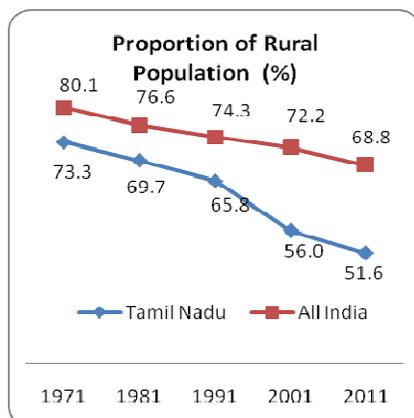


Rural development needs to complement urban development so that a balanced growth will be ensured and growth in each sector will be mutually reinforcing. Currently rural development is constrained by a slew of factors such as lack of adequate employment opportunities and consequential rural-to-urban migration, frequent occurrence of drought and resultant loss of agricultural output and income, growing erosion of cropped area due to faster pace of urbanization and industrialization, dwindling water resources and asymmetries and disparities in terms of economic and social indicators. Solution to these issues lie in the reinvigoration of the agricultural sector, generation of gainful employment, creation of sufficient infrastructure in rural areas, thrust on a broad based manufacturing sector and strengthening of social services in rural areas.

During the Twelfth Plan (2012-2017), the State Government focused its attention on providing basic infrastructure facilities in all habitations, addressing the shelter requirements, creating an open defecation free and garbage free environment, bringing down rural poverty to below 10 percent, energizing street lights with solar energy and building up a conducive climate in schools for the upliftment of rural education, focusing on water security to all and increasing livelihood opportunities in rural areas. The total funds earmarked during the Plan period was Rs.23,870 crore and the anticipated flow of funds from the Government of India was Rs.21,039 crore.

14.1. Rural Scenario in Tamil Nadu:

Tamil Nadu's share in total population living in rural areas in the Country was 4.5 percent. Between the two Censuses 2001 and 2011, the total number of persons living in rural areas of the State increased from 34.92 million to 37.23 million registering a decadal growth of 6.6 percent. However, there was a steady decline in its proportion to total population in the State. It steadily decreased from 69.7 percent in 1981 to 65.8



percent in 1991, 56.0 percent in

2001 and further to 51.6 percent in 2011. The decline in the proportion subsequent to 1991 Census was sharper in Tamil Nadu. It shows that the process of urbanization has been on the increase. At the all India level, the ratio of rural population to total was higher at 68.8 percent in 2011 Census. Among the districts, this proportion in 2011 was the highest in Ariyalur (88.9%) and the lowest in Kanniyakumari (17.7%). According to the current 2011 Census, the sex ratio in rural areas at 993 was lower than that of urban areas of the State (1000 persons). Across

the State, the sex ratio in rural areas ranged between 934 in Salem and 1054 in The Nilgiris. As compared to all India (949), the sex ratio in rural Tamil Nadu was comparatively much

Category	2001	2011
Total	34.92	37.23
Males	17.54	18.68
Females	17.39	18.55
Child population (0-6 years)	4.20	3.91
SC	8.30	9.48
ST	0.6	0.7

Source: Director of Census Operations, Tamil Nadu.

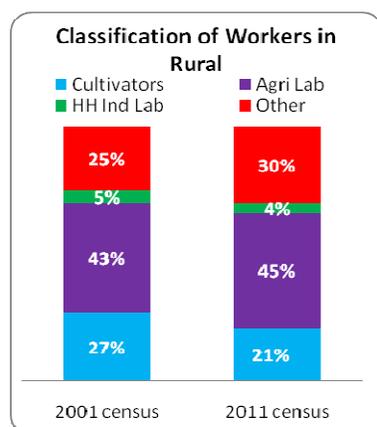
better. The ratio of child population (0-6 years) to total population at 10.5 percent in rural Tamil Nadu in 2011 Census was marginally higher than that of urban at 10.1 percent. As per 2011 Census, of the total population in rural, 25.5 percent belonged to Schedule Castes in the State as against 18.5 percent at the all India level. It was lower in urban at 14.2 percent. The proportion among the districts varied between 5.7 percent in Kanniyakumari and 38.6 percent in Thiruvavur. The proportion of Scheduled Tribe population in rural to total population at 1.77 percent was higher than that of in urban areas (0.38%).

14.1.1 Workers:

Tamil Nadu accounted for 5.4 percent of the total rural workers at all India. Between 2001 and 2011 Censuses the number of workers in rural areas of the State increased from 17.56 million to 18.86 million witnessing a decadal growth of 7.5 percent. The share of workers in rural areas to the total workers in the State was 57 percent. Between 2001 and 2011 Censuses, the Work Participation Rate (WPR) in rural areas increased marginally from 50.3 percent to 50.7 percent indicating that the creation of new employment avenues in rural areas was limited. At this level, the work participation rate in rural areas was significantly higher than that of urban (40.2%). Among the districts, it ranged between 37.9 percent in Kanniyakumari district and 58.1 percent in Erode district. The work participation rate of females in rural areas at 41.2 percent was significantly higher than the corresponding ratio in urban areas (21.8%). In the case of males, it was 60 percent in rural against 58.5 percent in urban areas.

Of the total workers in rural areas numbering 18.86 million, the proportion of main workers was 81.3 percent. At this level, it was lower than the corresponding ratio at the urban (89.9%). On the other hand, the proportion of marginal workers to total workers in rural areas at 18.7 percent was significantly higher than that of urban (10.1%), indicating that the marginal workers in rural areas were mostly engaged in seasonal employment avenues.

The fourfold classification of workers in 2011 Census revealed that the number of cultivators in rural areas declined to 3.89 million from 4.77 million



in 2001. It appears to indicate a shift away from cultivation for various reasons. On the other hand, the number of agricultural labourers in rural areas

witnessed an increase from 7.53 million to 8.41 million indicating that those cultivators who had given up the cultivation turned in to agricultural labourers. The proportion of cultivators and agricultural labourers in rural areas accounted for a sizable share in total workers. It declined from 70.0 percent to 65.2 percent between these two Censuses. In the case of agricultural labourers, the proportion was significantly higher among females (55.5%) as compared to that of males (37.1%) in rural. The proportion of workers in household industry in rural areas as per 2011 Census was 3.7

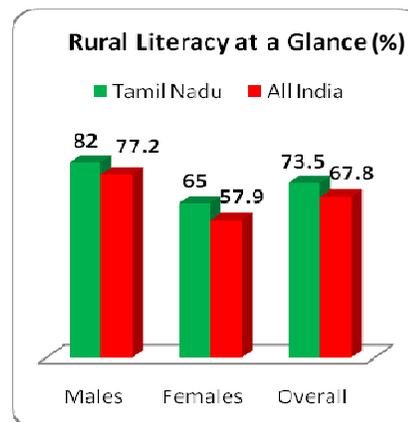
Category	2001	2011
Total Population	34.92	37.23
Workers		
a. Main workers	14.29	15.34
b. Marginal workers	3.27	3.52
Total	17.56	18.86
<i>Source: Director of Census Operations, Tamil Nadu.</i>		

Category	2001	2011
Cultivators	4.77	3.89
Agricultural Labourers	7.53	8.41
Household industries	0.85	0.7
Other Workers	4.41	5.86
Total	17.56	18.86
<i>Source: Director of Census Operations, Tamil Nadu .</i>		

percent which marginally declined from 4.8 percent in 2001 Census. The proportion of other workers to total workers in rural areas increased between these two Censuses from 25.1 percent to 31.1 percent.

14.1.2 Rural Literacy:

The literacy rate in rural Tamil Nadu improved from 66.2 percent in 2001 Census to 73.5 percent in 2011 Census. However, at this level it is significantly lower than the urban (87.0%) in the State. When compared with all India (67.8%) it was higher in Tamil Nadu. In the rural areas, the literacy rate of females at 65.0 percent was significantly lower than that of males (82.0%). Among the districts, the female literacy rate in rural was the lowest in Erode (56.2%) and the highest in Kanniyakumari (89.2%) according to 2011 Census.



14.1.3 Rural Poverty:

Rural poverty in Tamil Nadu as measured by Head Count Ratio (HCR) was about 15.8 percent in 2011-12. It fell from 37.5 percent in 2004-05. The ratio in rural was higher than the urban in the State - 19.7 percent in 2004-05 as well as at 6.5 percent in 2011-12. High dependence on agriculture and

State	2004-05	2011-12
Andhra Pradesh	32.3	11.0
Bihar	55.7	34.1
Gujarat	39.1	21.5
Haryana	24.8	11.6
Karnataka	37.5	24.5
Kerala	20.2	9.1
Madhya Pradesh	53.6	35.7
Maharashtra	47.9	24.2
Odisha	60.8	35.7
Punjab	22.1	7.7
Rajasthan	35.8	16.1
Tamil Nadu	37.5	15.8
Uttar Pradesh	42.7	30.4
West Bengal	38.2	22.5
All India	42.0	25.7

Source: 1. Press Note on Poverty Estimates, 2009-10, Union Planning Commission, July 2012.
2. Press Note on Poverty Estimates, 2011-12, Union Planning Commission, July 2013.

wage employment was the major factors behind it. The State Government aims to bring down the poverty ratio below 10 percent by the end of the 12th Plan. The ratio in rural Tamil Nadu was lower than the corresponding ratio at all India, wherein the reduction in the poverty ratio was from 42.0 percent in 2004-05 to 25.7 percent in 2011-12. Between these two years, the decline in poverty ratio at rural in the State was 21.7 percentage points. It was higher than the reduction in urban poverty in the State (13.2%).

Category	2004-05	2011-12
Tamil Nadu		
Rural	37.5	15.8
Overall	29.4	11.3
All India		
Rural	42.0	25.7
Overall	37.2	21.9

Source: 1. Press Note on Poverty Estimates, 2009-10, Union Planning Commission, July 2012.
2. Press Note on Poverty Estimates, 2011-12, Union Planning Commission, July 2013.

Among the major States, the rural poverty ratio was the lowest in Punjab (7.7%) and it was the highest in Madhya Pradesh and Odisha (35.7 % each) during 2011-12. Compared with the ratio at the all India (25.7%), among the States the rural

poverty ratio was only higher in Bihar, Madhya Pradesh, Odisha and Uttar Pradesh. Tamil Nadu with the rural poverty ratio 15.8 percent occupied the fifth place among the major States. Between these two years 2004-05 and 2011-12, the reduction in the ratio at the all India was 16.3 percentage points. Among the major States, the reduction was the highest in

Odisha 25.1 percentage points. Tamil Nadu with the reduction of 21.7 percentage points occupied the third position, the top two being Odisha (25.1%) and Maharashtra (23.7%).

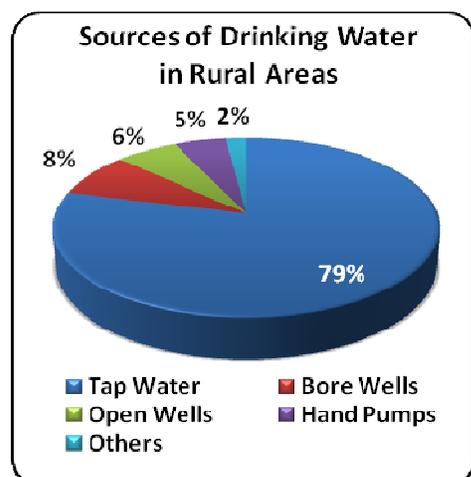
14.1.4 Outlook and Challenges:

A key issue is the identification of the correct beneficiaries for various anti-poverty programmes. A transparent beneficiary identification mechanism is needed to ensure that the truly deserving are effectively assisted, while ensuring that scarce resources are properly utilized. Creation of sustainable non-farm employment opportunities in rural may not only mitigate the poverty but also arrest the rural-to-urban migration.

14.2. Household amenities and assets:

The Census 2011 covered 9.56 million houses in rural areas of the Tamil Nadu. Of which, 98.2 percent were in a livable condition and the remaining in dilapidated condition. About 88.0 percent of the rural houses had dwelling rooms and the remaining did not have any exclusive rooms. In rural areas using tiles as roofing material continued to dominate. Of rural houses, 34.7 percent had tiles as roof, 31.5 percent with concrete roofing, 23.6 percent with grass/thatch and 7.5 percent with asbestos sheet and the remaining with other materials. In urban areas, concrete houses (56.7%) were conspicuous by its presence.

Water security to all households and individuals is one of the goals of the

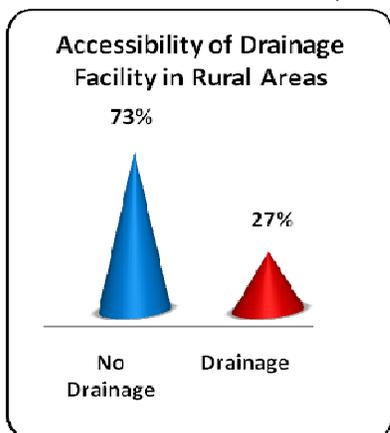
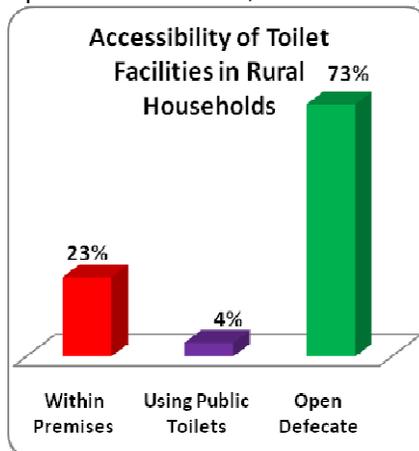


Government of Tamil Nadu. Towards augmenting and sustaining water supply, various schemes are being implemented in the State. The objective of the State is to provide minimum service level of 40 LPCD of protected drinking water supply to the people in rural areas. According to a survey conducted by the State during 2011, out of total 94,614 habitations, 40 LPCD of water was supplied to 84,003 (89.0%) habitations. The remaining 10,611 habitations were provided with 10 to 39 LPCD of water. With regard to main source of drinking water to the rural houses 79.3 percent had tap water, 7.7 percent from bore well, 5.8 percent from open well, 5.2 percent from hand pump and the remaining from other sources (rivers, canals, tanks, ponds and streams) as per 2011 Census. The main challenge faced is that the available water resources are finite and these are likely to get depleted to a large extent by environmental degradation and climate change.

Category	Rural	Category	Rural
1. Total Census Rural Houses (lakhs)	95.64	5. Toilet Facilities	
2. By Roof Material		a. Within premises	23.2
a. Concrete	31.5	b. Using Public Toilets	3.5
b. Tiles	34.7	c. Openly Defecate	73.3
c. Thatch	23.6	6. Drainage	
d. Others	10.2	a. No drainage	72.8
3. Drinking Water		b. Drainage	27.2
a. Tap water	79.3	7. Fuel Used for cooking	
b. Bore well	7.7	a. Firewood	66.8
c. Open Wells	5.8	b. LPG	28.6
d. Hand Pump	5.2	c. Kerosene	2.5
e. Others (River, Canal, Tank and string)	2.0	d. Others	2.1
4. Lighting		Source: Director of Census Operations, Tamil Nadu.	
a. Electricity	90.6		
b. Kerosene	8.3		
c. No lighting	0.6		
d. Others	0.5		

Low public awareness about the overall scarcity and economic value of water results in its wastage. Further, the existence of illegal tap connections and leaking water supply system reduces water availability and also possess a threat to the demand management which would be central to all planning and action relating to water. Dedicated efforts to plug leakages and detect illegal connections are required in addition to demand management measures for achieving sustainability and equity.

A high proportion (90.6%) of rural houses had electricity as a main source of lighting and 8.3 percent used kerosene for lighting. About 0.6 percent of the rural household did not have any lighting facilities. In urban areas as many as 96.1 percent of houses, had electricity as a source of lighting. Sanitation coverage which safeguards health status is inadequate in rural areas. Despite various measures taken in rural areas, a majority of the households continued to defecate in the open. Of rural households, only 23.2 percent had toilet facility within their premises, 3.5 percent used public toilets and 73.3 percent continued to follow the age old practice of open defecation which poses serious sanitation problems and health hazards. In contrast, 75.1 percent of the houses in urban areas had toilet facility within the premises. Though public toilets were constructed in rural areas, they became dysfunctional



due to various reasons. Inappropriate location and toilet model, lack of proper maintenance and water scarcity are the main reasons. In addition, the lack of awareness and sustained Information, Education and Communication (IEC) is also another reason. To achieve open defecation free status as targeted by the Government, all public sanitary complexes constructed in rural areas should be made functional by carrying out repairs, ensuring uninterrupted water supply, assistance, to construct more individual toilets by dovetailing MGNREGS funds and a sustained IEC programme are needed to sensitize the rural folk to correct behavioural practices.

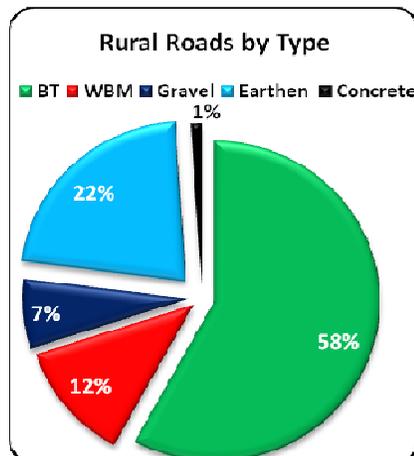
Only 44.6 percent of the rural households had bathroom facility and as high as 55.4 percent did not have bathroom facility. In rural areas, the proper disposal of waste water continues to be a problem. Only 27.2 percent of rural households had access to dispose waste water in to drains. 72.8 percent of the rural households did not have the provision to dispose waste water. Urban areas of the State are better served, with 75 percent of the houses having access to drainage facility to dispose waste water. Lack of awareness amongst the rural population about waste water management, lack of proper clearance, inadequate emphasis on maintenance, improper final outlet of drainage and insufficient public health workers are the main reasons for the problems with the drainage systems in rural areas. To avoid water logging in residential areas and flooding of streets, promotion of a comprehensive drainage system based on the needs of the rural folk is the need of the hour.

In rural households firewood is still the major source of fuel used. The proportion of rural households that use firewood as fuel for cooking is as high as 66.8 percent. Only 28.6 percent of the rural households used LPG (Liquid Petroleum Gas). Kerosene was used as

fuel for cooking only in 2.5 percent of the rural households. In contrast, in urban areas 68.7 percent of the households used LPG as fuel for cooking.

The spread of communication facilities is no longer a constraint in rural areas. According to the 2011 Census communication facilities in rural areas are almost on par with urban areas (88.7%), with as high a proportion as 85.3 percent of the rural households having televisions. About 66.3 percent of rural houses had either a land line or mobile telephone connections.

Road connectivity is the key to the development of rural economy, employment, education, health and socio-economic transformation. The total length of rural roads in the State was 1.28 lakh k.ms, comprising village Panchayat roads 0.97 lakh k.ms, (76%) and Panchayat Union roads 0.31 lakh k.m (24%). Of the total length of



the rural roads, black topped roads accounted for a higher share of 58 percent, followed by earthen roads 22 percent, single layer WBM roads 9 percent, gravel roads 7 percent, double layer WBM roads 3 percent and the cement concrete roads 1 percent.

Table No. 14.7 Length of Rural Roads in the State – 2012-13 (km)

Type of surface	Village Panchayat Road	Panchayat Union Roads	Total
Black topped	47839	27142	74981
Double layer WBM	3073	513	3587
Single layer WBM	9756	1215	10971
Gravel	7872	777	8649
Earthen	26809	1322	28130
Cement concrete	1734	137	1871
Total	97083	31106	128189

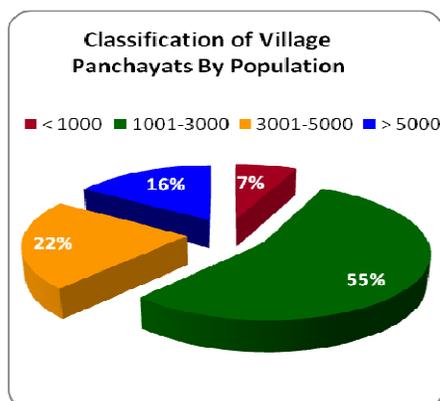
Source: Department of Rural Development and Panchayat Raj, Chennai – 15.

14.2.1 The Way Forward:

- Shortages in the existing sanitary facilities have its impact on rural health. The future rural development strategy needs to focus on bridging the gap in provision of sanitary facilities – toilet and drainage. The existing sanitary infrastructure needs to be put in use effectively. The maintenance of this infrastructure may be entrusted to village based organizations. For their effective use, continuous IEC programmes need to be taken up.
- Sustained water availability may also be ensured in all Government school toilets, anganwadi toilets and Public Sanitary Complexes.
- All new drinking water supply schemes may be designed, estimated and implemented to take into account the life cycle costs and not just per capita capital costs. Sustainable models to operate and maintain rural water supply schemes need to be explored.
- The conjunctive use of groundwater, surface water and rooftop rainwater harvesting systems will be required to be encouraged as a means of improving sustainability and drinking water security. All groundwater-based resources should be provided with a recharge structure that would help keep the source alive.

14.3. Panchayat Raj Institutions in Tamil Nadu:

The 73rd and 74th Constitutional Amendments were made during 1992. Accordingly all the State Governments including the Government of Tamil Nadu enacted the new Panchayats Act to make the Panchayats as institutions of local self government and an instrument for the effective implementation of rural development programmes involving the local people in local governance and growth process. There are 12,524 village panchayats in Tamil Nadu spread over 31 districts and 385 blocks. The average number of Village



panchayat per district is 404 and per Block is 33. As per the estimates made available, 3.53 crore people live in village panchayats. While on an average, a village Panchayats in Tamil Nadu has a population of 2,822, there are wide variations in the size of village panchayats based on population. About 7 percent of the village panchayats have a population below 1000. More than 55 percent of the village panchayats in the State have population ranging from 1001 to 3000. Another 22 percent of the village panchayats have a population of 3001 to 5000. About 16 percent of the village panchayats in the State have more than 5,000 population.

With regard to the number of habitations covered, 49.8 percent of the village panchayats have less than 5 habitations in their jurisdiction, while 43.4 percent have 5 to 15 habitations, 5.1 percent 16 to 25 habitations and 1.7 percent 25 habitations and above. The average population covered by panchayats varies between 2,008 in the case of village panchayats having less than 5 habitations and 8,796 in respect of village panchayats with more than 25 habitations.

Like-wise there are also variations with regard to the annual income of village panchayats. The classification of the panchayats according to their income reveals that 41 percent of village panchayats in the State have an annual income of less than Rs.10 lakhs. About 56 percent of the village panchayats have an annual income ranging between Rs.10 to Rs.50 lakhs. Only 3 percent of the village panchayats have an annual income in the range of Rs.50 lakhs and above.

Table No. 14.8 Classification of Village Panchayats By Population

Population	No. of Village Panchayats
500 and Below	46
501-1000	833
1001-3000	6821
3001-5000	2781
5001-10000	1753
Above 10000	290
Total	12,524

Source: Department of Rural Development and Panchayat Raj, Chennai – 15.

panchayats per district is 404 and per Block is 33. As per the estimates made available, 3.53 crore people live in village panchayats. While on an average, a village Panchayats in Tamil Nadu has a population of 2,822, there are wide variations in the size of village panchayats based on population. About 7 percent of the village panchayats have a population below 1000. More than 55 percent of the village panchayats in the State have population ranging from 1001 to 3000. Another 22 percent of the village panchayats have a

Table No. 14.9 Classification of Village Panchayats By Habitation

Habitation Range	No. of Village Panchayats	Total Population (lakhs)	Average Population per Panchayat
Below 5	6,241	125.34	2,008
5-15	5,434	173.93	3,201
16-25	637	35.53	5,578
Above 25	212	18.64	8,796
Total	12524	353.44	2,822

Source: Department of Rural Development and Panchayat Raj, Chennai – 15.

Table No. 14.10 Classification of Village Panchayats By Annual Income

Annual Income	No. of Panchayats
Rs.3 lakh to Rs.5 lakh	1,268
Rs.5 lakh to Rs.7 lakh	1,455
Rs.7 lakh to Rs.10 lakh	2,351
Rs.10 lakh to Rs. 20 lakh	4,563
Rs.20 lakh to Rs.50 lakh	2,524
Rs.50 lakh to Rs.1 crore	293
Above Rs.1 crore	70

Source: Department of Rural Development and Panchayat Raj, Chennai – 15.

14.3.1 Outlook and Challenges:

As per the 73rd Constitutional Amendment, the task of grass root planning and formulation of location specific schemes/projects has been vested with Panchayat Raj Institutions. For this, tasks such as mapping of natural resources, social infrastructure, identification of gaps and works that can be taken up, assessment of works that are in accordance with what local people want and how to build up a livelihood base are difficult to carry out because of lack of expertise at the Panchayat Raj Institutions level. As a result, the local level planning exercise remains a distant goal and top-down planning still continues. To overcome this, planning capacity of Panchayat Raj Institutions and district level functionaries needs to be strengthened to chalk out the plan with the long term vision of sustainable livelihood through the recently strengthened district planning cells.

14.4. Public Expenditure on Rural Development:

In order to ensure provision of sustainable wage employment, self employment, capacity building, technology and skill development to rural folk, various rural development schemes are being implemented by the State and Central Governments. The total budgetary expenditure incurred towards Rural Development in the State had more than doubled during the five year period 2009-10 to 2013-14, from Rs.6,393 crore during 2009-10 to Rs.14,042 crore during 2013-14 (BE). On an average, the share of total expenditure on rural development in the State's total budgetary allocation during the above said period works out to 9.8 percent.

The bulk of resource flow for Rural Development was towards providing compensation and assignment to Panchayat Raj Institutions in order to make them more vibrant organizations and to take care of the needs at the grass root level with the people's participation. It's share gradually improved from 63 percent during 2009-10 to 78 percent during in 2013-14 (BE). In absolute terms, there was almost a three-fold increase in the total amount spent under this component in the State during the above said period. In absolute terms it moved up from Rs.3,999 crore during 2009-10 to Rs.10,901 crore during 2013-14 (BE). This represents a healthy trend of increased flow of untied funds to Panchayats Raj Institutions. The expenditure on other rural development programmes comprising community development, training, tribal sub-plan and administrative expenses increased from Rs.1,801

Category	2009-10	2010-11	2011-12	2012-13 (RE)	2013-14 (BE)
Special Programme for Rural Development	49.53	87.69	66.53	94.46	162.15
Rural Employment	543.54	250.34	529.34	553.10	439.56
Other Rural Development Programmes	1800.53	2084.32	1667.06	2082.79	2539.71
Compensation and assignment to Panchayats Raj Institutions	3999.41	5861.37	7493.02	9233.28	10900.81
Total	6393.01	8283.72	9755.95	11963.63	14042.23
Total State Budgetary Expenditure	67947.94	85352.58	100173.69	120491.29	140420.95

Note: RE – Revised Estimate, BE – Budget Estimates.
Source: Annual Financial Statement, Budget Document, Government of Tamil Nadu.

crore during 2009-10 to Rs.2,540 crore during 2013-14. However, their share declined from 28.2 percent during 2009-10 to 18.1 percent during 2013-14 (BE). The expenditure for the promotion of rural employment on an average attracted a share of 5 percent in the total expenditure towards Rural Development. In absolute terms it ranged from Rs.250 crore

during 2010-11 to Rs.544 crore during 2009-10, the average being Rs.463 crore during the five year period ending 2013-14.

14.4.1 Budgetary Expenditure on Rural Development by Major States:

The State-wise analysis of budgetary expenditure towards Rural Development has brought to light the following findings:

- Out of the total budgetary allocation, the share of Rural Development at the all India gradually improved from 5.8 percent in 2010-11 to 6.3 percent in 2012-13.
- Only in 5 States viz., Bihar, Haryana, Karnataka, Maharashtra and Rajasthan, the share of Rural Development in the State's total budgetary allocation

Major States	2010-11	2011-12	2012-13
Andhra Pradesh	5.4	4.7	5.5
Assam	4.3	4.7	5.0
Bihar	4.8	6.4	6.0
Gujarat	3.4	3.1	3.1
Haryana	1.6	1.5	1.5
Karnataka	6.7	7.5	8.5
Kerala	4.8	4.8	4.7
Madhya Pradesh	9.7	9.1	9.2
Maharashtra	5.9	5.5	6.8
Odisha	2.9	2.9	2.8
Punjab	1.6	2.7	2.5
Rajasthan	4.3	4.9	4.9
Tamil Nadu	12.4	11.2	11.7
Uttar Pradesh	16.6	16.1	13.0
West Bengal	4.3	4.7	4.3
All India (Rs. millions)	11587298 (100)	14330836 (100)	16322931 (100)

Source: 'States Finances' A Study of Budgets 2012-13, Reserve Bank of India

- In the seven States, viz., Andhra Pradesh (3.9%), Gujarat (3.2%), Haryana (3.2%), Maharashtra (4.1%), Odisha (5.5%), Punjab (5.1%) and West Bengal (4.4%) the share of Rural Development in the total State budgetary allocation was lower than that of at all India (6.3%).
- The 6 States, viz., Bihar (6%), Karnataka (8.5%), Madhya Pradesh (9.2%), Maharashtra (6.8%), Tamil Nadu (11.7%) and Uttar Pradesh (13.0%) put together accounted for more than 50 percent of the total allocation made towards the Rural Development at the all India in 2012-13.
- Among the major States, only two States viz., Uttar Pradesh and Tamil Nadu accounted for more than 10 percent of the total expenditure incurred under Rural Development at

Major States	2010-11	2011-12	2012-13
Andhra Pradesh	3.6	3.4	3.9
Assam	11.2	10.6	11.8
Bihar	6.3	7.8	7.9
Gujarat	3.1	3.3	3.2
Haryana	3.0	3.1	3.2
Karnataka	6.2	7.7	8.6
Kerala	7.8	7.8	7.9
Madhya Pradesh	10.8	9.5	11.2
Maharashtra	3.0	3.2	4.1
Odisha	5.3	5.7	5.5
Punjab	2.9	5.4	5.1
Rajasthan	5.4	6.3	6.5
Tamil Nadu	9.1	8.9	9.5
Uttar Pradesh	8.2	8.6	7.0
West Bengal	3.9	4.7	4.4
All India	5.8	6.1	6.3

Source: 'States Finances' A Study of Budgets 2012-13, Reserve Bank of India

continuously increased during the three year period.

- In eight States, viz., Assam (11.8%), Bihar (7.9%), Karnataka (8.6%), Kerala (7.9%), Madhya Pradesh (11.2%), Rajasthan (6.5%), Tamil Nadu (9.5%) and Uttar Pradesh (7.0%) the share of Rural Development to State's total budgetary allocation was higher than the corresponding position at the all India (6.3%) in 2012-13.

- With 11.8 percent of State budgetary allocation to Rural Development, Assam ranked first among the States in the country. Madhya Pradesh with 11.2 percent occupied the second place. Tamil Nadu with 9.5 percent stood in the third position.

All India. Tamil Nadu contributed the second highest share amongst all States towards budgetary allocation for Rural Development at all India.

14.4.2 Percapita State Budgetary Expenditure on Rural Development:

The percapita state budgetary expenditure on Rural Development on an average

Major States	Rural Population 2001 (millions)	Rural Development Expenditure (Rs. Million)	Percapita (Rs.)
Andhra Pradesh	56.36	55968	993
Assam	26.81	50679	1890
Bihar	92.34	61786	669
Gujarat	34.69	31661	913
Haryana	16.51	15076	913
Karnataka	37.47	86553	2310
Kerala	17.47	48513	2777
Madhya Pradesh	52.56	93847	1786
Maharashtra	61.56	69699	1132
Odisha	34.97	28794	823
Punjab	17.34	25480	1469
Rajasthan	51.50	50001	971
Tamil Nadu	37.23	119396	3207
Uttar Pradesh	155.32	133033	857
West Bengal	62.18	43638	702
All India	833.46	1023549	1228

Source: 1. Director of Census Operations, Tamil Nadu, 2. 'States Finances' A Study of Budgets 2012-13, Reserve Bank of India

works out to Rs.1,228 at the all India level during the year 2012-13. In terms of percapita expenditure incurred on Rural Development Tamil Nadu occupied the first position among all the States. The percapita expenditure incurred towards Rural Development in Tamil Nadu at Rs.3,207 was the highest amongst the States. Among the States, it was the highest in Tamil Nadu (Rs.3,207) and lowest in Bihar (Rs.669). Only in seven States viz., Tamil Nadu (Rs.3,207), Kerala (Rs.2,777), Karnataka (Rs.2,310), Assam (Rs.1,890), Madhya Pradesh (Rs.1,786), Punjab (Rs.1,469) and Maharashtra (Rs.1,132) the percapita expenditure incurred on rural development was higher than the all India average.

14.5. Highlights of Major Schemes implemented in the State:

Rural Development in the State is being addressed by creating sustainable livelihood opportunities, providing basic amenities, promoting sanitation, reducing poverty, conserving natural resources, minimizing the urban-rural divide and ensuring improvement in the quality of life of the people in rural areas. Towards achieving this, various State Government Schemes are being effectively implemented. To supplement the efforts of the State, the Central Government on its part executing Centrally-Sponsored and Central Sector Schemes. A review of the major schemes is presented below

14.5.1 Infrastructure Development:

Provision of basic infrastructure facilities in villages is imperative for creating economic opportunities, spurring economic growth and attaining self reliance. Most of the villages lack basic infrastructure facilities which cramp the pace of economic growth. With a view to create new facilities that are a crying need and to fill the gaps in the existing facilities, various State and Central schemes are implemented.

14.5.2 Tamil Nadu Village Habitations Improvements Schemes (THAI):

With an aim to provide minimum basic infrastructure facilities to all the habitations with 'Habitation' as the unit of development, the

Year	No. of Village Panchayats	No. of Habitations
2011-12	2,020	25,335
2012-13	2,250	18,581
2013-14	2,500	15,115
2014-15	2,740	12,093
2015-16	3,014	8,270

Source: Department of Rural Development and Panchayat raj, Chennai – 15.

State's flagship programme Tamil Nadu Habitation Improvement Scheme (THAI) is being implemented since 2011-12. The scheme is being programmed to cover 79,394 habitations spread over 12,524 village Panchayats in a phased manner and implemented in five phases from 2011-12 to 2015-2016.

The total developmental requirements of the habitations are gauged through detailed survey and the works are taken up. Initially funds to tune of Rs.680 crore are allotted for the implementation of the scheme during 2011-12. Considering the importance of fulfilling up the infrastructural gaps of rural habitations, the Government is allocating an additional amount of Rs.70 crore from the year 2012-13 onwards which is earmarked to improve Panchayat Union roads which run-through or in the vicinity of THAI villages. In addition to this dovetailing of funds from other schemes of rural development as well as other Departments has also be done to fulfill all requirements of habitations.

During the two years 2011-12 and 2012-13, totally 96,552 works were taken up in 43,916 habitations spread over in 4270 village panchayats. Basic requirement works (water supply, street lights, roads, burial grounds and pathway to burial grounds) accounted for a higher share of 98 percent. During 2013-14, totally 49,403 works were taken up in 15,115 habitations spread over in 2500 village panchayats, of which 43,910 works (89%) were completed upto third week of March 2014 and the remaining 5493 works (11%) were at different stages of execution.

14.5.3 Member of Legislative Assembly Constituency Development Scheme (MLACDS):

With the objective to bridge the gap in the existing infrastructure facilities in the 234 Assembly Constituencies in the State, the Member of Legislative Assembly Constituency Development Scheme (MLACDS) is being implemented with financial assistance of the State.

Works taken up	No. of Works	Amount Sanctioned (Rs. crore)
Water Supply		
2011-12	7754	110.36
2012-13	11367	177.54
2013-14	12130	19834
Street Light		
2011-12	21590	41.83
2012-13	21998	48.77
2013-14	23332	53.01
Roads		
2011-12	14780	386.49
2012-13	8327	344.44
2013-14	8325	310.13
Cremation/Burial Grounds		
2011-12	3359	72.78
2012-13	3549	86.48
2013-14	3950	96.49
Pathway to Burial Ground		
2011-12	388	12.94
2012-13	1137	41.21
2013-14	1335	51.06
Additional Requirements		
2011-12	293	8.85
2012-13	135	4.12
2013-14	61	2.40
Other Requirements		
2011-12	1206	18.76
2012-13	669	14.65
2013-14	270	6.23

Source: Department of Panchayat Raj and Rural Development., Chennai – 15.

Category of Works	No. of works	Amount (Rs. Crores)
2-Storey Buildings	6	0.94
Buildings	2837	136.19
CD & Irrigation Works	1200	45.93
Housing	1215	6.08
Repairs & Renovation	1	0.02
Roads	3205	122.91
Threshing Floor	40	0.94
Water Supply	2391	48.68
Others (Procurement and Supply)	8206	50.71
Total	19101	412.43

Source: Department of Rural Development and Panchayats Raj, Chennai-15.

The allocation of funds under scheme increased from Rs.1.75 crore to Rs.2.0 crore per Constituency per annum from 2011-12. Of the total allocation made under the fund, 21 percent is earmarked for the areas inhabited by SC/ST in rural areas and slums in urban areas. During the year 2012-13, total works numbering 19,101 had been taken up at the cost of Rs.412.43 crore. Of the total works taken up roads (16.8%), Buildings (14.9%), water supply (12.5%), Housing (6.4%) and irrigation works (6.3%) together constituted a share of 57.0 percent. During 2013-14 totally 15,483 works were taken at a cost of Rs.398.80 crore. Of which 6,653 (43%) works were completed at a cost of

Rs.137.67 crore (35%) by the end of March 2014.

14.5.4 Member of Parliament Local Area Development Scheme (MPLADS):

With an aim to fill the gaps in the existing infrastructure facilities and ensure all-round development in the 39 Parliamentary Constituencies of the State, the Government of India provided Rs.5.00 crore to each Member of Parliament. Totally 5,102 works were taken up at a cost of Rs.260.18 crore, of which 4,671 (91.6%) works were completed at a cost of Rs.215.01 (82.6%) crore during 2012-13. The remaining works are under progress. Roads and bridges (28%) and water supply (22%) works were the predominant ones undertaken as these put together claimed a higher share of 50 percent. During 2013-14, 5,402 works were taken up at a cost of Rs.253.95 crore of which 2370 (43.9%) works were completed at an expenditure of Rs.89.43 crore (35.2%).

14.5.5 Rural Infrastructure Scheme (RIS):

Aiming to stabilize the assets created under Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) and to maintain basic infrastructure facilities particularly roads, annually Rs.250 crore is being allotted for this purpose under State Finance Commission Grant. During the year 2011-12 of total sum allotted under the scheme,

Details	2011-12	2012-13	2013-14 (upto March 2014)
Roads Works			
Taken up	1364	1364	746
Completed	1364	1364	53
Cost (Rs. Crore)	150.00	166.67	150.00
Stabilization works			
Taken up	6357	5080	2834
Completed	6167	4900	9
Cost (Rs. Crore)	93.47	77.52	0.04

Source: Department of Rural Development and Panchayats Raj, Chennai-15.

60 percent was earmarked for upgradation of roads and 40 percent for stabilization of assets created under MGNREGS. The pattern of earmarking of funds has since changed as 66 percent for upgradation of roads and 34 percent for stabilization assets.

Totally 1,364 road works were taken up and completed during the year 2012-13 at a cost of Rs.166.67 crore. In 2013-14 road works numbering 746 were taken up. Upto the end of March 2014, 53 works were completed and the remaining 693 were under progress. With regard to stabilization of works, as against 5,080 works taken up 4,900 (95.4%) were

completed. During 2013-14 upto the end of March 2014, 2,834 stabilization works were taken up, of which only 9 works were completed.

14.5.6 Backward Regions Grant Fund (BRGF):

The erstwhile Rashtriya Sam Vikas Yojana (RSVY) is modified as Backward Regions Grant Fund and is implemented in six districts viz., Villupuram, Thiruvannamalai, Cuddalore, Nagapattinam, Dindigul and Sivagangai to bridge the critical gaps in the availability of local infrastructure in order to redress the regional imbalances in development. During 2012-13 total works 3,727 were executed in the above districts. Of the total works executed, the cement roads with drainage (43.6%), BT roads (15.3%), water supply (7.4%) and culvert and retaining walls (12.7%) combined together accounted for a higher share of 79 percent. During 2013-14, 3,672 works have been taken up and executed in the above districts at a cost of Rs.144.41 crore.

Works	2012-13	2013-14
BT Roads	570	698
Cement Road with drainage	1,625	1,624
Culverts	218	264
Retaining Walls	257	247
Water Supply	276	185
Group Houses	231	252
Threshing Floors	109	94
Public Buildings	85	74
Other Works	356	238
Total	3,727	3,672

Source: Department of Rural Development and Panchayats Raj, Chennai - 15.

14.5.7 Rural Buildings Maintenance and Renovation Scheme (RBMRS):

With an objective to take up routine maintenance of assets created in rural local bodies and to ensure the full utilization, repairs and renovation of Overhead Tanks (OHT), Ground Level Reservoirs (GLR) and Pipelines are taken up. During 2012-13, totally 41,153 works were taken up against which 41,128 (99.9%) works were completed. Of the total works completed repair and renovation of OHT accounted for a higher share of 88 percent. During 2013-14 upto the end of November 2013, repair and renovation works numbering 37,843 were taken up at a cost of Rs.211.68 crore of which 2,540 works were completed at a cost Rs.10.19 crore.

Works	Taken up	Completed
OHT	36386	36369
GLR	3400	3396
Pipeline	1340	1340
Others	27	23
Total	41153	41128

Source: Department of Rural Development and Panchayats Raj, Chennai - 15.

14.5.8 Rural Roads:

Providing connectivity to all habitations and renovation of rural roads leads to increase in rural employment opportunities, better access to regulated and fair markets and better access to education and health. Thus, it narrows down the rural-urban divide and paves the way for economic growth. With the sustained effort of the State, the Government of India sanctioned under Pradhan Mantri Gram Sadak Yojana (PMGSY) – Phase VIII 1,298 road works to a total length of 3,095.768 kms (upgradation: 97 percent and new connectivity: 3 percent) at a cost of Rs.1,051.92 crore and construction of 45 long span bridges at a cost Rs.78.18 crore.

The National Bank for Agricultural and Rural Development (NABARD) assisted State scheme viz., Rural Infrastructure Development Fund (RIDF) is also keen to lay new roads and to upgrade the existing ones to BT roads and to strengthen the existing BT roads. Under RIDF XVII (2011-12) totally 958 road works were sanctioned to a length of 2590.12 kms at a

cost of Rs.452.57 crore. Of this 953 (99%) works to a length of 2576.60 (99%) kms were completed and the remaining works are under progress. Under RIDF XVIII (2012-13) 381 works were sanctioned covering a length of 1,000.46 kms at a cost of Rs.200.06 crore. Of this 272 works (71.4%) to a length of 566.71 (56.6%) kms were completed. Under NABARD XIX 185 works were sanctioned to a length of 367.63 kms at a cost of Rs.100 crore and the works are under progress.

The 13th Finance Commission Grants were used for the maintenance of existing black topped Panchayat Union roads and bridges. During 2012-13, totally 813 works at a length of 1,659 kms had been completed at a cost of Rs.151 crore. During 2013-14, a sum of Rs.151 crore was sanctioned to take up 752 works to a length of 1535.68 kms. Of this 510 works (67.8%) to a length 1053.04 (68.6%) kms were completed and the remaining works under were in progress.

Under the scheme **Laying of BT roads with Plastic Waste**, during the two years 2011-12 and 2012-13 a total length of 1,255 kms of roads were laid in the State at a cost of Rs.153.50 crore.

Under **upgradation of non-BT roads using State Finance Commission Grants**, 1,012 road works for a length of 1,141 kms had been taken up during 2012-13. Of this 1004 (99.2%) works to a length of 1123.34 (98.5%) kms were completed.

14.5.9 Housing:

Housing is one of the basic needs of the people in terms of safety, security, social status, self esteem, cultural identity and satisfaction. Good housing promotes labour productivity and enhances physical quality of life. Recognizing housing shortages and to meet the shelter needs in rural areas, houses measuring 300 sq.ft at unit cost of Rs.1.80 lakhs is being constructed with five solar power lamps by the State Government under Solar Power Green House Scheme since 2011-12 and provided to people living below the poverty line. Annually 60,000 units are proposed to be constructed under the scheme. During the year 2012-13, totally 56,294 (94%) houses were constructed upto the end of November 2013 and the balance 3,706 units are in progress. During the year 2013-14 the unit cost the house has been increased to Rs.2.10 lakh and upto the end of November 2013, 2,469 (4.1%) units were constructed.

Indira Awaas Yojana (IAY), a scheme of the Ministry of Rural Development provides houses to BPL families in rural areas. The funding for IAY is shared between Centre and State in the ratio of 75:25. In Tamil Nadu, the State Government sanctions an additional roofing grant to ensure that the IAY houses are built with concrete roofs. The scheme enables beneficiaries to participate and involve themselves in construction of their houses. From the year 2013-14 the unit cost of the house has been increased to Rs.1.20 lakh. During 2012-13 totally 1.11 lakh housing units were proposed to be constructed at a cost of Rs.1,114 crore. Against this 1.05 (94.6%) lakh units were constructed during the year and the remaining are in progress. During 2013-14, 0.88 lakh housing units were proposed up to the end of November 2013, of which 4,147 (4.7%) units were constructed. Apart from that, 34,380 additional houses were sanctioned by Government of India under as special project to Cuddalore (22,707) and Villuppuram (11,673) with a total amount of Rs.412.56 crore.

14.5.10 Rural Sanitation:

With the broader objective of eradicating open defecation and to promote hygienic behaviour for overall improvement of health and sanitation in rural areas, the Total Sanitation

Campaign (TSC) was launched in the State in 1999 in Cuddalore district and subsequently was extended to cover all districts in the State in a phased manner. The scheme has been renamed as Nirmal Bharat Abiyan (NBA) and mainly targeted individual households, schools and anganwadi centres which did not have toilet. During the year 2012-13, 770 integrated men sanitary complexes were constructed in the State at a cost of Rs. 35.00 crore. The construction of 1,465 school toilets were taken up and completed at a cost of Rs.8.55 crore during the year 2012-13. Apart from this construction of 3,390 anganwadi toilets had also been taken up at a cost of Rs.6.13 crore. During 2013-14 under the scheme construction of 1415 school toilets and 7,737 baby friendly toilets were taken up at a cost of Rs.13.71 crore.

The State has adopted a multi-prolonged strategy to ensure the goal of open defecation-free Tamil Nadu by 2015. Towards achieving this 12,796 Integrated Sanitary Complexes for Women which were in disuse had been renovated by restoring basic facilities at a cost of Rs.170 crore during the year 2011-12 under Rural Building Maintenance and Renovation Scheme.

With a view to ensure sanitary revolution at the village level, under Clean Village Campaign the villages which have eradicated open defecation and conserved water have to be nominated for a State cash award of Rs.5.00 lakh every year. During the year 2011-12 and 2012-13 totally 31 village Panchayats at the rate of one per district were selected for the cash award. The scheme is also continued in 2013-14.

14.5.11 Rural Education:

With a view to provide all infrastructure facilities viz., new buildings, kitchen sheds, water supply, toilets etc., and to repair and renovation of existing facilities and to create a conducive climate for upliftment of primary and middle education, the Comprehensive School Infrastructure Development Scheme is being implemented in the State since 2011-12. During 2012-13 total works of 9,127 comprising new and repair works were taken up. Of which 8,964 (98.2%) works were completed. The delay in the execution of new works was the reason for the shortfall. The new and repair works were in the ratio 35:65. During 2013-14 total works 9,983 were targeted to be taken up at a total cost of Rs.98.36 crore. Of the total works proposed 2,632 (26%) works were completed upto the end of November 2013 at a cost of Rs.18.66 crore (19%).

14.5.12 Challenges and Outlook:

The implementation of various infrastructure programmes in rural areas suffered with the following limitations – i) lack of public involvement in identification of works, its execution and its maintenance. This has caused the needs of the public left unfulfilled, poor quality in creation of assets, enormous delay in execution, quick disuse of assets and wastage of resources.

Box No. 14.1 Implementation of MGNREGS in Tamil Nadu

- Tamil Nadu occupies the second place in women participation among the major States next only to Kerala,
- Average number of man days provided was in the higher than the national average.

Source: Website, Ministry of Rural Development, Government of India

It should be overcome that the local people should be made to involve right from the identification of works to its completion. In this direction people should be educated adequately and sensitized them the importance of works to be undertaken.

14.5.13 Wage Employment:

Providing and guaranteeing wage employment ensures a social safety net for the

vulnerable groups and an opportunity to combine growth with equity. For the first time in Indian history guaranteed employment is ensured as a legal right through an Act of the Parliament. Creation of durable economic assets in rural areas is capable of triggering opportunities for economic activity. These assets had resulted in sustained employment for the area for future growth, employment and self-sufficiency.

The Mahatma Gandhi Rural Employment Guarantee Scheme (MGNREGS) was enacted in September 2005. In Tamil Nadu the scheme was launched in 2006 in six districts.

Category	2012-13	2013-14 (upto March 2014)
Households demanded Employment (million)	7.10	6.24
Household provided Employment (million)	7.05	6.20
Household completed 100 days (million)	1.35	0.84
Man days generated (millions)		
SC	113.98	105.88
ST	5.41	4.62
Others	288.55	247.13
Total	407.94	357.64
Women	302.56	300.48
Source: Website, Ministry of Rural Development, Government of India		

Subsequently, it was extended to cover all the districts in a phased manner. The main objective of the scheme is to enhance the livelihood security of household in rural areas by providing atleast 100 days of guaranteed wage employment in a financial year to every household whose adult member volunteer to do unskilled manual work with the stipulation of one-third participation of women. The wage notified by the Government of India per person per day under the scheme has increased from Rs.119/- in 2011-12 to Rs.132/- in 2012-13 and further Rs.148/- in 2013-14.

Being a drought year, the number of households demanded employment, provided with employment and number completed 100 days of work was higher in 2012-13 has compared to 2013-14. In 2013-14 of the total household registered 99.0 percent were provided with employment under the scheme. Of them 13.5 percent were provided with 100 days of work. The total number of man days generated during the year was 357.64 million. Of which women alone accounted for 84.0 percent. The average man days of employment provided per family was 58 as against the National average of 45.

Shifting to payment through post offices or banks is a significant step in ensuring transparency. But the absence of a post office / bank in the vicinity of the village made the people to suffer greater hardship to get their wages. This needs to be overcome. Most of the MGNREGS workers were not aware of the entitlements. Generation of awareness about the entitlement is necessary so as to create more demand for work. The social audits are only in paper because of lack of awareness about its importance among the public. The process of social audit may be strengthened with a view to ensure greater transparency and accountability in the programme.

14.5.14 Tamil Nadu State Rural Livelihoods Mission (TNSRLM):

The Government of India has restructured Swarnjayanthi Gram Swarozgar Yojana (SGSY) as National Rural Livelihoods Mission and launched across the Country. In the State it is implemented as the Tamil Nadu State Rural Livelihoods Mission (TNSRLM) since 2012-13 which aims to bring atleast one woman member from rural poor and unreached families into the Self Help Group network linking them with sustainable livelihood opportunities and to nurture them till they come out of the poverty. The Tamil Nadu Corporation for Development

of Women has undertaken most of the activities of Mahalir Thittam through Tamil Nadu State Rural Livelihoods Mission (TNSRLM) in 31 districts.

In 2012-13 as against the target of 15,000 urban SHGs, revolving fund to the tune of Rs.15,000 crore was provided to 5,785 urban SHGs (39%). Of the total credit disbursed Rs.19,417.57 crore to SHGs so far, of which Rs.3,845.72 crore bank credit was provided in 2012-13. Of the total bulk loan assistance of Rs.123 crore received by 549 Panchayat Level Federations (PLF) Rs.22.66 crore (18%) was provided during 2012-13 to benefit 130 Panchayat Level Federations (24%).

Table No.14.22 SHG Movement in Tamil Nadu	
Details	Achievement
No of SHGs Formed	5.56 lakhs
No of Members	85.69 lakhs
Access to Bank Credit	Rs.19417.57 crore
Total Savings	Rs.3700 crore
Total No. of Panchayat Level Federations	12524
Bulk Loans to PLFs	Rs.123 crore
<i>Source: Policy Note 2013-14, Department of Rural Development and Panchayat Raj, Chennai-15,</i>	

With a view to bring all SHGs product and one brand name and logo so as to capture the urban market the State approved the brand name (Mathi) and logo for all SHGs products. Besides standard operating procedure are prepared for 50 products. To popularize and promote markets for SHGs products three State level and three regional level exhibitions organized in 2012-13 wherein SHGs products to the tune of Rs.188 lakhs were sold. The State has also organized 119 College Bazaars in select colleges and deemed universities in across the State in 2012-13, wherein 2,761 SHGs participated and sold products worth of Rs.151 lakhs. The SHGs in the State were roped in for collection and shredding of plastic waste. The SHGs established 20 plastic recycling units and effected sale of shredded plastic waste for laying roads to the length of 1,255 kms.

Many groups are mere conduits for the lending and recovery of money or when lending is to individuals, empowerment impact is limited. A large number of Self Help Groups remain crowded in low productivity primary sector activities. Raising their abilities to diversify into high productivity activities as well as improving existing livelihood options and also adopting new ones, depends upon sustained need based training programmes enabling them to build up confidence.

14.5.15 Pudhu Vaazhvu Project:

With a view to empower the poorest of the poor and vulnerable households in an enabling village environment through creating strong community organizations, enhancing skills and capability, providing assistance to improve livelihood and securing entitlements, the World Bank aided Tamil Nadu Pudhu Vaazhvu Project was launched in 2005 with a total outlay of Rs 1,667 crore. It is being implemented in 26 districts covering 4,170 village panchayats spread over in 120 blocks. The project is to be implemented upto September 2014. Upto the end of 2012-13 a total sum of Rs.938.5 (56%) crore was spent under the project. During 2013-14, a sum of Rs.350 crore is allotted for the implementation of the project.

During 2012-13 as against the target of 6,800 Self Help Groups, 7,163 were formed, of which SHGs for disabled accounted for 41 percent, the remaining groups were for women, tribals and youth. Job oriented skill training to 28,128 youth SHG members was given. 23,224 youth were gainfully employed. As against the target of Rs.75 crore livelihood corpus fund to the tune of Rs.80.74 crore was provided. Under non-project fund activities total credit disbursed to 3320 SHGs was Rs.27.09 crore during 2012-13. Of which, the first dose of credit accounted for 39 percent and the second dose of credit 61 percent benefiting 1,244 newly formed and differently abled SHGs and 2,076 SHGs.