90	295	3.53	244	2.88
10	Chenmoho	194	760	6.69	251	6.14	274	6.60
11	Wangta	171	657	5.10	235	5.06	238	5.05
12	Chingkao Chingnyu	15	10373	7.06	3393	6.42	3760	7.00
13	Aopao	96	800	3.48	325	3.93	289	3.44
14	Nangching	110	691	3.45	282	3.91	250	3.42
15	Chinglong	145	668	4.39	250	4.56	242	4.35
16	Sewa	113	665	3.41	273	3.88	241	3.38
17	Angphang	81	2617	9.62	802	8.20	949	9.53
18	muhung	75	667	2.27	327	3.09	242	2.25
19	Langmeng	113	630	3.23	264	3.76	228	3.20
20	Jakphang	237	661	7.10	225	6.73	253	7.45
Total		2803	786	100.00	283	100.00	288	100.00

As in the case of EAS, the amounts given to the blocks and villages are nearly also the amounts that actually got spent and the closing balances (opening balance of the next year) have been rather small. The closing balances in the three years for Mon district were Rs.0.33 lakhs, Rs. 0.01 lakhs and Rs.4.64 lakhs only (refer Table 3.15).

The actual physical and financial performance of JGSY in three years in Mon district is shown below. As can be seen from the tables below (Tables 3.21, 3.23 and 3.23) the number of activities have increased considerably in the three years. What is also heartening is that of schemes taken up in later years are more fully in the spirit of JGSY because there are increasing number of schemes with income-generating potential like

community plantations, irrigation, fishery etc. the bulk of the money, as in the case of EAS, has been on social forestry/plantations and rural roads. A new major item in the case of JGSY has been expenditure on rural housing.

**Table 3.21: Physical and Financial Achievement
under JGSY during 1999-2000**

S. No.	Name of the Scheme	No. of scheme/unit	Amount (in Rs. Lakhs)
(1)	(2)	(3)	(4)
1.	Construction of Rural Housing	49	12.1
2.	Construction of Public Toilets	10	1.50
3.	Construction of Waiting Sheds	5	3.75
4.	Repairing of Primary School	3	2.25
Total		67	19.6

**Table 3.22: Physical and Financial Achievement
under JGSY during 2000-2001**

S.No.	Name of the Scheme	No. of scheme/unit	Amount (in Rs. Lakhs)
(1)	(2)	(3)	(4)
1.	Community tree plantation	687 hectares	36.88
2.	Community horticulture farm	60 hectares	9.73
3.	Construction of rural housing	218 nos	39.16
4.	Repairing of public wells	16 nos	1.6
5.	Construction of Community Hall	2 nos	8.18
6.	Construction of Approach Road	16 km	15.67
7.	Construction of Irrigation channel	12.8km	4.01
8.	Construction C/ fishery ponds	22 nos	8.64
9.	Repairing of primary school	3 nos	1.8
Total			125.67

**Table 3.23: Physical and Financial Achievement
under JGSY during 2001-2002**

S. No.	Name of the Scheme	No. of the Scheme/Unit	Amount (in Rs. Lakhs)
(1)	(2)	(3)	(4)
1.	Community tree plantation/social forestry	447 hectares.	20.39
2.	Community horticulture farming	31.4 hectares	6.28
3.	Construction of side drainage	20 nos.	3.94
4.	Construction of public well/tank	9 nos.	2.24
5.	Construction of rural housing	212 units	28.62
6.	Construction of approach/link road and improvement	18 km	14.86
7.	Construction of irrigation canal	8 km	8.11
8.	Extension of community/fishery ponds	7 nos.	1.67
9.	Renovation/extension of primary schools	9 nos.	2.42
10.	Extension/maintenance of playground	5 nos.	0.62
11.	Purchase of furniture		0.22
12.	Construction of suspension bridge	7 nos.	1.75
13.	Construction of culvert	6 nos.	2.07
14.	Construction of footstep	225 meters	1.62
15.	Tea plantation	8 hectares	3.39
Total			98.20

Sampoorna Gramin Rozgar Yojana (SGRY)

This programme was introduced almost at the end of our reference period. The SGRY was introduced in September 2001 with the primary objective of providing wage employment and food security in all rural areas and thereby improve nutritional status. The secondary objective is the creation of durable community, social and economic assets and provide for infrastructural development in rural areas. With the launching of SGRY, the two major employment generating programmes of EAS and JGSY got merged under SGRY head, but for convenience of implementation and accounting, the

funds were released under the EAS and JGSY heads separately. In fact the two streams under which the SGRY was to be implemented bear a close resemblance to the two earlier programmes. The basic objective of the first SGRY stream is to provide additional wage-employment (as in EAS), whereas the basic objective of the second stream is the creation of need-based rural infrastructure (as in JGSY). The major difference, however, is the incorporation of a food component in the programme. Under this programme 50 lakh tonnes of foodgrains amounting to Rs.5000 crore will be provided by the centre to all states and UTs free of cost. However, the cash component is to be shared, as in the earlier employment programmes, in the ratio of 75:25 between the Centre and the State.

Since sufficient time had not elapsed after the introduction of SGRY, the information we were able to obtain from Mon was sketchy. Nevertheless, the problem of allocation between blocks seems to have persisted as is clear from the table 3.24 below. For example, the meagre allocation of Rs.0.15 lakhs to Phomching is difficult to understand. In contrast the allocation between villages in the block follows a more reasonable pattern as shown in table 3.25.

Table 3.24: Expenditure under SGRY

Name of the Block	No. of BPL families	Percentage of BPL families to the total	Total expenditure during 2001-2002 (in Rs. Lakhs)
1. Mon.	1721	22.17	5.58
2. Wakching	1417	18.26	5.87
3. Chen.	3279	42.25	21.28
4. Phomching	1344	17.32	0.15
Total	7761	100.00	32.88

Table 3.25: SGRY in Wakching Block

Name of the Village	BPL Households No.	2001-02		2002-03	
		Cash Component per HH (Rs.)	Percentage Expend. Per HH	Cash Component per HH (Rs.)	Percentage Expend. Per HH
1 Wakching	424	105	24.29	48	24.06
2 Shiyong	151	118	9.68	54	9.59
3 Chingdang	51	229	6.37	104	6.31
4 Tanhai	51	206	5.72	94	5.67
5 Wanching	201	126	13.74	57	13.61
6 Chingphoi	39	218	4.62	99	4.56
7 kongan	158	131	11.25	59	11.14
8 Hota hoti	43	197	4.62	113	5.75
9 Namthai	30	283	4.62	128	4.56
10 U/Tiru	136	139	10.28	63	10.18
11 L/Tiru	65	136	4.81	59	4.56
Total	1349	136	100.00	63	100.00

Swarnajayanti Gram Swarozgar Yojana (SGSY)

The basic objective of SGSY is to bring the assisted poor families, called 'swarozgaris', above the poverty line by providing them income-generating assets through a mix of bank credit and government subsidy. The programme became effective from April, 1999 and is financed in the ratio of 75:25 on a cost sharing basis between the centre and the states.

There are three major components of the SGSY-*viz* self-employment through micro-enterprises and group micro-enterprises, self-help groups which are essentially thrift and credit societies and training. Of these, training seems to have been given the least importance with only ten percent of the SGSY allocation being on this head. This is unfortunate as the returns from training are one of the highest and the cost per beneficiary is one of the least. However, the effect of this low priority given to training got reflected in the fact that no information on training component was available in Mon possibly

because no training was provided as it was considered low priority activity. The aspects of SGSY covered in our report pertains to micro-enterprises and self-help groups.

The first striking difference between the operation of wage-employment programmes like EAS/JGSY and the self-employment programme of SGSY lies in the extent of utilization of funds. In the case of EAS/JGSY releases and expenditures could be treated as nearly synonymous as the unutilized portion of funds available was small. In the case of SGSY this is not so. Each year ended with substantial closing balances in the Mon district and for other districts in Nagaland. The figures for Mon and for the state are given below Table 3.26.

Table 3.26: Total Releases and Closing Balances for SGSY
(in Rs. Lakhs)

	1999-2000		2000-01		2001-02	
	Total Releases	Closing Balance	Total Releases	Closing Balance	Total Releases	Closing Balance
Mon	12.47	1.34	20.18	5.45	40.4	10.09
Nagaland	104.05	74.93	189.98	133.05	305.69	109.58

The figures show that the degree of under-utilization is greater for the state than in the district of Mon. The expenditure under SGSY in Mon district was Rs.16.28 lakhs in 1999-00 and Rs.16.4 lakhs in 2000-01. After initial years of relative constancy expenditures increased sharply to Rs.36.46 lakhs in 2001-02 but even this did not stop the closing balances from doubling compared to the previous year.

The performance of SGSY shows an erratic pattern on a number of counts. The first noteworthy feature and this is the pattern noticed for EAS and JGSY also, is the sharp drop in IRDP/SGSY expenditure in 1999-00. In 1998-99 Nagaland spent Rs.468.49 lakhs under this head whereas in 1999-00 the amount was only Rs.259.99 lakhs. For Mon

district the figures were Rs. 74.63 lakhs and Rs.16.28 lakhs respectively (figure for Mon in Table 3.27).

The second feature is the lack of synchronization of central and state releases. For Mon district centrally released funds was Rs.12.47 lakhs while the state releases were nil in 1999-00. The very next year, the situation was reversed with central releases becoming zero and the state government releases shooting up to Rs. 20.18 lakhs.

Table 3.27: Financial Performance of SGSY in Mon District

Year	Opening balance	Central release	State Release	(Rs. Lakhs)	
				Total Release	Expenditure
1997-98	0.38	0	0	0	11.06
1998-99	0.24	31.43	45.6	77.03	74.63
1999-00	0	12.47	0	12.47	16.28
2000-01	1.34	0	20.18	20.18	16.4
2001-02	5.45	34.1	6.3	40.4	36.46

The third feature is that even central releases have fluctuated possibly because under-utilization of resources. It is well-known that releases are not the same as allocation and depend upon utilization by the state government. Thus despite the fact that Mon did not do badly in the utilization of SGSY releases in 1999-00, it suffered because the state as a whole failed to utilize the resources by the centre. As a result of the state's failure, the central releases to Nagaland fell from Rs.104.05 lakhs in 1999-00 to a mere Rs.20.75 lakhs in 2000-01. Mon district, which had spent almost the total funds available to it in 1999-00, could not escape the adverse effect of the state's performance. Central release allocated to the district fell to zero from Rs.12.47 lakhs. The damage was offset by a state government release of Rs.20.18 lakhs to the district. A district's performance therefore is susceptible to the rest of the state's ability to utilize allocated funds under

SGSY. This is an issue which perhaps need a re-look so that performing districts do not suffer because of non-performance of other districts.

The data that is available does not allow as to comment on the question of allocation between districts and between blocks and villages. We have data only on expenditure and not on allocation and in the case of SGSY the two are substantially different. The expenditure pattern however shows considerable inter-district variation and year to year fluctuations. For example, Kohima which spent Rs.98.28 lakhs in 1999-00, could barely manage Rs.2.64 lakhs in the next year. Similarly, in 2001-02 the district of Dimapur spent Rs.33.94 lakhs compared to Rs. 105.78 lakhs spent by Tuensang.

Table 3.28: Distribution of SGSY Expenditure between Districts

		(in Rs. Lakhs)		
		1999-2000	2000-2001	2001-2002
S.No.	Name of DRDA	Expenditure	Expenditure	Expenditure
1.	Kohima	98.28	2.64	41.26
2.	Mokokchung	32.31	26.85	39.78
3.	Tuensang	43.68	8.36	105.78
4.	Mon	16.28	16.4	36.46
5.	Wokha	32.45	27.18	15.86
6.	Phek	12.94	27.11	32.86
7.	Zunheboto	14.43	25.4	46.44
8.	Dimapur	9.62	12	33.94
Total		259.99	145.94	352.2

The expenditure pattern between blocks of Mon district is not available. However, the expenditure by villages within a block evens out to some extent but even here there are a number of villages which report zero expenditure under SGSY. We have some illustrative data from two blocks below (Tables 3.29 and 3.30).

Table 3.29: SGSY in Wakching Block in 2001-2002

Name of the Village	BPL Households	Scheme	No. of Units	Amount in Rs.	Average expend. Per unit
1 Wakching	424	Dairy	10	60000	6000
2 Shiyong	151	Piggery	12	50000	4167
3 Chingdang	51	Piggery	10	60000	6000
4 Tanhai	51	Piggery	6	30000	5000
5 Wanching	201	Piggery	6	60000	10000
6 Chingphoi	39	Piggery	6	40000	6667
7 Kongan	158	Piggery	20	-	-
8 Hota Hoti	43	Piggery	2	-	-
9 Namthai	30	Piggery	2	-	-
10 U/Tiru	136	Piggery	2	-	-
11 L/Tiru	65	Piggery	2	-	-
Total	1349				

Table 3.30: SGSY in Chen Block

Sl no	Village	BPL HHs	1999-2000	2000-2001	2001-2002	Total Expend. In Rs.	Percentage Expend.
(1)	(2)	(3)	Amount In Rs. (4)	Amount In Rs. (5)	Amount In Rs. (6)	(4)+(5)+(6) (7)	(9)
1	Changlang	255		65600	8400	74000	1.76
2	Longching	323		32800		32800	0.78
3	Angjangyang	81		32800	56000	88800	2.11
4	Chaoha Chingyu	198	266000	32800	84000	382800	9.08
5	Chaoha Chinglin	20			28000	28000	0.66
6	Chingkao Chingha	78		65600	56000	121600	2.88
7	Chenloisho	230		65600	84000	149600	3.55
8	Chenletnyu	173	228000	65600	84000	377600	8.96
9	Choknym	95		65600	56000	121600	2.88
10	Chenmoho	194		65600	84000	149600	3.55
11	Wangta	171		32800	28000	60800	1.44
12	Chingkao Chingnyu	15		32800	84000	116800	2.77
13	Aopao	96			84000	84000	1.99
14	Nangching	110			28000	28000	0.66
15	Chinglong	145			84000	84000	1.99
16	Sewa	113			56000	56000	1.33
17	Angphang	81		32800	56000	88800	2.11
18	Muhung	75	190000	65600		255600	6.06
19	Langmeng	113		32800		32800	0.78
20	Jakphang	237		32800		32800	0.78
Total		2803	2458064	721600	1036000	4215664	100.00

As stated earlier, micro-enterprises are a major component of the SGSY and these can be set-up by BPL families with the help of Bank credit and SGSY subsidy. Since Mon is a tribal district, the relevant credit-subsidy ratio here is 50:50, with a maximum subsidy limit of Rs.10,000 per beneficiary. Despite a very attractive subsidy, the scheme has been slow to take-off due to inadequacy of bank credit.

In fact the DRDA report mentions this as a major lacuna in the programme:

"The fact remains that the whole district is covered by four Banks namely (1) SBI at Mon and Naginimora, (2) Nagaland Co-operative Bank, Mon, (3) Vijaya Bank, Naginimora. However the banking facilities could not be extended to all Blocks effectively in regards to the implementation of SGSY programme, even though the guidelines envisaged the important roles to be played by the Banks as a partner for successful implementation of SGSY programme by extending micro-credit facilities to the SHGs and Swarozgaris. SBI, Mon Branch is covering Chen, Phomching, Tobu and Mon Blocks where as the whole Tizit Block Became unbank area due to merger of the United Commercial Bank, Tizit Branch with UCO Bank, Sonari Branch in Assam, which has effected the implementation of SGSY programme to a great extend. "

Clearly therefore at least two blocks, Tizit and Wakching, had little worthwhile banking facilities. It is only the State Bank of India which practically covers the programme in four blocks and is the only vehicle for credit disbursal under SGSY in Mon district. Its coverage is given below (Table 3.31).

Table 3.31: Distribution of Bank Credit and Govt. Subsidy under SGSY Scheme at Mon

Name of the Block	1999-2000			2000-2001			2001-2002			2001-2002 (SGSY-SHG's)		
	No. Of A/Cs (BPL)	Total amount Disbursed	Subsidy/Unit Rs. 10,000	No. Of A/Cs (BPL)	Total Amount Disbursed	Subsidy/Unit Rs. 10,000	No. Of A/Cs (BPL)	Total amount Disbursed	Subsidy/Unit Rs. 10,000	No. of A/Cs (BPL)	Total Amount Disbursed	Subsidy/Unit Rs. 10,000
Mon	17	3.74	1.7	14	2.87	1.4	31	7.5	3.1	2	1.49	0.74
Tobu	18	5.4	1.8	23	7.82	2.3	32	8.96	3.2	3	2.96	1.48
Chen	18	6.4	1.9	22	7.44	2.2	36	10.08	3.6	5	6.3	3.15
Phomching	19	5.32	1.9	24	7.2	2.4	30	6.63	3	2	2.18	1.09
Total	72	20.86	7.2	83	25.33	8.3	129	33.17	12.9	12	14.42	6.46

The figures given out by the DRDA on the coverage of SGSY are however not in harmony with the bank data present above. The DRDA report, for example, lists 144 beneficiaries with a total subsidy of Rs.14.40 lakhs in 2000-01 (see table 3.32 below). The bank data registers only 83 accounts with a subsidy disbursal of Rs.8.3 lakhs. Even if it is assumed that some credit may have been given by the cooperative bank, still the divergence in the two sets of figures remains unexplained.

Table 3.32: Performance of SGSY in Mon District during 2000-2001 to 2001-2002

S. No.	Name of the Scheme	2000-2001			2001-2002		
		No. of Beneficiaries	Total amount (in Rs. Lakhs)	Average Amount (in Rs.)	No. of Beneficiaries	Total amount (in Rs. Lakhs)	Average Amount (in Rs.)
1.	Dairy	11	1.11	.10	25	2.5	.10
2.	Poultry	15	1.5	.10	7	0.7	.10
3.	Piggery	69	6.9	.10	97	9.7	.10
4.	Weaving	4	0.4	.10	4	0.4	.10
5.	Fishery	10	1	.10	19	1.9	.10
6.	Banana cultivation	4	0.4	.10	8	0.8	.10
7.	Pineapple	16	1.6	.10	19	1.9	.10
8.	Orange farming	5	0.5	.10	6	0.6	.10
9.	Cardamom	1	0.1	.10	1	0.1	.10
10.	Tailoring	-	-	-	1	0.1	.10
11.	Tea plantation	-	-	-	1	0.1	.10
12.	Citronella	8	0.8	.10	-	0	-
13.	Petty grocery shop	1	0.1	.10	-	-	-
	Total	144	14.4		188	18.8	

There is however a remarkable matching with regard to subsidy per scheme in both the sources. The SBI clearly indicates a subsidy of Rs.10,000 per unit in every case. If we calculate the subsidy per micro-enterprise from the DRDA it also works out to Rs.10,000 in every case. Clearly, the maximum permissible level of subsidy is being provided for irrespective of the project chosen by the beneficiary. Another intriguing feature is that the bank's total amount disbursed is higher than twice the subsidy amount. In 2000-01, for instance, the total amounts disbursed is at least three times the subsidy amount. This perhaps indicates that a substantial number of beneficiaries may have been non-tribals for whom the subsidy component is about 30 percent of the project cost. Or alternatively, the prescribed ratio of 50 percent subsidy for tribals is not being adhered to by the banks. Both these conclusions emerging from the data are disturbing.

The fact that the subsidy allocated is invariably the maximum is a good indication of lazy administration. It is a pointer to the possibility that projects are not appraised and that project costs may be inflated in a considerable number of cases. It is however interesting to note that the per unit subsidy disbursed may actually be considerably lower as shown by the report from Wakching block given below (Table 3.33). Clearly there is a problem of missing numbers.

Table 3.33: SGSY in Wakching Block

2001-2002					
Name of the Village	BPL Households	Scheme	No. of Units	Amount in Rs.	Average expend. Per unit
1 Wakching	424	Dairy	10	60000	6000
2 Shiyong	151	Piggery	12	50000	4167
3 Chingdang	51	Piggery	10	60000	6000
4 Tanhai	51	Piggery	6	30000	5000
5 Wanching	201	Piggery	6	60000	10000
6 Chingphoi	39	Piggery	6	40000	6667
7 Kongan	158	Piggery	20	-	-
8 hota hoti	43	Piggery	2	-	-
9 Namthai	30	Piggery	2	-	-
10 U/Tiru	136	Piggery	2	-	-
11 L/Tiru	65	Piggery	2	-	-
Total	1349				

The SGSY also promotes group micro-enterprises and self-help groups. Groups of key activities are entitled to a subsidy upto 50 percent of the project cost subject to a maximum of Rs.1.25 lakhs. The Self Help Groups (SHGs) are allowed a period of six months to evolve as a viable thrift and credit group. If the SHG continues to function beyond the first six months and shows the promise of continued viability, it then receives a revolving fund amounting upto Rs.25,000 per group from the bank. The DRDA provides the revolving fund to the group of which Rs.10,000 has to be deposited with the bank. The bank charges interest on loan exceeding this amount and in case of default, the subsidy is adjusted against dues. The revolving fund can be used by members for purchase of raw materials and to meet other working capital requirements.

In its reporting, the DRDA does not clearly distinguish between group micro-enterprises and SHGs receiving revolving funds. The groups supported and the amount of the support in Mon district is shown below (Table 3.34).

Table 3.34: SGSY Assistance to Groups in Mon

Name of scheme	1999-2000		2000-01		2001-02	
	Number of Groups	of Amount (Rs. Lakhs)	Number of Groups	of Amount (Rs. Lakhs)	Number of Groups	of Amount (Rs. Lakhs)
Dairy	5	3.51	-	-	4	2.26
Poultry	1	0.60	-	-	-	-
Piggery	3	1.20	-	-	5	1.87
Fishery	8	3.28	-	-	6	3.27
Pineapple	1	0.80	-	-	-	-
Petty Grocery Shop	2	1.60	-	-	-	-
Total	20	10.99	-	-	15*	7.4

The data indicates that the size of subsidy per group is large implying that all the groups are probably cases of group micro-enterprises. The bank data however shows that only 12 groups were operating in 2001-02 with total amount disbursed of Rs.14.42 lakhs including a subsidy amount of Rs.6.46 lakhs. Again the amount of subsidy per group is over Rs.50,000 per group. The pure SHGs therefore may not be popular or the administration has not set-up a machinery to track them.

Indira Awas Yojana (IAY)

The objective of the IAY is to provide a subsidy for construction of house to the rural poor belonging to the SC/ST, freed bonded labourers and other poor households subject to the condition that the benefits to the non-SC/ST should not exceed 40 percent of total IAY allocation during the financial year.

The IAY, like the other schemes, has shared funding with 75 percent of the funds coming from the centre. The District Rural Development Agencies (DRDAs) or the Zilla Parishads decide the number of houses to be constructed in different Panchayats on the basis of allocations available. Thereafter, the Gram Sabha has to select the beneficiaries restricting the number to the target allotted.

The allocation between districts under IAY shows a similar problem as in the case of other programmes. There is a great variation as regards to the funds available to various districts. In 1999-00, for example, the total funds available to Dimapur district was a paltry sum of Rs.11.15 lakhs whereas Tuensang district had Rs.279.32 lakhs. There are also year to year fluctuations in central and state releases but these are not as acute as in the case of other programmes. These are shown for Mon district in the table below (Table 3.35).

Table 3.35: IAY in Mon District

	Years		
	1999-2000	2000-2001	2001-2002
Central Release	160.02	100.24	112.46
State Release	16.73	5.77	8.08
Total Funds Available	178.35	128.85	129.3
Closing Balance	20.28	6.73	10.84

As the table indicates, the share of the state government has been low whereas the fluctuation in central releases has not been too acute. Further low closing balances indicate that the funds were spent during the year.

The progress of IAY in the reference years 1999-00 to 2001-02 is shown in the table below. The table also shows the cost per unit is well below the norm of Rs.19500 per dwelling cost for hilly/difficult areas. The figures also reveals that considerable progress has been made in the implementation of IAY with as many as 3726 families having benefited in the last three years.

Tale 3.36: Achievement Under I.A.Y From 1999-2002

S. No.	Year	No. of Houses Completed	Expenditure (in Rs. Lakhs)
(1)	(2)	(3)	(4)
1.	1999 – 2000	1109	159.89
2.	2000 – 2001	848	116.96
3.	2001 – 2002	1769	191.53
Total		3726	468.38

The DRDA reports a major problem faced in the implementation of IAY arising out of cultural practices:

“One of the important burning problems in this district is the Housing problems coupled with the culture and practices of the people having joint family system and the custom to construct big houses which is yet to make a break through in spite of the best efforts and inputs in the form of various housing programmes initiated by the Centre and State Government. Generally, the present Housing unit of five bundles of CGI sheet per unit for a beneficiary adopted by the Government is practically not enough to construct a house for a villager until the unit is increased from five bundles to eight or ten bundles per unit especially for Mon District”.

This is true especially for the Konayak community. Konayak people dominate Mon district. Wherever we visited we found that 6-7 families were living under one roof. Obviously, size of the house is huge. A family living together under one shed is considered a single unit. Therefore, when a household is allotted one unit of CGI sheet it is too inadequate for a large house where they live. While talking with the VDB Secretary, we were told that they were now planning to divide one large dwelling into small units so that they can avail this benefit. We have seen in many cases CGI sheets were allotted to a particular dwelling but remained unutilized due to this problem.

Prime Minister Gram Sadak Yojana (PMGSY)

Prime Minister Gram Sadak Yojana (PMGSY) has introduced during 2001-2002. We have got only one-year data, which is shown in Table 3.37. In our schedule, we have not made any assessment on the implementation of this scheme. This is because of some reasons. First, the scheme has just introduced just a year back, therefore, it is too premature to make any assessment at this stage. Secondly, we have given emphasis to other programmes, which have been introduced since 1 April 1999. Third, in the terms and reference, Ministry has asked to assess the impact of other programmes. Due to these reasons, we have given the broad view of the achievement report under PMGSY during 2001-2002. PMGSY scheme is implemented through two agencies viz. Department of Rural Development and Road and Bridge Department. The segmentation is also shown in the Table 3.37.

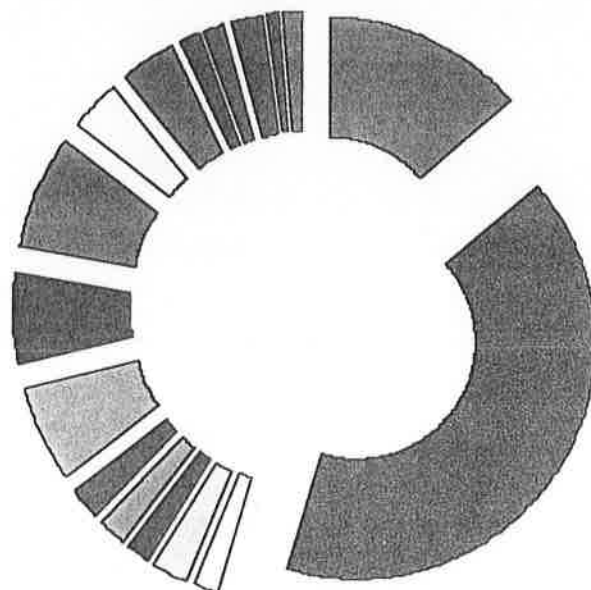
Table 3.37: Achievement Report under PMGSY during 2001-2002

No.	Name of Road	Name of PIU/Block	Amount Sanctioned (Rs lacs)	Remarks
1	Mon - Wangkhao road	E.E (R&B) PWD Mon	30	Project completed
2	Longching - Sowa road	E.E (R&B) PWD Abhoi	90	Released 52.94lacs 45% completed
3	Chui - Leangha road	VDB,Chui,Mon Block	4	4 km project completed
4	Shangnyu - Zakhu road	VDB, Sangnyu, Mon Block	5	5 km project completed
5	Link road to Mohung	VDB, Mohung, Chen Block	4	4 km project completed
6	Link road to Wangti	VDB, Wangti, Chen Block	4	4 km project completed
7	Aboi - Chen road	VDB, Chen, Chen Block	5	5 km project completed
8	Phomching - Nyahnyu road	VDB, Nyahnyu Phomching Block	15	15 km project completed
9	Shanghah - Mokok road	VDB, Mokok, Phomching Block	13	13 km project completed
10	Tang - Phomching road	VDB, Tang Phomching Block	17	17 km project completed
11	Yanghong - Angphang	VDB, yanghong, Tobu Block	8	8 km project completed

Contd.....

12	Changlangshu Link road	VDB, Changlangshu	8.5	8.5 km project completed
13	Lower Tiru - Upper Tiru road	VDB, Lower Tiru, Wakching Block	3	3 km project completed
14	Lower Tiru - Namthai link road	VDB, Namthai, Wakching Block	3	3 km project completed
15	Link road to Longting	VDB, Longting, Tizit Block	5	5 km project completed
16	Link road to loakho	VDB, Loakho, Tizit Block	2	2 km project completed
17	Link road to Ngangting old - Zakho	VDB, Ngangting, Tizit Block	3	3 km project completed

Financial Achievements during 2000-2001 under PMGSY



- | | | |
|--------------------------------|--------------------------------------|--------------------------|
| ■ Mon - Wanghao road | ■ Longching - Sowa road | □ Chui - Leangha road |
| □ Shangnyu - Zakhu road | ■ Link road to Mohung | □ Link road to Wangti |
| ■ Aboi - Chen road | □ Phomching - Nyahnyu road | ■ Shanghai - Mokok road |
| ■ Tang - Phomching road | □ Yanghong - Angphang | ■ Changlangshu Link road |
| ■ Lower Tiru - Upper Tiru road | ■ Lower Tiru - Namthai link road | ■ Link road to Longting |
| ■ Link road to loakho | ■ Link road to Ngangting old - Zakho | |



Construction of Roads under PMGSY in Chen RD Block

Chapter IV

Mon Villages Choose Progress: The Role and Functioning of Village Development Boards (VDBs)

Village Development Boards (VDBs) in Nagaland in general and Mon in particular are the most popular village level institutions working at the grass-root level. VDBs are amongst the most successful experiments of decentralization of power, responsibility and authority given by the Government of Nagaland to its villages and its arrangements for directly providing plan fund to all the villages and thereby launching a process of root-level planning for implementation of the rural development programmes to the competence of its members deserve special kudos. It is the unique experiment at the village-level to work for the welfare of the villagers in a most transparent way without any political interference at least explicitly. The VDB programme was conceived and designed by Shri A.M. Gokhale, the then Chief Secretary to Government of Nagaland to provide development fund on the basis of the villagers' capability/desire and backwardness of the region. The modalities, composition and functioning of the village development boards (VDBs) are embeded in the Village Development Model Rules 1980 (Revised), which is a part of the Nagaland Village and Area Council Act, 1978. The Act is to consolidate and amend the law relating to constitution of Village and Area Councils in Nagaland and to regulate their duties and functions and or matters connected therewith.

Origin

In the mid seventies, a group of villagers of Ketsapomi village of Phek District went to the office of the Deputy Commissioner to withdraw a sum of Rs. 30,000/- which was due to them. A suggestion then was placed before them for the formation of a body i.e. Village Development Body, which was instantly accepted by the villagers. The Deputy Commissioner then passed a resolution forming "Ketsapomi Village Development Board" consisting of members from different *khels(Clans)*, with the DC as Chairman. Of this amount, a sum of Rs. 15000 was deposited by them in a long term deposit scheme in the SBI, Phek Branch, on 11 December 1976. Later on, villagers deposited their own collections of Rs. 5000 raising the deposit amount to Rs. 20000. This provoked the thinking of development administration. And consequently, the success of this experiments led to the pioneering and comprehensive legislation by State Government towards decentralized (bottom-up) participatory rural development in the form of Act viz. The Nagaland Village and Area Council Act, 1978. The salient features of the act provide strength for the micro-level potential leadership with the ideology of self-reliant rural development programme.

Each village in Nagaland today has Village Council and a Village Development Board, corresponding to a regulating and an executive body. The traditional institution of the Village Council (corresponding to statutory Gram Panchayat) was given a legal status in 1968. Subsequently, in 1978, the traditional Village Councils were given powers to deal with development matters. As a result, the Village Council of each village created a Village Development Board (VDB) during 1980 under VDB Rules, 1980, framed under the Village and Areas Council Act of 1978. The main duties of the VDBs are laid down

in Rule 3 of the VDB Rules 1980 as, "The VDB shall...formulate schemes, programmes.... for the development and progress of the village or individuals in the village.... either using the Village Community or other funds".

Formation of VDB

As per the above Act, lot many administrative, executive and judicial functions and powers were given to the Village Council. Under Section 12(12) of the Act, one of the functions of the Village Council is to constitute a Village Development Board (VDB), an executive wing of the Village Council to undertake development works of the village. It is the responsibility of the Village Council to constitute the VDB in every village by nominating its members as per the local customs and tradition. The Members of the Management Committee of the VDB may include Members of the Village Councils, or those who are ineligible to be chosen as, or for being members of the Village Council by virtue of their age or by virtue of tradition and custom.

The Management Committee of the VDB is entrusted with the development and management of community fund. The Village Council concerned chooses the members of the committee. The tenure of the Committee is usually for 3 years unless decided otherwise by the Village Council through a resolution. The minimum members of the management committee members of the VDB should not be less than 5 and the maximum not exceeding 25. At least 1/4 of the size of the management committee should be women members. Government servants can be members/secretary of the management committee of the VDBs with a written permission from Government in absence of literate/educated members to function as Secretary of the management committee.

All permanent residents of the village are members of the VDB and they form the "The General Body of the VDB". Each VDB should hold at least 2 General Body meetings during a financial year. During such meetings, the VDB Secretary, who happens to be the Secretary of the Management Committee of the VDBs, presents before the General Body all details regarding the VDB schemes implemented under various programmes, money drawn, loans issued against Fixed Deposit Security, interest of Fixed Deposit drawn, manner of utilization of interest amount and any other issues concerning the VDBs on which the General Body may like to seek clarification.

Any resolution passed by the Management Committee of the VDB either for loan application, drawal of funds etc. shall be attended by a quorum of not less than 51 per cent of the total number of the Management Committee, otherwise such resolutions passed shall not be valid and shall be liable to rejection by the Chairman of the VDB. A member of the Management Committee of the VDB including the Secretary may be replaced by a resolution of the Village Council, for reasons to be recorded in the resolution subject to the approval of the Chairman of VDB i.e. the concerned DC or ADC.

The Deputy Commissioner /Additional Deputy Commissioner is the ex officio Chairman of the VDB and the Management Committee of the VDB in their respective districts and independent sub-divisions. The members of the Management Committee select one among themselves as Secretary who is a literate person having educational qualification at least matriculation. The remuneration of the Secretary ranging from Rs. 1000 to Rs. 3000 per month, which is decided by the VDB concerned commensurate with their funds/resource preferably from interest accrued from the concerned VDB fixed

deposit. No Village Council Chairman or Head GB of Village Administration shall be permitted to hold the post of Secretary of the VDB Management Committee.

Functions of VDBs

The functions of the VDB are multifaceted. It is the most popular and unique institution of the district that is assigned with the role of identification, selection, formulation of schemes at grassroots level for bringing about socio-economic transformation in rural areas. It is the responsibility of organizing common fund as well as other funds received from time to time and implements all the development programmes of the villages. The VDB operates its funds under Grant-in-aid, Matching Cash Grant, Jawahar Rozgar Yojana (JRY) and several other rural development programmes through suitable accounts in the bank. The Chairman and Secretary of the Management Committee of the VDB operate these accounts jointly. It is also the duty of VDB to implement all development/social welfare programmes of the Government, launched from time to time. The Board functions under the directives issued by the Village Council and the State Government from time to time.

Organizational Arrangements

The Rural Development Blocks is the principal agency to oversee the functioning of VDB programmes at state level. At the district level, the Dy. Commissioner looks after all such activities in the blocks as well as villages. He is ex officio Chairman of the District Planning Board. He technically approves all plans after concerned BDO and technical staff verify the same. The BDO looks after all the VDB works and provide guidance to the villagers from time to time in preparation of Village Development Plans

by way of providing model plans which are prepared under guidelines issued by State Rural Development Blocks. The State Rural Development Block issues Directions/Instructions to all concerned Development Departments from time to time. It also awards best VDB Villages to implement development programmes with the spirit of competition. BDOs were instrumental in supervision and communication of the model rules to VDB and to Village Council.

As per the Government of Nagaland letter No. Bud/1-6/93-94, on 24 November 1993, service charges at the rate of 7 per cent from every VDB against the total allocation inclusive of women and youth allocation under the grant-in-aid shall be deducted at source by the Director, Rural Development Blocks. The amount retained as service charges is reserved for meeting the necessary infrastructure development activities of the VDB and Rural Development Blocks.

Modus Operandi of Bank Accounts

The procedures adopted in operating bank account-funds received by different sources (Grant in-aid, Matching Cash Grant, and other RD schemes) as provided in mode rules 80 are as follows:

1. Suitable bank account for different sources is to be maintained which would be jointly operated by the concerned Chairman and Secretary of VDB.
2. Bank should not honour the cheque unless it is accompanied by a copy of the VDBs resolution authorizing such withdrawals signed by all the members present in the particular meeting in which such a resolution is passed and consented to by the board.

3. No term deposit (VDBs) shall be withdrawn on maturity unless the Chairman directs so on the basis of consensus of Village Council.
4. In respect of VDBs whose term deposit expires, the concerned Chairman (DCs/ADCs) shall direct these VDBs to renew their fixed deposit terms for another five years.
5. No cheque shall be honoured unless the resolution enclosed is signed by no less than 51 per cent of the total membership of management committee.
6. Similarly, even the total members of the Management Committee decide to withdraw, it cannot unless signed by Secretary and Chairman.

As enunciated in the model rules, usually Chairman receives three copies of the resolutions for perusal. After examining, if he finds nothing wrong/missing, he shall sign on all three copies approving the resolution. Thereafter, one copy is attached to the cheque, second remains in his office and third is brought to the village by Secretary. He shall read this out to villagers in the subsequent meetings. The Chairman may not sign if he has serious doubts and may send them back for reconsideration by the General Body.

Audit

The Village Council may subject the VDBs account to be audited at such times as it may decide. The Deputy Commissioner shall oblige to render necessary assistance in auditing the accounts. The Management Committee of the VDBs shall place before the Village Council Annual Accounts before 30 April every year covering the period from 1 April of previous year to 31 March of the current year.

In addition, the Management Committee shall also place before the General Body of the VDB, annual accounts of all amounts received under Grant-in-aid and other rural development programmes as well as withdrawals of money made by the Secretary and the manner of utilization of the amounts drawn, the position of repayment of loans taken by individuals or community as a whole etc. at least twice a year. The Secretary shall record the decisions taken by the General Body of the VDB during the course of the annual meetings, which must be authenticated by the Chairman of the concerned Village Council. A copy of this should be sent to the Chairman of the VDB for information and necessary action. Three copies in simple form are maintained i.e. copies sent to Chairman, copies sent back from Chairman and miscellaneous.

Meetings

The Management Committee shall meet on the same date every month, which will be informed to the Chairman of VDB, and also the Village Council Chairman about such a date. The members of the Management Committee would give widest publicity about the date to the 'Khel' people. Such meetings are open to the public including General Body. Any changes in date subsequently have got to be approved by the Chairman VDB as well as Chairman Village Council.

In addition to the monthly meeting, the Management Committee may meet more frequently if any member of the Management Committee gives advance notice to Secretary. However, the resolutions of such meetings shall not be implemented unless debated in the monthly public meeting. Every decision or recommendation of the VDB shall be in the form of a resolution passed in regular monthly meeting by all members present in such a meeting. The monthly meeting shall be attended by (a) Management

Committee, (b) Loaneess, (c) other members asked to attend. The monthly meetings are presided by a member of the Management Committee, selected by them for the particular occasion.

The meeting shall be in three parts. The Secretary, VDB will write the past month's account on a blackboard and invite questions and answers them. Each loaner may be asked in public about purpose, amount and repayment aspects. Thirdly, other issues in connection with the development will be debated. The Secretary will record the issues, proceedings and decisions. Any person attending the meeting may ask questions. The Secretary shall also record all questions, which are not answered to the satisfaction of the questioner. Persons desiring to take loan shall furnish in writing a promise to abide by a declaration in default to accept any penalty imposed by Village Council that may deem it.

Record Keeping and Maintenance of Registers

The VDB Secretary shall write a letter to Chairman about the attendance particulars of members also of Committee and also names of loanees after the end of the monthly meeting. The Secretary also records the proceedings and maintains the following registers, which may be inspected, in the monthly meeting by any member.

1. Register showing the record of meetings held which shows time, place and date, names of members and loanees present and absent. It will also show the questions not answered to the satisfaction of the questioner.
2. A file for money expenditure resolutions.
3. Cash register with details of transaction of saving, current accounts and cash drawals made under each development programme.

4. A separate register on all programmes with details.
5. Crosscheck records with records of Chairman office.
6. File of vouchers providing monthly transactions (payment and receipts)
7. A file for keeping copy of the letters addressed and sent to Chairman.
8. A file for keeping the letters received from Chairman and
9. A file for keeping other/miscellaneous letters.

Whatever correspondence made to outsiders, a copy invariably should reach Chairman.

Planning and Implementation Mechanism

In Nagaland in general and Mon in particular, though village development boards(VDBs) and Village Councils are nodal agencies in implementing different rural development programmes, BDOs, District Planning Boards and Rural Development Cell help them in identifying the schemes, writing proposal for the schemes and its feasibility. The role of BDOs and District Planning Board is basically facilitator. Apart from Central funds available for rural development, VDBs receive funds from two other sources. The Government of Nagaland renders two type of financial assistance; one is grant-in-aid to the VDB and other is matching grant to the VDB, which is the government's contribution to the Village Community Fund in the fixed deposits in the VDB. Therefore, VDBs are aware of the availability of funds both the Central and State sources.

The process of planning and implementation mechanism starts from the Deputy Commissioner, who sends the list of villages of last year who paid house tax. This forms the basis for allocation of grant-in-aid amount to the village. The VC/VDB, upon receiving the amount available for the year, could decide upon what activity would be

taken up . VDBs are asked to submit their proposals. In the meantime, Rural Development Department sends the various model schemes approved with budget details in respect of EAS, JGSY, SGSY and other Central Schemes. The Directorate, Rural Development Block, every year provides such model schemes with details like items of works that can be undertaken with specifications and budget well in advance. In accordance with these guidelines, the VDB prepares proposals, submits to BDO for scrutiny and for onward transmission to the District Planning Boards (DPBs). Though the officials assist in planning, the kind of works to be taken upon purely the prerogative of the Village Council/VDB.

List of Approved Schemes for the Execution of VDBs at Mon

1. Fruit juice extraction units
2. Community household electrification
3. Community piggery
4. Community piggery production
5. Community poultry
6. Community fuel wood production
7. Community bakery
8. Community charcoal production
9. Community granary
10. Community fishery
11. Community shawl weaving
12. Community fingerlings raising
13. Community silk worm production
14. Community salt making
15. Community horticulture
16. Community vegetable growing
17. Community cold storage
18. Community bee production

19. School building
20. Dairy
21. Improved housing
22. Beef cattle rearing
23. Fair price shops in feasible areas
24. Approach road only in backward areas to link villages to state or national highways.
25. Community tree plantation in catchments areas
26. Water resources
27. Rice mill
28. Bio-gas plants
29. Public well or reservoirs

Any experimental scheme that would enhance or improve the overall process of rural development.

Village Development Boards (VDBs) are the most vibrant institutions in Nagaland in decentralized planning and implementation of rural development programmes among rural masses. VDBs are main conduits of funds flown from the Central Government to the villages in Nagaland for development activities. One of the major objectives of our study has been to assess the role of the VDBs in rural development and to elicit their perceptions about the development programmes. Their suggestions in this regard are of utmost important in formulating future policies pertaining to the efficacy of the programmes and its implementation procedures. Accordingly, we have prepared a VDB schedule to be distributed to its Secretaries, who are the Trustees of the Management Committees of the VDBs. We have prepared 40 VDB –Schedules, which contain 45 questionnaires each and distributed among its Secretaries for their responses about the RD programmes. All the responses are presented

in some tables for the sake of our convenience. The answers, which are important and pertinent, are put in tabular forms for our understanding.

Surprisingly, all the answers given by the VDB Secretaries are one-sided and in the expected lines. While asking whether assistance given to the beneficiaries is adequate, the response is mix-mode. VDB Secretaries of both Phomching and Chen say that assistance is quite adequate to the beneficiaries, while Wakching VDB says that this is quite inadequate and need to be enhanced. Out of 10 VDBs surveyed at Mon, 60 per cent say that assistance is quite adequate and 40 per cent say these are inadequate. If we make the overall judgment, we will find that majority of the VDBs are satisfied with the assistance given to the beneficiaries, though they are of the opinion that more assistance will better off the conditions of the rural masses. This phenomenon is shown in Table 4.1.

Table 4.1
Whether Assistance is Adequate to Beneficiaries

RD Blocks	(Response in Percentage)		
	Yes	No	Total
Mon	60	40	100
Phomching	100	0	100
Wakching	0	100	100
Chen	100	0	100

The single point agenda of the study is to examine the impact of rural development programmes on the economic conditions of the beneficiaries, more precisely, since almost all the beneficiaries of the RD schemes are BPL families, whether people from the BPL families are graduated to APL after getting benefit from either of these schemes. BPL cut-off at Mon is Rs. 12000/- per annum per family. Planning Commission conducts BPL Census. For Mon district we have BPL census for 1997, which gives

income level of each BPL family. Scanning from the BPL Census 1997, we notice that in majority of the cases, per capita average income of the head of the household is below Rs. 1000/- per annum for an average family of 5 members. When we quantify the benefits of RD schemes and see how many of them graduated to the APL, it is almost impossible to say that due to such schemes their incomes have increased 12 times in a year. It is almost unbelievable. But one can say in a most conservative way, that under some schemes, especially under SGSY, people who form SHGs and have successfully run piggery, goaterry, fishery and other small establishments, there may have chance that people have graduated to the APL due to such schemes. Piggery is very lucrative profession in Nagaland and it has very good market. Therefore, beneficiaries under some schemes have been graduated to APL, though quantitatively it is very difficult to say. This has been echoed by the responses of the VDBs. While asked whether RD programmes have helped in crossing the BPL, almost everybody says that beneficiaries have crossed over to APL except 20 per cent of the respondents of Mon block say that they have not. Though there is no exact data supporting this view, it is more or less perception of the VDBs, who are the nodal agencies in implementing the RD programmes in their respective villages. The entire phenomenon is shown in Table 4.2

Table 4.2
Whether RD Programmes Helped to Cross the BPL

RD Blocks	(Response in Percentage)		
	Yes	No	Total
Mon	80	20	100
Phomching	100	0	100
Wakching	100	0	100
Chen	100	0	100

Though every VDB is happy to say that almost all the beneficiaries of the RD programmes have crossed BPL, everybody is of the opinion that the programmes can be made more target specific. We have already mentioned above that some schemes have high rate of success in ameliorating economic conditions. These schemes vary from state to state and from place to place. Nagaland in general and Mon in particular piggery is very successful venture along with fishery and goatery. In these professions, chance of beneficiaries to be graduated to APL is very high. Therefore, all VDBs are of the opinion that if the schemes are made target-specific i.e. where the success rate is very high, may be more successful in alleviating poverty and lifting people from BPL to APL. This is shown in Table 4.3

Table 4.3

Whether RD Programmes Can Be Made More Target Specific

(Response in Percentage)

RD Blocks	Yes	No	Total
Mon	100	0	100
Phomching	100	0	100
Wakching	100	0	100
Chen	100	0	100

Another important feature of the VDB survey has been the problems encountered by its Secretaries while implementing the RD programmes in their respective villages. Most of them have admitted that they have faced no problem in the course of the implementation of the programmes in their jurisdiction, while only 30 per cent of the respondents of Mon and 10 per cent of Phomching blocks say that they have faced some problems, though they have not mentioned any specific constraints. This shows that

implementation process is almost smooth with least resistance. The entire phenomenon is shown in Table 4.4

Table 4.4

Problems Faced While Implementing RD Programmes

(Response in Percentage)

RD Blocks	Yes	No	Total
Mon	30	70	100
Phomching	10	90	100
Wakching	0	100	100
Chen	0	100	100

Implementation process is smooth and less problematic because of the fact that people's participation rate is fairly high. At Mon, everybody participates in building community assets. Though wage rate is much less compared to market rate, everybody feels pride to contribute something to generate community assets. Except 20 per cent of the VDB Secretaries of Phomching, every respondent says that people's involvement in the programme implementation is quite encouraging and they participate in a larger way whenever their participation is required. VDB Secretaries' opinion about people's participation is shown in Table 4.5.

Table 4.5

People's Involvement in the Programmes

(Response in Percentage)

RD Block	Yes	No	Total
Mon	100	0	100
Phomching	80	20	100
Wakching	100	0	100
Chen	100	0	100

In Table 4.6, we have tried to extract some information from the VDB secretaries about the objectives of the rural development programmes. One the basic objectives of this impact assessment study is to see whether poverty has been ameliorated to the beneficiaries of these rural development programmes. Out of all rural development schemes we have surveyed in this study, at least one scheme has direct impact on the poverty of the rural poor. Other schemes have not direct impact on poverty reduction. Only under Swarnjayanti Gram Swarozgar Yojaja (SGSY) scheme economic conditions of the villagers can be improved by generating additional income. In order to cover this aspect, we have asked households level of income changed over the years after receiving the benefits. In most of the cases, there is no proper response. Even though we have tabulated income pattern of several households, which does not give any indicative value that we can depend upon.

When we were unable to get any quantitative information, we relied on the qualitative information. We got some answers about the impact of schemes in poverty reduction. In the VDB schedules we asked whether poverty level of the beneficiaries have been improved over the years after receiving benefits under rural development schemes. 95 per cent of the VDB say that their poverty level have been ameliorated after

receiving benefits and only 5 per cent of the VDB say that the people have not crossed the poverty line after receiving the benefit under several centrally sponsored rural development schemes. Blockwise distribution of the perception of the VDBs about the efficacy of rural development i.e. people crossing the poverty line after receiving benefit under rural development programmes is shown in Table 4.6

Table 4.6

Block-Wise Distribution of Perception of VDB Officials about Poverty Reduction

	Crossed Poverty line		
	Yes	No	Total
Chen	10 (100.0%)		10 (100.0%)
Phomching	9 (100.0%)		9 (100.0%)
Wakching	10 (100.0%)		10 (100.0%)
Mon	9 (81.8%)	2 (18.2%)	11 (100.0%)
Total	38 (95.0%)	2 (5.0%)	40 (100.0%)

Table 4.7 shows answers of different questions asked to the VDB officials i.e. Secretaries. In answer to question whether priority is given to women in selecting beneficiaries, every body says that it gives priority to women. But in the survey schedules we do not find many women beneficiaries of the rural development programmes. When we asked them about this phenomenon, they replied that very few women came forward of their own, but if any woman came forward they must have included them as beneficiaries.

Against question of sustainability of assets everybody replies that assets created under different schemes have been sustaining and has also said that all the assets are

Though VDBs are the best institutions for rural development both at Mon and in Nagaland, they are not very particular about the Gram Sabha meeting. Only 5 per cent of the VDBs organize Gram Sabha meeting once in a year, 20 per cent organize twice in a year, 32.5 per cent organize 3 times in a year, 5 per cent organize meeting 4 times in a year and 37.5 per cent organize more than 4 times in a year. We suggest that frequency of organizing Gram Sabha Meeting should be more frequent and VDBs should have more frequent interactions with its members in all aspects of rural development. Distribution of the frequency of Gram Sabha meeting is shown in Table 4.8.

Table 4.8

Frequency Distribution of Gram Sabha Meetings Called by VDBs

Blocks	Gram Sabha Meeting Frequency					Total
	Once a year	Twice a year	Thrice a year	Four times a year	More than four times	
Chen	2 (20.0%)	0	5 (50.0%)	0	1 (10.0%)	10 (100.0%)
Phomching	0	0	0	0	9 (100.0%)	9 (100.0%)
Wakhing	0	5 (50.0%)	5 (50.0%)	0	0	10 (100.0%)
Mon	0	1 (9.1%)	3 (27.3%)	2 (18.2%)	5 (45.5%)	11 (100.0%)
Total	2 (5.0%)	8 (20.0%)	13 (32.5%)	2 (5.0%)	15 (37.5%)	40 (100.0%)

Not only the frequency of holding meeting of the VDBs is very high in every block, but also active participation of the people is very encouraging. Table 4.9 shows that in all blocks, members participate much actively in the discussions of the VDBs. At Mon, 100 per cent of the VDBs surveyed feel that people do take active participation in all VDB meetings whenever it is held. Similar opinion is possessed by all VDBs of

Phomching, Wakching and Chen blocks. The response of the VDB Secretaries about the people's participation in the VDB meeting is shown in Table 4.9

Table 4.9

Active Participation of People in VDB Meeting
(Response in Percentage)

RD Block	Yes	No	Total
Mon	100	0	100
Phomching	100	0	100
Wakching	100	0	100
Chen	100	0	100

Perception of VDBs about the effectiveness of the meeting is of mixed in nature. Though majority of the VDB Secretaries say that VDB meetings and its interaction with the village people are very effective, some VDBs especially 40 per cent of the VDBs of Mon feel that these types of meetings are not effective at all, whereas 40 of the VDB Secretaries say these are affective and 20 per cent say meeting of VDBs and its interactions with the people are highly effective in implementing RD programmes in their respective villages. At Phomching block, as much as 66 per cent of the VDBs feel that meetings are highly effective, while 33 per cent say effective. All VDB Secretaries of both Wakching and Chen express their view that meetings are effective in implementing the programmes. This is shown in Table 4.10.

Table 4.10

Perception of VDBs regarding Efficacy of Meeting

(Response in Percentage)

RD Blocks	Highly Effective	Effective	Not Effective at all	Total
Mon	20	40	40	100
Phomching	66	33	0	100
Wakching	0	100	0	100
Chen	0	100	0	100

To maintain proper records of all rural development activities is one of the key activities of the VDBs. In our survey, all VDB Secretaries say that they maintain proper records of all village development activities, flow of funds, source of funds, employment pattern, distribution of employment according to guidelines, asset created in their jurisdiction, type and nature of assets etc. While surveying the offices of the VDBs, we have found registers are well maintained. We have taken many information of their development activities and other activities related to rural development from their records only. All VDB Secretaries says they maintain proper records of all activities. The responses of VDBs in this regard is shown in Table 4.11

Table 4.11

Are the Records of VDBs are Maintained Properly

(Response in Percentage)

RD Blocks	Yes	No	Total
Mon	100	0	100
Phomching	100	0	100
Wakching	100	0	100
Chen	100	0	100

Finally, we have also surveyed the degree of awareness about the Monitoring and Vigilance Committees at the State/District/Block levels among VDB Secretaries. While surveying, every VDB Secretary says that he/ she is fully aware of such monitoring and vigilance committees at different levels to oversee the distribution and utilization of funds, maintaining proper guidelines while selecting beneficiaries and many other activities pertaining to rural development. This is shown in Table 4.12

Table 4.12
Awareness of Monitoring at Different Levels
 (Response in Percentage)

RD Blocks	Yes	No	Total
Mon	100	0	100
Phomching	100	0	100
Wakching	100	0	100
Cnen	100	0	100

VDB officials are very optimistic about their achievement of goals in all rural development schemes. Most of them have agreed that goals of the RD programmes have fully achieved. As much as 55 per cent of the VDB officials have opined that goals of the schemes have been fully achieved and they are satisfied with the performance with the achievements of the programmes. 42.5 per cent of the VDB officials believe that their goals have been partially achieved not fully. Only 2.5 per cent of the VDB officials interviewed in our survey have impression that goals are not at all achieved. Apart from this negligible segment, 97.5 per cent VDBs have responded positively about the achievement of their goals. This implies that almost every VDB believes that rural development schemes have achieved their goal for which they were introduced. This is

much significant as far as efficacy of the programmes are concerned. Opinion of the VDB officials regarding achievement of RD schemes is depicted in Table 4.13.

Table 4.13

**Opinion of VDB Officials Regarding Achievement
of the Rural Development Schemes**

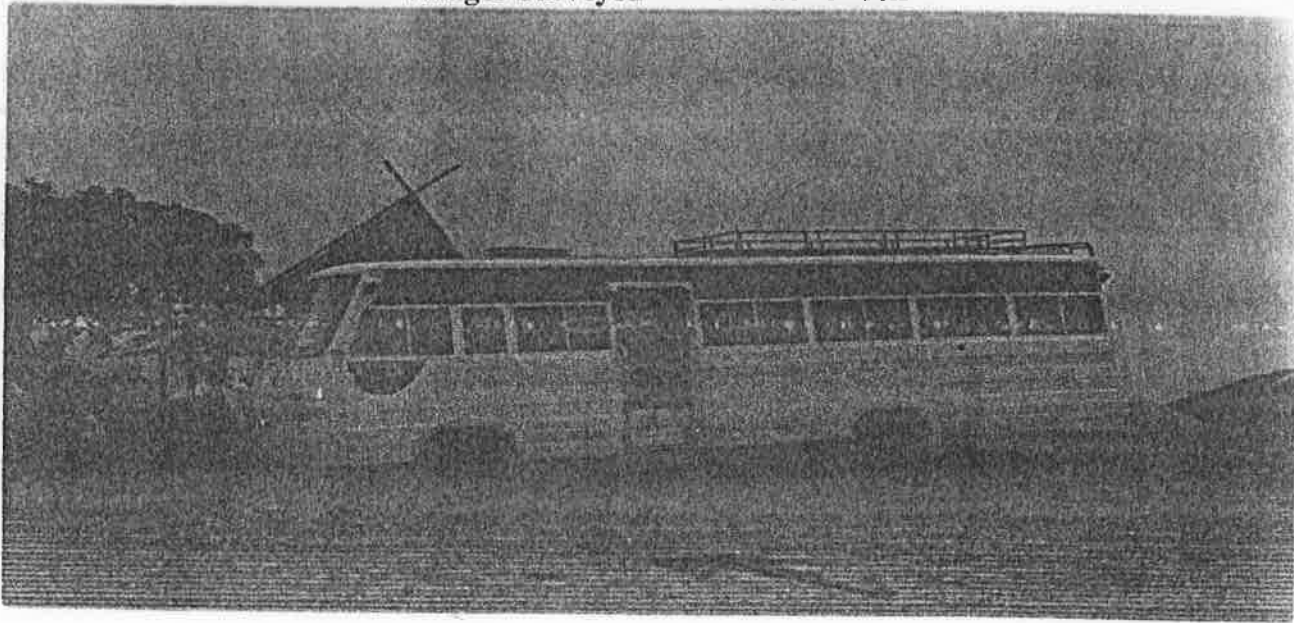
<i>Blocks</i>	Achievement of Goal			Total
	Fully	Partially	Not at all	
Chen	7 (70.0%)	3 (30.0%)		10 (100.0%)
Phomching	7 (77.8%)	2 (22.2%)		9 (100.0%)
Wakhing	1 (10.0%)	9 (90.0%)		10 (100.0%)
Mon	7 (63.6%)	3 (27.3%)	1 (9.1%)	11 (100.0%)
Total	22 (55.0%)	17 (42.5%)	1 (2.5%)	40 (100.0%)

Table 4.14

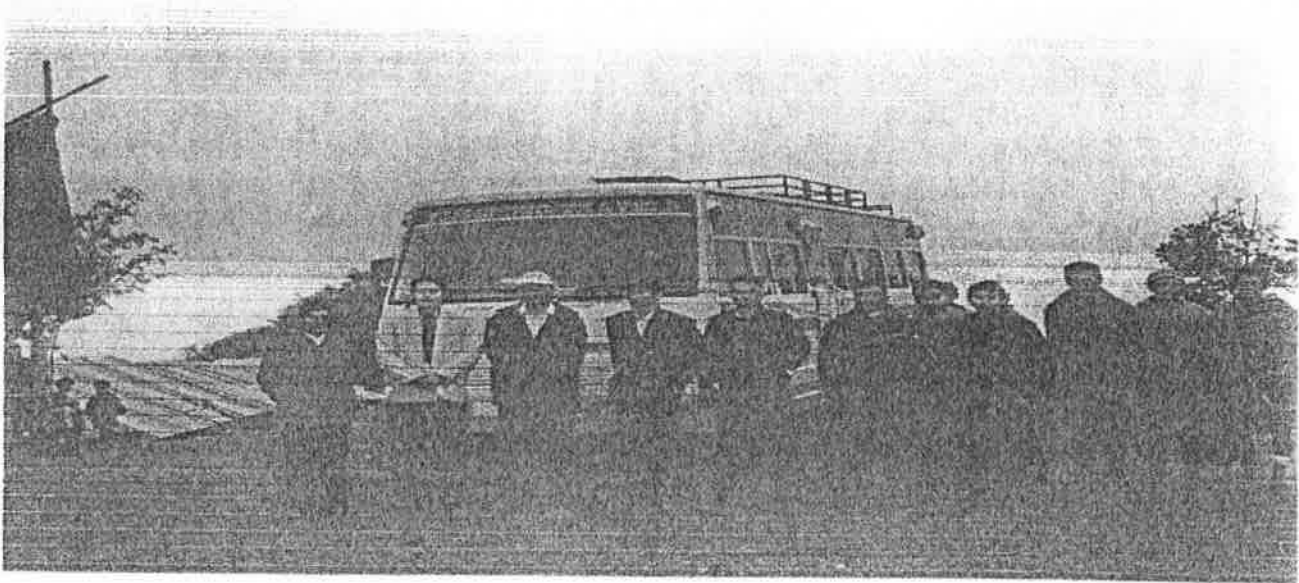
SL. No	Name of Villages			
	<i>Phomching</i>	<i>Mon</i>	<i>Wakhing</i>	<i>Chen</i>
1	Tangten	Pongkong	Shiyong	Chenloisho
2	Nyahnyu	Yuching Vill	Lower Tiru	Angjiagyung
3	Mokok	Longkai	UpperTiru	Changlang
4	Nyase	Longpho	Hotahoti	Longchang
5	Tangnyu	Tumei	Chingdang	Ngamching
6	Longwa	Chui	Chingphoi	Chacha Chingnyu
7	Wamsa	Chingkho	Namthai	Chacha Chingtan
8	Longzang	Shengha	Kongan	Chenwetnym
9	Chingnyu	Shangnyu	Wanching	Choknyu Vill.
10	Yutting	Wangla	Tanhai	Chingkao
				CHingha

At Mon District, we have surveyed 40 villages and from each village 15 households. In total we have surveyed 570 households who are beneficiaries of at least one the rural development schemes introduced since 1 April 1999. The name of villages surveyed in each block is shown in Table 4.14 above.

Name of the Villages Surveyed Under Each Block



Community VDB Bus in R.D Block, Chen



Community VDB members in front of Bus in R.D Block, Chen

Chapter V

Impact of Rural Development Programmes in Mon District

Whereas the earlier two chapters were concerned with output and process evaluations, this chapter primarily focuses on an assessment of the impact of rural development programmes in the years 1999-00 to 2001-02. The impact is seen with respect to employment, income and assets.

Employment Assurance Scheme (EAS)

The programme with maximum expenditure in Mon district has been the EAS. However its impact may not be as great in Mon as expenditure data reflect. Mon is a district with labour shortage due to existence of subsistence agriculture and very limited commercialization. The shortage of labour manifests itself in very high wage-rate of approximately Rs. 125-150 per day. The wages paid under the EAS are paltry amount- approximately Rs.25 per day. The utility of EAS therefore limited to extreme lean periods and possibly the asset created may also be an attraction.

The extent of mandays of employment created under EAS is shown below for the four blocks covered by our study together with the amounts spent (see Table 5.1).

Table 5.1: Performance of Employment Assurance Scheme (EAS)

Name of the Block	1999-2000		2000-2001		2001-2002	
	Amount (in Rs.)	No. of Mandays	Amount (in Rs.)	No. of Mandays	Amount (in Rs.)	No. of Mandays
1. Mon.	479000	10400	298000	8800	224000	3120
2. Wakching	600900	14417	400600	9612	400600	9615
3. Chen	1660100	42081	1106200	26500	553100	7375
4. Phomching	-	-	-	-	-	-
Total	2740000	66898	1804800	44912	1177700	20110

If we assume that 60 percent of the expenditure was on the wage-component the wage-rates are then obtained by dividing this sum by mandays of employment (rounded off).

Table 5.2: Implicit Wage-Rate

Name of the Block	(Rs.)		
	1999-2000	2000-2001	2001-2002
1. Mon	28	20	43
2. Wakching	25	25	24
3. Chen	24	25	44

It can be seen that the implicit wage-rate, except for 2001-02 for two blocks, was in the vicinity of Rs.25 per day. This is corroborated by our field survey where the average wage-rates for the three year reference period as reported by the beneficiaries were in this range. The total mandays of employment created as reported by official agencies when divided by the number of BPL families in each block gives the following result (see Table 5.3).

Table 5.3: No. of Mandays of Employment per BPL family

Name of the Block	No. of BPL families	1999-2000 (Days)	2000-2001 (Days)	2001-2002 (Days)
1. Mon	1721	6	5	2
2. Wakching	1417	10	7	7
3. Chen	3279	13	8	2

It can be seen that the extent of employment generated per BPL family is extremely low. This implies that if the EAS programme is spread out, its benefits will be extremely limited. Our field survey shows that indeed the coverage was very limited. The number of beneficiaries in the three years was only 334 in the four districts-i.e. roughly about a hundred per year. This supports the observation that if a beneficiary is to be given a meaningful number of days of employment then the coverage of BPL families will be low. The average days of employment in a year per beneficiary and the wage-rates as reported in our survey

are presented below (Table 5.4). The last column shows the calculated additional income per beneficiary from EAS. The amount is neither negligible nor large. The employment and income generation effects of EAS are therefore small in relation to the extent of poverty in Mon district.

Table 5.4: Employment, Wage and Income under EAS

Name of the Block	Average no. of days of employment	Average wage per day (in Rs.)	Average Income (in Rs.)
Mon.	35	26	916
Wakching	27	27	743
Chen	63	25	1567
Phomching	13	26	360

The secondary objective of the EAS is asset creation. The cost of the different projects in the three years is shown below. It can be seen that there is occasionally considerable variation in per unit cost (refer Tables 5.5, 5.6 and 5.7). For example, the cost per kilometre of metalling etc. of approach road was Rs.3.38 lakhs in 1999-00 but only Rs.0.67 lakhs in the following year. There are other such examples, which can be seen from the tables.

Table 5.5: Physical and Financial Performance under EAS during 1999-2000

S. No.	Name of the Scheme	No. of scheme/ Unit	Amount (in Rs. Lakhs)	Average Expenditure Per unit (in Rs. Lakhs)
1.	Construction of A/road	6 kms	20.5	3.42
2.	Social Forestry	305 hecets.	15.25	.05
3.	Soling and metalling of A/road	8 kms	27	3.38
4.	Horticulture farming	58 hecets.	7	.12
5.	Construction of minor irrigation channel	13 kms	5.25	.40
6.	Construction of circular road	4 kms	10.5	2.63
7.	Tea plantation	40 hecets.	2	.05
8.	Watershed project	17 hecets.	2.5	.15
9.	Construction of culvert	3 nos	1.5	.50
10.	Vegetable farming	10 hecets.	1	.10
11.	Water reservoir Tank	4 nos	2	.50
12.	Extension of C/fishery ponds	11 nos	5.5	.50
Total			101	

Table 5.6: Physical and Financial Performance of EAS during 2000-2001

S.No.	Name of the Scheme	No. of scheme/unit	Amount (in Rs. Lakhs)	Average Expenditure Per unit (in Rs. Lakhs)
(1)	(2)	(3)	(4)	(5)
1.	Construction of C/road/ Link road	38.5 km	26.7	.69
2.	Social forestry	577 hectares	28.45	.05
3.	Soling and metalling of A/road	30kms	20.05	.67
4.	Horticulture farming	57 hectares	4.98	.09
5.	Construction of minor irrigation channel	16.7kms	5.23	.31
6.	Repairs of Anganwadi centers	7 nos	5.68	.81
7.	Construction of culvert/side drain	16 nos	6.67	.42
8.	Vegetable farming	20 hectares	2	.10
9.	Water reservoir Tank	10 nos	5.59	.56
10.	Extension of C/fishery ponds	3 nos	1.5	.50
11.	Renovation/extension of primary school	7 nos	4.37	.62
Total			111.22	

Table 5.7: Physical and Financial Performance of EAS during 2001-2002

S. No.	Name of the Scheme	No of scheme / unit	Amount (in Rs. Lakhs)	Average Expenditure Per unit (in Rs. Lakhs)
(1)	(2)	(3)	(4)	(5)
1.	Construction of A/road/ Link road	8.5 km	8.20	.96
2.	Social forestry	180 hectares	9.01	.05
3.	Soiling and metaling of A/road	1.2kms	0.94	.78
4.	Horticulture farming	15 hectares	3.07	.20
5.	Construction of minor irrigation channel	16 kms	7.90	.49
6.	Construction of rest house	6 nos	2.15	.36
7.	Construction of culvert/side drain	8 nos	3.60	.45
8.	Construction of foot steps	340 meters	3.28	.01
9.	Water reservoir tank/public well	11 nos	2.18	.20
10.	Community fishery pond	27 nos.	4.25	.16
11.	Repairing/renovation/extension of primary school	25 nos	5.64	.23
12.	Construction of drainage	500 meters	3.35	.01
13.	Extension of football ground	5 nos.	0.78	.16
14.	Construction of retaining wall	2 nos	0.40	.20
15.	Renovation of council hall	3 nos.	1.14	.38
Total			55.50	

The tables also show that a number of the assets created are of a community nature and the benefits would most likely accrue to the poor. Social forestry, horticulture, water storage, fisheries etc. fall in this category. The motivation for working for the EAS is then not the low wages but the assets that get created and yield benefits to the poor and to the community at large. In this category we can also include all-weather approach roads, drainage, primary schools etc.

Jawahar Gram Samridhi Yojana (JGSY)

The impact of the other wage-employment programme, the JGSY, is not much different from that of the EAS. As a wage employment programme the JGSY differs, at least in theory, from the EAS in two important respects. First, creation of wage-employment is the secondary objective of the JGSY while its primary objective is the creation of need-based infrastructure and assets. Given this difference in emphasis, the JGSY can have a lower wage-material ratio than the EAS with the stipulation that in the overall expenditure the wage component does not fall below 50 percent. As regards the wage-rate, the JGSY can be more flexible although in general it is expected to pay the minimum wages.

The employment impact of JGSY can be seen from the table below showing the amounts spent and the mandays of employment generated under JGSY in the four block of Mon districts (Table 5.8).

Table 5.8: Performance of Jawahar Gram Samridhi Yojana (JGSY)

Name of the Block	1999-2000		2000-2001		2001-2002	
	Amount (in Rs.)	No. of Mandays	Amount (in Rs.)	No. of Mandays	Amount (in Rs.)	No. of Mandays
1. Mon.	762000	7200	644000	4760	626000	4080
2. Wakching	400600	9615	200300	4604	200300	4608
3. Chen	2204100	50658	793100	10880	806145	4425
4. Phomching	-	-	-	-	21000	368
Total	3366700	67473	1637400	20244	1653445	13481

The cost of creating employment under JGSY is considerably higher than under EAS as can be seen in table below (Table 5.9).

Table 5.9: Cost of Creation of One Manday of Employment

Name of the Block	1999-2000		2000-2001		2001-2002	
	EAS	JGSY	EAS	JGSY	EAS	JGSY
1. Mon.	46	106	34	135	72	153
2. Wakching	42	42	42	44	42	43
3. Chen	39	44	42	73	75	182
4. Phomching	-	-	-	-	-	57

Further, the total number of mandays of employment per BPL family remains low showing that a choice is to be made whether to increase coverage or give additional days of employment to fewer BPL families (Table 5.10).

Table 5.10: Mandays of Employment per BPL family

Name of the Block	1999-2000	2000-2001	2001-2002
1. Mon.	4	3	2
2. Wakching	7	3	3
3. Chen	15	3	1
4. Phomching	-	-	-

If we assume that the wage cost of JGSY projects constitute 50 percent of the amount spent and divide the wage-bill so obtained by the number of mandays reported as created, the results show the derived or the implicit wage-rates are in general higher under JGSY than under EAS. The derived wage-rate under JGSY for the blocks are shown as under (Table 5.11).

Table 5.11: Derived wage-rate under JGSY

Name of the Block	(Rs. Per day)		
	1999-2000	2000-2001	2001-2002
1. Mon.	53	68	77
2. Wakching	21	22	22
3. Chen	22	36	91
4. Phomching	-	-	29

The table shows that the derived wage-rate in Wakching was lower than the prescribed minimum of Rs.25. However, this result is the outcome of the assumption of 50:50 wage-material ratio. If the wage bill comprises 60 percent of the cost, the wage rate would be around Rs. 25. This also means that with the higher ratio the wage-rates would have been even higher in Mon and Chen. But our survey data revealed that the wage-rate reported by the beneficiaries of JGSY and EAS were, on average, approximately equal- i.e. around Rs. 25 to Rs.27 per day in all blocks. This is a likely result as the same DRDA will not normally allow sharp variations in wage-rates under one programme in the same district. This then leaves the uncomfortable conclusion that some projects had rather high material-wage component under JGSY. Thus as far as employment and direct wage-income generating impacts and concerned, JGSY performs even worse than the EAS.

The impression that the JGSY funds are used for more material-intensive works gets reinforced if we look at the projects taken up under JGSY. Construction of buildings is an important component and includes items like construction of rural housing, construction of community hall, renovation of primary school, construction of public toilets, waiting sheds, drainage, well, culvert, bridge, footpaths and even purchase of furniture! Except for rural housing, it is difficult to visualize how the other construction items will give direct economic benefits to the poor. However, these do add to village and community infrastructure and the benefits are more non-economic to the community and its poorer members. There are however a number of other assets, which have direct economic benefits, like construction of irrigation canals, social forestry, horticulture, plantations and fisheries. The per unit costs of the projects do not show significant year to year variations and are within reasonable limits as shown in the tables below (Tables 5.12, 5.13, and 5.14).

Table 5.12: Physical and Financial Achievement under JGSY during 1999-2000

S. No.	Name of the Scheme	No. of scheme/unit	Amount (in Rs. Lakhs)	Average Expenditure Per unit (in Rs. Lakhs)
1.	Construction of Rural Housing	49	12.1	.25
2.	Construction of Public Toilets	10	1.50	.15
3.	Construction of Waiting Sheds	5	3.75	.75
4.	Repairing of Primary School	3	2.25	.75
Total		67	19.6	.29

Table 5.13: Physical and Financial Achievement under JGSY during 2000-2001

S.No.	Name of the Scheme	No. of scheme/unit	Amount (in Rs. Lakhs)	Average Expenditure Per unit (in Rs. Lakhs)
1.	Community tree plantation	687 hectares	36.88	.05
2.	Community horticulture farm	60 hectares	9.73	.16
3.	Construction of rural housing	218 nos	39.16	.18
4.	Repairing of public wells	16 nos	1.6	.10
5.	Construction of Community Hall	2 nos	8.18	4.09
6.	Construction of Approach Road	16 km	15.67	.98
7.	Construction of Irrigation channel	12.8km	4.01	.31
8.	Construction C/ fishery ponds	22 nos	8.64	.39
9.	Repairing of primary school	3 nos	1.8	.60
Total			125.67	

Table 5.14: Physical and Financial Achievement under JGSY during 2001-2002

S. No.	Name of the Scheme	No. of the Scheme/ Unit	Amount (in Rs. Lakhs)	Average Expenditure Per unit (in Rs. Lakhs)
(1)	(2)	(3)	(4)	(5)
1.	Community tree plantation/social forestry	447 hect.	20.39	0.05
2.	Community horticulture farming	31.4 hect.	6.28	0.20
3.	Construction of side drainage	20 nos.	3.94	0.20
4.	Construction of public well/tank	9 nos.	2.24	0.25
5.	Construction of rural housing	212 units	28.62	0.14
6.	Construction of approach/link road & improvement	18 km	14.86	0.83
7.	Construction of irrigation canal	8 km	8.11	1.01
8.	Extension of community/fishery ponds	7 nos.	1.67	0.24

Cont....

9.	Renovation/extension of primary schools	9 nos.	2.42	0.27
10.	Extension/maintenance of playground	5 nos.	0.62	0.12
11.	Purchase of furniture		0.22	
12.	Construction of suspension bridge	7 nos.	1.75	0.25
13.	Construction of culvert	6 nos.	2.07	0.35
14.	Construction of footstep	225 mts	1.62	0.01
15.	Tea plantation	8 hect.	3.39	0.42
Total			98.20	

Swarnajayanti Gram Swarozgar Yojana (SGSY)

Since SGSY is a relatively newer approach towards self-employment, there are two ways to evaluate its impact: (a) we may look at its actual performance in the three years or, (b) we can assess its potential based on initial performance. Judging by the first criterion, the impact of SGSY in Mon district has been rather limited. The micro-enterprises component of SGSY which depends on government subsidy and bank loans has had some degree of success but its spread has been severely limited by the non-availability of banking facilities in substantial parts of the district. The performance of SGSY in Mon district is given in Table 5.15 below (as reported by the DRDA).

Table 5.15: Achievement under SGSY Scheme from 1999-2000 to 2001-2002

Sl no.	Name of the Scheme	1999 - 2000		2000 - 2001		2001 - 2002	
		No of Swarozgaris	Rs in lacs	No of Swarozgaris	Rs in lacs	No of Swarozgaris	Rs in lacs
1	Dairy	5 SHG	3.51	11 benef	1.11	25 benef	2.5
						4 SHG	2.26
2	Poultry	1 SHG	0.6	15 benef	1.5	7 benef	0.7
3	Piggery	3 SHG	1.2	69 benef	6.9	97 benef	9.7
						5 SHG	1.87
4	Weaving	0		4 benef	0.4	4 benef	0.4
5	Fishery	8 SHG	3.28	10 benef	1	19 benef	1.9
						6 SHG	3.27
6	Banana cultivation	0		4 benef	0.4	8 benef	0.8
7	Pineapple	1 SHG	0.8	16 benef	1.6	19 benef	1.9
8	Orange farming	0		5 benef	0.5	6 benef	0.6
9	Cardamom	0		1 benef	0.1	1 benef	0.1
10	Tailoring	0			0	1 benef	0.1
11	Tea plantation	0			0	1 benef	0.1
12	Citronella	0		8 benef	0.8		0
13	Petty grocery shop	2 SHG	1.6	1 benef	0.1		0
Total		20	10.8	144	14.4	206	26.2

The total number of individual beneficiaries, as reported by the DRDA, was 144 in 2000-02 and 188 in 2001-02. In the first year of its implementation, in 1999-00, there was apparently a lack of clarity as only groups were given subsidies. No group became a beneficiary in the next year. The total number of groups that have benefited were 20 in 1999-00 and 15 in 2001-02 making a total of 35. If we assume that there were ten members per group, the total number of beneficiaries, individual and group members, becomes 682. Compared to the 11,025 BPL families in the district this is a small figure. But it compares favourably against the wage-employment programme.

This can be demonstrated as follows. First, given the low wage-rate of Rs.25 per day under EAS/JGSY, the BPL family must be provided at least 100 mandays of employment to generate an additional income, which makes some impact on the poverty level. The cost for this, assuming that wages comprise sixty percent of the project cost, will come to Rs.4167 per BPL family (assuming only one member is employed). This amount needs to be spent every year to sustain the increased annual income. Over a period of three years the amount crosses Rs.12,000. By contrast a one time maximum subsidy of Rs.10,000 per beneficiary can generate enough additional income every year (with a modest net return of 12.5 percent on the capital cost of Rs. 20,000 which includes 50 percent loans). And this income lasts a few years. This rate of return is not hard to seek. In the case of piggery, for example, the returns are considerably higher. This is because pork is highly demanded in Nagaland and it has a very good market. When beneficiaries buy piglets it costs about Rs.500 to 600 per piglet, but after a year they sell the same at Rs.5,000 per pig, thus making a huge profit. Under SGSY, every Swarozgari gets a maximum of Rs.20,000 to buy pigs. After a year, the amount will multiply 8 to 10 times in a riskless situation.

It is no wonder therefore that the most common project funded under SGSY is piggery. Out of the 332 individual micro-enterprises funded in the district upto 2001-02, as many as 166 were piggery projects. The other popular projects were dairy (36 beneficiaries), pineapple cultivation (35), fisheries (29) and poultry (22). The type of projects funded under SGSY reflects not only the nature of the tribal economy but also reveals the manner in which the SGSY is being implemented.

If these traditional projects are summed up, they nearly exhaust the total number of projects. The non-traditional, or rather non-agricultural (including animal husbandry), projects are negligible in number. This shows an important lacuna in the implementation of SGSY. Non-traditional projects would require acquisition of new skills and this necessitates imparting meaningful training in vocational skills. If the development administration in Mon is able to impart the necessary training, it would be possible to broad-base the implementation of SGSY.

In the absence of broad-basing, there is danger of over-investing in a particular project and thereby reducing the rate of return from the project and making it less viable in the eyes of the banker. As can be seen from Table 3.29 (of Chapter III) which refers to the Wakching block, a number of villages have been provided SGSY subsidy for an large number of piggery projects. For example, there are 20 beneficiaries in the village Kongan alone who have started piggery projects under SGSY in one year alone. As far as the average costs are concerned, the block data shows considerable variation in unit costs.

The district also lags behind in the formation of SHGs which are women's thrift and credit societies. One of the important pre-requisites for such groups to function properly is that there should be a degree of functional literacy and numeracy, especially among women

members. Possibly there are some cultural reasons for the lack of enthusiasm amongst women.

Firstly, Mon is dominated by Kaniyaks, who are historically less enterprising. We were told by the officials that during British regime Kaniyaks were given free opium, which made them intoxicated and this had genetic effects over the generations. Therefore, both males and females are less enterprising. Due to sociological reasons women do not come forward for taking any new initiative. Secondly, among all districts of Nagaland, Mon is having the lowest literacy rate. Though Church has been trying hard to spread education among tribals along with government initiative, the result is very disappointing in this regard. We found some private schools are there and they are very enthusiastic to spread education among the tribals, but still the rate of literacy is substantially low. This may be one of the reasons why women are not coming forward in a very significant way. Thirdly, only one occupation under SGSY scheme becomes very successful i.e. piggery. May be this occupation is dominated by males, and females have little role to play in this occupation.

It is clear therefore that for the SGSY to succeed there are a few pre-requisites. These are a modicum of literacy and numeracy, vocational training, spread of banking, marketing support and an administration that is trained to understand and implement the spirit of the SGSY.

The SGSY, unlike the employment generating programmes, requires a higher level of administrative effort and sophistication. Forming of groups, getting the message across to the BPL families, identifying projects in consultation with beneficiaries, arranging training, drawing up projects, providing loans and subsidies and finally, monitoring repayments and lending support to marketing are fairly taxing on administration. The involvement of NGOs can smoothen the process and reduce transaction costs to the beneficiaries and to the lender.

As of now, our survey showed, the transaction costs are high. The beneficiaries stated that it takes on an average about 3 visits to the bank and the block office and the time between application and disbursement is nearly 3 months. The repayment position is also not entirely satisfactory with about 50 percent of the loan amount remaining outstanding/overdue. The low repayment rate may also be the result of the manner in which the SGSY is run. If the programme was run with greater stress on group formation rather than on the individual beneficiary approach, then peer-group pressure would have increased the repayment record as has been the case in most other areas.

Indira Awas Yojana (IAY)

The coverage of the IAY has been quite impressive in relation to the number of BPL families. In the three years 1999-00 to 2001-02 as many as 3726 units have been completed (see Table 5.16). This compares very favourably with the number of BPL families in the district which was 11,025 as per the 1997 Survey. This means that over one third of the identified poor families have been covered in the short span of three years in the district. The cost of the houses constructed or (the subsidy element) was Rs.14,000 in 1999-00 and 2000-01. In the following year, surprisingly, unit costs reduced to Rs.11,000. The costs were therefore well within the prescribed limit and the benefits to a large number of households was quite substantial. The area has heavy rains and the IAY houses provide roofs of CGI sheets that gives much needed protection that the earlier leaf-thatched houses failed to provide. The IAY therefore has made significant contribution in improving the quality of life of the poor in Mon. Further, its implementation shows that it is evenly spread across villages. Data from Wakching block given below (Table 5.17) is indicative of the pattern of implementation. Since the cost per unit is well within permissible limits, there is no reason

why a larger number of sheets cannot be provided to meet the requirements of large joint families in Mon.

Table 5.16: Achievement Under I.A.Y From 1999-2002

S. No.	Year	No. of Houses Completed	Expenditure (in Rs. Lakhs)	Average Expenditure Per unit (in Rs. Lakhs)
(1)	(2)	(3)	(4)	(5)
1.	1999 – 2000	1109	159.89	.14
2.	2000 – 2001	848	116.96	.14
3.	2001 – 2002	1769	191.53	.11
Total		3726	468.38	

Table 5.17: IAY in Wakching Block

Name of the Village	BPL Households	1999-2000	2000-2001	20001-2002	Total No. Units
		No. of Units	No. of Units	No. of Units	
1 wakching	424	9	14	6	29
2 shiyong	151	8	14	5	27
3 chingdang	51	8	14	5	27
4 tanhai	51	9	14	5	28
5 wanching	201	7	14	5	26
6 chingphoi	39	9	11	5	25
7 kongan	158	7	14	5	26
8 hota hoti	43	7	11	5	23
9 Namthai	30	8	11	5	24
10 U/Tiru	136	7	14	5	26
11 L/Tiru	65	7	11	5	23
Total	1349	86	142	56	284

Involvement of people in the implementation of the programmes

All developmental activities in the villages are implemented by VDBs. VDBs are village level organizations where all villagers equally participate. In asset generating activities, all people voluntarily participate in community work aimed in spite of lower wages compared to market rate. Employment generation aspect in some schemes is not very relevant to them, as may be the case in other states of India. While visiting several villages,

we have found that people including village elders always discuss about their problems and how to solve them. This is precisely the reason VDBs are successful in building several schools, playgrounds, community fishery, roads community halls in their villages. So far we have not found any lack of public participation in developmental activities neither heard of it. Till recently village chiefs, viz. Aunghs, were most powerful in controlling the village activities, but gradually VDBs have been marginalizing them and have been bringing them to the mainstream of development.

The Nagas have had traditionally organized Village Governments, which exercised both regulatory and judicial functions. In 1978, the Government of Nagaland enacted the Nagaland Village and Area Council Act, 1978. The Act provides for the constitution of Village Councils in all the recognized villages of Nagaland, comprising members chosen by all prominent residents of the village. The hereditary Village Chiefs i.e. Gaon Burahs and the Aunghs are ex-officio members of the Village Council. The Village Council elects a member as the Chairman of the Council. Wide ranging powers have been vested in the Village Council. One of the functions of the Village Council is to constitute the Village Development Board (VDB) as an executive wing of the Village Council. Detailed rules have been prescribed for functioning of the Village Council and model rules have been prescribed for the functioning of the VDB. Area Councils were abolished by the amendment of the Act, 1989 but have been created at Range level comprising the areas inhabited by specific tribes.

The provisions relating to the powers of the VDB are extremely innovative and provide for real empowerment. There are three sources of funds for the VDB:

1. The matching cash grant is equivalent to the fund raised by the village from out of the proceeds of its common property resources. The upper limit of the matching cash grant

has been raised to Rs. 2.5 lakh. The state gives an equivalent amount, both amounts are invested in a fixed deposit account of the village. Thus, each village can have Rs. 5 lakh in fixed deposits.

2. Grant-in-aid is given from the State Rural Development Department @ Rs. 750 per tax paying household.
3. Grants under the Centrally Sponsored schemes, such as EAS, JGSY etc. most of which comes to the VDBs.

The VDB presents a picture of empowerment and success, at least in theory. In practice, however, it appears that the VDBs receive less than 1 per cent of the budget. With such lower amount of budgetary allocation, it is almost impossible for the VDBs to independently pursue developmental activities in the villages.

Creation and survival of assets

Though we could not visit all assets created under EAS and JGSY schemes, we visited quite a large number of community assets. In many villages, they have created tourist lodges also in expectation that some tourists may come and can be accommodated by the villagers there. We visited several school buildings. Village road condition is the major problem in rural development activities in Mon. Communication system is extremely poor. Virtually there is no communication system. But villagers put their efforts to construct village roads at least to make it jeepable during fair weather. But there is no maintenance of the roads due to lack of money. We have seen some road constructions are left half way because of the lack of funds. On the one hand, road construction remains unfinished due to lack of funds, on the other maintenance of the existing roads are almost nonexistent.

In our survey, all VDBs say that all assets created under different schemes are sustained and utilized for the purpose these were created. All the assets created under

different schemes have survived. VDBs are very particular about that. In a state like Nagaland where communication system in the villages is almost nonexistent, all villages are highly scattered and located at the hill tops, it is a grandiose job to physically verify all assets created under different schemes in a specific time period. We visited and verified quite a large number of community assets including community halls, village roads, community forestry, school buildings, playground etc. All the assets created under different schemes were in use by the village community except village roads whose conditions are bad because of incessant rains on one hand and lack of funds to maintain those roads.

We prepared a separate schedule for community assets and distributed the same to all VDBs alongwith the VDB-schedules requesting them to furnish detailed information about the creation of assets under different programmes along with its sustainability. The respondents reported that assets were surviving and were sustainable. These are also used by the community for whom they were created.

Chapter VI

Problems and Deficiencies in Implementation of the Rural Development Programmes

1. Nagaland is blessed with abundant natural resources. Usual concept of land reform does not applicable in Nagaland. Everybody has some hectares of land for cultivation, with the help of family members. Everybody in Nagaland works in its own plot of land. Despite of sufficiency in land resources, which is also very fertile, people are very poor due to its lackadaisical land distribution system. Nagaland is full of hilly terrain and there is no system of organized village in any part of Nagaland. Though everybody has its own land to cultivate, its land distribution system is rudimentary. Every village is ruled by its village king, which is known as 'Angh'. They hold the major portion of the land and little is distributed to the poor people of the villagers. Unlike to other states, 85-90 per cent of the total land is hold by the Angh and Government is holding only 10-15 per cent of the total land. Majority of the 80-90 per cent of the total land is held by Angh and little is distributed among the villagers. Therefore, in spite of their intention to cultivate more land, they do not get the same because little is given to them by the traditional village rulers viz. Angh. Nagaland as well as Mon follows shifting cultivation. They cultivate the same land for 2-3 years and then move to another place. Pattern of land holding system in Nagaland poses a real problem to introduce any reform in agriculture, which has direct impact on the villagers.
2. Article 371A is the major hindrance to the Govt.'s move to develop agriculture based village economy. Article 371A gives exclusive right to the Angh to hold as much as it

wants. Entire hilly tract is private property and government does not have any right to use it for common use. We were told by the Secretary of Rural Development, Govt. of Nagaland that development activities of the village stop due to intransigence attitude of a single owner of land to offer the same for common use. Private possession of land is a major bottleneck for constructing village road and communication network. Government is quite helpless if a single landowner is reluctant to offer its land for rural road and other community assets. Article 371A gives absolute power to the Nagas to hold and use land at its discretion. In addition, 78th Amendment of the Constitution allows three North-Eastern States viz. Mizoram, Nagaland and Meghalaya to hold land privately at its discretion and Govt. cannot procure land for developmental activities unless owner agrees to it voluntarily. In Nagaland, entire stretch of land is private property. This is precisely the reason why Govt. remains as a silent spectator when entire forest coverage is wiped out by the unscrupulous businessmen and villagers. In order to make the land available for Jhum cultivation, precious trees are cut and use the log for simple firing purpose.

3. The biggest stumbling block of rural development is its very road conditions. Inter-village mobility is much less due to poor road condition, which is almost negligible during the rainy season. Road condition is so bad that to travel from one village to another takes overnight walking. Inter-village communication network is zero. Walking is the only mode of communication. Road condition is so bad that even jeep cannot enter into the village. Jeep can ply only 2-3 months in a year. The entire rural development network in villages is carried out by walking only, which is extremely time consuming as well as expensive. Due to poor road conditions, carrying cost for

construction work is exorbitantly high. Most of the villages remain inaccessible 7-8 months in a year due to heavy rain and landslide. Village roads are in horrible conditions and villages remain inaccessible during rainy season. Unless all weather roads are built to connect villages, all rural development schemes are meaningless. While surveying, we have found road construction has been carried out in some villages under Pradhan Mantri Gram Sadak Yojana Scheme (PMGSY). Village people are hardworking and enterprising, but they cannot market their produces to the town areas because there is no road connectivity. From their village to the Mon town is several kilometers, which will take several hours walking even overnight journey that makes almost impossible to get access to the district market. Dimapur is the only commercial hub of Nagaland but the products of the rural folk do not reach there due to lack of communication in the one hand first and exorbitant carrying cost due to unfriendly rural roads on the other. While traveling deep into the village, we have found that some of the villagers are very good artisans. They manufacture excellent artifacts and handicrafts, which have lucrative market other parts of the country. But simple because lack of communication their talents are not commercialized. The basic premise of rural development at Mon should be road connectivity linking all villages to the district headquarters. All roads in villages are Kutcha, which are not motorable in most of the times in the year.

4. Exorbitant transportation cost is another deterrent factor of rural development at Mon. We were told that to transport a jeepload of brick for construction purpose from district headquarters to village site costs about Rs. 100/- per KM, which is exorbitantly high compared to any part of the country. But at Mon, this high carriage

cost seems to be reasonable because of very bad road condition. This is precisely the reason any rural development activity especially asset creation is extremely expensive where transportation of materials is involved. Trucks and tempos cannot ply on the village road. We were told by the Secretary, Rural Development, Govt. of Nagaland, that to transport a truckload of PDS material for a distance of 300-350 Kms costs about Rs. 4000/- in other parts of India, but to cover the same distance into the villages of Nagaland, it costs about Rs. 13,000/-. What is more important is to reach the village site at about 40-50 KM distance cost another Rs. 8,000/-. Such exorbitant transportation cost is simply because of very poor road conditions. Therefore, rural development activities at Nagaland are very expensive and a poor state like Nagaland can not afford to bear such cost due to poor resource base.

5. There is one problem facing the implementation of Indira Awaas Yojana (IAY) at Mon. Mon is inhabited by Koniyaks, who maintain the tradition to live in a joint family system. While visiting village Longwa bordering Myanmar, we have found 7-8 families jointly live in a house. House is big enough to accommodate several families together. Under IAY scheme, every BPL family is entitled to get one unit of CGI corrugated sheet, which comprises of 5 bundles depending on the availability of sheets. But since 7-8 families living together under one roof, they do not get CGI sheets simultaneously. Therefore, even any one of them receives CGI sheets under IAY scheme; they cannot make use of the facility because it requires several units to cover the entire hut. While talking to their VDB Secretary, they told me that recently they had passed a resolution that they would break the dwelling units into smaller ones so that they could avail the benefit of IAY.

6. Marketing is another big problem in rural development activities at Mon. While visiting villages, several people alleged that they could not sale their products outside of the district simple because of marketing problem. In almost all SGSY programme, Swarozgaris opted for piggery only because pork is very popular in every village. Nagas take pork almost everyday therefore, pork is locally sold. But anything else other than pork does not have local market. Some Swarozgaries intend to start some other activities especially handicraft and shawls which have very lucrative markets elsewhere in the country but they could not do simply because of lack of marketing. Therefore, effective marketing of the products manufactured by the villagers should be given equal importance in tandem with other rural development activities.

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**IMPACT ASSESSMENT STUDY OF RURAL DEVELOPMENT
PROGRAMMES IN MON DISTRICT OF NAGALAND**

Sponsored by
Ministry of Rural Development, Govt. of India

Questionnaire For Field Survey
(Household Schedule)

1. General Background Information

1a) District.....

1b) Block.....

1c) Village.....

1d) Household Serial No.....

1f) Name of the respondent.....

1g) Relation to the head of the household.....
(See codes on page 2)

1h) Which category the household belongs to.....

Codes

1. Widow
2. Orphan
3. Traditional rural artisan
4. Physically handicapped
5. Woman headed family
6. Landless labour

8. Defense or paramilitary services
9. Displaced by large developmental projects
10. Marginal farmer/tenant
11. Terrorist or insurgency affected family
12. Other (Specify)

Codes for column

c3. Relation with the head of the household:

- | | | | | |
|--------------------|------------------------|---------------------------|-----------------------|-----------|
| 1. self | 2. son/daughter in law | 3. brother / sister | 4. nephew/ niece | 5. others |
| 6. husband / wife | 7. G. son/g. daughter | 8. mother / father in law | 9. uncle / aunt | |
| 10. son / daughter | 11. father / mother | 12. sister / brother in | 13. servants/employed | |

c4 1. male 2. female

c5. Marital Status

1. Unmarried
2. married
3. widow / widower
4. divorced/ separated
5. others

c8. Educational status

1. Illiterate
2. Below primary
3. Informal education
4. primary
5. Middle

6. matric/high school/secondary

7. H S / Pre univ/ intermediate

8. Diploma/certificate below degree

9. Degree/ equivalent to degree

10. Management/ commercial school course

11. Technical/ medical degree

c9. children's education

1. never enrolled
2. 1. left after enrollment
3. enrolled but doesn't go to school
4. 3. informal institutions
5. govt school and is regular
6. private school

1. Yes

2. No

3. OK

c10 Occupation

1. self employed in small business/trade/construction
2. unemployed
3. begging
5. student
6. domestic work
7. retired
8. disabled/handicapped
9. not doing any work
10. working in own farm

c11. Employment Status

- 1 self employed
2. regular salaried
3. temporary salaried
4. Ad hoc salaried
5. casual

4a. Assets

Sl no.	Productive Assets	Number	Market Value	New / old	Year of Purchase	Source of Finance*
1.	Plough					
2.	Bullock cart					
4.	Any other					
5.						
6						
8						
9						
10						
	Consumer Goods					
11	Table					
12	Chair					
13	Almirah					
14	Pump set					
15	Motor cycle/scooter					
18	Pressure cooker					
19	Watch					
20	Cycle					
21	Electric fan					
22	TV					
23	Gas stove					
24	Radio					
25	Others (specify)					
26						
27						

1. Bank / co-op society, 2. Moneylender, 3. Relative / friend. 4.savings, 5.others

4b: Landholding Pattern

		Acres
Total land possess		
Total land cultivated last year	Irrigated	
	Rainfed	
	High	
	Low	
Uncultivable land		
Permanent pasture		
Area under horticulture & orchards		

4c. Basic Facilities

1.Type of house*	
2. No. of rooms in the house	
3.Electrified or not?	
5.Main source of drinking water**	
6.Source of lighting	
8.Main source of fuel***	

- * 1. Thatched 2.Kutchra 3.semi puca 4.pucca 5. pucca with RCC roof 6.any other
 **1. Hand pump 2.tube-well 3.public hand pump 4.public supply in the dwelling 5.pond/river/stream 6. others
 ***1.wood 2.coal 3.Kerosene 4.hay/leaves 5. dung cake 6.agri waste
 7.biogass 8.LPG 9. others

5: Agricultural Production Information

	Unit	Value	Cost of production
Total production of stable crops			
Total production of fruits & vegetables			
Total production of commercial crops			
Any other specific crop			

5 Household Indebtedness

5a. Are you indebted at present? (Yes/No)

5b. Details of present debt. (only in case of indebted households)

Sl no.	Source of Debt	Date of borrowing (year)	Amount borrowed (Rs)	Interest rate (p.a.)	Purpose of loan*	Amount	
						Repaid	Outstanding
	Landlord/Employer						
	Money lender/ Mahajan/commission agents						
	Friends / Relatives						
	Co-operatives/thrift society						
	Banks						
	NGOs						

- *1. Daily Consumption
 2. Marriage/ Funeral,
 3. Treatment
 4. Purchase of Land / house
 5. repayment of old debt
 6. Long term consumer durables
 7. purchase of livestock
 8. business
 9. Long term agri. investment (Purchase of tractors/machinery/land)
 10. Short term agri. investment (purchase of seeds/fertilizer/wage/payments)
 11. others (specify)

6 Employment Status

6a. Self employed in Animal Husbandry (last year only)

Type of Work	Mandays of Family Employment			
	ID	ID	ID	ID
Fodder collection				
Preparation of feed				
Dung processing				
Caring for animals				
Other works				
Total				

6b: Self-employed in agriculture/horticulture (last year)

	No. of mandays when employment was available			
	ID	ID	ID	ID
Own farming				
Own horticulture				
Any others				

6c: Self-employment in forestry etc. (last year)

Occupation	No. of mandays when employment was available					Total	Annual Income (Rs)
For byproducts							
For hunting							
For wood							
Any other							

6d. Self employed in other professions

Occupation	No of Mandays when employment was available					Total	Annual Income (Rs)
Shop & establishment							
Artisan							
Trade & commerce							
Transport							
Any other							

6e. Regular wage- earnings

	Mandays employed during previous year					Total mandays	Annual Income(Rs)
	ID	ID	ID	ID	ID		
Nature of job*							
Permanent							
Temporary							
Ad hoc							

(* census list 1. cultivator 2. agri labourer 3. fishing/forestry/animal husbandry
 4. mining&quarrying 5.household mfg 6.non household mfg
 7.construction 8.trade & commerce 9. transport and communication
 10. other services)

6f. Casual wage labour employment

Name of the occupation	Code of Sector*	Mandays of Employment and earnings									
		ID		ID		ID		ID		ID	
		Man days	Total (Rs)	Man days	Total (Rs)	Man days	Total (Rs)	Man days	Total (Rs)	Man days	Total (Rs)

(* census list 2. agricultural labourer 3. fishing/forestry/animal husbandry
 4. mining & quarrying 5.household mfg 6.non household mfg
 8.construction 9.trade & commerce 10. transport and communication
 11. other services)

6g: Any other source of income (last year)

Source of Income	Annual Income (Rs)
Pension	
Gifts	
Vegetables for mid day meals	
Any others	

6h: Changes in income and expenditure pattern after receiving benefits

6ha: Income pattern after receiving benefits under different schemes

Sources of Income	Income during 1999-2000 (in Rs.)	Income during 2000-2001 (in Rs.)	Income during 2000-2001 (in Rs.)

6hb: Expenditure pattern after receiving benefits under different schemes

Nature of expenditure	Expenditure during 1999-2000 (in Rs.)	Expenditure during 2000-2001(in Rs.)	Expenditure during 2001-2002(in Rs.)
Education			
Housing			
Recreation			
Any other			

GENERAL AWARENESS ABOUT THE PROGRAMS**DIFFERENT PROGRAMMES OPERATING**

Name of the Programme	Have you heard about these programmes? (Yes/No)	Has your family or any member from your family benefited under any of these programmes? (Yes/No)
Centrally sponsored programme		
Swarnjayanti Gram Swarozgar Yojana (SGSY)		
Indira Awas Yojana (IAY)		
Jawahar Gram Samridhi Yojana (JGSY)		
Employment Assurance Scheme (EAS)		
Sampoorna Gramin Rozgar Yojana (SGRY)		
Pradhan mantri Gram Sadhak Yojana (PMGSY) etc		
State Programme		
Grants – in – aid		
Fixed deposit and matching cash grant		
Post Office time deposit		

FUNCTIONING OF PROGRAMS

7. National Social Assistance scheme (NOAPS, NMBS, NFBS, Annapurna scheme)

7ai. NOAPS and Annapurna scheme

Sl no.	Scheme	ID no of Beneficiary	Year of start	Amount (Rs/Kg) /month	Regularly Available*	If no, what is the periodicity of receiving it**
1.	NOAPS					
2.	Annapurna					

*Yes- 1, no - 2. ** 1. Quarterly, 2. Half-yearly, 3. annually, 4. Irregularly

7aii. Is there any other eligible member of the family for the benefit under these two schemes if 1. then give his ID no

7aiii. Has he/she (or somebody on his/her behalf) tried to get the benefit

7aiv. If yes, why is he not getting the benefit, give reasons

7av. If no, why did he not try, give reasons

7b. NFBS and NMBS

Sl no.	Schemes	Month & Year of receipt	Amount (Rs)	Satisfied*	If 2, how much did you want
1.	NFBS				
2.	NMBS				

* yes - 1, no - 2

7c. Process of Sanctioning the benefits (for the two programmes 7a. & 7b)

7ci. How were you identified as beneficiary ?

- | | | |
|--------------------------------|--------------------------------|---------------------------------|
| (1. Through base line survey . | 2. Through BDO/VLW | 3. Through other block officers |
| 4. Through bank officials | 5. Through panchayat officials | 6. Self - effort |
| 7. Through help from friends | 8. Others, specify.) | |

7cii. When was your name identified as potential beneficiary (year)?

7ciii. Time - gap between identification as beneficiary and application of the loan (months)

7civ. Time - gap between application of the loan and its sanction (months)

7cv. Time - gap between sanction and final disbursement of benefit (months)

7cvi. Did you make application yourself ?

7cvii. If no, then who helped you?

- | | |
|--------------------------------------|-----------------------|
| (1. Block Officer, 2. Bank official | 3. Panchayat official |
| 4. Middle-man 5. Others) | |

7d Difficulties Faced (for progs 7a &7b)

7di. How many times did you have to visit the block office before the loan was sanctioned?

7dii How many times did you have to visit the bank before the loan was sanctioned?

7diii. Average expenditure on one trip (Rs)

7div. Imputed value of wages forgone (Rs)

7dv. Did you pay any hush money to get your loan sanctioned?

7dvi. If yes, where did you pay?

(1. Bank official. 2. Block official. 3.Middleman 4. others)

7dvi. What are the other problems faced by you in getting the loans sanctioned/ disbursed to you? (in brief if not covered by the above codes)

7dviii. What suggestions would you give to make the programmes more effective?

8. Wage Employment Programmes

(JGSY, EAS, etc.)

8a.

Sl no.	ID no.	Scheme*	Month/Year	Nature of work**	No. of days worked	Average payment/day (Rs)	Satisfied with payment***

* 1. JGSY

2. EAS

3.others (specify)

** 1. Road construction, 2. Building construction

3.Culvert/ small bridge

4. Earth cutting/-digging 5. Others.

*** Y - 1, N - 2

8b. What are the major problems faced by you in getting work?

8c. What suggestions you would make to improve the programme?

9. SELF EMPLOYMENT PROGRAMMES
(SGSY and all other counterparts since 1999)

9a. Basic Information about the schemes

Sl no.	Scheme*	DD/MM/YY Of receipt	Mode of Assistance**	Amount Sanctioned	Amount Received (Rs) sofar	Share of subsidy (%)	Prescribed mode of repayment***	Total number of installments

* Here exact name of the scheme e.g. Tractor buffaloes, pump sets should be mentioned.

** Cash - 1, Kind - 2, Both - 3.

*** 1. Annual, 2. Half - yearly, 3. quarterly 4. monthly 5. any other (specify)

9b. Repayment and recovery of the loans

Sl no	Scheme	Amount Repaid so far(Rs)	No of Installments Completed	No of Installments failed so far	Amount Outstanding If any (Rs)	Amount over due (Rs)	Repay -ment stated since MM/YY	Reasons Of over -due**	How did you Repay full/part of the loan***

*same as the above table

- **1. Repayment of dept by the help of private source 2.sold assets of the scheme
3.Low income generation scheme 4. Assets decayed/perished
5.Lack of experience : scheme could not be started. 8. lack of infrastructural facilities in the village.. scheme not be started
9. Repayment not required as the same gets waived after some time
10. other financial problem in the family 11. others (specify)
- ***1. Income from the scheme 2. Self saving 3.borrowing from private source
4.by selling assets of the scheme 5.others (specify)

9c Process of Sanctioning and Disbursement

9ci. How were you identified as beneficiary ?

- (1. Through base line survey . 2. Through BDO/VLW 3. Through other block officers
4. Through bank officials 5. Through panchayat officials 6. Self – effort
8. Through help from friends 9. Others, specify.)

9cii. When was your name identified as potential beneficiary (year)?

9ciii. Time – gap between identification as beneficiary and application of the loan (months)

9civ. Time – gap between application of the loan and its sanction (months)

9cv. Time – gap between sanction and final disbursement of benefit(months)

9cvi Whether subsidy amount and loan disbursed together? Y / N

9cvii. Where you consulted for your preference in any particular scheme? Y / N

9cviii. If Yes. Who was it?

- (1. Block Officer , 2.Bank official 3. Panchayat official 4.Middle-man 5. Others)

9cix. Did you get the scheme of your choice? (Yes/ No)

If no., what were the reasons given for declining your choice?

- (1. Scheme not viable. 2. Scheme not suitable for the applicant 3.Scheme costly
4.No specific reason 5.Don't know 6. Others.)

9cx.Did you make the applications yourself?

If No, Who helped you most?

- (1. Block Officer , 2.Bank official 3. Panchayat official 4.Middle-man 5. Others)

9d Difficulties Faced

9di. How many times did you have to visit the block office before the loan was sanctioned?

9dii How many times did you have to visit the bank before the loan was sanctioned?

9diii. Average expenditure on one trip (Rs)

9div. Imputed value of wages forgone (Rs)

9dv. Did you pay any hush money to get your loan sanctioned?

9dvi. If yes. where did you pay?

(1. Bank official. 2. Block official. 3. Middleman 4. others)

9dvii. What are the other problems faced by you in getting the loan sanctioned/ disbursed to you?
(in brief if not covered by the above codes)

9dviii. How did you feel about the behaviour of the bank officials with you?
(1. V.good 2.good 3.normal 4.bad 5.V.bad)

9dix. How did you feel about the behaviour of the block officials with you?
(1. V.good 2.good 3.normal 4.bad 5.V.bad)

9e. Running of the Schemes

9ei. Who helped most in the grounding (making functional) the scheme?
(1.none 2.BDO 3.other block officials 4.VLW 5.CRDA officials
8. Bank officials 8. Self 9.others)

9eii. Is the scheme in running condition today? Y / N

9eiii. If yes. then is the scheme generating income today?(yes/no)

9eiv. If no. then why?
(1. asset is of low quality 2.asset condition deteriorated 3.no experience in running the scheme
4.market is far away 5.less demand of the product 8.transportation cost of the product
8. infrastructural support is very poor) 9. others is very high

9ev. How do you explain the reasons of loss making of the scheme.

9evi. Have you also taken any supplementary private loan for running the scheme?
If yes, then give following details

Sl no.	Loan taken	Source*	Amount	Rate of Interest	Amount Repaid so Far (Rs)	Periodicity Of repayment

* 1. Money lender 2.Friends/relatives 3.mahajan 4..landlord 5.. others

If no, then

9evii Have you sold/mortgaged any of your other assets/land to finance the scheme?

Name of the asset	Value (Rs)

10. SELF – HELP GROUPS (SHGs)

10ai. Is anybody from your family is a member of SHG? (yes/no)

10aai. If yes, give the ID no.....

10aiii. When was the group formed (Month/Year)

10aiv Who helped the most in forming the group?
 (1. None 2. Village Headman 3. BDO 4. NGO 5. Others)

10av Name the leader of the group

10avi. How many members are there in the group, give the details

Men	Women	Handicapped	Ex-servicemen	Total

10b. Savings of SHG

10bi. How much do you save with SHG (Rs)

10bii. Frequency of savings

- (1. Daily 2. Weekly 3. Monthly 4. Quarterly 5. half-yearly
 8. yearly 8. Irregularly 9. Others, Specify)

10biii Where are the savings deposited?

- (1. Post – office 2. Nationalised bank 3. RRB 4. Half-yearly
 5. Leader of SHG 8. Others)

10biv. Whether every member has a pass book or there is one pass book for the whole group?

10bv. If you or any other member of the group has borrowed from the group?

10bvi. If yes, then

When (MM/YY)	Amount	Interest rate	Purpose*	Amount repaid

- *1. Marriage/ Funeral 5. business
 2. Treatment 6. Long term agri investment (Purchase of tractors/machinery/land)
 3. Purchase of Land / house 7. Short term agri investment (purchase of seeds/fertilizer/wage/payments)
 4. repayment of old debt 8. others (specify)

10c. Details of Functioning

10ci. Total own capital invested (Rs)

10cii. Help from the government (Rs)

10ciii Amount of subsidy received (Rs)

10civ. Any other help from the bank (Rs)

10cv. Amount outstanding (Rs)

10cvi. Your own individual responsibility (Rs)

10cvii Economic status of the enterprise

Fixed Capital (Rs)	Other Monthly Costs (Rs)				Total Annual Cost	Total Annual Profit (Rs)	Net Profit (Rs)
	Raw Material	Wage	Inventory	Others			

10cviii. Are you happy with the functioning of the SHG ? Y / N

10cix. Would you like to run such a scheme individually? Y / N

10cx Whether group functioning is more efficient than individual? Y / N

Xi. HOUSING PROGRAMME

(Indira Awas Yojana/ credit cum Subsidy scheme for Rural Housing / Pradhan Mantri Gramodaya Yojana)

11ai. Out of the three housing schemes which one did you apply for?
(1. IAY 2. CSSRH 3.PMGY)

11aii. When was the loan applied for? Month/Year

11aiii when was the amount sanctioned? Month/Year

11aiv. Who encouraged you to apply / selected you for the benefit?
(1. Village head 2. BDO 3.Other villagers 4. Others (specify))

11av.

Amount sanctioned (Rs)	Ist Installment Amount (Rs)	Amount Disbursed (Rs)	Own Resources Invested (Rs)	Labour days (No)	Building Material Value (Rs)

11avi. How much labour did you employ for the construction of the house?

Mandays	Skilled	Unskilled

11avii. Are you satisfied with the quality of the house?

11aviii. Do you have a)attached latrine and b) smoke-less chulha in the house?

11aix. If no. for a, then how do you manage nature's call?

11ax. Present status of the construction

(1. Construction completed, 2.Half completed 3. Less than half done)

11axi. What is the present value of the house (if completed, other than the land value) ?

11axii To what use have you put your house?

[1. family living 2.family along with cattle 3.others (specify)]

11axiii. How much did you pay as commission or as favour to get your loan sanctioned (Rs)?

INDIAN INSTITUTE OF PUBLIC ADMINISTRATION
Indraprastha Estate, Ring Road, New Delhi-110002

**IMPACT ASSESSMENT STUDY OF RURAL DEVELOPMENT
PROGRAMMES IN MON DISTRICT OF NAGALAND**

Sponsored by
Ministry of Rural Development, Govt. of India

Question Schedule for Community Assets

1. Name of the asset
2. Year of the creation of the asset
3. Location of the asset (Block/Village etc.)
4. Under which Scheme(s)/ Programme(s) these assets are created?
5. Whether the asset is created with the help of contractors?
6. Why contractor was needed?
7. Whether assets created under different programmes are in regular use or not?
8. Whether the assets are being used for the purpose for which they were created?
9. If the assets are used for different purposes, then mention the purpose and cite the reasons for such uses?
10. Whether the assets are created in accordance with the prescribed norms?
11. Does the asset earn any income for Panchayat?
12. If yes, in what form and how much (if any figure available since 1999)?

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Questionnaire for Government Officials and People's Representative
(VDB)

1. Name
2. Designation
3. Name of the block/village
4. Name of the department
5. For how long you have been associated with these programmes?
6. Name the programme(s) launched in your area since 1999-2000.
7. How much money has been sanctioned in each of the centrally sponsored programmes since 1999-2000?
- 8.
9. How much money has been spent in each programme since 1999-2000?
10. Problems in utilizing money.
11. How far do you think these programmes have been able to achieve their goals?
 1. Fully
 2. Partialy
 3. Not at all
12. How the beneficiaries of various development programmes are selected?

13. Name the agency engaged in selection of beneficiaries.

14. Do you think that at various guidelines of the Ministry of Rural Development are being followed while selecting the beneficiaries?

1. Yes
2. No
- 3.

15. Are the women receiving the priority accorded to them in the guidelines?

16. If not, which group(s) are getting adequate benefit and why?

17. Do you think that the assistance provided to the selected beneficiaries under various schemes is adequate?

- Yes
- No

18. If no, what changes are required?

19. Whether the assets created in your area since 1999-2000 have been sustained?

- Yes
- No

20. If not, why?

21. Are they being used for the purpose it was created?

22. Have the various schemes/programmes helped in improving the living conditions of the rural poor?

- Yes
- No

23. If yes, how?

24. If no, why?

25. Do you think that these schemes have helped the poor families in crossing the poverty line?
- Yes
 - No
26. If no, cite the reasons?
27. Do you think the programmes can be more targeted to make it more effective? Give your suggestions.
- Yes
 - No
28. If no, why?
29. Do you face any problem while implementing these schemes?
30. If yes, what are the problems you have been facing.
31. It is said that the rural development programmes can be successfully implemented only after ensuring effective participation of the general masses. If it is true, what types of people's participation would you like to suggest?
32. Whether, in your opinion, the people are involved in the implementation of the programmes initiated by the Government?
33. If yes, at what capacity?
34. If not, why?
35. Are you aware of the fact that Gram Sabha has become the formal part of the Constitution?
36. If yes, what is the frequency of holding Gram Sabha meeting?
- Once in a year

- Twice in a year
- Three times in a year
- Four times in a year
- More than that.

37. Whether in these meeting, there is active participation of the general masses?

38. If no, why?

39. How effective the Gram Sabha has been in:

- Identification of beneficiaries
- Preparing the shelf of the projects
- Getting it approved by the Gram Panchyats and Panchayat Samitis
- Implementation of the Programmes
- Monitoring and evaluation of Programmes

1. Highly effective
2. Effective
3. Not at all effective

40. Are the records of Gram Sabha/VDB are properly maintained?

41. Do you think transparency is maintained with regard to allocation and utilization of funds?

42. If no, suggest certain measures as to how transparency can be maintained in this regard?

43. Are you aware of the Monitoring and Vigilance Committees at State/District/Block levels?

44. If yes, do you know that these Committees have specific provisions for inclusion of people's representatives?

45. How to make the system more effective? Give reasons for your answer.