

HI-TECH INSTITUTE OF INFORMATION TECHNOLOGY (HIIT)

# NATIONAL LEVEL MONITOR'S REPORT

DISTRICT-LUDHIANA, PUNJAB

Regular Monitoring 2012-13 phase II

2013

MINISTRY OF RURAL DEVELOPMENT, GOVERNMENT OF INDIA

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## **Preface and Acknowledgement**

Monitoring of Rural Development Programmes is being given a lot of importance by the Government of India. It is also considered very important for efficient delivery at the grass root level particularly in view of the substantial step up in the allocation of funds for rural development programmes. In order to be able to identify lacunae and discrepancies regularly a set of performance indicators have been developed for each of the Programme. Information collected on these indicators through various mechanisms help the programme managers to carry out mid course corrections as and when necessary.

The Ministry recognizes the importance of independent monitoring and has evolved a comprehensive mechanism for monitoring the implementation of its programmes through third party independent monitors. These Monitors-National Level Monitors (NLMs) are drawn from a panel of selected retired civil/defence service officers and reputed and having experience in rural development sector. Academia with proven experience in social work related to rural development is also on this panel. Institutional NLMs are empanelled from reputed non government institutions having experience in monitoring and evaluation of the programmes of this Ministry.

An effective monitoring system is meant to provide the policy makers, programme managers and the civil society the information which can be used for learning from past experiences, improving service delivery, planning and allocating resources and demonstrating results.

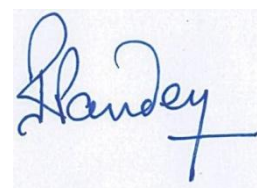
Under this back drop present assignment of Monitoring & Reporting of Centrally Sponsored Schemes of the District-Ludhiana, Punjab was entrusted to us by Mr. S. R. Meena, Director (Mon.), Ministry of Rural Development, and Government of India. An Expert Team of M/s Hi-Tech Institute of Information Technology (HIIT) visited the District-Ludhiana, Punjab from 02-01-2013 to 06-01-2013. The team interacted with District Level, Block Level and GP Level Programme Implementing agencies in particulars and Villagers & beneficiaries of various centrally sponsored schemes in general in 10 GPs amongst 03 Blocks and collected the data on prescribed formats. After decoding & tabulation of data, we prepared the present report. The report has been divided into 5 chapters. Chapter 1<sup>st</sup> throws light on Status of MoRD & MDWS Programme(s) in the District-

Ludhiana, Punjab, Chapter 2<sup>nd</sup> is dealing Performance, Planning & Implementation of the Programmes in the District- Ludhiana, Punjab, Chapter also deals with existing institutional arrangements for delivery of basic services and performance of role and responsibilities. Chapter 3<sup>rd</sup> is all about Programme wise Findings of various Centrally Sponsored Schemes operational in District- Ludhiana, Punjab. Chapter 4<sup>th</sup> is concerned with Conclusions & Recommendations. Chapter 5<sup>th</sup> deals with Findings/ Observations for immediate follow up action.

I place on record the sincere appreciation to Mr. S. R. Meena, Director (Mon.), Ministry of Rural Development, Government of India for entrusting present assignment to us. The support, encouragement and cooperation extending by District Level and Block Level officials of District-Ludhiana enabled us to conduct the study in given time frame work.

I am thankful to Dr. A.K. Singh, Director (Hon.), Bharatiya Institute of Research & Development (BIRD), Lucknow for providing guidance and direction for the field survey and analysis of the research findings as well as preparing the present report. I am thankful to the members of Expert Team for taking pains in field survey, tabulation of data and assisting in report drafting.

Lastly I am thankful to Mr. Sunil Barar for composing of the manuscript in a short duration and giving it the present shape.



**Ratna Narayan Pandey**

**Chairperson**

## **CHAPTER-1**

### **Status of MoRD & MDWS Programme(s) in the District -LUDHIANA, PUNJAB**

The Rural Development and Panchayats Department is responsible for the implementation of various centrally Sponsored and State Funded Schemes for poverty alleviation, employment generation, sanitation, capacity building, women's social and economic empowerments, apart from provision of basic amenities and services. The guiding and driving force of Rural Development and Panchayats Department is to endow the Panchayats (Gram Panchayats, Panchayat Samiti and Zila Parishad) with such powers and authority as may be necessary to enable them to function as institutions of self Govt. in Rural areas of the State. 73rd amendment of Constitution of India has provided social scenario with assured participation of rural people especially women folk and weaker section of society, in achieving their envisaged aspirations and other needs.

There are 12776 Gram Panchayats and 142 Block Samites and 20 Zila Parishads in Punjab under the Preview of the department. At state level there is the Hon'ble Minister for Department of Rural Development and Panchayats, the Financial Commissioner Rural Development Panchayats, the Director Rural Development and Panchayats & the Joint Development Commissioner (IRD).

#### **Functions and Duties:**

The Department of Rural Development and Panchayats is assigned with the duty of assisting the PRIs in discharging of its constitutional obligations. The main functions and duties of the offices and employees working in the department are:-

1. Providing administrative frame-work for smooth functioning of the PRIs.

2. Rendering assistance in implementing schemes and projects through PRIs.
3. To Extend the technical support and know how to PRIs in order to execute various development schemes at the different levels.
4. Providing appropriate forum for redressal of grievances of rural people concerning the Department.
5. Arranging training programme and courses suitable to cater to the needs of PRIs and rural masses.
6. Rendering help in connection with election of PRI bodies.
7. Affording forum of planning at the micro level and consolidating them at the District level through constitutional bodies of State District Planning Boards.
8. Providing frame work of Quasi judicial Courts of Collector and Commissioner to regulate and utilized the shamlat land for the benefit of Panchayats and also to protect the common property of the PRIs.
9. Mobilizing women the rural area to make them aware of their social needs and strengthen their economic status.

The programmes -The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Swarnjayanti Gram Swarojgar Yojana (SGSY) / National Rural Livelihood Mission (NRLM) and Indira Awas Yojana (IAY) are being implemented by Additional Deputy Commissioner (Dev) / Project Director, District Rural Development Agency (DRDA), Ludhiana through its Block Development & Panchayat Officers (BDPOs) at Block Level. The District Development & Panchayat Officer (DDPO) at District level coordinates with all the Block Development & Panchayat Officers (BDPOs) under the guidance and instructions of Additional Deputy

Commissioner (Dev). Additional Deputy Commissioner (Dev) is also functioning as Additional Deputy Programme coordinator MGNAREGA.

Gram Panchayat (GP) is the basic and prime unit of implementation of MGNAREGA, SGSY/NRLM and IAY. Gram Panchayat (GP) is the Executing Agency of Gram Sabha. The chairman of Gram Panchayat (GP), elected by Gram Sabha is called SARPANCH in the state of PUNJAB and he plays pivotal role in implementing all rural development schemes in his Gram Sabha.

In case of **MGNREGA** Panchayati Raj Institutions (PRIs) have principal role in planning & implementation both. Annual work Plan and Labour Budget should be prepared and approved by Gram Sabha in an open meeting. The shelf of projects should also be prepared on the basis of priority assigned by Gram Sabha. *In District-Ludhiana, Punjab, We found that Development Plan & Shelf of work is prepared by Gram Sabha and is approved by Gram Sabha without quorum of meeting & the meeting is not adequately represented by all section of society. The labour budget is prepared by APO-MGNAREGA and is also presented for approval of Gram Sabha and is approved by Gram Sabha without quorum of meeting & the meeting is not adequately represented by all section of society.*

In case of **SGSY/NRLM** the selection of beneficiaries should be done in an open meeting of Gram Sabha in accordance with the Guideline of SGSY and the list of beneficiaries should be approved by Gram Sabha. A common infrastructure for key activities under SGSY should be provided by Gram Panchayat (GP). *In District-Ludhiana, Punjab, we found that Gram Panchayat (GP) is not playing any kind of role active/passive in implementation of SGSY. The task of formation of SHGs, their grading, Trainings and Financial Inclusion is entrusted with District Officer Women Programme (DOWP) at District level, Mukhiya Sevika at Block level and*

*Gram Sevika at GP level. District Officer Women Programme (DOWP) at District level directly reports to Additional Deputy Commissioner (Dev).*

In case of **IAY** the selection of beneficiaries should be done from the permanent IAY waitlist prepared out of the BPL list and approved by Gram Sabha. Gram Panchayat (GP) is the key agency in monitoring IAY houses construction in the village. In case of landless beneficiaries Gram Sabha/ Gram Panchayat(GP) will have to provide the home sites for construction of IAY house. Awareness Generation is the prime role of Gram Panchayat (GP) in order to have transparency in selection process of beneficiaries for the purpose the IAY waitlist should be displayed / written on the wall of panchayat bhawan or on a prominent place by Gram Panchayat (GP). *In District-Ludhiana, Punjab, We found that selection of beneficiaries is not done on the basis of permanent IAY waitlist prepared out of the BPL list 2002, instead it is done on the basis of recommendation of Gram Sabha because permanent IAY waitlist get exhausted in the year 2007 in most of the villages. We did not found a single case of permanent IAY waitlist displayed/ written on the wall of panchayat bhawan or on a prominent place by Gram Panchayat (GP).*

**National Social Assistance Programmes(NSAP)** namely Indira Gandhi National Old Age Pension Scheme(IGNOPS), Indira Gandhi National Widow Pension Scheme(IGNWPS), Indira Gandhi National Disability Pension Scheme(IGNDPS), and National Family benefit Scheme(NFBS) is being implemented by District Social Security Officer (DSSO), Ludhiana assisted by District Programme Officer at District Level and through Block Development & Panchayat Officer (BDPO) assisted by Child Development Project Officer (CDPO) & Supervisor at Block Level. At GP Level it is Aganwadi Workers along with Panchayat Secretary that are responsible for selection of eligible beneficiaries and verification of existing pensioners. *The*



*selection of beneficiaries according to the guideline and eligibility criteria should be done in an open meeting of Gram Sabha, however eligible candidate could submit the application for pension in their respective categories to the Panchayat Secretary at Gram Panchayat or to the concerned Block Development & Panchayat Officer(BDPO)/ CDPO at block level but in Ludhiana ,We observed and found that no campaign has been made by district/ block level officials for selection of beneficiaries under Indira Gandhi National Old Age Pension Scheme(IGNOPS), Indira Gandhi National Widow Pension Scheme(IGNWPS), Indira Gandhi National Disability Pension Scheme(IGNDPS), and National Family benefit Scheme(NFBS) as per guideline instead the beneficiaries are selected amongst the pensioners/beneficiaries of Punjab Government Pension Scheme.*

**National Rural Drinking Water Programme (NRDWP)** in Ludhiana, Punjab is implemented by Executive Engineer, Water Supply & Sanitation Division of PHED at Division Level assisted by SDOs at Sub Division Levels and JEs at GP & Block Levels. *In District-Ludhiana, Punjab, We found that in all the villages residents have access to sufficient safe drinking water of good quality. All most all the villages have water treatment facility & sustainability structure for safe water sources. Though NRDWP is not operational in most of the villages of Ludhiana but there exist water treatment facility & sustainability structure for safe water sources of good quality in all the villages assisted by NABARD, WORLD BANK and Government of Punjab.*

**Total Sanitation Campaign (TSC)** in Ludhiana, Punjab is implemented by Executive Engineer, Water Supply & Sanitation Division of PHED at Division Level assisted by SDOs at Sub Division Levels and JEs at GP & Block Levels. *Though TSC is not operational in most of the villages of*

*Ludhiana , Punjab, but We found that in all the villages most of the residents have access to IHHLs of good quality constructed by their own resources and up to some extent assisted by Government of Punjab. It seems that there is no role of role of PRIs in Planning, implementation and monitoring of Total Sanitation Campaign (TSC).*

**Financial and Physical Progress For the FY:2012-13** of MoRD Programmes in District-Ludhiana, Punjab as obtained from DRDA Ludhiana and other programme implementing agencies is being annexed along with this report

**On Verification of Records and interaction with District Level Officials, we found that meeting of District Vigilance and Monitoring Committee is held regularly and issues related to vigilance & monitoring of centrally sponsored schemes is seriously taken up.**

## CHAPTER 2

### **Performance, Planning & Implementation of the MoRD Programmes in the District –Ludhiana, Punjab**

#### **FINANCIAL PROGRESS:**

The Financial Progress Report (FY: 2012-13) as compiled in Format “A” and duly certified by the Deputy Commissioner, Ludhiana, Punjab is being annexed in this section of Report.

Briefly summarized outcomes are as follows:

**MGNREGA:** The opening balance of this account as on 01.04.2012 was Rs. 172.93 Lakhs. The Central Government has released Rs. 865.40 Lakhs in FY: 2012-13, the state release in the FY: 2012-13 was Rs. 44.44 Lakhs, the other receipts in this account in the FY: 2012-13 stood at Rs. 1.94 Lakhs. Thus the total funds available in this account in FY: 2012-13 is Rs. 1084.71 Lakhs out of which Expenditure Incurred in this account up to 30.11.2012 was Rs. 891.32 Lakhs which is about 82.23 % of the total available fund.

**SGSY/NRLM:** The opening balance of this account as on 01.04.2012 was 0.225 Lakhs, the Central Release in this account in the FY: 2012-13 was Rs. 5.28 Lakhs, the State Release in the same period is Zero and the other receipts in this account in the FY: 2012-13 stood at Rs. 1.62 Lakhs.. Thus total funds available in this account in the FY: 2012-13 is Rs. 7.125 Lakhs. The amount of Expenditure Incurred in this account up to 30.11.2012 was Rs. 6.188 Lakhs which is about 86.85 % of the total available fund in the FY: 2012-13.

**IAY:** The opening balance of this account as on 01.04.2012 was Rs. 177.40 Lakhs, the Central Release in the FY: 2012-13 was Zero; the State Release in the same period was also Zero and the other receipts in this account in FY: 2012-13 stood at Rs. 5.88 Lakhs. Thus the total funds available in this

account in FY: 2012-13 was Rs. 183.28 Lakhs. The amount of Expenditure Incurred in this account up to 30.11.2012 was Rs. 100.10 Lakhs which is about 54.62 % of the total available fund in the FY: 2012-13.

**NSAP:** The opening balance of this account as on 01.04.2012 was Zero, the Central Release in this account in FY: 2012-13 was Rs. 307.17 Lakhs. Thus total funds available in the FY: 2012-13 is Rs 307.17 Lakhs out of which the amount of Expenditure Incurred up to 30.11.2012 is Rs. 71.35 Lakhs which is only 23.23 % of the total funds available in the FY: 2012-13.

**PMGSY:** Work in Progress recently allotted. No fund received till now, no expenditure has been incurred.

**IWMP:** The opening balance of this account as on 01.04.2012 was Rs. 3.85 Lakhs, the Central Release in this account in FY: 2012-13 was Zero, the State Release in the same period was also Zero and the other receipts in this account in FY: 2012-13 stood at Rs. 0.0138 Lakhs. Thus total funds available in the FY: 2012-13 is Rs 3.86 Lakhs out of which the amount of Expenditure Incurred up to 30.11.2012 is Rs. 1.33 Lakhs which is only 34.46 % of the total funds available in the FY: 2012-13.

**NRDWP:** The opening balance of this account as on 01.04.2012 was Zero, the Central Release in this account in the FY: 2012-13 was Rs. 332.38 Lakhs and the State Release for the same period was Zero, and the other receipts in this account in FY:2012-13 stood at Rs. 18.00 Lakhs, thus the total available funds in the FY:2012-13 was Rs. 350.38 Lakhs out of which the amount on Expenditure Incurred by 30.11.2012 is Rs. 315.80 Lakhs which is about 90.13 % of the total available funds in the FY:2012-13.

**TSC:** The opening balance of this account as on 01.04.2012 was Rs. 2.39 Lakhs, The Central Release in this account in the FY: 2012-13 was Zero and the State Release for the same period was also Rs. Zero, and the other

receipts in this account in FY: 2012-13 was also zero, thus the total available funds in the FY: 2012-13 was Rs. 2.39 Lakhs which remained unutilized by 30.11.2012.

### **PHYSICAL PROGRESS:**

The Physical Progress Report (FY: 2012-13) as compiled in Format “A” and duly certified by the Deputy Commissioner, Ludhiana, Punjab is being annexed along this Report.

Briefly summarized outcomes are as follows:

**MGNREGA:** In the FY: 2012-13 the target for employment generation was not fixed at but 406315 Man days employment was generated by 30.11.2012. No target for work sanctioned was fixed in FY: 2012-13 but 3146 unit's works were sanctioned by 30.11.2012. No target for works carried forward from previous years was fixed in the FY: 2012-13 but 1089 units work carried forward from the previous year by 30.11.2012. No target for works to be completed in FY: 2012-13 was set but work of 317 units only was completed by 30.11.2012.

**SGSY/NRLM :** In the FY:2012-13, the target for SHGs formation was fixed at 03 but only 02 SHGs were formed till 30.11.2012 which is only 66.66 % of target. It was targeted that 60 Individual Swarozgaries will be assisted in the FY: 2012-13, however only 44 Individual Swarozgaries were assisted up to 30-11-2012, which is only 73.33 % of the Target. It was also targeted that DRDA will assist 30 members of SHGs but only 20 members of SHGs were assisted by 30.11.2012 which is only 66.66 % of the target.

**IAY:** The target for new dwelling was fixed at 250 units for FY: 2012-13, however only 192 units were sanctioned up to 30.11.2012 which is 76.80 % of the target and target for up gradation of IAY houses was fixed at 46 units

for FY: 2012-13, however only 30 units were sanctioned for up gradations up to 30.11.2012 which is 65.22 % of the target.

**PMGSY:** Work in Progress recently allotted.

**NSAP:** The target for IGNOAPs beneficiaries was fixed at 15941 in the FY: 2012-13 and it was achieved by 100% till 30.11.2012, however no target was fixed for Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS). The target for National Family benefit Scheme (NFBS) beneficiaries was fixed at 8 for FY: 2012-13 and 03 beneficiaries were covered under the scheme till 30.11.2012 which is 37.5% of the target.

**IWMP:** In the Financial Year 2012-13 only plaster works and flooring of government high school at Thana was done under EPA.

**NRDWP:** In the Financial Year 2012-13 the target of covering 17 habitations was fixed, however only 11 habitations were covered by 30.11.2012 which is 64.71 % of the target. No target was fixed for covering educational institutions and Aganwadi Centers under NRDWP and hence no educational institution and Aganwadi Center is covered under NRDWP in the Financial Year 2012-13.

**TSC:** No target was fixed for this scheme, hence its physical progress is not known. No target was fixed for covering educational institutions and Aganwadi Centers under TSC and hence no educational institution and Aganwadi Center is covered under TSC in the Financial Year 2012-13.

## **PLANNING & IMPLEMENTATION:**

**MGNREGA:** Under MGNREGA the Decentralized Planning should be fully implemented i.e. the Annual Work Plan and Labour Budget should be prepared and approved by Gram Sabha at gross root level. The Annual Work Plan should be prepared in an open meeting of Gram Sabha being held on 2<sup>nd</sup> Oct every year and after approval by Gram Sabha it should be send to the Programme Officer (PO) of concerned Block. *But in District-Ludhiana, Punjab Annual work plan and labour budget is prepared by Block Level officials and is presented for approval of Gram Sabha, we have verified the proceeding Registers of Gram Sabha and interacted the villagers, that shows that in most of the cases Annual work plan and labour budget is approved by Gram Sabha without completing the Quorum of Meeting.*

**Panchayati Raj Institutions (PRIs)** play pivotal role in Planning & Implementation of MGNREGS at their respective levels.

**Gram Sabha (GS):** The Gram Sabha Should performs the following rights and responsibilities:

- i) It recommends works to be taken up under NREGS
- ii) It conducts social audits on implementation of the Scheme
- iii) The Gram Sabha is used extensively as a forum for sharing information about the Scheme

*After verification of Records of Gram Sabhas & Gram Panchayats and interaction with villagers we came to conclusion that the institution Gram Sabha failed to perform its rights and responsibilities, the institution works like the puppet of Sarpanch of Gram Panchayat.*

**Gram Panchayat (GP):** The Gram Panchayat is the pivotal body for implementation at the village level.

The Gram Panchayat should perform the following activities:

- i) Planning of works
- ii) Receiving applications for registration
- iii) Verifying registration applications
- iv) Registering households
- v) Issuing Job Cards
- vi) Receiving applications for employment
- vii) Issuing dated receipts,
- viii) Allotting employment within fifteen days of application
- ix) Executing works
- x) Maintaining records
- xi) Convening the Gram Sabha for social audit
- x) Monitoring the implementation of the Scheme at the village level.

*After verification of Records of Gram Sabhas & Gram Panchayats and interaction with villagers & PRI officials we came to conclusion that the institution Gram Panchayat failed to perform its duties and responsibilities, The record maintenance is very poor, PRIs officials are not aware about the type of records to be maintained under MGNREGA, all the records of MGNREGA is not maintained by Gram Rojgar Sewak rather it is maintained by concerned Panchayat Secretary. The Gram Panchayat works on the instructions of Block Level Officials or District Level officials it has no leg of its own. Gram Sabha is not convened for social audit rather it is done by a village level committee and later on signatures of MGNAREGA workers is obtained on proceeding registers, the meeting of social audit is conducted without Quorum.*



**Intermediate Panchayat (IP):** The Intermediate Panchayat is responsible for the consolidation of the GP plans at the Block level into a Block Plan and for monitoring and supervision

**Programme Officer (PO):** The Programme Officer essentially acts as a coordinator for NREGS at the Block level. Programme Officer ensures that anyone who applies for work gets employment within 15 days.

Programme Officer's other important functions are:

- i) Scrutinizing the annual development plan proposed by the GPs
- ii) Including the proposals of the Intermediate Panchayat
- iii) Consolidating all proposals into the block plan and submitting it to the Intermediate Panchayat
- iv) Matching employment opportunities with the demand for work at the Block level;
- v) Monitoring and supervising implementation
- vi) Disposal of complaints
- vii) Ensuring that social audits are conducted by the Gram Sabhas and following up on them
- viii) Payment of unemployment allowance in case employment is not provided on time.

The Programme Officer is accountable to the Additional District Programme Coordinator.

*After interaction with villagers & PRI officials at GP Levels and Block Levels, we came to conclusion that the Programme Officer works under the instructions of Block Development & Panchayat Officer (BDPO). Programme Officer & Gram Rojgar Sewak are not aware about the process and procedures of MGNAREGA. They are running MGNAREGA as s supply*

*based programme rather than a demand driven programme as envisaged in Act.*

**District Panchayats:** District Panchayats is responsible for finalizing the District Plans and the Labour Budget and for monitoring and supervising the Employment Guarantee Scheme in the District.

**Empowerment of Panchayati Raj Institutions (PRIs) by MGNREGA:**

Section 13 of NREGA makes the Panchayats at district, intermediate and village levels the principal authorities for planning. The process of planning as laid down under the Act gives under Section 16 of the Act, the power to make recommendations on the works to be taken up under NREGA to the Gram Sabha and the power to prepare a development plan comprising a shelf of projects on the basis of these recommendations of the Gram Sabha to the Gram Panchayat. The Gram Panchayat has to forward the development plan with its priorities to the Programme Officer for preliminary scrutiny and approval prior to the commencement of the year in which it is proposed to be executed. The Programme Officer has to consolidate the Gram Panchayat proposals and the proposals of the Intermediate Panchayat into a block plan and after the approval of the Intermediate Panchayat, forward it to the District Programme Coordinator. The DPC will consolidate the Block Plans and proposals from other implementing agencies and the District Panchayat will approve the block wise shelf of projects.

The **Development Plan** is an **Annual Work Plan** that comprises a shelf of projects for each village with administrative and technical approvals so that works can be started as soon as there is a demand for work. The Development Plans like a rolling plan, since the approved shelf of projects

may carry over from one financial year to the next. The Development Plan would include the following components:

- i) Assessment of labour demand
- ii) Identification of works to meet the estimated labour demand
- iii) Estimated Cost of works and wages
- iv) Benefits expected in terms of employment generated and physical improvements (water conservation, land productivity),

**LABOUR BUDGET:** Chapter IV, Para 14, sub section (6) of the NREG Act says that *the District Programme Coordinator shall prepare in the month of December every year a labour budget for the next financial year containing the details of anticipated demand for unskilled manual work in the district and the plan for engagement of labourers in the works covered under the Scheme.*

The Ministry of Rural Development estimates the requirement of funds on the basis of projections made in the Labour Budget. Central funds are sanctioned after examining these Labour Budgets and taking into account utilization of funds previously released. Based on the assessment of labour demand, identification of works to meet this demand and estimated cost of works and wages, in the Gram Panchayat Development Plans (Operational Guidelines Chapter 4), the district formulates and approves the Labour Budget. The Labour Budget is based on a realistic estimate for the number and kind of works to be taken up, as derived from the annual shelf of projects in the Development Plan.

Labour Budgets is submitted to the Government of India latest by January 31 each year for the next financial year. State Secretary ensures timely submission of Labour Budgets for all NREGA districts in their States to avoid delay in fund release. For the purpose the district follows time bound

coordination at each level in the planning process from Gram Panchayat to District Panchayat, as mentioned in Chapter 4, Para 4.4.

- Gram Sabhas should be held on October 2 of each year for identification and recommendations of work
- Gram Panchayats forward the development plan with its priorities to the Programme Officer by October 15 of each year
- The Programme Officer ensures that the Gram Panchayat approves and consolidates all Gram Sabha recommendations into the village shelf of projects. The process of scrutiny, re-reference to Gram Panchayat, if necessary, and consolidation and submission to Intermediate Panchayat is completed by the PO by November 15.
- The Intermediate Panchayat approves the Block Plan within fifteen days of the submission by PO and PO submits the Block Plan to the District Programme Coordinator (DPC) by November 30.
- The DPC submits the Block wise shelf of projects and Labour Budget based on it to the District Panchayat by December 15.
- The District Panchayat approves the Block wise shelf of projects and the Labour Budget by December 31.
- The District Programme Coordinator forwards the Labour Budget to the State Government which forwards it with its recommendation to the Ministry of Rural Development by January 31.

The shelf of projects for a village is recommended by the *gram sabha* and is approved by the *zilla panchayat*.

***Social Audit in Ludhiana, Punjab is done by a village level committee and few MGNREGA workers rather than by the Gram Sabha and proceeding is recorded in meeting resolution register of Gram Sabha, and it is shown***

*as social audit done by Gram Sabha, if it is presumed even then it is gram sabha meeting without completing the quorum of meeting. Thus in real sense no social audit is conducted by Gram Sabah.*

**No Awareness is generated by PRIs at any level through Information, Education and Communication (IEC).**

*In the State of Punjab Financial Power in MGNREGA is vested with Gram Panchayat at village level, the Bank Account is jointly operated by the chairman of Gram Panchayat called Sarpanch in Punjab and Gram Panchayat Secretary. At block level the bank account is jointly operated by the Programme officer (PO) and Accountant MGNREGA.*

**SGSY/NRLM:** In District-Ludhiana, Punjab, we found that Gram Panchayat (GP) is not playing any kind of role active/passive in implementation of SGSY. The task of formation of SHGs, their grading, Trainings and Financial Inclusion is entrusted with District Officer Women Programme (DOWP) at District level, Mukhya Sevika at Block level and Gram Sevika at GP level. District Officer Women Programme (DOWP) at District level directly reports to Additional Deputy Commissioner (Dev).

PRIs have no role in SHGs formation. From social mobilization, formation of SHGs, opening of Bank Accounts, saving deposits, Grading and loan from bank to their involvement in economic activities the entire process is executed and facilitated Gram Sevika & Mukhya Sevika of ICDS.

As for as Individual Swarojgaries are concerned in some cases the selection of individual beneficiaries are done by Gram Panchayats or in other cases it is proposed by Gram Sevika/ Mukhya Sevika.

**IAY:** The selection of beneficiaries in IAY is done by Gram Sabha based on IAY waitlist prepared on the basis of BPL List 2002 and in open meeting.

The dedicated account of individual beneficiaries is opened in a Nationalized Bank and the sanctioned amount for construction of IAY houses is directly transferred to these accounts. An amount recorded passbook is given to every selected and sanctioned beneficiary in a Special Camp organized by concerned BDPO at Block Level. The house is constructed by the family members of the beneficiaries. There is no instance of engaging contractor for construction of IAY houses. Sanitary Latrines and smokeless Chullas are required to construct along with IAY houses but we found that **55% IAY houses are without Sanitary Latrine and 100% IAY houses are without Smokeless Chulla.** In most of the cases the quality of construction of IAY houses is good. There is no IAY House left incomplete for more than two years.

**NSAP:** NSAP being implemented by District Social Security Officer (DSSO), Ludhiana assisted by District Programme Officer at District Level and through Block Development & Panchayat Officer (BDPO) assisted by Child Development Project Officer (CDPO) & Supervisor at Block Level. At GP Level it is Aganwadi Workers along with Panchayat Secretary that are responsible for selection of eligible beneficiaries and verification of existing pensioners. *The selection of beneficiaries according to the guideline and eligibility criteria should be done in an open meeting of Gram Sabha, however eligible candidate could submit the application for pension in their respective categories to the Panchayat Secretary at Gram Panchayat or to the concerned Block Development & Panchayat Officer(BDPO)/ CDPO at block level but in Ludhiana ,We observed and found that no campaign has been made by district/ block level officials for selection of beneficiaries under Indira Gandhi National Old Age Pension Scheme (IGNOPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi*

*National Disability Pension Scheme (IGNDPS), and National Family benefit Scheme (NFBS) as per guideline instead the beneficiaries are selected amongst the pensioners/beneficiaries of Punjab Government Pension Scheme.*

**PMGSY:** Work in Progress recently allotted. No fund received till now, no expenditure has been incurred.

**NRDWP:** NRDWP in Ludhiana, Punjab is implemented by Executive Engineer, Water Supply & Sanitation Division of PHED at Division Level assisted by SDOs at Sub Division Levels and JEs at GP & Block Levels. *NRDWP is not operational in most of the villages of District-Ludhiana, Punjab*

**TSC:** TSC in Ludhiana, Punjab is implemented by Executive Engineer, Water Supply & Sanitation Division of PHED at Division Level assisted by SDOs at Sub Division Levels and JEs at GP & Block Levels. *TSC is not operational in most of the villages of District-Ludhiana, Punjab*

## CHAPTER 3

### Programme wise Findings

A two member's expert team of Hi-Tech Institute of Information Technology (HIIT), Lucknow visited District-Ludhiana, Punjab from 2<sup>nd</sup> Jan to 6<sup>th</sup> Jan 2013. The team interacted with the district level as well as Block Level programme implementing authorities.

**Table 3.1**

**Sample Plan of District-Ludhiana, Punjab**

S.No.	Name of Block Visited	Name of GP Visited	Name of RV Visited
1	Ludhiana-I	Bhanohar	Bhanohar
2		Hasanpur	Hasanpur
3		Jhammat	Jhammat
4		Jhande	Jhande
5	Machhiwara	Chakli Adal	Chakli Adal
6		Hedon Bet	Hedon Bet
7		Rattipur	Rattipur
8	Doraha	Ghudani Khurd	Ghudani Khurd
9		Katahri	Katahri
10		Lasara Lakhawas	Lasara Lakhawas
<b>Total</b>		<b>10</b>	<b>10</b>

During the visit of above revenue villages, the team interacted with the PRIs functionaries of Gram Panchayats and beneficiaries of all the centrally sponsored MoRD programme in particular and the public in general and verified & recorded the relevant information in the prescribed format.



The team also heard the grievances of beneficiaries in particular and the villagers in general and recorded their statements.

During the visit, the team did on spot verification of relevant Documents of all the MoRD programmes , that were implemented or is being implemented in the above revenue villages.

On the basis of observations, interaction with district level as well as Block Level programme implementing authorities, PRIs functionaries of Gram Panchayats , beneficiaries and public, information recorded , verification and inquiry of various legal documents and on spot verification of implementation of MoRD programmes in the district-Ludhiana, our *programme wise findings are as follows:*

**MGNREGS:** For MGNREGS in District-Ludhiana, our findings are as follows-

**Awareness on MGNREGA:**

The MGNREGA guidelines provide for a greater emphasis on awareness generation through Information, Education and Communication (IEC) exercises to publicize the key provisions of MGNREGA and its various processes like registration, demanding employment, unemployment allowance, grievance redressal and social audit. The IEC activities should target potential wage seekers, rural households, PRIs, and pay special attention to the deprived and marginal communities. Improved awareness levels by this empower the people in articulating their demands and claim their entitlements.

**Table 3.2**  
**Assessment on Awareness Level on MGNREGA**  
**(% of Villages)**

No. of Village Visited	Awareness Level on MGNREGA		
	To a large extent	Only to some Extent	No, Not at all
10	0.00	100.00	0.00

Table 3.2 shows that all people are not aware for articulating their demand and seeking job under the act, up to only some extent people are aware for articulating their demand and seeking job under the act in all the villages.

**Table 3.3**  
**Use & Effectiveness of Awareness Generation in MGNREGA**  
**(% of Villages)**

No. of Village Visited	Awareness Generation on MGNREGA											
	Adequacy of awareness generation efforts made in the village				Efficacy of communication tools used for awareness generation				Reach of the message to the marginalized/ weaker sections			
10	Excellent	Good	Poor	Very poor	Excellent	Good	Poor	Very poor	Excellent	Good	Poor	Very poor
		0.00	0.00	10.00	90.00	0.00	0.00	0.00	100.00	0.00	0.00	10.00

*During our visit to 10 Villages of 03 blocks of District-Ludhiana, Punjab, we have not seen a single hoarding at block level office or at GP level office regarding awareness generation about MGNREGA. Similarly we have not seen a single wall painting or slogan about MGNREGA in any of the 10 villages visited. It was told by the block level officials that they are using leaflets for awareness generation activities but they failed to show a single leaflet.*

- It is evident from the table 3.3 that adequacy of awareness generation efforts made in the 10.00 % villages is poor and in 90.00 villages it is very poor.
- Similarly it can also be seen from table 3.3 that efficacy of communication tools used for awareness generation in all villages visited, is very poor.
- It is also evident from table 3.3 that reach of the message to marginalized/ weaker sections of the society in 10.00 % villages is poor and in 90.00 % villages it is very poor.

**Table 3.4**  
**Awareness Level on Key Provisions under MGNREGA amongst the Villagers & workers**

(% of Villages)

No. of Village Visited	Awareness Level on Key Provisions under MGNREGA											
	Demanding work for 100 Days when in need				Provisions of Entitlement for unemployment allowance				Provision of dated acknowledgement Receipt on demand of work			
10	All of them	Only some of them	Very few of them	None of them	All of them	Only some of them	Very few of them	None of them	All of them	Only some of them	Very few of them	None of them
	100.00	0.00	0.00	0.00	0.00	10.00	10.00	80.00	0.00	0.00	0.00	100.00

On the basis of interactions with villagers and workers of 10 villages of District Ludhiana, the data was recorded and is tabulated as in table 3.4, which clearly shows :-

- That in all the villages visited, all the sections are aware that they can demand work of 100 days when they are in need.
- That in 80% villages, non of the villagers / workers are aware about the provision of Entitlement of Unemployment Allowances if they are not been provided work with in 15 days of demand , only in 10%

villages, only some of the Villagers/ workers are aware about the provision of Entitlement of Unemployment Allowances if they are not been provided work within 15 days of demand and in 10% villages, very few Villagers/ workers are aware about the provision of Entitlement of Unemployment Allowances if they are not been provided work within 15 days of demand.

- That in all the villages visited **none of the villagers / workers** are aware about the provision of dated acknowledgement Receipt on the demand of work.

*Thus it is evident from the above analysis that level of awareness regarding demanding work for 100 days when in need, provisions of entitlement of unemployment allowances if work is not provided within 15 days of demand and provision of dated acknowledgement receipts on demand of work is very poor in District-Ludhiana.*

**Table 3.5**

**Awareness Level of PRIs members on the concept of Social Audit & Provisions**

(% of Villages)

No. of Village Visited	Awareness Level of PRIs on Social Audit		
	Fully Aware	Only somewhat aware	Not at all aware
10	0.00	0.00	100.00

In order to ensure public accountability in the implementation of projects, laws and policies, social audit have been given a central role under the act.

*It is evident from table 3.5 that in all the villages visited PRIs embers are not at all aware about the concept of Social Audit and it provisions, which is red signals for accountability & transparency.*

### **MGNREGA Processes:**

Any household willing to seek work under MGNREGA has to get itself registered and have a job card issued by GP. The application for registration, written or oral is to be submitted to the GP. After verification of the applications, the GP will enter all particulars in the registration register in the GP. Every registered household has to be assigned a unique registration number as prescribed in the programme guidelines and the GP will have to issue a job card to every registered household within 15 days of application. The programme guidelines provide that photographs of all adult members who are applicants have to be attached to the job cards.

*In some of the cases job cards do not have the photographs of all the registered household members. In most of the cases photographs of applicants are not pasted on Job Card Issue Register.*

*After verification of records and interactions with villagers and GP officials we came to **conclusion that in all villages, all the willing households have been issued job cards under MGNREGA.***

**It is also reported that in most of the villages, job card holders do not demand for work under MGNREGA when they are in need.**

*Job Card Holders do not demand for work rather it is informed by Sarpanch/GRS that now work is available, if you wish you can work. The reason for not demanding job under MGNREGA by job card holders is :*

1. *The wage rate under MGNREGA in Punjab is Rs. 166/- per day which is very less to market prevalent rate which is Rs. 400-450/-.*
2. *Since **Ludhiana is an Industrial City**, alternative source of livelihood is easily available to wage seekers which easily fetches the around Rs. 400/- Per day Per Person.*

*It is reported that in most of the villages visited dated acknowledgement receipt is not given to all workers who apply for job, only in 10% villages it is issued only on written applications.*

*As per the act, the GP is required to issue a dated receipt of application for employment, against which guarantee of providing employment within 15 days is operative. The spirit of the scheme guidelines for strengthening the wage seekers right to claim unemployment allowance if work is not provided within the stipulated time seems to have been diluted at the grass root levels. As it is in very few villages people demand work, orally or in writing and where they do, 10% villages dated acknowledge receipts are given to them.*

In majority of the villages of District-Ludhiana acknowledge receipts are not at all being provided to the workers who apply for the work.

*The District-Ludhiana seem to have been totally ignorant of it as this is a universal practice across the villages of this district and very few PRI officials are aware of this important aspect of MGNREGA procedures.*

**The practice of not acknowledging demand will weaken the “Guarantee” element of the scheme and make this into a supply driven scheme also depriving the “Poor” of the job opportunities during the lean periods and will fail the programme on its objective of curbing distress migration.**

- The Act provides for a bottom up approach for generating demand for work however, in District-Ludhiana, we found that most jobseekers get employment only when it is made available by their GPs. In such a case if there is no demand is raised by workers, it can be because either they are offered employment when they need or they are not aware that they can demand work.

- We have not found deficiency of employment opportunities for the job seekers and in all the villages visited; all the job card holders were either given work within 15 days of demand or in time when they needed employment. Only in some villages job card holders do not demanded job because of other job opportunities.
- In all the villages visited, on the basis of interview of job card holders, we found that the 100% job cards are in custody of the mukhiya of registered household.
- It is required that photographs of all the registered members are to be pasted on the job cards. In all the villages visited, on the basis of interview of job card holders, we found that 93% job cards have photographs of all the adult registered members of household. The job card issued during the first few years of NREGA implementation were mostly having photographs of head of the household or any one member only, presently that account for 7% only.
- On checking & verification of job cards, we found that in all the villages, only in 65% Job cards, job card entries were completed and updated. The reason for delay in updation of job card entries as reported by the GP officials is shortage of manpower and their other engagements.
- On checking & verification of Job Card Application Registers & job card issue Registers, we found that in *village-Ghudani Khurd, Job Card Application Register is not available, in village-Jhande, Kathari , Bhanohar & Hedon Bet, Job card issue register is not updated, in village-Kathari Job Card Application Register & complaint Registers are not updated.* The reason for delay in updation of above records as reported by the GP officials is shortage of manpower and their other engagements.

- While checking accuracy and correctness of information entered on the job cards by cross checking job card information with the entries made on muster rolls, **we found that in all the villages visited entries made in job cards were matching with respective muster rolls.**
- We have not found any evidence of involvement of contractors or use of labour displacing machinery in any of the village visited.
- On checking & verification of Cash Book we found that cash book is maintained and is updated regularly in all the villages visited.

### **Payment of Wages:**

As per provision under MGNREGA, wages can be paid on time-rate basis or on a piece-rate basis. It is required that wage rates shall be displayed prominently at worksites and States should ensure that no worker is paid less than the daily minimum wage rate applicable to MGNREGA. In the state of Punjab payment of wages are made on daily basis and wage rate is Rs. 166/- per person per day.

- *On the basis of verification of records and interview of workers, it is evident that the provision of entitlement for minimum wages has been complied in all the cases in District-Ludhiana.*

**Table 3.6 (a)**

### **Payment of Wages under MGNREGA**

(% of Villages)

No. of Villages Visited	Where wages paid were less than minimum wage rates	Where wages paid less, due to less out put than prescribed task	Timely Payment of Wages			
			Never Delayed	Some Time Delayed	Mostly Delayed	Always Delayed
10	0.00	0.00	10.00	40.00	50.00	0.00



As per provision under MGNREGA, timely payment of wages is to be ensured. Workers are entitled to be paid on a weekly basis and in any case within a fortnight of the date on which the work was done. In the event of any delay in wage payments, workers are entitled to compensation as per the provisions of Payment of wages Act 1936.

- *It is evident from table 3.6 (a) that **only in 10% villages; the wages are paid on time.** In 40% villages, it is some time delayed, in 50% villages, it is mostly delayed.*

**Table 3.6 (b)**  
**Reason for Delay in Payment of Wages**

(% of Villages)

No. of Villages Visited	On Timely Payment of wages (with in 15 Days)	Reason for delay in Payment of Wages			
		Delay in Measurement of work	Delay in bank/ Post Office	Both	Others reasons
10	10.00	0.00	0.00	0.00	90.00

**Table 3.6 (c)**  
**Extent of Delay in Payment of Wages (after 15 days)**

(% of Villages)

No. of Villages Visited	Extent of delay in Payment of Wages				
	One Week	Two Weeks	Three Weeks	Four weeks	More than four weeks
10	0.00	0.00	0.00	0.00	90.00

- It can be easily seen from table 3.6 (b) & 3.6 (c) that extent of delay and frequency of delay varies as much as the reason for delay. In 90% villages delay in payment of wages have been attributed due to various other reasons such as shortage of technical staff and non availability of

funds at Gram Panchayat Level. *The workers have not been compensated for delay in payment of wages in any of the villages visited by us.*

- *After verification of records & interview of workers, we found that in the entire village visited, the mode of payment of wages is through Bank Transfers. In none of the villages payments were made in cash.*
- *As per provision in MGNREGA, all the payment details, wages earned and employment generated should be available for public scrutiny before the payments are made. After verification of records & interaction with villagers and PRI officials, we found that in none of the villages visited, all the payment details were made available for Public Scrutiny before payments were made to workers or material suppliers.*

**Table 3.7**

**Implementation of MGNREGA works-Convergence & involvement of NGOs/Contractors/Machines**

(% of Villages)

No. of Village Visited	Where MGNREGA work taken up in convergence with other Govt. Schemes	Average No. of MGNREGA work taken up in convergence with other Govt. Schemes	Where any NGO/CBO assisted with MGNREGA implementation	Where 60:40 wage material ratio is maintained	Instances of involvement of Contractor in MGNREGA works	Involvement of Labour displacing machines in MGNREGA works	Where all the works undue MGNREGA are monitored by block level officials
10	0.00	.00	0.00	100.00	0.00	0.00	0.00

- ❖ *In order to bring together existing schemes and resources, convergence with other government schemes in implementation of MGNREGA is encouraged. It is evident from table 3.7 that in none villages visited such convergence has taken place.*

- ❖ *It is also evident from the table 3.7 that we have not found any case of involvement of NGO/CBO in any of the 10 villages visited.*
- ❖ *Table 3.7 reflects that in all the 10 villages visited, we found that in all the villages 60:40 wage material ratio is being maintained at GP level under MGNREGA works.*
- ❖ *It is also can be seen from table no. 3.7 that we have not found any case of involvement of contractor or labour displacing machinery in MGNREGA works in any of the 10 villages visited.*
- ❖ *It is evident from table 3.7 that all the works under MGNREGA is not monitored by Block Level Officials, The reason for not monitoring all works by block level officials, as reported by the Block Level officials is shortage of manpower and their other engagements.*

### **Labour Budget under MGNREGA:**

In order to make a prior assessment of the quantum of demand of employment and its timing, a labour budget is to be prepared so that the implementing agencies can start works harmonized with the timing of the demand of employment of the local population. The labour budget is supposed to be presented by the Gram Panchayat for approval of the Gram Sabha also ensuring that all sections are adequately represented in the meeting.

**Table 3.8**  
**Preparation of Labour Budget in Gram Sabha**

(% of Villages)

No. of Village Visited	Whether the labour budget presented for approval of Gram Sabha	Whether all sections were adequately represented in the Meeting	Whether Development Plan & Shelf of work discussed and finalized in the Gram Sabha
10	100.00	00.00	100.00

- It is evident from table 3.8 that only in all the villages visited, Labour Budget was presented in Gram Sabha for approval and in none of the villages visited the meeting for approval of labour budget was adequately represented by all sections of the society. *More over on verification of meeting resolution registers; we found that in most of villages Labour Budget has been approved by Gram Sabha without completing the Quorum of the Meeting.*
- It is also evident from table 3.8 that in all the villages visited, the Development Plan & Shelf of work were discussed and finalized in the Gram Sabha but on verification of meeting resolution registers, *we found that in most of villages it was discussed & finalized by Gram Sabha without completing the Quorum of the Meeting.*

#### **Social Audit under MGNREGA:**

In order to ensure public accountability in the implementation of projects under MGNREGA, Social Audit has been given a central role under the Act.

**Table 3.9**

#### **Social Audit under MGNREGA**

No. of Village Visited	% where Social Audit of all the works has been done	Average No. of Social Audit conducted during 2011-12	Average No. of Social Audit conducted during 2012-13	where the date, time and agenda of social audit adequately & timely publicized	% of dissent/ objections raised during the last social audit meeting	No. of complaints pending /not disposed off during last social audit	% of workers participated in any social audit meeting
10	80.00	2	1	0.00	0.00	0.00	56.00

- It is evident from table 3.9 that only in 80.00 % villages visited; the Social Audit of all works under MGNREGA was conducted. In majority of villages, the average numbers of social audit conducted

during 2011-12 were 2 per village, however the average numbers of social audit conducted during 2012-13 were 1 per village. *On verification of Meeting resolution register we came across that social audit meetings were conducted in all the villages visited, without completing Quorum of meeting of Gram Sabha. Moreover as it can be verified from table 3.9 that only 56% workers who were interviewed by us participated in any social audit meetings. So it seems that the social audit has not been conducted in a true sense, it is just a formality.*

- It is also evident from table 3.9 that in none villages visited dissent/objections were raised during the last social audit meeting and in none villages visited any complaint is pending /not disposed off during last social audit.

### **Clarifications/Description of issues based on NLM's Observation**

**S. No. 1:** GP's response denying acknowledgement receipt to the workers who apply for work:

[**Villages**-Jhammat, Jhande, Chakli Adal, Hedon, Rattipur, Ghudani Khurd, Katahari, Lasara Lakhawas, Bhanohar, Hasan Pur ]

*It was admitted by the GP level Officials that they are not aware about the provision of dated acknowledgement receipt has to be issued to workers, who apply for work.*

**S. No. 2:** GP's response on reasons for delay in payment of wages:

[**Villages**-Jhammat, Chakli Adal, Hedon, Rattipur, Ghudani Khurd, Katahari, Lasara Lakhawas, Bhanohar, Hasan Pur ]

*GP Level Official & PRI Official told us that wages are not paid timely due to shortage of technical staff and non availability of funds at Gram Panchayat Level as due to shortage of technical staff there is delay in measurement of work.*

**S. No. 3:** GP's response on reason for not making payment details available for public scrutiny:

[**Villages**-Jhammat, Jhande, Chakli Adal, Hedon, Rattipur, Ghudani Khurd, Katahari, Lasara Lakhawas, Bhanohar, Hasan Pur ]

*GP level Officials revealed that they are not aware about the provision of making all payment details available for public scrutiny. They have not been made aware and trained for using this practice in MGNREGA.*

**S. No. 4:** Programme Officers/ Block Level Officials response on not being able to monitor all the works:

[**Villages**-Jhammat, Jhande, Chakli Adal, Hedon, Rattipur, Ghudani Khurd, Katahari, Lasara Lakhawas, Bhanohar, Hasan Pur ]

*The Programme Officers and Block Level Officials concerned told us that they have not been able to monitor all the works under MGNREGA because of shortage of staff and their other engagements. It was told to us that sometime one Programme Officers/ PTA-JE has to look after two to three blocks.*

**S. No. 5:** GP's response on reasons in failing to conduct social audit of all works under MGNREGA:

[**Village**-Jhande & Rattipur]

*GP officials & PRI Officials of GP-Jhande & Rattipur told us that they failed to conduct social audit because of non availability of technical staff and in absence of any instruction from block level officials.*

**S. No. 6:** Reason why no social audit has been conducted during the year 2011-12:

**[Village-Jhande & Rattipur]**

*GP level officials as well as Block Level Officials failed to assign any reason for not conducting any social audit during 2011-12 in GP-Jhande & Rattipur.*

**S. No. 11:** Reason why no social audit has been conducted during the year 2012-13:

**[Village- Jhande, Hedon, Rattipur and Lasara Lakhawas ]**

*GP level officials as well as Concerned Block Level Officials failed to assign any reason for not conducting social audit during 2012-13 in GP-Jhande, Hedon, Rattipur and Lasara Lakhawas*

### **Swarnjayanti Gram Swarojgar Yojana (SGSY) /NRLM:**

The main objective of SGSY is to bring the assisted poor families (Swarojgaris) above the poverty line by ensuring appreciable increase in incomes over a period of time. This objective is to be achieved by inter-alia organizing the rural poor into Self Help Groups (SHGs) through a process of social mobilization, their training and capacity building and provision of income-generating assets through a mix of bank credit and government subsidy.

### **Economic Activity under SGSY:**

- An important measure to assess the success of the programme is to see the proportion of SHGs formed, who have taken up economic activity. Out of the 10 villages visited by us *we found that SGSY groups were formed only in 2 (20.00%) villages.*

- During our visit we found that *there are many villages in the district where no SHGs were formed have many potential and needy persons, thus the programme has failed in reaching out to them and the respective Block administration has lacked the initiative to aggressively take up group formation & mobilization efforts. It is also came to our knowledge that easier areas have been targeted and voluntary initiatives of few workers have produced the numbers, a more vigorous efforts and professional planning is needed in ensuring coverage of all. Even if targeting would have been based on the information collected on last BPL survey if not a baseline survey, which is a basic approach to plan any livelihood programme, the coverage could have been better and produced results.*
- *During our visit while interacting with Programme Managers and other programme implementing officials of SGSY, we came to conclusion that implementing agency is lacking of professional approach and there is urgent need of capacity building.*
- *The success of the programme implementation can also be judged from the fact that in the 02 villages where 03 SHGs were formed, only 02 i.e. only 66.66% SHGs have taken up any economic activity so far. We also found that supporting the SHGs to take up Economic Activity has been very weak in all the villages visited.*
- *Most of the SHGs members interviewed by us in the visited villages have reported that no depth training and help to identify a feasible & suitable activity was provided by the District/Block level functionaries to them.*



### **Credit under SGSY:**

SGSY is a credit-linked scheme and credit is the key element. An SHG formed under the programme can apply for a composite loan comprising both fixed and working capital. Bank linkages and funding of the groups has been the biggest problem in SGSY.

- *On verification of records of SHGs and interview of members of SHGs we found that out of 3 SHGs formed in 02 villages only 2 SHGs were able to receive credit under SGSY, thus only 66.66% SHGs were credit linked. A majority of SHGs which needed much support and assistance from Blocks/DRDA to get bank loans are missing.*

### **Loan Repayment by SHGs under SGSY:**

The banks and financial institutions have been lending on the basis of risk assessment of its clients and in case of financing poor for livelihoods the social cause and support in form of subsidy from the Government becomes an enabling factor. Many studies have shown that the small loans extended to rural poor have been far better in repayments as compared to the lenders in commercial and corporate sectors. The Banks should have been more forthcoming in extending loans to the rural livelihood initiatives like SGSY groups. However the trends so far have not been very encouraging and many groups and even district administrations have reported non-cooperation and apprehensions by the banks in extending loans to the SGSY groups.

- *On verification of records of SHGs and interview of members of SHGs we found that out of 3 SHGs formed in 02 villages only 2 SHGs were able to receive credit under SGSY, out of 02 SHGs that availed credit from banks, 02 SHG has fully repaid its loan amount and 01 SHG is regularly paying its*

*installments of loan amount. Thus it can be said no SHG defaulted on repayment of loan amount in the visited villages.*

### **Defunct Groups under SGSY:**

It is observed that due to many reasons and failures, a large number of groups become defunct, not active and eventually get dissolved.

*We have found that out of 03 SHGs formed in 02 villages visited 01 SHGs have been found to be defunct.*

### **Support to SGSY in the Villages:**

GPs are expected to help creating an enabling environment to facilitate in implementation of SGSY.

*We have observed that Gram Panchayats (GPs) are not all involved in monitoring and supporting of SHGs and federations because entire activity related to SHGs formation, selection of beneficiaries and facilitating financial services is done by Blocks and DRDA, PRIs has no role, so they remain neutral in the whole process and shows disinterest in Monitoring & supporting activities*

### **Indira Awaas Yojana (IAY):**

The objective of Indira Awaas Yojana is primarily to provide grant for construction of houses to members of Scheduled Castes/Scheduled Tribes, freed bonded labourers and also to non-SC/ST rural poor living below the poverty line. Construction of IAY house is the sole responsibility of the beneficiary. Engagement of contractors is prohibited and no specific type design has been stipulated for an IAY house. However, sanitary latrine and smokeless chullah are required to be provided in each IAY house. As per IAY guidelines, houses remaining incomplete at the end of the year should be completed first in the following year. In no case a house should remain incomplete for more than two years.

In order to streamline and enhance the efficacy of the delivery system of the Indira Awaas Yojana (IAY), it was decided to make the selection process of IAY beneficiaries transparent. Earlier, selection of beneficiaries out of the BPL list was made by the Gram Sabha every year. However, it was recognized that irregularities/biased approach was rampant in the selection of beneficiaries. Therefore it was decided that Permanent IAY Waitlists will be prepared based on the BPL List of 2002. In order to assure a justified proportion of benefit under the scheme to the socially and economic backward sections of the society, the programme guidelines provide for 60% of the houses under IAY for SC/ST families

### **Permanent IAY Waitlists:**

In order to improve efficiency in the delivery system and bring transparency in the selection process under IAY, it was decided that permanent IAY waitlists based on BPL list of 2002 will be prepared. The guidelines for preparation of IAY waitlists were communicated to the States and they were instructed to strictly follow the same for selecting beneficiaries under IAY in all the districts.

During our visit to the villages, we examine the status of finalization of permanent IAY waitlists and their usage therein. It was found that out of the 10 villages visited by us, the permanent IAY waitlists were prepared in all the villages and was finalized in all the villages.

The permanent IAY waitlists should be adequately publicized and disseminated to the public in order to ensure transparency and effective delivery of benefits. The Ministry has asked for various measures such as publishing on web-site, printing booklets and painting on walls of prominent buildings of the Gram Panchayats.

*We have not seen a single case where the IAY waitlist is displayed/painted on walls in the visited villages or at block level in District Ludhiana..*

### **Construction of IAY houses**

- *During our visit to 10 villages, we have verified 150 IAY houses allotted during the last 5 years. It is reported that none of these houses (sanctioned for more than 2 years) were still incomplete at the time of our visits.*
- *In none of the verified houses in the visited villages, smokeless chullahs were provided with the IAY houses.*
- *In only 45% of the verified houses, sanitary latrines were provided.*
- *Majority of IAY houses verified in the districts of Ludhiana (Punjab), are good in quality.*

### **Mode of payment of assistance**

The scheme provides for financial assistance to rural poor for construction of a dwelling unit. It is reported that in district Ludhiana the mode of financial assistance to IAY beneficiaries is through bank accounts /cheques.

### **Clarifications/Description of issues based on NLM's Observation**

**S. No. 1:** How are the beneficiaries selected in the absence of IAY waitlist:

**[Villages-Hedon, Rattipur, & Bhanohar, ]**

*It was told by the District Level as well as Block Level Authorities dealing with IAY that Permanent IAY waitlist of the village-Hedon, Rattipur and Bhanohar have got exhausted and there are many needy households in these villages but their names do not fall in BPL List 2002. District administration had tried its best to include the needy households under the cover of IAY through various eligibility cross check and approval of Gram Sabha but till date they have not succeeded.*

### **National Social Assistance Programme (NSAP):**

The National Social Assistance Programme (NSAP) comprises Indira Gandhi National Old Age Pension Scheme (IGNOPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), and National Family benefit Scheme (NFBS). These programmes are meant for providing social assistance benefit to BPL aged, widows, disabled and BPL households in the case of death of the primary breadwinner.

### **Awareness on the Scheme:**

The awareness on the procedures and entitlements under NSAP pension schemes amongst the potential target beneficiaries of IGNOAPS, villagers and GP functionaries was assessed by us.

**Table 3.10 (a)**  
**Awareness Level of GP Functionaries on NSAP**

No. of Village visited	IGNOAPS				IGNWPS				IGNDPS			
	Excellent	Good	Poor	Very Poor	Excellent	Good	Poor	Very Poor	Excellent	Good	Poor	Very Poor
10	20.00	80.00	0.00	0.00	20.00	80.00	0.00	0.00	20.00	80.00	0.00	0.00

- *It is evident from table 3.10 (a) that in 20% villages visited awareness level of GP functionaries on IGNOAPS, IGNWPS, and IGNDPS is Excellent and in 80% villages visited awareness level of GP functionaries on IGNOAPS, IGNWPS, and IGNDPS is good.*

**Table 3.10 (b)**  
**Awareness Level of GP Villagers on NSAP**

No. of Village visited	IGNOAPS				IGNWPS				IGNDPS			
	Excellent	Good	Poor	Very Poor	Excellent	Good	Poor	Very Poor	Excellent	Good	Poor	Very Poor
10	20.00	80.00	0.00	0.00	20.00	80.00	0.00	0.00	20.00	80.00	0.00	0.00

- *It can be easily judged from table 3.10 (b) that in 20% villages visited awareness level of villagers on IGNOAPS, IGNWPS, and IGNDPS is Excellent and in 80% villages visited awareness level of villagers on IGNOAPS, IGNWPS, and IGNDPS is Good .*

**Table 3.10 (c)**  
**Awareness of Potential Target Beneficiaries on Procedures and Entitlements under IGNOAPS**

No. of Village visited	IGNOAPS			
	Most of them	Some of them	Only few of them	Not at all
10	100.00	0.00	0.00	0.00

- *It is evident from table 3.10 (c) that in all of the villages visited most of the potential target beneficiaries are aware about procedures and entitlements under IGNOAPS.*

**Process & Procedures under NSAP:**

- ***COVERAGE-** In all the GPs full and universal coverage has been achieved as per the latest eligibility criteria.*

- *The amount of pension under IGNOAPS/IGNWPS/IGNDPS is Rs. 200/- per month.*
- *No Methodology/system has been evolved by the state or district for monitoring of beneficiaries.*
- *No annual verification of pension beneficiaries has been carried out by district.*
- *There is no grievance redressal mechanism under NSAP in District-Ludhiana, Punjab.*
- *The mode of payment of pension amount to the beneficiaries of NSAP is by cash .Cash disbursement is done in a “Transparent Manner” in an open meeting and in presence of Panchayat Secretary, Sarpanch, Panches, Anganwadis Workers and a block level representative, however it is reported that in most of the cases Cash disbursement is not made on a fixed date.*
- *No Gram Sabha meeting was convened during the last 12 months having any NSAP issues on the agenda in any of the villages visited.*
- *Most of the villagers are satisfied with the selection/ sanction/ disbursement processes of NSAP in all the villages visited.*
- *We have not observed any incidents of corruption/ biased selection under NSAP.*
- *No family has received NFBS during the last 3 years in any of the visited villages.*

## Disbursement of Pension in Time:

**Table 3.11**  
**Disbursement of Pension in Time**

% of Villages

No. of Village visited	Periodicity of Pension Payment					Pension Received in Time			
	Monthly	Quarterly	Half Yearly	Yearly	Irregular	Yes always	Delayed Some Time	Delayed Mostly	Delayed Always
10	0.00	11.11	88.89	0.00	0.00	0.00	22.22	55.55	22.22

- *It is evident from the table 3.11 that in none of the villages visited beneficiaries receive pension amount in time. The periodicity of pension payment is half yearly in all 88.89% villages and in 55.55% villages visited it is mostly delayed.*
- *It is reported that in case of delay all the pensioners of all the villages approach to “Gram Pradhan” for the grievances.*
- *It is also reported that all the pensioners of all the villages are not satisfied with the pension amount and they think that it should not be less than Rs. 1000/- Per Month.*

## National Rural Drinking Water Programme (NRDWP):

The Ministry of Drinking Water and Sanitation is implementing the flagship programme of National Rural Drinking Water Programme (NRDWP) to supplement the efforts of States and UTs in provision of drinking water supply in rural areas by providing financial and technical assistance to implement drinking water supply schemes in rural habitations.



### **Main Objectives of NRDWP:-**

- Provision of safe and adequate drinking water supply to all uncovered, partially covered and quality affected habitations in the rural areas of the country.
- All Schools and Anganwadis have access to safe drinking water.
- GPs/VWSCs to plan, manage, operate and maintain local water sources and water supply provide enabling support and environment for PRIs and local communities for this purpose.
- Household level drinking water security.
- Sustainability of drinking water sources, water budgeting and preparation of village water security plans.
- Convergence with Total Sanitation Campaign, NRHM, ICDS, SSA, BRGF, MGNREGA, Watershed Development Programmes etc.

### **Safe Water Sources in the Habitations:**

- After verification of records and physical verification of Drinking water supply system in all the 10 villages visited, we found ***there are a total 17 Hand Pumps, 2363 Pipe Water Supply Service Access Points and 96 other sources such as open wells & own hand pumps or Tube well of safe water in these villages.***
- ***On the basis of random physical verification of all types of safe drinking water sources, we found that all hand pumps, all the PWSS and all the wells are functional in all the villages.***

### **O& M of Water Supply Schemes:**

- During our visit to the villages we assessed the status and system of operation and maintenance of drinking water supply schemes in these villages. On verification of records and discussions with officials of

schemes, we found that in 80% villages visited the cost and responsibility of O & M is borne by Water Supply Department/PHED and in 20% villages visited is borne by GPs.

### **Sustainability & Quality of Water Supply Sources:**

- *During our visit to the villages, we found that in all the villages all the residents have access to sufficient safe water during all the seasons within the village.*
- *No Resident of any 10 villages visited has reported the cases of water borne diseases or water related by birth deformation in bones, skins or teeth etc.*
- *In our observation and in opinion of the villagers of all the villages, the quality of water in these villages is colourless, odourless and good in taste.*
- *During our visit to the villages, we found that in all the villages Field Testing Kits (FTKs) are available with GP and regular water quality tests have been conducted using FTKs in all the villages.*
- *During our visit to the villages, we also found that regular water quality tests have been done in laboratories in all the villages.*
- *Sustainability and safe sanitation practices are the forerunner for safe drinking water supply. NRDWP aims towards achieving universal access to rural population for having safe and sustainable drinking water supply rather than a mere coverage of habitations and the aim therefore is to work at achieving household level drinking water security, which shall obviously ensure universal access. **During our visit to 10 villages, we found that there exist a sustainability structure for safe water sources and a water treatment facility in every village we visited.***

- *It is reported that in only two villages out of the 10 villages visited, Village Water and Sanitation Committees (VWSC) have been formed.*

### **Institutional Coverage:**

The NRDWP programme also envisaged coverage of safe drinking water supply to the schools and Anganwadis in the rural areas.

- *We visited all the Schools & Anganwadis Centers falling in all the 10 villages visited and found that in all the Schools & Anganwadis Centers of all villages, there exist a functional safe drinking water source with functional Stand alone water Purification Systems (JALMANI)*

### **Total Sanitation Campaign (TSC) / Nrmal Bharat Abhiyan (NBA):**

Many diseases and child health problems mainly due to consumption of unsafe drinking water, improper disposal of human excreta, improper environmental sanitation and lack of proper hygiene practices seriously affect the rural poor in India. The problem of sanitation is not only of providing necessary resources but also is of improving the use of toilets and community hygiene practices.

The Total Sanitation Campaign emphasizes more on Information, Education and Communication (IEC), Human Resource Development and Capacity Building Activities to increase awareness among the rural people and generation of demand for sanitary facility. It also aims at enhancing people's capacity to choose appropriate option through alternate delivery mechanisms as per their economic condition.

The main objectives of the TSC are as under:

- ❖ Bring about an improvement in the general quality of life in rural areas.

- ❖ Accelerate sanitation coverage in rural areas.
- ❖ Generate felt demand for sanitation facility through awareness creation and health education.
- ❖ Cover Schools/ Anganwadis in rural areas with sanitation facilities and promote hygiene education and sanitary habits among students.
- ❖ Encourage cost effective and appropriate technologies in sanitation.
- ❖ Eliminate open defecation to minimize risk of contamination of drinking water sources and food.
- ❖ Convert dry latrines to pour flush latrines and eliminate manual scavenging practice, wherever in existence in rural areas.

### **Community Awareness on Sanitation:**

**Table 3.12**

#### **Community Awareness on Sanitation and Safe Hygiene practices in the Villagers**

No. of Village Visited	Overall assessment of Community awareness on sanitation practices in the villagers		
	Good	Average	Poor
10	10.00	90.00	0.00

- ❖ It is self explanatory from table 3.12 that in 10.00% villages visited there is **good level** of Community awareness on sanitation practices in the villagers and in 90.00% villages visited there is **average level** of Community awareness on sanitation practices in the villagers and.
- ❖ *During our visit to these villages, we found that no system of Solid Waste Management or Liquid Waste Management is followed in any of the villages visited.*

- ❖ *After discussion with GP officials we came to know that no visited village has been ever awarded Nirmal Gram Puruskar.*

### **Individual Household Latrines (IHHLs):**

*Though TSC is not operational in most of the villages of Ludhiana in District-Ludhiana, Punjab, but We found that in all the villages most of the residents have access to IHHLs of good quality constructed by their own resources and up to some extent assisted by Government of Punjab. It seems that there is no role of role of PRIs in Planning, implementation and monitoring of Total Sanitation Campaign (TSC).*

***Thus No IHHL has been provided to BPL Households or SC/ST households under TSC.***

### **Institutional Coverage:**

*We visited all the Schools & Anganwadis Centers falling in all the 10 villages visited and found that in all the Schools & Anganwadis Centers of all villages, there exist hygienic & functional toilets, moreover separate toilets for girls & boys in upper primary co-education institutes but no baby friendly toilets in Anganwadis.*

***Since TSC is not operational above institutional coverage is supported by Government of Punjab.***

## CHAPTER 4

### Conclusions & Recommendations

#### MGNREGA:

- Overall performance of MGNREGS in District-Ludhiana is average; there is a large scale scope of improvement.
- We conclude that functionaries of Gram Panchayats are not aware about the process & procedures under MGNREGA. GP Level functionaries are also not aware about various provisions and entitlements for Job Card Holders under MGNREGA. They are treating MGNREGA like a scheme not as Act. *So there is urgent need for Training & Capacity Building of the functionaries of Gram Panchayat as well as Block.*
- All the people are not aware for articulating their demand and seeking job under the act, up to only some extent people are aware for articulating their demand and seeking job under the act in all the villages. There is urgent *need for creating awareness about provisions of MGNREGA amongst the villagers.*
- Adequacy of awareness generation efforts made in the 10% villages is poor and in 90% villages it is very poor, similarly efficacy of communication tools used for awareness generation in 10% villages is poor and in 90% villages it is very poor and reach of the message to marginalized/ weaker sections of the society in 10% villages is poor and in 90% villages it is very poor. Thus there is urgent *need for adequate efforts for awareness generation by using effective communication tools such as slogan writings on walls of prominent buildings, use of flex hoardings at bock levels and at Nyay Panchayat Level, Use of FM Radio, Community Radio and other electronic*

*media, so that message could reach to the weaker sections of the society which are the target group of MGNREGA.*

- It is reported that in most of the villages acknowledgement receipt is not given to all workers who apply for job, only in 10% villages it is issued only on written applications. As per the act, the GP is required to issue a dated receipt of application for employment, against which guarantee of providing employment within 15 days is operative. The spirit of the scheme guidelines for strengthening the wage seekers right to claim unemployment allowance if work is not provided within the stipulated time seems to have been diluted at the grass root levels. ***So there is urgent need for making it mandatory that every GP is required to issue a dated receipt of application for employment.***
- In majority of the villages of District-Ludhiana acknowledgement receipts are not at all being provided to the workers who apply for the work. *The District-Ludhiana seem to have been totally ignorant of it as this is a universal practice across the villages of this district and very few PRI officials are aware of this important aspect of MGNREGA procedures.* The practice of not acknowledging demand will weaken the **“Guarantee” element of the scheme** and make this into a supply driven scheme also depriving the “Poor” of the job opportunities during the lean periods and will fail the programme on its objective of curbing distress migration. ***So there is urgent need for training & Capacity building PRI Officials and making it mandatory that every GP is required to issue a dated receipt of application for employment.***
- We also observed that all the works under MGNREGA in all the villages is not monitored by block level officials, the reasons assigned by the officials is Shortage of staff and their other engagements. Thus

the Programme Managers failed to check the malpractices being used at GP levels and there exist no mechanism for taking corrective measures in future. So even if there is shortage of staff and their engagements in other works, ***then there is urgent need of Third Party Independent Monitoring/Evaluation System for monitoring all works under MGNREGA in all the villages to see whether works are carried out as per process and procedures laid down in MGNREGA or not.***

- Social audit is conducted by Gram Sabha without quorum of meeting. The meeting is attended by few MGNREGA workers and few villagers. It is not a Social Audit in True sense but it is just a formality completed by The Gram Sabha. Moreover agenda, date and time of social audit meeting is not publicized by Panchayats in proper manner. Thus the very purpose of social audit i.e. Transparency seems to be defeated. ***Therefore social audit should be conducted by Gram Sabha in an open meeting with quorum in presence of some district level functionary and one representative of a popular NGO. It is imperative the social Audit should be conducted under the guidance & observation of a social audit expert hired by the district/blocks.***
- In almost all the villages Labour Budget is presented for approval of Gram Sabha, but the meeting is not adequately attended by all sections of the society, the very reason behind this is GP level officials are not aware about the process of preparation of labour budget and its importance in annual plan for providing employment. ***So there is urgent need for Training & Capacity Building of the functionaries of Gram Panchayats.***



- We found that the photographs of all willing and registered members of a household are not pasted on Job Card. It should be pasted through a drive.
- In most of the villages, job card entries are not updated regularly. We suggest that once in a year there should be a drive for updating all the job cards.
- There is no Monitoring Mechanism for effective monitoring of MGNREGA works. We suggest for State Quality Monitor for monitoring of quality of works done under MGNREGS.
- In order to have transparency in payment of wages we recommend for implementation of **E-Muster Roll**.

#### **SGSY/NRLM:**

- *There are many villages in the district where no SHGs were formed have many potential and needy persons thus the programme has failed in reaching out to them and the respective Block administration has lacked the initiative to aggressively take up group formation & mobilization efforts. It is also came to our knowledge that easier areas have been targeted and voluntary initiatives of few workers have produced the numbers, a more vigorous efforts and professional planning is needed in ensuring coverage of all. Even if targeting would have been based on the information collected on last BPL survey if not a baseline survey, which is a basic approach to plan any livelihood programme, the coverage could have been better and produced results. **There is urgent need of training & capacity building of officials engaged in group formation and community mobilization for social & financial inclusion of more and more needy persons in SGSY.***

- *While interacting with Programme Managers and other programme implementing officials of SGSY, we came to conclusion that implementing agency is lacking of professional approach and there is urgent need of hiring the services of professionals & capacity building of existing manpower.*
- *The programme implementing agency failed to provide hand-holding support to the SHGs that is evident from the fact that most of the SHGs formed are not involved in economic activities and failed to avail credit from financial institutions. So there is urgent need of hiring services of professionals for providing hand-holding support to the SHGs for their revival.*
- *Gram Panchayats (GPs) are not all involved in monitoring and supporting of SHGs and federations because entire activity related to SHGs formation, selection of beneficiaries and facilitating financial services is done by Blocks and DRDA, PRIs has no role, so they remain neutral in the whole process and shows disinterest in Monitoring & supporting activities. We suggest that Gram Sabha/ Gram Panchayat should be entrusted with more & more roles in selection of beneficiaries, formation of SHGs, monitoring of SHGs and individual swarojgaries etc. GP should play vital role in key activities under SGSY and should provide hand-holding support to members of SHGs for the purpose some incentive may be given to Gram Panchayats.*

#### **NSAP:**

- *In all the villages most of the potential target beneficiaries are aware about procedures and entitlements under IGNOAPS. Even then there is need for creating more & more awareness about IGNOAPS amongst the villagers.*

- No Methodology/system has been evolved by the state or district for monitoring of beneficiaries. *We suggest for evolving an effective system of monitoring of beneficiaries.*
- No annual verification of pension beneficiaries has been carried out by district. *We suggest for immediate verification of pensioners as we came to know during our visit that there are so many pensioners who have crossed their eighties but still getting pensions of Rs. 200/ per month, they should be elevated to Rs. 500/- slab after verification.*
- There is no grievance redressal mechanism under NSAP in District-Ludhiana, Punjab. *We suggest for a strong grievance redressal mechanism, system for strong monitoring, so that transparency could be brought in the disbursement system.*
- No Gram Sabha meeting was convened during the last 12 months having any NSAP issues on the agenda in any of the villages visited. *We suggest that once in a year Gram Sabha should be convened to discuss the issues related pensions and other social securities issues.*
- ***It is also reported that all the pensioners of all the villages are not satisfied with the pension amount and they think that it should not be less than Rs. 1000/- Per Month. We suggest for considerable increase in pension amount so that effect of inflation (persistent rising of prices) on pensioners could be minimized.***
- The periodicity of pension payment is half yearly in all the villages but in all the villages visited it is mostly delayed. *We suggest for evolving such a mechanism that can ensure the regular and timely disbursement of pension amount, so that pensioners could use their amount when they are in need, otherwise social security net has failed to fulfill its objectives.*

**NRDWP:**

- It is reported that only in two villages out of the 10 villages visited, Village Water and Sanitation Committees (VWSC) have been formed. *We suggest for immediate formation of Village Water and Sanitation Committees (VWSC) in every village, so that effective monitoring could be ensured for having safe and quality drinking water to every household.*

**TSC:**

- In all the villages visited there is **average level** of Community awareness on sanitation practices in the villagers. *There is need for creation of more & more awareness amongst the villagers on sanitation practices using IEC methods to achieve Millennium Development Goals of sanitation.*
- During our visit to these villages, we found that no system of Solid Waste Management or Liquid Waste Management is followed in any of the villages visited. *We suggest for the encouragement of GPs for applying system of Solid Waste Management and Liquid Waste Management in order to make their villages neat & clean i.e. NIRMAL*
- Since TSC is not operational institutional coverage is supported by Government of Punjab, No IHHL has been provided to BPL Households or SC/ST households under TSC. *We suggest for implementation of TSC/NBA by the District Authorities in every village to achieve the objectives of Nirmal Bharat Abhiyan.*

## CHAPTER 5

### **Findings/ Observations for immediate Follow up Action**

In our view followings are the issues need to be tackled urgently:

1. There is urgent need for Training & Capacity Building of PRIs and GP Level Officials for effective implementation of MGNREGA.
2. There is urgent need for adequate efforts for awareness generation by using effective communication tools such as slogan writings on walls of prominent buildings, use of flex hoardings at block levels and at Nyay Panchayat Level, Use of FM Radio, Community Radio and other electronic media, so that message could reach to the weaker sections of the society which are the target group of MGNREGA.
3. There is urgent need for training & Capacity building PRI Officials and making it mandatory that every GP is required to issue a dated receipt of application for employment to every applicant.
4. There is urgent need of Third Party Independent Monitoring/Evaluation for monitoring of all works under MGNREGA in all the villages to see whether works are carried out as per process and procedures laid down in MGNREGA or not.
5. There is a need for orientation programme for Block Level & District Level Functionaries of MGNREGA.
6. In order to have transparency in payment of wages under MGNREGA, we recommend for implementation of **E-Muster Roll**.
7. Social Audit should be conducted by Gram Sabha in an open meeting with quorum of Gram Sabha in presence of some district level functionary and one representative of a popular NGO. It is imperative the social Audit should be conducted under the guidance & observation of a social audit expert hired by the district/blocks.

8. There is urgent need of training & capacity building of officials engaged in group formation and community mobilization for social & financial inclusion of more and more needy persons in SGSY.
9. While interacting with Programme Managers and other programme implementing officials of SGSY, we came to conclusion that implementing agency is lacking of professional approach and there is urgent need of hiring the services of professionals & capacity building of existing manpower.
10. There is urgent need of hiring services of professionals for providing hand-holding support to the SHGs for their revival.
11. We suggest for immediate verification of pensioners as we came to know during our visit that there are so many pensioners who have crossed their eighties but still getting pensions of Rs. 200/ per month, they should be elevated to Rs. 500/- slab after verification.
12. We suggest for evolving such a mechanism that can ensure the regular and timely disbursement of pension amount, so that pensioners could use their amount when they are in need, otherwise social security net has failed to fulfill its objectives.
13. . We suggest for immediate formation of Village Water and Sanitation Committees (VWSC) in every village, so that effective monitoring could be ensured for having safe and quality drinking water to every household.
14. There is a need for strong drive for awareness creation and attitudinal change of villagers about sanitation and hygiene.

**CHAPTER-6**  
**Relevant Photographs of Implementation of MoRD Programmes in**  
**District-Ludhiana**



**IAY Houses of Village- Hedon Bet , Block-Machhiwara, Ludhiana**



**Division of a Sewerage Pond into 4 Chambers Pond for Natural Sewerage water Treatment and Rain Water Harvesting at Village-Rattipur, Block-Doraha, District-Ludhiana under MGNREGA**



**Photographs before MGNREGA work started**







Work in Progress under MGNREGA



**Photographs after Partial Completion of work**



**Photographs after completion of work of two chambers**

**The End**