

**RESOURCE MOBILISATION FOR
ECONOMIC DEVELOPMENT, THE ROLE OF
LOCAL BODIES : A CASE STUDY OF KERALA**

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**Thesis submitted to the University of Calicut
for the award of the Degree of
DOCTOR OF PHILOSOPHY
in
ECONOMICS**

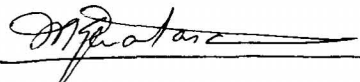
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2003

DECLARATION

I, Kamalasanan, K.N., do hereby declare that this thesis entitled **RESOURCE MOBILISATION FOR ECONOMIC DEVELOPMENT, THE ROLE OF LOCAL BODIES: A CASE STUDY OF KERALA** submitted to the University of Calicut for the award of the degree of Doctor of Philosophy in Economics, has not been submitted by me fully or partially for the award of a degree, diploma, title or recognition before.

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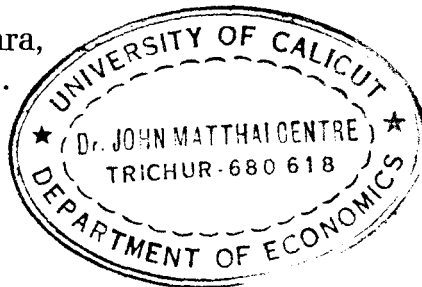

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I, Dr. D. Prabhakaran Nair, do hereby certify that the thesis entitled **RESOURCE MOBILISATION FOR ECONOMIC DEVELOPMENT, ROLE OF LOCAL BODIES : A CASE STUDY OF KERALA** is a record of bonafide study and research carried out by Sri. Kamalasanan, K.N. under my supervision and guidance.

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CONTENTS

List of Tables
List of Appendices

Chapter		Page No.
I	INTRODUCTION	1 - 21
II	SURVEY OF RELATED LITERATURE	22 - 67
III	METHODOLOGY	68 - 76
IV	ANALYSIS AND INTERPRETATION OF DATA	77 - 154
V	CONCLUSIONS SUGGESTIONS AND RECOMMENDATIONS	155 - 172

REFERENCES

APPENDICES

LIST OF TABLES

Table No.		Page No.
3.1	Details relating to the sample Panchayats and respondents	69
4.1.1	Pattern of Resource Mobilisation 1997-98	79
4.1.2	Pattern of Resource Mobilisation 1998-99	80
4.1.3	Pattern of Resource Mobilisation 1999-2000	82
4.1.4	Pattern of Resource Mobilisation 2000-2001	83
4.1.5	Pattern of Resource Mobilisation 2001-2002	85
4.1.6	Pattern of Resource Mobilisation (Consolidated from 1997 to 2002)	86
4.2.1	Projects proposed, sanctioned and implemented by local bodies 1997-98	88
4.2.2	Projects proposed, sanctioned and implemented by local bodies 1998-99	90
4.2.3	Projects proposed, sanctioned and implemented by local bodies 1999-2000	92
4.2.4	Projects proposed, sanctioned and implemented by local bodies 2000-2001	94
4.2.5	Projects proposed, sanctioned and implemented by local bodies 2001-2002	95
4.2.6	Consolidated statement of projects proposed, sanctioned and implemented by local bodies 1997-98 to 2001-2002	97
4.2.7	Physical target of projects with targets achieved, 1997-98 to 2001-2002	100
4.2.8	Schedule of certain Economic Indicators of Kerala in 1996 before the implementation of the Ninth Plan	107
4.2.9	Panchayat wise distribution of respondent house holders on the basis of food intake	109

4.2.10	Distribution of respondent householders with and without shortage of drinking water	109
4.2.11	Distribution of respondent householders with and without sanitary latrines	110
4.3.1	Resource Mobilisation Strategies	113
4.3.2	New Resource Mobilisation Strategies	116
4.3.3	Additional Taxes for Resource Mobilisation	117
4.3.4	Drawbacks in Decentralised Planning of Local Bodies	134
4.3.5	Participation in Grama Sabhas	135
4.3.6	Discussions in Grama Sabhas	136
4.3.7	Scope of different economic activities in the Panchayats	137
4.3.8	Shortcomings in the decentralised planning of Local bodies	138
4.3.9	Scope of different economic activities in the Panchayats	141
4.3.10	Shortcomings in the projects implemented during the Ninth Plan	142
4.3.11	Drawbacks in the effective implementation of Projects	145
4.3.12	Drawbacks in the projects implemented during the Ninth Plan	148
4.3.13	Defects in the effective implementation of projects	150

LIST OF APPENDICES

- I. (A) Questionnaire for Beneficiaries of Projects and Non-Beneficiaries (English)
- (B) Questionnaire for Elected Representatives, Social Workers and Panchayat employees (English)
- (C) Questionnaire for Beneficiaries of Projects and Non-Beneficiaries (Malayalam)
- (D) Questionnaire for Elected Representatives, Social Workers and Panchayat Employees (Malayalam)
- II. Pattern of Resource Mobilisation of Local bodies
- III. Projects Proposed, Sanctioned and Implemented
- IV. Physical target of projects, targets achieved
- V. Consolidated Statement of Projects proposed, sanctioned and implemented – Sector wise
- VI. General information about respondent households.
- VII. Responses of respondent householders about People's Planning
- VIII. Resource Mobilisation Strategies

INTRODUCTION

K.N. Kamalasanan “ Resource mobilisation for economic development, the role of local bodies : a case study of Kerala” Thesis. Department of Economics , Dr.John Matthai Centre , University of Calicut, 2003

Chapter I

INTRODUCTION

9

INTRODUCTION

Man started exploiting natural resources from the very beginning of his existence. An organised way of exploiting the resources has begun after the dawn of the cultural history of mankind. Planning aims at a judicious allocation of scarce resources with a view to attaining certain desired goals. Planning is a process involving the determination of a future course of action. It insists on the fact like why an action?, what an action?, how to take action?, and when to take action? George R. Terry (1988) has defined, "Planning is the selection and relating the facts and making and using of assumptions regarding the future in the visualisation and formalisation of proposed activities believed necessary to achieve desired results". Thus in planning selection of related facts is made first considering the constraints and then visualising and formalising the activities which are to be undertaken and their expected contributions for achieving desired results. Planning, can therefore, be stated as a rational approach towards achieving a definite goal by utilizing different resources that could be put into use. The desired status is expressed in terms of objectives that can be achieved by an action or a set of actions. For accomplishing the action, human as

well as non-human resources are required. The rational approach of planning envisages the most appropriate use of resources.

According to Dalton E. (1974), Planning may be broadly defined as "a concept of executive action that embodies the skills of anticipating, influencing and controlling the nature and direction of change". Planning is a process looking into future and involves the selection of suitable course of action for attaining a definite objective.

Planning has attained radical momentum consequent on the development of various organisations, private or public. During the time of capitalist regime, the process of planning was mainly confined to private sector only. The development of a nation then depended upon the planning undertaken by private agencies and state planning was comparatively insignificant. After the Industrial Revolution, that took place during the Second half of the 18th century, planning has acquired a tremendous change and wide applicability. Organisations became very large and complex and more scientific system of planning entailed. The concept of state planning or centralised planning is a coinage made by socialistic system. The pioneer in this field is the erstwhile U.S.S.R. after the

successful Bolshevik Revolution of 1917, under the Stalinistic rule. Many countries followed suit.

The concept of Five Year Plan was borrowed by India from the U.S.S.R because of the tremendous economic progress made by Russia by centralised planning under the socialistic government. But the situation prevailing in India is different as there exists private and public sectors simultaneously in economic activities covering planning, production and distribution. Due to the existence of strong and powerful private sector and also public sector enterprises, there has been severe competition and drift between the two sectors resulting in losses for both sectors. It ultimately affected the desired prospects of the nation. Centralised planning adopted by the government virtually resulted in the development of urban areas neglecting the vast majority of villages. Due to industrialisation many cities and towns emerged and there took place large scale migration of people from villages to cities. This has further created so many social and economic imbalances of the life in the villages and cities as well. The planners realized that through industrialisation, urbanisation of certain areas speeded up while the villages remained at the low ebb of economic development. According to Mahatma Gandhi India lives in the rural

population which is mainly agrarian. According to him India cannot progress economically to the desired level without the villages being developed and progressed. He, therefore, made a clarion call to the planners for insisting on the progress of villages by local self-government and decentralised planning. He coined the term 'panchayati raj' meaning local self-governance.

The Draft Constitution prepared in 1948 made no reference to Panchayats. Gandhiji felt that it was an omission calling for immediate attention. The issue became a bone of contention. Dr. B.R. Ambedkar argued that as "Village was a sink of localism, a den of ignorance, narrow mindedness and communalism", it could not constitute a unit of government. But many others refused to accept his argument. Ultimately by an amendment which provided for village self-government in the chapter of Directive Principles of State Policy, the issue was settled. The constitution says "The state shall take steps to organise village panchayats and endow with such powers and authority as may be necessary to enable them to function as units of self-government".

India started her programme of Five Year Plans only during 1951. Though the nation could progress through the various programmes of

centralised planning, it could not reach the desired goal perhaps for want of planning, that is at the panchayat level. In practice the Government of India launched several Five Year Plans and a few Annual Plans and experienced that the villages of our nation still remain very low in economic progress. Unless a comprehensive planning covering urban and village areas are not undertaken, a nation cannot have a balanced growth. There is a wide lacuna in the income of villagers and those living in urban areas. To reduce the gap between the incomes of the people, the villages have to be economically improved by a scientific system of planning, either democratic or otherwise. From the experience of the various plans and of the relevance of the Gandhian concept of Panchayat raj; through the 73rd and 74th constitutional Amendments (1993) the Government of India decided to give more powers to local self governments under panchayati raj system of governance.

In the context it is worthwhile to point out the views of the Task Force on Panchayats of the Rajiv Gandhi Foundation which states, inter alia "To become self-governing institutions there should be true decentralised planning so that district level scheme should be either sponsored by village or intermediate or district panchayats, but not handed over to them from

above. Panchayats at three levels should have reasonable percentage of funds of the state plan and other financial resources which should be totally untied so that they can use these funds on the basis of their own priorities and choices. These together with other sectoral outlays should constitute a district plan budget reflecting the sum total of allocation under the district sector plan. This should be clearly and transparently shown in the state budget to be voted upon by the state legislature. It may be noted that while introducing Panchayati raj system of self government and consequent decentralised system of planning the authorities have, to a certain extent, relied on the recommendations of the above Task Force. The Task Force has clearly specified in its recommendation that the funds shall be devolved to the local bodies untied. It means that the utilisation of fund shall be done in such a way as being prioritised by the local bodies. In short, the freedom of spending the fund to the desirable purposes shall be determined by the panchayat itself.

The decentralised planning with more powers and responsibilities to panchayati raj institutions has been virtually adopted by the state of Gujarat, West Bengal and Karnataka first followed by the state of Kerala. A

system of decentralised planning, also called People's Planning, was introduced in Kerala during the Ninth Plan (1997-2002).

According to Thomas Isaac, "the very core of the People's Campaign is to make use of the legacy of collective social intervention and the strength of mass movements to meet the contemporary crisis in development. The People's Campaign for the Ninth Plan was undertaken in pursuance of the state Government's decision to earmark 30-40 percent of State's Ninth Plan fund for Schemes and Projects of the local bodies".

The decentralised planning for panchayats introduced during the Ninth Plan in Kerala consisted of five different phases. The first phase or stage of the Ninth Plan was called the Ward Assemblies or Grama Sabhas in which the needs of the people of the panchayats were discussed in detail and identified. The second phase was the Development Seminars being conducted at the panchayat level to work out integrated solutions of various problems identified at the Grama sabhas. The third stage was the formation of task forces in each of the subject areas to distil the various project concepts into specific proposals giving appropriate technical cost benefit and time frame considerations. It also was intended to assess the resources of the local community to carry out each project giving emphasis

to the possibilities of local contributions. The fourth phase was the preparation of Grama Panchayat plan and the prioritisation of various projects. The fifth phase was the integration of local plans into wider District level plans. The Panchayat plans were forwarded to Block and District level assemblies for further discussion and consolidation into larger plans.

According to Thomas Issac (1999) "the decentralisation exercise in Kerala envisages additional resource mobilization by local bodies which is defined to be a sum total of own resources, voluntary labour contribution, beneficiary contributions, resources mobilised from the financial institutions and co-operatives and so on. Beneficiary contribution refers to the amount that would be paid into the account of the local body by the beneficiaries and the complementary net additional investment that the beneficiary would have to make to avail of the benefits of the different schemes".

As the decentralised planning process was the first experiment made by the state of Kerala to improve the conditions of the villagers, there might occur so many loopholes and inadequacies calling for correction and rectification. The present study is, therefore, intended to evaluate the

decentralised planning process and the extent of benefit accrued to the villagers. So also to formulate certain strategies by which the planning process can be improved leading towards a better economic life in villages.

Need and Significance of the study

A rational and harmonious interpretation of the 73rd and 74th Constitution. Amendments would be that at each tier of Panchayat's plans for economic development and social justice prepared by them also be implemented by them within their own resources and technical competence. Each tier represents the Panchayats, the Block and District level local bodies. It is in line with the above a unique experiment in extending and deepening the grass root level democracy to empower the local bodies was initiated in Kerala.

The decentralised planning or Panchayati Raj or local self governance is mainly aimed at exploiting all resources, natural or human, and putting them in the productive process. In every panchayat there is the availability of many a resource such as water resource, fishing resources, skilled and unskilled unemployed labour, fertile land, raw-materials useful for many industries, quarrying facilities, facilities for dairy farming including pig farms etc. The educated unemployed can be employed for gainful

employment by employing them in ancillary units set up in panchayats if associated with some industries in urban areas or elsewhere. In short the decentralised planning at panchayat level is intended to tap all possibilities for allround and integrated development of villages whereby the well being of every individual is assured. Grass root level planning connotes the planning to be started from the small primary economic unit such as the panchayat. If the decentralisation programmes are made meaningful by strengthening the primary economic unit, no doubt, the nation can prosper by leap and bounds. We know that a large quantity of resources at village level are remaining idle or wasted. These idle or wasting resources are to be redirected to productive channels so that the needs of the many could be satisfied. Hence every attempt is to be made to revamp the panchayats providing adequate powers and responsibilities with a view to improving their position leading to a state of economic independence. Though India has advanced very much economically the rural population has not been provided with their due share of economic well being. It is a fact that the benefit of economic progress is mainly enjoyed by the urban population resulting in unpardonable injustice pelted on the majority of rural population still living below poverty line. To improve the conditions of the rural folk and bringing them into the main stream of economic

development, the system of decentralised planning has been introduced. It has therefore become necessary to probe into the details of decentralised planning programme being adopted in the panchayat level to see how far the system is virtually found beneficial to the people and also to find out the anomalies, drawbacks being present in the administration of finance and implementation of various beneficial projects undertaken in the name of decentralised planning. The Investigator aims at to bringing into lime light the shortcomings in the implementation of the decentralised planning and also to suggest some remedies to set right the system now functioning in the State with a view to strengthening the functioning of the Panchayati Raj institutions by which the people can draw maximum benefit. Unless financial resources are not properly managed and geared, the economic progress envisaged will always remain a distant dream. Since the decentralised system of planning has become a reality and irreversible every effort should be made by the planners, researchers and administrators to improve the living conditions of the people by the meaningful implementation of decentralised planning rather than spending the money, at the disposal of panchayat authorities, for unproductive purposes. The Investigator has felt that the system of decentralised planning being experimented recently is not without defects and

inadequacies. To identify the inadequacies and inefficiencies, and to suggest some positive recommendations the study is attempted to.

Mobilisation of masses for people's plan campaign undoubtedly has given some windfall results. But once the euphoria about this new experiment dies down, there is every chance of this programme also faced with many problems as in the case of other types of planning. The financial position of the government often being pathetic and critical running into huge budget deficits for years together, it does not have the financial ability to support local bodies by way of continuous release of funds. The efforts of the local bodies to raise loans from other sources have not produced favourable results due to the unhelpful attitude of financial institutions. For fear of losing popularity and support of the residents, panchayat institutions are reluctant to resort to taxation measures for raising funds.

It is only by making panchayati raj institutions self-reliant that the present decentralisation exercise initiated in Kerala be made sustainable and meaningful. To materialise the cherished goal of the Panchayati Raj, there is an urgent need of delegation of necessary powers to Panchayats by

the State. Mobilization of additional local resources from people, financial institutions and beneficiaries are hence warranted.

Additional resource mobilization depends on the resources capacity of the villages and the effort made by the local bodies to identify these resources. The bunching of projects in Panchayats till then carried out by the Government departments and the imprudent spending of the grant-in-aid, by the panchayats prevented the local bodies from mobilisation additional resources while implementing the projects. The influx of huge amount for the first time being received by the Panchayat for the implementation of various projects tempted them to merely spend the money speedily leaving no time to seek for other potential sources of finance. There has been no adequate efforts to fully identify and appraise the resource potential of local bodies either at the theoretical or at the implementation level. Hence the importance of the present study.

Statement of the Problem

The present study is titled "RESOURCE MOBILISATION FOR ECONOMIC DEVELOPMENT, THE ROLE OF LOCAL BODIES: A CASE STUDY OF KERALA".

Definition of the Key Terms

Definitions of the Key terms are given below.

Resource Mobilization

In the present study resource mobilisation means the sum total of resources devolved to the local bodies from higher tiers of government, own resources, voluntary labour contributions, beneficiary contributions, resources mobilised from financial institutions and co-operatives.

Beneficiary contribution

It refers to that portion of the total estimated expenditure amount, paid by the beneficiaries, to the local bodies for the implementation of a project.

New Strategies

New strategies refer to various strategies developed by the Investigator for resource mobilisation and also for the effective implementation of projects.

Local bodies

Local bodies in the present study refer to the Panchayats.

Objectives of the study

The broad objectives of the study are:

1. To assess the present pattern and extent of resource mobilisation of local bodies.
2. To evaluate the extent of efficacy of Panchayats in the implementation of projects in achieving their physical targets.
3. To evolve and develop new resource mobilisation strategies to make local bodies self-reliant.

Hypotheses

1. The present pattern of resource mobilisation is inadequate for the all round and sustained development of local bodies.
2. Local bodies have failed in the effective implementation of projects in achieving their physical targets.
3. Formulation of new strategies are necessary for resource mobilisation and effective implementation of projects.

Methodology

The level of development a panchayat has achieved can be estimated using certain indicators. The existing literature on regional development uses a number of variables in assessing regional disparities in development. It varies from single variables like GNP or per capita income, Williamson (1965) to comprehensive development indices like Adelman and Morris (1979), Hicks and Streeten (1979), Morris and Mc Alpin (1982), Kuntu Amitab (1980) and Rao H (1985). These indicators fully reflect the socio-economic development the different sectors have achieved. Hicks and Streeten consider the following indicators as fairly representative of the essential basic needs.

Health : Life expectancy at birth.

Education : Literacy

Primary school enrolment (as per cent of population aged 5-14 years)

Nutrition : Calorie supply per head or calorie supply as per cent of requirements.

Water supply: Infant mortality (per thousand births) per cent of population with access to potable power.

Sanitation : Infant mortality (per thousand births) per cent of population with access to sanitation facilities.

In the present study indicators developed by Hicks and Streeten are used with some modifications to assess the level of economic development panchayats have achieved under decentralised planning.

Collection of Data

The study is based on both secondary and primary data.

Secondary data

Data on the present pattern of resource mobilisation by local bodies are compiled and analysed from the following secondary data.

- i) Local plans submitted to the Kerala State Planning Board by the Panchayats.
- ii) Economic Review of the Kerala State Planning Board and other relevant published documents.
- iii) The First State Finance Commission Report for 1994-95.

Primary Data

Primary data have been collected from sample panchayats of Malappuram and Kozhikode Districts. To evaluate the extent of the efficacy of Panchayats in the implementation of various projects in achieving their physical targets, data on general projects of each panchayats have been collected, tabulated and analysed. Data have been collected and tabulated for the 5 year period from 1997 to 2002, that is Kerala's Ninth Plan period.

The need for new strategies has been inferred from the Questionnaire/ Opinionaires collected analysed and tested.

Sample

The present study is based on a sample of 560 respondent householders of 4 Panchayats viz., Chelembra and Pallikkal of Malappuram District and Kakkodi and Kakkur of Kozhikode District. Sub samples have also been taken from the following of the Panchayats under study.

- i) Elected representatives of the Grama Panchayats
- ii) Panchayat Employees
- iii) Social workers

- iv) Beneficiaries of various projects
- v) Non-Beneficiaries of projects

Tools for the collection of Data

In order to test the need and scope for framing new resource mobilization strategies for local bodies and also to test the extent of benefit enjoyed by the residents following tools have been developed.

- i) Questionnaire for beneficiary and non-beneficiary householders in the Panchayats.
- ii) Questionnaire for elected representatives, panchayat employees and social workers

Statistical Techniques

The data obtained through various tools are analysed using the following statistical techniques to obtain the quantitative interpretation.

- i) Percentages
- ii) Averages

Scope and Limitations of the Study

The macro level analysis of local bodies are handicapped by the limited data availability. There are as many as 990 Grama Panchayats in Kerala. Collection and compilation of data of all the Panchayats are quite cumbersome and hence the study is confined to sample Panchayats of Malappuram and Kozhikode District, selected at random.

Samples are taken from Malappuram and Kozhikode Districts only. Generalisation being difficult it is assumed that for all practical purposes the different local bodies are faced with more or less the same problems with respect to resource mobilisation. Hence the findings of the present investigation are applicable to other local bodies as well which are not covered by the present study.

Organisation of Thesis

Chapter I. Introduction includes Need and Significance of the Study, Statement of the Problems, Definition of the Key terms, Objectives of the Study, Hypotheses, Methodology of the Study, Statistical Techniques, Scope and limitations of the Study etc.

Chapter II. Survey of Related Literature

- A. A Brief theoretical overview of Decentralised Planning in India.
- B. Empirical Studies.

Chapter III. Methodology

Chapter IV. Analysis and Interpretation of data

Chapter V. Findings, conclusion and suggestions and suggestions for further studies and research.

SURVEY OF RELATED LITERATURE

K.N. Kamalasanan “ Resource mobilisation for economic development, the role of local bodies : a case study of Kerala” Thesis. Department of Economics , Dr.John Matthai Centre , University of Calicut, 2003

Chapter II

SURVEY OF RELATED LITERATURE

SURVEY OF RELATED LITERATURE

This chapter has been divided into two parts. Part A deals with a brief theoretical overview of decentralised planning in India and Part B deals with the review of certain empirical studies related to the topic.

Part A : Decentralised Planning in India-a brief theoretical overview

The functions of state were formerly confined to maintenance of law and order and defence only. Later state began undertaking more social responsibilities resulting in carrying out many a developmental activity. According to Adam Smith, a government has to perform the functions of defence, law and order and certain public works. But after the Industrial Revolution, there was a rapid progress in all round economic activities in the private sector and public sector as well. The planning processes have also become intensified, diversified and complex both in the private and public sectors. The state began actively engaged in developmental activities deviating from the old concept of defence and internal law and order.

The Marxian concept of state ownership of the factors of production necessitated a system of centralised planning. The erstwhile U.S.S.R. after

its independence experimented a centralised system of Five Year Planning under the rule of Stalin. Since the planning was steered after the Revolution in Russia and by a centralised planning regime, there was whole hearted support from the people and all concerned in the production process and planning which brought about unprecedented and tremendous achievement in Russia. The Five Year Plans implemented in Russia is a forerunner for it being adopted by the Planners of India. Hence a centralised planning system in the name of Five Year Plans was adopted by India by launching the First Five Year Plan in 1951. It is a fact that unlike the erstwhile U.S.S.R., in India there exists a mixed economy with both private and public sectors posing many hindrances in the process of plan formulation and in its implementation.

For centuries, India has had the experience of Grama panchayats, but they were based on traditional values, male dominated and caste ridden. They were not based on values of democratic equality and social justice for all in equal measure. There was no equality of opportunities and equal access to the means of human development and quality of life. The concept of panchayati raj, sought to be developed after India became a democratic republic, is based on the progressive democratic values enshrined in our

constitution. It is a massive movement to strengthen these values at the grass root level and to build a strong participatory democracy which will accelerate development of economy with equity and social justice.

The main purpose of the freedom struggle was to give people the power to develop in a self-reliant manner and to build a strong, sensitive, just and civilized society. Though much has been done since Independence but we yet need to decentralise power and give opportunities to all sections of society, especially the weaker sections and women. It is with this vision that Rajiv Gandhi, after widespread consultations, brought about the 73rd and 74th Amendments to the Constitution enacted in 1993 making it mandatory for all states to conduct elections once every five years to panchayati raj bodies at the Village, Taluk and District levels.

Mahatma Gandhi strongly believed that planning without due regard to the grass root level planning to be undertaken at village levels would not be of much use in the Indian economic set up. He insisted on the revival of panchayats to function as a complete republic with all the requisite authority and jurisdiction for the full flowering of the Indian democracy. Though the Gandhian concept of rural economics and grass root level planning was not adopted by planners for a very long-time since

independence, his concept has acquired wide acceptance and gathered momentum recently consequent on the plans not achieving the desired target of balanced economic growth both in urban and rural sectors.

Panchayat or rural local government has been in existence in India since time immemorial. Historical research has proved that almost every village in the country had a self-governing body of its own. But the introduction of Ryotwari system and centralisation of judicial and executive powers destroyed the panchayati raj system. The British rule functionaries regarded as representative of village communities to mere salaried officials of the central government (Huge Tinker, 1976).

Some attempts were made to strengthen the local bodies by Rippon Resolution (1882), Royal Commission on Decentralisation (1907), Government of India Act 1919 and 1935. But the result was not satisfactory. The above attempts were for the enhancement and maintenance of British regime.

It was only after the Fourth Five Year Plan (1969-74) some meaningful efforts have been made in the line of decentralised planning. Some organisational, technical and personnel level preparations were made for district and lower level planning in India. The planning authorities felt

that a comprehensive and effective District planning would be of prime importance for social transformation. As grass root level planning were not found feasible, they started the programme of District level planning. Though many states have prepared for District level planning to their commitment to decentralised planning and developmental activities, in practice most of them proved ineffective and dysfunctional. According to Hanumanth Rao Committee Report on District Planning, there were marked differences in the experiences of our states 'along a centralisation, decentralisation continuum'. The Committee found that only 5 states had made any significant progress in this level. In this case too the proportion of state plan fund going to the funds of District plans ranged between 30-35 percent. The Committee observed that District level planning in various states 'remained a non-starter all along'. The view of the Committee was that the District level plans prepared were purely an aggregation of departmental schemes and that very little planning in the real sense took place in District levels. According to Nirmal Mukherji (1993) only the states of Gujarat, Maharashtra, Karnataka, West Bengal, Tamil Nadu, Jammu and Kashmir among other states have covered some ground. Even in these cases planning was not undertaken meaningfully as a result of its piece meal nature and without adequate backing of resources. He pointed out

that decentralised planning often resulted only in deciding as to how to spend the devolved money.

Gujarat was the first state in India to initiate decentralisation of planning. In 1973, a three-tier panchayati raj system was introduced in the state. Certain District level plan schemes together with funds were transferred to the District Panchayats. District Planning Boards (DPBs) were set up in 1973 but their role was mainly confined to the preparation of District plans. In 1980, full autonomy was given to DPBs and 20 percent of the State plan funds earmarked for district level schemes was transferred to them as discretionary and outlay was to be transferred to the Taluk Planning Committee in accordance with a certain formula evolved for the purpose. Though the representation of the local bodies in the DPB and the involvement of the people in the planning process were limited, the long experience in District level and taluk level planning has helped development of a local level planning culture in the state.

Rajasthan introduced a multi-level planning system beginning with the Fourth Five Year Plan in 1965. Sectoral allocation of the Plan outlay continued to be decided centrally while the Heads of departments had to work out the distribution of funds allocated to them under each head

among the Panchayat councils at the block level. The panchayat council prepared the panchayat level plans on the suggested lines and sent them to the District Development Officer for scrutiny. These plans had to be approved by the District council and the Development Department of the State Government. Although the panchayat level plans required the formal approval by the Grama Sabhas and Panchayat councils, in practice, the concerned departmental officers dictated them and thus the decentralised plans virtually became departmental plans.

The Karnataka experiment in decentralisation of planning to the District level began with the Sixth Five Year Plan when a two-tier planning system was introduced. Under this system, the 1978-79 Annual Plan outlays for irrigation, power, major and medium industries, and other indivisible sectors were retained with the state government and 75 percent of the remaining outlay was distributed among the Districts keeping 25 percent in reserve as a cushion to make up differences in the priority programmes taken up in the Districts as well as to meet emerging expenses. Distribution of funds to the districts was made based on a composite formula. The District Planning Committee (DPC) distributed the outlay among the various departments. The sectoral plans prepared by the

different departments within the outlay allocated to them became the District plan. The Karnataka experiment too was in practice, departmental plans without the people or elected representatives having any role in the formulation or implementation of the Plan.

In West Bengal, the process of decentralisation of planning began with the implementation of Integrated Rural Development Programme (IRDP) through village panchayats in 1977. Programmes were prepared centrally and handed over to the Village Panchayat Samithis (VPS), together with funds, for implementation. The West Bengal experiment was not one of a decentralisation of Planning in its real sense; it was only a partial attempt since the local level population had no role in the formulation of the programmes. Even after the setting up of the Panchayati Raj System as envisaged in the 73rd and 74th Amendments of the Constitution, village panchayats are still part of the delivery system of the state government. Each village Panchayat Samithi prepares need statements and hands them over to the DPC that, in turn, presents them for approval of the District Planning and Co-ordination Committees. The line departments prepare the District and Block-wise break up of the approved proposal and prepare specific schemes.

In Maharashtra, decentralisation of planning of district level was initiated in 1975 by the setting up of an agency, the District Planning and Development Council (DPDC) for preparing District plans. This was a body dominated by bureaucrats in which the Zilla Parishads, the representative body of people, had only a nominal representation.

Kerala had very little experience in decentralised planning. But several attempts for the setting up of a decentralised planning structure were made during the past four decades, District Development Councils (DDC) in 1960s, District Planning Offices in 1970s. In the early 1990's, the State Government made an attempt to partially decentralise the preparation and implementation of the Eighth Five Year Plan. District Development Councils (DDCs) which were nominated bodies, earlier entrusted with the task of monitoring and reviewing plans, were directed to prepare district plans. This they had to do by integrating district-level plans formulated by them with the block level plans prepared by the Block Level Planning Committees in consultation with the Village Panchayats. Very few Districts did so and the whole planning exercise ultimately turned out to be a departmental affair.

During the first years of Eighth Five Year Plan (1980-85), a micro-level participatory planning was introduced in 150 blocks. It showed some sign of progress and hence was extended to 500 blocks during the remaining plan period. This shows that even in the Eighth Plan period, decentralised planning at the grass root level was not attempted to in India.

Several committees and commissions have deliberated on the issue of decentralisation of planning and made policy recommendations. Notable among them are the Planning Commission guidelines on District Planning (1968), Dantawala Committee Report on Block Level Planning (1978), Hanumantha Rao Report on District Planning (1984), Asoka Mehta Committee Report (1977) GVK Rao Report (1985) and LM Singvi Report (1986). These reports were widely debated upon and the debates culminated in the passing of the 73rd and 74th Amendments to the Constitution which led to the setting up of a decentralised democratic local self-government system in India.

From the Sixth plan onwards massive transfer of resource started taking place in the rural sector under the poverty alleviation programmes. To make sure that the benefits reached the targeted population another search for appropriate institutional arrangement began. Rajiv Gandhi, the

then Prime-Minister started exercising delegation of powers with the object of making the existing bureaucratic District administration more efficient and meaningful.

This was the genesis of the aborted 64th Amendment Bill and subsequently its successor the 73rd Amendment. Unlike the past attempts of revamping the Panchyatas more as efficient delivery outlets, there has been a fundamental attitudinal change to make the panchyats genuine institutions of self-government as an alternative to the existing bureaucratic District administrations.

Though many official review reports have recommended for the establishment and revival of panchayati raj institutions, the Union Government was unwilling to devolve its powers to State Governments and the state governments too to lower levels. The local bodies did not enjoy enough powers, so also elections to the local bodies were postponed indefinitely. There was a serious concern among the planners and public for positive constitutional amendments to prescribe a uniform structure for all local bodies in India. In 1993 by making 73rd and 74th Amendments to the Constitution of India, the rural and urban local bodies have become an inherent basic structure of India's Constitution. Thus a uniform system of

three-tier panchayati raj came into being through out India. At present in India, there exists grass root level planning under the three-tier panchayati raj - District level, Block level and Panchayat level. The Government of India finally began experimenting the Panchayati raj system of planning in 1997 during the Ninth Plan period. The Government of Kerala had gone a step more and introduced panchayat level planning by the name of People's planning.

Part B : Empirical Studies

Resource mobilization by local bodies has gained prominence in the new dispensation of Panchayati Raj Institutions in India due to constitutional status and appointment of Finance Commissions at State levels. There were hardly any comprehensive studies on resource mobilisation by local bodies may be due to scattered and inadequate statistical data and information. But there are some studies on Panchayati Raj finances, though by resources what is meant is not merely finances but also material, labour and local wisdom/technology. The Investigator has tried his best to incorporate as much available data regarding the studies hitherto conducted by various researchers and scholars. These studies, besides throwing better insight into the present study area viz., resource mobilisation by local bodies, is also useful for comparison in a limited sense.

The Balvantray Mehta Committee (1957) had made many recommendations for improving the financial position of panchayats. The Committee had recommended that some sources of income should be assigned to the Panchayat Samithi, such as percentage of land revenue

collected within the block, cess on land revenue, tax on professions, net profit of tolls and leases, pilgrim tax, proceeds from fairs and markets etc.

The Ashok Mehta Committee (1978) had made many recommendations for improving the financial position of the panchayats. Regarding budget exercise, the Committee had suggested that the State Governments should evolve a budgetary procedure to indicate transfers of different types to the Panchayati Raj Institutions (PRIs).

The Committee went into the details of resources mobilisation in chapter IX of its report. It emphasized that apart from budgetary devolution from the State government, the PRIs should mobilise enough resources of their own. The Committee recommended that all PRIs should have compulsory powers of taxation. It spelt out that the taxation powers of panchayati raj institution should be limited and specific and should not operate inequitously. The Committee recommended that incentives can be offered for optional taxes raised. The other recommendations of the Committee are: Land revenue, cess on land revenue, cess on water rate, surcharge on stamp duty, entertainment tax, show tax etc. should be assigned to PRIs. Land revenue should be transferred to the PRIs in a phased manner over a period of 5 years. Revenue yielding sources should

be built up with budgetary support of government and financial institutions.

The Santhanam Committee (1963) after studying the potential of a few taxes within the purview of panchayats like property tax, building and house tax has suggested making house tax compulsory requiring even the poorest families pay it at low rates. The Committee has also observed that the payment of this tax will give the people a feeling that they are directly contributing to the panchayats and are, therefore, entitled to the services and amenities.

Regarding profession tax, the Committee has recommended levying this tax from various categories of people who reside in the Panchayat area or transact business in the village including persons who follow a profession, art or calling or get pension.

The study by Najumul Abedein (1980) discusses the multi-dimensional aspects of the problems of local government finance in the U.S.A. during the first half of the 20th century.

A major finding of this study was that with the increase in local expenditure and in the number of local government services, the financial

position of the local authorities in the United States of America deteriorated to a very great extent and they became increasingly dependent on the financial assistances from the State authorities. And at the same time the latter, by virtue of their power to control the base of taxation and impose limitations on property tax, made themselves the arbitrators and the sole controlling authorities of local Government finance. It was also observed that during the first half of the 20th century, the failure of local authorities to balance their budgets out of their own resources compelled them to rely on financial grants from Central or State Governments. Increasing grants were accompanied by increasing Central or State control over local government activities. As a result, autonomy of local authorities was increasingly curtailed. The trend that started towards the beginning of the first half of the 20th century has been continuing in most countries of the world.

The constraints of financial resources, and the scope for generating additional resources are reviewed by Panikkar (1981) in his paper, entitled 'Financing Kerala's Development'. Reordering of priorities, as by reducing emphasis on major irrigation and power projects, exploiting the existing tax potential more fully, toning up the operation of the industrial and

commercial enterprises in the public sector, and tapping institutional finance and bank credit were some of the potential sources pointed out by him for resource mobilisation of Kerala.

Panikkar argues that sizeable proportion of the resources mobilized by the State government has gone into investment in power, and large and medium irrigation projects which have had poor financial returns and doubtful impact on agricultural production and productivity. The returns from public sector investments in industrial and commercial enterprises have been equally poor. A critical scrutiny of the public sector development outlays is therefore called for. The State Government has not tapped all its tax revenues fully. On the other hand, it has further accentuated the process of depletion of resources, by way of tax concessions and subsidies, which ought to have been avoided.

A study of 'Local Government Finance in Bangladesh' by Akbar Ali Khan (1983) points out that the augmentation of the resources of the local government is a complex problem which calls for a close co-operation of the Central and Local Governments. His finding is that local governments are not likely to succeed in significantly increasing their resources in the near future for two reasons.

First, taxes assigned to local bodies are more difficult to administer than the major sources of Central Government revenue. Secondly, at the existing rate, most of the taxes may not generate substantial revenues. The success of any move to delegate more responsibilities to local bodies is dependent on the flow of additional resources from the Central to local authorities. The transfer of funds should take place not through grants but through sharing of revenue. Grants make the local bodies absolutely dependent on the Centre while revenue sharing would provide more political freedom to these institutions. The Centre should earmark a portion of Excise duties and Sales tax for local bodies. The Centre should also discontinue duplicate programmes in rural areas and should provide additional resources to local government. At bottom the problem of resources mobilisation in local bodies is political and not economic. Local bodies can function effectively only when they are treated by the Centre as partners and not as puppets.

In his study of Village panchayat in pre-British India, Sayeedul Huq (1984) examines the structure of the institutions within the village which not only performed the 'economic' functions, but also the administrative or political functions. According to him the panchayat formed the most

important feature of the village in pre-British India. The village panchayats served as public trusts and banks. They kept deposits of money and from the interest of such deposits they fulfilled the conditions laid down by the donor.

Gangadhar Jha (1991), in his paper prepared as part of a world Bank study on Financing of Municipal services in India also suggested certain measures to enhance the institutional capacity of urban local bodies. The urban local bodies will have to be involved in urban planning and development which requires adoption of innovative instruments of resource mobilization. The fiscal instruments which could be used for resource mobilization include the following.

1. Besides the traditional tax sources, there exists other innovative tax instruments related to income and consumption which are related to growth in urban economies and are buoyant and elastic (Eg. Surcharge on consumption of electricity and on petroleum products).
2. Local business licence tax as in Philippines is a promising tax for resource mobilization.

3. There exists a number of land based non-property taxes which could be provided for in the town planning legislation and the taxing authority entrusted to municipal governments.
4. If the municipal bodies are vested with land, it could be profitably used for generation of substantial amount of funds.

For the successful functioning of Panchayati Raj Institutions, Neil Webster (1992) emphasises the need to radically alter the relationship between administrative and technical officers on the one hand and locally elected politicians on the other, and to establish and maintain a working relation between them on the new Panchayat Bodies.

Gopi (1992), in his thesis analyses the fundamental problem of Panchayat finance in Kerala. It is how to provide the money necessary to meet the cost of the services carried out without imposing an intolerable burden upon the tax payers and without the local bodies becoming unduly dependent upon assistance from the state government. The major findings of the study were: significant inter-district and intergrade variations exist in the rates of taxes levied; arrears of taxes were quite insignificant; majority of Panchayats in Kerala do not avail themselves of the facilities of public borrowing; the expenditure on establishment is continuously on the

increase in all panchayats; their contributions towards developmental activities are quite insignificant etc.

Richard Bird (1994) in his paper on 'Financing Local Services, Pattern, Problems and Possibilities' argues that it is unfair to ask the urban local bodies to bear expenditure on various civic services all by themselves. According to him financing of municipal services through full cost recoveries from the clients, even if feasible, may not be a desirable proposition to insist up on at present level of urban development in the country. He suggests that State and Central governments who raise substantial portion of their tax revenues from economic activities performed in urban areas shall come forward to finance a major portion of capital development expenditure in respect of some of the major municipal services such as water, roads, bridges etc.

'A Quick Study on Functional and Financial Devolution on PRIs in the Union Territories of Daman and Diu and Dadra and Nagar Haveli by Sivasubrahmanyam (1994) was conducted on the request of the Finance Commission (UTs). The broad objectives of the study were an assessment of the existing status of functional and financial devolution in the two select UTs; identification of appropriate functions, powers and financial

sources that could be profitably be devolved on the PRIs in the UTs; and estimating the man power requirements thereof in respect of the identified functional responsibilities.

The major recommendations of the study include the need of the Govt. of India to transfer additional resources in the form of untied grants to UTs, with a view to enabling them to meet their escalating revenue expenditure needs, particularly their non-plan revenue gap; widening of the tax net to improve the tax collections; reforms in the administrative set up; entrusting the Village Panchayats with basic civic functions and the necessary man power required in this regard.

Other recommendations of the study include reforms in the real estate taxation of Village Panchayats, transferring profession tax from the fiscal domain of Village Panchayats to the District Panchayats, etc.

Oomen and Datta (1995) in their study, suggest certain measures to improve panchayat finances. They see a great potential for raising non-tax income by assigning more land to Panchayats. Creation of permanent assets like shops, flats, fishing ponds, raising of nurseries and other economic activities are important sources of finance. They regard people's contribution a great resource having immense potential in mobilising

resources and maintaining assets. Voluntary agencies also can play a useful role as also educational institutions. There is also a fast growing rich community in rural India who can contribute to the income of Panchayats by buying rural debentures/bonds etc. for worthwhile projects.

The study on 'Panchayati Raj Finance in Maharashtra' by Satish Chandra (1995) examines the different facets of Local Government Finances in the State of Maharashtra to enable policy-makers and others to have access to full details on the subject. The study has broadly the following objectives:

- i) To examine the existing status of Panjayati Raj Finances with reference to their composition and trends.
- ii) To assess the revenue mobilisation effort of the PRIs on both tax and non-tax spheres.
- iii) To analyse the existing system of devolution of resources of PRIs through assigned revenues and grants-in-aid, and their rationale and adequacy.
- iv) To understand the existing system of preparation of budgets and accounts; and adequacy of auditing arrangements; and

- v) To identify the deficiencies and to suggest measure to improve the financial administration of PRIs.

The major recommendation/suggestions of the study are the following.

- i) The Zilla Parishads should be given adequate powers to divert funds which are considered appropriate for taking up such schemes as are specific for obvious needs of the local people.
- ii) Currently, the Panchayat Samitis are implementing schemes that are usually passed on to them by Zilla Parishad. In future, they may be involved actively, beginning from planning process to implementation.
- iii) Measures to allot more powers and functions should take place with regard to PRIs.
- iv) Even though, the Village Panchayat, is empowered to levy taxes on 18 items mentioned in the village Panchayat Act, only a few are being levied to mobilise the Panchayats' own resources. Hence, it was suggested that Panchayat officials should try to enforce taxes stipulated in the Act.

The other recommendations include developing an alternative mechanism for tax collection; revision of existing tax rates on houses, hotels, mills etc; introduction of a single type of audit for Village Panchayats; and provision for grants to all Blocks may be made available without any restrictions.

The study on 'Panchayati Raj Finance in West Bengal' by Jena (1995) was aimed at to examine the status of various aspects of Panchayati Raj Finances in West Bengal based on a field study. The specific objectives of the study were to examine the existing status of Panchayati Raj Finance with reference to both receipts and expenditure; to assess the revenue mobilisation effort; to study the existing system of devolution of resources and to analyse the aspects of financial administration of Panchayati Raj Institutions.

The methodology followed in the study was collection of primary and secondary data from the Midnapur Zilla Parishad, indepth interviews of the officials and leaders at various levels were carried out with the help of a prepared check list to elicit relevant information on the subject. Besides analysis of the study was also supplemented by State level information on

Panchayati Raj Finances through review of literature and extensive discussions with concerned functionaries.

The major findings and observations of the study are the following:

- i) There is a great need for flow of untied fund of suitable amount to Panchayats to enable them to function as units of self-government and to prepare their own projects based on the local needs.
- ii) In order to mobilise the tax resources more efficiently an incentive scheme of matching grant should be introduced.
- iii) There is overlapping powers of taxation in the Act among the three tiers which is affecting the use of taxation powers by the Panchayati Raj Bodies. Hence there is a need to clearly demarcate these powers tier/ wise.
- iv) Zilla Parishads are entitled to receive a share in Land Revenue and Road Cess etc, every year. But flow of fund on this count is irregular. Hence Land Revenue and Cesses share should be given to Zilla Parishads regularly and it should be extended to Panchayat Samiti and Grama Panchayat also.

- v) It is suggested that in future, revenue assistance to Panchayats should be limited to 50 percent. While State revenue sharing might cover another 25 percent of revenue income and another 25 percent should come from Panchayat's own income.

The other recommendations include increasing the tax potential of Grama Panchayats through the revision of property tax and building tax; improvement in the financial administration of PRIs; and proper audit of Panchayat accounts.

Ranjana Mukherjee (1995) in a paper entitled 'Financial Management by Panchayats', attempts to examine the weakness in the management aspects of finance and then suggests possible ways of remedying the inefficiencies. The financial management issues were looked at from three stand points, namely budget, taxation and audit.

Mukherjee has made the following suggestions to remedy the inefficiencies of panchayats.

- I. Because the panchayat bodies vary in size and type and are so dispersed, there is an urgent need to better manage the panchayat

information system so that distortion and imbalances are detected early.

- II. Given the nature of the Panchayati Raj institutions and the ideal according to which they were set up, it is naturally rare to find panchayat members who are expert fund managers. Hence there is the need for giving proper training to the newly elected panchayat members.
- III. Whatever powers and monies are handed out to panchayats as a result of legislation to be taken seriously, the panchayat body must be financially viable and be able to stand on its own feet. For that the PRIs must not only dispense but also gather funds. That will require some changes in the present system and some hard decisions.

In their paper on 'Power to the Malayalee People' Franke and Chasin (1997) express the view that Kerala's decentralisation programme introduced during the Ninth Plan as People's Plan is the largest of its kind in the world at present. According to them the decentralisation does not mean complete abrogation of higher-level responsibilities, but the ultimate goal is a substantial relaxation of Central control and substantial community empowerment.

In his Project Report, Sukumaran (1997) discusses the revenue pattern and suggest measures to improve the financial position of Mulamkunnathukavu Grama Panchayat. Although the study was confined to a single Panchayat, the suggestions are applicable to almost all Panchayats of Kerala. The revenue earned by the Panchayat under study was from conventional resources like building tax profession tax and grants-in-aid. Whatever the Panchayat earned as revenue was being spent on different activities like salaries, maintenance or roads, water supply, street lighting etc. The study points out the above as the main reason for the stagnant picture as exhibited by the Panchayats.

To change the present stagnant scenario of fund position of the Panchayat, the Investigator suggests certain measures which include scientific and rational revision of building tax and lighting tax. Now the profession tax is collected from the salaried class only. More people should be brought under the tax net by including the self-employed also thereby the revenue from profession tax could be increased. The Government should also take suitable measures to increase the amounts from the duty on transfer of property.

Certain deficiencies in financial management were also highlighted by the Investigator. These are: poor system and procedures; non-enforcement of even the existing system and procedures; poor documentation and record keeping; inadequate expertise in the personal management; and ad-hocism in financial management.

Vithal, (1997) after careful scrutiny of various taxes assigned to Panchayats like house tax, profession tax and vehicle tax, identified certain aspects of Panchayat finances which require immediate corrective measures. One is the variations in the tax structure and allocation of resources among the Panchayati Raj bodies in different states. The second aspect is that wherever the minimum and maximum rates have been prescribed in the Panchayati Raj Act, the general tendency is to impose the minimum rate only. The problem is further exacerbated as some Grama Panchayats do not actually levy and collect even the obligatory taxes like the house tax but make it appear only through book entries. Added to this, in some States, there is no periodical revision of taxes.

According to Vithal, to plug in the loop holes in tax collection, the solution lies in setting up of a proper administrative machinery, particularly at the grass roots level for effective tax collection.

In his paper on 'Local Government Finances: Some Issues' Thimmaiah (1998) analyses the emerging trends in the finances of urban local bodies. He states that property tax will continue to be the only major source of revenue for urban local bodies. There are a number of suggestions made by him to improve the finances of urban local bodies like raising loan funds for capital works like water supply and underground sewage disposal through municipal bonds. But municipal bond financing requires some pre-conditions to be fulfilled. First, the municipal body should be financially viable to service the bond funds. Second, the fund raised through municipal bonds should be excluded from the co-ordinated borrowing programme of the central and State Governments so that it becomes an addition in financing urban development plans. Third, it may be useful to give tax concession to those who invest in municipal bonds.

Chitlangi and Tiwari (1998) provide a vivid description of financial management in Panchayati Raj Institutions in Rajasthan. After making a survey of the financial management of PRIs, they discuss the Rajasthan Panchayati Raj Act, 1994 which provided detailed powers and procedures about financial system of Panchayati Raj Institutions. They identified the following reasons for the poor financial status of PRIs in Rajasthan: Lack of

will and ability of PRIs to impose taxes; Poor financial position of State; narrow tax base; unfavourable attitude of State; lack of resources to exploit; apathy of the Village community; and lack of administrative support at the State Level.

The measures to improve Panchayat finances suggested by them include-

- i) assignment of more land to Panchayats;
- ii) development of agriculture as an industry;
- iii) economy in resource use;
- iv) people's contribution;
- v) function-finance nexus; and
- vi) market borrowing.

Pushpangadhan and Murugan (1998) suggest user financing in the provision of basic services like health, education, drinking water, etc. as a source of raising resources for Panchayati Raj Institutions. Such a policy change is prescribed by them on grounds of efficiency, equity and sustainability.

User fee imposed for a hitherto free good restricts over exploitation of resources and thereby enhances demand side efficiency. Supply side efficiency is attributed to the probable quality and quantity improvements arising out of accountability on the part of the providers. Equity argument is centred round increased availability of services with better quality at a subsidised rate for user belonging to the group exempted from cost recovery. Sustainability is attributed to better maintenance and timely replacement or augmentation of existing systems using resources generated from user charges.

Gopi (1998), in his study, analyses the problems involved in the better exploitation and utilisation of the available resources of the panchayats in the State of Kerala. According to him tax sources are not properly exploited due to large scale exemptions, under utilisation of tax rates and defects associated with the methods and machinery for assessment and collection of taxes. Since the local bodies are very near to the people, for fear of losing public support, they are reluctant either to raise the existing tax rates or to levy all the taxes entrusted to them. High proportion of government grants seen in the income structure of the

panchayat is considered by Gopi as an encroachment by the State government into the financial autonomy of the panchayats.

Shaheena (1999) in her study entitled 'Resource Mobilisation under decentralised planning, an analysis of Annual plans of Grama Panchayats in Kerala' analyses the pattern of resource mobilisation of local bodies for the local plans. She examines the nature of relationship between the local resource base and pattern of local resource mobilisation in financing local plans. The overall biases involved in inter governmental financial devolution is also examined by her.

The major findings of her study are:

1. The contribution of own resources, State and Centrally sponsored schemes and voluntary contribution registered increase in absolute terms.
2. Assistance from the State Government constitutes the major source of plan financing of local bodies and their dependence on grants-in-aid has increased.
3. The share of beneficiary contribution has shown a declining trend.

4. There has been a general failure in arranging and co-ordinating the activities of local plans to the credit plans.
5. There is an under estimation of the State sponsored and Centrally sponsored schemes.
6. There are significant urban and rural differences in the pattern of resource mobilisation.
7. Lastly, there are significant inter-tier variations in the pattern of resource mobilisation.

In his paper on 'Decentralisation in Kerala' Nagaraj (1999) discusses the two important characteristics which any move towards decentralisation in Kerala should fulfil in order to make the Programme effective and sustainable. First it should not remain a legislative move, rather it should acquire the characteristics of a mass movement so that enough popular pressure may be built up from below. Secondly, it has to reorient the process of development in the State in such a way that while sustaining and consolidating the earlier gains in the social sectors, the problems in the productive sector have to be solved effectively.

Nagaraj is doubtful whether the Campaign for People's Plan has recognised clearly the essential complement of 'centralised' development planning within the State with the 'decentralised' segment of it, largely because of the 'serious inadequacies in the more centralised planning and implementation systems at the State level and the lack of supporting policies at this level'. The longer-term sustainability of this experiment, to him, would also depend on a certain degree of institutionalisation of the process for transparent constitution and functioning of the local bodies as well as for instituting a process of integrated planning with a coherent strategy and policy frame.

Thomas Isaac, (1999) in his paper entitled 'Decentralisation, Democracy and Development', has attempted to briefly survey the progress of the People's Campaign for Decentralised planning, and makes an assessment of the experience of the first two years. Thereafter an attempt was also made to unravel the political and economic rationale for the above unprecedented move from a theoretical perspective.

He has shown that in the specific setting of Kerala, democratic decentralisation is an important strategic initiative in resolving the development crisis in the State at least with narrow political

compartmentalisation that tend to divide the people. A brief assessment of first year Annual Plan and its implementation shows that there is great scope of improvement.

Krishnan (1999), in his paper on 'Role of Commercial Banks in Resource Mobilisation - The Kerala Experience' analyses the role of Commercial Banks in the Participatory Planning Process in Kerala. The main points which emerge from the analysis are:

- i) Kerala witnessed a tremendous expansion of branches since Nationalisation. However, the pace of branch expansion is very slow since 1990's.
- ii) The performance of banks in mobilising deposits is praise worthy. The growth of NRE deposits are found to be higher than domestic deposits.
- iii) The regional disparity in banking development is still a problem in the state.
- iv) The credit deposit ratio is extremely low by any standard which show the low resource flow from banks to the development of State's economy.

The main suggestions to meaningfully involve the commercial banks in regional development include: giving Malabar Region top priority in future branch expansion programmes to reduce regional disparities in banking; evolving better strategies to utilise NRE deposits; formulating different alternative models for delivering credit more effectively by forging links with self-help groups, NGOs or self-help promotion Institutions etc.

George Mathew (2000), after careful scrutiny of the Report of the Eleventh Finance Commission (EFC) opines that the Report is a damning indictment of the working of the Panchayats and the handling of this critical area of governance by State governments. After extensive consultations with the Central and State governments, representatives of Panchayats and Municipalities and various other organisations, the EFC has come to the conclusion, based on a study of the National Institute of Rural Development, Hyderabad, that the 73rd Constitutional Amendment has not significantly altered the functional domain of panchayats at various tiers. One of the serious concerns of the Commission has been that the panchayats have been marginalised by the centre and states by sponsoring schemes for rural areas without associating these bodies in their planning

and implementation. The centrally sponsored schemes or the state-level schemes for provision and improvement of civic services have not been transferred to the local bodies for grass root level planning and implementation. The EFC has found it deplorable the maintenance of panchayat accounts and their audit. The database is poor and no reliable data is available on finance, budget needs, and basic civic and development functions.

The most important recommendation of the EFC pertains to enhancing the revenue of the local bodies through property tax and house tax, octroi/entry tax and user charges. The commission notes that the property or house taxes are not revised periodically.

Secondly, EFC is of the firm opinion that the capital costs of civic services like primary education, primary health care, safe drinking water, street lighting, sanitation etc. should be met under the concerned budgetary heads of the states and cost of their operations and maintenance through raising tax revenues and user charges.

The third area of EFC's recommendation is accounts and audit. The Commission wants the audit to be entrusted to the Comptroller and Auditor General of India.

In their paper entitled 'Local Democracy and Development: People's Campaign for Decentralised Planning in Kerala', Thomas Isaac and Richard Franke (2000) claim that the People's Planning Campaign in Kerala is a mass movement to empower local bodies to prepare plans for comprehensive local development and create an environment for radical institutional reforms. Local democracy and development gives the inside story of this unique experiment in democratic decentralization that has attracted attention all over the world.

Caroline Kihato (2000) in her working paper, has briefly outlined the historical legacy of democratic local government in South Africa. The focus, however, has been on the gap between the policy intentions on the one hand, and current practices, capacities and contextual realities on the other.

The current emphasis on developmental approaches to local government includes, as a central instrument, the notion of 'Integrated Development Planning' (IDP). An interrogation of IDP policy, however, reveals a tension between apparent attempts to decentralise planning responsibilities, and practical ways in which the autonomy of Local Governments is compromised. These tensions reside in legal stipulations

which affect both the process by which development plans are produced, and the content which they must address. The paper has also argued that, given the current context, in which municipalities are plagued by a lack of capacity, human resources, financial security and skills, IDP policy seems to be over-ambitious. It asks local practitioners to perform tasks that they are unable to perform without the requisite support. The capacity problem is compounded by an over reliance on certain procedures, at the expense of designing innovative development strategies.

The fiscal dilemma has been described in detail, as a central challenge in local government in South Africa. The pressure to exercise fiscal discipline is clearly in tension with the constitutional mandate of municipalities to resolve both historical racist discrimination and the growing current social needs.

It is admitted that despite its short comings, IDP policy marks a significant progress in local planning. It's attempt to ensure greater efficiency in the use of resources and responsiveness to local needs is a step in the right direction.

Ghorpade (2001) while giving a vivid description of Panchayat Raj in the state of Karnataka argues that the Grama Sabha is the soul of

Panchayat raj and therefore there is the need to progressively strengthen its functioning to ensure full participation of the people and accountability. In Karnataka all relevant information shall be systematically made available to the Grama Sabha in accordance with the Transparency Act and the Right to Information Act, which have been enacted in the State.

Thomas (2002), in his paper entitled, 'Decentralised Planning and Development Function: A case study' points out that the Plans of different tiers of local bodies lack integration both horizontal and vertical. This results in duplication of the same functions performed by different tiers which ought to have been avoided if there is an institutional arrangement for the proper scrutiny of the projects prepared by the local bodies.

Joshi (2002) in his paper on People's participation in Decentralised Planning for Rural Development in the Reform Era: Opportunities and Challenges' contents that planning at the grass root level becomes promising only when the local people with better perception of their problems and available resources participate in various stages of planning namely, formulation, implementation and evaluation. Joshi is of the view that while opportunities for people's participation are significant challenges too are serious. The scope for people's participation gets restricted

particularly if rural poverty is the result of disparities within regions and localities. Decentralised planning in general and fiscal decentralisation in particular would call for a large scale people's participation in mobilizing local resources. In the reform era, the reduction in overall government expenditure for rural development programmes is posing a daunting problem.

In his study on 'Decentralised Planning and People's participation: A Case Study' Thomas (2002) examines the degree of people's participation in the planning process and also the reasons for the varying levels of participation. He has also made an attempt to test the hypothesis that people's participation is lower in terms of participation of people in Grama Sabha meetings, Development Seminars and voluntary contributions. The study found that the average attendance of people in Grama Sabha meetings was only around 6 percent which is much lower than the statutory minimum of 10 percent of the voters in each Panchayat ward. Further it was found that there was a relative increase in female participation in Grama Sabha meetings in all the panchayats. The reason for the low participation of people in Grama Sabha meetings as found out by Thomas are a) the misconception of the idea of Grama Sabha meetings

by many as a programme for the poor b) Lack of awareness among the people about the importance of Grama Sabha meetings, c) indifferent attitude of the educated middle class d) apathy of people to attend the Grama Sabha once their grievances are resolved and e) the cinemas telecasted by Doordarshan on Sunday afternoon. The study also found that all the panchayats could show only a very poor performance in the completion of plan projects with the voluntary contribution of man power, money and material from the people.

Devendra Babu's (2002) study brings out the impact of training of Grama Panchayat members on the planning and implementation of panchayat programmes in Karnataka State. The major finding of the study was that the project implemented were not cost effective. The important reasons for this are a) a very few knowledgeable members of Grama Panchayat and officials of the immediate tier dominated in all decisions b) many members especially the women were ignorant about their powers, rights, etc. c) people were also not bothered about the panchayat affairs except during beneficiary identification under certain programmes. The study reveals that one time training is not sufficient and it should be repeated.

Padmanabha Rao (2002) tries to examine whether any change has occurred due to the implementation of programmes meant for the tribals. His study reveals that the programmes have brought some significant changes in the tribal development scene. Village development Committees have become actively involved in planning and implementation and participating in construction works. The Programmes, according to Rao, have made considerable efforts to develop participatory approach. A considerable transformation in approach to tribal development is taking place which is leading towards the establishment of sustainable village institutions.

Ramachandrudu and Acharyulu (2002) conducted a study in Vizianagaram district of Andhra Pradesh to assess the dynamics of rural poverty and the success of self-help groups under Panchayati Raj system in a low socio-economic setting. The results of the study show that there has been increase in real income of member households of self-help groups ranging from 34 percent to 39 percent. About 75 percent of the member couples are practicing family planning methods when compared to 65 percent among non-members.

Subha Rao, (2002) in her study gives a vivid description of the decentralised planning process in Andhra Pradesh. She claims that the movement started in the name of 'Janmabhoomi' under Panchayati raj system from January 1997 is a people centred development process. According to Subha Rao Janmabhoomi is a unique programme which is to be seen as a social vehicle designed to meet functional democracy true, transparent and people friendly. It has brought officials close to people in villages and urban areas and make them accountable. Since its inception, it has completed 17 phases and helped to promote awareness and motivate people on key social issues. But the main drawback of this programme is lack of budgetary support.

Thomas (2003) claims that the introduction of decentralised planning and the important role assigned to women as elected representatives and also as beneficiaries of various projects has resulted in a positive change in their approach to the various institutions of decentralised planning in Kerala like Grama Sabhas. According to Thomas the decentralised planning exercise has contributed to the empowerment of women in the state.

Conclusion

From the majority of the foregoing studies, it is clear that a comprehensive study covering resource mobilisation by the local bodies has not yet been attempted to. Though in some studies partially certain attempts have been made regarding the financial aspects of decentralised planning, no detailed study is seen made in this regard. Consequent on the 73rd and 74th Constitutional Amendments, the panchayats have been raised to the status of self governing institutions with definite powers and responsibilities. But the studies made by various researchers and planners do not insist on any programme for the economic independence of the panchayats. The panchayats depend mainly on State and Central aid for carrying out the developmental projects. The studies mentioned above have not given any positive suggestion or recommendations to get rid of the economic dependence of the panchayats in the short-run or in the long-run. Hence the above studies paved the way for a detailed investigation into the matter relating to the resource mobilisation of local bodies and to frame some effective and practical strategies, the investigator has made a sincere attempt in a new direction. Hence the present study is intended to analyse the present pattern of resource mobilisation by local bodies and to infer its adequacies or otherwise. It is also intended to frame certain concrete strategies for additional resource mobilisation by local bodies to make them self-reliant economic units.

METHODOLOGY

K.N. Kamalasanan “ Resource mobilisation for economic development, the role of local bodies : a case study of Kerala” Thesis. Department of Economics , Dr.John Matthai Centre , University of Calicut, 2003

Chapter III

METHODOLOGY

METHODOLOGY

The methodology adopted in the present investigations is briefly discussed under the following heads.

- 3.1 Selection of Method
- 3.2 Selection of Sample
- 3.3 Selection of Area
- 3.4 Selection of Tools
- 3.5 Description of Tools
- 3.6 Collection, consolidation and processing of data
- 3.7 Statistical techniques.

3.1 Selection of Method

In the present investigation descriptive survey method has been adopted. Descriptive survey method is one of the most common approaches made use of in socio-economic researches. It involves gathering information, classifying, tabulating, analysing and interpreting data collected. The process involves the evaluation and generalisation of many a significant problem connected with the investigation. Descriptive survey method is adopted as the investigation is intended to evaluate the

efficacy of decentralised planning introduced in Kerala during the Ninth Plan. Hence it has been necessitated to conduct a descriptive survey for collecting relevant data useful for the investigation.

3.2 Selection of Sample

Two Panchayats under Malappuram district and two Panchayats under Kozhikode district were selected at random as sample panchayats for the study. A sample of 100 beneficiary and non-beneficiary householders were selected from each of the 4 panchayats for the purpose of study. So also a sample of 160 social workers, elected representatives and panchayat employees were selected as sample for the survey. Details relating to the sample panchayats and respondents are given in Table 3.1.

Table 3.1

Details relating to the sample panchayats and respondents

Name of District	Name of Panchayat	No. of beneficiary and Non-beneficiary Householders	No. of elected representatives, social workers and Panchayat employees	Total
Malappuram	Chelembra	100	40	140
	Pallikkal	100	40	140
Kozhikode	Kakkodi	100	40	140
	Kakkur	100	40	140
Total		400	160	560

The investigator before conducting the survey had detailed discussions with some social workers, panchayat presidents, employees and economic experts regarding the problems faced by the panchayats in resource mobilisation and implementation of developmental programme and projects undertaken under decentralised planning. The investigator felt that there are some serious common problems impeding the developmental activities by the Panchayats, undertaken during the Ninth Plan period under decentralised planning. The investigation has been initiated on the basis of the above deliberations and samples selected accordingly.

3.3 Selection of Area

There are 990 Grama Panchayats in the state of Kerala situated in backward or more or less developed areas. While referring the plan documents published by the State Planning Board and Development Reports published by Panchayat bodies, the Investigator could confirm that the problems faced by various panchayats of the state of Kerala are more or less the same as regards resource mobilisation. Hence 2 panchayats, viz., Chelembra and Pallikkal of Malappuram district; and Kakkodi and Kakkur Panchayats of Kozhikode district, have been selected at random for the

present study. So also for the convenience of collecting data by the investigator who resides in Malappuram district the study was confined to the above 4 panchayats only. The study was also limited to the above area as the investigator intended to study in detail the various aspects involved in the decentralisation such as the preparation of projects, sanctioning of the projects, implementation, monitoring and also to evaluate the extent of efficacy of various projects being implemented in Panchayats coming under infrastructural, productive and service sectors.

3.4 Selection of Tools

The Investigator, with a view to collecting data relating to the decentralised planning programme being implemented in Panchayats, prepared two detailed structured questionnaires, one intended for the beneficiary householders of various projects and non-beneficiaries, and another questionnaire containing 29 questions seeking information relating to 50 different items, intended to social workers, elected representatives and panchayat employees. The investigator personally contacted 160 householders consisting of social workers, elected representatives and panchayat employees. Responses were got recorded on the basis of the questionnaires. The Investigator then contacted 400 householders residing

in the four sample panchayats under survey for collecting data on the basis of the structured questionnaire prepared for the purpose. The 400 householders include beneficiaries and non-beneficiaries of various projects implemented during the Ninth Plan period under decentralised planning. The above tools prepared were used for collecting valuable suggestions, opinions and views relating to the decentralised planning programme and additional resource mobilisation strategies to be attempted to. A modified form of Hicks-Streeten strategy was made use of to assess the level of economic development that the panchayats have achieved under decentralised planning during the Ninth Plan period.

3.5 Description of Tools

The questionnaires prepared for eliciting valuable information from the respondents consist of socio-economic status of respondents, functioning of Grama Sabha, selection of beneficiaries of projects, short comings in the implementation of projects, and resource mobilisation strategies, internal as well as external, to be adopted.

To measure the achievement of panchayats under decentralised planning, the tools framed by Hicks and Streeten has been made use of. According to Hicks and Streeten the economic indicators, namely, health,

education, nutrition, water supply and sanitation fairly represent the level of economic development. In the present study the indicators coming under health, i.e., life expectancy, and literacy coming under education have not been considered, since life expectancy in the state of Kerala is above the national average of 58 years. Further, Kerala has attained full literacy even before the Ninth Plan. Therefore, a modified form of Hicks-Streeten strategy using the other indicators are made use of to assess the level of economic development, the panchayats have achieved under decentralised planning during the Ninth Plan.

3.6 Collection, Consolidation and Processing of Data

The collection of data for the investigation was over by July 2002.

a) Secondary data were collected from the 4 Panchayats to study the pattern and extent of resource mobilisation of local bodies. For the collection of the above the investigator relied on the Economic Review of the State Planning Board relating to the periods coming under the Ninth Plan, i.e., from 1997 to 2002. So also the Development Reports and Annual Plan documents and Review reports of the Ninth Plan relating to the 4 panchayats, viz., Chelembra and Pallikkal of Malappuram district and Kakkodi and Kakkur of Kozhikode districts were also collected. Data

collected from the above Panchayats were tabulated year-wise for the plan period, and also a consolidated table was prepared for the Ninth plan period. Year-wise data was tabulated with a view to pin-pointing the variations or changes in the pattern of resource mobilisation taken place year by year under the period of study. The data collected were tabulated to study the pattern of allotment of available resources to various projects coming under infrastructural, productive and service sectors, including its adequacy and otherwise of funds. The projects carried out by local bodies fall under three broad categories, viz., productive, service and infrastructure sectors. The productive sector consists of Agriculture, Irrigation, Animal husbandry, industry, etc. The service sector consists of education, culture, health, drinking water, social welfare, etc. The infrastructure sector consists of roads, bridges, power, etc. The Investigator collected all the relevant secondary data in respect of various aspects such as the projects proposed and the amount of proposal, projects sanctioned and projects implemented and the amount sanctioned for the implementation of the projects. Detailed secondary data have been collected relying on publications of the State Planning Board, Annual Plan documents and Review Reports of panchayats. The data so collected were classified tabulated and interpreted to suit the purpose of the investigation.

b) Primary Data

Two structured questionnaires were prepared and personally administered on 560 household respondents including beneficiaries of projects and non-beneficiaries and also social workers, panchayat employees and elected representatives with a view to obtaining information for measuring the efficacy and achievement of the panchayats in the implementation of various projects. Information was also collected through the questionnaires for suggestions for formulating new resource mobilisation strategies. The data collected were tabulated under two categories of respondents, one consisting of beneficiaries and non-beneficiaries and the other social workers, elected representatives and panchayat employees. The data collected were also intended to measure the benefits derived by the residents consequent on decentralised planning. The opinion of the respondents regarding the functioning of the decentralised system under various stages of planning and implementation were also collected. Their valuable suggestions for bettering the decentralised planning programme and new strategies to be formulated for additional resource mobilisation to strengthen the financial position of the local bodies were collected, classified and tabulated. This helped the

Investigator for assessing the benefits enjoyed by the residents, to know the anomalies in the practical implementation of decentralised planning and also the inadequacies of funds for various developmental programmes.

3.7 Statistical Techniques

Averages and percentages were made use of for evaluating the data processed to obtain the quantitative interpretation.

ANALYSIS AND INTERPRETATION OF DATA

K.N. Kamalasanan “ Resource mobilisation for economic development, the role of local bodies : a case study of Kerala” Thesis. Department of Economics ,
Dr.John Matthai Centre , University of Calicut, 2003

Chapter IV

ANALYSIS AND INTERPRETATION OF DATA

ANALYSIS AND INTERPRETATION OF DATA

This chapter deals with the analysis and interpretation of data relating to the period 1997-2002, the Ninth Plan period under study. Data have been collected from 4 Panchayats; Chelembra and Pallikkal of Malappuram District; and Kakkodi and Kakkur of Kozhikode District selected as sample Panchayats for investigation. Year-wise data have been collected and consolidated in order to make the study more scientific and also for precision. This has facilitated the investigator to pin point the inadequacies and failures crept into in every year of decentralized planning undertaken by the local bodies. This has also helped the investigator to have a comparative study and assessment of the performance of the local bodies year wise and over the entire plan period as well. The present chapter is divided into three sections as shown below.

Section A: Analysis and Interpretation of data relating to the extent and pattern of resource mobilization by local bodies.

Section B: Analysis and Interpretation of data assessing the efficacy of local bodies in the implementation of projects.

Section C: Analysis and Interpretation of data for formulating certain strategies for additional resource mobilization by local bodies.

Section A: Pattern and Extent of Resource Mobilisation

This section is intended to analyse the resource mobilization pattern adopted by the local bodies under decentralized planning. The analysis and interpretation of the secondary data collected for the purpose of the study have been attempted to ascertain the adequacy or otherwise of the resource mobilization pattern followed by the local bodies under decentralized planning during the period 1997-2002. The data collected relating to the periods 1997-98, 1998-99, 99-2000, 2000-2001 and 2001-2002 have been analysed year-wise and also for the whole plan period. This has been done with a view to making a clear picture of the pattern of resource mobilization and the deviation, if any, taken place year by year relating to the period of investigation.

Following is the table showing the pattern of resource mobilization relating to local bodies for the year 1997-98, the first year of the Ninth plan under study.

TABLE 4.1.1

Pattern of Resource Mobilization 1997-98

(Figures in per cent)

Grant-in-aid	State sponsored	Centrally sponsored	Own Fund	Voluntary contribution	Loans from co-operative	Loans from other fin	Beneficiary contribution	Others
39.3	30.9	3.8	20.5	3.5	-	-	2.0	-

An analysis of the table shows that the main sources of resources of the Panchayats are grant-in-aid, state sponsored schemes and own fund. Grant-in-aid forms the major source of income, i.e., 39.3 percent of the total expected outlay of the proposed projects. State sponsored schemes comes to 30.9 percent and own fund 20.5 per cent. Centrally sponsored schemes cover only 3.8 per cent of the proposed outlay. Voluntary contribution is only 3.5 per cent and beneficiary contribution 2 per cent. This shows that the Panchayat depends mainly on the State for funds. The table given above shows that the local bodies did not anticipate raising any fund from co-operatives or from other financial institutions for their developmental activities. Own fund being only 20.5 percent, it can be inferred that a self-reliant panchayati raj is only a distant dream to be achieved. Beneficiary

contribution is also insignificant as it comprises only 2 percent of the annual plan outlay. It again goes to prove that the local bodies cannot have sustained economic development unless they have a substantial share of own fund in the plan outlay. They have failed in mobilizing adequate own fund for plan programmes, instead depend largely upon state funds and other external sources. It seems unscientific to depend heavily on external sources rather than making an earnest attempt in raising revenue on their own.

Table 4.1.2 given below shows the percentage of resource mobilization from various sources by local bodies during the year 1998-99 to meet their plan outlay.

TABLE 4.1.2

Pattern of Resource Mobilization '98-'99

(Figures in percent)

Grant-in-aid	State sponsored	Centrally sponsored	Own Fund	Voluntary contribution	Loans from co-operative	Loans from other financial institutions	Beneficiary contribution	Others
39.9	1.9	3.8	16.1	0.8	—	17.5	20.0	—

During the year 1998-99 also the grant-in-aid formed the major share of the total outlay, i.e. 39.9 per cent. In 1997-98 it was 30.9. In 1998-99 it increased to 39.9 per cent. It again shows that the dependence of local bodies on state funds is on an increasing trend which is against the basic principle of self-reliant local self governance. Voluntary labour contribution is only 0.8 per cent of the total outlay which also shows a decreasing trend. The inefficiency of the local bodies to raise voluntary contribution is evident. There is an increasing trend of availing loans from financial institutions. During 1998-99 the expected contribution of beneficiaries showed a steep upward trend, i.e., it was 20 percent in 1998-99 whereas it was only 2 per cent in 1997-98. No fund is seen raised from the co-operative financial institutions during 1998-99. The undue and excessive reliance on state funds is not helpful and conducive for the sustained development of the panchayats. It is better to depend more on self funds and less on other sources.

Table 4.1.3 shows the pattern of resource mobilization of local bodies during 1999-2000.

TABLE 4.1.3

Pattern of Resource Mobilization '99-'2000

(All Figures in percent)

Grant-in-aid	State sponsored	Centrally sponsored	Own Fund	Voluntary contribution	Loans from co-operative	Loans from other financial institution	Beneficiary contribution	Others
49.2	5.1	4.0	8.8	6.5	—	10.1	16.3	—

The local bodies continued depending on the state funds increasingly year to year. More than half portion of the proposed outlay was expected to be raised from state funds, i.e., 49.2 per cent plus 5.1 per cent (54.3 per cent). This pattern of resource mobilization and depending on the state fund heavily is unscientific and unadvisable. The local bodies should have to depend on own resources mainly than the external sources. Beneficiary contribution shows an upward trend, i.e., 16.3 per cent in 1999-2000 against 2.0 per cent in 1997-98. An over all analysis shows that the pattern of resource mobilization of local bodies need to be revised and restructured for the healthy existence of the local governments. Voluntary contribution is only 6.5 per cent of the total outlay. It is far behind the minimum of 10 per cent being fixed by the State Planning Board. Therefore, resource

mobilization by voluntary contribution of labour is to be geared up so that it is increased at least the minimum of 10 per cent of the total outlay. The labour force under local governments often remains untapped and unutilized. It shows that there is ample scope of human resource mobilization internally in all local bodies. The panchayats have miserably failed to achieve this target.

Table 4.1.4 shows the pattern of resource mobilization of local bodies during 2000-2001.

TABLE 4.1.4

Pattern of Resource Mobilization '2000-'2001

(All Figures in percent)

Grant-in-aid	State sponsored	Centrally sponsored	Own Fund	Voluntary contribution	Loans from co-operative	Loans from other financial institutions	Beneficiary contribution	Others
30.0	6.7	24.2	3.9	3.2	—	18.1	8.8	5.1

As per the details given above it is inferred that the local bodies decreased the extent of their dependence on state plan funds during 2000-2001. The grant-in-aid and state sponsored schemes together formed 36.7

per cent of the total outlay. But centrally sponsored outlay increased very much, i.e., 24.2 per cent in 2000-2001 whereas it was only 4.0 per cent in 1999-2000. Here again the total outlay of state and centrally sponsored schemes comes to be 60.9 per cent whereas it was only 58.3 per cent in 1999-2000. Own fund shows a decreasing trend. It was 8.8 per cent in 1999-2000 and was only 3.9 per cent in 2000-2001. This trend is unhealthy for the march of the panchayats towards self-reliance. Beneficiary contribution also showed a decreasing trend. It goes to prove that the developmental activities showed a downward trend. The resource mobilization pattern is not sound and promising in 2000-01 as well.

Table 4.1.5 given below shows the resource mobilization pattern followed by the local bodies during 2001-2002, the concluding year of the Ninth plan.

TABLE 4.1.5

Pattern of Resource Mobilisation 2001-2002

(Figures in per cent)

Grant-in-aid	State sponsored	Centrally sponsored	Own Fund	Voluntary contribution	Loans from co-operative	Loans from other financial institutions	Beneficiary contribution	Others
56.9	6.7	10.1	3.5	1.2	-	1.0	8.9	11.7

From the table above it is evident that the local bodies have failed miserably to resort to a stable and sound resource mobilization pattern for various developmental activities carried out during 2001-2002. It is clear from the table that the local bodies heavily depend upon state funds and centrally sponsored schemes for financing their annual plan, i.e., 72.7 per cent of the total outlay is from state and central government sources. Own fund is only 3.5 per cent and voluntary contribution only 1.2 per cent. From this it is unfortunate to note that the local bodies are moving away from the concept of self-reliance by increasingly depending on government sources for the execution of projects. As such the present pattern of resource mobilization is not progressive and hence unscientific.

Table 4.1.6 below is a consolidated statement in respect of resource mobilization of local bodies for the period, 1997-98 to 2001-2002 (Ninth Plan).

TABLE 4.1.6

Pattern of Resource Mobilization (Consolidated from 1997-98 to 2001-02)
(All figures in per cent)

Grant-in-aid	State sponsored	Centrally sponsored	Own Fund	Voluntary contribution	Loans from co-operative	Loans from other financial institutions	Beneficiary contribution	Others
43.1	8.6	10.1	9.4	3.2	—	10.2	11.8	3.6

The percentage of the total expected outlay from various sources given above gives a clear idea of the mode and pattern of resource mobilization adopted by the local bodies during the Ninth plan period. The table shows that more than 60.0 per cent of the proposed outlay is from grant-in-aid from state and centrally sponsored schemes. Voluntary contribution of labour is very meagre, i.e., only 3.2 per cent. The labour force, though being abundant, is seen almost untapped or not properly made use of. It is a weakness on the part of the local bodies to leave this own resource untapped adequately. Beneficiary contribution is only 11.8

per cent during the entire period of the Five Year Plan. This shows that the developmental activities are not conducive for the economic progress of local bodies. It is to be pointed out that the co-operative sector being a potential source of comparatively cheaper finance is not at all made use of by the local bodies during the plan period. 10.2 per cent of the proposed outlay is from other financial institutions whose cost of finance is higher than the funds that can be raised from the co-operative sector. Own fund of the Panchayats forms only 9.4 per cent of the total expected outlay. This shows that the panchayats have failed in mobilizing internal funds properly and effectively during the Plan period. Hence the present pattern and extent of resource mobilization is inadequate and unsound for the all round and sustained development of local bodies. It is evident that the local bodies could not achieve their targets due to their excessive dependence on state and central governments for plan finance.

Section B: An Evaluation of the Implementation of Projects under decentralized planning

The local bodies have undertaken a number of projects relating to productive service and infrastructure during the Ninth Plan period under decentralized planning. An earnest effort has been made by the investigator to collect, tabulate, analyse and interpret the data relating to different projects undertaken by the local bodies with a view to ascertaining the efficacy or otherwise in the implementation of projects. Details of the analysis and interpretation of the respective data are given below.

The following table shows the number of projects proposed, sanctioned and implemented during the year 1997-98.

TABLE 4.2.1

Project proposed, sanctioned and implemented by local bodies - 1997-98

(All Figures in per cent)

Sector	Projects sanctioned in relation to proposed	Projects implemented in relation to projects sanctioned	Amount sanctioned in relation to proposed	Amount spent in relation to sanctioned
Productive	67.69	77.28	70.37	54.60
Service	78.79	69.23	74.44	57.96
Infrastructure	67.09	67.92	62.10	66.81
All sectors	70.95	71.14	69.93	58.36

From the table it is clear that only 70.95 per cent of the proposed projects were sanctioned for implementation during 1997-98; the first year of the Ninth plan under study. It clearly shows that there is a gap of 29.05 per cent between projects proposed and projects sanctioned, i.e., about one-third of the projects remained not sanctioned. There is also wide discrepancy between projects sanctioned and implemented. It is seen that during the year, under various sectors; productive, service and infrastructure, projects implemented is only 71.14 per cent of the projects sanctioned. Here again there is a gap of 28.86 percent between projects sanctioned and implemented. This shows that the local bodies have failed in implementing the projects sanctioned effectively. As regards the amount spent and the amount sanctioned there is also wide disparity, i.e., local bodies could spend only 58.36 per cent. It seems that even a substantial amount, 41.60 per cent of the sanctioned amount could not either be raised or spent for various projects for achieving the target. From the above, the amounts relating to 1997-98, it is evident that only in the case of projects relating to infrastructural facilities the panchayats could spend above 60 percent. The wide range of disparity between the projects proposed and projects sanctioned, projects sanctioned and implemented and the amount sanctioned and amount spent, shows that the preparation of budget by

local bodies is unscientific and unrealistic. So also, they have failed to raise sufficient funds for accomplishing the projects sanctioned. In the implementation side as well the local bodies did not show prudence or effectiveness. There is laxity in raising adequate funds on their own or from other sources and also in the effectiveness of making utilized the funds raised for productive purposes.

Table 4.2.2 given below shows the details of the number of projects proposed, sanctioned and implemented during the year 1998-99.

TABLE 4.2.2

Projects proposed, sanctioned and implemented by local bodies - 1998-99

(All Figures in per cent)

Sector	Projects sanctioned in relation to proposed	Projects implemented in relation to projects sanctioned	Amount sanctioned in relation to proposed	Amount spent in relation to sanctioned
Productive	64.71	65.15	17.79	79.76
Service	81.13	86.05	66.59	71.06
Infrastructure	85.44	69.32	35.01	65.64
All sectors	77.17	74.17	29.03	78.86

From the table above it becomes clear that only 77.17 per cent of the proposals relating to various projects under productive, service and

infrastructure sectors were sanctioned during 98-99. There is a wide gap of 22.80 per cent between the projects proposed and sanctioned and also there is a wide disparity between projects sanctioned and implemented. Only 74.17 per cent of the projects sanctioned were implemented. In short, there is a very big gap between proposal and implementation and between projects sanctioned and projects implemented. Even in the case of spending the amount sanctioned, the panchayats could spend only 78.86 per cent of the sanctioned amount. This again shows the ineffectiveness of achieving the targets even in spending. From the above it is clear that the local bodies mainly stand for distributing the funds received from state government and other agencies to various activities, without showing initiative and enthusiasm for actively mobilizing all possible internal and external resources with a view to attaining the aim of self-reliance which is the motto of panchayati raj. The figures show that there is considerable laxity and apathy on the part of local bodies in the successful implementation of the various productive projects aimed at improving the living conditions of the villagers. As per the plan document of every panchayat, it is seen reiterated that the own fund is more or less completely utilized for recurring expenditure of panchayat administration leaving a very little or no funds for developmental activities.

Table 4.2.3 shows the details of the projects proposed, sanctioned and implemented during the year 1999-2000.

TABLE 4.2.3

Projects proposed, sanctioned and implemented by local bodies - 1999-2000

(All figures in per cent)

Sector	Projects sanctioned in relation to proposal	Projects implemented in relation to projects sanctioned	Amount sanctioned in relation to proposed	Amount spent in relation to sanctioned
Productive	80.61	62.03	91.93	66.21
Service	56.10	85.51	66.08	84.20
Infrastructure	79.14	85.96	32.96	77.67
All sectors	71.78	78.63	58.54	75.78

As in the case of 1997-98 and 1998-99, there is wide disparity in the proposals of projects, number of projects sanctioned and the amount spent on various sectors. An analysis of the table above shows that only 71.78 per cent of the projects proposed were sanctioned during the year. The percentage of projects implemented comes only 78.63 per cent of the sanctioned projects. There is a dearth of 21.37 per cent in the implementation of the sanctioned projects. As regards the amount sanctioned and the amount spent; only 75.78 per cent was spent during the

year 1999-2000. From the above, the analysis of the table evidences that there is no reasonable relationship between the proposals, sanctioning and implementation of different projects by the local bodies. Hence the preparation of the budget seems to be unscientific and unrealistic. The local bodies have failed in raising adequate funds to implement their proposals. Even many of the sanctioned projects have not been implemented and implemented projects not fully completed. The gap between amount sanctioned and expended for the projects is a clear evidence that the local bodies could not utilize even the sanctioned amount. It is found by the investigator on discussion with panchayat authorities that there is delay in getting grants-in-aid from government or finance from financial institutions in time to materialize the projects. This also adds for the inefficiency of the panchayats in the effective implementation of the projects at their disposal.

Given below shows the details of the projects proposed, sanctioned and implemented during the year 2000-2001 by local bodies under various sectors - productive, service and infrastructure.

TABLE 4.2.4

**Projects proposed, sanctioned
and implemented by local bodies - 2000-2001**

(All Figures in per cent)

Sector	Projects sanctioned in relation to proposed	Projects implemented in relation to projects sanctioned	Amount sanctioned in relation to proposed	Amount spent in relation to sanctioned
Productive	83.78	59.68	72.90	76.37
Service	66.43	82.11	54.38	100.95*
Infrastructure	49.79	73.50	54.77	76.64
All sectors	60.62	73.36	61.28	84.17

During the year 2000-2001, only 60.62 percent of the proposed projects were sanctioned. This is very low compared to the previous three years under study. During the previous years the sanctioned projects were somewhere around 70.0 per cent. But during 2000-2001 it is only around 60.0 per cent. There is a wide gap between the needs (proposals) and the sanctioned projects. In the case of projects implemented only 73.36 per cent of the sanctioned projects were implemented. But the percentage in relation to the amount sanctioned and the amount spent, shows 84.17 percent which is comparatively higher than that of the previous years under investigation. However the mode of spending the sanctioned

amount is not effective for the proper implementation of the projects. The above table also shows that the local bodies continue to be ineffective in the implementation of the projects even after four years of decentralized planning being adopted.

The table below shows the details of the projects proposed, sanctioned and implemented during the year 2001-2002, the concluding year of the Ninth plan.

TABLE 4.2.5
Projects proposed, sanctioned
and implemented by local bodies - 2001-2002

(All Figures in per cent)

Sector	Projects sanctioned in relation to proposed	Projects implemented in relation to projects sanctioned	Amount sanctioned in relation to proposed	Amount spent in relation to sanctioned
Productive	58.76	70.18	68.67	57.39
Service	71.60	62.93	73.08	71.30
Infrastructure	74.24	87.06	56.39	60.60
All sectors	68.24	78.38	65.63	63.65

The above table shows that only 68.24 per cent of the proposed projects were sanctioned and only 63.65 per cent of the amount sanctioned were utilized for the different projects coming under productive, service

and infrastructure sectors. During this year also the table evidences that the mode of proposal of the projects, the projects sanctioned, the projects implemented and the amount spent are quite unrealistic and unscientific. The local bodies have failed and lag very much behind in achieving the targets. It is evident that even after the fifth year of the Ninth plan and decentralized planning followed in the state of Kerala, the local bodies could not exhibit reasonable prudence and efficiency in the financial administration and implementation of constructive programmes aiming at improving the welfare of the residents of the panchayats. They could not raise any substantial fund from internal sources or even utilize the labour potential of the panchayats. They have been reduced to the level of spending agencies in respect of the funds received from governments or elsewhere. It calls for the local bodies have not shown their ability to emerge as responsible public bodies. It again shows that the local bodies to be made socially conscious, responsible and productively oriented.

Table 4.2.6 gives the details of a consolidated statement of various proposals, projects sanctioned and implemented during the Ninth Plan, i.e., 1997-98 to 2001-2002.

TABLE 4.2.6

**Consolidated statement of projects proposed, sanctioned
and implemented by local bodies - 1997-98 to 2001-2002**

(All Figures in per cent)

Sector	Projects sanctioned in relation to proposed	Projects implemented in relation to projects sanctioned	Amount sanctioned in relation to proposed	Amount spent in relation to sanctioned
Productive	70.64	65.91	70.37	67.52
Service	69.67	76.56	74.44	76.80
Infrastructure	68.61	79.15	62.10	73.55
All sectors	69.44	75.08	53.57	72.42

The table 4.2.6 representing the consolidated performance of the local bodies during the Ninth Plan also shows that there is wide range of disparity between projects proposed and projects implemented, the amount of proposal and the amount sanctioned for developmental activities of the local bodies. Only 69.64 per cent of the proposals were sanctioned. As regards the amounts required under various proposals and the amount sanctioned; only 53.57 per cent of the proposed amount were sanctioned. This shows that a little more than 50 per cent of the proposals, in monetary terms were sanctioned leaving half discarded. Relating to number of projects sanctioned and number of projects implemented; only 75.08 per cent were implemented where as in terms of expenditure it is 72.42 per cent

of the amount sanctioned. While comparing the amount of proposal under various projects and the amount spent; it is only 38.80 per cent of the proposed amount. It again shows that the gap between the needs and execution in monetary terms is 61.20 per cent. The local bodies have miserably failed in the mobilization of adequate funds for the various projects and also in the effective implementation of the projects sanctioned. From the above tables relating to the Ninth plan it is clear that the local bodies have to concentrate more on raising funds internally rather than depending almost fully on state and other external agencies for raising their needy funds. It is essential for the steady development and economic progress of local bodies. But unfortunately this has not been properly attempted to till date by the local bodies. It is also evident that there has been serious laxity in the successful implementation of the various projects undertaken during the plan period. The budgets prepared by the local bodies remained a distant dream which could not be achieved. The projects could not be implemented properly by the application of finance alone but it must be coupled with effective administration, timely spending and social accountability of the individuals involved in the various activities and processes. Our public undertakings under democratic bodies have failed in achieving desired results, either economic or otherwise, due to the

absence of the sense of social accountability. From the foregoing analyses it has become imperative to resort to some possible strategies to raise additional financial resources internally so also to tap the natural and human resources available within the jurisdiction of the local bodies for uplifting the local bodies to the desired level of economic independence.

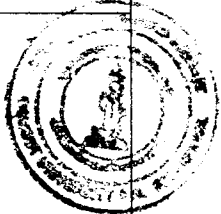
To make the investigation more precise and concrete it has become imperative to evaluate the efficacy of the local bodies in the implementation of the projects in achieving their physical targets. It is already proved that they have failed in the proper administration of financial resources. Here again it is essential to go into the depth of the productive activities being implemented by the local bodies with a view to improving the living condition of the residents. The investigator made an earnest attempt to collect the data relating to the physical targets of various projects in productive, service and infrastructure sectors and the actual targets achieved in the respective sectors. The table shown below gives the percentage of achievement in different projects under productive, service and infrastructure sectors during the Ninth plan period under study.

TABLE 4.2.7

**Physical target of projects with
targets achieved, 1997-98 to 2001-2002 - the Panchayats**

Sector	Nature of project	Physical target	Physical target achieved	% of achievement	Average performance
Productive	Irrigation	Irrigation of 1868 hectares of land	50 hectares	2.68	
	Drinking water	Provision of drinking water to 1810 families	710 families	39.23	
	Paddy	Extension of paddy cultivation to 563.5 hectares	367.1 hect.	65.15	
	Pepper	Extension of benefits to 31 farmers	20	64.52	
	Vegetables	1000 kg. of vegetables	350 kg	35.0	
	Fish market	whole villagers	—	0	
	Public urinal	"		100.00	
	Animal husbandry	81200 litre milk and 21.2 lakh eggs	6910 litre 1 lakh	6.62	
	Industrial units	Employment to 515 person	70 persons	13.59	
	Women welfare	Employment to 14126 women	3657 women	25.89	35.27

NB 3226

Sector	Nature of project	Physical target	Physical target achieved	% of achievement	Average performance
Service	School complex	All students		63.52	
	Cultural centre	All villagers	0	0	
	Volleyball coaching camp	Training to 100 persons	12	12.0	
	Computer training	Training to 410 persons	30	7.32	
	Housing	1969 houses	856	43.47	
	Anganwadis	Building to 24 Anganwadis	14	58.33	
	Latrine	Latrine to 1158 families	741	63.99	
Infra-structure	Road	Tarring of 160.486 km of roads	35.711 km	22.25	22.82
	"	Metalled Roads of 197.550 km	18.760 km	9.50	
	"	Soling of 26.700 km of road	7.885 km	29.53	
	Bridges	Construction of 10 bridges to connect villages	3 bridges	30.0	

With regard to irrigation, the local bodies could achieve only 2.68 per cent of their physical targets. In the case of projects relating to providing drinking water, they could achieve only 39.23 per cent of their physical target. The projects relating to the extension of paddy cultivation, they

achieved 65.15 per cent of their physical target. In the case of projects undertaken for improving the pepper cultivation, they could achieve 64.52 per cent of their physical target. The projects relating to vegetable cultivation, the local bodies could reach only 35.0 per cent of their physical target. Regarding fish market they could not implement any project and hence the achievement is zero per cent. Regarding public urinal they have almost achieved their physical target. With regard to projects relating to animal husbandry, they reached only 6.62 per cent of their physical target. The industrial projects could achieve only 13.59 per cent of the physical target. The projects taken for the improvement of women's welfare, they reached only 25.89 per cent.

From the data it is quite clear that the allocation of available funds to the industrial sector is quite inadequate and that more emphasis is given to infrastructural and service sectors. Even some of the sanctioned projects relating to industries have not been implemented and those undertaken have not been completed. It is evident that there is a great degree of neglect on the part of the local bodies towards industrial projects and their effective implementation. It is clear that the projects prepared are not in the long-term perspective for sustained industrial development.

The productive sector shows an average achievement of 35.27 per cent of the physical targets. This is quite unsatisfactory and shows that the panchayats could not even accomplish 50 per cent of their targets. It is only a little bit more than one-third of the target. It evidences that there is no close relation between the target and achievement. Though the projects implemented are considerably less than the project proposals; their achievements in relation to the target is still very low. It is thus clear so far as the productive sector is concerned, the achievement of the panchayats is very low and they have failed miserably in achieving the physical targets.

Regarding the service sector the projects undertaken are: 1) school complex for improving the educational standards of pupils, studying in various schools under local bodies; 2) Samskarika Nilayam (cultural centre), 3) Volleyball coaching camp, 4) Computer training programmes 5) Housing 6) Building to Anganwadis and 7) Latrine. The projects relating to school complex has achieved 63.52 per cent of the physical target but regarding cultural centre, their achievement is zero per cent. The projects relating to computer training camps have achieved only 7.32 per cent and housing 43.47 per cent. As regards Anganwadi, they could achieve 58.33 per cent of the physical target and latrine 63.99 per cent. Regarding the service sector,

the average achievement is only 35.52 per cent of the physical targets. It clearly indicates that the Panchayats have even failed very much in achieving their physical targets in the service sector as well.

As regards the projects undertaken and targets achieved in the infrastructural sector, there is also wide disparity between the target and achievement. The infrastructural projects consist of tarring of roads and construction of bridge/culverts, etc. The performance of the panchayats under this sector also is quite unsatisfactory and much below their physical targets. As regards tarring of roads the local bodies could achieve 22.25 per cent of their physical targets only, and metalling of roads 9.50 per cent only. Regarding soling of roads, they could reach only 29.53 per cent of their physical targets, and construction of culverts/bridges only 30.0 per cent. In short, the local bodies could materialize only an average of 22.82 percentage of different projects undertaken under infrastructural sector.

An analysis of the table shows that the local bodies could achieve an average of only 31.20 per cent of the physical targets during the Ninth Plan under study. From this it is self explanatory that the local bodies could not even achieve one-third of their physical targets regarding the implementation of various projects; productive, service and infrastructure

and that they have failed miserably in achieving their physical targets. It again shows that the amount spent on various projects are either misutilised or mismanaged for they could not achieve even one-third portion of the target. Thus the efficacy of the panchayats in implementing the projects is much below the reasonable standard.

While comparing the amount spent and the achievements; in terms of national productivity, the local bodies have not contributed to the national income, but there is a reduction in the capital invested, i.e., a loss.

From the foregoing discussions, it stands proved that: the local bodies have failed in the effective implementation of the projects in achieving their physical targets.

A modified form of Hicks-Streeten strategy is also applied to measure the extent of efficacy achieved by the local bodies in the materialization of various projects. According to Hicks-Streeten strategy there are five indicators for measuring living standards of the developing countries. They are given below.

1. Health: Life expectancy at birth.
2. Education: Literacy
Primary School enrolment (as percent of population aged 5-14 years)
3. Nutrition: Calorie supply per head or calorie supply as per cent of requirements.
4. Water supply: Infant mortality (per thousand births) per cent of population with access to potable power.
5. Sanitation: Infant mortality (per thousand births) per cent of population with access to sanitation facilities.

Certain economic indicators of Kerala before the implementation of the Ninth Plan are given in Table 4.2.8.

TABLE 4.2.8

**Certain Economic Indicators of Kerala in 1996
before the Implementation of the Ninth Plan**

Indicator	Percentage Performance
Health (life expectancy at birth)	70.93
Education (literacy)	93.0
Nutrition (calorie supply per head)	39.6
Water supply (percent of population with access to potable power)	61.25
Sanitation (percent of population with access to sanitation facilities)	51.0

As per the above table, in respect of certain indicators such as health, education, nutrition, water supply and sanitation it is evident that the economic indicators prior to the implementation of the Ninth Plan during which decentralised planning at Panchayat level have been carried out were not very satisfactory. The above data have been compiled from the information furnished by the State Planning Board in its Economic Review. Since Decentralised Planning was introduced only during the Ninth Plan in 1997 on making Panchayati Raj Institutions statutory and empowered them with self-governance and required data at Panchayat level were not maintained by the local bodies prior to the implementation of the projects,

the Investigator relied on the data published by the State Planning Board in this regard.

In the present context the indicator of life expectancy has been not attempted to since life expectancy of the people of Kerala is much higher than the national average i.e, national average is 58 only whereas state average is 70.93.

As regards literary the state has attained over 93 per cent literary and regarding primary enrolment over 99 per cent of the children in the age group 5-14 years are enrolled even before the implementation of the Ninth Plan. Hence this indicator is not applied in the present study to evaluate the improvement in the living condition of the people consequent on the implementation of the Ninth Plan.

Regarding the third indicator nutrition the study proved that only 43.5 per cent of the people intake 2400 calorie and above; 2400 calorie is the standard energy required for a healthy person in rural areas as per the norm fixed by the Planning Commission of India. Panchayat wise distribution of respondent households on the basis of food intake is given in the following table.

TABLE 4.2.9

**Distribution of respondent households
on the basis of food intake**

No. of households having protein rich food	No. of households having protein deficient food	Total
174	226	400
Percentage 43.5	56.5	100.0

The state average before the implementation of decentralized planning was 39.6. From this it is clear that the quantity of food intake and the nutrition have improved marginally. But about 56.5 per cent people lack nutritious food and standard calorie intake.

The distribution of respondent households with and without shortage of drinking water is given in the following table.

TABLE 4.2.10

**Distribution of respondent households
with and without shortage of drinking water**

No. of households with shortage of drinking water	No. of households without shortage of drinking water	Total
105	295	400
Percentage 26.3	73.7	100.0

Regarding the fourth indicator water supply, drinking water shortage is 26.3 per cent, after the implementation of various projects under the Ninth Plan. It was 38.75 per cent before the commencement of the Ninth Plan. There is a decrease of 12.45 per cent during the plan period under study and no case of infant mortality due to shortage of drinking water has been found in the investigation.

The distribution of respondent households with and without sanitary latrine is given in the table below.

TABLE 4.2.11

Distribution of respondent households with and without sanitary latrines

No. of households with latrine	No. of households without latrine	Total
307	93	400
Percentage 76.7	23.3	100.0

Regarding the fifth indicator sanitation, there are 23.3 per cent of the families without latrine. But no infant mortality has been found in the investigation due to the lack of sanitary facilities. The density of population in panchayat per sq. km is only 1550 and that the people are quite

hygienically aware of the ill effects of defecating in the open space close to their houses.

From the above it is found that the decentralized planning during the Ninth plan could not bring about reasonably expected results in the living conditions of the people. The achievement is much below from the targets and requirements of the residents of the local bodies.

The first hypothesis of the study that the present pattern of resource mobilization is inadequate for the all round and sustained development of local bodies and the second hypothesis that the local bodies have failed in the effective implementation of the projects in achieving their physical targets have been proved true. It has, therefore, become necessary to evolve and formulate some new strategies for resource mobilization and effective implementation of projects.

Section C: Formulation of certain strategies for additional resource mobilization for local bodies

The investigator realized from the data analysed relating to the pattern of resource mobilization by the local bodies during the Ninth Plan period that the fund mobilized by the local bodies was quite inadequate for their steady economic progress. The investigator, in view of the above and after having collected responses from social workers, elected representatives, panchayat employees and also from beneficiaries of projects and non-beneficiaries, formulated certain strategies for additional resource mobilization, internal as well as external, to make good the deficiency of the funds required for financing the various projects. The data collected have been analysed and interpreted and some strategies formulated.

Formulation of new strategies for resource mobilization by local bodies form the first part of the strategy being formulated by the investigator. The second part of the strategy relates to the effective implementation of various projects undertaken by the local bodies. The details are given below.

Part I

On the basis of the interview with some social workers and experienced persons in the field of planning, the investigator prepared a structured questionnaire for collecting opinions and valuable suggestions from 160 respondents who are social workers and those associated with the planning and execution of various projects under the local bodies and some other experts in the field. Their important suggestions and opinions are tabulated and given in Table 4.3.1.

TABLE 4.3.1

Resource Mobilization Strategies

No. of respondents	Resource mobilization Strategy proposed	No. of respondents who favour the strategy	Percentage
160	Co-op. financial institution	117	73.1
	Unaided schools	112	70.0
	Tuition centres	144	90.0
	New self-financing courses	123	76.9
	Community Halls	143	89.4
	Addl. land tax	127	79.4
	Prof. tax from the resident panchayat	132	82.5
	Annual cess on T.V./Fridge etc.	130	81.3

No. of respondents	Resource mobilization Strategy proposed	No. of respondents who favour the strategy	Percentage
160	One time entry tax on vehicles	132	82.5
	Cess on land and property exchanged	138	86.3
	Addl. cess on property accessible to main road	113	70.6
	Increase in library cess	119	74.4
	Annual cess on those working abroad	124	77.5
	Penal tax on those who leave land barren	120	75.0
	Education cess on those above poverty line	91	56.9

Out of the 160 respondents of the sample panchayats 117 (73.1%) persons favoured for instituting a co-operative financial institution (a Co-operative Credit Society) under the direct control of panchayats. An analysis of the above schedule shows that 70.0 per cent of the respondents suggested starting unaided schools by the panchayats to raise additional funds. 90 percent of the respondents suggested for starting tuition centres for school going and college going boys and girls utilizing the infrastructure of the available schools in the panchayat. 76.9 per cent of the respondents were for starting new self-financing courses under the auspices

of the panchayat. 89.4 per cent suggested for construction of Community Halls raising funds through contribution from the residents for yielding a permanent income by letting out them for various social functions. 79.4 per cent insisted on imposing additional land tax, present land tax being nominal. 82.5 per cent of the respondents suggested collecting profession tax from the employed residents of the panchayat (the present system being the collection of profession tax by the local bodies under their jurisdiction where people are employed). 81.3 per cent is for imposing cess on Fridge, T.V., Telephone etc. 82.5 per cent of the respondents suggested one-time entry tax from those residents who own motor vehicles. 70.6 per cent were for imposing cess on land and property accessible to main roads, schools, colleges, market places etc. 74.4 per cent were for increasing the library cess. 77.5 per cent were for introducing an annual cess on those working abroad as they are exempted from payment of income-tax and enjoy better living conditions. 75 per cent of the respondents wanted penal tax to be imposed on cultivable land left unused. 56.9 per cent of the respondents were for imposing an education cess on those above poverty time.

In order to get a concrete idea about the strategies being formulated, a detailed survey was conducted in the sample panchayats and responses

from 400 respondent householders were taken to further validate the necessity of the suggestions made by the social workers, experts and planners associated with the process of decentralized planning in various panchayats and other local bodies in respect of internal resource mobilization. The data collected are classified and tabulated as follows (Tables 4.3.2 and 4.3.3).

TABLE 4.3.2

New Resource Mobilisation Strategies

No. of Respondents	New Resource mobilization strategy	No. of respondents who favour the strategy	Per-centage
400	Co-op. financial institution	261	65.3
	Unaided Schools	275	68.8
	Tuition centres	295	73.8
	New self-financing courses	241	60.3
	Community Halls	328	82.0

TABLE 4.3.3

Additional Taxes for Resource Mobilisation

No. of Respondents	Addl. tax for resource mobilization	No. of respondents who favour the tax	Per-centage
400	Addl. land tax	256	64.0
	Prof. tax from the resident panchayat	258	64.5
	Annual cess on those who own T.V., Fridge, Telephone etc.	252	63.0
	One time entry tax on vehicles	254	63.5
	Cess on land and property exchanged	249	62.3
	Addl. cess on property accessible to main roads, schools etc.	249	62.3
	Increasing the library cess	253	63.3
	Cess on those working abroad	254	63.5
	Penal tax on those who leave land barren	258	64.5
	Education cess on those above poverty line	250	62.5

Out of the 400 total respondent householders regarding for introducing new resource mobilization strategies, 65.3 per cent suggested starting co-operative financial institution under the direct control of Panchayat. 68.8 per cent were for starting unaided schools for raising

additional funds. 73.8 per cent pointed out raising funds by conducting tuition centres using the infrastructural facilities available in schools functioning in the panchayat and also by engaging voluntary or honourary teachers. 60.3 per cent of the respondents suggested starting self-financing courses by the panchayats for raising additional funds. So also 82.0 per cent of the respondents opined that additional permanent funds can be raised by constructing community Halls raising contribution from the residents of the Panchayats and then letting them for social functions and festivals.

Regarding the imposition of additional taxes for resource mobilization 64 per cent of the respondents wanted additional land tax present land tax being nominal. 63.0 per cent of the respondents insisted on an annual cess for those who own T.V., Fridge, Telephone etc. 63.5 per cent of the respondents were in favour of imposing new taxes by way of one-time entry tax for those who own motor vehicles. 62.3 per cent of the respondents favoured a cess on land and property exchanged and 62.3 per cent were in favour of imposing a special cess on property accessible to main roads, schools, colleges, market places etc. 63.3 per cent of the respondents were for increasing the library cess, the present cess being nominal. 63.5 per cent of the respondents were for introducing an annual

cess on those working abroad in view of the fact that they are exempted from paying income-tax as they are non-residents and 64.5 per cent of the respondents were for imposing a penal tax on those keeping cultivable land unutilized. 62.5 per cent of the respondents favoured imposing additional education cess on those above poverty line.

An analysis of the above tables and the opinion and suggestions got recorded from the respondents of two groups, viz., social workers, experts and those who have long association with the planning process; and those resident householders including beneficiaries and non-beneficiaries of various projects residing in Panchayats, the following detailed strategies are framed for internal resource mobilization.

The investigator from the interview conducted with the experts, social workers and others and on the basis of detailed survey, felt the need for starting a co-operative financial institution which may pave the way for raising a substantial permanent fund for the developmental activities of the panchayats, as evidenced from the foregoing discussions. Hence the following strategy is framed in consultation with some experts in the field, in the light of the survey.

Bye-Law of the Proposed Co-operative financial institution

Constitution

- a. Every resident of the panchayat with 18 years and above shall become a member of the co-operative financial institution.
- b. Every member shall contribute a minimum of Rs.100 and multiples of 100 according to his capacity.
- c. Elected members of the Grama Panchayats will automatically become the Directors of the institution also.
- d. The President of the Grama Panchayat shall be the president of the institution.
- e. Grama Panchayat secretary will be the ex-officio member and secretary of the financial institution.
- f. The fund collected from the members will be refunded only on the death of the individual to his heirs or added to heir's membership.

Functions

- a. Granting loans to members for productive purposes and to beneficiaries of other projects refundable at a moderate rate of interest below the normal bank rate.

- b. Loans shall be restricted to 10 or 20 times of the membership amount of the individual.
- c. The administrative expenses of the fund shall be minimized by computerizing the administration and employing nominal additional staff only. (Administrative expenses should be limited to not more than one percent of interest earned on loans).
- d. The office will function in the same building or premises of the panchayat.
- e. Defaulters shall be dealt with in the same manner as in the case of other banks or government institutions including the act of confiscation of valuables and property.

As there is an average of 25000 or around 25,000 residents in every panchayat, it will be possible to collect a permanent fund to be placed at the disposal of the panchayat for productive activities at a minimum tune of Rs.5 crores. The above can be relied on as a major source of internal resource mobilization.

Strategy II - Unaided schools, New Self-financing courses, Tuition centres, Community Halls, etc.

Unaided schools have been proved to be of great success for fund generation by so many institutions. This can be tried for at panchayat level as well. There are some panchayats running schools successfully. Since unaided schools are emerging in private sector earning a considerable annual income, it can be tried by panchayats. The services of retired hands and unemployed educated youth of the panchayats can be given gainful employment and additional income can be generated by the panchayats from within. The schools can be set up by voluntary contribution from the residents and also from NRIs of the panchayat. The defunct schools due to shortage of pupils and consequent division fall, can be made use of for unaided English Medium Schools.

As regards self-financing courses, self financing courses and unaided schools have become an order of the day. Technical courses including computer courses can be arranged and held under the auspices of the panchayat. If such courses are found not feasible to conduct as regular day courses, they can be conducted as evening courses utilizing the facility available at regular schools or colleges giving only a minimum rent. It is

worthwhile to mention here that even universities conduct such courses in rented buildings of schools and colleges. Courses like information technology, food processing, Animal husbandry, Dairying etc. can be successfully conducted if there is a strong move on the part of the panchayat administration, residents and all concerned. If self financing courses, which are very useful according to the needs of the day, are properly and scientifically conducted, no doubt, it can generate a substantial financial resource for the use of the panchayat and it can progress towards the goal of self-reliance.

Tuition centres can also be tried effectively by utilizing retired hands and other willing and qualified persons on a minimum honorarium or free service. The school buildings can be utilized outside the working hours of the schools. If the tuition centres are properly managed and functioned, it can form a part of regular income to the panchayats.

Community Halls are present in a few panchayats, municipalities and corporations. Community Halls can be utilized for various social purposes of the residents, like marriage and religious festivals, political functions etc. If Community Halls are constructed in every panchayat and made use of for every function being conducted in the panchayat, it can

generate regular income to the panchayats. A Community Hall in a panchayat can easily be constructed if residents are motivated to contribute liberally for this social cause.

From the survey made by the investigator as tabulated above in Table 4.3.1, 70 per cent of the social workers, panchayat employees and elected representatives have opined that if unaided schools are started, it would be possible to mobilize funds to a certain extent internally. So also 68.8 per cent of the beneficiaries and non-beneficiaries of the projects taken as sample for the survey favoured for starting unaided schools by the panchayats for raising funds. 76.9 per cent of the social workers, panchayat employees and elected representatives and 60.3 per cent of the respondents among beneficiaries and non-beneficiaries of various projects of the panchayats under study did favour for starting self-financing courses by panchayats which are useful to the youth to obtain employment. 90 per cent of the respondents among social workers; panchayat employees and elected representatives and 73.8 per cent of the respondents among beneficiaries and non-beneficiaries strongly suggested for starting unaided schools.

Regarding the construction of Community Halls and making them useful for social functions being conducted by the residents of the panchayats, 89.4 per cent of the respondents among social workers, panchayat employees and elected representatives and 82.0 per cent among beneficiaries and non-beneficiaries opined that construction of community halls would earn a regular income to the panchayats.

From the above it is clear that the panchayats can find regular source of internal income by implementing the strategies as discussed above.

Strategy III. Additional and New Taxes

The panchayats would be able to raise funds by the introduction of additional land tax; collecting profession tax from the residents; charging annual cess on T.V., Fridge, Telephone; one-time entry tax for motor vehicles; a cess on land and property exchanged; additional cess on property accessible to main roads; increasing the library cess; an annual cess on those working abroad; penal tax on those who leave land uncultivated; education cess on those above poverty line etc.

70.6 per cent of the respondents among social workers, panchayat employees and elected representatives favoured additional land tax and

82.5 per cent for collecting profession tax from the residents who are employed elsewhere. 64 per cent of the respondents, of beneficiaries and non-beneficiaries of the sample panchayats, and 64.5 per cent were for additional land tax and also for collecting profession tax from the residents who are employed in other places within the state. 81.3 per cent of the respondents among social workers, panchayat employees and elected representatives and 63 per cent of the beneficiaries and non-beneficiaries of various projects of the sample panchayats have favoured imposing an annual cess on those owning T.V., Fridge, Telephone etc.

82.5 per cent of the respondents among panchayat employees, social workers and elected representatives and 63.5 per cent of the beneficiaries and non-beneficiaries opined in favour of imposing one time entry tax for motor vehicles.

62.3 per cent of the respondents among the beneficiaries and non-beneficiaries and 86.3 per cent of the respondents among panchayat employees, social workers and elected representatives favoured imposing a cess on land and property exchanged within the panchayat area.

62.3 per cent of the respondents among the beneficiaries and non-beneficiaries and 70.6 per cent of the respondents among panchayat

employees, social workers and elected representatives wanted additional cess on land and property accessible to main road.

64.4 per cent of the respondents among beneficiaries and non-beneficiaries and 75 per cent of the respondents among panchayat employees, social workers and elected representatives, favoured the imposition of penal tax on those who leave land uncultivated.

62.5 per cent of the respondents among beneficiaries and non-beneficiaries and 56.9 per cent of the respondents among social workers, panchayat employees and elected representatives wanted an education cess to be imposed on those who are above poverty line for raising funds from internal sources.

From the above discussions it is found necessary to adopt certain measures for increasing the rates of existing taxes and to impose additional taxes on certain items for raising own fund by panchayats for their sustained development. Hence the following strategies for imposing additional or new taxes may be examined and adopted for internal mobilization of funds by panchayats.

i) Additional land tax

The present tax on land is meagre and nominal, i.e. Re.0.20/cent of land. This can be raised to Rs.2/cent and that panchayats may be permitted to share 50 per cent of the benefit of additional tax by the Land Revenue Department.

ii) Profession tax from those working in other panchayats or places

At present profession tax is collected from the employees, by the local bodies, working in the area under their jurisdiction. This is not beneficial for the rural panchayats mainly due to the fact that most of the people are working in cities or municipal areas because the rural panchayats have, only very few employed regularly in government or other services. In short, in rural panchayats, employment opportunities are rare and thereby profession tax is meagre. If profession tax is collected from the residents who are employed elsewhere, it would add to the income of the rural panchayats where income generation is very low. The employed and the employer shall be responsible for paying profession tax.

iii) Annual cess on T.V., Fridge, Telephone etc.

At present there is no cess on the owners of T.V., Fridge, etc. It would be advisable to impose an amount; say Rs.50/- on T.V. owners,

Rs.100 on telephone and Rs.25 for Fridge whereby the panchayats can raise a substantial fund for their developmental activities. The residents shall furnish the details of the ownership of the above items to the panchayats and that every ward member shall verify the correctness of the above particulars furnished by the residents. A fine may be imposed on those who do not furnish the details or those who furnish incorrect details.

iv) One time entry tax on motor vehicles

It is advised on the basis of the investigation that a one time entry tax could be imposed on motor vehicles such as cars, jeeps, lorry, three and two-wheelers. At present there is no tax imposed by the panchayats on them. Since the tax is only one time, the assessee would not be overburdened. The tax proposed by the investigator is Rs.500/- for cars and Jeeps, Rs.1000 for lorry and Rs.100 for two wheelers and three wheelers. The panchayats can find additional source of income by introducing one-time entry tax. The owners of the vehicles shall be responsible for furnishing the details of the vehicles owned by them and the ward member shall verify the correctness or otherwise of the statements furnished by the resident owners.

v) Cess on land and property exchanged

At present no cess is imposed by Panchayats on land and property exchanged within the jurisdiction of the panchayat. Though huge amounts are realized on exchange of land and properties, no income is derived by panchayats on such exchanges. The seller of such properties shall not be overburdened if a certain amount is collected by way of exchange tax by the panchayats. The Registration Department shall be made responsible for collecting the cess imposed and remitting the amount to the respective panchayats.

vi) Additional cess on property accessible to main roads, market places, schools, colleges, etc.

From the study the investigator realized that it would be advisable to impose an additional cess by the panchayats on the property accessible to main roads for those who are above poverty line and residing in such properties, who have more conveniences such as easy access to transport facilities, market places, schools, colleges etc. Since they enjoy better convenience than those residing in remote areas and since land and property adjacent to main roads, schools and market places have a high market value the cess is justified. The panchayat may fix the additional

land tax in this case on the basis of the convenience enjoyed and the market value of the property. The rate may be fixed first by considering access to main road, then to schools, colleges, market place etc. The rate may be proportional and reasonable in accordance with the degree of convenience enjoyed by the residents.

vii) Increasing the Library Cess

Library Cess presently imposed and collected by the panchayats is only nominal. Therefore, it is advisable to raise reasonable amount say Rs.10 or so from every household.

viii) Annual cess on those working abroad

It is often a paradox to collect heavy tax in the form of income-tax from the residents who are earning a comparatively low income working within the country whereas those who earn substantially greater income from working abroad are totally exempt from income-tax. The money they earn is also spent inside the nation. There is no justification why the citizens are treated differently in this case. The capacity to pay tax is more in the case of those working abroad than those working within the country. Hence it is justified to collect an annual cess from those working abroad as

they are the citizens of the nation and working for a temporary period abroad. The citizen should submit their income details to the panchayats. A minimum of Rs.1000 may be imposed on every individual working abroad and additional weightage of tax in relation to income. No doubt, a substantial amount of income can be raised by the panchayat by way of the cess since a number of persons from every panchayat are presently working abroad and whose capacity to pay the cess is high.

ix) Penal tax on those who leave land uncultivated

A major portion of the cultivable land in every panchayat is found not made use of for cultivating. It might be due to increase in labour charges, decrease in the prices of agricultural products etc. In such cases the owners of the land may be asked to become members of group farming system being adopted by the panchayats. In the group farm system, a group of workers and owners of land join to perform agricultural activities for the mutual benefit of members. The Panchayats may take initiative to introduce group farming system where the owners of land failed to cultivate the land. A fine of Rs.100/acre annually may be imposed on those leaving the cultivable land unused.

x) Education cess on those above poverty line

For the purpose of raising funds internally, to make it into the use of productive activity, the investigator realized from the study that it is proper to impose an education cess on those household residents above poverty line. An annual cess of Rs.100 is proposed as education cess whereby a considerable sum can be raised by the local bodies from internal sources.

Strategy - Part II

The success of decentralized planning depends upon the effective implementation of various projects. The table relating to the opinion of the respondents among social workers, elected representatives and panchayat employees regarding the drawbacks in the implementation of projects is given below.

TABLE 4.3.4

Drawbacks in Decentralized Planning of Local Bodies

Total No. of Respondents	No. of Respondents who found drawback in decentralized planning	Drawback found				
		Lack of funds	Improper utilization	Favouritism	Delay in implementation	Want of participation
160	110	106	105	102	97	99
Percentage	68.8	66.3	65.6	63.8	60.6	61.9

68.8 per cent of the respondents opined that there are discrepancies in the implementation of various projects due to many a reason. 66.3 per cent of the respondents expressed that the projects lacked funds. 65.6 per cent pointed out that there is improper utilization of funds. 63.8 per cent expressed that there exist favouritism in the selection of projects and beneficiaries. 60.6 per cent of the respondents pointed out that there is undue delay in the implementation of projects. 61.9 per cent felt that there is no adequate participation of people in the implementation of projects.

TABLE 4.3.5

Participation in Grama Sabhas

No. of Respondents	No. of Respondents who participate in Grama Sabhas	No. of Respondents who do not participate in Grama Sabhas
400	120	280
Percentage	30.0	70.0

The respondents among the resident householders of the sample panchayats pointed out that in the Grama Sabha there is only 30 per cent attendance. It shows that more than two-third of the residents keep away from attending the grama sabha engaged in the process of identifying the needs and the resources that can be utilized for productive activities. The table given below shows the nature of discussions and decisions being taken in Grama Sabhas.

TABLE 4.3.6

Discussions in Grama Sabhas

No. of Respondents	Nature of discussion and decisions being taken in Grama Sabhas		
	On political lines	Development needs	Aribitrarily
400	127	116	157
Percentage	31.8	29.0	39.2

From the table it is clear that a most of the discussions are not carried out with the orientation of economic development of the panchayat. 31.8 per cent of the discussions are on political lines (partisan lines) and that 39.2 per cent of the decisions are taken arbitrarily and not on democratic basis. Only 29.0 per cent of the discussions are need based. It is evident that often the discussions being held and decisions taken are not in consonance with the developmental requirements of the local bodies. From this it is clear that the Grama Sabhas have failed in holding effective and useful discussions and also in identifying the felt needs of the area.

The following table shows the scope of different economic activities that can be carried out by making use of the untapped resources available within the jurisdiction of the local bodies.

TABLE 4.3.7

Scope of Different Economic Activities in the Panchayats

No. of Respondents	Scope of laterite quarrying	Scope of green grass cultivation	Scope of fish farming	Scope of fruit processing	Scope of weaving units	Scope of carpentry units	Scope of coconut processing	Scope of pickle/jam
160	90	143	120	125	98	105	96	105
Percentage	56.3	89.4	75.0	78.1	61.3	65.6	60.0	65.6

56.3 per cent of the respondents among social workers, elected representatives and panchayat employees pointed out that there is the possibility of laterite quarrying, 89.4 per cent suggested the feasibility of green grass cultivation for cattle feed, 75 per cent pointed out the scope of fish farming, 61.3 per cent for starting weaving units, 78.1 per cent for fruit processing, 65.6 per cent pointed out the scope of establishing carpentry units, 60.0 per cent for coconut processing unit and 65.6 per cent for attempting pickle and jam units.

The following table shows the scope of different economic activities as suggested by beneficiaries and non-beneficiaries of projects of local bodies.

TABLE 4.3.8
Scope of different Economic Activities in the Panchayat

No. of Respondents	Scope of laterile quarrying	Scope of green grass cultivation	Scope of fish farming	Scope of fruit processing	Scope of weaving units	Scope of carpentry units	Scope of coconut processing	Scope of pickle, jam, etc.	Scope of curry powder
400	218	304	205	249	210	264	280	268	264
Percentage	54.5	76.0	51.25	62.25	52.5	66	70	67	66

54.5 percent of the respondents among beneficiaries of different projects and non-beneficiaries opined that there is scope of laterite quarrying; 76 per cent suggested that there is possibility for green grass cultivation meant for cattle; 51.25 percent pointed out the scope of fish farming; 62.25 per cent suggested the feasibility of fruit processing; 52.5 per cent found scope for carpentry units; 70 percent favoured the starting up of coconut processing units; 67 percent emphasised the need for starting pickle and jam units and 66 percent curry powder units. But unfortunately most of the panchayats failed in identifying the feasibility of various economic activities as suggested above by the respondents (Table 4.3.7 and 4.3.8) with a view to utilizing the local resources for useful productive purposes for attaining self-reliance. Unless local resources are made use of, the local bodies may not be in a position to achieve desired economic development. One of the major goals of Panchayati raj system of decentralized planning is exploitation and harnessing of locally available resources to the maximum possible extent thereby making economic progress smooth.

From the above it is evident that the local bodies have failed to a great extent in identifying the local resources for being exploited in the process of developmental economic activities.

In view of the above, following strategies are proposed to be followed in the process of identifying the needs and preparation of viable projects.

- i) Attendance and participation in the Grama Sabha shall be improved by making the members aware of the necessity.
- ii) Political discussions shall not be permitted in the Grama Sabhas and that discussions shall be development oriented.
- iii) The discussions shall be need based for the preparation of projects.
- iv) Discussions shall be able to identify the locally available resources and their viability in the project formulation and implementation.
- v) Since the preparation of projects is one which needs the help of practical experts, their services shall inevitably be made use of either voluntarily or by payment of remuneration.

The following table shows the studied opinion of some experts and social workers regarding the priority, quality and viability of projects prepared during the Ninth Plan by the local bodies.

TABLE 4.3.9

Shortcomings in the Projects Implemented during the Ninth Plan

No. of Respondents	No. transparency in the implementation of projects	Fund sanctioned for the project insufficient	Inadequate mobilization of resources	No. proper prioritisation of projects	Better projects could be prepared
160	103	134	129	116	119
Percentage	64.38	83.75	80.63	72.5	74.38

From the table above it is evident that the projects were prepared not properly and not according to the felt needs of the residents of the panchayats and also not drawn scientifically for want of experts in the field.

The drawbacks noticed by the beneficiaries and non-beneficiaries in the implementation of various projects undertaken by the local bodies during the Ninth Plan are given in the following table.

TABLE 4.3.10

Shortcomings in the decentralised planning of local bodies

Total No. of Respondents	No. of respondents who found draw back in the decentralised planning	Draw back found				
		Lack of funds	Improper utilisation of funds	Favouritism	Delay in implementation	Want of participation
400	306	279	268	273	249	256
Percentage	76.5	69.75	67.0	68.25	62.25	64.0

76.5 percent of the beneficiaries of projects and non-beneficiaries were of the opinion that the various projects implemented by the local bodies had several drawbacks. 69.75 percent of the respondents among beneficiaries of projects and non-beneficiaries opined that the projects lacked sufficient funds. 67 percent felt that there was no proper utilization of funds put at the disposal of local bodies. 68.65 per cent pointed out that there was favouritism and discrimination in the selection of projects and beneficiaries. 62.25 percent of the respondents pointed out that there was unnecessary delay in the implementation of projects. 64 percent of the respondents found inadequate participation of people in the implementation of projects.

From the analysis of the table above it is clear that the decentralised planing initiated in Kerala during the Ninth plan had the above shortcomings.

Regarding the paucity of funds for the implementation of various projects, under strategy - Part I it is proposed the possibilities of internal resource mobilization. Regarding the grants-in-aid from the government it is felt that the grants are not made available to the local bodies in time. It has been pointed out by most of the respondents (83.75 per cent) that the funds sanctioned for the projects were insufficient and that too the panchayats received at the close of the financial year. Hence they could not make use of the funds effectively during the annual plan. It is therefore proposed that the grant-in-aid shall be made available to the local bodies in time or the panchayats may be permitted to carry forward the funds for the next plan when there is a crisis of getting timely grant.

In the virtual implementation of projects carried out under decentralized planning by local bodies many discrepancies and irregularities were pointed out by the respondents among social workers, panchayat employees and elected representatives and also beneficiaries and non-beneficiaries of various projects of the panchayats under investigation.

The following table shows the data classified and tabulated as per the responses recorded relating to the defects in the effective implementation of various projects.

TABLE 4.3.11

Drawbacks in the effective implementation of projects

No. of Respondents	Lack of co-ordination between people's committees and those executed the projects	Lack of co-ordination between panchayat authorities and those executed the projects	Indifferent attitude of those who executed the projects	Absence of effective monitoring and supervision	Inadequate mobilization of voluntary labour	Unexploited locally available resources	Lack of proper in integration and co-ordinated
160	104	99	93	101	103	107	105
Percentage	65.0	61.88	58.13	63.13	64.38	66.89	65.6

65 per cent of the respondents pointed out that there was no proper co-ordination between the various people's committees constituted for the implementation of the projects and those who actually executed the work. 61.68 per cent of the respondents opined that there was no proper co-ordination between the panchayat authorities and various committees constituted for the implementation of projects. Unless there is effective and meaningful co-ordination among the various agencies involved in the process of implementing the projects, no doubt, desired results cannot be achieved. This is a major defect found in decentralized planning.

58.13 per cent of the respondents pointed out that there existed indifferent attitude in those who engaged in the implementation of projects, for the projects are of public nature lacking personal interest and initiative. It is a fact that initiative and personal interest increase the productivity of those implementing any project. The decentralized planning process unfortunately lack this.

63.13 per cent of the respondents remarked that there was no effective monitoring and supervision in the implementation of projects being carried out in the decentralized planning. It is one of the major

defects in any productive activity undertaken under decentralized planning.

64.38 per cent of the respondents opined that voluntary labour contribution was not mobilized properly in the decentralized planning. There was only 3.2 per cent of the outlay contributed by voluntary labour. Since labour force is abundant in panchayat areas, the labour force mobilized and made use of in the implementation of projects are inadequate and below the standard of 10 per cent fixed by the State Planning Board.

66.89 per cent of the respondents pointed out that locally available resources including human resources are not exploited properly. Unless locally available resources are made use of, the projects shall not be cost effective and productive to the desired level, increasing the capital investment.

65.6 per cent of the respondents opined that there had been no proper integration and co-ordination between the three tier panchayati raj institutions which resulted in overlapping of proposals and projects. This actually resulted in duplication of project proposals and delay in the implementation of various projects and also waste of time and money.

The responses of the beneficiaries of projects and also non-beneficiaries regarding the priority, quality and viability of projects prepared by local bodies during the Ninth Plan are given in the following table.

TABLE 4.3.12

Drawbacks in the projects implemented during the Ninth Plan

No. of Respondents	No transparency in the implementation of projects	Fund sanctioned for the project insufficient	Inadequate mobilisation of resources	No proper prioritisation of projects	Better projects could be prepared
400	243	280	262	258	270
Percentage	60.75	70.0	65.5	64.5	67.5

60.75 percent of the beneficiaries of various projects and non-beneficiaries opined that there was no transparency in the implementation of projects, 70 percent opined that the funds sanctioned for the different projects were insufficient, 65.5 percent felt that there was no adequate internal mobilisation of resources, 64.5 percent were of the opinion that the prioritisation of the projects was not proper. 67.5 percent of the

respondents contended that better projects as compared to the projects already sanctioned and implemented could be prepared.

From the table above it is clear that no proper care and diligence was shown by the local bodies in the preparation, prioritisation and implementation of projects and also in the mobilisation of resources, either internal or external.

The respondents among beneficiaries of various projects and non-beneficiaries noticed several defects which impeded the effective implementation of projects. The tabulated responses of them are given in Table 4.3.13.

TABLE 4.3.13

Defects in the Effective Implementation of Projects

No. of Respondents	Lack of co-ordination between the people's committees and those executed the projects	Lack of co-ordination between panchayat authorities and those executed the projects	Indifferent attitude of those who executed the projects	Absence of effective monitoring and supervision	Inadequate mobilisation of voluntary labour	Unexploited locally available resources	Lack of proper integration and co-ordination
400	273	286	269	281	289	284	292
Percentage	68.25	71.5	67.25	70.25	72.25	71.0	73.0

68.25 percent of the respondents among beneficiaries of projects and non-beneficiaries found that there existed lack of proper co-ordination between the various people's committees constituted for the implementation of projects and those who executed them. 71.5 percent of the respondents pointed out that there was no proper co-ordination between the panchayat authorities and various committees constituted for the execution of the projects. 67.25 percent of the respondents opined that there often existed indifference in the attitude of those who executed the projects. 70.25 percent of the respondents found that there was no effective monitoring and supervision in the implementation of projects. 72.25 percent of the respondents pointed out that the voluntary labour contribution was not properly mobilised and made use of by the local bodies. 71 percent of the respondents pointed out that the local bodies could not make use of properly the locally available resources. 73.0 percent of the respondents remarked that there had been no proper integration and co-ordination between the various tiers of local bodies resulting in overlapping of proposals and projects.

In view of the above the following strategies are framed and recommended for the effective implementation of projects undertaken in decentralized planning by the panchayats.

- i) Workers' Committee may be formed in every project for healthy co-ordination between the workers and the existing people's committees. Healthy co-ordination and relationship would be maintained through continuous interaction between the workers' committees and people's committees and elected representative of panchayats.
- ii) A committee may be formed with the conveners of various projects for regular interaction with panchayat authorities for reinforcing co-ordination. This would help in solving many problems relating to the availability of funds, and the period within which the projects are to be accomplished and other related matters.
- iii) People are generally selfish and indifferent towards social activities by nature. Hence, provisions may be made for a continuous system for creating social awareness and collective responsibility among the residents of the panchayats. This can be done by voluntary organizations or through the field publicity department of the

government. Active involvement of the residents may be ensured in these awareness campaigns.

- iv) Monitoring cells consisting of five members including the ward member of Grama Panchayat and the president may be formed. The ward member and other members will be responsible and accountable for the lapses in the implementation of projects. There shall be effective and continuous monitoring of the progress of every project and that the discrepancies and inadequacies should be rectified in time.
- v) It should be ensured that voluntary labour contribution for every project is made available for the cost effectiveness of the projects, idle labour force being plenty in panchayats.
- vi) A committee may be constituted under the chairmanship of the President of Grama Panchayat to identify locally available resources for making use of them in the implementation of projects.
- vii) Project proposals shall be examined in detail by an expert committee constituted for the purpose. They shall particularly examine the

feasibility of the projects with regard to the locally available resources, and other technical and financial aspects.

- viii) A district level committee may be formed consisting of panchayat president, president of the block panchayat, president of the District panchayat and a member of the State Planning Board for effective co-ordination and integration of the planning activities being conducted in panchayats.

The Panchayat Board shall periodically evaluate and review the functioning of the various committees and the various projects in progress and the same got recorded and corrective measures taken wherever necessary.

CONCLUSIONS, SUGGESTIONS AND RECOMMENDATIONS

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Dr.John Matthai Centre , University of Calicut, 2003

Chapter V

CONCLUSIONS, SUGGESTIONS AND RECOMMENDATIONS

CONCLUSIONS, SUGGESTIONS AND RECOMMENDATIONS

Decentralised planning aims at improving the economic position of local bodies by introducing a deviation from the already existing system of centralised planning. It is also called People's Planning as the beneficiaries are directly involved in the planning and implementation of projects of their need and choice. Decentralised planning is a concept imbibed from the Gandhian Concept of Panchayati raj, local self-government. It again envisages entrusting of powers to the local bodies in respect of productive economic activities being undertaken by them. It is a first step towards attaining the status of economic self-reliance by local self-governments. The decentralised planning introduced by the State of Kerala giving powers and responsibilities to the local bodies, having introduced during the Ninth Plan, attracted many a criticism and allegation as to its efficacy and usefulness compared to the system of centralised planning existed till date. The investigator made an earnest effort to evaluate the extent of achievements made by the Panchayats consequent on the adoption of decentralised planning. He has also made an attempt to study and analyse the pattern and extent of resource mobilisation of local bodies for the

implementation of different projects carried out by the panchayats with a view to uplifting the conditions of the residents of the panchayats.

The investigator while studying the various aspects in detail, connected with the planning and its implementation, found that the system now working at Panchayat levels has many a drawback. Right from the stage of project proposal, there has been certain inherent anomalies. Panchayat being the lowest economic unit in the ladder of higher levels of planning, a fair degree of prudence is inevitable in the identification of projects being implemented. In many cases the panchayats have failed to identify viable projects and also in their prioritisation. Priority needs have not often been considered while selecting the projects. In short, there has not been a concerted attempt on the part of the Panchayat authorities and those involved in the process of identifying the projects enabling to select the most useful, needy and feasible projects. This has hindered the economic development of panchayats to a great extent. Since decentralised planning at panchayat level has been a new attempt it has remained as an experiment rather than a continuous reality to be followed in future. As a result of the constitutional amendment in 1993, decentralised planning at panchayat levels has become statutory and this system has come to stay in

the economic scenario of India and is to continue for an indefinite period of time. The functioning of this system shall therefore be made meaningful and conducive to the rural economic progress. The investigator found that the present mode of identification and selection of projects for implementation is unscientific and uneconomic and not often commensurate with the urgent needs of the residents. Reasonable prudence in the procedure of identification and selection of projects has not been exercised under decentralised planning at panchayat levels during the Ninth Plan period.

Project financing is also very important as project selection. The panchayats depend mainly on State and Central government funds for the implementation of developmental projects. It is true that no projects can be materialised without adequate finance, finance being the life-blood of any productive activity. The investigator also found that the pattern of resource mobilisation followed by the local bodies are unscientific, irrational and inconsistent with the requirements of the panchayat. Local resources are either neglected or not properly made use of. Depending heavily upon external resources is not a rational and practical approach for the economic revival and independence of panchayats. Moreover, the investigator found

that the financial resources mobilised by the local bodies are quite inadequate for the implementation of the projects proposed. Many project proposals were dropped due to the inadequacy of funds. Even the projects sanctioned were not properly financed for their successful implementation. Hence the opinion of the investigator in the light of the result of the study is that the present pattern of resource mobilisation by the local bodies is to be rationalised and new strategy may be adopted with a view to suit the needs and requirements of the rural economic upheaval. The local bodies shall have to take all necessary steps to make them economically independent progressively by raising own funds and also utilising other internal resources - human and natural. The vision, of the father of the Nation, Mahatma Gandhi, Grama Swaraj can be materialised, only then. The idle resources available locally have not properly been made use of by the panchayats in the process of decentralised planning.

At the implementation stage too, the local bodies have often been reduced to the level of spending agencies in respect of the grant-in-aid and other funds received by them. This proved the projects unproductive and a burden rather than a strong base for rural economic progress.

For the success of any public venture, sincere co-operation of all concerned is inevitable. The investigator found that the local bodies could not command this invariable aspect in the planning process and hence failed to attain their physical targets. Due care and diligence have not been exercised in the process of identification, proposal, sanctioning and implementation of feasible projects. If planning is a dream, implementation of the project is the materialisation of the dream. In most cases the implementation of projects have not been done systematically, scientifically and economically. This has been validly substantiated by the investigator in his study. A comprehensive and judicious unision of all available resources; harnessing them towards a definite predetermined goal is to be rest assured in any process of productive activity. This has not been done in the decentralised planning though easier, compared to other larger plans implemented at district and state levels. Even though the decentralised planning at panchayat level was a dream of our nation makers, it has become a reality only recently consequent on the 73rd Constitutional Amendment. The investigator has made a sincere attempt to study the problems being faced by the local bodies in the implementation of decentralised planning adopted during the Ninth Plan and also has made

some concrete recommendations for strengthening the local bodies for their sustained and progressive economic existence.

The investigator evolved certain strategies for mobilising internal resources which are not attempted to by any of the local bodies till now. Hence it is a maiden attempt in this respect. A brief account of the investigation are given below.

5.1 Statement of the Problem

The present study is entitled: RESOURCE MOBILISATION FOR ECONOMIC DEVELOPMENT, THE ROLE OF LOCAL BODIES; A CASE STUDY OF KERALA.

5.2 Major Objectives of the Study

- i) To assess the present pattern and extent of resource mobilisation of local bodies.
- ii) To evaluate the extent of efficacy of panchayats in the implementation of projects in achieving their physical targets.
- iii) To evolve and develop new resource mobilisation strategies to make local bodies self-reliant.

5.3 Hypotheses

The following are the hypotheses of the present study.

- i) The present pattern of resource mobilisation is inadequate for the all round and sustained development of local bodies.
- ii) Local bodies have failed in the effective implementation of the projects in achieving their physical targets.
- iii) Formulation of new strategies are necessary for resource mobilisation and the effective implementation of projects.

5.4.1 Methodology

Type of the Study

The present study comes under descriptive survey method.

5.4.2 Sample

560 resident householders were selected from 4 Panchayats: 2 Panchayats, viz., Chelembra and Pallikkal of Malappuram district and 2 Panchayats, viz., Kakkodi and Kakkur of the Kozhikode district as representative sample for testing the effectiveness in the implementation of projects and the extent of benefits derived by the residents.

5.4.3 Tools for the Collection of Data

Two structured questionnaires were prepared of which one was intended for collecting data from beneficiaries of projects and non-beneficiaries and second one was intended for collecting information from social workers, elected representatives and panchayat employees.

5.4.4 Tools for Evaluation

A modified form of tools formulated by Hicks and Streeten was made use of for evaluating the extent of socio-economic development attained by Panchayats.

5.4.5 Techniques of Data Collection

The investigator, on the basis of interaction and discussions with some experts and elected representatives including Panchayat presidents, understood that there exist some drawbacks, constraints, deficiencies, inadequacies and impediments in the process of decentralised planning. Hence he wanted to conduct a detailed investigation into the various problems connected with decentralised planning adopted by the Panchayats during the Ninth Plan period. To study the extent and pattern of resource mobilisation the investigator depended on the secondary data

published by the State Planning Board and the local panchayats. In order to collect primary data, 2 structured questionnaires were administered directly by the investigator on the resident householders of the 4 sample panchayats and their responses taken. Their responses were classified and tabulated for analysis and inferences.

5.4.6 Statistical Techniques adopted

Percentages and averages are adopted to test the quantitative data analysed.

5.5 Major findings of the study

The Results of the study emerged relating to every area of investigation are listed as below.

Part A

1. The Panchayats could raise only a small portion of the funds required for developmental activities.
2. The grants from central and state governments are quite inadequate for the requirements of various projects.

3. The panchayats have failed in raising internal financial resources properly.
4. The panchayats have also failed in mobilising idle labour force for developmental activities.
5. The panchayats could not properly make use of voluntary labour force envisaged in the decentralised planning.
6. The panchayats have also failed to tap and make use of the locally available natural resources.
7. The investigator found that the available funds are not scientifically utilized according to the priority needs of different panchayats.
8. There is vast discrepancy between project proposals, projects sanctioned and projects implemented.
9. The possibility of mobilising funds from financial institutions like co-operative banks and other financial institutions have not been tried.
10. The panchayats have given overemphasis on infrastructural projects rather than developmental projects resulting in inadequacy of funds for developmental activities.

Part B

1. The investigator found that there is wide disparity between the physical target and their achievement.
2. The panchayats have failed to undertake the work of many projects sanctioned and also failed to complete many projects.
3. In many cases the benefits derived are insignificant in relation to the funds utilized.
4. There is inefficiency in the effective implementation of the projects.
5. It is found that under decentralised planning, in most cases, undue carefulness has been given in spending the funds rather than insisting on desired physical goal.
6. There was no proper care and diligence exercised in the process of project preparation.
7. There was no proper monitoring and supervision in the implementation of projects undertaken.
8. The people's participation envisaged under decentralised planning process could not effectively be made use of by the local bodies.

9. The beneficiaries of projects selected in many cases were not on merit but on other considerations.
10. The Grama Sabhas are functioning ineffectively for want of participation by the residents and projects prepared were not in consonance with the felt needs of the residents.
11. Since the plans and projects prepared were on annual basis, there was no long perspective for sustained development.
12. The overall growth made by the local bodies during the Ninth Plan was insignificant.

As the investigator found it is worthwhile and necessary to frame certain strategies for internal resource mobilisation including financial, human resource and natural resource, certain strategies were framed on the basis of the suggestions, opinions and proposals collected from the respondents. The strategies framed are given under part C.

Part C**Strategies formulated and recommended for**

1. A co-operative financial institution (a credit society) for the Panchayat. Every adult member of the Panchayat area shall become a share holder. The share value shall be fixed at a minimum of Rs.100 each. Every effort should be made to get maximum subscription amount from the residents. The shares are not refundable. Hence it forms a permanent fund for the development of the panchayat. An average of Rs. 5 crores is expected to be raised through the issue of shares. The elected representatives of the panchayat shall be the directors, Panchayat president being the president of the institution.
2. Unaided schools, New self-financing courses, Tuition centres, Community Halls etc.
3. Additional and new taxes like additional land tax; collecting profession tax from resident; charging annual cess on T.V., Fridge, telephone etc; one time entry tax for motor vehicles; cess on land and property exchanged; additional cess on property accessible to main roads; increasing the library cess; an annual cess on those working

abroad; penal tax on those who leave land uncultivated; and an education cess on those above poverty line.

In view of the inferences arrived at in the survey and investigation, following strategies are framed in the process of identifying the needs and preparation of viable projects and also for effectiveness in the implementation process of projects undertaken by local bodies.

1. Attendance and participation in the Grama Sabha shall be mandatory especially for beneficiaries of projects.
2. Discussions in Grama Sabha inevitably be confined to development needs only and not politically motivated.
3. Special stress on discussions in Grama Sabha to identify the locally available resources and regarding their viability in the project formulation and implementation.
4. Inclusion of practical experts in the preparation of projects either on honorary basis or by payment of remuneration.
5. Worker's Committee for every project to ensure healthy co-ordination and relationship between the Worker's and the existing people's committees.

6. A co-ordination committee to maintain healthy co-ordination and relationship between the Worker's' Committees and people's committees and elected representatives of Panchayats.
7. A committee with the conveners of various projects for regular interaction with Panchayat authorities for reinforcing co-ordination and interaction.
8. A permanent system for creating social awareness and collective responsibility among the residents of the panchayats.
9. A monitoring cell for every project consisting of five members including the ward member of the Grama panchayat and the panchayat president.
10. Ensuring voluntary labour contribution for every project sanctioned.
11. The setting up of a committee under the chairmanship of the president of the panchayat to identify locally available resources for various projects.
12. An expert committee for examining the feasibility of the projects.

13. A district level committee consisting of Panchayat president, president of the Block Panchayat, President of the District Panchayat and a member of the State Planning Board for integration of the various projects and to avoid the existing duplication in the projects prepared and sanctioned by the different tiers of Panchayati raj institutions.

Conclusions and Suggestions

Apart from the foregoing strategies, proposed, the investigator having probed into the depth of various problems and needs of the Panchayat self-governance, following suggestions are also made for the attention of the panchayat authorities and all concerned. The suggestions given below relate to some additional taxes that can be tried besides the strategies already proposed.

1. A tax may be levied on advertisement boards erected within the panchayat area by business establishments or others. The rate of tax may commensurate with the size of the board and location.
2. A special annual cess may be levied on the subscribers of cable T.V. and the users of mobile phone.

3. A penalty may be imposed by the Panchayat on those who unload and dump materials like laterite, rubble, timber, sand etc. in public places within the panchayat area, as it makes inconvenience to the public and is beneficial to the doers.
4. A licence fee may be imposed on those owning laterite and granite quarries.
5. Green grass cultivation in idle paddy fields can be tried and dairy farms attached to it to earn a regular income to the Panchayat.
6. Effective steps may be taken to avoid delay in the preparation of projects and availing of funds from government and other agencies.
7. Steps may be initiated to make use of available funds from financial institutions like commercial and co-operative banks in the implementation of profitable projects so that the refund of such loans can be rest assured.

Suggestions for further study and research

1. A study may be conducted to measure the extent of influence of the attitude of the people in the effective implementation of projects.

2. A study may be conducted as to the extent of powers and functions that can be transferred from the government to the Panchayats so that panchayats can function independently and effectively.
3. A study may be conducted to fix the social accountability of various persons and bodies involved in the process of project implementation in panchayats.
4. A study may be conducted for identifying the wastage of expenditure and suggest measures to prevent them for making the projects of Panchayats cost effective.
5. A study may be conducted to fix the powers, responsibility and accountability of the elected representatives of the Panchayats in the implementation of the projects; besides the constitutional powers and responsibilities already vested with them.
6. A study may be conducted with a wider coverage of Block Panchayat and District Panchayat, for the present study is limited to Panchayats only.

1.12 P

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APPENDICES

APPENDIX I

A. Questionnaire for Beneficiary and Non-beneficiary householders in the Panchayat

QUESTIONNAIRE

SECTION I – GENERAL INFORMATION

1. Name of the Respondent :
2. Age and Sex :
3. Religion and Caste :
4. Occupation :
 - a) Main :
 - b) Subsidiary :
5. Permanent Address :
6. Ward No./Panchayat :

II. Household Composition

Sl. No.	Relationship with the respondent	Sex		Age	Education	Occupation
		Male	Female			

III. Socio-economic Indicators

1. Literacy level (Round the code)

	Head of Household	House wife	Highest level in the house
Illiterate	IHH	IHW	IHL
Upto Primary	PHH	PHW	PHL
Upto Secondary	SHH	SHW	SHL
College	CHH	CHW	CHL
Postgraduate	P ₁ HH	P ₁ HW	P ₁ HL
Others	OHH	OHW	OHL

2. What is the highest education obtained by the member of the household :

3. What is the educational status of Housewife :

4. No. of healthy unemployed members in the family :

5. Occupation and Monthly Income of Earning Members :

Persons	Occupation	Monthly Income

6. Detailed Income Status of Households

Income from main occupation of Members	Income from secondary occupation of Members	Income from Asset/Property	Gift/contribution/Remittance	Other source	Total
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.

7. Household Wealth Composition

a) *Live Stock*

- i) Bullocks :
- ii) Cows :
- iii) Goats :
- iv) Buffaloes :
- v) Poultry :

b) *Consumer Durables*

- i) Car/Two wheeler/Autorickshaw/Jeep/Lorry
- ii) Computer/Telephone/T.V
- iii) Fridge/Mixer Grinder/Washing Machine/Gas Stove
- iv) Basic utensils only

c) Size of Agricultural holdings :

i) Area of land owned :

ii) Area under cultivation :

iii) Type of crop raised : Paddy/Coconut/Arecanut/Cashew
Plantain/Vegetables

iv) Annual investment :

v) Amount of loan taken for
agricultural activities :

vi) Annual property/land tax paid :

8) Household Expenditure (Monthly in Rs.)

i) Food :

ii) Clothing :

iii) Education :

iv) Rent/House Maintenance :

v) Medical :

vi) Entertainment :

vii) Repayment of loan :

viii) Travel :

ix) Newspaper :

x) Electricity :

xi) Fuel :

xii) Telephone :

xiii) Miscellaneous :

9) Basic needs of Households

1. No. of children

a) Below 5 years :

b) Between 5 and 15 years :

2. Adults

a) Male :

b) Female :

3. Composition of food

Rice :

Vegetables :

Wheat :

Tapioca :

Fish :

Meat :

Milk :

Egg :

Ghee/Oil :

10. Drinking water facilities :

1) How the drinking water requirement of the family is met : Own well/Panchayat well/Public tap/Tube well/Pond/River.

2) Do you experience any problem in getting water : Yes/No

3) Distance from house to source of drinking water : < 10 mtrs
10 to 50 mtrs
50 to 100 mtrs
100 and above

14. Sanitation facilities

1. No. of latrines :

0	1	2	3	4	5
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 (Tick the column)
2. Nature : Temporary/Permanent
3. Whether connected with flush : Yes/No
4. Do you have drainage facilities in your locality : Yes/No
5. If no, reason : Not constructed/
Not required
6. Do you have mosquito menace in your locality : Yes/No

IV) Participation in Grama Sabhas

1. Are you aware of the People's plan campaign : Yes/No
2. How do you come to know of the above : Mike announcement/From Social workers/News papers/
Through Pamphlets and other Publications/From all the above.
3. Do you take part in Grama Sabhas : Yes/No
4. If Yes, how many Grama Sabhas you have attended so far :
5. What is your impression about the attendance in the Grama Sabhas : Satisfactory/Not Satisfactory
6. Do the Gramasabhas discuss the important problems of your ward : Yes/No
7. Are you satisfied with the functioning of the Grama Sabha : Satisfied/Not satisfied
8. Whether projects are prepared according to the discussions in the Grama Sabha : Yes/No
9. Are you happy with the prioritization of projects in your Panchayat : Yes/No
10. How the final decisions are taken in the Grama Sabha : Through voting/Unanimous decision

V. Beneficiaries of Projects

1. Are you a beneficiary of any particular project of the Panchayat : Yes
2. Mention the type of project from which you have derived benefit : Individual/Project/Social Project
3. Is there any progress in your living standards on implementation of the project : Yes/No
4. State your suggestions for a better implementation of the project :

VI. Non-beneficiaries of Projects

1. Do you know why you were not selected for the benefit of any project? : Not aware/Not applied/
Discrimination by Panchayat authorities
2. State whether the beneficiaries are actually deserving : Most deserving/deserving/
Not deserving
3. State your suggestions for a better implementation of the projects :
4. What resources can be mobilized by Panchayat from your locality for various projects : Human resource/land utilization/
utilization of locally available raw-materials.
5. a) Is there fish cultivation in your Panchayat : Yes/No
 - b) What is the feasibility of this in your locality : Good scope/Little scope
6. a) Is there any coir industry in your locality : Yes/No
 - b) If Yes, what is its nature : Small Scale/Cottage

- c) What is the feasibility of this industry in your Panchayat :
- d) How is husk now being used in your locality : Used for making coir/used as fuel in kitchen
7. a) Is there any weaving industry in your locality? : Yes / No
- b) Are you employed in this sector : Yes / No
- c) Is there possibility for more employment in this sector : Yes / No
8. a) Is there any quarrying in this Panchayat (laterite or granite) : Yes / No
- b) How many members of your family are employed in quarrying:
- c) Is there possibility for more employment in this sector : Yes / No
9. a) How many brick factories are there in your locality :
- b) Is clay locally available or imported : Locally available / Imported
- c) Is there possibility for more brick factories? : Yes / No
10. a) Is there any handicraft industry in your locality? : Yes / No
- b) Are you employed in handicraft industry? : Yes / No
- c) Is there any feasibility of starting handicraft units in your locality? : Yes / No
11. a) Is there any fruit processing unit in your locality? : Yes / No

- b) Is there any feasibility of starting fruit processing unit in your Panchayat? : Yes / No
12. a) Are you in favour of starting a co-operative financial institution by the Panchayat : Yes / No
- b) If yes, state reasons : easy availability of fund / beneficiaries and lenders mutually known / comparatively lesser interest / convenient repayment / earns permanent income to the panchayat
- c) Suggest the way by which funds are raised for the institution : contributions of residents / shares / fixed deposits / savings deposits
- d) Are you in favour of compulsory membership of all the residents? : Yes / No
13. State your opinion of starting unaided schools / tuition centres/ new markets/community halls or any other venture for resource mobilisation : in favour / not in favour
14. Is it necessary to impose additional land tax for panchayat? : Yes / No
15. Are you in favour of collecting profession tax from the employees residing in your panchayat against the present system of collecting profession tax where they are employed : in favour / not in favour
16. Are you in favour of imposing annual cess for those who own telephone / TV / fridge / car / motor bikes : in favour / not in favour
17. Are you in favour of one time entry tax for motor cars / jeeps / lorry, etc. : in favour / not in favour

x

18. a) Do you favour imposing a token : Yes / No
cess on land and property
exchanged
- b) If yes, why? : Source of income
- c) If no, why? : Tax burden heavy
19. Are you in favour of imposing :
profession tax from those employed : in favour / not in favour
in unorganised sector?
20. a) Are you in favour of imposing : Yes / No
additional cess to the property :
accessible to main roads, market :
places, schools, colleges, etc.
- b) If yes, why? : Source of income / more convenience
- c) If no, why? : Heavy tax burden
21. a) Are you in favour of increasing :
the library cess? : Yes / No
- b) If yes, why? : Present cess is nominal
22. a) Are you in favour of imposing an :
annual cess on those individuals : Yes / No
working abroad
- b) If yes, why? : More income and no income tax payable
on income
23. What are your suggestions for :
bringing into cultivation all : Group farming comprising 4 or 5
cultivable land in your pachayat : labourers / cultivation by owner himself /
using unemployed labourers : leasing out of such lands
24. Do you favour imposing a penal tax : Yes / No
on those who leave land fallow
25. Do you favour imposing an education :
cess on those who are above poverty : Yes / No
line?

B. QUESTIONNAIRE FOR ELECTED REPRESENTATIVES / OFFICIALS AND SOCIAL WORKERS

A.

1. Name of the Respondent :
2. Age and Sex :
3. Name of the Panchayat :
4. Designation :
5. a) What is your opinion about the ongoing decentralised planning process in the state : Satisfactory / Not satisfactory
- b) If satisfactory, why? : effective implementation / active participation of the people / more beneficial to people
- c) If not satisfactory, why? : Shortage of funds / non-co-operation of members / delay in implementation / political favouritism
6. Do you think that the fund devolved from the State to Panchayats is inadequate : Yes / No
7. If yes, what is your opinion of starting a co-operative financial institution by the Panchayat : A welcome proposal / Not
 - a) If you favour, state why? : easy availability of funds / beneficiaries and the lenders mutually known / comparatively lesser interest / convenient repayment / earns permanent income to the panchayat / All the above
 - b) If no, why? : Practical difficulty / misutilisation of funds / possibility of non-co-operation
 - c) Suggest the way by which funds are to be raised for the proposed co-operative financial institution : contribution of residents / shares / savings deposits / fixed deposits

8. State your opinion of starting unaided schools / tuition centres / new market centres / community halls or any other venture for resource mobilisation : in favour / not in favour
9. a) What is your opinion of additional land tax for panchayat? : in favour / not in favour
- b) If you favour, state why? : Present land tax nominal / affordable to all members
- c) If not, why? : not affordable to everybody
10. a) Are you in favour of collecting profession tax from the employees residing in your panchayat against the present system of collecting it where they are employed : Yes / No
- b) If yes, why? : More income to ordinary panchayats / more justifiable paying tax by the residents
- c) If no, why? : Difficult to collect / possibility of tax evasion
11. a) Are you in favour of imposing annual cess for those who own Telephone / TV / Fridge / Car / Motor bikes : Yes / No
- b) If yes, why? : A new source of tax / Ability to pay
- c) If no, why? : Additional burden
12. a) What is your opinion of collecting one time entry tax for motor cars / jeeps / lorry, etc. from the resident owners in the panchayat? : in favour / not in favour
- b) If you favour, why? : Ability to pay
- c) If no, why? : Additional burden

13. a) Do you favour imposing a cess on land and property exchanged? : Yes / No
- b) If yes, why? : an easy source of substantial income
- c) If no, why? : Heavy burden
14. a) Do you favour imposing profession tax from those employed in unorganised sector? : Yes / No
- b) If yes, why? : Additional income to panchayat
- c) If no, why? : Difficult to collect
15. a) Do you favour imposing additional cess to the property accessible to main roads, market places, schools, colleges, etc.? : Yes / No
- b) If yes, why? : These residents enjoy more convenience
- c) If no, why? : Heavy burden to opoor
16. a) Do you favour increasing the Library cess? : Yes / No
- b) If yes, why? : Present cess nominal / additional source of income / both
- c) If no, why? : burdensome to poor
17. a) Are you in favour of imposing an annual cess on those individuals working abroad? : Yes / No
- b) If in favour, why? : more ability to pay / not paying income tax as they are non-residents / both
- c) If no, why? : Discrimination
18. Do you favour imposing a penal tax on those who leave land fallow : Yes / No

19. Do you favour imposing an education cess on those who are above poverty line? : Yes / No
20. a) In your opinion is there any drawback in the implementation of projects under People's Planning in your Panchayat? : Yes / No
- b) If yes, what are the drawbacks? : lack of sufficient funds / improper utilisation of available funds / favouritism / delay in making available the funds / want of active participation of the members and beneficiaries / all the above
21. Give your suggestions for a better implementation of the projects of panchayats : to make available timely adequate funds / proper and effective utilisation of funds / ensuring full support and co-operation of the residents / impartial selection of beneficiaries / all the above
22. a) In your knowledge whether there is any untapped resource in your panchayat? : Yes / No
- b) If yes, mention them : Abundance of unemployed labourers / large area of uncultivated land / feasibility of fish farming / cottage industries like coir, handicrafts, etc.
23. a) State your opinion of bringing more land under laterite quarrying / granite quarrying : Yes / No
- b) If yes, area of wasteland usable for the purpose :
24. State your opinion of bringing uncultivated land under green grass cultivation as a cheap cattle feed and also as a means of employment : in favour / not in favour
25. a) State your opinion of the feasibility of starting fish farming in your panchayat : feasible / not feasible

- b) If feasible, state the possible no. of units :
26. Is there any possibility of fruit processing in your panchayat? : Yes / No
27. If yes, mention the fruits : Jack fruit, Mango, Papaya, Pine-apple, Cashew apple, Plantain
28. a) Is there any feasibility of increasing the number of weaving units in your panchayat? : feasible / not feasible
- b) If feasible, why? : presence of more weavers
29. a) Is there any possibility of starting any other industrial venture? : Yes / No
- b) If yes, mention them : Carpentry work units, pottery making, coconut processing, pickle making, curry powder making, umbrella making, chalk making, cottage leather works.

C. ഗ്രാമപഞ്ചായത്ത് ഗുണഭോക്താക്കൾക്കും മറ്റുള്ളവർക്കുമുള്ള ചോദ്യാവലി.

I. പൊതുവിവരം

1. ഉത്തരകർത്താവിന്റെ പേര് :
2. വയസ്സ് :
3. സ്ത്രീ/പുരുഷൻ :
4. a) തൊഴിൽ :
- b) ഉപതൊഴിൽ :
5. സ്ഥിരം മേൽവിലാസം :
6. വാർഡ് നമ്പർ പഞ്ചായത്ത് :

II. കുടുംബാംഗങ്ങളുടെ വിവരം

ക്രമ നമ്പർ	കുടുംബനാമനു മായുള്ളബന്ധം	പുരുഷൻ/സ്ത്രീ	വയസ്സ്	വിദ്യാഭ്യാസം	തൊഴിൽ

III. സാമൂഹിക സാമ്പത്തിക സൂചിക

വിദ്യാഭ്യാസനിലവാരം (✓ചെയ്യുക)

വിദ്യാഭ്യാസം	കുടുംബനാമൻ	ഗൃഹനാമ	ഉയർന്നവിദ്യാഭ്യാസ യോഗ്യത
നിരക്ഷരൻ			
പ്രൈമറി			
സെക്കൻഡറി			
കോളേജ്			
ബിരുദാനന്തര ബിരുദം			
സാങ്കേതികം			

IV. കുടുംബാംഗങ്ങളുടെ തൊഴിൽ - മാസവരുമാനം

പേര്	വയസ്സ്	തൊഴിൽ	മാസവരുമാനം

V. കുടുംബാംഗങ്ങളുടെ വരുമാനമാർഗവും വരുമാനവും

കുടുംബാംഗങ്ങളുടെ പ്രധാന തൊഴിലിൽ നിന്നുള്ള വരുമാനം	ഉപതൊഴിലുകളിൽ നിന്നുള്ള വരുമാനം	ആസ്തികളിൽ നിന്നുള്ള വരുമാനം	സംഭാവന	മറ്റുള്ളവ	ആകെ

VI. കുടുംബത്തിന്റെ ആസ്തി

- a) വളർത്തു മൃഗങ്ങൾ : എണ്ണം മതിപ്പുവില
- i) പശു :
 ii) ആട് :
 iii) എരുമ :
 iv) കോഴി :
 v) താറാവ് :

b) സ്ഥാവര ജംഗമ വസ്തുക്കൾ (✓ ചെയ്യുക)

- i) വീട് (സ്വന്തം / വാടക) കോൺക്രീറ്റ് / ഓട് / ഓല / കുടിൽ
- ii) കാർ/ഇരുചക്രവാഹനം/ഓട്ടോറിക്ഷ/ജീപ്പ്/ലോറി
- iii) കമ്പ്യൂട്ടർ / ടി. വി / ടെലഫോൺ
- iv) ഫ്രിഡ്ജ് / മിക്സി / അലക്കുയന്ത്രം/ ഗ്യാസ് സ്റ്റൗ
- v) മറ്റുള്ളവ

c) ഭൂവിസ്തുതി

- i) കൈവശ ഭൂമിയുടെ വിസ്തീർണ്ണം :ഏക്കർസെന്റ്
- ii) കൃഷിയുക്തമായ ഭൂമി :ഏക്കർസെന്റ്
- iii) വിള സ്വഭാവം : ക്ഷേപിത / നാണുവിള / നെല്ല് / തേങ്ങ / അടയ്ക്ക / കശുവണ്ടി / വാഴ / പച്ചക്കറി
- iv) ഒരു വർഷത്തെ കൃഷിചെലവ് :രൂ
- v) കൃഷിക്ക് ധനകാര്യ സ്ഥാപനങ്ങളിൽ നിന്നുള്ള വായ്പ :രൂ
- vi) വാർഷിക ഭൂനികുതി / സ്വത്തു നികുതി :രൂ
- vii) തൊഴിൽ നികുതി :രൂ
- viii) കൃഷിയിൽനിന്നുള്ള വരുമാനം :രൂ

d) കുടുംബ ചെലവ് (പ്രതിമാസം)

- ഭക്ഷണം :
 വസ്ത്രം :
 വിദ്യാഭ്യാസം :
 വാടക :
 ചികിത്സ :
 വിനോദം :
 വായ്പ തിരിച്ചടവ് :
 യാത്രാ ചെലവ് :

- ദിനപത്രം :
- വൈദ്യുതി :
- ഇന്ധനം :
- ടൈലഫോൺ :
- മറ്റ് ചെലവുകൾ :

E. കുടുംബത്തിന്റെ അടിസ്ഥാനാവശ്യങ്ങൾ

- a.i) 5 വയസ്സിൽ താഴെയുള്ള കുട്ടികൾ :

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- ii) 5-നും 15-നും ഇടയ്ക്കുള്ള കുട്ടികൾ :

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- b. പ്രായപൂർത്തിയായവർ
- പുരുഷന്മാർ :

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- സ്ത്രീകൾ :

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c. ഭക്ഷണഘടന

- | ഇനം | ദിവസ ഉപയോഗം | | | | | |
|--|--|---|---|---|---|--|
| i) അരി | | | | | | |
| ii) പച്ചക്കറി | | | | | | |
| iii) പയറുവർഗ്ഗങ്ങൾ | | | | | | |
| iv) ഗോതമ്പ് | | | | | | |
| v) കപ്പ (പുള) | | | | | | |
| vi) മത്സ്യം | | | | | | |
| vii) ഇറച്ചി | | | | | | |
| viii) മുട്ട | | | | | | |
| ix) എണ്ണ (നെയ്) | | | | | | |
| d) ജലലഭ്യത | | | | | | |
| i) സ്വന്തം കിണർ / കുളം | : അതെ/അല്ല | | | | | |
| പഞ്ചായത്ത് കിണർ | : അതെ/അല്ല | | | | | |
| പൊതുടാപ്പ് | : അതെ/അല്ല | | | | | |
| കുഴൽകിണർ | : അതെ/അല്ല | | | | | |
| മറ്റ് ഏതെങ്കിലും | : അതെ/അല്ല | | | | | |
| ii) കുടിവെള്ള ദുർലഭമുണ്ടോ? | : ഉണ്ട്/ഇല്ല | | | | | |
| iii) കുടിവെള്ളത്തിന് സഞ്ചരിക്കേണ്ട ദൂരം | : 10 മീറ്ററിൽ കുറവ്/
10 മീറ്റർ മുതൽ 50 മീറ്റർവരെ
50 മുതൽ 100 മീറ്റർ
100 മീറ്ററിൽ കൂടുതൽ | | | | | |
| e) ആരോഗ്യസംരക്ഷണം | | | | | | |
| i) കക്കൂസുകളുടെ എണ്ണം | : <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>0</td><td>1</td><td>2</td><td>3</td></tr></table> | 0 | 1 | 2 | 3 | |
| 0 | 1 | 2 | 3 | | | |
| ii) സ്ഥിരം/ താല്ക്കാലികം | : | | | | | |
| iii) ഫ്ളൂഷ് ടാങ്ക് ഉണ്ടോ? | : ഉണ്ട്/ഇല്ല | | | | | |
| iv) താമസസ്ഥലത്ത് അഴുക്കുചാൽ സൗകര്യമുണ്ടോ? | : ഉണ്ട്/ഇല്ല | | | | | |
| v) ഇല്ലെങ്കിൽ കാരണം | : നിർമ്മിച്ചിട്ടില്ല/ആവശ്യമില്ല | | | | | |
| vi) നിങ്ങളുടെ പ്രദേശത്ത് കൊതുകു് ശല്യമുണ്ടോ | : ഉണ്ട്/ഇല്ല | | | | | |
| IV) ഗ്രാമസഭയിലെ പങ്കാളിത്തം | | | | | | |
| i) ജനകീയാസൂത്രണത്തെക്കുറിച്ച് നിങ്ങൾ കേട്ടിട്ടുണ്ടോ? | : ഉണ്ട്/ഇല്ല | | | | | |

- ii) ഇതിനെക്കുറിച്ച് അറിയാൻ ഇടയായത് എങ്ങിനെ? : മറ്റുള്ളവരിൽ നിന്ന് / സാമൂഹ്യ പ്രവർത്തകരിൽ നിന്ന്/ പത്രമാസികകൾ/ ലഘുലേഖകളും മറ്റ് പ്രസിദ്ധീകരണങ്ങളും/ ഇവ എല്ലാം
- iii) ഗ്രാമസഭകളിൽ നിങ്ങൾ പങ്കെടുക്കുന്നുണ്ടോ? : ഉണ്ട് /ഇല്ല.
- iv) ഗ്രാമസഭ കൂടുന്ന വിവരം യഥാസമയം നിങ്ങളെ അറിയിക്കുന്നുണ്ടോ? : ഉണ്ട് /ഇല്ല.
- v) ഗ്രാമസഭയിലെ ഹാജർ സംബന്ധിച്ച് നിങ്ങളുടെ അഭിപ്രായം : കൂടുതൽ പേർ പങ്കെടുന്നു/കുറച്ചുപേർ മാത്രം പങ്കെടുക്കുന്നു/ പങ്കാളിത്തം ഇനിയും കൂട്ടേണ്ടതുണ്ട്.
- vi) നിങ്ങളുടെ പ്രദേശത്തെ പ്രധാന പ്രശ്നങ്ങൾ ഗ്രാമസഭ ചർച്ച ചെയ്യാറുണ്ടോ? : ഉണ്ട് /ഇല്ല
- vii) ഗ്രാമസഭയിലെ പ്രവർത്തനങ്ങളിൽ നിങ്ങൾ തൃപ്തനാണോ? : അതെ/അല്ല.
- viii) ഗ്രാമസഭയുടെ ചർച്ചകളുടെ ഗതി : രാഷ്ട്രീയാടിസ്ഥാനത്തിൽ/ പ്രദേശത്തെ വികസന സാധ്യതകളുടെ അടിസ്ഥാനത്തിൽ/ഇവയൊന്നുമല്ലാതെ
- ix) പഞ്ചായത്തിന്റെ പ്രോജക്ടുകൾ തയ്യാറാക്കിയിട്ടുള്ളത് ഗ്രാമസഭയുടെ ശുപാർശകൾക്കനുസരിച്ചാണെന്നു നിങ്ങൾക്കു തോന്നുന്നുണ്ടോ? : അതെ/അല്ല.
- V) പ്രോജക്ടുകളുടെ ഗുണഭോക്താക്കൾക്കുള്ള ചോദ്യാവലി
 - i) താങ്കൾ ഗുണഭോക്താവായ പ്രോജക്ടിന്റെ സ്വഭാവം : വ്യക്തിഗത പ്രോജക്ട്/ സാമൂഹ്യ പ്രോജക്ട്
 - ii) പ്രോജക്ട് കൊണ്ട് താങ്കളുടെ ജീവിത നിലവാരത്തിൽ എന്തെങ്കിലും ശ്രദ്ധേയമായ പുരോഗതി ഉണ്ടായിട്ടുണ്ടോ? : ഉണ്ട്/ഇല്ല
 - iii)a. പ്രോജക്ടിന്റെ നടത്തിപ്പിൽ എന്തെങ്കിലും പോരായ്മ ഉള്ളതായി അറിയാമോ? : അറിയാം/ഇല്ല.
 - b. പോരായ്മ ഉണ്ടെങ്കിൽ എന്ത്? : പദ്ധതി നടത്തിപ്പിൽ സുതാര്യതയില്ല/പ്രോജക്ടിന് അനുവദിച്ച ഫണ്ട് അപര്യാപ്തം/കൂടുതൽ നല്ല പ്രോജക്ട് തയ്യാറാക്കാമായിരുന്നു.
- VI. ഗുണഭോക്താക്കളെല്ലാത്തവർക്കുള്ള ചോദ്യാവലി
 - i) പ്രോജക്ടിന്റെ ഗുണഭോക്താവായി നിങ്ങളെ തിരഞ്ഞെടുക്കാത്തത് എന്തുകൊണ്ടാണെന്ന് അറിയാമോ? : അറിവില്ലായിരുന്നു/ അപേക്ഷിച്ചിരുന്നില്ല/ അർഹതയുണ്ടായിരുന്നില്ല/ പഞ്ചായത്ത് അവഗണിച്ചു.
 - ii) അർഹതപ്പെട്ടവർക്ക് പ്രോജക്ടിന്റെ ഗുണം ലഭിച്ചോ? : ലഭിച്ചു/ഇല്ല
 - iii) ഇതിനകം നടപ്പിലാക്കിയ പ്രോജക്ടുകളിലെ പോരായ്മകൾ എന്തെല്ലാം? : മുൻഗണനാക്രമം പാലിച്ചില്ല/ വേണ്ടത്ര വിഭവ സമാഹരണം നടത്തിയിട്ടില്ല/ലക്ഷ്യം നേടുന്നതിൽ പ്രതീക്ഷിച്ചത്ര വിജയിച്ചിട്ടില്ല/ ഇവയെല്ലാം
 - iv a) ഈ പ്രദേശത്തുനിന്നും എന്തെല്ലാം വിഭവങ്ങൾ സമാഹരിക്കാൻ കഴിയുമെന്ന് നിങ്ങൾക്കറിയാമോ? : അറിയാം/ഇല്ല.
 - എന്തെല്ലാം? : മനുഷ്യവിഭവം/കൃഷിയുക്തമായ തരിശുഭൂമി/അസംസ്കൃത വസ്തുക്കൾ/മറ്റേതെങ്കിലും.
 - b) ഈ പഞ്ചായത്തിൽ ഏറ്റവും കൂടുതൽ സാധ്യതയുള്ള വ്യവസായം : ചെറുകിട വ്യവസായം/ കൂടിൽ വ്യവസായം
 - vi)a ഈ പഞ്ചായത്തിൽ മത്സ്യകൃഷി നിലവിൽ ഉണ്ടോ? : ഉണ്ട്/ഇല്ല
 - b) സാധ്യതയുണ്ടോ? : ഉണ്ട്/ഇല്ല.
 - a) ഈ പഞ്ചായത്തിൽ കയർ വ്യവസായമുണ്ടോ? : ഉണ്ട്/ഇല്ല

- b) ഉണ്ടെങ്കിൽ ഏതു തരം : ചെറുകിട/കുടിൽ
- c) സാധ്യതയുണ്ടോ? : ഉണ്ട്/ഇല്ല
- viiia) ഈ പഞ്ചായത്തിൽ നെയ്ത്തുവ്യവസായമുണ്ടോ?: ഉണ്ട്/ഇല്ല
- b) ഉണ്ടെങ്കിൽ എത്രപേർ തൊഴിലെടുക്കുന്നു
ണ്ടെന്ന് അറിയാമോ? : അറിയാം/ഇല്ല
- ix a) ഇനിയും സാധ്യതയുണ്ടോ? : ഉണ്ട്/ഇല്ല
ഈ പഞ്ചായത്തിൽ കരിങ്കൽ ക്വാറി/
വെട്ടുകല്ല് ഉള്ളതായി അറിയാമോ? : അറിയാം/ഇല്ല
- b) നിങ്ങളുടെ വീട്ടിൽ ആരെങ്കിലും ക്വാറിയിൽ
പണിയെടുക്കുന്നവരുണ്ടോ? : ഉണ്ട്/ഇല്ല
- c) ഈ മേഖലയിൽ കൂടുതൽ തൊഴിൽ സാധ്യത
ഉള്ളതായി തോന്നുന്നുണ്ടോ? : ഉണ്ട്/ഇല്ല
- x a) ഈ പഞ്ചായത്തിൽ ഇഷ്ടിക നിർമ്മാണമുണ്ടോ?: ഉണ്ട്/ഇല്ല
- b) ഇതിനുള്ള സാധ്യതയുണ്ടോ? : ഉണ്ട്/ഇല്ല
- c) ഇഷ്ടിക കമ്പനിക്ക് ആവശ്യമായ കളിമണ്ണ്
ഈ പ്രദേശത്ത് ലഭ്യമാണോ? : ലഭ്യമാണ്/ലഭ്യമല്ല.
- xi a) ഈ പഞ്ചായത്തിൽ കരകൗശല വസ്തുക്കളുടെ
നിർമ്മാണമുണ്ടോ? : ഉണ്ട്/ഇല്ല
- b) ഇതിനുള്ള സാധ്യതയുണ്ടോ? : ഉണ്ട്/ഇല്ല
- xii a) ഈ പഞ്ചായത്തിൽ പഴവർഗ്ഗ സംസ്കരണം/
അച്ചാർ/ജാം നിർമ്മാണം ഉള്ളതായി അറിയാമോ?: അറിയാം /ഇല്ല
- b) ഇതിനുള്ള സാധ്യതയുണ്ടോ? : ഉണ്ട്/ഇല്ല
- xiiia) ഗുണഭോക്താക്കൾക്ക് വായ്പ ലഭ്യമാക്കുന്നതിന് : ഉണ്ട്/ഇല്ല
പഞ്ചായത്തിന്റെ നേതൃത്വത്തിൽ ഒരു സഹകരണ
വായ്പ സൊസൈറ്റി ആരംഭിക്കുന്നത് നന്നായിരിക്കുമോ? നല്ലത്/അല്ല.
- b) അനുകൂലിക്കാനുള്ള കാരണം : എല്ലാവർക്കും അംഗങ്ങളാവാം/
ഫണ്ട് എളുപ്പം ലഭിക്കും/ വായ്പ എടുക്കുന്നവരും കൊടു
ക്കുന്നവരും തമ്മിലുള്ള അടുപ്പവും വിശ്വാസവും/
കുറഞ്ഞ പലിശ/സൗകര്യമായ തിരിച്ചടവ് ഗഡു/ പഞ്ചാ
യത്തിന് സ്ഥിര വരുമാനം/ഇവയെല്ലാം.
- c) ധനകാര്യസ്ഥാപനം തുടങ്ങാനുള്ള ഫണ്ട് എങ്ങനെ
ലഭ്യമാക്കാം. : പഞ്ചായത്തിലെ ആളുകളുടെ നിക്ഷേപം/ഓഹരികൾ
വഴി/സംഭാവന/സ്ഥിര നിക്ഷേപം/സേവിംഗ്സ്
നിക്ഷേപം/ഇവയെല്ലാം
- d) പഞ്ചായത്തിലെ എല്ലാ സ്ഥിരതാമസക്കാരും
ഈ സ്ഥാപനത്തിലെ അംഗങ്ങളാകേണ്ടതാണോ : ആകണം/ആവശ്യമില്ല.
- xiv പഞ്ചായത്തിന്റെ വരുമാനം വർദ്ധിപ്പിക്കാൻ
താഴെപ്പറയുന്ന മാർഗ്ഗങ്ങൾ സ്വീകാര്യമാണോ?
a അൺഎയ്ഡഡ് സ്കൂളുകൾ ട്യൂഷൻ
സെന്ററുകൾ / പുതിയ സെൽഫ് ഫിനാൻസിംഗ്
കോഴ്സുകൾ / കമ്മ്യൂണിറ്റി ഹാളുകൾ : അതെ/അല്ല
- xv) പഞ്ചായത്തിന് കൂടുതൽ വരുമാനമുണ്ടാക്കുന്നതിന്
ചെറിയ തോതിൽ പ്രത്യേക ഭൂനികുതി ചുമത്തുന്നത്
നല്ലതല്ലേ? : അതെ/ അല്ല.
- xvi തൊഴിൽക്കരം അവർ താമസിക്കുന്ന പഞ്ചായത്തിൽ
ത്തന്നെ അടയ്ക്കുന്നത് പഞ്ചായത്തിന്റെ വരുമാനം
കൂട്ടില്ലേ? : കൂട്ടും/ഇല്ല.
- xvii കാർ/ടെലിഫോൺ/ടി. വി./ഫ്രീഡ്ജ്/മോട്ടോർ
സൈക്കിൾ എന്നിവ ഉള്ളവരിൽ നിന്നും
പ്രത്യേക തീരുവ ഈടാക്കുന്നത് പഞ്ചായത്തിന്റെ
വിഭവ സമാഹരണത്തിന് നല്ലതല്ലേ? : അതെ/അല്ല.

- xix പഞ്ചായത്തിലെ സ്ഥിര താമസക്കാരുടെ വാഹനങ്ങൾക്ക് ഒരു തവണ പ്രവേശന നികുതി ഈടാക്കുന്നത് പഞ്ചായത്തിന്റെ ധനസ്ഥിതി മെച്ചപ്പെടുത്തില്ലേ? : മെച്ചപ്പെടുത്തും/ഇല്ല.
- xx ക്രയവിക്രയം നടത്തപ്പെടുന്ന കെട്ടിടങ്ങൾ, ഭൂമി എന്നിവയ്ക്ക് വിലപനക്കാരിൽ നിന്നും വാങ്ങുന്നവരിൽ നിന്നും ചെറിയ നികുതി ഈടാക്കുന്നത് പഞ്ചായത്തിന്റെ വരുമാനം വർദ്ധിപ്പിക്കില്ലേ? : വർദ്ധിപ്പിക്കും / ഇല്ല
- xxi മെയിൻറോഡ്, സ്കൂൾ, കോളേജ്, ചന്ത ഇവയുടെ സമീപത്തുള്ള വീടുകൾക്ക് ഒരു പ്രത്യേക തീരുവ ഈടാക്കുന്നത് നല്ലതല്ലേ? : അതെ/അല്ല.
- xxii ലൈബ്രറി സെസ് ദാരിദ്ര്യരേഖയ്ക്ക് മുകളിലുള്ളവരിൽ നിന്നും കൂടുതലായി ഈടാക്കുന്നത് ഉചിതമല്ലേ? : അതെ/അല്ല.
- xxiii വരുമാന നികുതിയിൽ നിന്ന് ഒഴിവാക്കപ്പെട്ടിട്ടുള്ള വിദേശത്ത് ജോലി ചെയ്യുന്ന പഞ്ചായത്തിലെ സ്ഥിരം താമസക്കാരിൽ നിന്ന് ഒരു പ്രത്യേക വാർഷിക തീരുവ ചുമത്തുന്നതിനോട് നിങ്ങൾ യോജിക്കുന്നുണ്ടോ? : ഉണ്ട്/ഇല്ല
- xxiv മിനിമത്തിൽ കൂടുതൽ തരിശുഭൂമി ഇടുന്നവരോട് പിഴ ഈടാക്കേണ്ടതല്ലേ? : ഈടാക്കണം/വേണ്ട
- xxv ദാരിദ്ര്യരേഖയ്ക്ക് മുകളിലുള്ളവരിൽ നിന്നും വിദ്യാഭ്യാസ സെസ് ഈടാക്കുന്നത് വിഭവ സമാഹരണത്തിന് നല്ലതല്ലേ? : അതെ/അല്ല.

D. പഞ്ചായത്തിലെ ജനപ്രതിനിധികൾ ഉദ്യോഗസ്ഥന്മാർ, സാമൂഹ്യ പ്രവർത്തകർ എന്നിവർക്കുള്ള ചോദ്യാവലി

1. ഉത്തരകർത്താവ് : _____
2. വയസ്സ് : _____ സ്ത്രീ/പുരുഷൻ
3. പഞ്ചായത്തിന്റെ പേര് : _____
4. പദവി : _____ ജനപ്രതിനിധി/പഞ്ചായത്ത് ഉദ്യോഗസ്ഥൻ/ സാമൂഹ്യ പ്രവർത്തകൻ

- 5.a) ഇപ്പോൾ നിലവിലുള്ള ജനകീയാസൂത്രണത്തെ കുറിച്ച് താങ്കളുടെ അഭിപ്രായം : _____ തൃപ്തികരം/തൃപ്തികരമല്ല
- b) തൃപ്തികരമെങ്കിൽ, കാരണം : _____ കാര്യക്ഷമമായ പദ്ധതി നടത്തിപ്പ്/ കൂടുതൽ ജനപങ്കാളിത്തം/ കൂടുതൽ ജനക്ഷേമകരം/ഇവയെല്ലാം
- തൃപ്തികരമല്ലെങ്കിൽ, കാരണം : _____ ഫണ്ട്‌ന്റെ അപര്യാപ്തത/ജനങ്ങളുടെ നിസ്സഹകരണം/ പദ്ധതി നടത്തിപ്പിലെ കാലവിളംബം/രാഷ്ട്രീയ വിവേചനം/ കാര്യക്ഷമതയില്ലായ്മ

- 6.a) ഗവൺമെന്റ് പഞ്ചായത്തുകൾക്ക് നൽകുന്ന പദ്ധതി വിഹിതം അപര്യാപ്തമാണോ? : _____ അതെ/അല്ല
- b) അപര്യാപ്തമെങ്കിൽ പഞ്ചായത്തിന്റെ ധനസ്ഥിതി മെച്ചപ്പെടുത്തുന്നതിന് പഞ്ചായത്തിന്റെ നേതൃത്വത്തിൽ ഒരു സഹകരണ വായ്പാ സൊസൈറ്റി ആരംഭിക്കുന്നത് നന്നായിരിക്കില്ലേ : _____ നല്ലത്/അല്ല.
- c) ഇത്തരം ഒരു സ്ഥാപനത്തെ അനുകൂലിക്കാനുള്ള കാരണം : _____ ഫണ്ട് എളുപ്പം ലഭിക്കുന്നു/ വായ്പ എടുക്കുന്നവരും കൊടുക്കുന്നവരും തമ്മിലുള്ള അടുപ്പവും വിശ്വാസവും/ കുറഞ്ഞ പലിശ/സൗകര്യമായ തിരിച്ചടവ് ഗഡു/പഞ്ചായത്തിന് സ്ഥിര വരുമാനം.
- d) അനുകൂലിക്കുന്നില്ലെങ്കിൽ കാരണം : _____ പ്രായോഗിക ബുദ്ധിമുട്ട്/ഫണ്ട് ദുരുപയോഗം ചെയ്യാനുള്ള സാധ്യത/ജനങ്ങൾ സഹകരിക്കാനിടയില്ല.
- e) ധനകാര്യസ്ഥാപനം തുടങ്ങാനുള്ള ഫണ്ട് എങ്ങനെ ലഭ്യമാക്കാം? : _____ പഞ്ചായത്തിലെ ആളുകളുടെ നിക്ഷേപം/ഓഹരികൾ വഴി/ സംഭാവന/സ്ഥിര നിക്ഷേപം/സേവിംഗ്സ് നിക്ഷേപം/ഇവയെല്ലാം
- f) പഞ്ചായത്തിലെ എല്ലാ സ്ഥിര താമസക്കാരെയും ഈ സ്ഥാപനത്തിലെ അംഗങ്ങളാക്കുന്നത് നല്ലതല്ലേ? : _____ അതെ/അല്ല.
7. പഞ്ചായത്തിന്റെ വരുമാനം വർദ്ധിപ്പിക്കാൻ താഴെപ്പറയുന്ന മാർഗ്ഗങ്ങൾ നല്ലതാണെന്നു തോന്നുന്നുണ്ടോ? : _____
- a) അൺ എയ്ഡഡ് സ്കൂളുകൾ : _____ വേണം/വേണ്ട
- b) ട്യൂഷൻ സെന്ററുകൾ : _____ വേണം/വേണ്ട
- c) പുതിയ സെൽഫ് ഫിനാൻസിംഗ് കോഴ്സുകൾ : _____ വേണം/വേണ്ട
- d) കമ്മ്യൂണിറ്റി ഹാളുകൾ : _____ വേണം/വേണ്ട
8. വരുമാന സമാഹരണത്തിന് പഞ്ചായത്ത് ചെറിയ തോതിൽ പ്രത്യേക ഭൂനികുതി ചുമത്തുന്നത് ആവശ്യമില്ലേ/ : _____ അതെ/അല്ല.
9. തൊഴിൽക്കരം തൊഴിലാളികൾ വസിക്കുന്ന പഞ്ചായത്തിൽ തന്നെ അടയ്ക്കുന്നത് പഞ്ചായത്തിന്റെ വരുമാനം കൂട്ടുകില്ലേ? : _____ കൂട്ടും/ഇല്ല.
10. കാർ, ടെലഫോൺ, ടി. വി. ഫ്രിഡ്ജ്, മോട്ടോർസൈക്കിൾ എന്നിവ ഉള്ളവരിൽ നിന്നും പ്രത്യേക തീരുവ ഈടാക്കുന്നത് വിഭവ സമാഹരണത്തിന് നല്ലതല്ലേ? : _____ അതെ/അല്ല.
11. പഞ്ചായത്തിലെ സ്ഥിരം താമസക്കാരിൽ നിന്ന് വാഹനങ്ങൾക്ക് ഒരു തവണ പ്രവേശന നികുതി ഈടാക്കുന്നത് പഞ്ചായത്തിന്റെ ധനസ്ഥിതി മെച്ചപ്പെടുത്തില്ലേ? : _____ മെച്ചപ്പെടുത്തും/ഇല്ല.

12. ക്രയവിക്രയം നടത്തപ്പെടുന്ന കെട്ടിടങ്ങൾ, ഭൂമി എന്നിവയ്ക്ക് വിലപനക്കാരിൽ നിന്നും വാങ്ങുന്ന വരിൽ നിന്നും ചെറിയ നികുതി ഈടാക്കുന്നത് പഞ്ചായത്തിന്റെ വരുമാനം വർദ്ധിപ്പിക്കാൻ സഹായകരമായിരിക്കില്ലേ? : അതെ/അല്ല.
13. മെയിൻ റോഡ്, സ്കൂൾ, കോളേജ്, ചന്ത ഇവയുടെ വളരെ അടുത്തുള്ള വീടുകൾക്ക് ഒരു പ്രത്യേക തീരുവ ഈടാക്കുന്നത് ഉചിതമല്ലേ? : അതെ/അല്ല.
14. ലൈബ്രറി സെസ് ദാരിദ്ര്യരേഖയ്ക്ക് മുകളിലുള്ള വരിൽ നിന്നും കൂടുതലായി ഈടാക്കുന്നതിൽ തെറ്റുണ്ടോ? : ഉണ്ട്/ഇല്ല.
15. വരുമാന നികുതിയിൽ നിന്നും ഒഴിവാക്കപ്പെട്ടിട്ടുള്ള വിദേശത്തു ജോലി ചെയ്യുന്ന പഞ്ചായത്തിലെ സ്ഥിരം താമസക്കാരിൽ നിന്ന് ഒരു പ്രത്യേക വാർഷിക തീരുവ ഈടാക്കുന്നത് ഉചിതമല്ലേ? : അതെ/അല്ല.
16. കൃഷിയുക്ത സ്ഥലങ്ങൾ തരിശ് ഇടുന്നവരിൽ നിന്നും പിഴ ഈടാക്കേണ്ടതുണ്ടോ? : അതെ/അല്ല.
17. ദാരിദ്ര്യരേഖയ്ക്ക് മുകളിലുള്ളവരിൽ നിന്നും വിദ്യാഭ്യാസ സെസ് ഈടാക്കുന്നത് ഉചിതമല്ലേ? : അതെ/അല്ല.
- 18.a) ജനകീയാസൂത്രണത്തിലെ പദ്ധതി നടത്തിപ്പിൽ എന്തെങ്കിലും പോരായ്മകൾ ഉള്ളതായി തോന്നുന്നുണ്ടോ? : ഉണ്ട്/ഇല്ല.
- b) പോരായ്മകൾ ഉണ്ടെങ്കിൽ എന്തെല്ലാം : ഫണ്ട്ന്റെ ദുർവിനിയോഗം/ സ്വജനപക്ഷപാതം/ഫണ്ട് ലക്ഷ്യമാക്കുന്നതിലെ കാലവിളംബം/ജനപങ്കാളിത്തത്തിന്റെ കുറവ്/ഇവയെല്ലാം
- c) പോരായ്മകൾ പരിഹരിക്കുന്നതിനുള്ള നിർദ്ദേശങ്ങൾ : യഥാസമയം ആവശ്യമായ ഫണ്ട് ലഭ്യമാക്കാൻ/ഫണ്ട്ന്റെ കാര്യക്ഷമമായ ഉപയോഗം/ ജനങ്ങളുടെ പൂർണ്ണ സഹകരണം ഉറപ്പുവരുത്തൽ/യഥാർത്ഥ ഗുണഭോക്താക്കളെ കണ്ടെത്തൽ
- 19 a) ഈ പഞ്ചായത്തിൽ ഏതെങ്കിലും വിഭവങ്ങൾ ചൂഷണം ചെയ്യപ്പെടാതെയുള്ളതായി അറിയാമോ?: അറിയാം/ഇല്ല.
- b) ചൂഷണം ചെയ്യപ്പെടാത്ത വിഭവങ്ങൾ ഏവ? : തൊഴിൽ രഹിതരായ യുവാക്കൾ/ കൃഷിയോഗ്യമായ തരിശുഭൂമി/ മത്സ്യകൃഷിക്കുള്ള ജലാശയങ്ങൾ/കയർ, ഇഷ്ടികനിർമ്മാണം തുടങ്ങിയ ചെറുകിട കൂടിൽ വ്യവസായങ്ങൾ
- 20 a) ഈ പഞ്ചായത്തിൽ കരിങ്കൽ ക്വാറി/വെട്ടുകല്ല് ക്വാറിയുണ്ടോ? : ഉണ്ട്/ഇല്ല.
- b) കൂടുതൽ ക്വാറികൾക്കുള്ള സാധ്യതയുണ്ടോ? : ഉണ്ട്/ഇല്ല.
21. പഞ്ചായത്തിലെ കൃഷിയുക്തമായ തരിശുഭൂമിയിൽ വ്യാവസായികാടിസ്ഥാനത്തിൽ തീറ്റപ്പുൽകൃഷി വ്യാപിക്കുന്നതിനെ നിങ്ങൾ അനുകൂലിക്കുന്നുണ്ടോ? : അനുകൂലിക്കുന്നു/ഇല്ല.
- 22.a) ഈ പഞ്ചായത്തിൽ മത്സ്യകൃഷി ഉണ്ടോ? : ഉണ്ട്/ഇല്ല.
- b) സാധ്യതയുണ്ടോ : ഉണ്ട്/ഇല്ല.
- 23.a) ഈ പഞ്ചായത്തിൽ പഴവർഗ്ഗ സംസ്കരണത്തിന് സാധ്യതയുണ്ടോ? ഉണ്ട്/ഇല്ല.
- b) സാധ്യതയുണ്ടെങ്കിൽ ഏതെല്ലാം പഴങ്ങൾ : ചക്ക/മാങ്ങ/പൈനാപ്പിൾ/കശുമാങ്ങ/നേന്ത്രപ്പഴം/കറുമുസ/ഇവയെല്ലാം.
24. പഞ്ചായത്തിൽ നെയ്ത്ത് വ്യവസായം വികസിപ്പിക്കുന്നതിന് സാധ്യതയുണ്ടോ? : ഉണ്ട്/ഇല്ല.
25. പഞ്ചായത്തിൽ മറ്റ് ഏതെല്ലാം വ്യവസായ യൂണിറ്റുകൾക്ക് സാധ്യതയുണ്ട് : ഫർണിച്ചർ യൂണിറ്റ് /മൺപാത്ര വ്യവസായം നാളികേര സംസ്കരണം/അച്ചാർ, ജാം നിർമ്മാണം/കറിപൗഡർ

Table 1
Pattern of Resource Mobilisation of Local Bodies – 1997-98

Year	No. of projects proposed	Grant-in-aid	State sponsored	Centrally sponsored	Own fund	Voluntary contribution	Loans from co-operatives	Loans from other financial institutions	Beneficiary contribution	Others	Total
1997-98	210	8795115	6923297	847274	4604325	785132	--	--	450522	--	22405665
Percentage share		39.3	30.9	3.8	20.5	3.5	--	--	2.0	--	100.0

Table 2
Pattern of Resource Mobilisation of Local Bodies – 1998-99

Year	No. of projects proposed	Grant-in-aid	State sponsored	Centrally sponsored	Own fund	Voluntary contribution	Loans from co-operatives	Loans from other financial institutions	Beneficiary contribution	Others	Total
1998-99	311	12225405	577350	1160515	4925411	255445	--	5366167	6122890	--	30633183
Percentage share		39.9	1.9	3.8	16.1	0.8	--	17.5	20.0	--	100.0

Table 3
Pattern of Resource Mobilisation of Local Bodies – 1999-2000

Year	No. of projects proposed	Grant-in-aid	State sponsored	Centrally sponsored	Own fund	Voluntary contribution	Loans from co-operatives	Loans from other financial institutions	Beneficiary contribution	Others	Total
1999-2000	365	20267412	2120543	1652498	3645492	2689810	--	4170300	6710905	--	41256960
Percentage share		49.2	5.1	4.0	8.8	6.5	--	10.1	16.3	--	100.0

Table 4
Pattern of Resource Mobilisation of Local Bodies – 1997-98

Year	No. of projects proposed	Grant-in-aid	State sponsored	Centrally sponsored	Own fund	Voluntary contribution	Loans from co-operatives	Loans from other financial institutions	Beneficiary contribution	Others	Total
2000-01	452	12504280	2800540	10065226	1625450	1326100	--	7500000	3655133	2140620	41617349
Percentage share		30.0	6.7	24.2	3.9	3.2	--	18.1	8.8	5.1	100.0

5m

Table 5

Pattern of Resource Mobilisation of Local Bodies – 2001-2002

Year	No. of projects proposed	Grant-in-aid	State sponsored	Centrally sponsored	Own fund	Voluntary contribution	Loans from co-operatives	Loans from other financial institutions	Beneficiary contribution	Others	Total
2001-02	488	19251951	2261540	3426307	1175890	396153	--	328630	3014496	3960000	33814957
Percentage share		56.9	6.7	10.1	3.5	1.2	--	1.0	8.9	11.7	100.0

Table 6

Consolidated Statement of the Pattern of Resource Mobilisation of Local Bodies for the period from 1997-98 to 2001-02

Year	Grant-in-aid	State sponsored	Centrally sponsored	Own fund	Voluntary contribution	Loans from co-operatives	Loans from other financial institutions	Beneficiary contribution	Others	Total
1997-98	8795115	6923297	847274	4604325	785132	--	--	450522	--	22405665
1998-99	12225405	577350	1160515	4925411	255445	--	5366167	6122890	--	30633183
1999-2000	20267412	2129543	1652498	3645492	2689810	--	4170320	6710905	--	41256960
2000-2001	12504280	2800540	10065226	1625450	1326100	--	7500000	3655133	2140620	41617349
2001-2002	19251951	2261540	3426307	1175890	396153	--	328630	3014496	3960000	33814957
Total	73044163	14683270	17151820	15976568	5452640	--	17365117	19953946	6100620	169728114
Percentage Share	43.1	8.6	10.1	9.4	3.2	--	10.2	11.8	3.6	100.0

Table 1
Projects proposed, sanctioned and implemented – 1997-98

Year	Sector	No. of projects proposed	Amount (Rs.)	No. of Projects sanctioned	Amount (Rs.)	No. of Projects implemented	Amount spent (Rs.)
1997-98	Productive	65	9149347	44 (67.69%)	6438820 (70.37%)	34 (77.28%)	3515510 (54.60%)
	Service	66	7880772	52 (78.79%)	5866188 (74.44%)	36 (69.23%)	3400052 (57.96%)
	Infrastructure	79	5058844	53 (67.09%)	3141085 (62.10%)	36 (67.92%)	2098665 (66.81%)
Total		210	22088963	149 (70.95%)	15446093 (69.93%)	106 (71.14%)	9014227 (58.36%)

Table 2
Projects proposed, sanctioned and implemented – 1998-99

Year	Sector	No. of projects proposed	Amount (Rs.)	No. of Projects sanctioned	Amount (Rs.)	No. of Projects implemented	Amount spent (Rs.)
1998-99	Productive	102	40858805	66 (64.71%)	7268163 (17.79%)	43 (65.15%)	5796886 (79.76%)
	Service	106	9398299	86 (81.13%)	6258118 (66.59%)	74 (86.05%)	4447256 (71.06%)
	Infrastructure	103	17787772	88 (85.44%)	6226921 (35.01%)	61 (69.32%)	5332816 (65.64%)
Total		311	68044876	240 (77.2%)	19573202 (29.03%)	178 (57.2%)	15576958 (78.9%)

Table 3
Projects proposed, sanctioned and implemented – 1999-2000

Year	Sector	No. of projects proposed	Amount (Rs.)	No. of Projects sanctioned	Amount (Rs.)	No. of Projects implemented	Amount spent (Rs.)
1999-2000	Productive	98	7953433	79	7311638 (91.93%)	49 (62.03%)	4840843 (66.21%)
	Service	123	11109872	69	7311754 (66.08%)	59 (85.51%)	6156376 (84.20%)
	Infrastructure	144	13542458	114	4463762 (32.96%)	98 (85.96%)	3467145 (77.67%)
Total		365	32605763	262 (71.8%)	19087154 (58.54%)	206 (56.4%)	14464364 (75.78%)

Table 4
Projects proposed, sanctioned and implemented – 2000-2001

Year	Sector	No. of projects proposed	Amount (Rs.)	No. of Projects sanctioned	Amount (Rs.)	No. of Projects implemented	Amount spent (Rs.)
2000-2001	Productive	74	10701958	62 (83.78%)	7802110 (72.90%)	37 (59.68%)	5958160 (76.37%)
	Service	143	10349034	95 (66.43%)	56276545 (54.38%)	78 (82.11%)	5680960 (100.95%)
	Infrastructure	235	8141951	117 (49.79%)	4459289 (54.77%)	86 (73.50%)	3417661 (76.64%)
Total		452	29192943	274 (60.62%)	17889044 (61.28%)	201 (44.47%)	15056781 (84.17%)

57

Table 5
Projects proposed, sanctioned and implemented – 2001-2002

Year	Sector	No. of projects proposed	Amount (Rs.)	No. of Projects sanctioned	Amount (Rs.)	No. of Projects implemented	Amount spent (Rs.)
1997-98	Productive	97	9361792	57 (58.76%)	6428615 (68.67%)	40 (70.18%)	3689188 (54.39%)
	Service	162	10857050	116 (71.60%)	7934465 (73.08%)	73 (62.93%)	5656877 (71.30%)
	Infrastructure	229	11830713	170 (74.24%)	6671860 (56.39%)	148 (87.06%)	4043288 (60.60%)
Total		488	32049555	333 (68.24%)	21034930 (65.63%)	261 (54.38%)	13389353 (63.65%)

Table 6
Consolidated Statement of Projects Proposed, Sanctioned and Implemented – 1997-98 to 2001-02

Sector	No. of projects proposed	Amount (Rs.)	No. of Projects sanctioned	Amount (Rs.)	No. of Projects implemented	Amount spent (Rs.)
Productive	436	78025335	308 (70.64%)	35249346 (45.18%)	203 (65.91%)	23800587 (67.52%)
Service	600	39595027	418 (69.67%)	32998170 (83.34%)	320 (76.56%)	25341521 (76.80%)
Infrastructure	790	56361738	542 (68.61%)	24962917 (44.29%)	429 (79.15%)	183595675 (73.55%)
	1826	173982130	1268 (69.64%)	93210433 (57.60%)	952 (73.87%)	67501673 (72.62%)

54

APPENDIX IV

Table 1
Physical target of projects, targets achieved, 1997-98 to 2001-2002 – Chelembra Panchayat

Sector	No. of Projects proposed	Nature of project	Physical target of project	No. of projects implemented	Physical target achieved	% of achievement
Productive	8	Irrigation	Extension of irrigation facility of 260 hectares of land	3	120 hectares of land	46.15
	3	Pepper	Extension of benefit to 31 farmers	1	20 framer	64.51
	4	Vegetable	To produce 1000 kg. of veg	2	350kg	35.0
	3	Animal husbandry (goats)	3200 litres of milk	1	2500 litres	78.13
	6	Electronic unit	Employment to 25 person	3	10 persons	40.0
Service	4	School complex	All LP school students	2	50% of school students	50.0
	3	Samskariak nilayam	All people	1	1/3	33.3
	4	Latrine	80 persons	3	30person	37.5
	29	Drinking water	180 families	16	70 families	38.89
	6	Housing	231 houses	6	30 houses	12.99
Infrastructure	18	Road	18.786 k.m. tarring	10	5.136 k.m.	27.34
	120	Metalled Road	87.650 k.m.	35	7.860 k.m.	8.97

Table 2

Physical target of projects, targets achieved, 1997-98 to 2001-2002 – Pallikkal Panchayat

Sector	No. of Projects proposed	Nature of project	Physical target of project	No. of projects implemented	Physical target achieved	% of achievement
Productive	21	Paddy cultivation	481.52 hectatres	15	319.31 hectare	66.31
	40	Irrigation	Irrigation of 808 hectares of land	28	353	43.69
	9	Animal husbandry	3000 litres of milk	6	1910 litre	63.67
	6	Industrial units	Employment to 400 persons	3	30	7.50
	51	Women Welfare	Individual 10656 women	39	1975	18.53
	39	Drinking water	850 families	17	215 families	26.88
Service	17	School complex	All school students	10		77.05
	1	Computer training	Training to 60	1	30	50.0
	1	Repair of houses	167	1	79	47.31
	4	Construction of houses	100	2	67	67.0
	1	Latrines	300 families	1	167	55.67
Infrastructure	22	Tarring of road	38.100 k.m.	15	13.580	35.64
	61	Metallled road	29.100 k.m.	10	3.500 k.m.	12.03
	2	Bridge		1	1	50.0

Table 3
Physical target of projects, targets achieved, 1997-98 to 2001-2002 – Kakkode Panchayat

Sector	No. of Projects proposed	Nature of project	Physical target	No. of projects implemented	Physical target achieved	% of achievement
Productive	6	Cultivation	Extension of paddy cultivation to 82 hectares	3	47.8 hectares	58.29
	17	Irrigation	Extension of irrigation to 600 hectares	10	266.19 hectares	44.37
	4	Animal husbandry	Production of 75000 litre milk	2	2500 litre	3.33
	2		21.2 lakh eggs	1	1 lakh	4.72
	12	Women	Employment to 600 women	3	50 women	8.33
Service	5	Housing	1000 houses	4	800	80.00
	4	Repair	125	3	97	77.6
	3	Building to Anganwadi	18 Anganwadis	2	8	44.4
	32	Drinking water scheme	600 families	19	300 families	50.0
	12	Latrines	694 families	12	534 families	76.94
Infrastructure	20	Road	80 km	10	10 km	12.5
	13	Metalled Roads	60 km	3	4 km	6.67

5

Table 4
Physical target of projects, targets achieved, 1997-98 to 2001-2002 – Kakkur Panchayat

Sector	No. of Projects proposed	Nature of project	Physical target	No. of projects implemented	Physical target achieved	% of achievement
Productive	27	Irrigation	Irrigation of 200 hectares of land	6	50 hectares	25
	16	Drinking water	Drinking water to 237 families	8	125 families	52.74
	1	Fish market	Whole villagers	0	--	0
	1	Public Urinal and Latrine	Whole villagers	1	--	100.00
	9	Industrial Units	Self employment to 90	3	30	33.33
	41	Women Welfare	Individuals 2870 women	23	1632	56.86
Service	1	School complex	All primary students	0	--	0
	1	Open Air Theatre	All Individuals of the Panchayat	0	--	0
	1	Volleyball coaching camp	100	1	12	12
	1	Computer Training	350	0	-	0
	4	Houses	72 families	3	10	13.88
	1	Latrines	84 families	1	10	11.90
	1	Roofing with tiles	74	1	10	13.51
	6	Anganwadi	Own building	6	6	100.00
Infrastructure	6	Tarring of Roads	23.6 km	4	6.995 km	29.64
	15	Metalled Roads	20.8 km	6	3.400 km	16.35
	16	Soling	26.7 km	6	7.885 km	29.53
	8	Bridges	8	2	2	25%

52

Table 5
Physical target of projects, with targets achieved, 1997-98 to 2001-2002 – The Panchayats

Sector	No. of Projects proposed	Nature of project	Physical target	No. of projects implemented	Physical target achieved	% of achievement
Productive	92	Irrigation	Irrigation of 1868 hectares of land	47	50 hectares	2.68
	116	Drinking water	Drinking water to 1817 families	60	710 families	39.08
	27	Paddy	Extension of paddy cultivation to 563.5 hectares	18	367.1 hectares	65.15
	3	Pepper	Extension of benefits to 31 farmers	1	20 farmers	64.51
	4	Vegetables	1000 kg of vegetables	2	350 kg	35.0
	1	Fish market	Whole villages	0	--	0
	1	Public urinal	Whole villages	1	--	100
	16	Animal husbandry	81200 litres milk	9	6910 litre	8.51
	2	"	21.2 lakh eggs	1 lakh		4.72
	21	Industrial units	Employment to 515 persons	9	70 persons	13.59
	104	Women welfare	14126 women	65	3657 women	25.89

Sector	No. of Projects proposed	Nature of project	Physical target	No. of projects implemented	Physical target achieved	% of achieved
Service	22	School complex	All students	12	63.52	63.52
	2	Samskarika nilayam and open air theatre	All individuals	--	--	0
	1	Volleyball coaching camp	Training to 100 persons	1	12	12.0
	2	Computer training	Training to 410 persons	2	30	7.32
	19	Housing	1603 houses	15	907	56.28
	5	Repair of houses	292 houses	4	176 houses	60.27
	1	Roofing with tiles	74 houses	1	10	13.51
	9	Building to Anganwadis	Own building to 24 Anganwadis	2	14	58.33
18	Latrine	1158 families	17	741 latrines	63.99	
Infrastructure	66	Road	Tarring of 160.486 km of roads	39	35.711 km	22.25
	209	Road	Metalling of 197.550 km of roads	54	18.760 km	9.50
	16	Road	Soling of 26.700 km of road	6	7.885 km	29.53
	10	Bridges	Construction of bridge to connect villages	3	3 bridges	37.50

Table 1

Consolidated statement of Projects proposed, sanctioned and implemented – Productive sector from 1997-98 to 2002-02

Year	No. of projects proposed	Amount	No. of projects sanctioned	Amount	No. of Projects implemented	Amount spent
1997-98	65	9149347	44 (67.69%)	6438820 (70.37%)	34 (77.27%)	4515510 (70.13%)
1998-99	102	40858805	66 (64.71%)	7268162 (17.79%)	43 (65.15%)	5796886 (79.76%)
1999-2000	98	7953433	79 (80.61%)	7311638 (91.93%)	49 (62.03%)	4840843 (66.21%)
2000-2001	74	10701958	62 (83.78%)	7802110 (72.90%)	37 (59.68%)	5958160 (76.37%)
2001-2002	97	9361792	57 (58.76%)	6428615 (68.67%)	40 (70.18%)	3689188 (57.39%)
	436	78025335	308 (70.64%)	35249346 (20.98%)	203 (46.56%)	24800587 (70.36%)

Table 2**Consolidated statement of Projects proposed, sanctioned and implemented – Service sector from 1997-98 to 2002-02**

Year	No. of projects proposed	Amount	No. of projects sanctioned	Amount	No. of Projects implemented	Amount spent
1997-98	112	7880772	52 (46.43%)	5866188	36 (32.14%)	3400052 (57.96%)
1998-99	174	9398299	86 (49.43%)	6258118	74 (42.53%)	4447256 (71.06%)
1999-2000	220	11109872	69 (31.36%)	7311754	59 (26.82%)	6156376 (84.20%)
2000-2001	249	10349034	95 (38.15%)	5627645	78 (31.33%)	5680960 (100.95%)
2001-2002	283	10857050	116 (40.99%)	7934465	73 (25.80%)	5656877 (71.30%)
	1038	49595027	418 (40.27%)	329998170	320 (30.83%)	25341521 (76.80%)

Table 3**Consolidated statement of Projects proposed, sanctioned and implemented – Infrastructure sector from 1997-98 to 2002-02**

Year	No. of projects proposed	Amount	No. of projects sanctioned	Amount	No. of Projects implemented	Amount spent
1997-98	79	5058844	53 (67.09%)	3141085	36 (67.92%)	2098655 (66.81%)
1998-99	103	17787772	88 (85.44%)	6226921	61 (69.32%)	5332816 (85.64%)
1999-2000	144	13542458	114 (79.17%)	4463762	98 (85.96%)	3467145 (77.67%)
2000-2001	213	8141951	117 (54.93%)	4459289	86 (73.50%)	3417661 (76.64%)
2001-2002	229	11830713	170 (74.24%)	6671860	148 (87.06%)	4043288 (60.60%)
	768	56361738	542 (70.57%)	24962917 (44.29%)	429 (55.86%)	18359565 (73.55%)

Table 4

Consolidated statement of projects proposed, sanctioned and implemented – 1997-98 to 2001-02

Year	Sector	No. of projects proposed	Amount	No. of projects sanctioned	Amount	No. of projects implemented	Amount
97-98	Productive	65	9149347	44	6438820	34	3515510
	Service	66	7880772	52	5866188	36	3400052
	Infrastructure	79	5058844	53	3141085	36	2098655
98-99	Productive	102	40858805	66	7268163	43	5796886
	Service	106	9398299	86	6258118	74	4447256
	Infrastructure	103	17787772	88	6226921	61	5332816
99-2000	Productive	98	7953433	79	7311638	49	4840843
	Service	123	11109872	69	7311754	59	6156376
	Infrastructure	144	13542458	114	4463762	98	3467145
2000-2001	Productive	74	10701958	62	7802110	37	5958160
	Service	143	10349034	95	5627645	78	5680960
	Infrastructure	235	8141951	117	445 9289	86	3417661
2001-2002	Productive	97	9361792	57	6428615	40	3689188
	Service	162	10857050	116	7934465	73	5656877
	Infrastructure	229	11830713	170	6671860	148	4043288
		1826	274982100	1268 (69.44%)	93210433 (33.90%)	952 (52.14%)	68501673 (73.49%)

057

Table 1
Distribution according to sex – The Panchayats

No. of families	Male	Female	Percentage	
			Male	Female
400	841	952	46.9	53.1

Table 2
Distribution according to the level of Education - The Panchayats

No. of families	Level of Education							
	Primary	Percentage	Secondary	Percentage	Higher secondary	Percentage	University	Percentage
400	45	11.2	268	67.0	56	14.0	31	7.8

Table 3
Distribution of families according to employment – all Panchayats

No. of families	Employment							
	Collie	Percentage	Agriculture	Percentage	Business	Percentage	Government	Percentage
400	169	42.2	91	22.8	72	18.0	68	17.0

Table 4
Monthly income of families – The Panchayats

No. of families	Monthly income			
	Below Rs. 1000	Percentage	Above Rs. 100	Percentage
400	195	48.8	205	51.2

Table 5
Moveable and immovable property – The Panchayats

No. families	Below average	Percentage	Above average	Percentage
400	212	53.0	188	47.0

20

Table 6
Distribution of agricultural holdings – The Panchayats

No. of families	Agricultural holdings							
	Below 10 cents	Percentage	10 to 25 cents	Percentage	25 to 100 cents	Percentage	Above 100 cents	Percentage
400	140	35.0	102	25.5	75	18.8	83	20.7

Table 7**Panchayat wise distribution of respondent household on the basis of food intake**

Name of Panchayats	No. of household having		Total
	Protein rich food	Protein deficient	
Chelembra	48	52	100
Pallikkal	41	59	100
Kakkodi	44	56	100
Kakkur	41	59	100
Grand total	174 (43.5%)	226 (56.5%)	400

Table 8**Food intake (consolidated – The Panchayats)**

No. of families	Protein rich (above 2400 calorie)	Percentage	Protein deficient (Below 2400 calorie)	Percentage
400	174	43.5	226	56.5

Table 9**Panchayat wise distribution of respondent household with and without shortage of drinking water**

Name of Panchayat	No. of households with shortage of drinking water	No. of household without shortage of drinking water	Total
Chelembra	23	77	100
Pallikkal	24	76	100
Kakkodi	31	69	100
Kakkur	27	73	100
Grant total	105 (26.3%)	295 (73.7%)	400

Table 9**Problem of drinking water (Consolidated – The Panchayats)**

No. of families	Shortage of drinking water	Percentage	No. shortage of drinking water	Percentage
400	105	26.3	295	73.7

Table 11**Panchayat wise distribution of respondent household households with and without latrines**

Name of Panchayats	No. of households having		Total
	With Latrine	Without Latrine	
Chelembra	64	36	100
Pallikkal	77	23	100
Kakkodi	83	17	100
Kakkur	83	17	100
Grant Total	307 (76.7%)	93 (23.3%)	400

Table 12**Families with and without latrines (consolidated – The Panchayats)**

No. of families	With latrine	Percentage	Without latrine	Percentage
400	307	76.7	93	23.3

APPENDIX VII

Table 1
Opinion about People's planning

Category of Respondent	No. of Respondents	Satisfactory	Percentage	Not Satisfactory	Percentage
Elected Representation	52	22	42.3	30	57.7
Panchayat Employees	37	6	16.2	31	83.8
Social Workers	71	14	19.7	57	80.3
Total	160	42	26.3	118	73.7

Table 2
Participation of respondent householders in Gram Sabha Panchayat wise

Name of Panchayat	Whether participant in Gram Sabha		Total
	No	Yes	
Chelembra	64	36	100
Pallikkal	51	49	100
Kakkodi	59	41	100
Kakkur	56	44	100
Grand total	230 (57.5%)	170 (42.5%)	400

Table 3
Opinion of respondent about the discussions in Grama Sabhas

Name of Panchayat	How discussion are held in Grama Sabhas			Total No. of respondents
	On political lines	Based on devpt. needs	Arbitrarily	
Chelembra	35	26	39	100
Pallikkal	30	38	32	100
Kakkodi	28	26	46	100
Kakkoor	34	26	40	100
Grand total	127 (31.8%)	116 (29.0%)	157 (39.2%)	400

Table 4
Drawback in People's Planning

Total No. of respondents	No. of Respondents who found draw backs in People's planing	Lack of funds	Improper utilisation	favouritism	Delay in implementation	Want of participation
160	110 (68.8%)	106 (66.3%)	105 (65.6%)	102 (63.8%)	97 (60.6%)	99 (61.9%)

Table 5
Panchayat wise distribution of respondent householders on the basis of beneficiaries and non-beneficiaries of projects

Name of Panchayats	No. of beneficiaries of projects	No of non beneficiaries of profit	Total
Chelembra	42	58	100
Pallikkal	43	57	100
Kakkodi	39	61	100
Kakkur	40	60	100
Grand Total	164 (41.0%)	236 (59.0%)	400

Table 6
Drawbacks in the Projects implemented during the Ninth plan

No. of Respondents	No. transparency in the implementation of projects	Fund sanction for the project insufficient	No. adequate mobilisation of resources	No. proper prioritisation of projects	Better projects could be prepared
160	103	134	129	116	119
Percentage	64.38	83.75	80.63	72.5	74.38

Table 7**Defects in the effective implementation of projects**

No. of Respondents	Defects pointed out by respondents in the effective implementation of projects						
	Lack of co-ordination between people's committees and those who executed the projects	Lack of co-ordination between panchayat authorities and committee who executed the projects	Indifferent attitude of those who implement the projects	Absence of effective monitoring and supervision	improper mobilisation of voluntary labour	Locally available resources are not exploited properly	No proper integration
160	104	99	93	101	103	107	105
Percentage	65.0	61.88	58.13	63.13	64.38	66.89	65.6

Table 1
New Resource Mobilisation Strategies

No. of Respondents	Co-op. financial institution	%	Unaided Schools	%	Tuition Centers	%	New Self financing courses	%	Community Halls	%
400	261	65.3	275	68.8	295	73.8	241	60.3	328	82

Table 2
New Resource Mobilisation Strategies

No. of Respondents	Co-op. Financial Institution	Unaided Schools	Tuition Centers	New Self-financing Courses	Community Halls	Addl. Land tax	Prof. tax from the resident panchayat	Annual cess on TV/Fridge, etc.	One time entry tax on vehicles	Cess on land and property exchanged	Addl. Cess to property accessible to Main Road	Increase in library cess	Annual cess on those working abroad	Penal tax on those who have land fallow	Edn. Cess on those above poverty line
160	117 (73.1%)	112 (70%)	144 (90%)	123 (76.9%)	143 (89.4%)	127 (79.4%)	132 (82.5%)	130 (81.3%)	132 (82.5%)	138 (86.3%)	113 (70.6%)	119 (74.4%)	124 (77.5%)	120 (75.0%)	91 (56.9%)

Table 3

Opinion of Respondents as to how funds are to be raised for the proposed co-op. financial institution

Name of Panchayat	No. of respondents who favour the starting up of a co-op. financial institution	Source of Fund			
		Contribution of Residents	Shares	Savings Deposits	Fixed Deposits
Chelembra	65	65	63	17	65
Pallikkal	67	62	64	38	63
Kakkodi	67	66	58	40	62
Kakkur	62	62	62	31	60

Table 4

Opinion of the respondents for imposing the following taxes for additional resource mobilisation by Panchayats

Name of Panchayats	No. of Respondents	No. of respondents who favour the imposition of following taxes for additional resource mobilisation by Local bodies									
		Addl. Land tax	Remitting prof. tax in panchayats where the respondent resides	Annual cess for those who own TV/Fridge, etc.	One time entry tax for cars/ jeeps/ bikes etc.	Cess on land and property exchanged	Addl. Cess on property accessible to main road	Increasing the library cess	Cess on those working abroad	Penal tax on those who leave land barren	An edn. Cess on those who are above poverty line
Chelembra	100	62	62	63	60	62	60	63	66	65	59
Pallikkal	100	62	63	64	63	60	65	64	61	65	60
Kakkodi	100	68	65	65	64	63	65	65	64	62	66
Kakkur	100	64	68	60	67	64	59	612	63	66	65
Total	400	256	258	252	254	249	249	253	254	258	250

260

Table 5
New taxes for additional resource mobilisation

No. of Respondents	Addl. Land tax	%	Annual cess for those who own TV/ Fridge/ Telephone	%	One time entry tax for cars/ jeeps etc.	%	Cess on land and property exchanged	%	Addl. Cess on property accessible to Main road	%	Increasing the library cess	%	Cess on those working abroad	%	Penal tax on those who leave land barren	%	Education cess on those above poverty line	%
400	256	64.0	252	63.0	254	63.5	249	62.3	249	62.3	253	63.3	254	63.5	258	64.5	250	62.5

250

Table 6
Scope of different economic activities

No. of Experts	Laterite quarrying	Green grass cultivation	Fish farming	Fruit processing	Weaving units	Carpentry units	Coconut processing units	Pickle/Jam	Curry powder
160	90 (56.3%)	143 (89.4%)	120 (75.0%)	125 (78.1%)	98 (61.3%)	105 (65.6%)	96 (60.0%)	105 (65.6%)	98 (61.3%)

Table 7
Scope of different economic activities

No. of Respondents	Laterite quarrying	Green grass cultivation	Fish farming	Fruit processing	Weaving units	Carpentry units	Coconut processing units	Pickle/Jam	Curry powder
400	218	304	205	249	210	264	280	268	264
Percentage	54.5	76.0	51.25	62.25	52.5	66.0	70.0	67.0	66.0

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