



**Government of Karnataka**

**RAPID ASSESSMENT SURVEY OF  
DEVELOPMENT PROGRAMMES – 2015-16**

**Directorate of Economics and Statistics  
Planning, Programme Monitoring and Statistics Department,  
M.S. Building, Bangalore – 560 001.**

In pursuance to the direction of the Honorable Chief Minister of Karnataka, the Directorate of Economics and Statistics conducted Rapid Assessment Survey of the flagship programmes launched by the State Government during last three years.

### **1. Ksheera Bhagya**

- **Primary and Secondary Education Department**
- **Women & Child Development Department**

### **2. Anna Bhagya**

- **Food & Civil Supplies Department**

### **3. Interest Subvention**

- **Co-operation Department**

### **4. Krishi Bhagya**

- **Agriculture Department**

# KSHEERA BHAGYA

[REFERENCE YEAR 2015-16]



Ksheera Bhagya is the programme of distributing milk to school and anganwadi children by the Karnataka State Government through a joint programme of Karnataka Milk Federation, Department of Primary and Secondary Education and Department of Women and Child Development. The programme was launched on 01.08.2013. Milk powder is supplied to schools and anganwadis through the Karnataka Milk Federation and District Milk Unions in order to provide milk to children and students three days in a week with a view to improve the nutritional status of the children.

Anganwadi children aged 3 to 6 years are given 150 ml of milk at 10 a.m, made from 15 grams of skim milk powder, 3 days in a week. School children in government schools and aided schools, from standard 1 to 10 are given 150 ml of milk prepared from 15 grams of whole milk powder.

In the field survey, information has been collected from 748 Anganwadi Centers and 748 Primary Schools, (one Anganwadi and One Primary School per Hobli in all 748 Hoblis of the State).

- The total number of children in the selected 748 Anganwadi centers → 21,614
- The total number of children in the selected 748 Primary Schools → 1,08,645
- Number of Primary School children surveyed → 3,740 (5 children from each primary school)
- Number of Anganwadi workers surveyed → 748 (Information for 5 children from each Anganwadi Centre collected - 3,740)

#### **Main findings :-**

- Milk powder is supplied within the prescribed time:
  - **98%** of Anganwadis (736 of 748)
  - **98%** of Primary Schools (731 of 748)
- Milk is given on all the 3 days in a week.
  - **99%** of Anganwadis (743 of 748)
  - **100%** of Primary Schools (748 of 748)
- 150 ml of milk as prescribed is given to children.
  - **99%** of Anganwadis (747 of 748)
  - **100%** of Primary Schools (748 of 748)
- Children have reported that the milk given is insufficient in Primary Schools is:
  - **4%** (135 of 3,740)
- 642 children surveyed on reasons for not consuming milk. Reasons:
  - Bad smell **27%** (174 out of 642 Children)
  - Poor quality **15%** (95 out of 642 Children)
  - Not properly prepared **9%** (55 out of 642 children)
  - Other reasons **49%** (318 out of 642 children)

# ANNA BHAGYA

**[REFERENCE YEAR 2015-16]**

The Government of Karnataka launched the Annabhagya Scheme from 2013-14. As per revised Annabhagya Scheme from the year 2015-16 beneficiaries are given 35 kgs of food grains (Rice/ Wheat / Ragi) at free of cost and also 1 kg of sugar, 1 kg of Palm oil, 1 kg of Salt and 5 liters of kerosene at concessional rate to the AAY family.

Further 5 Kgs of food grains (Rice/Wheat/Ragi) per unit at free of cost, and 1 kg of sugar, 1 kg of palm oil, 1 kg of Salt and 5 liters of kerosene are given at concessional rate to BPL families.



Above poverty line cardholders are also getting 5 kgs of food grains per one member household (3 kgs of Rice and 2 kgs of Wheat). APL families with more than one member is entitled to get 10 kgs of food grains (5 kgs of Rice and 5 kgs of Wheat), at the rate of Rs. 15 per kg of Rice and Rs. 10 per kg of Wheat. The APL card holders are eligible for food grains who are registered

in the ration shop. Two Liters of Kerosene are also given to families without gas connection.

The main objective of the scheme is to make Karnataka a hunger- free state and ensure food security to the under privileged families.

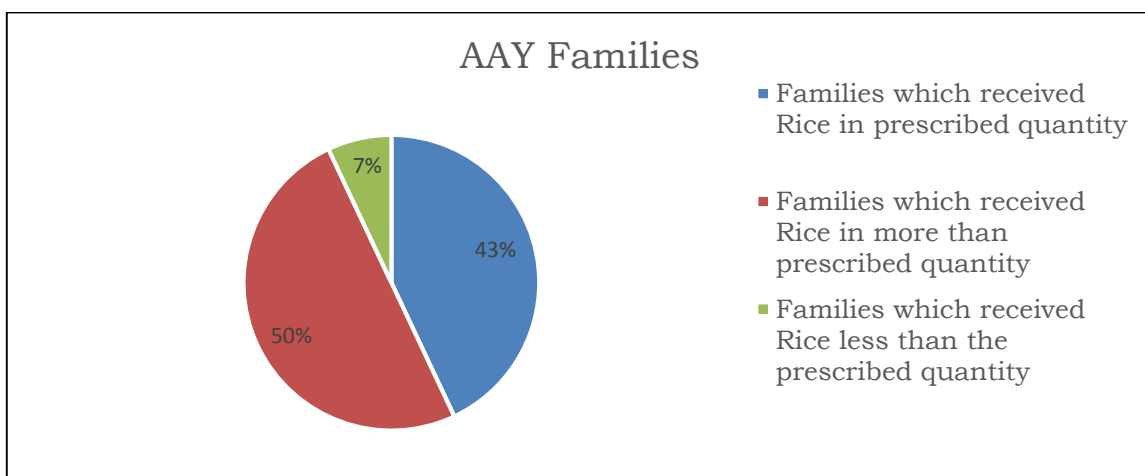
In each hobli 3 families of AAY and 3 families of BPL are randomly selected from a randomly selected fair price shop for the survey.

No. of families covered under the survey	:	4488
No. of AAY Families	:	2232
No. of BPL Families	:	2256

### **Main findings :-**

#### **AAY:**

- Families which received Rice in prescribed quantity **43%**  
(960 of 2232)
- Families which received Rice in more than prescribed quantity **50%**  
(1106 of 2232)
- Families which received Rice less than the prescribed quantity **7%**  
(167 of 2232)
- Families which received Sugar, palm Oil and Salt **100%** (2232)
- Families which received kerosene as in prescribed quantity **88%**  
(1979 of 2232)
- The families informing that the food grains given is not sufficient for one month **50%** (1107 of 2232)

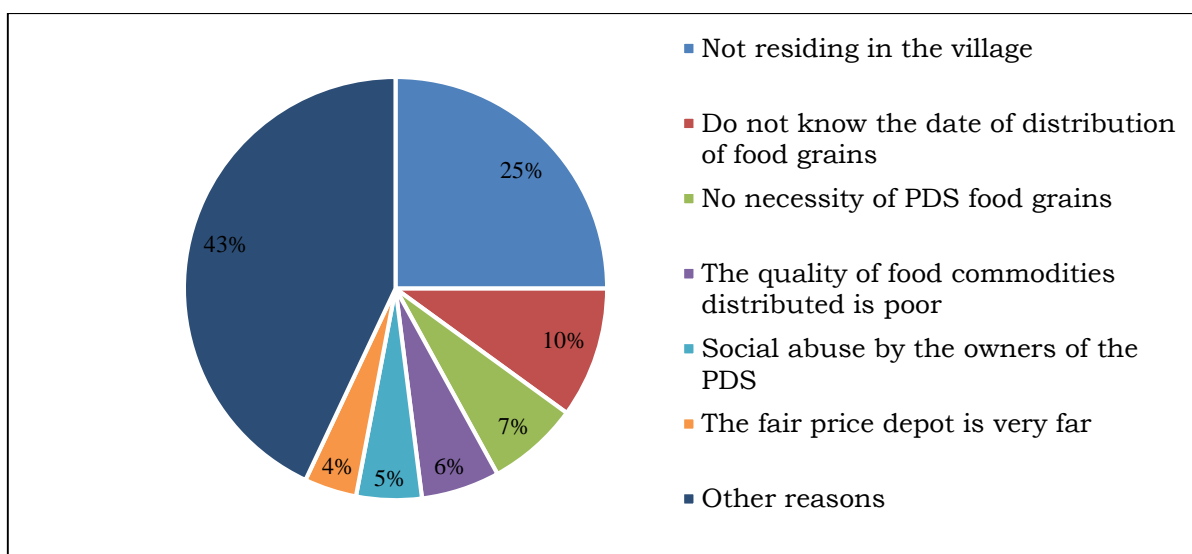


## BPL:

- Families which received rice in prescribed quantity **99.8%** (2252 of 2256)
  - Families which received rice less than the prescribed quantity **0.2%** (4 of 2256)
  - Families which received of Sugar, palm Oil and Salt **100%** (2256)
  - Families which received kerosene as prescribed **83%** (1871 of 2256)
  - The families informing that the food grains given is not sufficient for one month **73%** (1638 of 2256)
  - Excess food grains requirement up to 10 kgs as informed by **45%** (733 of 1638)
- **The details of the families which have not availed food commodities from the ration depot since last three months:**
    - No of families surveyed – 751

## Reasons

- Not residing in the village **25%** (189 of 751)
- Do not know the date of distribution of food grains **10%** (72 of 751)
- No necessity of PDS food grains- **7%** (52 of 751)
- The quality of food commodities distributed is poor – **6%** (44 of 751)
- Social abuse by the owners of the PDS **5%** (39 of 751)
- The fair price depot is very far- **4%** (29 of 751)
- Other reasons- **43%** (326 of 751)



# KRUSHI BHAGYA

**[REFERENCE YEAR 2014-15]**

“Krushi Bhagya” – the Government’s flagship scheme was launched to support Karnataka’s rain fed agriculture by storing the run off rainwater and use the stored water for crops when dry spells occur. By increasing the agricultural productivity in the rain fed areas, the scheme aims to improve the livelihoods of the farmers. The benefits under the scheme include construction of rain water harvesting structures, micro irrigation, promoting Horticultural activities (by setting up poly houses), animal husbandry etc.

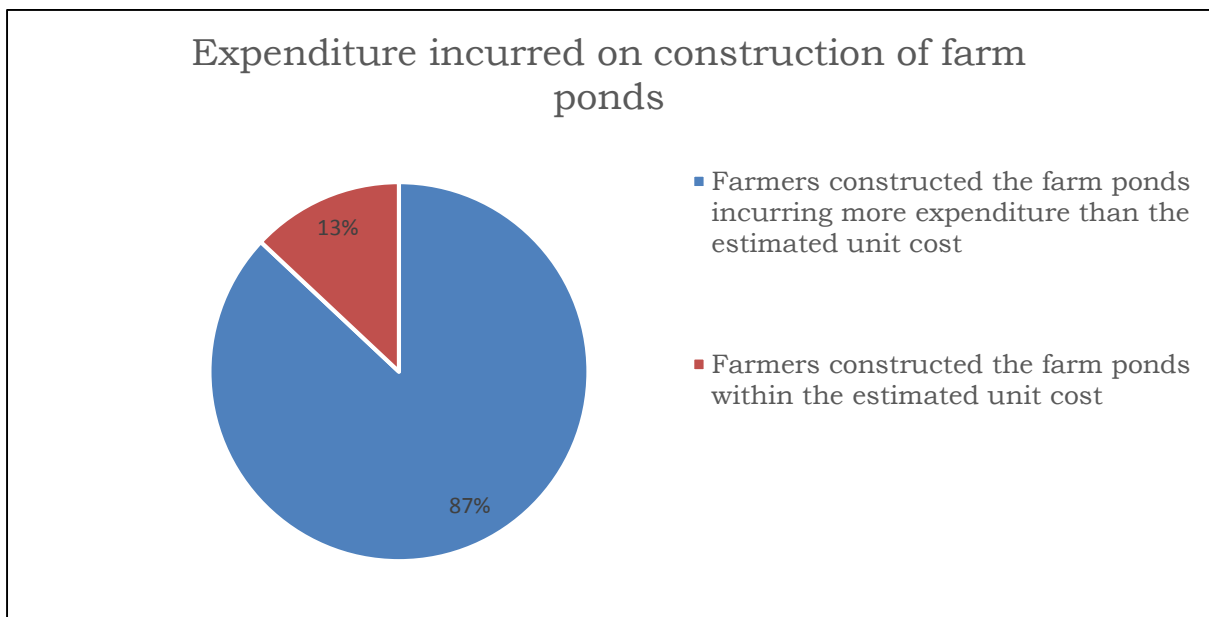
During the first phase, the scheme was implemented in 23 districts and 107 taluks of 5 prime dry zones of the state. It has now been extended to 25 districts and 129 taluks. The information has been gathered from 1373 farmers by conducting field survey in 450 Hoblis of the 23 Districts of the state who have constructed rain water harvesting structures – Farm Ponds (Krushi Hondas).



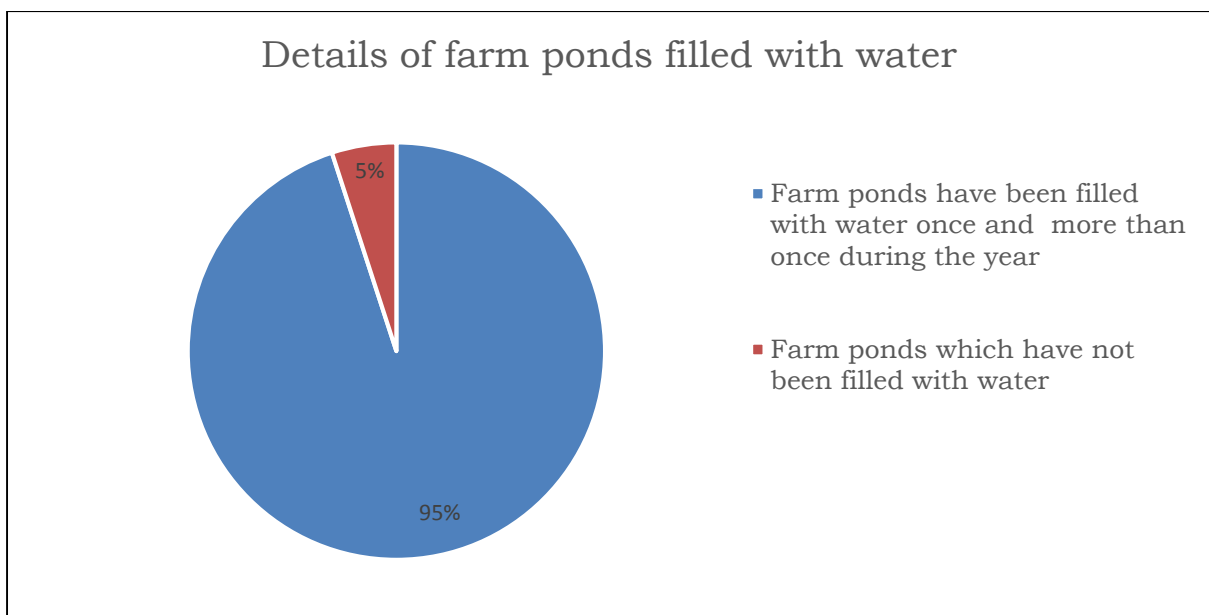


### Main findings:-

- **100%** farm ponds surveyed do exist at the selected locations (1373 asset verification done).
- **97%** of farmers have completed farm ponds within the prescribed period (1332 of 1373).
- **87%** of farmers constructed the farm ponds incurring more expenditure than the estimated unit cost (1189 of 1373).

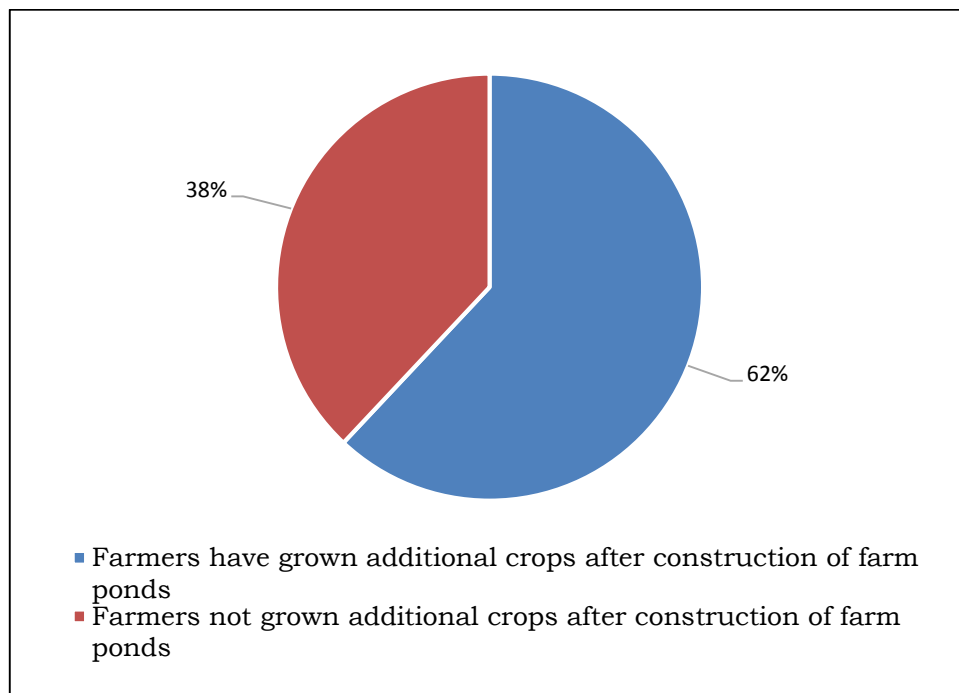


- **95%** of farm ponds have been filled with water once and more than once during the year (1310 of 1373)

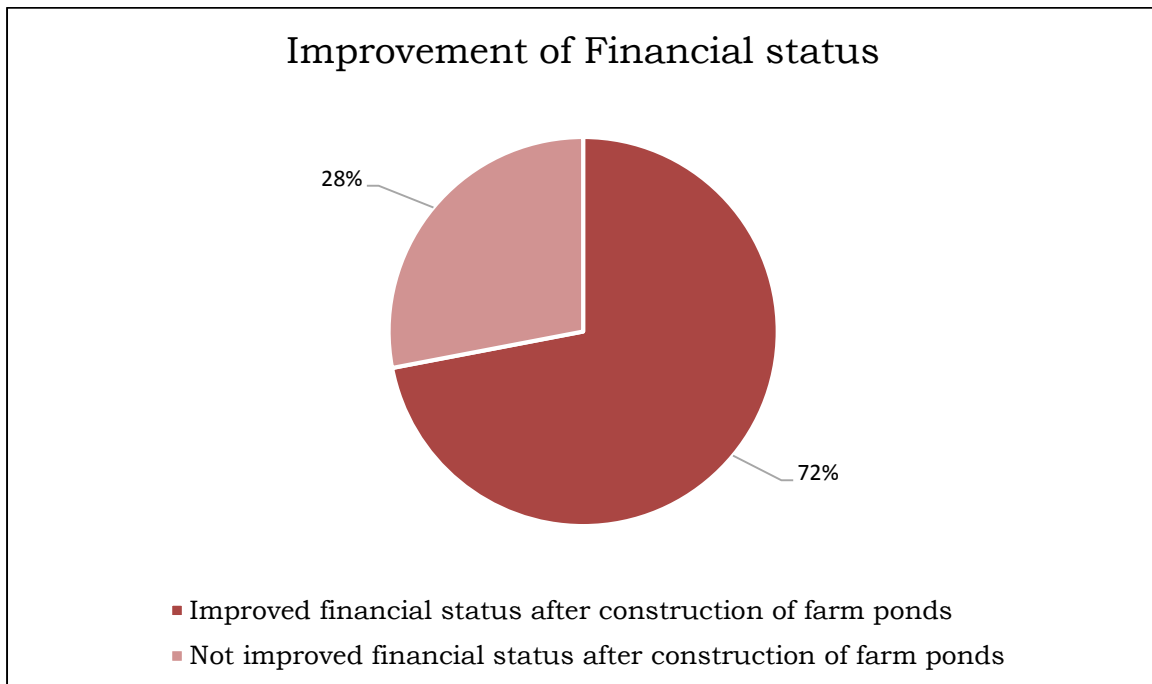




- **8%** of farm ponds are constructed at the higher ridges of the watershed area (111 of 1373).
- **62%** of farmers have grown additional crops after construction of farm ponds (856 of 1373).

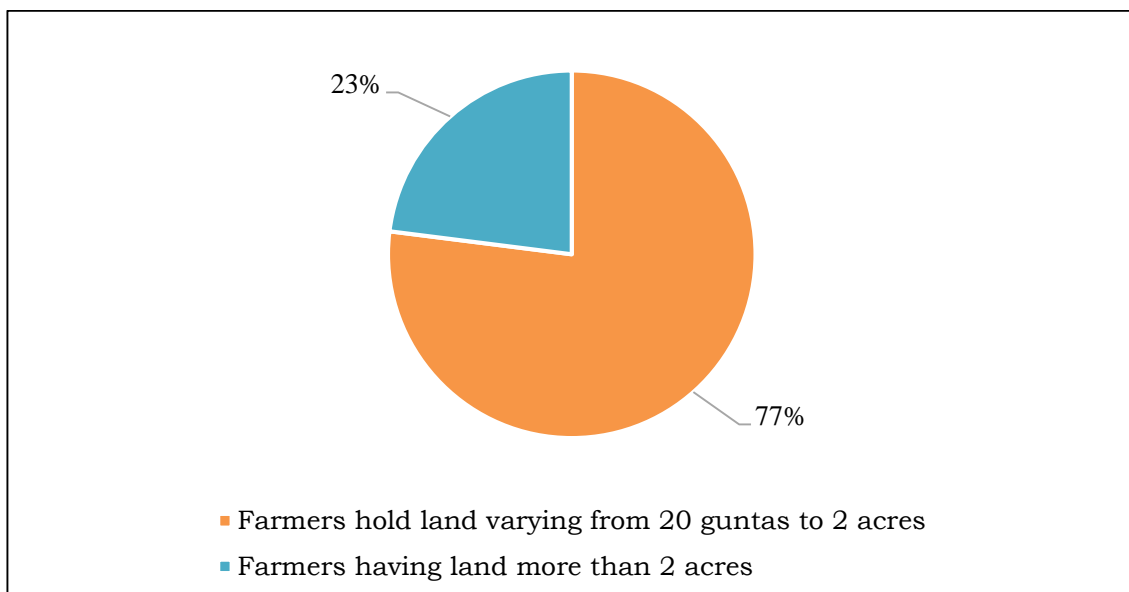


- **72%** of Farmers informed that their financial status has been improved after construction of farm ponds (993 of 1373).



- **Land holdings of the farmers**

- **77%** of farmers hold land varying from 20 guntas to 2 acres (1055 of 1373)
- **23%** of Farmers having land more than 2 acres (318 of 1373)



# INTEREST SUBVENTION

**[REFERENCE YEAR 2014-15]**

Under this scheme of the co-operation department, Short term, medium term, long term loans are advanced to the farmers for agriculture and agriculture related activities by Primar Agriculture Credit Co-operative Societies, LAMP societies, Tibetan co-operative societies, PCARD banks and urban co-operative Banks at concessional rate of interest. This scheme is of giving short term agriculture loan up to Rs. 3 Lakhs at zero rate of interest, upto Rs. 10 Lakhs of medium term and long term loans at 3% rate of interest.

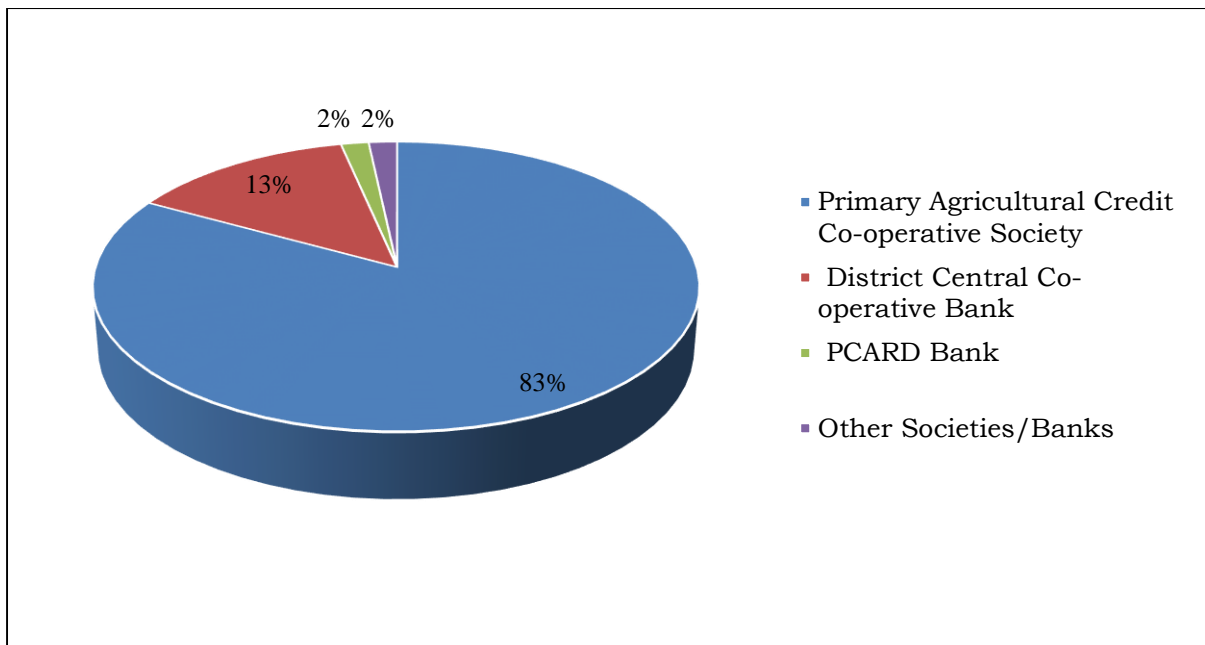
Rapid Assessment Survey has been conducted by selecting the Farmers irregularly who have availed loan. Information has been gathered from 2335 beneficiaries from hoblies (per hobli 3 beneficiaries or a minimum of 5 beneficiaries per taluka) where the scheme has been implemented in the State by conducting field survey.



### Main findings:-

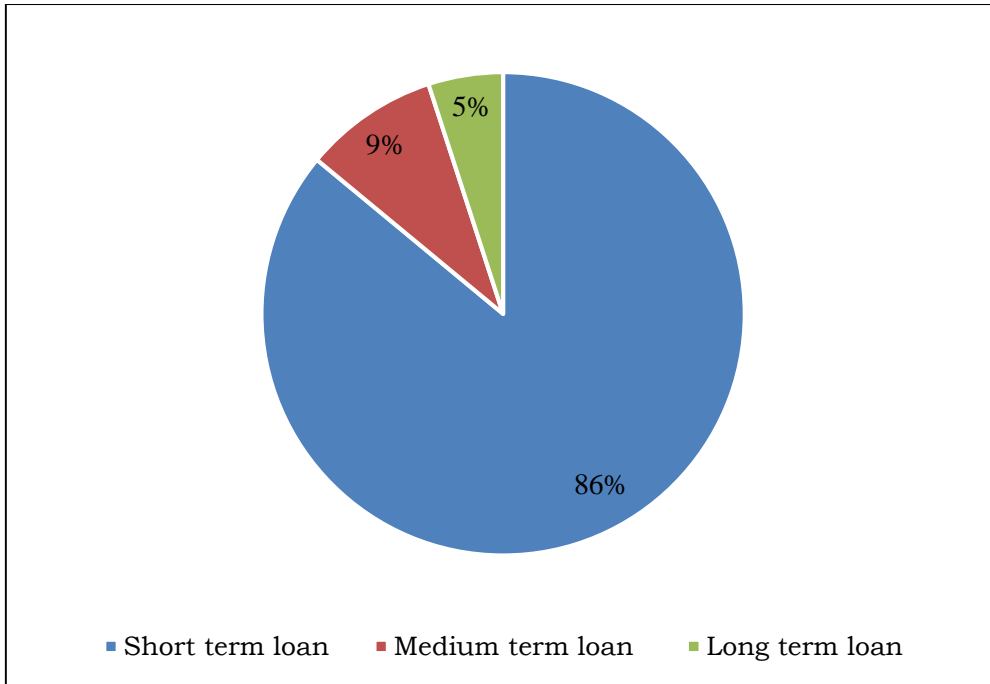
#### The share of different co operative credit societies in the total loan disbursement:

- **82.87%** of farmers availed loan from the Primary Agricultural Credit Co-operative Society (1935 of 2335)
- **13.62%** of farmers availed loan from the District Central Co-operative Bank (318 of 2335)
- **1.71%** of farmers availed loan from other Societies/Banks. (40 of 2335)
- **1.67%** of farmers availed loan from PCARD Bank. (39 of 2335)
- **0.13%** of farmers availed loan from the LAMP Societies. (3 of 2335)



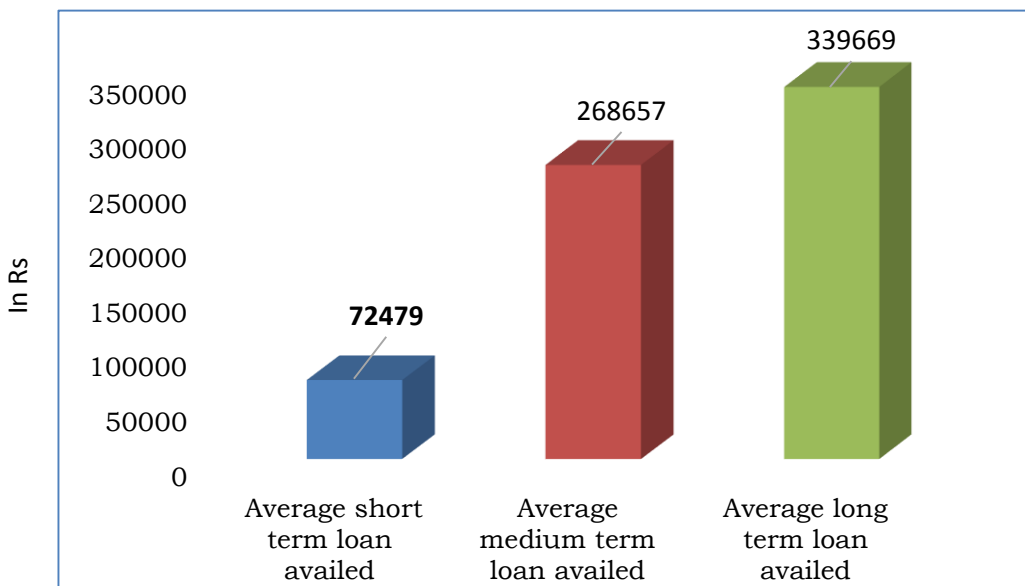
#### Term of Loan:

- **86%** of farmers availed short term loan towards Agriculture activities. (2013 of 2335)
- **9%** of farmers availed Medium term loan towards Agriculture activities. (201 of 2335)
- **5%** of farmers availed Long term loan towards Agriculture activities. (121 of 2335)



**Loan availed:**

- Average short term loan availed - Rs. 72,479/-, total loan availed is Rs. 14.59 crores.
- Average medium term loan availed- Rs. 2,68,657/-, total loan availed is Rs. 5.40 crores.
- Average long term loan availed- Rs. 3,39,669/-, total loan availed is Rs. 4.11 crores.
- Total average amount of loan availed -Rs. 1,07,398/-, total loan availed is Rs. 24.10 crores.



### **Utilization of loans:**

- **100%** utilization for agriculture and agriculture related activities. (2335 farmers)
- **90%** farmers informed that the financial status has been improved after availing agriculture loan. (2100 of 2335)
- **94%** farmers are repaying loans (2202 of 2335)
- **6%** farmers are not able to repay the loans. (133 of 2335)

### **Reasons for non repayment of loans:**

- Crop loss due to drought, pest.
- Irregular and insufficient power supply.
- Low market prices for paddy, Sugarcane, co-coons, banana etc.