

CHAPTER 8

POVERTY ALLEVIATION

POVERTY IN ORISSA - SOME IMPRESSIONS

8.01 The economy of Orissa is still characterized by high incidence of poverty. As per an estimate of Planning Commission, Orissa continues to be the

poorest among all the major States of the country. Table 8.1 below reflects the picture of population below poverty line in rural as well as urban Orissa and India. Similarly, Table 8.2 shows the percentage of population below poverty line in Orissa along with other major states.

Table 8.1
Percentage of Population below Poverty Line in Orissa and India

Year	Orissa			India		
	Rural	Urban	Total	Rural	Urban	Total
1	2	3	4	5	6	7
1973-74	67.28	55.62	66.18	56.44	49.01	54.88
1977-78	72.38	50.92	70.07	53.07	45.24	51.32
1983-84	67.53	49.15	65.29	45.65	40.79	44.48
1987-88	57.64	41.53	55.58	39.09	38.20	38.36
1993-94	49.72	41.64	48.56	37.27	32.36	35.97
1999-00	48.01	42.83	47.15	27.09	23.62	26.10

Source : Planning Commission, Govt. of India.

Table 8.2

Incidence of Poverty in Orissa vis-a-vis Other Major States, 1973-74 to 1999-00

Sl. No.	State	People Below Poverty Line (%)					
		1973-74	1977-78	1983-84	1987-88	1993-94	1999-00
1	2	3	4	5	6	7	8
1	Andhra Pradesh	48.86	39.31	28.91	25.86	22.19	15.77
2	Bihar	61.91	61.55	62.22	52.13	54.96	42.60
3	Gujarat	48.15	41.23	32.79	31.54	24.21	14.07
4	Haryana	35.36	29.55	21.37	16.54	25.05	8.74
5	Karnataka	54.47	48.78	38.24	37.53	33.16	20.04
6	Kerala	59.79	52.22	40.42	31.79	25.43	12.72
7	Madhya Pradesh	61.78	61.78	49.78	43.07	42.52	37.43
8	Maharashtra	53.24	55.88	43.44	40.41	36.86	25.02
9	Orissa	66.18	70.07	65.29	55.58	48.56	47.15
10	Punjab	28.15	19.27	16.18	13.20	11.77	6.16
11	Rajasthan	46.14	37.42	34.46	35.15	27.41	15.28
12	Tamil Nadu	54.94	54.79	51.66	43.39	35.03	21.12
13	Uttar Pradesh	57.07	49.05	47.07	41.45	40.85	31.15
14	West Bengal	63.43	60.52	54.85	44.72	35.66	27.02
ALL INDIA		54.88	51.32	44.48	38.36	35.97	26.10

Source: Planning Commission, Govt. of India.

8.02 It is evident from the above two Tables that poverty incidence has declined from 66.18% in 1973-74 to 47.15% in 1999-00. However, the pace of poverty reduction has been sluggish in Orissa. Poverty persists and continues to be the most intractable problem for the State. Unemployment, under-employment and poor working and living conditions of the rural poor are problems which need to be addressed if the rate, of growth of the State's economy is to come up to the level of developed states.

SOME SPECIAL FEATURES OF POVERTY IN ORISSA

8.03 There are several special features of poverty in Orissa.

ECONOMIC SURVEY

- i. Poverty is **spatially concentrated** in Orissa. Some regions such as southern Orissa are very poor.
- ii. Orissa is vulnerable to repeated natural calamities like droughts, floods and cyclones. The recurrent visitation of natural calamities further exacerbate distress of the people, particularly small and marginal farmers and landless labourers.
- iii. A large proportion of ST and SC population in western and southern Orissa are **highly vulnerable**. They live rather precariously from one day to the next. Women and children generally suffer more.
- iv. A large number of rural communities, particularly in hilly terrains of

western and southern Orissa are physically excluded for want of connectivity and other infra-structural support (i.e., markets, urban areas). As a result, the poor in general and ST & SC people in particular lack access to growth centres and service centres (i.e., schools, hospitals).

- v. Rural poverty is the highest in Orissa. Rural people depend mostly on agriculture and forest resources to eke out their subsistence. However, agricultural growth in Orissa is virtually stagnant. Agricultural productivity is roughly half that of the national average. Use of improved inputs (e.g., better seeds and fertilizers) is also far below the national average. Employment opportunities are rather very limited.
- vi. Though **extensive forest resources** are an important source of sustenance to a majority of rural poor, they are **highly degraded** and lack desired financial and managerial inputs. Large forest areas are devoid of regeneration and, therefore, cannot provide livelihood support on a sustained basis unless substantial investments are made in them.
- vii. Want of adequate **irrigation facilities** (except in certain pockets) is another limiting factor that keeps agriculture undeveloped.
- viii. Orissa is also **deficient in infrastructure** (e.g., railways, paved roads, ports and telecommunication). Optimal exploitation of its vast natural resources demands heavy

investments in infra-structural development. However, the State Government's capacity to develop infrastructure is very weak and limited. On the other hand, poor infrastructure inhibits adequate private investment in key sectors of the State economy, which continues to languish.

8.04 The State Government is committed to mitigating the distress of the affected people in a time bound manner. Accordingly, a number of poverty alleviation programmes have been initiated to attack the chronic poverty through employment generation and creation of productive assets with the support of institutional credit and provision of subsidies with a view to providing livelihood support to the needy.

SWARNJAYANTI GRAM SWAROZGAR YOJANA (SGSY)

8.05 With a view to raising the economic status of the poor, the State as well as Central Government launched several anti-poverty programmes and rural employment programmes. These poverty alleviation programmes including Integrated Rural Development Programme (IRDP), Development of Women and Children in Rural Area (DWCRA), Training of Rural Youth for Self Employment (TRYSEM), Supply of Improved Toolkits to Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million Well Scheme

(MWS) were in operation in rural areas till the end of 1998-99. It was felt that this fragmented approach with a multiplicity of schemes was not able to focus on the needs of the rural poor in a coherent manner. Hence, these multiple schemes were amalgamated by Government of India and merged into a single scheme called "Swarnjayanti Gram Swarozgar Yojana" (SGSY) with effect from 1.4.1999. SGSY is a centrally sponsored scheme and is jointly funded by the Government of India and the State Government in ratio of 75:25.

8.06 SGSY has been designed to make a frontal attack on poverty by establishing a large number of micro-enterprises in rural areas, building upon the potential and aptitudes of the rural poor. Beneficiaries, known as *Swarozgaries*, may be individual families or Self-Help Groups (SHG). Emphasis is laid on the group approach. Efforts are made to involve women members in SHG. At the Block level, at least half of the groups are expected to be exclusively women SHG. The main objective of SGSY is to bring poor families above the poverty line in three years by making them self sufficient through bank credit and Government subsidy. In establishing micro-enterprises, cluster approach is favoured. Forty-five (45) key activities are identified in each block based on local

resources, occupational skills of the people and availability of markets. These key activities are selected with the approval of the concerned Panchayat Samities at the Block level, and DRDA at the District level.

8.07 SGSY is different from earlier self employment programmes on the point of social mobilization. The process of social mobilization builds the capacity of the members of SHGs for self employment leading to sustenance. SGSY emphasises skill development through well-designed training courses. The programme helps promote marketing of goods produced by the SGSY *swarozgaries*. An individual beneficiary is entitled to subsidy at the uniform rate of 30% of the project cost, subject to a maximum of Rs.7,500/-. However, Scheduled Caste and Scheduled Tribe beneficiaries are entitled to subsidy at the rate of 50% of the project cost, subject to a ceiling of Rs.10, 000/-. SHG can avail subsidy at the rate of 50% of the scheme cost, subject to a ceiling of Rs.1.25 lakh. Moreover, SGSY focuses on vulnerable groups among the rural poor. At least 50% beneficiaries are expected to be Scheduled Castes and Scheduled Tribes. 40% opportunities should go to women and at least 3% to disabled. SGSY is such an all round holistic programme which covers all aspects of self employment i.e organizing

SHGs, training, credit, technology, infrastructure and marketing etc.

8.08 Physical and financial achievements under SGSY during 2004-05 are detailed in Annexure-8.1

8.09 During 2004-05, 65,712 swarozgaries have been assisted under SGSY scheme against the target of 58,229 swarozgaries. The total investment was Rs.156.91 crore with subsidy and credit component of Rs 59.41 crore & Rs.97.50 crore respectively. Out of the above 65,712 swarozgaries, 16,243 (25%) belong to SC, 18,217 (28%) belong to ST categories and 55,952 (85%) belong to women. The average investment per family was Rs.23,878/- with subsidy credit ratio 38:62.

SAMPOORNA GRAMIN ROJGAR YOJANA (SGRY)

8.10 SGRY is a major Centrally sponsored wage employment programme being implemented in the State with funding pattern of 75:25 of the cash component between the Centre and State. 50% of the total allocation is released in shape of food-grains by Government of India free of cost. SGRY has been launched with effect from 25.09.01 by merging two wage employment generating schemes, namely JGSY and EAS. The

main objective of the scheme is to provide additional wage employment in rural areas, ensure food security, create durable community assets and develop rural infrastructure.

8.11 Under Sampoorna Gramin Rojgar Yojana (SGRY), 553.94 lakh mandays of employment were generated with an expenditure of Rs.362.91 crore during 2004-05. This includes 157.29 lakh for SCs, 207.58 lakh for STs and 181.65 lakh for women as against the total target of 595.65 lakh mandays. As employment generation is considered, achievement has accounted about 93% of the target fixed for it. District wise achievements in terms of employment generation and investment made under this scheme during 2004-05 are analysed in detail in Annexure-8.2.

8.12 Food-grains have been supplied to the rural landless agricultural labourers under special component of SGRY to meet the exigencies arising out of natural calamity. During 2003-04, 5.22 lakh MT of foodgrains was released by Government of India under special component of SGRY to provide additional wage employment to the rural people to ensure food security in the drought and flood affected areas. Out of which 4.83 lakh M.T of food grains were utilized and 562 lakh mandays were

generated against lifting of 5.10 lakh M.T of food grains upto February,2005.

8.13 The State Government has made an approach shift in implementation of SGRY programme for last three years, in order to build village infrastructures while providing wage employment and food security to wage seekers. Government has paid more attention to the construction of rural infrastructure works such as market complex, village roads with drain and improvement of village water bodies under the name of "Bazar, Sadak,Pani". This convergence approach has resulted in creation of some visible infrastructure in rural areas and also highly appreciated by the people. During the financial year 2004-05, 9,910 no of shop rooms, 14,961 no. of C.C. roads measuring 4076 Kms and also 8,770 no. of other roads measuring 2980 Kms have been completed. Apart from this, 1,767 number of water bodies have been constructed during 2004-05.

OPERATION BLACK BOARD (OBB)

8.14 OBB programme has a vital role in infrastructure development of primary schools. The prime objective of this programme is construction of primary school building in buildingless villages because a large number of primary schools in the State have no buildings.

The Government have taken steps for providing basic infrastructure (school buildings) under OBB programme launched in 1990-91. The unit cost of each building under the programme was initially fixed at Rs.1.00 lakh. This norm was subsequently revised to Rs.1.50 lakh and thereafter to Rs.2.00 lakh for two-room schools. At present, the norm is Rs. 3.00 lakh for each school of 3 rooms. The funding pattern of this programme is sharing among Central Government, Panchayati Raj Department and Department of school and mass education in the ratio of 45 : 15:40. During 2004-05, 16 primary school buildings have been completed with an expenditure of Rs.0.20 crore against the target of 21 school buildings (carry over target).

REHABILITATION OF BONDED LABOURERS

8.15 With the enactment of Bonded Labour Abolition Act, 1976, all bonded labourers stood free and were discharged from any obligation to render any bonded labour. Their debts got automatically liquidated. A Centrally Sponsored Plan Scheme was launched in 1978-79 on a 50:50 cost sharing basis between the State Government and the Government of India to identify, release and rehabilitate bonded labourers. During 2004-05, total 19 number of bonded labourers of Malkangiri district have been released with

CHAPTER 8

an expenditure of Rs.10.41 lakh. Among the released B.L.,18 belongs to S.T. and 1 is O.C.

DROUGHT PRONE AREA PROGRAMME (DPAP)

8.16 The network of DPAP is in operation in 8 district of Orissa by covering 47 identified blocks. The districts covered are Boudh, Sonapur, Dhenkanal, Kandhamal, Kalahandi, Bolangir, Baragarh and Nuapada. Multi-pronged activities are taken up under the programme on watershed basis, with an average watershed size of 500 hectares for restoration of ecological balance and also for drought proofing through harmonious management of land, water and other natural resources. During 2004-05, 910 micro watershed projects were under implementation and 66 number of projects have been completed in Bolangir , Sonapur and Kalahandi districts. The outlay for all the 976 sanctioned projects was Rs.278.64 crore for treatment of 4.96 lakh hectares. An amount of Rs.83.95 crore (central share Rs.57.83 crore and state share Rs. 26.12 crore) have been released till 31.3.2005 and Rs.73.46 crore have been spent for treating 1.48 lakh hectares.

POVERTY ALLEVIATION

8.17 The following activities are being taken up under the programme:

- i. **Agriculture** : Moisture conservation measures through construction of water harvesting structures, land shaping, bunding and other related activities.
- ii. **Horticulture** : Development of vegetable and fruit nurseries.
- iii. **Water Resources Development** : Construction of community irrigation wells for poor beneficiaries, percolation tanks and water harvesting structures.
- iv. **Animal Husbandry** : Fodder production and pasture development.
- v. **Forestry** : Establishment of nurseries, plantations in degraded forests, social forestry and wasteland development.
- vi. **Fisheries** : Excavation and renovation of fishing ponds, production of fingerlings.
- vii. **Sericulture** : Development of rainfed mulberry plantations and other related activities.

8.18 Availability of funds and expenditure incurred under DPAP from 2000-01 to 2004-05 are summarised in Table 8.3.

Table 8.3

Financial Performance under DPAP, 2000-01 to 2004-05

(Rs. in crore)

Year	Funds available	Expenditure	Expenditure (%)
1	2	3	4
2000-01	13.58	3.49	26
2001-02	22.79	4.36	19
2002-03	28.47	12.93	45
2003-04	30.97	18.06	58
2004-05	29.00	16.55	57

Source : 1. Agriculture Department, Orissa

2. Office of the Director, Watershed Mission, Orissa.

LAND TO LANDLESS

8.19 The State Government have distributed 48161.17 acres of homestead land to 10.42 lakh homeless families including 3.81 lakh ST and 2.89 lakh SC families from 1974-75 till the end of 2004-05. During the year 2004-05, 27,719 homeless families have been provided with house sites upto 0.04 acre per applicant. Beneficiaries include 13,148 STs, 7,037 SCs and 7,534 other categories of home less families. Besides, Government land up to one standard acre is being allotted to landless people for agricultural purpose since the year 1974-75. During the period from 1974-75 till the end of 2004-05, 7.27 lakh acres of Government waste land has been distributed for agriculture purposes to 4.68 lakh landless families. This includes 1.73 lakh acres to 1,01,769 SCs, 3.79 lakh acres to 2,26,494 STs and 1.74 lakh acres to 1,39,461 other category landless

families. During 2004-05, 5033 acres have been distributed to 6,075 landless families which include 815 acre to 1,053 SCs, 2702 acres to 2,954 STs and 1516 acres to 2,068 other category of landless families. Besides, in order to improve the economy of the weaker sections of the society and to boost agricultural production in the State, ceiling surplus land up to 0.7 standard acre is being allotted free of salami to the landless people for agricultural purpose since 1974-75. During 2004-05, 335.02 acres of ceiling surplus land have been distributed among 438 landless persons including 131 SC and 143 ST families.

URBAN POVERTY

8.20 As per the 2001 Census, total urban population in Orissa stood at 54.96 lakh, of which the number of slum dwellers was 6.35 lakh constituting

11.55% of the total urban population. The distribution of slum population among Class – I and Class – II cities / towns was 4.68 lakh and 1.67 lakh respectively. As per the estimate made by Planning Commission during 1999-00, the percentage of population below the poverty line in urban areas of the State was 42.83.

SWARNA JAYANTI SAHARI ROZGAR YOJANA (SJSRY)

8.21 This is a Centrally Sponsored Plan Scheme funded on 75 : 25 basis between Central Government and State Government. The Swarna Jayanti Sahari Rozgar Yojana (SJSRY) was launched on 1.12.1997 by subsuming earlier urban poverty alleviation programmes namely Urban Basic Services for the Poor (UBSP), Nehru Rozgar Yojana (NRY) and Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP). It aims at providing gainful employment to urban poor through self-employment ventures or provision of wage employment. The target group comprises of urban poor having monthly per capita income below Rs.287/- with special focus on women, SC, ST and disabled persons. This programme consists of two special schemes: (i) Urban Self-Employment Programme (USEP), and (ii) Urban Wage Employment Programme (UWEP).

(i) URBAN SELF-EMPLOYMENT PROGRAMME (USEP)

8.22 The main objective of USEP is setting up of micro enterprises for self employment of poverty stricken male and female and also enhances the entrepreneur skill through importing training. The programme envisages self employment through setting up of micro-enterprises in servicing, manufacturing and small business sectors at a maximum unit cost of Rs.50,000/-. The unit cost comprises of 5% beneficiary contribution, 15% subsidy and 80% loan which is to be repaid over a period of 3 to 7 years. During 2004-05, 3396 beneficiaries have been assisted under USEP for setting up individual micro enterprises with an investment of Rs.93.72 lakh. Besides, 2273 persons are imparted skill training with an investment of Rs.23.54 lakh. The programme also focuses on unemployed women and children through a special component, called "Development of Women and Children in the Urban Areas" (DWCUA). In addition to creating self-employment and income generating opportunities for the urban poor, the programme implementation strategy is to empower urban poor women by making them independent and self-sufficient. Group economic activities are encouraged through Self Help Group (SHG) under DWCUA. Each group is entitled for

subsidy up to Rs.1.25 lakh or 50% of the unit cost whichever is less. During 2004-05, 47 DWCUA groups were financed for setting up joint micro-enterprises. The expenditure made for DWCUA was Rs.4.94 lakh and 304 thrift and credit societies were formed with an expenditure of Rs.6.48 lakh.

urban local bodies in the State through provision of the Basic Minimum Services to the community. During 2004-05, a sum of Rs.921.00 lakh was received from Government of India, out of which Rs.642.00 lakh have been released during the year .

(ii) URBAN WAGE EMPLOYMENT PROGRAMME (UWEP)

POVERTY TASK FORCE (PTF)

8.23 The Urban Wage Employment Programme (UWEP) aims at creating opportunities for wage employment for the urban poor through creation of socially and economically useful public assets. During 2004-05, a sum of Rs.0.24 crore was spent on this programme, which generated 69,000 mandays of wage employment.

8.25 In order to effectively address the problem of high incidence and persistence of poverty, the State Government have constituted a Poverty Task Force (PTF) with the mandate to develop a poverty reduction strategies for the State and to monitor its implementation. The PTF consists of Principal Secretary / Secretary to Government in Agriculture, Health, Water Resources, Forest & Environment, Panchayati Raj, ST & SC Development, School & Mass Education and Rural Development Departments along with the Director, Nabkrushna Choudhury Centre for Development Studies and is chaired by the Development Commissioner. The Special Secretary, Planning & Co-ordination Department is the convener of the PTF. The PTF is mandated, amongst other things: (i) to identify economic, social and institutional obstacles to poverty reducing growth and areas requiring strategic intervention, (ii) to prepare an actionable strategy for poverty

NATIONAL SLUM DEVELOPMENT PROGRAMME (NSDP)

8.24 The main objective of this programme is to provide well being of the slum dwellers. The National Slum Development Programme (NSDP) is in operation since the year 1966-67. The programme aims at improving infrastructure (e.g., water supply, drainage, community baths, latrines, sewerage, street lights and community halls) and social amenities (e.g., pre-school education, non-formal and adult education, primary health care and recreational amenities) in 2401 slum areas in all 103

reduction and a comprehensive policy framework for promoting poverty reducing growth, (iii) to identify long term and medium term targets for poverty reduction and establish a set of indicators with which to track progress, (iv) to co-ordinate efforts for poverty reduction by different Departments of State Government, and (v) to evaluate impact of anti-poverty programmes and to recommend, wherever necessary, commissioning of analytical impact assessment studies by professional agencies.

TWELFTH FINANCE COMMISSION GRANT

8.26 Twelfth Finance Commission has recommended a grant of Rs.104.00 crores to Urban and Local bodies for 5 years i.e from 2005-06 to 2009-2010 @ Rs. 20.80 Crore per annum for Solid Waste Management and Creation of data base and maintenance of accounts through the use of modern technology and management system. An amount of Rs.10.40 crore has already been released to ULBs so far during the financial year 2005-06 towards 1st instalment. As recommended by 12th finance commission, Rs.52.00 crore are to be released to bigger ULBs having more than one lakh population in 5 years.

HOUSING

8.27 Housing is a basic human need and important constituent of the quality of life. It is an index of the socio-economic progress of a country. Owning a house provides significant economic security and dignity to a citizen in society. According to 2001 population census, 25.64% of the total residential houses were good while about 64.4% of the households were just livable and 9.95% of houses were dilapidated. Considering the magnitude of the problem, the Central Government announced a National Housing and Habitat Policy which aims at providing "Housing for All" by the end of the Tenth Plan period. Efforts are being

made to meet the housing needs of the people belonging to different income groups both in rural and urban areas for the families living below poverty line. While the Rural Housing Schemes are implemented by Panchayat Raj Department, the Urban Housing Schemes are implemented by Housing and Urban Development Department.

A. RURAL HOUSING PROGRAMME

8.28 In order to meet the shortage of housing in rural areas, various housing programmes such as Indira Awas Yojana – Normal and Additional and PMGY

(Gramin Awas) are being implemented in the State.

(i) Indira Awas Yojana (IAY) (Normal)

8.29 The scheme IAY provides assistance to the BPL rural households belonging primarily to SC/ST(60%) and others (40%). It is a Centrally Sponsored Scheme with a funding pattern in the ratio 75 : 25 between Centre and State. Houses are allotted in rural areas to the people living below poverty line. Out of total allocation of a particular year 60% is earmarked for SCs, STs, widows, people affected by natural calamities, freed Bonded Labourers, fire victims families. The beneficiaries under this scheme are selected by Grama Sabha / Palli Sabha and houses are constructed by the beneficiaries themselves. The unit cost of each house was Rs. 20,000/- in plain areas and Rs.22,000/- in hilly / difficult areas which has been enhanced to Rs.25,000/- and Rs.27,500/- respectively. During 2004-05, 67,892 houses have been constructed by utilizing Rs.181.94 crore against the target of 74,735 houses and available fund of Rs.192.54 crores. No up-gradation component was taken up during the year.

(iii) Additional Indira Awas Yojana (Out of 5% allocation for Natural Calamities)

POVERTY ALLEVIATION

8.30 Government of India has sanctioned 4923 numbers of additional IAY for flood victims out of 5% allocation earmarked for Natural Calamities Victims. An amount of Rs.644.79 lakh central assistance and Rs.128.76 lakh State matching share were released for this scheme. Since inception, till end of March, 2005, 3941 houses were completed and work order has been issued against 4751 beneficiaries with an expenditure of Rs.814.91 lakh. The construction work of 810 houses are in progress.

(iv) Additional Indira Awas Yojana (Cyclone, Flood)

8.31 After the super cyclone, 1999, Government of India has allotted 6 lakh additional Indira Awas houses in different phases to the cyclone victims, whose houses were severely damaged. The Central Government have also granted Rs.165 crore towards construction of 1 lakh IAY houses in 24 districts affected by 2001 flood. During 2004-05, 19,027 houses were constructed by utilizing Rs.39.04 crore. Since its inception till date, 6,84,137 number of houses have been provided to the cyclone and flood victims of Orissa with an expenditure of Rs.1495.33 crore under this programme.

(v) Pradhanmantri Gramodaya Yojana (Gramin Awas)

8.32 To provide dwelling units to poor BPL category households of rural areas is the prime objective of this scheme. This is a Central Assistance scheme. The unit cost and selection of beneficiaries is similar to IAY schematic guidelines. During 2004-05, 1673 number of houses have been completed under this scheme by utilizing Rs.415.75 lakh against the total target for construction of 2693 houses and available fund of Rs.450.08 lakh as against 3735 houses constructed by utilizing Rs.925.50 lakh during 2003-04.

(vi) Orissa Rural Housing Development Corporation (ORHDC)

8.33 ORHDC is the rural housing finance company, established in the State in 1994. ORHDC has been entrusted with implementation of credit-cum-subsidy scheme (CCSS) availing HUDCO finance on State Government guarantee. As on 31st March, 2005, ORHDC has sanctioned an amount of Rs.646.59 crore in favour of 1,62,458 cases under different schemes, out of which Rs.566.85 crore has been disbursed.

(vii) Orissa Co-operative Housing Corporation (OCHC)

8.34 The housing Co-operative Sector is a two tier structure with Orissa

Co-operative Housing Corporation (OCHC) at the Apex and 103 primary House Building Co-operative Societies (HBCS) including 71 affiliated to OCHC. The total loan advanced by OCHC as on 31.3.2005 is Rs.996.26 crore. The OCHC has been implementing "Credit-cum-Subsidy Scheme" for financing to economically weaker people with subsidy linkage, which is administered by Panchayati Raj Department. By the end of 31.3.2005, 8249 number of houses are completed under this scheme.

B. URBAN HOUSING SCHEMES

8.35 Urban Housing Schemes have been implemented by H & U.D. Department through different Housing Authorities.

(i). Valmiki – Ambedkar Awas Yojana (VAMBAY)

8.36 Valmiki- Ambedkar Awas Yojana (VAMBAY), a Central Sponsored scheme has been launched in the State from 15th August, 2001 to provide shelter or to upgrade the existing shelter of the urban slum dwellers as well as weaker sections of the people living below poverty line with a view to achieving the goal of "Shelter for all" as outlined in the National Housing and Habitat Policy. The upper

financial limit for construction of VAMBAY units will be maximum of Rs.40,000/- including provision of sanitary latrine for an area of not less than 15 sq. meters in normal areas. For difficult areas, this limit is Rs.45,000/-. As per the funding pattern, Government of India will release subsidy to HUDCO, which will match the subsidy on a 1:1 basis with loan. However, State Government has the option to mobilize its matching position of 50% from other sources, such as their own budget provision, resources of local bodies, loans from other agencies, contribution from beneficiaries or NGOs. State Urban Development Agency (SUDA) and District Urban Development Agency (DUDA) will identify beneficiaries in consultation with Municipal Bodies by following the reservation percentage as indicated below:

- | | |
|--|-------------------|
| 1. SC / ST | Not less than 50% |
| 2. Backward classes | 30% |
| 3. Other weaker section | 15% |
| 4. Physically & mentally disabled and handicapped persons and others | 5% |

8.37 At present, 17 ULBs have deposited Rs.240.70 lakh as matching share against 1204 units. Government of India till now has released Rs.124.00 lakh as subsidy to take up 620 units. A State Level Co-ordination Committee (SLCC) has been constituted for effective implementation of the scheme in which a representative of Govt. of India is working as an advisor. By the end of 2004-05, 314 units were completed.

(ii) Economically Weaker Section (EWS) and Low Income Group (LIG) Housing Schemes

8.38 Housing Schemes for Economically Weaker Sections (EWS) & Lower Income Group (LIG) as a point under 20-point programme are being implemented by different Housing authorities under the control of H. & U. D. Department. The achievement under EWS and LIG housing schemes in the State from 2000-01 to 2004-05 have been indicated in Table 8.4.

Table 8.4

Achievement under EWS and LIG Housing schemes in the State

Year	Economically Weaker Section (EWS)			Low Income Group (LIG)		
	Target	Achievement	Percentage of Achievement	Target	Achievement	Percentage of Achievement
1	2	3	4	5	6	7
2000-01	144721	112300	78	949	56	6
2001-02	144721	7251	5	949	937	99
2002-03	3200	4500	141	400	409	102
2003-04	1620	58	4	450	238	53
2004-05	1000	255	26	500	16	3

Source : Planning & Co-ordination Department

Self-Employment through Kiosks

8.39 A new scheme "Self-employment through Kiosks" has been launched in the year 2003-04 as a special drive to create self-employment opportunities for the educated unemployed youth (having minimum qualification of Matriculation and above) in urban areas. In this scheme, State Government will provide land measuring maximum of 200

sq.ft. free of premium for construction of kiosks / shopping units at a cost of Rs50,000/- per unit. The cost of a kiosk will be borne by the applicant either on outright basis or in instalments as may be decided by the implementing agencies. It has been targeted to construct 10,000 kiosks/ shopping units on 131.00 acres of land during the current plan period. The land alienation process in ULBs is under progress.

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