

EVALUATION OF GANDHI KUTIR YOJANA IN HIMACHAL PRADESH



PLANNING DEPARTMENT
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Housing is one of basic requirements for human survival. Owning a house provides economic and social security as well as status in the society. House brings about a social change in the existence of a homeless person by endowing him with an identity. Gandhi Kutir Yojana a state funded housing scheme was implemented with the objective of providing housing facilities to the rural poor households. The present evaluation study of Gandhi Kutir Yojana was under taken with the financial help from the planning department, Government of Himachal Pradesh. During the course of study unstinted administrative, financial and academic help and support was received from different quarters.

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EXECUTIVE SUMMARY

Housing is one of the basic requirements for human survival. Different housing schemes have been implemented since the time of partition of the country. Himachal Pradesh Government also implemented a rural housing scheme “Gandhi Kutir Yojana” with the objective of providing housing facilities to the rural poor households specially living below poverty line. To examine the effectiveness of implementation of this yojana present evaluation study was under taken with the financial assistance from the Department of Planning Government of Himachal Pradesh. A beneficiary led evaluation approach was adopted in the evaluation process. A sample of 300 beneficiaries from different agro climatic zones of the state was selected.

The study is based upon both primary as well as secondary data. The primary data were collected from the beneficiaries with the help of specially designed and pre-tested schedules, whereas, secondary data were collected from various published sources.

Himachal Pradesh has 26.71 per cent of total rural households under below poverty line of which 38.75 per cent were schedule caste, 6.90 per cent schedule tribes, 15.07 per cent women and 39.38 per cent others. The distribution of rural house holds below poverty line among different districts showed that Kangra has the highest number followed by Chamba and Mandi, whereas, Lahaul & Spiti has the lowest number (1.08%).

District Kangra also have the highest proportion of schedule caste below poverty line (BPL) followed by Mandi. The study of the social profile of the selected beneficiaries showed more than 50 per cent beneficiaries were schedule caste and about 10 per cent schedule tribes. So a total of 60 per cent selected households beneficiaries were from schedule caste and schedule tribe category and rest about 40 per cent from SC/ST poors. This was in tune with the objectives of the yojana. The study of size and structure of selected beneficiaries revealed the dominance of nuclear family structures. The majority of the beneficiaries had a family size of 2 to 5

members and only 20 per cent had a family size of 6 to 9 members, thus average family size varied between 2 to 4 members. There has been marked improvement in literacy status as it varied between 60 to 88 per cent among the selected beneficiaries. However, the quality of education has not much improved as shown by the lower literacy indices.

Land utilization pattern of the selected beneficiaries of this yojana revealed that average size of holding which varied from 0.05 to 0.41 ha was under subsistence farming. Among livestock investment, buffaloes were more popular in sub-mountain low and mid hills sub humid zones and cows in the high hills temperate wet and dry zones.

The effectiveness of implementation of yojana was examined by studying the time gaps between date of application and sanction, date of sanction and start of work etc. It was found that more than 82 per cent cases were sanctioned within 3 months time. Similarly in about 88 per cent cases work was initiated within 3 months time after the sanctioning of the cases. Hence this yojana was implemented effectively in the state. The majority of the housing (79%) were completed within a year's time. The quality of houses also improved with the implementation of this scheme as proportion of pucca houses increased from 2.33 per cent to 40 per cent and that of kutcha houses decreased from 66 to 31 per cent with the implementation of this scheme in the state. The scheme also generated indirect benefits in the form of employment generation for the rural households in the non farm sector by employing them in construction work.

The beneficiaries perceived that the scheme helps in meeting the demand of poor people in rural area and provides assured benefits after construction of houses. They were of the opinion that such schemes should be continued to help the rural poor by providing direct as well as indirect benefits.

INTRODUCTION

Housing is one of the basic requirements for human survival. For a normal citizen owning a house provides significant economic and social security and status in society. For a shelter less person, a house brings about a profound social change in his existence, endowing him with an identity, thus integrating him with his immediate social milieu. A housing programme for the rehabilitation of refugees was taken up immediately after partition by the Ministry of Refugee Rehabilitation and this lasted till around 1960 and approximately 5 lakh families were housed in various centers mainly located in Northern India. A village housing scheme was also launched as part of the community development movement in 1957, in which loans to individuals and cooperatives were provided up to a maximum of Rs. 5000/- per house. However only 67000 houses were built under this scheme by the end of the Fifth Plan (1980). In 1972-73, the Estimate Committee of the Lok Sabha in its 37th Report pointed out that “the Committee is distressed to note that although 83 per cent of India's population lives in villages and about 73 per cent of the rural population reside in unsatisfactory kutcha structures, the problem of rural housing has not received the close attention of the Government”. Following this, certain initiatives were undertaken by Government including the launching of the House Sites cum Construction Assistance Scheme which began as a Central Scheme in the 4th Plan and was transferred to the State Sector with effect from 1.04.1974 on the recommendation of the National Development Council (NDC).

The genesis of the Indira Awas Yojana (IAY) can be traced to the programmes of rural employment, which began in the early 1980s. Construction of houses was one of the major activities under the National Rural Employment Programme (NREP), which began in 1980 and the Rural Landless Employment Guarantee Programme (RLEGP), which began in 1983. There was, however, no uniform policy for rural housing in the states. For instance some states permitted only part of the construction cost to be borne from NREP/ RLEGP funds and the balance was to be met by beneficiaries from their savings or loans obtained by them. On the other hand, others permitted the entire expenditure to be borne from NREP/ RLEGP funds. Further, while some states allowed construction of only new dwellings, others

permitted renovation of existing houses of beneficiaries. As per announcement made by the Government of India in June 1985, a part of the RLEGP fund was earmarked for the construction of houses for SCs/ STs and freed bonded laborers. As a result, Indira Awas Yojana (IAY) was launched during 1985-86 as a sub-scheme of RLEGP. IAY thereafter continued as a sub-scheme of Jawahar Rozgar Yojana (JRY) since its launching in April, 1989. Six per cent of the total JRY funds were allocated for implementation of IAY. From the year 1993-94, the scope of IAY was extended to cover below the poverty line Non Scheduled Castes/ Scheduled Tribes families in the rural areas. Simultaneously, the allocation of funds for implementing the scheme was raised from 6 per cent to 10 per cent of the total resources available under JRY at the national level, subject to the condition that the benefits to Non-Scheduled Castes/ Scheduled Tribes poor should not exceed 4 per cent of the total JRY allocation. IAY was delinked from JRY and made an independent scheme with effect from 1st January 1996.

On the analogy of Indira Awas Yojana, the Government of Himachal Pradesh launched “**Gandhi Kutir Yojana**” on October 2, 1994 as a mark of respect to the father of the Nation Mahatma Gandhi with the objective of constructing 72000 houses to the identified IRDP families in a period of five years. Present study was undertaken to evaluate the implementation of the yojana in the state with the following objectives:

- ❖ To study the effectiveness of implementation of the Yojana.
- ❖ To study/examine the socio-economic impact of the Yojana on the houseless IRDP families.
- ❖ To study the quality of assets created.
- ❖ To study the sustainability issues.
- ❖ To examine the people’s perceptions for policy formulations.
- ❖ To examine the gaps and challenges.

PROFILE OF GANDHI KUTIR YOJANA

Gandhi Kutir Yojana a State Government scheme was launched in 1994, on the analogy of the Indira Awas Yojana. There is only one difference between Indira Awas Yojana and Gandhi Kutir Yojana. This is regarding allocation of targets to districts. While in Indira Awas Yojana weightages to SC/ST IRDP and non SC/ST IRDP are given separately in case of Gandhi Kutir Yojana total member of IRDP families are kept in mind. A total of 72,000 houses were to be constructed under this scheme.

2.1 TARGET GROUP

For Gandhi Kutir Yojana the target group of beneficiaries will be freed bounded laborers and SC/ST and non SC/ST poor in rural areas provided that 60 per cent of the total allocation under the scheme are utilized for the SC/ST poor and 40 per cent for non SC/ST poor families.

2.2 ALLOCATION OF TARGETS TO BLOCKS AND PANCHAYATS

2.2.1 District to Block

The Deputy Commissioners will divide 15 per cent of the targets among various Blocks under Gandhi Kutir Yojana after giving 60 per cent weightage to SC/ST IRDP families and 40 per cent weightage to general IRDP families in various Blocks. 65 per cent of the total target will be divided among various Panchayats in the District by DRDA only after giving 60 per cent and 40 per cent weightages to SC/ST and non SC/ST IRDP families respectively. Remaining 20 per cent of the houses will be given to various Panchayats as additional targets as described in selection of beneficiaries. However, nobody will be sanctioned a house directly at District/Block level.

2.2.2 Panchayat Samiti to Panchayats

The target given to every block shall be distributed further among various Panchayats as described in the selection of beneficiaries. However, no beneficiary will be directly selected at block level.

2.3 IDENTIFICATION AND SELECTION OF BENEFICIARIES

2.3.1 Role of Gram Sabha

The identification of beneficiaries is to be done by the Gram Sabha. The priority list is to be finalized on the prescribed performa circulated vide letter No. SMG-16/95-RDD dated 12th Dec., 1996.

2.3.2 Order of Priority

The selection of beneficiaries shall be done on the basis of the following order of priority. The order of priority in respect of eligible IRD families can be fixed in the following manner:

- ❖ Families which are totally houseless including deserted women.
- ❖ Families, whose houses have been destroyed completely by natural calamities like flood, fire etc.
- ❖ Families whose houses have been damaged badly and are unsafe for dwelling.
- ❖ Families whose houses are totally dilapidated or unfit for human dwelling (such as Dharas, Juggis etc.)
- ❖ Families which do not have adequate shelter for the family.

2.3.3 Selection of Beneficiaries

The final selection shall be strictly in accordance with the priority list drawn up by the Gram Sabha. A responsible Extension Officer of the Block or any other officer deputed by the Deputy Commissioner shall be necessarily present in the Gram Sabha meeting in which Gandhi Kutir Yojana priority list is to be finalized. The priority list shall be displayed on the notice board of the Panchayat Ghar and other prominent places. 20 per cent and 15 per cent targets reserved for District/Block level will be used for removing inter Panchayat/ Block level imbalances which arise due to

factors other than IRDP population alone. It may be possible that an extremely poor and backward Panchayat, where a lot of people are living in dilapidated houses or have no accommodation whatsoever, may get lesser number of houses due to small population in the area. Similarly, there may be some Panchayats where due to natural calamities a large number of houses got washed away or destroyed completely. DRDA can give extra number of houses for such Panchayats after recording reasons for the same. However, it is clarified that even if number of houses allotted to a particular Panchayat increases due to this extra number of houses allotted by the DRDA, the increased number of beneficiaries will also be chosen as per the list approved by the Gram Sabha. For instance, originally a Panchayat may have got 3 houses as per the arithmetical criteria described above. However, if the CEO of DRDA feels that due to flood (for instance), the number of houses has to be increased to 6 for this Panchayat, these 3 additional beneficiaries also will be selected only on the basis of the list drawn up by the Gram Sabha. Thus no beneficiary should be chosen directly at the district level.

In order to avoid duplication, the BDO shall cross check whether the beneficiary has received assistance for house building from any other source – LIGH/MIGH/Welfare Department schemes/ CAPART assistance from NGOs etc. If there are prima-facie verifiable complaints that some eligible beneficiaries have been included or some ineligible beneficiary has been included in the list approved by the Gram Sabha, the Deputy Commissioner/SDO can get the matter enquired into by an officer not below the rank of an Extension Officer of the Block or any other responsible officer. However, the priority drawn by the Gram Sabha can be altered only after giving due opportunity of hearing to the concerned Gram Panchayat and person. Such an enquiry can be got done by Panchayat Samiti also as is provided for in devolution of powers. A person who shows himself as houseless by showing himself separate from father in the Family Register merely to get benefit under IRDP/GKY/IAY etc. shall not be chosen in the final list. If at all, there is a genuine case, prior proper verification will be done by the BDO (or if Deputy Commissioner so desires by Tehsildar) before giving permission for separate entries in the Family Register. However, such new entries will be permitted in rarest of the rare cases after recording reasons for the same. The irregular practice of making separate entries by the Pradhan/GPVA merely on the strength of an affidavit sworn before a S.D.M. shall

be stopped forthwith. Final priority list for every Panchayat shall be sent to Block Development Officer, who will issue sanction order for first such number of persons in the priority list, as is the target for that Panchayat.

2.4 QUANTUM OF FINANCIAL ASSISTANCE AND RELEASE OF INSTALMENTS

An agreement in the prescribed performa will be entered into before releasing the first installment. Financial assistance of Rs. 16,300/- will be given in 3 installments as per detail given below:

Installment No.	Description	Gandhi Kutir Yojana
First	Before Commencement	4,500/-
Second	Plinth level	8,500/-
Third	Completion	3,300/-

If the beneficiary does not commence construction work or deliberately abandons the work after taking the initial installments, the amount will be recovered from him under H.P. Public Moneys (Recovery of Dues) Act. 1973.

2.5 VERIFICATION AT VARIOUS STAGES

The verification of work before the release of the 2nd and 3rd installment shall be done either by the Junior Engineer or the Extension Officer incharge of that particular Panchayat (or the GPVA in his absence). In addition to the E.O. or J.E. or GPVA the Pradhan, UP Pradhan or member of the Panchayat Samiti or Zila Parishad shall also verify the level of construction done. Before releasing the third and final installment, all that is to be verified is whether the amount prima-facie spent by the beneficiary is commensurate with the work done and that the latrine has been constructed and smokeless Chullah have been installed. It should also be ensured that the construction is entirely new and the money has not been used for repair of an old house. Plinth area should be at least 20 square metres. However, there is no need of detailed assessment by a J.E.

2.6 DESIGN OF HOUSE

2.6.1 Plinth Area

No specific design has been prescribed for GKY houses except that the plinth area should be more than 20 sq. mtr. and in no circumstances more than 30 sq. mtr.

2.6.2 Use of Local and Appropriate Technologies

- ❖ Local design and materials should be encouraged.
- ❖ Solar Passive Architecture and use of Non-erodable Mud Plaster should be promoted.
- ❖ The construction of the rural latrine and smokeless Chullah/Kitchen are necessary.
- ❖ Construction of the house should be durable in nature.

2.7 PROVISION OF LAND

2 biswas (about 80 sq. meters) of land shall be provided by the Revenue Department to landless beneficiaries. Separate approval under Section 118 of the HP Tenancy & Land Reforms Act shall not be required for this purpose. In case of landless beneficiaries, production of revenue papers is not necessary.

2.8 AGENCY FOR CONSTRUCTION

The beneficiary shall construct his house himself, as far as it is possible for him. No contractor shall be allowed to construct GKY houses under any circumstances. The house shall not be constructed by Government Departments either. If the beneficiary is physically or mentally handicapped, the Panchayat can undertake the construction of the house, with prior permission of the Block Development Officer.

2.9 TECHNICAL ASSISTANCE FOR CONSTRUCTION

If the beneficiary so desires, he can take technical advice/assistance from the JEs at the Block Level to guide him in the construction of the house. The assistance

of any other engineer of PWD, IPH or any other Department can also be sought, for this purpose.

2.10 SUPERVISION OF SCHEME

The following percentages shall be adhered to for supervision of houses under construction in GKY:

- | | | | |
|----|---|---|--|
| a) | GPVA | : | 100% (throughout the construction) |
| b) | E.O. Incharge | : | 100% (at least twice) |
| c) | B.D.O. | : | 60% (at least once in a year) |
| d) | Tehsildar/PO/CPO/
Panchayati Raj
Functionaries/ Distt. Panchayat
Officer /Distt. Planning
Officer/ SDO (C) & D.C. | : | As laid down in para 10 of
Chapter – XIII |

2.11 SUBMISSION OF REPORTS/ RETURNS UNDER GANDHI KUTIR YOJANA

The DRDAs will submit the periodical reports on the formats circulated vide letter No. SMS-3/96-RDD dated 5.6.1996.

METHODOLOGY

This chapter deals with the methodology adopted for the selection of study area, sampling design, data collection and mathematical and statistical tools used for achieving the objectives of the study. A beneficiary led evaluation approach was adopted in the evaluation process whereby, the data from the beneficiaries of the scheme were collected.

3.1 SAMPLING DESIGN

Multistage random sampling design was used to select the sample (Fig. 3.1). The state is divided into four agro-ecological zones and in the first stage one or two district from each of the zone were selected randomly. In the second stage from each selected district one or two blocks were selected and a list of the beneficiaries were prepared for the selected blocks. In the final stage beneficiaries were selected randomly to form a sample of 300 beneficiaries. The distribution of the sample among different zones is presented in Table 3.1.

Table: 3.1 Distribution of the Sample.

Zone	Selected Districts	Selected Blocks	No. of Beneficiaries
Sub-mountain low hills	Hamirpur	Hamirpur, Sujanpur	100
Mid hills sub humid	Kangra	Bhawarna	50
High hills temperate wet	Kullu & Shimla	Nagar, Theog, Mashobra	100
High hills dry temperate	Chamba	Mehla, Bharmaur	50

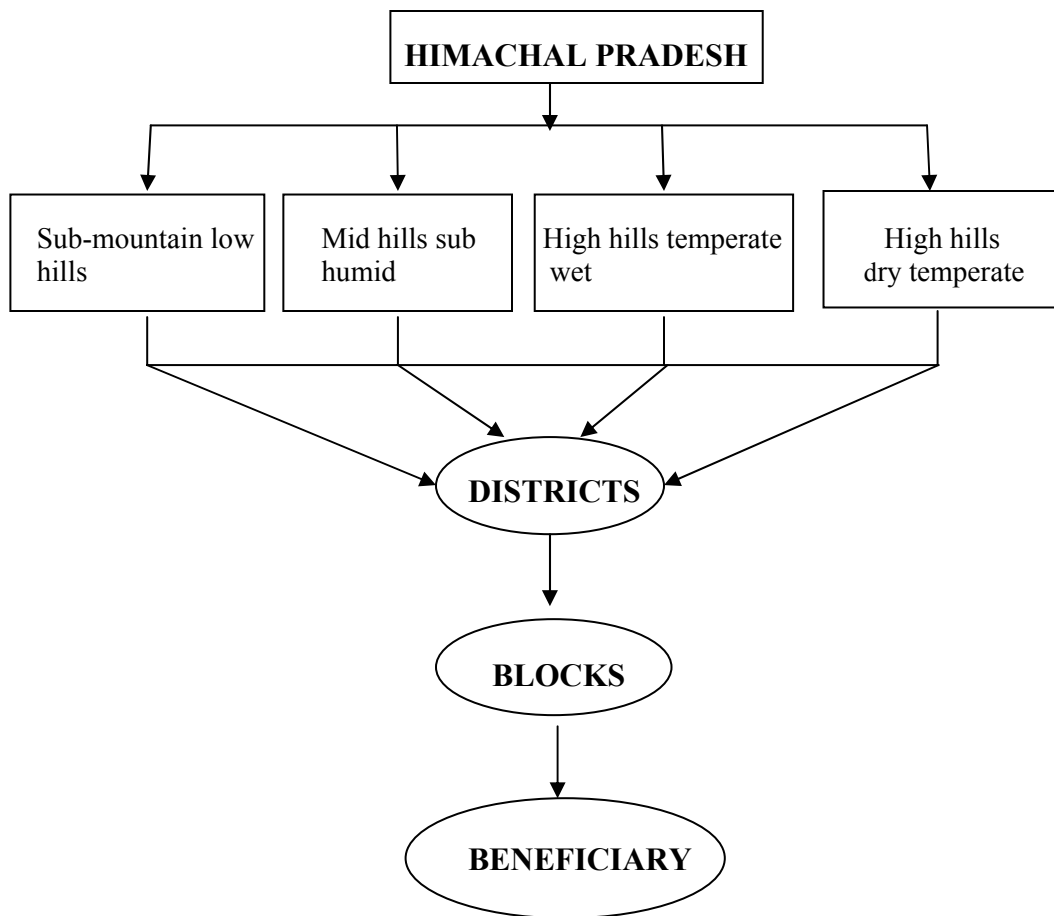


Fig. 3.1: Sampling Design of the Study

3.2 DEVELOPMENT OF TOOLS FOR DATA COLLECTION

The study is based upon the information gathered from sample beneficiaries selected from the different agro-ecological zones of the state. In order to collect the information, two schedules were designed.

3.2.1 Schedule – I: Information from BDO office

This schedule was designed to collect the office level data about the beneficiaries of the yojana (Annexure – I).

3.2.2 Schedule – II: Information from Beneficiary

This schedule was designed to collect the detailed information from the selected beneficiaries about their socio-economic status as well as perception about the yojana (Annexure – I).

3.3 DATA COLLECTION

To meet the objectives of the present study, both primary as well as secondary data were collected.

3.3.1 Primary Data Collection

The primary data for the present study were collected on especially designed and pre-tested schedules. A detailed data about the beneficiary in respect of date of application, time gap, amount sanctioned, type and status of asset created and employment to labour etc. were collected from the office of block development officer of the concerned block through schedule – I. Data from the selected beneficiary were collected through schedule – II which included socio-economic information of the beneficiary data on land holdings livestock and other assets, source of information about Gandhi Kutir Yojana details of financial assistance received, information about the asset created under yojana, its adequacy for the family of beneficiary and source of technical assistance for the construction work.

The data on the perception of the beneficiary about yojana were also collected. The personal interview method of data collection was used to collect primary data from the selected beneficiaries.

3.3.2 Secondary Data

The secondary data pertaining to the yojana were collected from the Department of Rural Development, Government of Himachal Pradesh, Directorate of Economics and Statistics, other published sources as well as the web site of the department.

3.4 ANALYTICAL FRAME WORK

Various mathematical and analytical tools and techniques have been used for data analysis and logical interpretation of the results of the study. Tabular analysis have been used extensively to estimate/calculate averages, percentages and ratios. An perception index was constructed to judge the perception of the beneficiaries about the concept and benefits of the Gandhi Kutir Yojana. The beneficiaries were asked to

give ranks to their response on a 1 to 5 likert scale. Total scores were estimated by assigning weights from zero to four for each character in ascending order for most favourable to least favourable response. The total scores were computed for each statement by summing up the product of weight of responses and the frequency of the response. On the basis of total scores ranks were given to each character/ statement in order to perceive the most important character/ statement influencing the beneficiaries.

RESULTS AND DISCUSSION

4.1 STATUS OF RURAL HOUSEHOLDS BELOW POVERTY LINE IN HIMACHAL PRADESH

4.1.1 Status of Beneficiaries

Under state rural housing scheme “Gandhi Kutir Yojana” an assistance of Rs. 16,300 per beneficiaries was provided to the eligible rural households for the construction of residential houses and priority was given to those who were homeless or lost their houses in fire, floods or living in slums and sheds and do not have adequate living space.

Himachal Pradesh Government conducted a survey of household whose monthly per capita consumption was up to Rs. 289.31 and has been identified as rural households below poverty line. The district wise detail of the rural households below poverty line have been presented in Table 4.1 and Fig. 4.1.

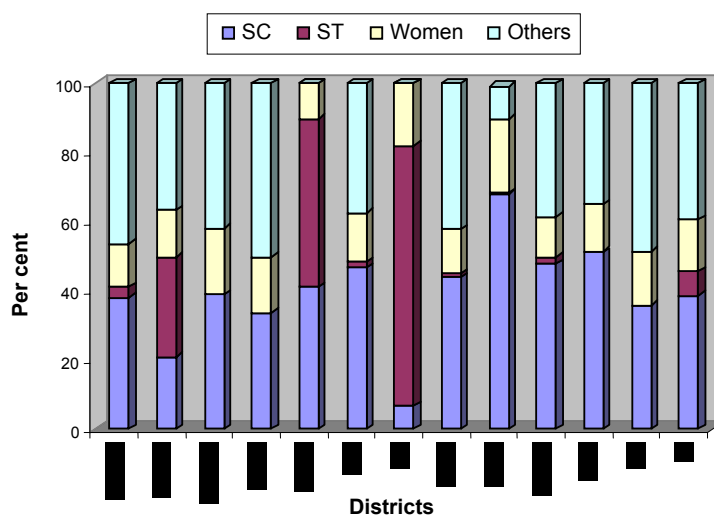


Fig. 4.1 Status of Rural Households below Poverty Line in Himachal Pradesh

It can be seen from the table that of the total rural household in Himachal Pradesh, 26.71 per cent are below poverty line of which 38.75 per cent are schedule casts, 6.90 per cent schedule tribes, 15.07 per cent women and 39.38 per cent others. It can further be observed from the table that Chamba district has highest number of households below poverty line (61.72%) and Una the lowest (19.05%). It can further be seen from the table that among different districts, Kangra has 50.15 per cent of the total rural households below poverty line under the category of others which includes generals and OBCs. Similarly in districts Shimla and Solan, more than 50 per cent of the total rural households below poverty line belonged to schedule caste

category, whereas, in district Lahaul and Spiti 75.26 per cent of the total rural households below poverty line belonged to schedule tribe category followed by Kinnaur (48.61%).

Table: 4.1 Status of Rural Households below Poverty Line in Himachal Pradesh

District	No. of Rural Households	No. of Rural Families Below Poverty Line				
		Total	SC	ST	Women	Others
Bilaspur	65532	17448 (26.62)	6649 (38.11)	505 (2.89)	2222 (12.73)	8072 (46.27)
Chamba	76418	47165 (61.72)	9863 (20.91)	13650 (28.94)	6328 (13.42)	17324 (36.73)
Hamirpur	83505	20179 (24.16)	7826 (38.78)	0 (0.00)	3902 (19.34)	8451 (41.88)
Kangra	265740	63972 (24.07)	21432 (33.50)	37 (0.06)	10421 (16.29)	32082 (50.15)
Kinnaur	10899	3230 (29.63)	1326 (41.05)	1570 (48.61)	334 (10.34)	0 (0.00)
Kullu	59227	11432 (19.30)	5335 (46.67)	197 (1.72)	1630 (14.26)	4270 (37.35)
L & Spiti	6446	2987 (46.34)	197 (6.60)	2248 (75.26)	542 (18.15)	0 (0.00)
Mandi	169863	42012 (24.73)	18469 (43.96)	422 (1.00)	5254 (12.51)	17867 (42.53)
Shimla	94316	21755 (23.07)	14839 (68.21)	152 (0.70)	4686 (21.54)	2078 (9.55)
Sirmour	58618	13418 (22.89)	6416 (47.82)	272 (2.03)	1569 (11.69)	5161 (38.46)
Solan	65418	17951 (27.44)	9155 (51.00)	52 (0.29)	2461 (13.71)	6283 (35.00)
Una	81014	15439 (19.05)	5550 (35.95)	0 (0.00)	2401 (15.55)	7488 (48.50)
HP	1036996	276988 (26.71)	107057 (38.65)	19105 (6.90)	41750 (15.07)	109076 (39.38)

Figures in parenthesis are the percentages.

4.1.2 Distribution of Beneficiaries

An attempt has been made to study the distribution of rural households below poverty line among different districts of the state and results have been presented in Table 4.2 and Fig. 4.2. It can be seen from the table that out of a total of 2, 76,988 rural households below poverty line district Kangra has 23.10 per cent followed by Chamba (17.03%) and Mandi (15.17%). The lowest percentage of rural households was found in Lahaul and Spiti (1.08%) and Kinnaur (1.17%). Similarly of the total schedule caste rural household below poverty line, 20.02 per

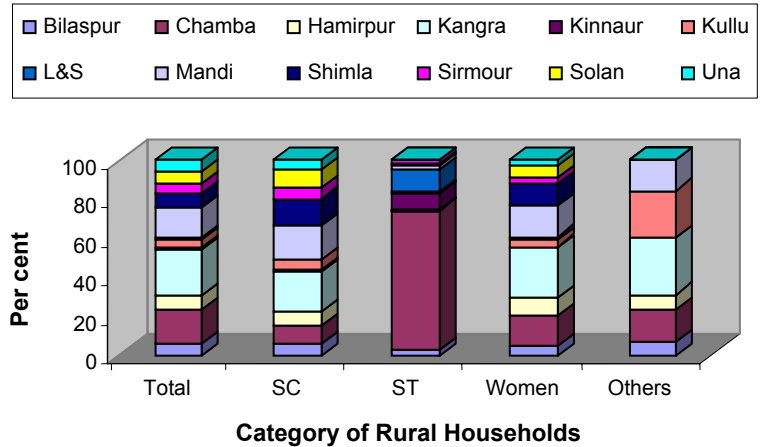


Fig. 4.2 Distribution of Rural Household below Poverty Line in Himachal Pradesh

cent were in the district Kangra followed by Mandi (17.25%). The lowest (0.18%) schedule caste rural households were in Lahaul and Spiti. Among schedule tribe rural households Chamba ranked first with 71.45 per cent of the schedule tribe rural households below poverty line and Hamirpur and Una with zero schedule tribe rural household below poverty line. About 29.41 per cent of the total rural households below poverty line under the category of others belonged to Kangra, whereas, only 1.91 per cent to Shimla. It was concluded from the analysis of data that Kangra and Mandi are the two districts which have highest proportion of rural households below poverty line.

Table: 4.2 Distribution of Rural Household below Poverty Line in Himachal Pradesh

District	% age of Rural Families below Poverty Line				
	Total	SC	ST	Women	Others
Bilaspur	6.30	6.21	2.64	5.32	7.40
Chamba	17.03	9.21	71.45	15.16	15.88
Hamirpur	7.29	7.31	0.00	9.35	7.75
Kangra	23.10	20.02	0.19	24.96	29.41
Kinnaur	1.17	1.24	8.22	0.80	0.00
Kullu	4.13	4.98	1.03	3.90	3.91
L & Spiti	1.08	0.18	11.77	1.30	0.00
Mandi	15.17	17.25	2.21	12.58	16.38
Shimla	7.85	13.86	0.80	11.22	1.91
Sirmour	4.84	5.99	1.42	3.76	4.73
Solan	6.48	8.55	0.27	5.89	5.76
Una	5.57	5.18	0.00	5.75	6.86
HP	100.00 (276988)	100.00 (107057)	100.00 (19105)	100.00 (41750)	100 (109076)

Figures in the parenthesis are the total no. of households under each category.

4.2 SOCIO-ECONOMIC CHARACTERISTICS OF SELECTED BENEFICIARIES

4.2.1 Social Profile of Selected Beneficiaries

The social profile of the selected beneficiaries across the different zones of the state has been presented in Table 4.3. It can be seen from the table that 52.33 per cent beneficiaries selected under study were of schedule caste category, whereas, 9.67 per cent schedule tribe, 16.67 per cent OBC and 21.33 per cent of general category. The highest number of schedule caste beneficiaries were selected from sub- mountain low hills zone and lowest from high hills dry temperate zone. It can be inferred from this table that the beneficiaries under Gandhi Kutir Yojana were selected according to the prescribed norms of allocation under the scheme as about 62 per cent selected beneficiaries were from schedule caste and schedule tribe category.

Table: 4.3 Social Profiles of the Selected Beneficiaries.

Zone	Social Profile			
	SC	ST	OBC	General
Sub-mountain low hills	71 (71.00)	-	18 (18.00)	11 (11.00)
Mid hills sub humid	30 (60.00)	06 (12.00)	11 (22.00)	03 (06)
High hills temperate wet	41 (41.00)	01 (1.00)	21 (21.00)	37 (37.00)
High hills dry temperate	15 (30.00)	22 (44.00)	-	13 (26.00)
Overall	157 (52.33)	29 (9.67)	50 (16.67)	64 (21.33)

Figures in the parenthesis are the percentages

4.2.2 Size and Structure of Selected Beneficiaries

The size and structure of selected beneficiaries of Gandhi Kutir Yojana have been displayed in Table 4.4. It can be inferred that the average size of family under different agro-climatic zones of the state varied between 2 to 5 members. The nuclear family structure was prevalent among the selected beneficiaries across the different zones of the state as 64 to 88 per cent of selected beneficiaries had nuclear families. Hence nuclear family structure was more popular among the beneficiaries.

Table: 4.4 Structures and Size of Families of Selected Beneficiaries

Zone	Family Structure (%)		Size Class (%)			Average Size (No.)
	Nuclear	Joint	2-5	6-9	10 and above	
Sub-mountain low hills	88 (88.0)	12 (12.0)	90 (90.0)	10 (10.0)	-	2
Mid hills sub humid	41 (82.0)	09 (18.0)	48 (96.0)	02 (4.0)	-	4
High hills temperate wet	64 (64.0)	36 (36.0)	52 (52.0)	38 (38.0)	10 (10.0)	5
High hills dry temperate	38 (76.0)	12 (24.0)	42 (84.0)	08 (16.0)	-	4
Overall	231 (77.0)	69 (23.0)	232 (77.34)	58 (19.33)	10 (3.33)	3.5

Figures in the parenthesis are the percentages

4.2.3 Literacy Status

There has been marked improvement in the literacy status in Himachal Pradesh (Table 4.5). The overall literacy rate varied from 60 to as high as 88 per cent. The male literacy rate was slightly higher than female rate though the gap in male-female literacy rate was narrowing down under different agro climatic zones of the state. However the quality of education was still very low both in male and female as shown by the lower literacy indices. On an average literacy indices varied between 0.86 to 1.92 indicating the lower level of education. Among different zones mid hills sub humid zone had literacy indices of 2.52 in case of males, whereas, in case of females it was 1.34. There is a need to pay attention for improving the quality of education beside literacy rate.

Table: 4.5 Literacy Status of Families of Selected Beneficiaries

Zone	Literacy Rate (%)			Literacy Index		
	Male	Female	Overall	Male	Female	Overall
Sub-mountain low hills	87.02	90.00	88.00	1.48	0.73	1.06
Mid hills sub humid	91.50	74.38	82.84	2.52	1.34	1.92
High hills temperate wet	74.42	62.96	69.19	1.45	1.10	1.29
High hills dry temperate	62.15	57.09	60.01	1.05	0.67	0.86
Overall	77.90	70.04	74.17	1.54	0.92	1.23

4.2.4 Land Utilization Pattern

The average land holding and utilization pattern have been presented in Table 4.6. The average size of holding varied between 0.05 ha in sub-mountain low hills to 0.41 ha in high hills temperate wet zone with an overall average holding of size of 0.13 ha in the state. Since the land holdings were very small and used for subsistence farming by the selected beneficiaries. The availability of irrigation facilities varied considerably across the four zones of the state.

Table: 4.6 Land Utilization Patterns of Selected Beneficiaries.

Zone	Av. Holding (ha)	Irrigated (ha)	Orchard/ Crops (ha)	Ghasni (ha)
Sub-mountain low hills	0.05	0.02	0.05	-
Mid hills sub humid	0.08	-	0.08	-
High hills temperate wet	0.41	0.08	0.33	0.07
High hills dry temperate	0.20	0.14	0.13	0.07
Overall	0.13	0.06	0.11	0.07

4.2.5 Farm Investment Pattern

Beside the land resource, the farm investment and capital formation also play an important role. The pattern of investment was examined through the livestock investment structure of selected beneficiaries and results have been presented in Table 4.7. It can be seen that buffaloes are more popular in sub-mountain low hills and mid hills sub humid zone and cows in high hills temperate wet and dry zones of the state. On an average the beneficiaries had 27.38 per cent buffaloes, 23.4 per cent cows, 28.57 per cent oxen and 20.84 per cent sheep/goats. The beneficiaries of high hills dry temperate zone had higher proportion of sheep/goats.

Table: 4.7 Investment Structures of Selected Beneficiaries

Zone	Livestock (%)			
	Buffalo	Cow	Ox	Sheep/Goat
Sub-mountain low hills	55.17	8.28	17.24	19.31
Mid hills sub humid	35.89	23.08	29.48	11.55
High hills temperate wet	15.91	37.01	27.60	19.48
High hills dry temperate	11.36	28.41	30.68	29.55
Overall	27.38	23.21	28.57	20.84

4.3 EFFECTIVENESS OF IMPLEMENTATION OF GANDHI KUTIR YOJANA

4.3.1 Implementation of Gandhi Kutir Yojana

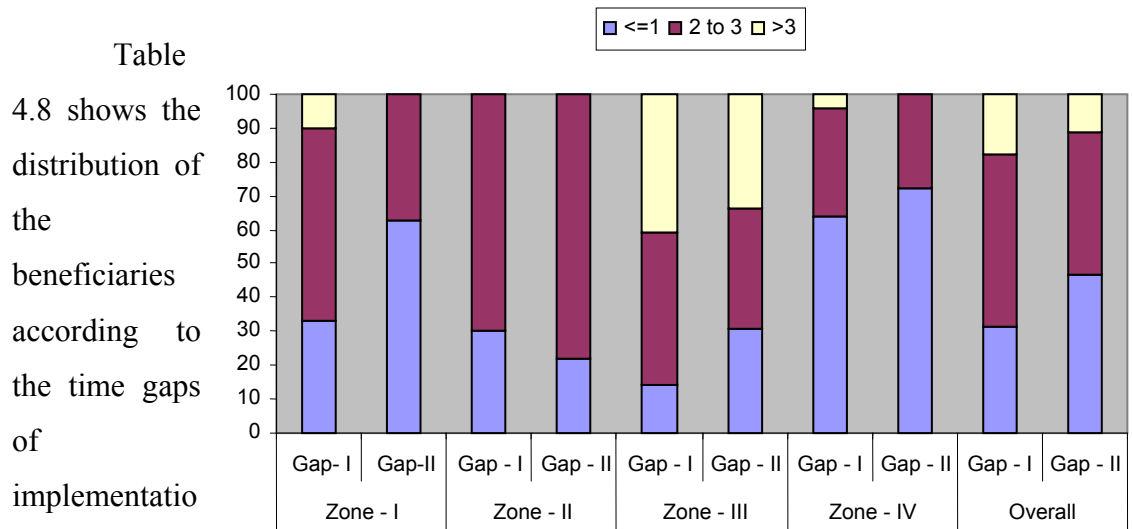


Fig. 4.3 Effectiveness of Implementation of Gandhi Kutir Yojana

Table 4.8 shows the distribution of the beneficiaries according to the time gaps of implementation. The results have also been depicted in Fig. 4.3. The time gaps between date of application and sanction, date of sanction and start of work and date of application and start of work have been computed to measure the effectiveness of its implementation. It can be inferred from the table that on an average 51 per cent beneficiaries got sanctioned their proposals of Gandhi Kutir Yojana within 2-3 months after the application. Even 31.33 per cent within month's time. Only 17.67 per cent beneficiaries took more than 3 months time to sanction their proposals. Similarly 47 per cent beneficiaries started construction work within a period of one month after sanctioning of the proposal, whereas, 41.67 per cent within 2 to 3 months after date of sanction. Only 11.33 per cent beneficiaries took a time gap of more than 3 months to start the work. Almost 50 per cent beneficiaries started the construction of house within 3 months time period after the application date and 28.67 per cent within 4 to 6 months. About 60 per cent of beneficiaries completed the work within 6 to 9 months and only 40 per cent completed in 10 to 12 months period. Similar trends were observed across the different agro-climatic zones. It can be concluded from the foregoing analysis that rural housing scheme was effectively implemented throughout the state for the welfare of the rural homeless households.

Table: 4.8 Effectiveness of Implementation of Gandhi Kutir Yojana.

Zone	Time Gap Between											
	Application & Sanction			Sanction & Start of Work			Application & Start of Work			Av. Time taken for completion		
	up to 1	2-3	>3	up to 1	2-3	>3	1-3	4-6	>6	6-9	10-12	>12
Sub-mountain low hills	33 (33)	57 (57)	10 (10)	63 (63)	37 (37)	0 (0)	50 (50)	39 (39)	11 (11)	22 (22)	68 (68)	10 (10)
Mid hills sub humid	15 (30)	35 (70)	0 (0)	11 (22)	39 (78)	0 (0)	15 (30)	12 (24)	23 (46)	18 (36)	18 (36)	14 (28)
High hills temperate wet	14 (14)	45 (45)	41 (41)	31 (31)	35 (35)	34 (34)	31 (31)	35 (35)	34 (34)	65 (65)	25 (25)	10 (10)
High hills dry temperate	32 (64)	16 (32)	02 (04)	36 (72)	14 (28)	0 (0)	50 (100)	0 (0)	0 (0)	06 (12)	16 (32)	28 (56)
Overall	94 (31.33)	153 (51.00)	53 (17.67)	141 (47)	125 (41.67)	34 (11.33)	146 (48.67)	86 (28.67)	68 (22.66)	111 (37)	127 (42.33)	62 (20.67)

Figures in the parenthesis are the percentages

4.3.2 Status of Houses Before and After the Implementation of Gandhi Kutir Yojana

The status of houses of selected beneficiaries before and after the implementation of the yojana was examined and results have been depicted in Table 4.9. About 66.67 beneficiaries had kutcha houses before the implementation of the scheme which

reduced to 31 per cent after the implementation of the yojana. Only 2.33 per cent beneficiaries had pucca houses and their percentages increased to 40 per cent after

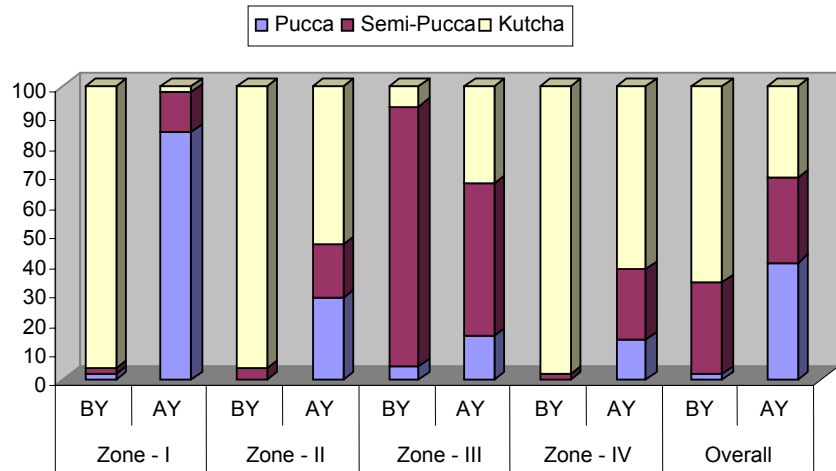


Fig. 4.4 Status of Houses Before & After the

implementing the yojana. However, the proportion of beneficiaries having semi pucca houses decreased from 31 per cent to 29 per cent with the implementation of the yojana. The results have also been shown in figure 4.4. The rural housing scheme improved the condition of housing of the beneficiaries both quality wise as well as space wise.

Table: 4.9 Status of House of Selected Beneficiaries.

Zone	Before the Yojana				After the Yojana			
	Type			No.	Type			No.
	Pucca	Semi Pucca	Kutchha		Pucca	Semi Pucca	Kutchha	
Sub-mountain low hills	02 (2.00)	02 (2.00)	96 (96.00)	1.00	84 (84.00)	14 (14.00)	02 (2.00)	2
Mid hills sub humid	-	02 (4.00)	48 (96.00)	1.73	14 (28.00)	09 (18.00)	27 (54.00)	2
High hills temperate wet	05 (5.00)	88 (88.00)	07 (7.00)	1.58	15 (15.00)	52 (52.00)	33 (33.00)	2
High hills dry temperate	-	01 (2.00)	49 (98.00)	1.46	07 (14.00)	12 (24.00)	31 (62.00)	2
Overall	07 (2.33)	93 (31.00)	200 (66.67)	1.43	120 (40.00)	87 (29.00)	93 (31.00)	2

Figures in parenthesis are the percentages

The assets created under Gandhi Kutir Yojana included the construction of houses for the rural poor. The zone wise details of the houses constructed have been presented in Table 4.10. It can be inferred from the table that on an average 25 per cent assets created were one room whereas, more than 73 per cent were two rooms. However more than two rooms created were only one per cent (Figure 4.5).

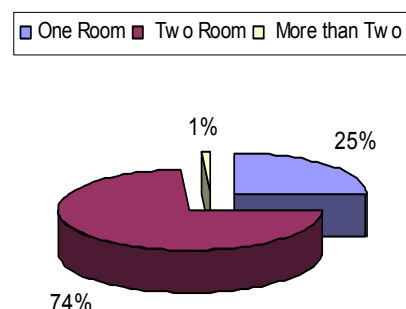


Fig. 4.5 Status of Assets Created under

Table: 4.10 Status of Assets Created under Gandhi Kutir Yojana

Zone	No of Beneficiaries	Assets Created					
		One Room		Two Room		More	
		No.	%age	No.	%age	No.	%age
Sub-mountain low hills	100	32	32	68	68	-	-
Mid hills sub humid	50	13	26	34	68	03	06
High hills temperate wet	100	20	20	80	80	-	-
High hills dry temperate	50	11	22	39	78	-	-
Overall	300	76	25.33	221	73.67	03	1.00

Cost estimates of the assets created under Gandhi Kutir Yojana have been presented in the Table 4.11. It can be seen from the table that on an average Rs 28,585 were incurred of which about 60 per cent was borne by the Government and rest 40 per cent the beneficiary himself.

Table: 4.11 Estimates of Cost of Construction of Assets Created under Gandhi Kutir Yojana

Zone	Total Cost	Funds provided by the Govt.	Payment of Balance Amount	
			Provided by other agency	From own savings
Sub-mountain low hills	29145	16050	-	13095
Mid hills sub humid	28870	16300	-	12570
High hills temperate wet	27100	16300	-	10800
High hills dry temperate	27505	16300	-	11205
Overall	28585	16300	-	12285

4.3.3 Employment Generation

The implementation of rural housing yojana not only helped in eradicating the problem of homelessness but also generated the employment in rural non farm sector both within and outside the village. Data presented in Table 4.12 reveals the employment generated by the yojana. On an average 200 mandays were generated of which 70 per cent within the village and 30 per cent outside the village. The outside village employment was mainly for the mason or other skilled labourers. The results have also been shown in Fig 4.6.

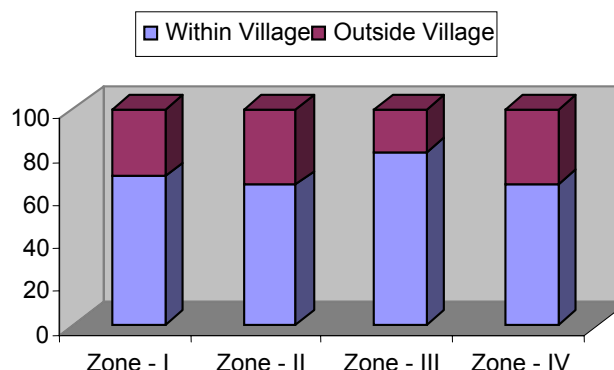


Fig. 4.6 Employment Generation under GK Yojana

Table: 4.12 Employment Generations under Gandhi Kutir Yojana.

Zone	Employment Generation		
	Within Village	Outside Village	Total Mandays Generated
Sub-mountain low hills	145 (69.04)	65 (30.96)	210 (100)
Mid hills sub humid	130 (65.00)	65 (35.00)	200 (100)
High hills temperate wet	144 (80.00)	36 (20.00)	180 (100)
High hills dry temperate	137 (65.24)	73 (34.76)	210 (100)
Overall	140 (70.00)	60 (30.00)	200 (100)

Figures in the parenthesis are the percentages

In order to have further insight into the employment generation under Gandhi Kutir Yojana, employment generation within and outside the village was further analyzed as skilled and unskilled labour and results have been presented in Table 4.13. It can be concluded from the table that on an average of the total generation of employment within village only 20 per cent constituted the skilled labour whereas, 80

per cent were unskilled. In the outside village employment generation the reverse trend was observed as majority (75%) constituted the skilled labour.

Table: 4.13 Number of Skilled and Unskilled Mandays Generated under Gandhi Kutir Yojana

Zone	Within Village				Outside Village			
	Skilled		Un-skilled		Skilled		Un-skilled	
	Mandays	%age	Mandays	%age	Mandays	%age	Mandays	%age
Sub-mountain low hills	29	20.00	116	80.00	52	80.00	13	20.00
Mid hills sub humid	28	21.53	102	78.47	55	84.62	10	15.38
High hills temperate wet	24	16.67	120	83.33	36	100.00	-	-
High hills dry temperate	12	8.76	125	91.24	45	61.64	28	38.36
Overall	28	20.00	112	80.00	45	75.00	15	25.00

An attempt has been made to estimate the average earning of the labour within and outside the village and results have been presented in Table 4.14. It can be concluded from the table that average earning per labour were higher in outside village as compared to within village because of the fact that outside village labour constituted mainly of skilled labour which is paid at a higher rate.

Table: 4.14 Amounts Paid to the Labourer and Average Labour Earning under Gandhi Kutir Yojana

Zone	Average amount paid			
	Within Village		Outside Village	
	Amount	Average per labour	Total Amount	Average per labour
Sub-mountain low hills	7830	54.00	5265	81.00
Mid hills sub humid	7110	54.70	5400	83.00
High hills temperate wet	7560	52.50	3240	90.00
High hills dry temperate	6705	48.94	5310	72.70
Overall	7560	54.00	4725	78.75

4.4 PERCEPTION ABOUT THE GANDHI KUTIR YOJANA

4.4.1 Beneficiaries Perception about the Gandhi Kutir Yojana

Eight main characters/statements were selected to study the perceptions of the selected beneficiaries about the concept, objectives and benefits of the Gandhi Kutir Yojana. A five point continuum consisting of fully agree, mostly agree, agree, disagree and strongly disagree was used to study the perception of the beneficiaries through eight statements and a score of four, three, two, one and zero was given respectively for quantification. Table 4.15 reveals the rankings and scores of the selected beneficiaries in respect of different characters/statements highlighting their perceptions. It can be seen from the table that on an average beneficiaries ranked the 3rd statement i.e. yojana helps in meeting the demand of poor people in the rural areas. Similar trend was found in zone – I and zone – IV. Yojana assures benefit after construction of houses was ranked second. The seriousness of government about Gandhi Kutir Yojana was ranked at 3rd place. Gandhi Kutir Yojana improves the standard of life of the beneficiaries was ranked 4th. Yojana helps in proper facilitation of housing and eradication of homeless were ranked 5th and 6th by the beneficiaries.

Awareness about the objectives of the yojana was ranked 7th and Gandhi Kutir Yojana is sheer wastage of money, time and manpower was given the lowest rank by the beneficiaries. Similar trends were observed across the four zones of the state with slight variations in ranking order. It can be concluded from the foregoing analysis that Gandhi Kutir Yojana has helped in meeting the demand of the rural households and improved the standard of life by assured benefits after construction of houses. The beneficiaries were very much aware about the seriousness of the government about the implementation of the yojana for helping the rural poor of the state.

Table: 4.15 Beneficiaries Perception about Gandhi Kutir Yojana in Himachal Pradesh.

Particulars	Zone - I	Zone - II	Zone - III	Zone - IV	Overall
Proper facilitation of housing	389 (II)	112 (III)*	256 (VI)	144 (II)	901 (V)
Eradication of homeless	377 (III)	108 (V)	233 (VII)	137 (III)	855 (VI)
Meeting demand of poor people in rural areas	391 (I)	112 (III)	324 (II)	151 (I)	978 (I)
Assures benefits after construction of houses	371 (V)	124 (I)	319 (III)	132 (V)	946 (II)
Improving the standard of life	352 (VI)	123 (II)	295 (IV)	135 (IV)	905 (IV)
GKY a sheer wastage of money, time and manpower	129 (VIII)	48 (VII)	160 (VIII)	45 (VIII)	382 (VIII)
Aware of the objectives of GK Y	226 (VII)	110 (IV)	279 (V)	116 (VI)	731 (VII)
Seriousness of Government about GK Y	376 (IV)	100 (VI)	347 (I)	115 (VII)	938 (III)

* - Indicate equal ranks
Roman letters indicate ranks

An attempt was also made to analyze the sources of awareness about Gandhi Kutir Yojana. The three main sources identified were pradhan, ward member and the villagers/neighbours (Table 4.16). About 73 per cent of the beneficiaries came to know about the yojana through village Pradhan, followed by villagers (13.67%) and ward members (12.67%) (Figure 4.7).

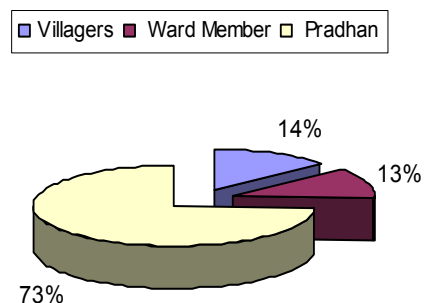


Fig. 4.7 Sources of Awareness of GK Y

Table: 4.16 Sources of Awareness of Gandhi Kutir Yojana

Zone	Source of Awareness					
	Villagers		Ward Member		Pradhan	
	No	%age	No	%age	No	%age
Sub-mountain low hills	20	20	10	10	70	70
Mid hills sub humid	05	10	05	10	40	80
High hills temperate wet	14	14	15	15	71	71
High hills dry temperate	02	04	08	16	40	80
Overall	41	13.67	38	12.67	221	73.66

4.4.2 Beneficiaries Suggestions about the Gandhi Kutir Yojana

During the course of survey the beneficiaries were asked to give their view points for further improvement in the yojana. Some of respondents/beneficiaries were of the opinion that the amount of rupees 16,300 may be increased keeping in view the escalation in cost of construction and should also vary with physiographic conditions of the area. They were of the view that the scheme of rural housing should be continued to help the rural poor, since owning a house provides significant economic and social security and status in the society. Respondents also highlighted the indirect benefits of the yojana such as employment generation which also helped the rural poors in augmenting their income.

EVALUATION OF GANDHI KUTIR YOJNA IN HIMACHAL PRADSEH

(SCHEDULE-I)
(Information from BDO Office)

1. Name of Beneficiary _____

2. Name of village _____ 3. Name of Panchayat _____

4. Name of Block _____ 5. Name of District _____

6. Date of Application _____ 7. Date of Sanction _____

8. Time Gap _____ 9. Amount Sanctioned _____

10. Date of Starting the work _____

11. Amount Released:

i) 1st Installment Amount _____ Date _____

ii) 2nd Installment Amount _____ Date _____

iii) 3rd Installment Amount _____ Date _____

12. Any Deductions such as Contingency and other charges(specify)

Amount _____

13. Total Amount Released: _____

14. Whether Asset Completed: Yes / No

if No , Reasons : _____

if yes, total cost of the Asset including beneficiary share _____

15. Assessment of the work done by Shri _____ Designation _____

on date _____ for amount _____

16. Balance if any, Amount _____ Reasons _____

17. Any other assistance provided by the other agency
(specify)_____

18. Structure constructed: Kutcha / Semi Pucca / Pucca.

19. Assets created: one Room / Two Rooms / More (specify)_____

20. Time taken for completion: _____

21. Whether completed in stipulated time period: Yes / No
if No, Reasons _____

22. Whether UC / CC sent to the Govt. : Yes / No

23. Whether BDO inspected the work: Yes / No

24. MB No. _____ Page(s) _____ Date _____

25. No. of Daily wagers employed on the scheme:-

i) From within the Village _____

ii) From outside the Village _____

iii) Total Labourers _____

iv) Shramdan _____

25.1 Detail of Daily Wagers:

Sr.	Classification	No.	Wage Rate	Total No. of Days
i)	Meson / Carpenter			
ii)	Labourers			
iii)	Others - Specify			
iv)	Total Mandays generated			

Signature of Junior Engineer

Name _____

Date: _____

Signature of Investigator

Name _____

Designation _____

Date of Survey _____

(SCHEDULE-II)
(Information from Beneficiary)

1. Name of Beneficiary_____

2. Name of Village_____ 3. Name of Panchayat_____

4. Name of Block_____ 5. Name of District_____

6. Rural/Urban_____

7. Caste: Gen / SC / ST / OBC / Minority / Others (specify)_____

8. Does beneficiaries belongs to IRDP/ Antodaya / BPL

9. Type of families: Nuclear / Joint / Extended

10. Household Composition:

Sr. No	Name	Relation to the Beneficiary	Age	Sex	Educational Qualification	Occupation
1.	2.	3.	4.	5.	6.	7.

11.Land holdings:

Unit	Irrigated	Un-Irrigated	Ghasni	Orchard	Total	Income from Land
1.	2.	3.	4.	5.	6.	7.

12. Live Stock (Nos.):

i) Buffalo _____ ii) Cows _____ iii) Ox _____ iv) Sheep _____

v) Goat _____ vi) Others (Specify) _____

13. Approximate Monthly income of family:

i) Primary Occupation _____

ii) Secondary Occupation _____

14. Material Possession: Radio / T.V. / Mobile / Cycle/ Scooter/ M. cycle / Car

15. When Purchased _____

16. How did you know about Gandhi Kuteer Yojna:

a) Neighbors (b) Villagers (c) Ward Members (d) Up-Pradhan (e) Pradhan (f) NGO

(g) Mahila Mandal (h) Youth club (i) Other (specify) _____

17. Who sponsor your name for GK Y:

i) Villager (ii) Ward Member (iii) Up-Pradhan (iv) Pradhan (v) Mahila Mandal

(vi) Youth Club (vii) MLA (viii) Other (specify) _____

18. Nos./ Type of Rooms before the GK Y:

One Room / Two Rooms / More (specify) _____ / Kutchha / Semi Pucca / Pucca

19. Number of Rooms constructed under GK Y:

'One / Two / Three / More (specify) _____

20. Type of Rooms: i) Kutchha (ii) Semi Pucca (iii) Pucca

21. Cost of construction:

Cost of Labour	Cost of Material	Total
1.	2.	3.

22. Amount received as assistance: _____

i) 1st Installment _____ ii) 2nd Installment _____

iii) 3rd Installment _____ iv) Total _____

23. Rooms constructed under GKY are sufficient to your family: Yes / No

24. Who provided you technical assistance to construction work:

i) Mason (ii) Pradhan (iii) Up-Pradhan (iv) JE (v) other (specify) _____

25. Is there provision of Toilet: Yes / No

if no specify:

Need not felt	Money problem	Place not available	Water problem	Prefer to go open	Other reason specify

26. Is there provision of Cattle shed: Yes / No

if yes type: Kutcha. / Semi Pucca / Pucca

27. Type of house after the yojna. i) Kutcha (ii) Semi Pucca (iii) Pucca

28. No. of rooms in the house before the scheme: One / Two / Three

More(specify) _____

29. No of rooms constructed under the scheme: One / Two / Three /

More(specify) _____

30. Apart from the financial support have you received any other support: Yes / No

If yes, which organization/agency has provided assistance:

a) Name of the department _____

b) Name of the NGO _____

c) Other(specify) _____

31. Do you think with this help your socio-economic status has improved: Yes / No

If yes then in which direction: i) Social ii) Economic iii) Political

iv) Education of your children v) Financial support to others

32. After the assistance, concerned official / NGO etc. are coming to know about your progress / problem etc: Yes / No

If yes, how: i) frequently ii) Once in a month iii) Twice in a month
iv) Once in six months v) Once in a year vi) No contact

33. Do you think that rooms constructed under this Yojna are able to provide enough place for your children: Yes / No

34. Do you think that house is constructed at a proper place: Yes / No

35. Do you think that the rooms constructed are able to serve for 20-30 years: Yes / No

36. What was the attitude of the local people towards the Gandhi Kutir Yojna
a) Positive b) Negative c) Indifferent

37. People's perceptions for policy formulations:

I. Yojna help in proper facilitation of housing in the village Yes/No

i) Fully agree ii) Mostly agree iii) Agree iv) Disagree v) Strongly disagree

II. Helps in eradication of homeless in village Yes / No

i) Fully agree ii) Mostly agree iii) Agree iv) Disagree v) Strongly disagree

III. Helps in meeting demand of poor people in rural areas Yes / No

i) Fully agree ii) Mostly agree iii) Agree iv) Disagree v) Strongly disagree

IV. Assures benefits after construction of houses:

i) Fully agree ii) Mostly agree iii) Agree iv) Disagree v) Strongly disagree

V. Helps in improving the standard of life:

i) Fully agree ii) Mostly agree iii) Agree iv) Disagree v) Strongly disagree

VI. GKY scheme project investments were sheer wastage of money, time and manpower:

i) Fully agree ii) Mostly agree iii) Agree iv) Disagree v) Strongly disagree

VII. Are you aware of the objectives of the GKY:

i) Fully agree ii) Mostly agree iii) Agree iv) Disagree v) Strongly disagree

VIII. Government is serious about GKY: i) Fully agree ii) Mostly agree
iii) Agree iv) Disagree v) Strongly disagree

Signature of Investigator

Name _____

Designation _____

Date of Survey _____