



Back to village

Governance at the Doorstep

June 20-27, 2019

Government of Jammu & Kashmir

Jammu and Kashmir
New Vision
New Horizon



MoS (S) | GRM (ADM) 69 | 2019-W
Dated: June 11, 2019

Dear Deputy Commissioner,

The true spirit of democracy lies in the active involvement of people in decision making processes to fulfil their area specific needs. During the last one year, the Government has taken important steps in this direction. After the successful conduct of elections to Panchayats and Urban Local Bodies, we have gone a step further by Allocating funds, functions and functionaries to Panchayats, mandating implementation of important schemes through them and empowering them in every possible way.

Continuing with our endeavours in this direction, the government is initiating an ambitious BIVI to the Village programme whereby every gazetted officer of the state will be allocated one of the 4483 Panchayats of the state where he/she would visit and spend two days-including a night halt- and interact closely with the people. This would be the first initiative of its kind in our state.

We are hopeful that this interaction between officers and people will not only strengthen the bonds between the Government and the citizens but also make participatory planning a reality. The wealth of first hand information which an officer will be able to collect from these interactions will help us appreciate local problems better and come up with appropriate interventions.

4. The smooth conduct of this ambitious programme, hinges on the Deputy Commissioner who is the most vital link. Therefore, the success of the programme will squarely bank upon your commitment and coordination with various stake holders.

5. I am therefore, writing to draw your attention to ensure the success of this programme. I urge you to dedicate your time and resources and carry out all such activities as may be necessary to realize the objectives that we have envisaged while conceiving this programme.

6. I am sure that working together, through this programme, we will be able to bring about a discernible and positive change in the rural landscape of the state and leave an indelible impression on the lives of the people residing in our villages.

With warm regards,

Yours sincerely,

Satya Pal Malik
(Satya Pal Malik)

Action Statement

Geophysical methods at depth τ are based on the assumption that the medium is homogeneous and isotropic. This is a reasonable approximation for most geological situations, particularly for shallow depths. However, as depth increases, the effects of heterogeneity and anisotropy become more pronounced, leading to significant errors in the interpretation of geophysical data. To account for these effects, more advanced methods such as seismic tomography and joint inversion are being developed.

and the corresponding \mathcal{L} -operator is given by

Journal of Health Politics, Policy and Law, Vol. 30, No. 3, June 2005
DOI 10.1215/03616878-30-3 © 2005 by The University of Chicago

(1994) of agreeing that development must be built on the feedback and cooperation of the people. This being more compatible with providers' probability of success than those which are top-down.

The project will be conducted to gain a deeper understanding of how best to facilitate the delivery of effective interventions to people living with HIV/AIDS. The study will also examine the barriers to access and utilization of services.

and the first two digits of the date of birth. The first digit of the date of birth is the first digit of the first two digits of the date of birth.

General Instructions for the Visiting Officer

- i. A suggested Activity Schedule has been prepared for the visiting officer. It shall be incumbent on the officer to ensure that all activities and elements mentioned in the schedule are carried out/ covered fully.
- ii. The officer shall participate in the Gram Sabha, discuss the concept of Gram Panchayat Development Plan and also ask the Gram Panchayat to constitute Social Audit Committee in case the same has not been constituted earlier.
- iii. He/She shall also hold interactions with prominent citizens, frontline government functionaries, NGOs/ social organization, respectable citizens of the area and the general public.
- iv. He/She shall also visit schools, health institutions besides important village assets/ amenities related to various sectors.
- v. The visiting officer shall visit major languishing projects, inaugurate playgrounds (if any), participate in exhibition melas, distribution of certificates, etc.
- vi. The officer shall during all his interactions emphasize on education, nutrition and health of children, empowerment of women, general cleanliness, solid waste management, organic farming, vermi-composting, rain water harvesting and water conservation.
- vii. The visiting officer shall assess the ground situation of allotted Panchayat vis-à-vis perception of local public, data provided by different Departments, inputs shared by the PRIs/ prominent citizens and his own observations.
- viii. Any conclusions drawn shall include a holistic view point of the general public. Efforts shall be made to bring out general highlights of the area based on consensus.
- ix. The visiting officer shall restrain himself/ herself from giving or offering any commitment on behalf of the government.
- x. The visiting officer shall adopt an unbiased attitude in reporting issues.
- xi. The report of the visiting officer shall be submitted both physically and electronically in the pre-circulated format. The officer shall exercise all care and objectivity while filling up the relevant form.

Suggested Activity Schedule for the Visiting Officer

Day-01

- > Arrival in the Gram Panchayat by 10:00 a.m.
- > Capture picture at 10:00 a.m.
- > Interaction with:

- PFI representatives (try to know atleast)

- Frontline government functionaries (Director / Teacher / Doctor / Anganwadi Worker, ASHA, AYDAs, / PDS storekeeper / representatives of PWD, PWD (NCT), AGR, officials, Animal Sheep, Horticulture etc.)
- Several activists/ NGOs,

- Government citizens/ retired teachers/ govt employees/ ex-servicemen etc.

- > Visit to local schools, health institutions, AWCS, government assets banks, auto bodies, telewood, electric station, important private enterprises,
- > Visit to important ongoing and languishing projects/ works
- > Inauguration of playground/ any other building/ work
- > Visit other villages in the Panchayat
- > Evening informal interaction with PFI representatives, frontline government functionaries, and prominent citizens to discuss and deliberate upon the various problems/ issues being faced by the locals of the Gram Panchayat
- > Capture evening interaction picture by 8:00 pm

Day-02:

- > Capture picture at 7:00 a.m.
- > Participation in the Gram Sabha meeting
- > Participation in Women Gram Sabha meeting
- > Constitution of Social Audit Committee by the Gram Panchayat, if not constituted already
- > Reading out the letter by Hon'ble PM to all Sarpanches and discussion on water conservation issues
- > Visit to and participation in exhibition/ Mela
- > Distribution of certificates/ benefits/ opening of accounts, insurance policies, filing of application forms for various schemes
- > Enrolment of beneficiaries under PM KUSAN and PM Shram Yogi Manthan schemes
- > Shramdan/ cleanliness drive within the Gram Panchayat
- > Visit other villages in the Panchayat
- > Capture picture at 6:00 p.m.
- > Departure

F-3, to the Village Report

(Format to be filled up by the Reporting Officer during his/her two day visit to the Gram Panchayat)

A) DETAILS OF REPORTING OFFICER:

i Name *Mari Akhat*

ii Designation *Lecturer*

Department/place of posting *Education (MSS Khellani)*

iv Mobile No *8082157440*

v Email id *7gajoom786@gmail.com*

vi Home District: *Doda*

vii Dates of visit: *20/21/22/23/24/25/26/27 June 2019*

B) LOCATIONAL DETAILS OF GRAM PANCHAYAT:

i Name of the Gram Panchayat (GP) *Chinchera*

ii Local Government Directory (LGD) code of the GP: *6978*

(To be sourced from Rural Development Department/ by DC)

iii Name of CD Block: *Bhandewar*

iv Name of Tehsil: *Bhandewar*

v Name of District: *Doda*

C) PANCHAYAT PROFILE:

i Number of revenue villages in the Gram Panchayat

: *Chinchera* : *Chamni* : *Landan*

4 : *5*

ii No. of hamlets in the GP

iii No. of households in the GP: *346*

iv Population (approx.) of the GP: *1687*

v. Significant geographical feature of the GP (hill/~~hill~~/ plain/

vi. Key natural resources of the GP (forest/ water bodies/ minerals/ others/ None)

D) KEY AMENITIES IN THE GRAM PANCHAYAT:

1. STATUS OF ROADS:

- i. Whether Gram Panchayat is connected with road (Yes/No)
- ii. If yes, type of existing road connecting to GP (Tick one):
 - a) Black topped/ Metalled/ Shingled/ Fair-weather
 - b) Remarks: _____

iii. Condition of existing road connecting to GP(Tick one):

- a) Good/ Average/ Disputed
- b) Remarks: _____

iv. General condition of internal roads/ link roads inside the GP(Tick one):

- a) Good/ Average/ Unpaved/ No internal roads as the area is hilly

b) Remarks: _____

v. Unconnected habitations having population of 250 or more souls (with name):

a) Number:]

b) Names: (i) Charmi (ii) _____

(iii) _____ (iv) _____ (v) _____

8

vi. Requirement of/ need for construction/ up-gradation of roads/ bridges/ culverts (with name/ length/ Max 0.3 works)

Name of the road/ bridge/ culvert Approx. Length in kms/ btrs

1. Main Road to Roushia.
2. Main Road to Shiv Temple
3. _____

2. DRINKING WATER/ WATER BODIES:

- i. Source of drinking water (Tick as many as needed):
 - a) Tapped Water/ Tulajh well/ Dog well/ Natural Source (spring, nallah, bowl river/ Hand Pump)
 - b) Others (please specify): _____

v. Is there availability of clean drinking water? Yes / No

vi. Quality of drinking water at the point of use. Tick one
 Very Good / Average / Not fit for consumption

vii. Remarks:

viii. Households without tapwater vs. their supply status
 Number ↗ ↗

(i) Names: Q _____ (ii) _____ (iii) _____

(iv) _____ (v) _____ (vi) _____ (vii) _____

v. Coverage of households through tapped water

(i) Fully covered / Substantially covered / Partially covered / Not covered

(ii) Remarks: _____

vi. Frequency of water supply (for connected habitations) (hrs./one)

(a) Daily (5 hrs./day)

(b) Twice a week (2 hrs./day)

(c) Twice a week (2 hrs./day)

(d) Weekly (1 hrs./day)

(e) Remarks: _____

vii. Prevalence of diseases on account of unhygienic water supply (as reported) (check-boxes)

(a) Frequently / Sometimes / Never

viii. Untapped water sources, details if any:

- (i) _____ (ii) _____
(iii) _____ (iv) _____

ix. Necessity and further need regarding drinking water supply

(a) Demand for pipes (length): 40 (Kms.)

1

2

3

- c) Vigranthal (i) of existing schemes required (in acre of surface area).

1.

2

3

x Water bodies in the GP (Numbers)

S. No	Type of water body	Water bodies in the Gram Panchayat	
		Total number	Maintained
1	Ponds		
2	Springs/ Bowls	6	=
3	Wells		
4	Any other(specify)		

3. POWER SUPPLY:

- i. Are all hamlets connected with power supply: Yes/No
ii. Hamlets not having power connectivity:

a) Number: 0/b) Names: (i) Tale (ii) _____

(iii) _____ (iv) _____ (v) _____

iv. Overall availability of daily power supply

- | During winter | During summer |
|--|---------------------------------------|
| a. 0-6 hrs <input checked="" type="checkbox"/> | b. 0-6 hrs <input type="checkbox"/> |
| b. 6-12 hrs <input type="checkbox"/> | c. 6-12 hrs <input type="checkbox"/> |
| c. 12-18 hrs <input type="checkbox"/> | d. 18-24 hrs <input type="checkbox"/> |
| d. 18-24 hrs <input type="checkbox"/> | e. 18-24 hrs <input type="checkbox"/> |

iv. Number of transformers in the Gram Panchayat **08**

v. Approximate number of transformers damaged during the year.

vi. Average time taken by PDD for repair of damaged transformer (pick one).

- a. Week / 15 days / One month / More than one month
- b. Remarks ---

vii. General assessment about quality of voltage

During winter

During summer

- | During winter | During summer |
|--|---|
| a. Good <input type="checkbox"/> | a. Good <input checked="" type="checkbox"/> |
| b. Average <input checked="" type="checkbox"/> | b. Average <input type="checkbox"/> |
| c. Below Average <input type="checkbox"/> | c. Below Average <input type="checkbox"/> |

viii. Registration of domestic consumers with PDD (approx) (pick one)

0-50% 50-75% 75-95% 95-99.9% 100%

ix. Percentage of households metered **70** %

x. Are there any instances where trees are being used for supporting HT/LT line

conductor? Yes/ No

a) If yes, requirement of approximate number of additional poles **35**

b) Are there any critical loose wire/ conductors which are threat to human life
No - 05

Yes/ No

c) Any additional transformer/ upgradation of facility required

Number **02**, Details: **1) 2.5 K.V to 63 K.V**

2.) **63 K.V to 100 K.V**

Note 2.5 K.V and 63 K.V
is already installed
is need to upgrade them

4. HEALTH

Sub-Centre

i) Population (in lakh) in Gram Panchayat area / town village 01

ii) Total number of houses in Gram Panchayat area / town village 01

iii) Total population (in 1000) in Gram Panchayat area / town village 01

iv) Area (in sq km) in Gram Panchayat area / town village 01

Remarks: *Lack of medical equipment and
shortage of medical staff*

Primary Health Centre

i) Whether PHC is closer to Gram Panchayat area / town village Yes / No

ii) If yes, distance (in km) of nearest PHC from the Gram Panchayat area / town village _____ Km

iii) PHC is available within the Gram Panchayat

a) Whether it is built in open or rented building Govt / Private

b) In case of Govt Building, additional requirement of accommodation _____

c) Deficiency of critical medical equipments (any _____)

d) Actual number of doctors attending the patients in the PHC _____

Vacancy _____

e) Are adequate medicines available in PHC Yes / No

f) Availability of ambulance in the PHC Yes / No

g) Whether there is enough hospital available in the PHC for female No

Furniture

h) Whether separate toilet facility is available in the PHC Yes / No

Household

i) Whether latrines are available in the PHC Yes / No

j) "Method of water supply and sewerage connection in the PHC Yes / No

General Health Parameters:

i) Delivery to the third and onwards health institution (District Hospital/ Sub-district Hospital/ Community Health Centre) from the same District of 22 weeks

v. Institutional deliveries (in case of late pregnancy) _____

vi) Whether the pregnant women are aware of the routine Antenatal Care (ANC) check-ups Yes/ No

(Note: A pregnant lady is expected to visit M.A.M.C. during her pregnancy)

v. Whether pregnant women are receiving Rs 400/- under Janani Suraksha Yojna (JSY) at the time of delivery in govt health institutions On time/ Delayed/ Never

vii) Whether pregnant women/ sick infants are getting free treatment under Janani Shishu Suraksha Karyakram (JSSK) in govt health institutions Yes/ No

viii) Mode of transport for carrying patients, especially pregnant women, to the nearby hospital in case of non-availability of ambulance: Motorized lift

vii) General assessment of people of the Gram Panchayat about the immunisation programme of their children (tick one): Poor/ Good/ Excellent

Note: As per immunisation schedule, a child is to be immunised at birth (BCG)/OPV-0, Hepatitis B, after 6 weeks (OPV-1, Pentavaccine-1), after 10 weeks (OPV-2, Pentavaccine-2), after 14 weeks (OPV-3, Pentavaccine-3, pV), at the age of 9 months (Measles Rubella (MR)-1, Vitamin A), and between 15-24 months (Measles Rubella (MR)-2, Vitamin A2, OPV Booster DTP-2nd Booster)

- viii) Whether children are being screened/ examined in Anganwadi Centres by the team of doctors and paramedics under Rashtriya Bal Swasthya Karyakaram (RBSK) Yes/ No
- Month in which 1st screening done: Jan/ Feb/ Mar/ Apr/ May/ June/ Other 2018
- ix) Whether children are being screened/ examined in schools by the team of doctors and paramedics under NSKC Yes/ No
- Month in which last screening done: Jan/ Feb/ Mar/ Apr/ May/ June/ Other ---

v. Standard of take home nutrition pattern & nutritional knowledge among children in their families. (Please tick the appropriate column) 1

vi. How many of them have been released to work in MGNREGA, for how long?

vii. Current pregnancy, did the physician release the pregnant woman to work?

Carey Good
Carey Very Good

a. Has anybody in the GP worked towards under Nutrition? What is it?
Yes/ No

b. If yes, what is the level? Poor/ Good/ Very Good

xiii. No of infant (0-1 year age) deaths in the Gramin Panchayat/Block/Community

2018: (approx.)

xiv. No of maternal deaths during pregnancy period or within 42 days of delivery GP during last year (January 2018 to December 2018): Nil (approx.)

14

Poor/ Good/ Very Good

Remarks: -----

xvi. Any requirements pertaining to health sector (please give details- maximum:

1. TSM Dispensary

2. Medical Assistant

Society for basic vaccination of children at subcent

5. EDUCATION:

i. No. of Government Primary Schools in the Gram Panchayat: 01

Facilities available in PS	PS 1	PS 2	PS 3	PS 4
NPS	<input checked="" type="checkbox"/>			
Name of Primary school Jhulan	<input checked="" type="checkbox"/>			
Building (<input checked="" type="checkbox"/> rental)				

Facilities available in PS	PS 1	PS 2	PS 3	PS 4
Faculties	25			
No. of teacher's available	02			
No. of educational classes	02			
No. of computers available	No			
Computer available	No			
Ref. library available Yes / No	Yes			
Playground facilities Yes / No	No			
MCM served regularly Yes / No	Yes			
Quality of food served Piping / Good / Very Good	Piping			
Condition of the premises good / poor / average / dilapidated				

i) No. of Middle Schools in City ... 01 ...

Facilities available in MS	MS 1	MS 2	MS 3
Name of middle school	MS Lancaster		
No. of teachers available	-		
No. of educational classes	-		
No. of computers available	04		
Computer available Yes / No	No		
Total faculty available Yes / No	Yes		

Facilities available in PS	PS 1	PS 2	PS 3	PS 4
Enrolment	25	02		
No. of teachers available				
No. of other classes	-	02		
No. of classrooms available				
Composite wall (Yes/ No)	NO			
Cellar facility available (Yes/ No)	YES			
Veranda available (Yes/ No)	NO			
MWS served regularly (Yes/ No)	YES			
Quality of food served (Poor/ Good/ Very Good)	Good			
Condition of the connecting road/ spur/ veranda/ playgarden				

i) No. of Middle Schools in GP: 01

Facilities available in MS	MS 1	MS 2	MS 3
Name of Middle School	MS Landsberg		
Balancing not rented			
Enrolled	51		
No. of teachers available	06		
No. of operational classes	-		
No. of classrooms available	04		
Composite wall (Yes/ No)	NO		
Toilet facility available (Yes/ No)	YES		

16iii) No of High Schools in the Gram Panchayat Nil

Facilities available in H.S.	MS.1	MS.2
Separate toilet bld. by bld. (Yes/ No/ NA)	Yes	
Drinking water facility (Yes/ No/ NA)	Yes	
Polyground available (Yes/ No)	No	
MOW served regularly (Yes/ No)	Yes	
Quality of road service (Very / Average / Good / Very Poor)	Very Good	
Condition of the connecting road (good / average / damaged)		
Facilities available in H.S.	HS.1	
Name of High school		
Building (Govt/ private)		
Enrolment		
No. of teachers available		
No. of operational classes		
No. of classrooms available		
Compound wall (Yes/ No)		
Toilet facility available (Yes/ No)		

Facilities available in HS

	HS 1	HS 2
Sixty six schools located in other districts (not in Gram Panchayat)	—	—
District level Lab. (Vidya Van) not available	—	—
Playground available (Yes / No)	No	—
Computer facility available (Yes / No)	—	—
Condition of Science Laboratory (Poor / Good / Very Good)	Very Good	—
Condition of the Connecting road (poor / average / good)	—	—

v. In case Primary School is not available in the Gram Panchayat, distance to the nearest

PS - 12 Kms

Mode of transport On foot/ Public bus/ Other vehicle

v. In case Middle School is not available in the Gram Panchayat, distance to the nearest

HS - 12 Kms

Mode of transport On foot/ Public bus/ Other vehicle

v. In case High School is not available in the Gram Panchayat, distance to the nearest

HS - 9 kms

Mode of transport On foot/ Public bus/ Other vehicle

v. Distance of nearest Higher Secondary school from Gram Panchayat 9 kms

Mode of transport On foot/ Public bus/ Other vehicle

viii) Construction of the school building (M.S.), (please give details) _____

x) Distances of nearest 1.5 km long from the M.C. or 1 km or 2 km.

xi) Number of transports used - Vehicle type / Other vehicle

xii) Distance covered, in hours upto 1 km daily, if any (Plasterer only)

xiii) Primary School Middle School _____ High School _____

xiv) Why do parents prefer private schools for children

Role of staff in Govt. Primary School

xv) Is the Gram Panchayat aware that the MDM scheme shall be implemented there? Yes No _____

xvi) Any requirements pertaining to education sector (please give details) _____

1. Building (M.S.) and Drinking water (N.P.S)
2. Boundary wall (Rath M.S and N.P.S)
3. Play ground.

6. ECONOMY/ LIVELIHOODS:

i) Primary source of livelihood:

- a. Farming
- b. Non-farming - Weaving/ Embroidery/ Carpentry/ others (please specify) _____

ii) Major agri crops grown in GP

- a. Rabi (Winter Crops)
- b. Kharif (Summer Crops)
- iii) Major Horticultural Crops grown in GP Apple/ Walnut/ Cherries/ Mangoes
Others _____

iv) Availability of fertiliser/ pesticides outlet in the GP. Yes/ No

v Any organic fertilisers/ vegetal composting being used/tone by farmers: Not/only few/ Many/ All

vi Major source of irrigation (with % share)

- a. Canals _____%
- b. Ponds _____%
- c. Tube wells _____%
- d. Springs _____%
- e. Rainfed _____%
- f. Others 3.0 % detail

vii Whether rain water harvesting/ conservation measures are being adopted by the locals in the GP: Yes/✓

viii Coverage of soil health cards in GP: 25 %

x Whether Crop Insurance Cards are being issued to the farmers in the GP

Yes/No

xii Whether Panchayat has potential for (specify details)

- a. Agriculture Potato (crop)
- b. Horticulture wall nut (crop)
- c. Plantation Mangifera Indica (crop)
- d. Dairy farming (type)
- e. Animal/ Sheep Husbandry (type)
- f. Horticulture (crop)
- g. Fisheries/ Aquaculture (details)
- h. Silk (cocoons) (details)
- i. Any other (please specify) ... Agriculture

xii Do farmers sell agriculture/ horticulture/ other produce: Yes/✓ No

xiii If yes, how is it used in organized market/ In unorganized market/ Market

most availability of my marketed facility

xiv Visits by agriculture extension officials to the GP Regularly/ Sometimes/

Not Applied/No

xv Livestock population (approx numbers) in the GP

- a. Cattle 457 (Nos.)
- b. Buffaloes 4 (Nos.)
- c. Sheep 6000 (Nos.)
- d. Goat 2500 (Nos.)
- e. Yak/ Mithun 08 (Nos.)
- f. Others (Details) — (Nos.)

xvi Total poultry population (in numbers) in the GP — (Nos.)

xvii Nearest Veterinary Centre (distance from Panchayat Hq in Kms) 9 Km

xviii Nearest Sheep Extension Centre (distance from Panchayat Hq) 9 Km

xix Visits by veterinary extension officials to the GP: Regularly/ Sometimes/

Applicable

xx Average quantity of cow dung (in Kgs) produced per day in the GP 600

How is the cow dung used: As fuel/ Manure/ vermin-composting/ Biogas/ Not

Any other use, plz specify -----

xxi Potential for skill activities/ traditional crafts - specify details: —

Stitching And Welding

xxii Number of Self Help Groups active in the GP (Plz mention activities):

a. Number: —

19

374

ACTIVITIES

13400 / J. Appl. Phys.

J. POLYMER SCI.: PART A

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www.wiley.com/go/tales

To converge existing

2000 JOURNAL OF CLIMATE

23 Case Study

7. SPORTS

POLY(4-EPI- α -D-GLUCURONIDE)

Journal of Clinical Pathology 2000; 53: 1155–1156

Volley Ball

2

iv. In case no playground is available, please indicate the availability of Land/area of playground in the GP (give details) _____

v. Increase no playground is available, please indicate the availability of Land/area of playground in the GP (give details) _____

8. LIBRARY:

i. Availability of Library in the GP Yes/ No

Suggestions for improvement: _____

ii. If no, distance to the nearest library 2.4 kms

9. ENTERTAINMENT:

i. Source of recreation Rural sports/ Festivals/ Melas/ Local Folk/ Artists/ Theatres/ Others Please specify _____

10. TELECOM CONNECTIVITY:

- i. Whether Mobile connectivity is available in all hamlets of the GP Yes/ No
- ii. No. of hamlets not having mobile connectivity: 1 (Nos)
- iii. Name of service provider(s): BSNL/ Others Airtel, Idea / No
- iv. If yes, quality of network Very Good/ Average/ Poor
- v. Whether internet connectivity (2G/3G/4G) available: Yes/ No
- vi. Whether Doordarshan TV signal is available in the GP Yes/ No
- vii. Availability of Common Service Centres Yes/ No

11. BANKING (FINANCIAL INCLUSION):

- i. Whether banking facility available or not in the GP Yes/ No
- ii. If yes, type tick as many as needed: Post Office/ Branch/ Micro Branch/ Khaitan 9
- iii. Individuals (20-65 age) having Jan Dhan Accounts: Approx 55 %

11. FINANCIAL INSTITUTIONS

1. Which of the following is not a financial institution?

- (A) A bank which holds a large amount of cash.

- (B) An insurance company which holds a large amount of cash.

- (C) A pension fund which holds a large amount of cash.

- (D) A building society which holds a large amount of cash.

ANSWER:

ANSWER: (D) Building societies hold a large amount of cash.

2. Financial institutions have three main types of risk management activities. These are:

- (A) Risk avoidance.

- (B) Risk reduction.

- (C) Risk transfer.

- (D) Risk diversification.

ANSWER: (D) Risk diversification.

3. Financial institutions have three main types of risk management activities. These are:

- (A) Risk avoidance.

- (B) Risk reduction.

- (C) Risk transfer.

- (D) Risk diversification.

ANSWER: (D) Risk diversification.

4. Financial institutions have three main types of risk management activities. These are:

- (A) Risk avoidance.

- (B) Risk reduction.

- (C) Risk transfer.

- (D) Risk diversification.

ANSWER: (D) Risk diversification.

12. HOUSING

1. Number of families who received financial assistance under the Homeowner's Mortgage Assistance Scheme (HMAS) during 2005/06 for completion of their existing financial year 2005/06 was 15 (thousand).

2. General assessment of the following statement is correct:

- (A) 50% of the factor.

- (B) 50% of the factor.

- (C) 50% of the factor.

- (D) 50% of the factor.

ANSWER: (D) 50% of the factor.

- v. No of identified eligible households yet to be covered under PMAY

50

13. SANITATION:

- General assessment of the visiting officer about the cleanliness in the Gram Panchayat Yes/ Satisfactory/ Good
- Availability of Community Sanitary Complexes in Halqa Panchayat: Yes/
- Whether rainfall effectively public: Yes/
- Whether all households are having toilet facility: Yes/
- Whether toilet facility is being used by the locals: Yes/
- Is Open Defecation still prevalent in the Panchayat: Yes/
- If yes, percentage of Open Defecation: 15%

Reasons: Bustly and messy effluvium

- Any facility for Solid Waste Management existing in the Panchayat: Yes/
- In case the facility of Solid Waste Management is not available, is the Panchayat willing to undertake the activity along with provision of land: Yes/

14. RURAL DEVELOPMENT AND PPI:

MGNREGA:

- Are job cards available with all eligible households: Yes/
- When were the job cards last verified April 2019 (Month)
- Are seven registers being maintained and verified: Yes/
- Has Social Audit Committee been formed in the GP: Yes/
- In case no was it constituted in the Gram Sabha meeting held in presence of visiting officer: Yes/
- Are Community Information Boards being installed on MGNREGA works: Yes/

Health Care Costs and Quality of Care in the United States and Canada

John C. Scott and Michael A. Hurd

Health Care Costs and Quality of Care in the United States and Canada

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Health Care Costs and Quality of Care in the United States and Canada

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Health Care Costs and Quality of Care in the United States and Canada

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19 COVERAGE OF PENSION SCHEMES

- i) Other type Benefits Increase
ii) Are all eligible households covered under pension scheme
iii) Household income per month is less than Rs.
iv) Number of dependents in household
v) Mode of payment Bank account/ Postal money order/ Other
vi) Are all eligible beneficiaries covered Yes/ No
vii) Squared box left out _____
viii) Beneficiaries receiving pension Monthly/ Quarterly/ Yearly
ix) Mode of payment Bank Post office/ Postal money order/ Other
x) Are all eligible beneficiaries covered Yes/ No
Number left out **20**
- b) Beneficiaries receiving pension Monthly/ Quarterly/ Yearly
c) Mode of payment Bank Post office/ Postal money order/ Other
iv) Is the list of beneficiaries being shared with Gram Panchayat/ Gram Sabha Yes/ No

20. OTHERS:

- i) Whether Community Hall is available in GP Yes/ No / under construction
ii) Whether Panchayat Ghar is available in GP Yes/ No / under construction
If no, is land available for construction of the Panchayat Ghar Yes/ No
iii) Whether internet facility has been provided in the Panchayat Ghar Yes/ No
iv) Whether electricity has been provided in the Panchayat Ghar Yes/ No
v) Is there any heritage building in the GP? If yes _____ No _____

21 GOOD GOVERNANCE

- a Overall availability of departmental staff Pool/CSC: very good
b Overall level of engagement of departmental staff Pool/CSC: very good
c Use of polyvalent hospitalists at PDO vs PHE

Rural Development

There is one education centre
of Street and Animal Husbandry
in the said Parishat.

Main economic activities carried out in the GP (Max 05)

Farming

Dairy

Sheep rearing

Labours

Govt Servant

Major potential areas which can be used to improve economic conditions in the GP (Max 05)

Floriculture

Cultivation of medicinal plants

Tourism

Poultry

3.

Major problems confronting the people in the GP (Max 05)

1. Lack of funds

2. No milk collection centre is available

3. Lack of market (Floriculture)

4. Health Sector

5.