

CHAPTER IX

ECONOMIC TRENDS

LIVELIHOOD PATTERN

While making a study of the economic trends of a region, it is essential to have thorough knowledge of organized and unorganized financial institutions, development of natural resources, capital formation, population growth, innovations and technical advancements, widening of markets, improvement of skills, transport facilities, means of communication, and other institutional and organizational modifications of the region. Of all these factors, size, age and composition of population play a major role in economic development of an area because human beings are not only responsible for production but are also consumers of the produced goods. Whereas the labour force makes positive contribution in the development of an area but, at the same time, a rapid growth of population affects this pace of development adversely. Along with slow and gradual rise in population, quality of population is also a significant feature of the district. Further development of transport and communication facilities introduced an element of change in the economy and induced people to adopt cultivation for commercial crops. This has helped in improving the economy of the district and has reflected in the increased value of land over the years.

From the ancient period, the majority of the people were dependent on agriculture or subsidiary professions of animal husbandry for their livelihood. The land was fertile and was under canal irrigation. The artisans like carpenters, potters, blacksmiths, weavers, dyers and tailors existed almost in all villages. Trade and small industries were limited to towns, while small traders also went to the villages.

Taking all these elements of the rural population together, more than two-third of the population was dependent on agriculture and the economy of the district was centred in the rural areas where it revolved round the agriculturist. The economy of the villages was largely governed by the condition in which barter system was in vogue. The village carpenters, blacksmiths, potters, weavers and other artisans received remuneration in the form of a share of the harvested grains. Money as a medium of exchange was not very current; and used only for the purchase of elementary consumer goods brought from the towns.

Jewellery was the only form of capital of the rural people in those days. The limited monetary requirements were easily met by selling surplus food-grains in a nearby market. Village shopkeepers, who supplied the necessities of life, were mainly paid in kind. Cattle also stood the people in good stead in times of need, as they could be sold without difficulty in cattle fairs. In case of well-to-do landowners, the insecurity of the times strongly discouraged the possession of capital in a fluid form. For various reasons land deals were limited in number, and sales resulting from excessive fragmentation of families and indebtedness of farmers were sponsored by more affluent land owners for status rather than prospect of gain. Large-scale mechanized industries were not in existence.

The livelihood pattern in the area did not undergo much change during the early 20th century. Though, the World Wars I and II attracted a large number of recruits, agriculture remained the primary occupation of the district and involved more than two-third of the population. This proportion, becoming numerically greater with the increase in population exerted more pressure on the land.

After independence, things began to change gradually and industrial activities began to pick up. Some large industries came up at Panipat and more job opportunities opened up in business, trade, education and construction activity. With the construction of roads and improvement in means of communication, the economy changed visibly.

AGRICULTURAL AND INDUSTRIAL GROWTH

The economy of the district is primarily agricultural. In 1991, when the district was carved out of the Karnal district, census revealed that 54.21 percent of the total main workers were cultivators and agricultural labourers. As per the Census 2001, the percentage of main workers engaged in agricultural activities was reduced to 32.1 percent owing to the increase in the tertiary activities in the district that placed the agricultural activities at lower place, the marginal workers proportions engaged in the agricultural activities were still at a high of 55.3 percent. Of the total population of 9,67,449 there were 2,89,013 main workers (2,38,701 males and 50,312 females). Besides, the main workers, there were 93,788 marginal workers comprising 31,155 males and 62,633 females in the district and the non-working population stood at 2,59,004 male and 3,25,644 females.

As per Census 2011, of the total population of 12,05,437 there were 3,39,016 main workers (2,86,740 males and 52,276 females) and 73,302 marginal workers (41,927 males and 31,375 females) in the district. The non-working population stood at 7,93,119 persons with 3,18,190 males and 4,74,929 females. The tehsil-wise details of main workers, marginal workers, and non-workers are given in the below table:-

Tehsil	Main workers			Marginal Workers			Non-workers		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Panipat	1,97,196	36,857	2,34,053	21,037	15,134	36,171	2,05,666	3,15,744	5,21,410
Samalkha	67,882	11,751	79,633	13,991	10,629	24,620	83,203	118,151	2,01,354
Israna	21,662	3,668	25,330	6,899	5,612	12,511	29,321	41,034	70,355
Total	2,86,740	52,276	3,39,016	41,927	31,375	73,302	3,18,190	4,74,929	7,93,119

On the basis of economic activities pursued, the main working population was classified into four categories as per Census 2011. The detailed classification is given in the below table:-

Category	No. of workers			Percentage to total No. of workers
	Male	Female	Total	
Cultivators	54,150	7,324	61,474	18.13
Agricultural Labourers	29,179	7,012	36,191	10.68
Household Industry	9,889	2,596	12,485	3.68
Other workers	1,93,522	35,344	2,28,866	67.51

The analysis of the table reveals that the percentage of workers engaged in the agricultural pursuits was 28.81 (cultivators 23.38 percent and agricultural labourers 14.38 percent) of the total working population which was 8.95 percent less than that of 37.76 percent noted in Census 2001. Percentage of workers in household industry also declined to 3.68 percent of the total working population in 2011 from 4.62 percent of 2001. However, this percentage showed an increase from 57.62 percent to 67.51 in other services during the decade of 2001-11 as per the Census.

Panipat is bustling with industrial activity. It has a sound industrial base with a wide product diversification. National Fertilizers Limited was set up in 1974 and it produces chemical fertilizers and certain other chemicals. Nestle (India) Limited, produces milk and nutrition products and is famous for its quality. Panipat Co-operative Sugar Mill is engaged in the production of sugar. Oil Refinery Panipat and Thermal Power Station are amongst major

large-scale units of Panipat. There are many medium, small-scale units in Panipat district producing a large variety of products which include cotton, woollen yarn, urea, soft drinks, hatcheries, handlooms and their parts, drugs and pharmaceuticals, machine tools, agricultural implements, card machines, powerlooms, jacquard machines and other light engineering products, food products, panchranga achaar, textiles etc. Samalkha town is known for producing *toka* machine, pulleys, pipes, pump parts, *kohlu* (cane crusher), M.S.(mild steel) rounds, nut-bolts and wire drawing etc. After opening of the above industrial units, there is a great change in the livelihood pattern of the district.

As per Economic Census 1998, there were 523 registered working factories in the district during 1995 with 22,418 workers and these numbers rose to 33 large and medium units, 653 registered factories (working) and 27,265 workers in 1999, as per the Census 2001. In 2010, the number of registered factories increased by 26.58 percent and stood at 817 and number of workers in these establishments increased by nearly 80.94 percent and stood at 49,334 in comparison to figures of 1999.

PRICES AND WAGES

Prices.— The comparative study of prices and wages is important to judge the economic condition of the people belonging to the particular region. Both prices and wages on the whole have been rising from last two centuries and this phenomenon is in consonance with the general rising trend of prices and wages in the country. The price rise has outrun the rise in wages and relative position of prices and wages has not remained constant. The slower rate of increase in wages than prices has resulted in the decline in the real income of the workers and has adversely affected their standard of living. Mr. Ibbetson, Settlement Officer, discusses the history of prices in the Karnal District Gazetteer of 1892 as follows:

“Special circumstances have combined to render the rise in prices, which has been so general all over India, somewhat less marked in this district than elsewhere. The large frontier cantonment which was kept up for so many years at Karnal created a local demand which its transfer to Ambala did not much diminish; and the populous city of Delhi is so near that the metalling of the Grand Trunk Road, always a good one, which was done about 1853, did not affect prices so much as new communications would do in an isolated tract. The same

thing may be said of the great mart of Shamli, to which, the present road existed before last Settlement, though doubtless it is better now than then. Another cause which tended to keep prices up was the immediate proximity of the arid tracts of Haryana and the Bagar, the normal state of which appears to be scanty rain relieved by frequent droughts ; the influence of this cause is often noted on the early correspondence, but the extended use of canal water in these tracts has lately tended to equalize the local supply with the demand."

Up to 1907, the purchasing power of the wages had risen steadily. During the following decade, particularly during the World War-I there was an increase in wages of skilled labour to the extent of 62 percent as compared to 37 percent rise in wheat prices. The wages of unskilled labour increased (14 percent). The non-working landlord who got high prices for their yields benefited more than the industrialists who paid enhanced wages to their skilled labour. The unskilled labourers in non agricultural operation fared better owing to the custom of payment in kind.

In twenties, the wage increased to ₹ 1.5 per day for skilled labour in 1922 which were double as compared to wages in 1909. This rise in wages was commensurate with the rise in price, so the skilled labourers were not ill off. The position of unskilled labour was not as satisfactory as their wages rose to ₹ 0.5 per day which were only 1.29 times in comparison to wages in 1909. There was a general trade depression in 1927-28 in which prices fall and wages gradually followed suit but this fall was not of the same magnitude as before so the labourers were comparatively better-off during the decade.

The general depression of thirties brought a slump in the market accompanied by un-employment. The resulting downward trend in the prices of agricultural produce created misery for the farmer.

The World War-II broke out in September 1939. It created scarcity condition in the district. The misery of the agricultural classes was aggravated because of the damage to the crops caused by natural calamities such as rust, gram blight and hailstorm. They got famine stricken. In 1941 with the entry of Japan in the War, the scene of hostilities shifted near India which in turn imparted a fillip to speculation in food grain prices. The Bengal Famine of 1943 and the general transport difficulties all over the country accelerated the upward movement of the price level. There was slight recession of prices

during the following two years due to tightening up of controls and rationing measures. However, the general scarcity of food grains and the inflationary factors made the price level to rise enormously. The prices of consumer goods also rose. The trend of prices of food articles was almost similar to that of food grains but the price index of cloth articles registered a greater rise than that of food articles. During the war period there was a fall in domestic expenditure but it was not due to any pressure of high prices but because of general scarcity conditions of consumer goods.

After the Partition, the economy of the area was put out of gear; prices rose manifold due to abolition of control and rationing in 1948. Price control had to be re-introduced in 1949. The imposition, removal and re-imposition of control over the prices of food grains and consumer goods during the short period of 5 years, from 1944 to 1949, reflected uncertain conditions. In 1950-51, prices rose and the increase in wages tended to equalize although the increase in wage in the case of unskilled labour was much higher (10 times as compared to 3 times increase in the case of skilled labour and the wheat prices).

As a result of the First Five Year Plan, agricultural production increased considerably and prices of food grains fell in 1953-54. The price control was lifted on food grains, but the upward trend in prices started immediately thereafter. Harvest failure and various inflationary factors gave rise to prices during Second Five Year Plan. During the Third Five Year Plan, the prices of wheat, barley, rice, *bajra*, maize, *gur*, tobacco etc. increased almost hundred per cent. Again during the Fourth Five Year Plan, the whole sale prices registered an unprecedented upward trend. In Panipat district, the price of wheat was ₹244, ₹610 and ₹1173 per quintal in 1991, 2001 and 2011, respectively. Similar upward trend in the price of other crops has also been observed during the last three decades.

In three *mandis* of the district, viz., Panipat, Samalkha and Israna, there was a steep rise in average wholesale price of various agricultural commodities in 2000-01 and 2010-11. The retail prices of food grains, the average wholesale prices of various agricultural commodities in Panipat *mandi* and the wholesale prices of commodities in other *mandis* of the district and the Consumer Price Index of working class for food and general articles during 2000-01 to 2010-11 are given in Tables XXV, XXVI, XXVII and XXVIII of Appendix, respectively.

Wages.—In ancient times the communications were not properly developed and movement of commodities as well as of wage earners were restricted. It is difficult to give, precisely, the wages prevailing in the past in the district. Production of food grains and other commodities used to have substantial effect on the rates of wages in a particular region. In the beginning of twentieth century, a skilled worker in the district earned 4 annas and unskilled worker earned 3 annas a day. In 1927, it rose to one rupees two annas zero paise (1-2-0) for the former and to ten annas for the later. In 1932, it came down to 12 annas and 6 annas respectively, due to great depression. Thereafter, the rising trend started. During fifties, the wages were stabilized at ₹ 4 per day for skilled workers and ₹ 2 per day for unskilled workers, and the only exception was year 1955-56, when skilled worker earned a lower wage of ₹ 3 per day. In 1959-60, the wage rate for skilled labour went up to ₹ 5 per day but in the case of unskilled labour it remained at ₹ 2 as in 1954-55¹. The wages remained constant during 1950s but after 1959-60, the wages began to rise and rise was steeper after 1969-70. The maximum daily wage of a labourer in 1957 was ₹ 4 which was increased to ₹ 6.42 in 1967 and ₹ 10.43 in 1972. In 1978 the highest daily wage of skilled worker was ₹ 16.33 and that of agricultural labour ₹ 13.25. It further rose up ₹ 54.58 and ₹ 28.96 in 1991; ₹ 148.49 and ₹ 94.70 in 2001 and ₹ 311.65 and ₹ 163.22 in 2011 for skilled and agricultural labourers, respectively. The wages of skilled and agricultural labourers increased about 19 and 12 times, respectively in the district during 1970 to 2011. Wages may vary from person to person and for different types of works, and these are broadly classified into three categories, i.e. monthly wages, wages paid to the casual workers and daily wages. Rates for some of the major agricultural operations during 2000-01 to 2010-11 are given in Table XXIX of the Appendix. In 2004, the wages of the skilled labour for agricultural and other agricultural operations were ₹100 and ₹90 per day, which rose to ₹200 and ₹180, respectively in 2011.

The payment for work in urban areas is preferably made in cash whereas in rural areas it varies from occupation to occupation and also with quantum and nature of work; the rates also vary from place to place. The traditional system of payment in kind, though weakened, is still continuing amongst rural folk, where cash remuneration is preferred by immigrant labourers. Occupations such as carpentry, black-smiths are paid for at piece rates. These are subsidiary agricultural professions and are ultimately linked with agriculture. Industrial units of the district have attracted a large number of

workers but many still stick to their traditional professions. The carpenter, who is responsible for mending wood work of all agricultural and allied implements and also domestic articles like furniture, has ceased to accept payment in kind, at the time of harvest, and accepts remuneration only in cash. The blacksmith, who is responsible for repair of all iron agricultural implements, also accepts payment in the same form. The caste based work system has crumbled in urban as well as in rural areas of the district like elsewhere in the country. The traditional work of different castes has been abandoned by majority of their respective members due to spread of education, introduction of upliftment policies and schemes of the Government, new medium of communications and technological advancements. Sizeable number of persons of all castes and communities resort to casual labour and labour activities in agricultural sector and allied operations. Since this is not a permanent employment and is of seasonal nature, more than one occupation is followed by the same person or class of person. Thus, weeding, reaping, ploughing and watering of the fields are done by the same labourer. The big farmers (*zamindars*) employ regular labourers who work with them throughout the year. The method and period of payment and normal working hours are not fixed and are as agreed between the farmer and the labourers. In addition to the cash payments, daily meals in the form of whey, *chapatis* and tea are also provided to the casual labourers doing weeding, reaping and ploughing. The normal working hours are from sun-rise to sun-set with a usual break of an hour or so at noon.

With the passage of time the payment of wages in cash has become more and more prevalent especially in case of industrial and other non-agricultural labourers. Wages have shown a rising trend since independence but these cannot compete with the price rise. In order to safeguard the interest of the casual labourers or workers the Government has fixed the minimum wages of the industrial workers under the Minimum Wages Act, 1948 as amended from time to time. The minimum DC rates are revised every year for different classes of workers in industrial and government establishments.

STANDARD OF LIVING

Standard of living of a society refers to amount of necessities, comforts and luxuries, which a person or family avails, at a specified time. However, these are relative terms and differ from place to place, from time to

time, and from person to person. The standard of living depends mainly upon two factors namely- the total income and the total expenditure of a family. Besides income and expenditure of a family, it also depends on the size and composition of the family and tastes and preferences of members of that family. The Standard of living is also measured in terms of economic prosperity of a region in monetary terms in relation to fluctuations in price rise. Economic prosperity of a region depends upon the social set-up of that area along with the social infrastructure.

On account of many big industrial units in the district some change in the livelihood pattern is reflected in the standard of living. Both prices and wages on the whole have been rising during the recent years. As usual, the rate on which prices have gone-up has over run the rate at which wages have increased. In other words, the relative position of prices and wages has not remained constant and there has been a greater rise in prices than in wages. The effect of these fluctuations is obvious. The value of money has been constantly on the decline, adversely affecting the cost of living of the people and in turn their standard of living.

The steady industrialization, urbanization and vicinity to Delhi has ushered the prospects of employment and increased the easy availability of goods of necessity, comforts and luxuries, thereby leading to an increase in general living standard of the people of the district. The general standard of living of the middle class in the district is relatively higher. Even the common man is maintaining a standard of dress and house, because he finds many opportunities to get employment also in Delhi which is very near to Panipat district.

EMPLOYMENT EXCHANGE

A sub-office of the employment exchange was opened at Panipat in 1948 and later it was upgraded as District Employment Exchange in 1991 when Panipat came into existence as an independent district. Another Employment exchange i.e. Rural Employment Exchange, Samalkha was opened in 1982. The employment exchanges help eligible people in obtaining a suitable job and at the same time provide the data about unemployed persons for formulation of suitable policies regarding eradication of unemployment. The following table shows the number of vacancies notified, number of applicants given employment and number of applicants of Live Registers in the

employment exchanges in the district during 2003 to 2011:-

Year	Number of vacancies notified.	Number of applicants given employment.	Number of Applicants of Live Registers.
2003	275	65	27,546
2004	110	17	36,125
2005	58	14	39,473
2006	126	153	31,710
2007	191	73	38,300
2008	123	168	37,111
2009	254	180	38,733
2010	652	487	31,993
2011	651	487	31,856

The data pertaining to unemployed persons in Panipat district and details of occupational classification of unemployed persons registered in the employment exchanges during 2003 to 2011 is given in Tables XXX and XXXI, respectively, of the Appendix.

The employment exchanges are responsible for collecting regular information under the Employment Market Information System introduced under Second Five Year Plan (in 1957-58) about the employment situation in the Public and Private Sectors, with the aim to watch the trends of employment in these sectors so as to make available to the Government and to the Planning Commission, information on the periodical expansion and contraction of employment in various industries and occupations. The information so collected is utilized to assist the Government in determining the location of certain training institutes and the trades to be taught therein. It also enables the Government to assess the impact of development plans on employment.

Employment returns are obtained from establishments in public sector and private sector (with more than ten employees) as part of collection of employment market information. This is done by what is known as "Establishment Reporting System". This provides the information on employment situation in various establishments as well as the position of unfilled vacancies. These returns are filed every 3 months. The total number of employees working in the Panipat District as on 31st March 2011, in public sector are 11,771 (7,546 males and 4,225 females), and in private sector there are 15,891 employees.

There is also one Vocational Guidance Unit at Panipat, which was started in 1971 under the Vocational Guidance and Employment Counselling Programme by the Employment Department, Haryana to cater to the educational and vocational guidance needs of the students and job-seekers. The main objective is to render continuous assistance to individual in preparing to choose, change and adjust occupational life. The unit collects and compiles up to date information on occupations, training facilities, educational courses, scholarships, stipends, self employment avenues and competitive examinations. The counsellors of the unit undertake the counselling work at individual or group level to guide the students and the unemployed to choose a suitable vocation. Books and pamphlets on various career opportunities are also provided.

Unemployment Allowance Scheme.— The scheme for providing unemployment allowances to the educated unemployed youths registered with the employment exchanges in Haryana was introduced on November 1st, 1988. At that time, this scheme benefited the applicants who were above matriculation standard. It had three slabs of unemployment allowance i.e. Matric @ ₹ 50, 10+2 @ ₹ 75 and those who were Graduate and above were paid @ ₹ 100 per month. The scheme was amended in November, 2004 and the allowances per month were increased for matriculates, 10+2 and Graduates @ ₹ 100, ₹ 200, and ₹ 300, respectively. The scheme was again replaced in November, 2005, wherein initially 10+2 pass or its equivalents got ₹ 300 and graduates or equivalent got ₹ 500 per month as unemployment allowance (UEA). The rate of unemployment allowances were revised during 2009 as given below:-

Category	Amount (per month)
10+2 (General)	₹ 500
10+2 (Science)	₹ 750
10+2 (Female)	₹ 900
Graduate (General)	₹ 750
Graduate (Science)	₹ 1000
Graduate (Female)	₹ 1500

COMMUNITY AND RURAL DEVELOPMENT

The Community and Rural Development Programme was started in 1955 while finalizing the country's First Five Year Plan with a view of

soliciting popular participation in implementing development programme in the blocks. It was linked with the growth of agriculture and allied sectors, infrastructural development in rural areas and social welfare activities with an integral approach to rural development based on public participation and working through representative institutions of the people. The district is divided into Community Development Blocks to carry on development works in sectors of agriculture, health, sanitation, housing, education, arts and crafts, and sports. The number of blocks along with other details as on 31st March, 2011 is given in the following table:-

Block	Year of opening of block	No. of villages	No. of panchayats
Panipat	1954	38	35
Madlauda	1961	36	35
Samalkha	1962	33	30
Israna	1984	31	31
Bapoli	1994	49	40

Activities under the community development programme includes helping the farmer in reclaiming land and providing, at reasonable rates, good quality seeds, agricultural implements and fertilizers. The farmers are encouraged to use organic manure and to set up model farms. The farmers are given financial assistance for construction of wells and tube wells. It is ensured that the Artificial Insemination Centres have been set up and supplied good breed bulls as to improve breed of animal and yield of milk.

Health and sanitation activities cover opening of new hospitals, rural health centres, rural dispensaries, child welfare and maternity centres, construction of drains, provision of smokeless *chulhas*, pavement of streets, installation of hand pumps, construction of wells for drinking water and dry latrines.

Educational activities include opening of new schools, construction and repairing of school buildings and upgrading of old schools. Men and women are provided opportunity and facility to earn education in adult literacy centres. There are libraries and reading rooms to facilitate learning. Panchayat *ghar*, community centres and *chaupals* are constructed and television sets are also supplied for the benefit of the community. Young villagers are encouraged to organize into youth clubs. Mahila Samitis are organized for the welfare of

women folk. Children's parks and *balwadis* (nurseries) are started for the benefit of the children. People are encouraged for construction of roads and water outlet channels. Besides, the villagers are also encouraged to organize themselves into cooperative credit societies, industrial societies, farming societies and various kinds of organizations.

Village and small-scale industries are encouraged by setting up demonstration-cum-training centres where villagers are trained in various arts and crafts. The block development authorities set up model villages to serve as examples for other villages.

Swaranjayanti Gram Swarojgar Yojna (SGSY).— This scheme was introduced in April, 1999 when Government of India restructured all the previous self-employment programmes like IRDP, TRYSEM, DWCRA, SITRA etc. with the object of uplifting the assisted poor families above the poverty line in three years by providing them income-generating assets through a blend of Bank credit and Government subsidy. It would mean ensuring that the family has monthly net income of at least ₹ 2,000 (subject to availability of funds). The efforts will be to cover 30 percent of the poor families in each Block during the next five years. SGSY will particularly focus on the vulnerable groups among the rural poor. Accordingly, the scheduled castes/ scheduled tribes will account for at least 50 percent of the Swarozgaris.

To find out poor families for the implementation of the programme, a household survey was undertaken during 2007 in all villages of the district. Resultantly, 33,402 families were found living below poverty line out of which 43.84 percent were scheduled castes. Their block-wise detail is as under:-

Block	No. of identified families	Scheduled castes
Panipat	12949	5447
Israna	5817	2788
Samalkha	3250	1512
Madlauda	7121	3278
Bapauli	4265	1619
Total	39219	14644

Creation of employment opportunities with food security has been an important object of development planning in India. The Central Government

aims at bringing employment through wage and self-employment into a larger focus with the object of reducing under-employment to a negligible level and for providing food security against hunger. To provide a greater thrust to additional wage employment infrastructural development and food security in the rural areas, an ambitious new scheme Sampoorna Gramin Rozgar Yojna (SGRY) was launched by Centre Government on September 25, 2001 after reviewing and merging the previously ongoing schemes. The cost of this programme is shared by the Central and the State Governments in the ratio of 75:25. The object of this scheme is to provide additional wage employment in all rural areas and thereby providing food security to improve nutritional community, social and economic assets and infrastructure development in the rural areas. An expenditure of ₹ 1,742.31 crore has been incurred under this scheme in the district during 1999 to 2011.

National Rural Employment Guarantee Scheme (NREGS).— This scheme was launched in all gram panchayats of the district in 2008 under the provisions of the Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MNREGA). The cost of this scheme is shared by the Central and State Governments in the ratio of 90:10. The scheme aims at enhancing the livelihood security of people in rural areas by guaranteeing 100 days of wage-employment in a financial year to a rural household whose adult member voluntary to do unskilled manual work. A wage of ₹ 162 is given to a person per day. During 2008-09 to 2010-11, an expenditure of ₹ 1,665.87 crore has been incurred under this scheme and 18,112 household have been issued job cards.

Prime Ministers Employment Generation Programme (PMEGP).—This scheme was also launched by the Central Government in 2008 with a view to providing employment opportunity for setting up ventures in micro, small and medium enterprises. Under this scheme 25 percent of the project cost in rural area and 15 percent of the project cost in urban area is provided as subsidy to the general category applicants. In case of scheduled castes or backward classes; 35 percent of the project cost in the rural areas and 25 percent of the project cost in the urban areas is provided under this scheme. A task force committee has been constituted at the district level under the Chairmanship of Deputy Commissioner. The committee scrutinizes the applications, interviews the applicants and make recommendations to various banks for sanction. After approval of the case of the applicant by the banks, two to three weeks' training is provided to the beneficiaries and the bank provide loan for industrial or

service enterprises. Under this scheme 57 persons have availed the benefit up to 31st March 2011.

Indira Awaas Yojna.—Indira Awaas Yojana (IAY) was launched in May 1985 as a sub-scheme of Jawahar Rozgar Yojana (JRY). Six percent of the total JRY funds were allocated for implementation of IAY. In 1993, the scope of IAY was extended to cover non-scheduled castes/ scheduled tribes BPL (below the poverty line) families in the rural areas. Simultaneously, the allocation of funds for implementing the scheme was raised from 6 percent to 10 percent of the total resources available under JRY at the national level, subject to the condition that the benefits to non-scheduled castes / scheduled tribes poor should not exceed 4 percent of the total JRY allocation. IAY was delinked from JRY and is being implemented as an independent scheme since 1st January 1996. The IAY aims at helping rural people below the poverty-line (BPL) belonging to SCs/STs, freed bonded labourers and non-SC/ST categories in construction of dwelling units and up-gradation of existing unserviceable *kutcha* houses by providing assistance in the form of full grant. Emphasis has also been laid on the use of cost- effective, disaster- resistant and environment friendly technologies in rural housing. From 1995-96, the IAY benefits have been extended to widows or next-of-kin of defence personnel killed in action. Benefits have also been extended to ex-servicemen and retired members of the paramilitary forces as long as they fulfil the normal eligibility conditions of IAY. Three per cent of funds are reserved for the disabled persons living below poverty-line in rural areas. From 2006-07, IAY funds are also being earmarked for minorities. The cost of this scheme is shared in the ratio of 75:25 by the Central and the State Governments. Under IAY, 86 registrations have been made and 16 new houses have been sanctioned in the district for the year ending March 31, 2011.

Notes and References

¹ Karnal District Gazetteer, 1976, p.263