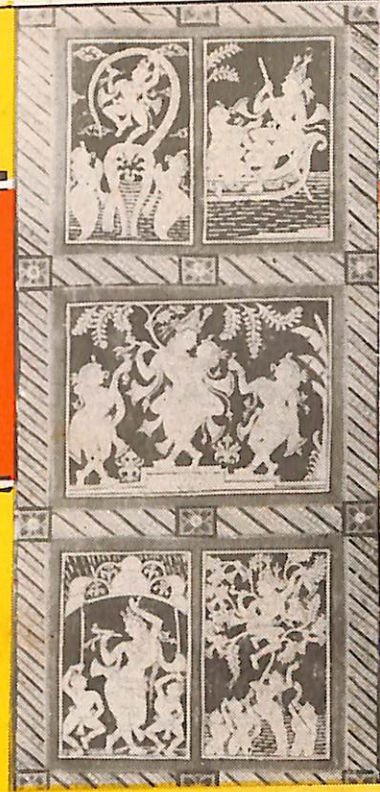




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ORISSA STATE MUSEUM

Sri Santosh Pattanayak

The Orissa State Museum was conceived in the year 1932, when an idea was mooted by two Professors of History; i.e. Prof. Ghanshyam Das and Prof. N.C. Banerjee to conserve the archaeological remains of the state in the premises of Ravenshaw College, Cuttack. In due course, as the number of exhibits multiplied, the foundation stone of a new building was laid on 29th December, 1957 by Dr. Rajendra Prasad at Bhubaneswar for the present museum. Over the years, the museum has become the cynasure of attraction for the scholars, artists, artisans and the intellectual elite. The age-old treasures of the state have found a good repository in the different galleries of the museum; i.e. Archaeology, Epigraphy, Numismatics, Armoury, Mining & Geology, National History, Art & Craft, Contemporary Art, Gopabandhu Gallery, Anthropology and Manuscripts, etc.

One has to buy a ticket of twentyfive only for admission into this museum which exhaustible interest gives. free entry to children below five years of age. At the very entrance, the visitor is greeted by the weather-beaten face of a colossal lion of coarse grained sand-stone belonging to the 5th century A.D., found in a pit about forty

feet from the northern door of the Bhaskaresvara temple, Bhubaneswar. The walls of the entrance hall adorn the life-size portraits of the illustrious sons of the soil namely, Gangadhar Meher, Fakir Mohan Senapati, Samanta Chandra Sekhar, Madhusudan Das, Gopal Chandra Praharaj, Nanda Kishore Bal, Radhanath Ray, Madhusudan Rao, Surendra Sai and Krushna Chandra Gajapati.

The Archaeological collection with the magnificent lion adorning the entrance as well as the rich and rare sculptural exhibits ranging from the third century B.C. to the late medieval period which are well displayed in the three spacious halls of the Archaeology Gallery give a memorable experience to the visitors. The earliest specimen of this section is the portion of an Asokan Pillar (3rd century B.C.) brought from Patna Museum, followed by the colossal Yaksha and Naga images (1st century B.C.) collected from the surrounding areas of Bhubaneswar. Out of more than a hundred collections from different parts of the state, mention may be made of the exquisite images of: Buddha (7th century A.D.), Nataraj Kartikeya (9th century A.D.) Kubera (8th century A.D.), Simhabahini Durga (7th century A.D.), Mahisa Mardini Durga (9th century A.D.), Manjushri (9th century A.D.), Mahavir (8th century A.D.), Ajitnath & Santinath (9th-10th century A.D.). No less interesting are the sculptures of Tara (10th century A.D.), Parvati (9th century

A.D.), Chamunda (8th century A.D.), Uma-Mahesvara (9th century A.D.) and Krishna-Vishnu (12th-13th century A.D.). The imposing headless image of Loknath (11th century A.D. which was lying buried in the vicinity of Brahmewara temple, Bhubaneswar is certainly a star attraction. Also quite fascinating are the three images of Ganesh (7th, 8th and 12th centuries A.D.), Vishnu (13th century A.D.), Buddha (9th century A.D.) and some puranic panels like the Kaliya Dalana and Vastraharana of the Bhagavata Purana and an episode from the Kumara Sambhava of Kalidas.

In the Epigraphy Gallery, the visitor can have a glimpse of the earlier pattern of writings following different dialects and languages. This section displays 22 stone inscriptions, 87 copper plate grants and a number of plaster cast impressions. Mention may be made of the Bhadrakali inscription in Prakrit language dating back to the 3rd century A.D.; portion of the Asokan inscription of the Ganga Queen Chandrika Devi. A chart showing the development of Oriya alphabets has been displayed in this gallery.

In the Numismatics Gallery, the earlier evidence of the use of metallic currency in India is furnished by the display of silver punch-marked coins dated to the 4th century B.C., collected from Salepur (Cuttack) and Mayurbhanj. Here one finds rare coins ranging from the 1st century B.C. to the 16th century A.D. which include

the Indo-Parthian copper coins (2nd century B.C.), Indo-Greek Copper Coins (2nd century B.C.), Satavahana Coins (1st century B.C.), Samudragupta Gold Coin (3rd century A.D.), Chandragupta-II Gold Coin (4th century A.D.), Puri Kushan Copper coin (5th century A.D.), Silver coin of Shershah (15th century A.D.); Copper Coin of Akbar (16th century A.D.).

The silent witness of the chequered military career of the Orissa people is the Armoury Gallery with its rich collection of fifty traditional swords including the Talwar, Khadga, Bayonet and Axe etc., twelve muzzle-load guns six rifles and thirty one cannons. The personal gun of late Utkal Gaurava Madhusudan Das is the most coveted possession of this section.

History, as they say, is incomplete without reference to geography. Therefore a gallery of Mining and Geology has been opened by the Directorate of Mines. The content of this repository consists of different minerals like Bauxite, Limestone, Quartzite, Graphite, Iron-ore, Manganese, Chromite, Garnet, Copper, Monazite and different types of rocks like Igneous, Sedimentary, Sandstone, Marble and soap-stone etc. Of special interest is the meteorite from Subarnarekha river basin, the plant fossil of 200 million years old from Talcher and a log of 300 million years old from Phulbani. No less arresting are the dioramas depicting the iron-ore mines and the model of the Rourkela Steel plant.

Quite irresistible is the colourful Natural History Gallery consisting of two spacious halls where the display has been organised with the help of dioramas, projecting mammals like leopard, tiger, red panda, jungle cat, black buck, Indian bison and birds like peacock, ducks, pelicans etc., in their natural setting.

In the two halls of Art & Craft Gallery are displayed the exquisite traditional art & craft pieces of stone carvings (conspicuous being the Mridanga player and cymbal player, both of Konark replica); wood carvings (Jagannath Balabhadra & Subhadra inside a temple); terracotas, horn works, ivory works (ivory table from Jarada palace in Ganjam and ivory palanquin from Jeypore in Koraput district); bamboo and cane works, lacquer work, applique works (canopy umbrella); bronze work, metal craft, leather craft, patta paintings, textiles, etc. The traditional lamps, gorgeous royal dresses and the masks of Ravana, Kumbhakarna, Bibhisana, Hanuman and Sri Rama attract the attention of the visitors.

For the lovers of painting, spending sometime in the contemporary Art Gallery is a must. Organised by the Orissa Lalit Kala Academy, this gallery is a repository of the representative collection of some notable artists belonging to the early, middle and later phases.

The personalia gallery on Utkalmani Pandit Gopabandhu Dash, the celebrated poet, social worker and saviour of the down-trodden was set up

in 1979 on the eve of his birth centenary with a view to immortalising his selfless service. One can find a diorama depicting Gopabandhu and his associates amidst flood-stricken people. There are some mural paintings and a bronze bust of Gopabandhu.

No less irresistible is the Anthropology Gallery spread over three spacious halls where, tools of early stone age and copper age, microliths and neoliths have been well displayed. Music being the heart and soul of Orissan life, here we find different musical instruments like Nisan (a typical drum); Khanjani; Dholki, Ghumura; Madala; Behela Flute and Kendara etc. The haunting implements of the gallery consist of a number of arrows and spear-heads with snares. Of special interest is the Ethnographic Section where, the tribal dioramas depict a picturesque representation of the tribals like Juang from Keonjhar, Kondh from Phulbani and Koya from Koraput. The folk and traditional dance-forms like Pala, Daskathia and Odissi have been also well exhibited in colourful dioramas.

The Manuscript Gallery is a treasure house of rare palm-leaf manuscripts and illustrated palm leaves. The notable illustrated palm-leaves include the Gita Govinda, Amaru Sataka, Usha Harana and Chitrakavya Bondhodaya. The most interesting treasure of this section is the manuscript containing Gita Govinda written on seven ivory plates and the palm-leaf garland containing Bhagabat Gita, made of fiftyfive small ball-like beads.

While for the benefit and enjoyment of children, the museum has added a children's gallery, for the scholars it has a well equipped library containing rare books on a wide field of subjects like Art, Architecture, Archaeology, Epigraphy, Numismatics, Ethnology, History and Religion. For the inquisitive visitors, the museum provide free guide service. Besides, the informative booklet "A guide to Orissa State Museum" published by the museum would go a long way in guiding the visitors.

To conclude, the Orissa State Museum, with its rich heritage continues to be the Star attraction of this Temple City - as a museum for those curious about the past; as a repository of knowledge for the research scholars; as a treasure house for the art lovers and with its beautiful surroundings and serenity - a place of relaxation for all.

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UPPER INDRAVATI PROJECT

The Upper Indravati Project which is a multipurpose project envisages construction of four dams and eight dykes to form an integrated reservoir having gross storage capacity of 2300 M.cum. A total area of 1,09,300 ha. of chronically drought prone Dharmagarh area of Kalahandi district can be covered under the scope of irrigation system of this project. There is further scope of extension of irrigation potential to an extent of 19,000 ha. which is being investigated into. The dam work in all respects would be completed by 1991-92. Similarly the link channel and head race tunnel has been programmed to be completed during 1991. The system which has been programmed to be completed by 1994 March has picked up momentum and would be completed in time. Similarly, the construction of power house with installed capacity of 600 MW is making repaid progress. Critical items of work likely to delay the project were identified and specific decisions were taken to expedite the work.

SIGNIFICANT STRIDES IN SIX MONTHS

Six months ago, the National Front came into power, promising the millions of Indians a second 'tryst with destiny'. In its election manifesto, the Front had resolved to dismantle the nexus between politicians and vested interests to eradicate the all pervasive corruption. Federalism in its true sense, comprehensive electoral reforms, women's participation in the national reconstruction process, uplifting the marginalised and oppressed groups and fullest protection for the ethnic and religious minorities were some of the other promises. The inclusion of right to work in the fundamental rights was one of the most radical promises.

Not less than 50 per cent of the investible resources were to go for the development of rural economy. Farmers were assured of remission of debts, cheap credit, unrestricted movement of their produce, crop insurance, security in land holding and strict implementation of land reforms and finally guaranteed remunerative prices for their produce. Minimum wages and social security were guaranteed to agricultural labourers as also to all workers in the unorganised sector.

Then there was the promise of the 'Open Government' - the right to information and full freedom for the electronic media.

Six months, obviously, is a very short period to judge a Government in relation to its promises. But an analysis of what has been done in these months definitely shows that sincere steps have been taken in all the concerned areas to initiate the long-drawn process of development with equity and justice.

Within days of coming into power, the Government introduced the Lok Pal Bill in the Lok Sabha - providing for setting up of the institution of Lok Pal to look into complaints of corruption against high political dignitaries including the Prime Minister. Another revolutionary step was the introduction of the Bill that makes it obligatory for the Government to make public, the reports of commissions of enquiry. The Prasar Bharati Bill was introduced in the Lok Sabha to grant autonomy to radio and television and to create a new corporation called the Broadcasting Corporation of India by January 1991. The All Party committee formed to make recommendations for electoral reforms has already submitted its report.

The raising of the rural share of the budgetary support in this year's Central Plan to 49 percent was an indicator that the prio-

rities of the Government are set firmly. This was the first step in fulfilling the promise of not less than 50 percent of the investible resources for the rural economy.

The provision of Rs.1000 crore provided for debt relief in the first budget of the Government will give a fresh lease of life to thousands of small, marginal and landless cultivators and artisans. The debt relief is upto Rs.10,000 and provisions have been made to ensure that the beneficiaries are genuine.

Also, as promised in the manifesto, all Land Reforms Legislations are being incorporated in the Ninth Schedule of the Constitution and the Land Reform Bill has been passed by the Parliament. A Cabinet Committee on Panchayati Raj has been constituted to work out a legal guarantee to further strengthen the Panchayati Raj Institutions (PRI).

The commitment of the Government to involve the farmers in the decision making process was proven by the decision to set up a Seven Member Committee consisting of farmers representatives to advise the Planning Commission and the Government on agricultural policies. On the recommendations of an Expert Committee appointed to evolve the ways and means of changing the computation of prices, the Procurement/Minimum support prices of Rabi crops for 1990-91

season has been increased.

Science and Technology programmes were reoriented to provide emphasis on the needs of poverty alleviation water management and land use. Twentyone projects and activities have already been taken up in these areas. A new Department for Small Scale, Agro and Rural Industries have been created to ensure that people, particularly of rural areas, receive their due share in industrialisation and benefits flowing from it. The new scheme of Central Investment Subsidy, exclusively for the small-scale sector in rural and backward areas, will generate more employment at lower capital cost.

A comprehensive National Housing Policy with specific programmes directed towards the poor and improving housing finance structure is almost finalised. The Nehru Rozgar Yojana, designed to provide employment to unemployed and underemployed persons in urban and rural areas, was recast by the Government. Under the revised scheme, funds will be released directly to the State Governments and they will have the flexibility to decide the modalities of transferring these funds to the municipal bodies. This will decentralise the whole process and will give more scope to formulate policies according to local needs. It has also been decided to create Urban Development agencies on the lines of District Rural

Development Agencies.

The New Import-Export Policy was widely welcomed for its thrust on export effort and for continuing the process of liberalisation with a view to make the Indian industry globally competitive. A notable feature of the policy was simplification of export procedures. For the first time, the Government has finalised and introduced two master documents which will greatly simplify the existing documentation system. The export procedures have also been further simplified and the bank guarantees to ensure export performance - in the case of ceiling items - have been dispensed with. On the whole, the shift is towards reposing greater trust in the export community and reducing controls.

The new industrial policy also reflects this spirit. It is designed to reorient industrial growth to ensure employment generation, dispersal of industry in rural areas and to increase exports of small scale industries. Under the new fiscal policy, tax structure is being simplified with more incentives for industrial growth.

Remarkable achievements have been made on the labour front. Necessary legislative measures are being worked out to make the 'Right to work' a Fundamental Right. Based on the deliberations of a number of discussions and seminars, a new bill is being formulated to give a statutory basis to workers'

participation in management at the shop-floor, plant and Board levels. The benefits under Employees Deposits Linked Insurance Scheme have also been substantially liberalised. A Central Legislation to protect the working condition to agricultural labourers is also under formulation.

A lot of importance has been given to the labour laws particularly in the unorganised sector and in relation to workers and particularly to landless labourers, child labour and women labour. The State Governments have also been asked to ensure minimum wages fixed in various employments under the Minimum Wages Act, 1948 which is in no case less than Rs.15 per day.

A number of steps taken has demonstrated the Governments' determination to secure a fair deal for the Scheduled Castes and Scheduled Tribes. One of the earliest steps taken was to get the Constitution - Sixty-Second Amendment - amended to extend the reservation of seats for Scheduled Castes and Scheduled Tribes in the Lok Sabha and State Legislative Assemblies for another 10 years. A Bill has also been passed by the Parliament to give the Scheduled Caste convert Buddhists all the benefits of reservation. Another Bill introduced provides constitutional status to the National Commission for Scheduled Castes and Scheduled Tribes. The Prevention of Atrocities Act for protection of Scheduled Castes and Scheduled Tribes

has been notified and brought into force.

The Government has also made a scheme of "Liberalisation Scavengers" for conversion of dry latrines into wet ones all over the country, thereby liberating and rehabilitating the scavengers in dignified occupations. Around 32 towns have already been made scavenging free.

Special Courts have been set up in Delhi(3) and Meerut (4) for speedy trial of communal offences. Action has been initiated to set up such courts in Bhagalpur, Indore and Kota.

The setting up of environmental courts to give quick disposal of cases claiming compensation was one great step in furthering the cause of conservation. A National River Action Plan is being drawn up with an integrated view of the river management including steps for catchment area treatment, prevention of sedimentation and pollution control. An Environmental Monitoring Committee has also been constituted to oversee the implementation of the environmental safeguards at the stage of clearance of irrigation, multi-purpose and flood control projects.

The Committee set up under the Chairmanship of Acharya Ramamurthy to review the National Policy on Education is to submit its report within six months. An Expert Group has also been constituted for laying down the minimum level of learning to be achieved by children in classes 3 and 5. This is one of

first steps towards achieving the universalisation of primary education.

A statutory National Commission on Women is on the anvil to ensure the representation of women in all spheres, to check discrimination against them and to enforce their rights. Also, an inter-Ministerial Committee was set up to review and recommend measures for augmenting employment and training opportunities for women is to be set up to provide facilities for Women Organisations undertaking development work.

The vaccine coverage under the National Immunisation Mission has been quite high during December 1989-March 1990 as compared to the same period in the previous year. Another important feature was the encouragement of the participation of voluntary organisations in expansion of health, family welfare and nutrition services.

A Committee for reviewing implementation of the recommendations of Gujral Report for promotion of Urdu has been formed. An All India Conference of Youth Leaders and Programmes was held to review the National Youth Policy (1988) and frame a programme of action for its effective implementation.

A new concept of funding Railway projects with equity participation of Railways and the beneficiary State Governments alongwith public participation has been initiated. Also, for the first time in the history of Indian

Railways, a Status Paper on the problem and issues of the present Railway network has been brought out. Renowned market research organisations are being involved for scientific sampling of public opinion and analysis of feedback for possible new policy decisions to improve Railway services. Also the decision to use earthen cups(Kullahrs) for selling tea and coffee in the platforms and use of hand-loom for staff will go a long way to promote the Khadi and village industries.

When the National Front assumed office six months before, the Prime Minister had said, "If power is a sword, it will be wielded on behalf of the poor and the toiling masses". No doubt, the sword is being wielded very swiftly and skilfully.

(Courtesy: P.I.B.)



**HOPE FOR INVOLVING WOMEN IN
AGRICULTURE EXTENSION KEEPING
THE SOCIAL CHARACTERISTICS OF
WOMEN IN VIEW:
A TRIBAL AREA EXPERIENCE**

Dr. Sabyasachi Rath

In the third world countries the majority of women are involved in agricultural production, processing and distribution. Their participation varies greatly with the agro-ecological situations and the farming systems. However, the participation of women in agriculture is also determined or influenced by the economic, social, functional, infrastructural factors. Size of holding, specific characteristics of labour demand (cropwise, seasonwise, operationwise), levels of technology available, degree of land concentration and percentage of S.T. and S.C. population also influence the extent of participation of women in agriculture.

According to the 1981 census, out of 68.5 crores population of the country, 52.5 crores reside in rural areas. It has been estimated that 86% of the rural women (82.5m) are working in agriculture. Among them 36% have their land and work in the field, another 50% work as agricultural labourer and only 14% are engaged in other jobs.

The women are still identified as domestic workers

within the home, inspite of the fact that they contribute 60-70% of agricultural labour. Most of their labour goes unnoticed or termed as routine work.

In Orissa 14.66 and 22.43% of the population belong to scheduled caste and tribe respectively. The sex ratio is 981. The literacy rate is 34.12% while for female it is only 21.11%. But during the last decade the female literacy has increased by 51.65%.

Our study among the tribals reveals that women in the villages work 16.5 hours a day. After finishing the household activities they rush to the forest or to the field for 6-8 hours on a back-breaking job.

Another study shows that the women's involvement in agriculture in some stages of operations in one or more cropping seasons in a year varies by the caste. Scheduled caste and scheduled tribe women are more involved than the women of other backward castes or general caste (upper caste). S.T. women are involved upto 78% while scheduled caste women are involved in 66%; other backward castes (45%) and upper caste in tribal area are involved the least (28%). Similarly the participation of women also varies according to the educational status. Illiterate women are more involved (82%) while literate, within M.E. school levels, are 62%, but above M.E. school level education the women probably are more conscious of their educa-

tion and their involvement is not more than 35% in the field work. In tribal household even the families where the holding is more than 5 acres, the women work in the field and participate upto 55% and where the holding is 1 to 5 acres women participate upto 78%, but the involvement of landless women is 88%. The women's position in the family also indicates a very interesting fact on their involvement in agricultural activities. The daughter (15-25 years old) and the housewife who is the owner of the house work upto 77 and 88% respectively. In joint family the daughter-in-law goes to field (75%) to work but their mother-in-laws go to field upto 62%. Others generally look after the children or go to forest to collect kendu leaves or Siali leaves and other minor forest produce.

Their involvements in different crop raising also vary. However, in general most of the rural women work in agriculture. Why are they not given due place in agriculture extension? It is a fact that to reach them is difficult. Because they are shy, orthodox and not prone to a sudden change. They need some sort of privacy to communicate. The tribal wife, even the mukhia's wife, teacher's wife or heads of Mahila mandal will hesitate to communicate with the stranger, rather they will direct the stranger to the mukhia (headman). They are the decision makers but remain behind the screen. For selection of a variety to be planted or a crop to be substituted. She gives advice and in majority

of cases that is accepted by her husband but she will not directly discuss it with that VAW or other extension personnel. Before discussion how to change the situation it is necessary to know the prevailing condition in a tribal village.

GENDER, HEADSHIP AND LAND RIGHTS

Man is the owner of the land; moreover, land brought through the marriage by the woman was treated in the same manner as that bought by the man. It is a fact that the farm woman who looks after the cultivation is also referred to by the name of her husband. Even the subsidy is mostly released in the name of her husband even though he may not be involved in the process of agriculture.

Forest is an integral part of the farm household in the tribal economy. To meet the food, fodder and fuel need, forest extraction is mostly women's responsibility. Men and women have different perception about fuel-wood situation in the village. Women experience the hardship of serious scarcity, not the men. Women are more concerned with the value of forest. Forest protection and development will not succeed if women and women's need are ignored. It is also same in case of the other forest produces such as siali leaves, hill brooms, sal leaves, twigs and flowers, tendu leaves, tamarind, sal seeds, mahua etc. Some concessions to the women should be given so that their economic condition should improve.

Labour contribution to different crops differs. In paddy and traditional crop production, the women's participation is more and promotion of cash crop may not replace women labour but it under-values women labour potential. Differential wage rate is a reflection of gender discrimination. Wage paid for male and female labour varies not only by activity but even for the same activity men are paid higher than the women. Even for the activities like transplanting and weeding which are considered to be women's activity, men are paid higher than the woman. The situation is worse when cash crop is introduced. The wages paid to women in turmeric, groundnut, vegetables, potato remains the same as in case of rice while men are paid at a significantly higher wage as compared to rice. But interestingly the wage differential is accepted as a natural phenomenon both by men and women.

Within the household woman is the best caretaker of livestock. Indeed livestock rearing is an integral part of women's life, though men are the ones involved in sales and purchase transaction of the livestock. Therefore, livestock related technology dissemination can be more successful if targetted to households having more women population.

Similarly in other agro-based income generating activities, the role of women is always more predominant than the men. Their involvement is 65% while the involvement of men in those activities is only 35%.

Women are not completely forgotten by development institutions but local political social institutions still do not consider women as equal to men. Change in the attitude of men is hence required.

In case of women farmers attitudinal response corresponds with behavioural response. Women hence can be better learners and better informants than men. One of our studies reveals that men and women have different perception of farming problems. Men are inclined mostly to use of machinery, application of fertilizers while women are more concerned with plant protection, quality, storage and more inclined to learn new technology. Hence technology transfer can be more successful if targetted to women farmers in the tribal areas. Moreover, it is a fact that "if you educate a man you educate an individual and if you educate a woman you educate a family".

A woman mostly does not attend meetings concerning developmental programme but her contribution and influence remain unchallenged. In course of our video programme it has been found out that their suggestions are more relevant to the actual status and condition. In a separate study it is seen that upto 92% women of a village will participate in the meeting during night if audio-visual equipments are used during the meetings. More and more women will take part in the discussion when the whole village is grouped according to the status and familiarity. More frequent visit will bring

them together. When the woman coordinator visits them they are generally more free to participate. Video provides them an opportunity to see for themselves and this builds up their confidence. They feel equally smart as others and can sort out their problems as their awareness is built up. Therefore, women should be included in regular extension programmes. Our projects have unintended pro-male bias due to inadequate planning and monitoring. Therefore, more and more programmes having women bias should be formulated in future. However, care must be taken to see that the women are not overburdened by the introduction of those programmes. In all the agricultural extension programmes if not more, at least 50% women may be involved so that they can acquire the skill that the improved agricultural practices will need. Only by this can better results be achieved in technology transfer and production in agricultural and allied activities.

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AUGMENTING RESOURCES FOR RURAL SECTOR

The rural sector could justifiably look forward to a better deal going by the declarations of the new Government. Significant among the pronouncements of the National Front Government is the decision to provide at least half of the investible resources of the country for the development of agriculture and rural areas. Considering the fact that seventy percent of the country's population lives in the countryside, the need to concentrate on development of rural areas for fighting the twin problems of unemployment and poverty can not be overemphasised.

No doubt the country has made significant progress since Independence but its benefits have not been widely spread. Per capita income continues to be low and removal of poverty remains the basic objective even after forty years of planned development. Besides unequal natural endowment and lack of infrastructure facilities, which form the basis for rapid economic growth, deficiencies and inadequacies in development policies have also contributed to the existing disparities. Also, expectation that the fruits of development would trickle down has not materialised.

Though an important achievement in agriculture is a high degree of food securi-

ty which provides the foundation for social stability, growth in this sector has not been as fast as it should have been. Therefore, the Government has decided to give priority attention to agricultural growth with diversification, development of agro-based industries and non-agricultural activity in rural areas. Investment in agriculture and irrigation, along with the creation of social and economic infrastructure in the rural areas, "will have the first claim upon scarce public resources". The Government's new strategy aims at achieving a broad based expansion of incomes of the rural population which would not only ensure a more egalitarian pattern of growth, but also provide a powerful demand stimulus to industry.

Compared to urban areas, the rural areas, which account for three-fourth of the country's population, have a much lower level of income and consumption per head as well as much poorer access to education, health, transport and other essential services. Noting this fact, the Planning Commission's draft Approach paper to the Eighth Plan (1990-95) says that the Government is committed to giving greater emphasis to rural development.

In pursuance of this commitment, the Government has already made a beginning to achieve the target of 50 percent of outlays for the rural sector over the Eighth Plan period. The Union Budget for 1990-91, presented to the Parliament by the Finance

Minister, Mr. Madhu Dandavate, has raised the share of rural sector in the budgetary support for the Central Plan from 44 percent in 1989-90 to 49 percent in the current financial year. This is exclusive of Rs.1000 crore set apart for debt relief to farmers and artisans and Rs.4000 crore earmarked for fertilizer subsidy.

The Planning Commission has emphasised that the investment benefitting the rural population should include not only outlays on programmes for agriculture and irrigation, village industries, rural schools, hospitals and roads, but also investments to provide inputs for the rural economy as also those in transport and other infrastructure which facilitate better distribution of inputs and marketing of rural produce.

Whatever the inherent difficulties of estimating precisely how much of the investment benefits the rural economy, it is important to ensure that the planning process results in the proportionate allocation for this purpose being significantly increased over the present levels. In the process, care must be taken to avoid any aggravation of inequalities within rural areas, or of the rural-urban dichotomy, the Planning Commission has underlined.

The Commission has initiated exercises to assess the extent of public sector outlays which are of more direct benefits to rural areas. A basis for apportioning the public sector plan

outlays for Centre and States into its rural and urban components has been evolved by using the available data. It is also recognised that the data base on rural-urban distribution of investments in the economy has to be considerably strengthened.

The sectoral composition of the State Plans is, however, very different from that of the Central Plan. The State Plans have much larger component of agriculture, irrigation and allied activities as well as the programmes relating to health, education and rural development in general. The Central Plan consists pre-dominantly of heavy industries, energy, railways, civil aviation and scientific research development.

In order to achieve the targets of rural component to the extent of 50 per cent of the total public sector outlays of the Centre and the States, the share of rural component in the public sector outlay of the States would also require further step up. The State Governments have been approached to make an assessment of the rural component in their plan outlays. For this purpose, the Planning Commission has sent to the State Governments certain guidelines on the methodology to be adopted in the appointment of the sector-wise plan outlays into the rural and urban categories.

In raising the rural component of the public sector plan outlays, attention is particularly focussed on agriculture, irrigation and water-

shed management, rural roads, rural health and education. The increase in resources flow to these sector would also be in line with the other major objectives of plan - improved food availability, generation of more employment and incomes, and development of human resources at a faster pace.

Alongwith the plan outlays the non-plan expenditure would also be examined, as the maintenance of a larger number of activities particularly in the social sectors, like health and education services and direct subsidies, specially on fertilizers and power, involve flow of budgetary resources in significant proportions.

The debt relief for farmers and rural artisans announced recently could also be regarded as a one-time capital subsidy designed to assist farmers, particularly the small and marginal farmers to wipe out their accumulated liabilities and start on a viable basis.

The Planning Commission's approach paper which outlines new measures to promote rural growth also calls for greater bias for development of the rural sector. A guaranteed programme of employment would be a major element of this approach. It is also proposed to take measures to ensure the spread of small industry to rural areas with special emphasis on development of village industries. Transfer of a substantial part of the responsibility for planning and implementation of rural programme to

elected representative institutions of local government along with financial resources is also envisaged. This will facilitate integrated planning through people's participation for maximisation of growth and employment in the rural areas.

As has been emphasised by the Planning Commission, while greater investment in rural areas would be helpful for more important is a conscious and concerted effort to gear investment to expand and diversify the productive base of the rural economy.

A considerable amount of public resources is already being spent on a variety of rural development and anti-poverty programmes. But their impact and effectiveness are seriously affected by several factors like fragmentation of schemes, failure to relate these to the needs and capabilities of the regions concerned, their use as instruments of political patronage and leakages. To eliminate these inhibiting factors, an important prerequisite, besides provision of adequate resources is reorientation of the way the programmes are conceived, planned and implemented.

The emphasis on local area planning would enable the State Governments and the Centre to bestow their attention more on setting broad socio-economic goals, overall priorities and on taking up programmes concerning more than one area. They could also concentrate on programme for infrastructure, including power, transport, major irri-

gation, industries, higher education industrialisation, progressive upgradation of technology and dispersal of economic activity.

For the success of the new approach the credit system has to be strengthened and streamlined for extending timely and adequate financial assistance to rural people at reasonable rates of interest for productive activities including setting up of industries based on local resources. Effective transfer of technology and improved rural infrastructure should be the key elements of the strategy.

Attention needs to be given to encouraging diversification of agriculture into higher value-adding and remunerative enterprises like horticulture, sericulture, poultry, fishery, dairying and animal husbandry. Greater efforts at strengthening marketing and agro-processing facilities would be essential to support this process.

Industry must be encouraged to forge effective links with the large and growing agriculture economy. Environmental concerns should be kept in mind while formulating plans for agricultural and rural development.

Past experience has shown that special schemes of rural development would not succeed to the desired level if they do not fit into the broad thrust of socio-economic development and change. It has also been found that the benefits of the special schemes do not flow in full

measures to the targetted groups. This factor underscores the need to ensure adequate representation to the vulnerable sections in the local bodies so that their voice is not stifled by the affluent and influential groups.

There is also an urgent need to look into the problems of landless labourers. The important among the steps to be taken in this regard would be speedy and effective implementation of land reforms by including them in the Ninth Schedule of the Constitution.

In the existing agrarian structure, it will not be easy for the rural poor to reap the benefited intended for them unless they are educated in their rights and are united into an organisation to secure their due share through collective bargaining.

The Government's intentions and programmes are laudable and one could only hope that it would muster courage to ensure implementation of its decision without being thwarted by vested interests or misused for political purpose.

(Courtesy: P.I.B.)

**LEGAL AID SERVICE
THROUGH LOK ADALAT:
A STUDY ON LEGAL REFORMS**

Sri Subhendra Mohanty

Since the dawn of civilisation an equal justice has been the cherished ideal of administration of justice. But the ideal of equality of justice has been eluding mankind down the ages, despite stray glimpses of it, illuminating pages of great epics like 'Ramayan' or of tales like those of 'Bikramaditya' or of Utopia, the search is still on. On the international place the origin of the ideal of making speedy justice available to all alike is to be found in the historic "MAGNACARTA" 1215 A.D. which inter alia contended "To no one will we sell to no one will we deny or delay right or justice."

In the days gone by 'Bhagabat Tungji' a kind of village common hall in Orissa, once served as the epitome of social justice. This was where all the petty squabbles between people were amicably settled in an atmosphere of good will and brother hood, where protection was offered to the under-gods of the rural community against the exploitation of the powerful big brothers of the village community. Elders of the Tungji, who constituted PANCH PARAMESWAR or five lords, generated and nourished self confidence in the ignorant and the weaker sections of the village community. Traditionally

the people of this land had always displayed an unflinching sense of reverence for justice dispensed by the PANCH PARAMESWAR. But men are after all men. So the system of justice dispensed by an arbitrary group of village elders gradually gave way to corrupt practices. The PANCH PARAMESWAR could be prevailed upon by powerful feudal lords who perhaps gained over justice with the help of money and muscle power. The confidence of the common folk in justice dispensed by PANCH PARAMESWAR gradually eroded. Besides, with the coming of the Britishers, the traditional pattern of justice in our society was replaced by the British pattern of Court of justice which, provided several rules, regulations and cumbersome procedures. Thus law slipped of the hands of the village elders to the newly constituted urban Court of justice to the advantage of only the elitist masses. Law became a stick in the hands of the rich and powerful to beat the poor with, as they had to wait long before the temple of justice, each moment making them poorer and poorer still. The only sincere efforts made by the Britisher in the direction of providing justice at the doorstep of the weaker section of the society was done by Lord Cornwallis who established Circuit Courts. May be Cornwallis was inspired by the humanitarian dictum codified in the Magnacarta, but justice has been both denied and delayed world over.

Global recognition to legal aid for the poor and

the under-privileged is also to be found in the Universal Declaration of Rights and international covenants of the U.N.O. The International Legal-Aid Association is doing commendable work in this direction. Taking the cue from the benevolent idea under lying legal aid scheme, some Central European countries have established mobile legal aid clinics in collaboration with the legal authorities, Bar Associations and other voluntary social organisations. progressive countries, such as Argentina, Brazil, Italy and Sweden, particularly insist on conciliation rather than litigation. Conciliation courts are also established for this purpose in some countries.

Notably the framers of the Indian Constitution were alive to the above problem of crucial justice in the Constitution of India which extended right of equality and equal justice to all before the law. Thus Article-14 contemplates that the state shall not deny to any person equality before the law or equal protection of the law within the territories of India. Article- 38 contains a directive that the state shall strive to promote the welfare of the people by securing and promoting a justice order in which political, economic and social shall inform all institutions of the national life. Similarly, in the year 1976 the Constitution of India by its 42nd Amendment Act, incorporated a directive which provided that the State shall secure that the operation of the legal system promotes

justice on the basis of equal opportunity and shall in particular provide free legal aid by suitable legislation or scheme as to ensure that opportunities for securing justice are not denied to any citizen by reasons of economic or other disabilities.

The Welfare State has enacted several pieces of socio-economic legislation in accordance with the spirit of the Constitution for realising the goal of social justice, but the desired result could not be achieved because of poverty and unawareness of the majority of population and the indifferent attitude of the executive wing in implementation of those socio-economic welfare legislations.

Now State is unable to provide speedy justice to the litigents, since there have been sweeping changes in the human out-look and behaviour. Mutual fellow feeling, love and tolerance have now become fit subject matter for many a ridicule. Elusive pursuit of selfish interest, even at the cost of others around has become the creed of the day. That chiefly contributes to the alarming rate of rise in number of litigations and legal battles these days. This situation necessitated implementation of law in the Court of Law established in the British model. The Courts are now packed with millions of law suits. Even petty squabbles which could be amicably settled at BHAGABAT TUNGI are now being placed at the disposal of the Courts of Law. The courts are so over-burdened with suits or

cases that one has to wait long for justice to be meted out to him. The system is such that despite the sincere intention and efforts of judges or Magistrates, if a party intends to play for time, law or procedure has enough loopholes to force the helpless judges to bear with them.

It is against this background, that the idea of legal aid and advice has taken its root in the Indian soil. Legal Aid is a comprehensive concept which includes legal aid service inside and outside the court, not only for early settlement of disputes, but for the prevention of disputes also, which give rise to litigation. Legal Aid in our time has come to encompass not only the services provided to the poor in the administration of justice, but also the use of legal services for the elimination of all those unjust institutions which generate and perpetuate poverty and creation of a new socio-economic order based upon liberty, equality and dignity of man.

In order to achieve social justice, the state of Orissa has introduced a scheme known as State Legal Aid and Advice Scheme in the year, 1981. The Orissa State Legal Aid and Advice Board has operationalised the scheme through District and Sub-Divisional Legal Aid Committee as well as one at the State level. One of the main objective of this committee is to encourage and promote conciliation and settlement of legal proceeding through comp-

romise. Secondly, it gives financial aid to the members of the weaker section of the community to fight out their cases in the court when inevitable.

In order to settle the disputes amicably, the Board first introduced legal aid camps which were organised in various village, and slum areas where many disputes could be settled in such legal aid camps.

Gradually a new system of dispensation of justice in the name of Lok Adalat added new dimension to the scheme of legal aid. Hon'ble Mr. Justice Sri P.N. Bhagabati, the former Chief Justice of India, is the main architect behind this system of Lok-Nyayalaya. Emphasizing the need for introducing Lok Adalat in India as part of legal aid programme, he observed that this should ensure cheap and speedy justice to the common man. The first Lok Adalat in India was held at Bhiwandi in Maharashtra in 1976. Since then, Lok Adalat has disposed of thousands of cases in various states.

The Lok-Nyayalaya system is visualised not as a substitute for the present judicial system, but is supplementary to it, so that the mounting backlog of cases pending in different courts are reduced and fewer of new cases are instituted. The concept of Lok-Nyayalaya implies resolution of peoples disputes by discussion, counseling, persuasion and conciliation, so that it gives speedy and cheap justice with mutual and free consent of the parties. in

short, it is participatory justice in which people and judges participate to resolve their disputes by discussion and mutual consent.

Although the principal object of the Lok-Adalat system is resolution of the people's disputes that are pending in the Court or which have not yet reached the Court through conciliatory techniques and voluntary action, it also helps in creating awareness among the people of their rights and obligations by providing some legal literacy in the basic laws with which people come into close contact with their day to day life in involving them in the judicial process at the grass-root level and by educating social workers to function as para legals to enable them to give first aid in law to the people at the spot.

Legal Aid service outside the Court for the settlement of disputes through Lok Adalat has become very popular in our state. The first Lok Adalat in our State was organised at Cuttack on 24.11.85 and since then about 594 Lok Adalats have been held through out the State of Orissa up to the month of Dec.1989. These Lok Adalats have been able to dispose off about 1,64,684 cases which include 3450 Motor Accident Claim cases, Insurance companies conceded to the result of the victims, as a result of which, a payment to the tune of Rs.89,77,087/- was made to the victims or their legal representatives. If experience is any indicator, one can be sure that the Motor Accident claim cases

would go a long way in making justice reach the most needy and unfortunate sections of the society within the existing system of law. What ever successes may have been achieved in Orissa, they still fall short of achievements made elsewhere in India. Say, for example Himachal Pradesh.

However let us have a close look at the efforts made by Mr. Desai Hon'ble Chief Justice of the Himachal Pradesh High Court to streamline the effective working of the Lok Adalat objective. He has evolved a unique pre-trial, intrial and post-trial conciliation scheme in the State on experimental basis.

The scheme is grounded in the existing legal framework, and it is not out side it. The basic brick of the scheme is Rule-5-B of Order XXVII and rule 3 of the Order XXXII-A of the code of civil procedure, 1908 (As amended by the Act. No.104 of 1976). These provisions enjoin upon the court to make efforts and assist the parties in arriving at a settlement in certain categories of suits and proceedings. Similar provisions exist in Sec.23 of the Hindu Marriage Act,1955, also the Basic Philosophy behind these provisions is that the judge should not merely sit like an umpire but must actively participate in the administration of justice. Therefore, it has developed this judge-led and judge induced strategy of conciliation on the basis of a system.

1. Identification and Transfer of cases to the conciliation Courts:-

The following have been identified categories of cases in which conciliation procedure is to be adopted.

(a) Application to sue as indigent persons.

(b) Applications seeking interim relief

(c) Execution applications

(d) Suits/proceedings relating to matters concerning the family as defined in order XXXII-A Rule-1 Sub-Rule 2 of Code of Civil Procedure.

(f) Petitions u/s 125 Cr.P.C.

(g) Cases under the House Rent Control Act

(h) Pro-emption suits

(i) Money suits on instruments

(j) Suit for rendition of accounts

(k) Applications u/s 111-A of the Motor Vehicles Act

(l) Suit or proceeding to which the Government or a public officer acting in his official capacity is a party.

(m) Application for restoration of a suit dismissed for default.

(n) Application for setting aside the ex-parte decree

(o) Application to set aside abatement and/or to condone delay in bringing legal representative on record.

(p) All suits/cases arising out of boundary dispute including encroachments.

(q) All suits on the basis of easementary rights.

(r) Criminal cases of compoundable nature

(s) Suits for possession of urban property governed by the Transfer of Property Act.

(t) Suits for specific performance of contracts.

After the cases falling in the above categories are identified, these are set to designated conciliated courts for conciliation. Conciliation work is under-taken on specified dates in a week, so that, other work of the court does not suffer. Where the conciliation court is also the court of first instance for the purpose of the institution of suit, it may itself start pretrial conciliation procedure before assigning such cases to other judges or magistrates.

Procedure before conciliation Court :-

The procedure for conciliation is simple and result-oriented. The Judge or Magistrate explains to the parties prima facie merits of the case, nature of the evidence required, approximate time involved and the chance of success of either party. This is done objectively and in a dispassionate manner in presence of the parties and their lawyers. Parties are there after left free to exercise their own judgement. In

case a settlement is arrived at a consent decree is passed. In a few cases even a simultaneously execution of the decree is also allowed.

The conciliation Courts are advised to take care that at the time of passing orders of with-drawal of suit proceeding or recording of compromise and/or the passing of the final orders, there is no occasion for a future litigation between the parties. If necessary, the settlement is to be recorded in such a manner that the agreement is coupled with an undertaking given to the Court by the persons to abide by such agreement.

If a suit/appeal/proceeding is stayed by the Court, necessary action for conciliation is taken at the appellate stage and if appeal or revision is pending in the High Court, reference is made to the High Court, for orders including vacation of the stay order. Performance of these Courts was highly encouraging even at the initial stage when the lawyers and the litigants were not very familiar with this project. During the period from September 1, 1984 to June 30, 1985 barely within 10 months, Senior Sub-Judge, Shimla, compromised 395 cases in just 27 working days.

Co-operation by other agencies :-

The D.P.P. Himachal Pradesh was requested by the High Court to ensure the setting up of an adequate machinery at the Govt. level for assisting the implementation

of the conciliation project. The D.P.P. has accordingly issued instruction to the law officers to properly advise the Govt. to admit certain claims or try to negotiate Settlement when the State has no chance of success on the merits of the case.

On a reference from the High Court, the State Govt. also issued notification u/s 42 of Himachal Pradesh Court fees Act, 1968 for refund of Court fee in suits/appeals which are dismissed, with drawn or settled before the conciliation Court or disposed of by suitable orders by the conciliation Court before it is reached to the advanced stage of hearing.

This willing co-operation from the side of the Govt. clearly indicates the awareness of a basic truth that in the gigantic task of reaching justice to the under privileged section of the society, court and the Government are equal partners.

It is the high time for us to initiate such project in our state in view of alarming pendency of civil suits in courts, I hope that the project would be definitely able to provide speedy justice to the litigants and it would go a long way in reaching justice to the most needy section of the society within the existing system of law. Suitable legislation may also be brought to provide, procedure to effect compromise in civil and criminal cases excepting heinous crimes, economic offences etc.

In fact dispensation of delayed justice and its sad consequences and exploitation of the short-falls of law by vested interest have compelled the judges to break their silence. Hon'ble Justice Sri Radha Charan Pattnaik of Orissa High Court has aptly conveyed his profound concern on the Courts law and the innocent common man when he comments that Justice delayed justice jeopardised (BILAMBITA NYAYA BIPARYASTA NYAYA). Observing the fate of the common man, caught in a legal tangle, and in view of the chaos prevailing in the society, Hon'ble Justice Sri Ranganath Mishra of Supreme Court of India cum Chairman of the Committee for implementing of legal aid schemes comments that "Litigation is the dark side of the society.

The question that arises now, if mind and conscience are called upon to settle any issue, what use of all those intricacies of law and convention? Therefore, Hon'ble Ex. Chief Justice, Supreme Court of India, Sri P.N. Bhagabati, broke down all the barriers of convention when he initiated a move to give speedy justice to the litigants through Lok Adalat. Addressing a conference held a few days ago at Jagatpur in the district of Cuttack, Hon'ble Justice Sri R.N. Mishra of Supreme Court of India, declared that its time judges or Magistrates came out of their solitary Court Chambers to the midst of the common people to share their joys and sorrows and dispense justice almost at their door-step. This bold remark aims at a revolutionary change and a new

turn to the existing judicial system.

Needless to say, Orissa has done a remarkable achievement in giving speedy justice to the litigants through Lok Adalats. Luckily two illustrious sons of Orissa, hon'ble Justice Sri Ranganath Mishra of Supreme Court of India, and Hon'ble Justice Sri Radha Charan Pattnaik of Orissa High Court, have been placed as Chair Persons of the Legal Aid and Advice Board at the Central and State level respectively. Their dedicated efforts, inspiration to the Magistrates and the sincere co-operation of the public, contesting parties and lawyers have made it possible for Orissa to be a pioneering State in the establishment of Lok Adalat. Yet its no time to rest complacantly. We have yet miles to go in realising the total objectives of the concept of Lok Adalat. We have yet to explore the mute sufferers shying away even from the Lok Adalat and deliver justice to them at their door steps in an amicable atmosphere. Besides, grievances against the public administration which are now heard by the executives in their chambers, grievances against their functioning, should, in all fitness of things, now come under the purview of Lok Adalat, which could be armed with legal sanction. However, the successful functioning of the Lok Adalat makes it imperative that the presiding officers of different departments like Executive, Police, Welfare Department, Sarpanch of the area concerned, should work in harmony. In fact no Lok Adalat or

Legal Aid camp is likely to succeed without the Co-operation of the local administration, Bar members and social organisers.

There are several apprehensions in certain quarters about the Legal Aid camps and Lok Nyayalaya system. One is regarding the active involvement of the High Court and Sub-Ordinate Judiciary. Some say that it lowers the image of the judiciary. No wonder, there has ever been a dearth of critics, here, there and every where people who know how to turn the fair in to foul. In fact it is the vested interests and anti-social elements have had their evil designs which say so many things to malign the programme and tell tales of deception and fraud to aggravate tensions and exploit the miseries of the people to their advantage. They however forget the fact that the genesis of Lok Adalat is deep rooted in the age old tradition followed by the Indians. Sometimes lawyers are also misled by the propaganda that it will affect their earnings, while it is not so. The lawyers who are involved in this work enjoy much better reputation than others. Some times tirade against this system is carried on by the corrupt officials who become uncomfortable at close scrutiny of their work. Yet the reality is that participation of people at all levels in decision making through Lok Nyayalaya system helps the people to resolve their disputes among themselves at their door steps. Our tradition has it that justice should not be imposed on the dis-

putants, it should be acceptable to their hearts. Therefore such decisions are better acceptable and more enduring than the decisions rendered by the judges under the seal of the Court. The people the concerned parties therefore, should come forward on their own to take the benefit of Lok Adalat. Only then can the rule of justice be established and the society be peaceful and prosperous.

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ORISSA GOES FOR MINIMUM DAILY WAGES OF Rs.25/-

Shri Biju Patnaik, Chief Minister of Orissa has reiterated Government's decision on enhancement of minimum daily wages to Rs.25/- against the existing rate of Rs.11.00 which, he hoped, would bring about a radical change in the life of the people and widen the base of industrial and agricultural sectors.

Speaking at the 26th Advisory Committee on Minimum Wages held in the Secretariat

Conference Hall on June 30, 1990, Shri Patnaik said that the State would go for a Financial Corporation in the pattern of West Bengal to purchase land from land owners and give them to farmers since most of the cultivable land belong either to erstwhile Zamindars or industrialists.

Shri Patnaik said that unless we widen the base of industrial sector and increase the purchasing power of the people, we can not sell our good. The Chief Minister also desired that we should slowly develop work culture as there is no substitute for hard work and in agriculture or industry hard work alone could bring about a change in life. Speaking about labourers' participation in management, Shri Patnaik said that having started his life in industry, he was convinced that if workers are conscious, a lot of changed could be achieved in industrial sectors. The labour leader could be consulted as a friend and philosopher, he said.

Amidst applause from the members participating, he announced, "based on 8 hours work with half an hour rest, we can have daily wages fixed at Rs.25/-".

Among others, Shri Prafulla Samal, Minister of State for Labour and Employment participated in the Advisory Committee meeting and took part in deliberations.

NATIONAL HOUSING BANK A HOPE FOR THE URBAN POOR

Swati Mohanty

Housing or provision of shelter must be regarded as one of the most important of the public utilities and social services. It is an indispensable necessity of life. It is closely linked with the process of overall socio-economic development. Housing is not only a consumption good but also a productive investment.

A substantial portion of the total population is deprived of this basic need. The subsistence and even below subsistence level of living in rural areas compel a larger segment of rural population to make a choice between a roof over the head without a source of living in villages to a source of employment without a shelter in urban settlements. Food being the first order need among the basic needs, they seemingly opt for the latter. The result is an explosive rate of immigration which aggravates the already grim housing situation in cities and towns. Slum and squatter settlements increase by leaps and bounds. A very large segment of urban population has to live a life as second grade citizens devoid of even the modicum of basic services and protection from the hostile weather condition. To solve the problem of housing, Government had initially contemplated elimination of slums and shanty se-

ttlements by producing minimal acceptable housing on a massive scale but had very soon realised the enormity of the problem on the one hand and the scarcity of resources on the other. It is therefore argued that the Government should not get involved in the impossible task of building houses for the poor. It should remain on the housing scene only as a facilitator, helping people in obtaining land, finance, scarce building materials etc. Emphasis, thus has shifted from social housing to affordable housing.

In this backdrop National Housing Bank (NHB) was established on July 1989 to solve the housing problem for the economically weaker section on a long term basis. It is developed on the lines of NABARD. It's message is don't depend on the Government, save for your house. It's motto is 'the small man first'.

Amongst many of the activities of National Housing Bank, the important ones are promoting, establishing supporting or aiding in the promotion, establishment and support of housing finance institutions; Formulating one or more schemes for the purpose of mobilisation of resources and extension of credit for housing; Formulating one or more schemes for the economically weaker sections of society which may be subsidised by central government or any other State Government; Making of loans and advances or rendering any other form of financial assistance whatsoever to housing finance institutions and scheduled

banks; Providing guidelines to housing finance institutions to ensure their growth or sound lines.

NHB for the first time, attempt an ambitious plan of linking saving with housing loans through its home loan account scheme. The Home Loan Account Scheme was launched from July, 1989 by all public sector banks and some of the scheduled banks in private and cooperative sectors through 45,000 branches all over the country. The basic feature of the scheme is that if an individual not owning a house anywhere in India saves regularly for a minimum period of five years, he will be assured a loan as a multiple of the accumulated savings. The scheme is open to all individuals who don't own a house and need a loan for the purpose. Those who already own a house can open accounts in the names of their minor children.

A unique facility of the scheme is that an account holder, irrespective of the place of opening the account, is eligible for a loan for the acquisition of a house anywhere in India. Deposits under the scheme will earn interest at 10 percent per annum. A housing loan upto Rs.50,000/- to be granted under the scheme after five years will carry interest at 10.5 percent i.e. only half percent more than the deposit rate. Larger loans (with a ceiling of Rs.3 lakh) will carry higher rates of interest. Thus the interest rates are 1.5 percent to 2 percent lower than the rates charged by housing finance institutions.

An account under House Loan Account (HLA) can be opened in any branch of a scheduled bank. The account can be opened with as little as Rs.30 per month or Rs.360 per annum. There is no ceiling on the amount to be saved. Among the members of HLA Scheme, allotment will be made strictly on the basis of the month of opening the HLA, that is, those who open accounts in July 1989, anywhere in India, will have precedence over those who open accounts in August, 1989 and so on. A certificate from the concerned bank will be required to be submitted for this purpose.

Funds mobilised under the scheme will be utilised exclusively for housing and related activity. The minimum period of five years stipulated in the scheme is to enable the bank and the account holder to establish rapport. Savings over five years will enable the depositor to accumulate the required margin money. Meanwhile these funds will be used for augmenting the availabilities of buildable land and building materials at affordable price.

NHB, the apex agency for housing finance, has advised housing and development agencies in the country to give up the role of long term housing finance on hire purchase basis in favour of projects for land development. In its latest guidelines for land development and shelter projects, the NHB said that housing and area development agencies in public sector would be reoriented to work more as promoters and facilitators

for housing activities rather than a builders of dwelling units. These housing agencies will make available developed land with infrastructure and people will arrange money through the housing finance system.

The National Housing Policy has laid down the minimum housing norm of twenty square metres of built up accommodation. With this in mind NHB has devised a strategy to meet the requirement of those asking for minimum accommodation and accommodation upto forty square metres. Studies conducted by the bank have revealed that seventy five per cent of the population cannot afford more than forty square metres, which on an average should cost Rs.1.25 lakhs in a metropolitan city. These are the special target group and priority would be given to them.

In pursuance of its motto to help the small man first, the NHB has offered to finance land development projects of various public agencies on three conditions.

- 1) It will have to be an integrated project where the land actually becomes available for housing.
- 2) Seventyfive percent of the housing units (or plots) to be developed should be less than forty square metres.
- 3) Preference for allotment to those who are members of the NHB's Home Loan Account Scheme. By making the public agencies commit allotment to HLA members, the NHB seeks to create a 'national queue' of

those aspiring to own a house. Preferences would be given to projects for land development and housing in rural areas and small and medium towns. Funds would be made available in form of term loans at interest rates ranging between 13 and 15 percent and the loans will have to be fully secured.

Another important function of NHB is to act as a catalyst in the commercial exploitation of low cost, alternative technology for building materials and construction components. Some ground has already been covered in this direction and the NHB intends popularising the 'Stabilise mud blocks', developed by Indian Institute of Science, Bangalore.

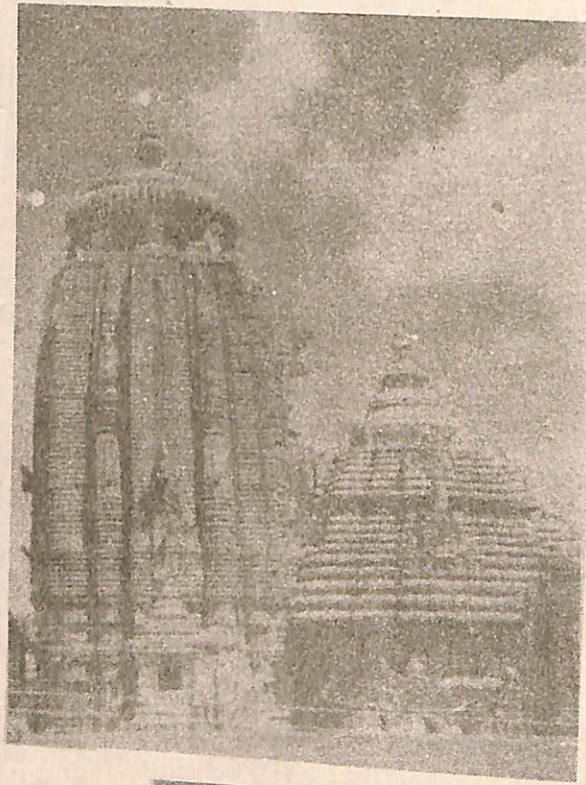
However, the success of most of NHB plan depends on the cooperation of various housing agencies, who are used to making huge profits in the sale of developed land. Many of their schemes, announced through huge newspaper advertisements, have little to do with the NHB's favourite 'small man'. Many of the housing and development agencies of the country are promoting a rentier class by offering huge plots and building. This offer of huge plots by public agencies is in direct conflict with the National Housing Policy objective to motivate and help all houseless people.

The NHB Act stipulates its functioning on business lines. It has to raise money through various instruments and provide housing finance at non-subsidised rates. This has created the impression that the NHB is a bank for

the rich. However, a study of the interest rates under HLA (Home Loan Account) Scheme belies such fears. The 10.5 percent interest on Rs.50,000 loan barely covers the administrative cost of NHB and the concerned bank.

With all the aforesaid objectives and role, it is expected that the National Housing Bank will provide a ray of hope to the disillusioned homeless urban poor.

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ORISSA REVIEW

