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EVALUATION STUDY OF THE
FAMILIES BELOW POVERTY LINE
COVERED UNDER THE
INTEGRATED RURAL DEVELOPMENT
PROGRAMME IN
MAHARASHTRA STATE



BY

Tribal Research & Training Institute

Maharashtra State

28 QUEEN'S GARDEN, PUNE 411 001.

1984

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PREFACE

The various Rural Development Programmes formulated and implemented through the planned development over two decades yielded that neither the project approach nor the sectoral approach is adequate enough for the overall development of an area and the distribution of benefit amongst local population especially the weaker sections consisting of Scheduled Castes/Scheduled Tribes. Hence an integrated approach to rural development was conceived in 1976.

The programme which is known as Integrated Rural Development and popularly known as "IRDP" seeks to bring about a shift from the earlier approaches to an integrated approach both in methodology and implementation of rural development programmes. This integration is planned in the four major sectors of agricultural including animal husbandry fisheries, forestry and village and small industries and the tertiary sector comprising various services and imparting training in various useful skill to the unemployed in the rural areas for their mobilisation depending upon job opportunities. It is, therefore, considered a major poverty alleviation programme.

The schemes under IRDP are financed by Government through subsidies and co-operative as well as commercial banks by advancing loans. The task of identification of the families living below the poverty line is a formidable problem, serious anomalies in terms of infra-structure, credit-delivery processing of application for loans, inadequate staff in Government agencies and financial institutes pose problems in successful implementation of the programmes.

With a view to assessing the impact of the various programmes implemented for the target groups of weaker section consisting of women, Scheduled Castes/Scheduled Tribes identified as living below

poverty line an Evaluation study was undertaken by the institute.

The evaluation study was entrusted to Shri S.J. Dharmale, Statistical Officer, who, in conjunction with Shri S.R. Shevkari, Research Assistant completed the same under the supervision of Dr. P.R. Sirsalkar, Chief Research Officer and Shri M.B. Surana, Deputy Director and my guidance.

It is hoped that the observations made and the suggestions indicated would be of immense value to the agencies entrusted with the successful implementation, co-ordination and monitoring of the programme in the field. The study report will also provide useful material to the scholars, researchers and Administrators interested in the rural development and poverty alleviation.

Director,
Tribal Research & Training Institute,
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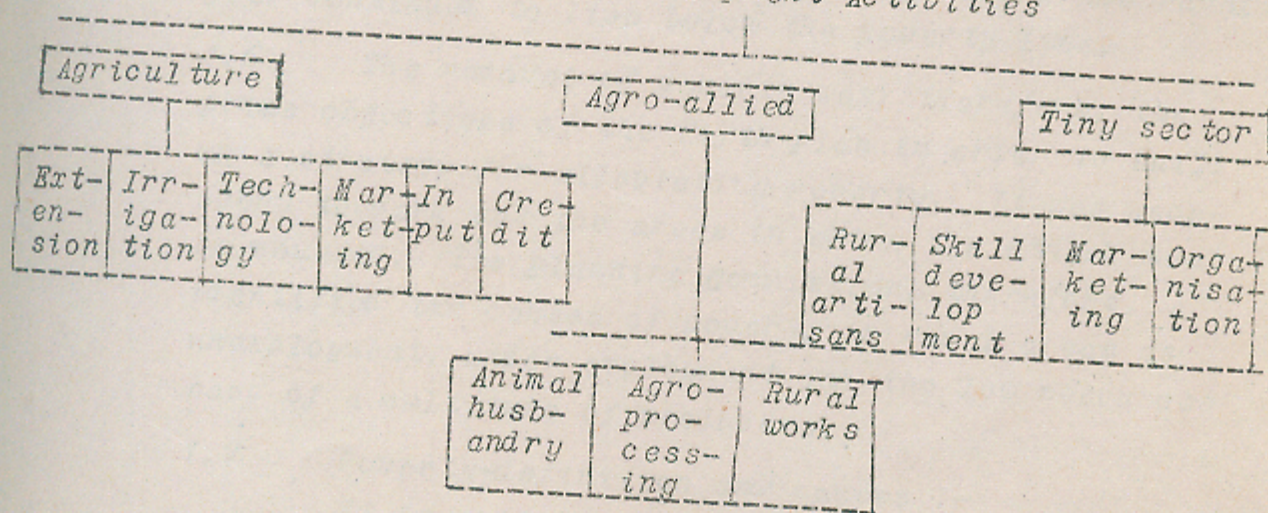
CHAPTER-I

INTRODUCTION

1.1 Rural areas of our country ^{are} associated with unemployment, mass poverty, illiteracy, unhygienic conditions of living of the masses in general. - Therefore rural development has been a matter of great concern for over-all socio-economic upliftment in terms of social justice, economic need and mutual integration. The persistence of rural poverty and the existence of miserable level of living for the masses have posed serious problems regarding the techniques of conventional policies and theories of rural development in the country.

1.2 With this background of the over-view of the rural development it can be assumed that a considerable significance has been given to this problem from time to time. The emphasis has been laid on rural development of agriculture, allied activities, rural industries, arts and crafts. The activities of rural development can be presented in the following figure chart :-

Rural Development Activities



Objectives of rural development

1.3 Rural Development is a complex exercise. In the broader sense of the term it conveys the movement of the whole system towards an even larger measure of power to the people for their conscious participation

in building up their future, higher production and equitable distribution. In short, rural development is a conscious effort in raising the standard of living of people residing in the rural areas.

1.4 As poverty and unemployment are the principal phenomenon of the rural scene, the main objectives of the rural development programme were as under :-

- 1) To provide gainful employment in the rural areas.
- 2) To help the rural people to acquire basic skills so that they may be gainfully employed in rural vocations.
- 3) To expose them to new technology in both agricultural and rural industries.
- 4) To prevent the tendency on their part to migrate from rural areas to urban areas in search of employment and livelihood sources.
- 5) To help the rural families to emerge from poverty within a short period of time.

1.5 In consonance of the above objectives, the Five Year Plans laid stress on improving the lot of rural poor. But experience does high light that the benefits were derived by the well-to-do and the rural poor continued to live below the poverty line.

1.6 The removal of poverty was, therefore, the prime objectives of the Fifth Plan in order to build up a strategy for alleviating poverty. It was necessary to mark out the areas in which the attack must be mounted. The Planning Commission, therefore, identified the causes of poverty in rural areas as unemployment, under employment and the low resources base of a multitude of producers.

1.7 Poverty-definition and causes :-

It is quite necessary to gauge the conditions of poverty which is a common phenomenon of rural areas. The economic conditions of the house hold enterprise depends on its access to resources both internal and external. Absolute poverty is the

result of sub normal accessibility to resources. The resources available for the use of a household may be sub normal in the following circumstances.

- 1) All the resources are quantitatively inadequate.
- 2) There is imbalance between the resources with one or more.
- 3) One resource acting as a constraint while the other being under utilised.
- 4) One or more resources are inferior in quality and therefore act for constraint on a fuller utilisation of other resources.

1.8 Absolute poverty is a condition of life in which the quality of life is very low. This kind of poverty is very much below the average level of living. It is not static but keeps on changing on account of the size in the Number of people, rise in prices and non-availability of essential commodities. It can be said that the people in absolute poverty suffer from deplorable conditions of life absence of minimum diet severe malnutrition and ill-health.

1.9 All those below poverty line can be described as those from suffering absolute poverty. They suffer from total lack of any resources base, gross under employment and woeful inability to avail opportunities even when they are there, low productivity and complete lack of bargaining power. All these - disabilities combined of sociological factors have contributed in giving the poor in rural areas a very low status.

1.10 In conclusion it can be stated that the poverty is a result of lack of assets and employment based on these assets or of employment on a wage basis.

1.11 Provision of employment for removal of poverty in rural areas has been the key-note of the programmes of alleviation of the poverty. It will be pertinent to assess the role of some important programmes undertaken by the Government for ameliorating the living conditions of rural poor.

1) Intensive Agricultural District Programme:
(IADP)

In the early 1960 following wake of Indo-American teams report entitled "India's food crisis and steps to meet it" a new programme was taken up in the selected districts for outlining a comprehensive system with supporting infra-structure to achieve an intensive development of agricultural sector on the basis of crash programme. The scheme was modified in the light of experience gained and introduced in the new form which concerned with the promotion of intensive agriculture.

1.13 2) Drought Prone Area Programme (DPAP):

In the Drought Prone Areas, the living conditions of the farming communities consisting of small farmers, marginal farmers households becomes deplorable. Further agricultural labour population acutely becomes subject to the miserable conditions. Therefore the agricultural labour and small farmer need regular on-farm and off-farm employment to eke out a living. The programme aimed at harnessing the irrigation potential; improving soil moisture profile and developing all the-year round communication. It was Integrated Area Development Programme in the agricultural sector for achieving optimum utilisation of land, water and livestock resources, stabilisation in the income of the people particularly the weaker sections of the society.

1.14 3) Small Farmers Development Agencies(SFDA):

The Small Farmers Development Agencies programme designed for the target groups of small farmers and marginal farmers group and agricultural labourers has been in operation since 1971. The prime objective of the programme was to assist persons specifically identified from this target groups in raising their income level. This objective was to be achieved by helping them to adopt improved

agricultural, technology and acquire the means of increasing agricultural production. It was also intended to diversify their farm economy by engaging them in subsidiary activities as animal husbandry, dairying, horticulture etc. The agency was advised to make particular efforts to ensure the required input and credit were made available to these persons by the various credit agencies.

1.15 Since the inception of Small Farmers Development Agencies project covering above various schemes were in operation up to the end of August, 1980. Following the decision of the National Development Council, S.F.D.A. was merged with Integrated Rural Development Programme on and October, 1980, ushering the era of specific action programme under the current plan strategy.

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CHAPTER-II

INTRODUCTION OF I.R.D. PROGRAMME

2.1 The problem of rural development is not merely associated with the development of rural areas but of development of rural communities in order to dispel their ignorance, alleviate the poverty and to assist the process of creating self-reliant and self-sustaining modern communities.

2.2 The major objective of the programmes should therefore, be to reconstruct and develop the rural economy in such a way that the income accruing from the ownership of productive assets, skills and labour would be automatically distributed more equitably. This fact, therefore, focuses on the urgency and importance of building up of viable rural communities of functional clusters with modern public utilities such as improved dwellings, clean water, modern sanitation, adequate transport and communication facilities that link it to the larger world, suitable health and educational facilities, easy access to credit and markets etc.

2.3 In March, 1976, Government of India outlined a strategy for Integrated Rural Development aiming at scientific, systematic and integrated use of all own natural resources which will enable every person to engage himself in a productive and socially useful occupation. It further aimed not only at increasing the production or bringing large number of poor people under institutional credit fold or help the poor by subsidies but also to bringing about rural areas and to solve the problem of unemployment in a phased manner over a period of time.

2.4 The main objective of Integrated Rural Development Programme will be to evolve an operationally Integrated strategy for the purpose of increasing production and productivity in agricultural allied sectors. It can be remarked that the S.F.D.A., I.A.D.P. and D.P.A.P. programmes have only partially

achieved their objectives over the years. The pace and manner in which the problem of rural poverty has been tackled so far leaves much to be desired qualitatively and quantitatively. Only a small fraction of the rural poor people has so far been covered effectively by these poverty amelioration programmes. The bottom layer of the rural poor i.e. the landless and the rural artisans, who are the poorest, have in most cases been left untouched.

2.5 It has been realised that the rural development is a part of the process of economic development and social change. They have to go hand in hand and simultaneously. The three crucial inputs of rural development are the motivation of rural people, the relevant technology and the management and implementation of the transfer of technology to the rural poor. Since the hard-core of poverty is found in rural areas, increase in productivity potential of rural economy is an essential condition to find out an effective solution of the rural poverty. The Sixth Plan therefore, singles out the households below the poverty and seeks to assist them through an appropriate package of technology, services and assets transfer programmes.

2.6 The development strategy under the current plan visualises accelerated progress towards removal of poverty, generation of gainful employment, technological and economic self reliance and strengthening the rural agriculture and industrial base. Sustained efforts are prescribed in order to augment the share of poor in the national output, consumption and in the utilisation of public services. In short, in the Sixth Plan anti-poverty schemes are injected. This anti-poverty schemes therefore, have the following characteristics :-

- 1) Identification of the poor.
- 2) Development of proper schemes for the poorest and provision of help.
- 3) Integration of special schemes of rural employment with that of other plan programmes and projects.

- 4) Participation of rural democratic institutions in planning and execution of community projects of durable nature.

2.7 Under the circumstances, the specific action programme like the National Rural Employment Programme and other specific anti-poverty programmes such as Integrated Rural Development programmes meant for the selected groups formed an essential component of the current plan.

2.8 So the latest approach to rural development is Integrated Rural Development Programme. The target groups for the programme consists of small and marginal farmers, share croppers, landless labourers, and rural artisans. Thus it seeks to cover the weakest sections of the community including Scheduled Tribes, Scheduled Castes and rural women. The objectives set forth for realisation can be enumerated as following :

- 1) Accelerated production and
- 2) Growth along-with distributive justice
- 3) Full employment within a limited span of time.

2.9 This programme popularly known as I.R.D.P. was launched in 1978-79 by the Ministry of Rural Reconstruction, Government of India. Under this programme, it is envisaged to integrate the existing various programmes in the form of S.F.D.A., D.P.A.P. and C.A.D.P. with a view to reduce unemployment and provide assets and inputs to the rural poor so as to enable them to improve their living conditions.

2.10 Initially the programme was implemented in 2,000 blocks covered under S.F.D.A., D.P.A.P. and C.A.D.P. and also in 600 new blocks not covered by any other programme. The original plan was to progressively add 300 blocks every year so that by 1983, 3500 blocks could be covered under this programme. However, in view of the pathetic

condition of the families below poverty line, as also the socialistic objectives of the State, this programme was extended to all the 5,011 developmental blocks of the country with effect from 2nd October, 1980.

2.11 The provisions of investment of certain funds per block was made. An increased outlay of Rs. 5 lakh per block for 1980-81 raised to Rs. 6 lakhs for 1981-82 and Rs. 8 lakhs for the period 1983-85 was envisaged by the Planning Commission. Under the programme, it is planned to assist 3,000 families on an average in each development block during the Sixth Plan period. The condition was laid that 30% of the Scheduled Tribe families are to be covered vide Government Resolution No. 11011/40/79-IRD-III, dated 3rd February, 1981. (Government of India)

2.12 It will be pertinent and worth-while to study the poverty line under the programme. It is fixed at an income of Rs. 3,500 per annum in an average family of five members at the price level in 1970-71 and it is considered enough to buy nutrition generating 2,400 calories per capita in rural areas.

2.13 Requisite of the programme:

1) The Integrated Rural Development Programme envisages identification of beneficiaries by a very careful households survey by adopting the family as the unit of help and further the selection of a cluster of villages where infra-structural facilities are suitably developed, to absorb the inputs of the programme under survey.

2) The key-note of the programme is that family incomes have to be raised above the poverty level and the amount of subsidy and loan, under the scheme is to be tailored accordingly.

3) The scheme selected should be economically sound and have short period of gestation in order to generate additional income quickly and facilitate quick **repayment** of loans by the beneficiaries.

4) Above all it must be mentioned that essential pre-requisite that once beneficiary has been aided he is to be helped by all other agencies and departments and the project authorities to ensure that he is able to come up above the poverty line quickly. Subsequently he is not allowed to slip back into poverty.

5) The programme puts an accent on the weaker section of the society which includes small and marginal farmers, share croppers, agricultural labourers and non-agricultural labourers, rural artisans and the families belonging to the Scheduled Tribes and Scheduled Castes, which are below poverty line. It is but natural to have the precise and workable definition for the various category of beneficiaries for facilitating the process of identification under the programme.

2.14 Definitions

i) Small farmers: Small farmer is a cultivator with a land holding of 5 acres or below.

A farmer having class I irrigation land as defined in the State Land Ceiling Legislation with 2.5 acres or less will be considered as a small farmer.

ii) Marginal farmers: A person with a land holding of 2.5 acres or less is a marginal farmer.

iii) Agricultural labourer : A person without any land but having a homestead and deriving more than 50% of his income from agricultural wages is considered as agricultural labourer.

iv) Land-less Labourers : A person whose total income from wages does not exceed Rs. 200 per month. A person deriving income partly from agricultural and partly from other sources can also be termed as non-agricultural labourer, provided at least 50% of the income is from non-agricultural sources. It is necessary that they must be resident of the village in which they are identified. Further they need not have the homestead.

2.15 The Integrated Rural Development Programme is frontal attack on poverty by tackling the problem of unemployment. It ensures conceptually and operationally the necessary balances and integration by undertaking multi-pronged and multi-directional approach to the rural sector. It takes note of socio-economic system and seeks ^{to} bring about the development of all the sectors in an integrated manner. It even implies to a certain degree, a favoured or preferential treatment to hitherto neglected or deprived groups. As the expectation of people have been aroused, the object of the programme is to harmonise the welfare approach with the production approach.

2.16 It has been seen that liberal flow of subsidies in various forms has been a common feature of the rural development programme. In the context of cardinal principle of 'Growth with social justice' was enunciated and the pace of these subsidies has been further - accelerated in the recent times. The latest programme under the accelerated pace has been the Integrated Rural Development Programme. This embodies the various approaches :-

2.17 A) The Integrated Rural Development Programme is a multi-dimensional approach. It is multi-sectional because it aims at benefitting the rural poor consisting of small farmers, landless labourers, marginal farmers, village artisans, Scheduled Castes, Scheduled Tribes.

B) It is also multi-sectoral approach because the various sectors included in the programme are agricultural, industry, transport and social forestry etc.

C) There is also multi-level approach as it has been planned, implemented, and evaluated at different levels from village to district. In short the I.R.D.P. aims at touching and tackling almost all sections of the rural poor. In a nutshell its

activities extend to a large number of sectors and it requires a large number of agencies at all levels to join hands for its successful implementation and co-ordination.

2.18 Guidelines of Execution of the programme

Procedure for identification :-

In order to ascertain the economic status and income of the selected target groups, detailed household survey was proposed for the block. After completing the household survey the families were required to be classified on the basis of their annual income in the following manner.

<u>Income Group</u>	<u>No. of families</u>
0 - 1500	}
1501 - 2500	
2501 - 3500	

2.19 The families falling in the lowest income group should be covered first for providing assistance under I.R.D. Programme.

It was also decided that the beneficiaries of the villages which have been adopted by the banks in each block should be given preference under the programme.

2.20 In identifying the beneficiaries under the programme the "Antyodaya approach" was prescribed. This approach laid emphasis on the need to extend the benefits to the poorest amongst the poor. Thus it would prevent a exacting the subsidies and similar assistance by the influential and comparatively well-to-do families in the rural areas. The suitable package of programme for the rural poor through their identification was to be carried out with the help of Gram Sevak in the village.

2.21 It was further directed that it was not enough merely to ensure that at least 20% of the

families assisted come from Scheduled Tribe/Scheduled Castes. It was equally important to ensure that at least 20% of the subsidy released and 20% of the credit mobilised should also go to Scheduled Tribe/Scheduled Caste. Every care is required to be exerted to see that Scheduled Caste and Scheduled Tribe families receive substantial assistance which should be sufficient to raise their income well above the poverty line.

The General pattern of Financial Assistance :

2.22 The category of beneficiaries eligible for subsidy under Integrated Rural Development Programme and the pattern of subsidy admissible have been mentioned under programme. Broadly speaking, any viable economic activity which is likely to raise the income level of the beneficiary, above the poverty line on a lasting basis can be taken up for implementation. Subsidy percentage rate admissible under the programme for the target groups consisting of small farmers, marginal farmers, landless labourers and rural artisans can be presented as under :

I) Individual beneficiary scheme:

<u>Category</u>	<u>Rate</u>
1. S.F.	25%
2. M.F.	
3. A.L.	
4. Non-Agril. labourer	33 $\frac{1}{3}$ %
5. Rural artisans	
6. Beneficiary belonging to Scheduled Tribe.	50%

II) Community Minor Irrigation works.

50 percent of the cost apportionable to SF/MF.

III) Training

Full cost to be met out of I.R.D. funds subject to the pattern prescribed for stipends etc.

IV) Follow up assistance
for setting up of
units under RIP/RAP.

33 $\frac{1}{3}$ % of the capital
cost subject to a
ceiling of Rs.3,000/-.

V) Infra-structure
schemes.

100% to the State and
Union Territories,
50% to the cooperative
societies and institution.

The maximum subsidy that can be given to an individual non-tribal beneficiary is Rs. 4,000 in D.P.A.P. areas and Rs. 3,000 in non-D.P.A.P. areas. For the tribal participants the ceiling is Rs.5,000/-.

2.23 In conclusion, it is emphasized that the selection of deserving families is a crucial factor under the Integrated Rural Development Programme to ensure that the families assisted are from the identified list which has been finalised in consultation with Village Panchayat-Gram Sevaks. Further it is required to be publicized extensively for successful implementation of the programme.

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CHAPTER-III

EXECUTION OF THE PROGRAMME

3.1 The District Rural Development Agency (DRDA) was designed to function as a catalyst with no elaborate administrative and implementation machinery. The Development staff at both the district and block levels were expected to render the necessary assistance and help in programme implementation with the State Government agencies by augmenting the staff assistance for the agency D.R.D.A.)

3.2 This agency is headed by the Project Officer (Project Director) who is the key figure in the agency's set up. He is responsible for formulation of appropriate programmes and their implementation with the assistance of subject matter specialist, one each in agriculture, co-operation and animal husbandry especially during the S.F.D.A. phase.

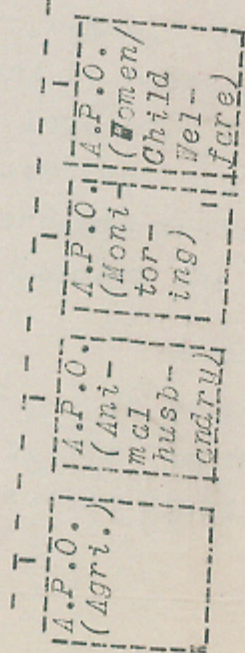
Governing Body

3.3 The day to day functioning of the Agency vests in the Project Director and Chief Executive Officer, Zilla Parishad, who is the Chairman of the agency. All policy decisions with regard to new programmes and the methods of disposal ^{of} the work vests in a broad based governing body. In order to enable this body to function effectively, it has representatives from financial institutions, state corporations, boards, sectoral departments at the district level and farming communities. It decides policy issues with long term implications. The chart of the organisational set-up is as under :-

District Rural Development Agency

Chairman, C.E.O.

Project Officer



Economist
of Stati-
stician

Credit
Planning
Officer

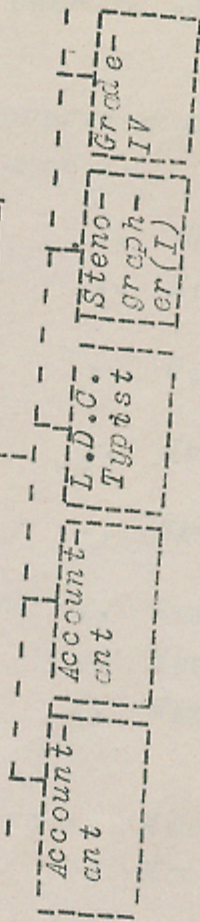
Rural
Industries
Officer

Office
Superin-
tendent

Accounts
staff

Cleri-
cal
staff

Accounts Officer I



General Body

3.4 Besides, the governing body, there is also a general body which meets once a year to approve the budget programmes.

The composition of the Governing Body of the D.R.D.A. would be presented as under :-

- | | |
|---|---------------------|
| 1) Chief Executive Officer | .. Chairman |
| 2) A representative of the State Government. | .. Member |
| 3) A representative of Central Co-operative Bank. | .. Member |
| 4) A representative of Land Development Bank. | .. Member |
| 5) Chairman of Zilla Parishad or his representatives. | .. Member |
| 6) Senior most officer of lead bank | .. Member |
| 7) General Manager D.I.C. | .. Member |
| 8) Representative of the weaker sections one of whom may be drawn from SC/ST. | .. Member |
| 9) One representative of rural women | .. Member |
| 10) Member of Parliaments and Member of Legislative Assembly. | .. Member |
| 11) Project Officer | .. Member-Secretary |

3.5 The membership of the agency can be enlarged, if considered necessary. Representation may also be given to other major commercial banks, where they provide sizable credit support to the schemes under programme. It is necessary that non-official members must be residents of the district in which the agency is located. It is the statutory provision for a governing body who may atleast once a quarter. Further emergency meeting may be called as and when necessary to discuss the urgent matters.

Appointment of Executive Committee

3.6 In view of the larger size of the Governing body, the Chairman of the agency may nominate an Executive Committee which will consist of 5 to 6

members including the Chairman and the project officer, the representative of major departments and banks. They must meet atleast once a month to look into the various programmes intensively and take necessary decisions expeditiously. However, the matters of long term importance such as approval of plan should be brought up before the full meeting of the agency.

Functions of the D.R.D.A.

3.7 The District Rural Development Agency has been set up in all the districts for implementation of the I.R.D. Programmes and other special programmes. The programmes envisages the formulation of a five year development plan for each block by the Project authorities. The plan will provide a blue-print for the exploitation of all the available potentials in the primary, secondary and tertiary sectors. It is also called upon explicitly to explore the identification of gaps in the supporting of infrastructure and the measures to be taken up to fill them up.

3.8 The situation, therefore, necessitates an examination of on-going developmental activities in relation to the need for maximising the production and generating employment opportunities, for rural poor. Secondly, it calls for drawing up of a package of schemes to achieve the twin objectives with special programmes for the improvement of living standard of the rural poor and weaker sections consisting of Scheduled Tribes and Scheduled Castes families.

3.9 In this efforts of formulation of plan and implementation of the programme the machinery at work for execution of the programmes can be elucidated in the following manner :-

3.10 The Project Officer/^{who} is the key figure in the organisational set up, for the D.R.D.A. formulates the plans with the help of subject specialists under

his control. He oversees the implementation of the plans already formulated. The implementing agency at the block level i.e. Block Development Officers appraise him about the progress of implementation at every stage. The major task which he is required to handle is the exact more co-operation from the credit institutions. This is quite necessary in the successful implementation of the programmes. With this goal in view he calls and conducts monthly meeting of the credit institutions and the implementing agencies.

3.11 As a corollary he is also supposed to collect information from all the implementing developmental agencies and to apprise the Governing Council for smooth functioning.

The Assistant Project Officers are the subject specialists, who are required to plan the programmes, in relation to the field exigencies. They are further supposed to provide guide lines to the developmental agencies at the block and village level. They also monitor the programmes as per the blue prints drawn. Each subject specialist prepares his action plan in respect of his field activities. The following are the subjects specialists assisting the Project Officer D.R.D.A.

1) Assistant Project Officer for Agriculture:

3.12 He is ^{supposed to} study the potential of the developmental areas in the agricultural sector and prepare functional plan in respect of agricultural inputs, irrigation potential and the area needs with special reference to the programmes propagated.

2) Assistant Project Officer, Animal Husbandry:

3.13 He is entrusted with the proper study of requirements of milch animals, their availability in the cattle markets and the health facilities existing and demanded etc.

3) Assistant Project Officer, Industries :

3.14 He is expected to explore the potential for the development of cottage and rural industries, rural artisan population, their traditional skills and chalk out the programmes for improving the traditional skills with the introduction of new technology for its substitutions.

4) Assistant Project Officer (Co-operation):

3.15 He looks for the potential area of development in co-operative movement, and its scope to enlarge the co-ordination amongst the beneficiaries.

5) Assistant Project Officer (Women Welfare):

3.16 Hitherto the welfare of women and children were left out the purview of the programmes meant for the weaker sections of the society. The women welfare has now been receiving proper attention for improving their skill in domestic activities. It has been realised that they are required to be imparted training in the fields of education, health etc.

6) Assistant Project Officer (Monitoring):

3.17 He plays a pivotal role in the D.R.D.A. organisation. He is entrusted with the work of co-ordination of all the plans to be executed through the agency. He is expected to carry out and collect the statistical information for further processing and submitting the appraising the report to the higher authorities. Thus he unifies all the aspects of plan formulation and execution in the right direction. In the task of monitoring the programmes of D.R.D.A., all the statistical wing consisting of statistical personnel viz. Research Assistant also participates and contribute to a larger extent.

3.18 The suggested pattern emphasized the continuity of the staff both at the agency, district and field levels as understanding of the entire economic and social set up of the area. This was necessary to ensure effective programme implementation.

Operational strategy

3.19 According to the directions and guidelines received from the higher authorities, he prepares his own action plan in respect of the target groups and the schemes meant therefor. The operational strategy for planning for the village level is chalked out. He has to achieve the target set for realisation. The village level workers i.e. Gram Sevaks are imparted necessary training for taking the stock of the inventory position of the village and target group families, their present activities and potential for new programmes for ameliorating the living conditions of the rural poor. The Gram Sevak collects the proposals in respect of the viable economic activities in the village from the target group families according to the criterion laid down then he submits the proposals duly complied with to the Block Development Officer for further procedure.

3.20 The staff in the Block Development Officer's office scrutinises the proposals sent by the Gram Sevaks in the light of the targets set for the achievement during the respective period on the one hand and the viability of the proposal on the other. The requisite consideration is also paid to the funds available, utilization potential and the infra-structural facilities available in the block. On the basis of due and satisfactory scrutiny the viable proposals are recommended to the credit institutions for financing.

3.21 The financial institutions do scrutinise the proposal sent by the Block Development Officer with reference to the feasibilities of the proposed in respect of particular household. They further ensure that the scheme financed will add to the income of the particular family.

Purchase committee

3.22 The purchase committee has been form^{ed} to effect the purchases of assets required for distribution to the beneficiaries under the programme. The committee consists of bank representative, Block official, and veterinary officer. The choice of beneficiary is taken into consideration while selecting the assets for him the veterinary officers certifies the quality of the animals to be purchased and extend required technological of guidance to the beneficiary.

3.23 It can be summarised that the I.R.D.P. is conceived as an antipoverty programme. The machinery evolved for implementation of the programme at the block and the district level is the Block staff and the D.R.D.A. concerned respectively. The Block staff is responsible for the identification of beneficiaries. At the district level, the D.R.D.A. is the co-ordinating and the controlling agency.

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CHAPTER-IV

OBJECTIVES OF EVALUATION STUDY AND METHODOLOGY
ADOPTED

Introduction

4.0 It is a fact that a large proportion of the rural population, consisting of small and marginal farmers, landless agricultural labour and rural artisans, which are grouped under the rural, is subject to low income and abject poverty. Despite the planned effort for eradication of rural poverty, it has manifested in the form of steep increase in unemployment and inadequate income.

4.1 Objectives of the study

- i) To evaluate the impact of the schemes on the selected beneficiaries,
- ii) To understand the process of plan implementation and
- iii) To study the problems and constraints and which underwent this process for the upliftment of the rural poor above the poverty line.

4.2 Study areas

The evaluation study was confined to three districts of the State viz. Thane, Dhule and Bhandara.

So the study was conducted in three blocks viz. Dahanu, Taloda and Deori from the above districts. These blocks were selected on the basis of area consideration and the number of S.F.D.A./I.R.D. Programme for the target groups under the programme.

4.3 Thus while selecting the blocks, the concentration of tribal population, and the Number of maximum programmes under S.F.D.A. and I.R.D.P. was taken into consideration. Further the

geographical peculiarities of the respective area weighed substantively. The spatial distribution of blocks/district indicate that out of 3 blocks, 2 blocks were from Sahyadri region and one was from Gondwan region. From Sahyadri region Dahanu block from Thane district and Taloda block from Dhule district were covered, while Deori block of Bhandara district of Gondwan region was surveyed. The beneficiaries selected for the study were sorted out for the period from the inception to 1981-82.

4.4 Sample size of the beneficiaries:

It was decided to select and cover on an average 100 beneficiary families from each block encompassing 10 villages and by adopting the sampling selection of the beneficiary families was done on the basis of systematic sampling procedure. Dahanu/Taloda/Deori blocks ^{were} selected for evaluation study with the following considerations:-

- 1) It is fully covered in the Tribal Sub Plan area and all the village are covered under the programme.
- 2) The tribal families form a sizable proportion to the total families in the block.
- 3) The schemes implemented under I.R.D.P. are varied in nature and scope.
- 4) Prior to introduction of I.R.D.P., the blocks were covered under the S.F.D.A. programme, wherein the weaker sections belonging to S.F./M.F./Agricultural labour and landless labourers i.e. the target group families, was maximum.
- 5) Higher percentage of the families below poverty line.

The statistical data presented in the following table will highlight the above fact in detail:-

Table No. 4.1

Statement showing blockwise total No. of villages, total and tribal population and families below poverty line with its percentage.

Sr. No.	District	Block	Total Number of villages	Population (1980)		Percentage of tribal concentration	No. of families below poverty line (1980)		Percentage of S.T. families to total BPL
				Total	Tribal		Total	Tribal	
1	2	3	4	5	6	7	8	9	10
1.	Thane	Dahanu	127	1,73,224	1,28,749	74.32	27,616	21,384	77.43
2.	Dhule	Taloda	83	61,300	48,823	79.64	10,127	8,524	84.17
3.	Bhandara	Deori	137	84,718	37,140	43.83	13,527	6,177	45.66

Source : Universal Bench Mark Survey (Tribal Sub Plan) 1980.

4.5 In the selection procedure of the beneficiary families it was further decided to give more weightage to the families belonging to Scheduled Tribes. The ratio prescribed for the coverage of families was 7:3 for tribal and non-tribal beneficiary families respectively. In view of the prescribed ratio, sample was drawn from the total beneficiaries in the respective blocks. A block-wise composition of tribal and non-tribal beneficiaries selected for evaluation study is as follows :-

Table No.4.2

Blockwise, Sample size of tribal & non-tribal beneficiaries selected.

Sr. No.	District	Block	Number of villages	Total families selected	Number of families	
					Scheduled Tribe	Non-Scheduled Tribe.
1	2	3	4	5	6	7
1.	Thane	Dahanu	10	100	73	27
2.	Dhule	Taloda	10	100	75	25
3.	Bhandara	Deori	10	100	12	88
Total			30	300	160	140

4.6 With a view to collect primary data, the Institute designed two different schedules, one for recording the economic position of the family before the introduction of I.R.D.P. and the other for assessing the impact of the programme, economic status of the family after his becoming a beneficiary under the programme. The specimen of the structured questionnaire designed for collecting the information from the respondent are enclosed at annexure II.

4.7 The ratio fixed for the selection of tribal and non-tribal beneficiary families was not strictly adhered to in Deori block. Although the major concentration of tribal population is found in Deori

block as compared to other blocks in Bhandara district, the percentage of non-tribals is also high in view of coverage of block, area under Additional Tribal Sub Plan. So the percentage of non-tribal families which are benefitted under the programme appears to be somewhat high. The ratio is, however, maintained to the extent possible. It must be mentioned here that in case of Deori block, the ratio of selection of beneficiary as fixed for 7:3 for S.T./Others was not adhered to because of the fact that areas where the programmes was implemented were predominantly covered by the non-tribal beneficiaries. However the process of selection of the village which was made with view to represent the vital impact of the programme has laid to deviation in the ratio of S.T./Others for the block. The geographical distribution of the beneficiaries over 10 villages from the block bears out the combination of 12 Scheduled Tribe families with the 88 non-Scheduled tribes families covered under the study. There is variety of the schemes which can be taken under the Integrated Rural Development Programme. As much as 323 schemes have been listed out under various 34 sections, which can be availed by the families below poverty line under Integrated Rural Development Programme.

4.8 The geographical areas have different characteristics and peculiarities of their own. The nature of scheme, therefore, is dependent on the selection according to the areas profile. So in the State Schemes implemented are different from area to area taking into consideration the area needs and local resources potential. The beneficiaries have been selected by the method of purposive sample system. The Schematic distribution of the beneficiaries in the selected blocks is presented as under :-

Table No. 4.3

Schematic distribution of the beneficiaries in each block under study.

Sr. No.	District	Block	No. of beneficiaries selected.	Distribution of beneficiaries under the scheme												Sheep goat TRYSEM
				Milch ani-mal	BC BP	BC BP	Land develop-ment	New HBF	Old repa-irs to pumps	Can- ing	Fish- eries	Pigg- ery				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
1.	Thane	Dahanu	100	20	12	10	45	1	1	8	1	-	-	-		
2.	Dhule	Taloda	100	91	7	-	-	1	1	-	-	-	-	-		
3.	Bhandara	Deori	100	60	2	14	-	-	-	-	3	1	10	10		
Total			300	171	21	24	45	2	2	8	4	1	10	10		
Percentage in total selected families.				57.0	7.0	8.0	15.0	0.66	0.66	2.66	1.33	0.33	3.33	3.33		

Meaning of Abbreviated words used : BC = Bullock cart

BP = Bullock pair

HBF= He Buffalo

4.9 While selecting the sample families it was ensured that as much as number of beneficiaries have found place from the scheme not only which are predominantly implemented but also from the other schemes too. This representation of the beneficiaries was required to be constituted with the help of the purposive sampling method.

4.10 Since the target groups of the beneficiaries are identified as being composed of small and marginal farmers, landless agricultural labourers, rural artisans and the backward class or Scheduled Castes and the Scheduled Tribes families. The distribution of the respondent covered under study can be provided with relation to their categories mentioned above. The districtwise and blockwise position of the beneficiaries is depicted as below :-

Table No.4.4

Blockwise distribution of beneficiaries selected by category.

Sr. No.	District	Block	Total No. of beneficiaries	S.F.	M.F.	Landless Agril. labourer
1	2	3	4	5	6	7
1.	Thane	Dahanu	104	31	62	11
2.	Dhule	Taloda	106	20	7	79
3.	Bhandara	Deori	102	37	44	21

4.11 In conclusion it may be summarised that it was decided to give more weightage to the scheduled tribes families in the selection procedure-as compared to the other sections of the society at large. Similarly it was ensured that the schemes selected purposively would be more representative in the character for all the categories of the respondent and of the target groups of the programme.

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CHAPTER-VPROFILES OF SELECTED BLOCKSIntroduction

5.0 It will be interesting to highlight the peculiarities of each of the selected block for field enquiry. They have their own geographical, characteristics. This spatial characteristics have particularly made a special impact on the selection of schemes meant for the target group in the block under the programme of Integrated Rural Development. Blockwise profile is narrated as under:

1) Bahanu Block profile

5.1 The total population of the block as per 1981 Census is 2,22,241 of which 2,978 persons belong to Scheduled Castes and 1,45,984 persons belong to the Scheduled Tribes. The percentage of Scheduled Castes population to total population works out to 1.59% while that of Scheduled Tribes works out to 65.69%.

5.2 The table No. 5.1 will provide the data on the major tribes found in the block.

Table No. 5.1
Major tribes and population

S.No. 1	Major tribe 2	Households 3	Population(1980) 4
1.	Warli	16,498	93,554
2.	Koli-Malhar	3,273	18,854
3.	Kokna	996	5,953
4.	Dubla	704	3,565
5.	Koli-Mahadeo	505	2,994
6.	Katkari	456	2,368
7.	Dhodia	234	1,258
8.	Other tribes	40	203

(Source - Bench Mark Survey 1980 (I.S.P.) of Maharashtra State.)

5.3 This block was included in the pilot project established in 1971 for Thane district and Nasik district covering 6 talukas of Thane and 4 Tahsils of Nashik district. Sometimes after, Thane project started its independent operation from 1-4-1977 onwards through the S.F.D.A. From 2-10-1980 the S.F.D.A. was merged into I.R.D.P. All the villages in the block are covered under Tribal Sub Plan area.

5.4 The composition of number of small farmers, marginal farmers, agricultural labourers and rural artisans in the block was as under :-

Table No.5.2
Composition of ST/SC/Other by category

Type of labourer 1	Category			Total 5
	Scheduled Tribes 2	Scheduled Caste 3	Others 4	
1. Small farmer	4,021	34	903	4,958
2. Marginal farmer	7,525	109	1,750	9,384
3. Landless labourer	8,341	439	4,263	13,043
4. Agricultural labour	12,324	117	1,466	13,907
5. Rural artisans	404	275	795	1,474

5.5 The programme of I.R.D. which was launched in 1978-79 in 7 blocks of the district was made applicable to all the blocks of the district with effect from 2-10-1981. The new programme is the extension of old S.F.D.A. programme. The I.R.D.P. is similar to that of S.F.D.A. in the sense that it envisages the identification of the member of target group sought to be benefitted under the schemes designed to ameliorate their economic status. There are, however, some variations between the two programmes in terms of coverage, contents and emphasis.

5.6 The S.F.D.A. programme was confined to agriculture sector, but the new programme of I.R.D.P. brought non-agriculture including industrial and tertiary sector under its purview.

Under the S.F.D.A. even among the members of target group those with relatively larger land holdings derived maximum benefit. While the I.R.D.P. adopted "Antyodaya approach" recommended in regard to selection of the beneficiaries. The programmes envisaged augmenting of additional income in the case of each participant.

5.7 The emphasis under I.R.D.P. is not on providing just some kind of assistance and achieving the target of impressive number of beneficiaries but on providing substantial assistance to the identified participants which should increase their income to a significant extent to enable them to cross the poverty line.

5.8 Another major departure in the present programme is that the basic unit of development and economic programme have to be devised for the family as a whole. The assistance provided should cover the whole package of services considered necessary to lift the family above the poverty line.

5.9 The Bank of Maharashtra is a lead bank in the district. It has prepared a credit plan branchwise for commercial and co-operative banks. The bank financed the beneficiaries from the cluster villages, a group of villages within the jurisdiction.

5.10 The schemes which received financial assistance pertained to land development, minor irrigation, Dairy programme and horticulture. The commercial banks which were reluctant to finance the small and marginal farmers under I.R.D.P. were requested to come forward with loan assistance for them.

(2) Taloda Block profile

Introduction

5.11 Taloda block in Dhule district, which is situated in the Tapi valley, has fertile land. The northern boundary of the block is nature-drawn by the Satpuda mountain, while south boundaries are marked by the Tapi river and Gujarat State. On the eastern side, we come across Shahada block, while Akkalkuwa block is on the west.

5.12 Total population of the block as per 1981 census is 85,832 of which 1,246 belong to the Scheduled Castes and 48,823 are of Scheduled Tribes. The percentage of Scheduled Castes and Scheduled Tribes works out to 1.45 and 63.3 respectively.

Table No. 5.3

Major castes/tribes and households with population in Taloda Block

Sr. No.	Major Tribe	Households	Population
1.	Bhil	8,542	45,566
2.	Dhanka	351	1,843
3.	Gamit	51	271
4.	Nayaka	86	432
5.	Koli	88	535
6.	Others	85	425

Major Scheduled Tribes are Bhil, Pawara and Dhanka. The whole block is covered under Tribal Sub Plan.

5.13 The number of small farmers marginal farmers, agricultural labourers and landless workers and rural artisans was as follows:-

Table No.5.4
No. of ST/SC/Others beneficiary by category in Taloda Block

Sr. No.	Category	S.T.	S.C.	Others	Total
1	2	3	4	5	6
1.	Small farmers	1,284	24	171	1,479
2.	Marginal farmers	525	6	50	581
3.	Landless labourer	5,386	164	848	6,398
4.	Agricultural labourer	6,301	104	508	6,913
5.	Rural artisan	212	4	121	337

5.14 It must be mentioned here that the block is not having a good network of linking roads with the district head quarters and the talukas nearby. The infrastructure of transport and communication is very poor in the tahsil. With the result, in rainy season, the road communication becomes^a critical and crucial problem and sometimes it remains cut off from the rest of the world. It is quite imperative that all weather roads needs to be constructed on the priority so as to accelerate the pace of economic development of the block.

5.15 Summa-rily it can be emphasised the backwardness of the area, which is the by-product of lack of communication facilities, can be eased out with the development of good net work of roads, linking the taluka with other neighbouring blocks and the district head quarters.

5.16 In the education field, in Taloda block there are 6 Ashram Schools managed by the Government. Zilla Parishad manages primary schools to cater to the educational needs. The facility of higher education is also available in the block through 5 secondary schools and a college. Similarly, there is also a technical school in the block.

5.17 Central Bank of India is the lead Bank in the district. The schemes which received financial assistance under the I.R.D.P. were mainly concerned with Dairy programme (Distribution of milch animals), Bullock carts and bullock pairs and TRYSEM. Some of the schemes of land development, which were sponsored under the old S.F.D.A. programme also received financial assistance under the new I.R.D. Programme.

(3) Deori Block profile

5.18 Total population of the block as per 1981 Census is 55,963. Out of which the Scheduled Castes population was 8,801 and Scheduled Tribes population was 19,240. Bhandara district is one of the 12 districts where Tribal Area Sub Plan is implemented since the year 1976-77.

5.19 The concentration of tribal population is found in 282 villages from Sakoli and Gondia tahsils. Additional Tribal Sub-Plan is implemented in the pockets of tribal concentration.

In Deori block, additional tribal sub-plan and M.A.D.A.pocket programmes are implemented in the villages of tribal concentration. The major scheduled tribes communities found in the block are Gonds and Halbas. The tribewise households and the population as made available through Bench Mark Survey 1980 (Tribal Sub Plan) is as under :

Table No. 5.5

Major tribes and households with population in Deori block

Sr. No.	Major tribe	Households	Population
1	2	3	4
1.	Gond	10,539	55,522
2.	Halba	3,054	17,755
3.	Kawar	769	4,644
4.	Pardhan	110	557
5.	Other tribes	241	472

5.20 The composition of small farmers, marginal farmers, agricultural labourers and land-less labourers artisans was observed as follows:-

Table No.5.6
Composition of S.T./S.C./Other families
by category in Deori block

Sr. No.	Category	S.T.	S.C.	Other	Total
1	2	3	4	5	6
1.	S.F.	1,543	449	1,233	3,225
2.	M.F.	1,249	542	1,225	3,016
3.	Landless	1,433	764	2,341	4,638
4.	Agricultural labourer	4,348	1,376	3,061	8,815
5.	Rural artisans	252	569	625	1,446

5.21 The infra-structure of transport and communication seems to be very poor and inadequate. The all-weather link roads to the tahsil Head quarters are not developed to the desired extent. With the result, the communication of villages with taluka head quarters in rainy season becomes absolutely difficult. The area has remained backward for want of proper net work of roads joining the district Head quarters and the neighbouring tahsil. In order to accelerate the pace of economic development, the linkage roads must find first priority amongst other programmes of development.

5.22 Bank of India is the lead Bank in the district. The schemes implemented under the I.R.D. Programmes related to the Dairy ^{Development} supply of milch animals, bullock cart and bullock pairs, rearing of sheep and goats, and TRYSEM schemes.

CHAPTER-VI

SCHEMES IMPLEMENTED IN EACH OF THE BLOCK
SELECTED FOR THE FIELD ENQUIRY

Introduction

6.0 It is worthwhile to observe that any viable economic activity, which will go to raise the income level of the beneficiary above the poverty line on the lasting basis, can be taken up for implementation under the Integrated Rural Development Programme. The emphasis is on the selection of one or more schemes in which the beneficiary has got genuine interest. At the Block level, it is the responsibility of the block level official to see that such schemes, as are technically feasible, economically viable and further acceptable to the beneficiary, need be introduced.

6.1 Initially it was stressed that I.R.D. Programme be implemented through cluster approach. All the area of the block are to be grouped into sizable clusters which can be phased over the forthcoming year for coverage. The selection of cluster villages to be covered in different year had to be made on the basis of existing infrastructure and requirement of infrastructure and advance action to fulfill them prior to the introduction of I.R.D. Programme. It was intended through the cluster approach that the I.R.D. Programme would be integrated with other scheme/programme with the plan. But the cluster approach was waived in the consideration of the overall development of the Block as a whole.

6.2 As per the guidelines, it was pointed out that certain allocation must be earmarked for infra-structural development. It was required that 10% of the total allocation should be made for the purpose. The scheme of infra-structural development to be taken up in the cluster should be consistent with the local needs and the individual beneficiary scheme proposed in the Block plan.

6.3 The list of the typical schemes is so comprehensive that it may ^{not} be proper to reproduce it for giving the - detail account of them. However, the major schemes which found wider acceptance at the hands of the beneficiary can be enumerated in the illustrative nature. Similarly the schemes which were formulated for the creation of infra-structure for area can be stated in nut-shell.

<u>S.No.</u>	<u>Nature of scheme</u>	<u>Sectors</u>	<u>No. of schemes</u>
1.	Community Deve- lopment.	1. Community minor irrigation work.	8
		2. Chilling & collection centre.	2
		3. Failed well subsidy	1
		4. Agricultural input	3
		5. Demonstration	3
		6. Agricultural implements	16
		7. Supply of A.I. Centre at V.P.	1
			----- 34 -----
2.	Individual bene- ficiary scheme.	1. Individual minor irrigation	15
		2. Animal husbandry	5
		3. Horticulture	1
		4. Customary services	1
		5. Fisheries	7
		6. Seri-culture	1
		7. Forestry/pastures	2
		8. Land Development and soil conservation.	7
		9. Soil reclamation	1
		10. Distribution of milch animals.	1
		11. Distribution of other animals	1
		12. Bee keeping	1
		13. Training of beneficiaries	5
		14. Nurseries	4
		15. Transport vehicle	7

16. Industries Trysem	2
17. Assistance to rural artisans.	1
18. Trading/Services centres.	99
19. Service business centres.	13
20. Others	6
	<hr/> 180 <hr/>
3. Infra-structural schemes	
1. Support to credit institutions.	1
2. Managerial subsidy	2
	<hr/> 3 <hr/>

6.4 The various schemes as listed above have been categorised into community benefit/individual benefit/infra-structural development schemes. In addition some other schemes according to the local need of the area having regard to the people participation and response were to be sponsored and financed by the credit institutions. The sectoral authorities were required to pursue the schemes of infra-structural nature.

6.5 It is interesting to examine the general nature of the scheme which were undertaken for implementation in the selected blocks.

6.6 Dahanu Block in Thane district is naturally segmented into two geographical zones distinctly marked as coastal and non coastal i.e. forest. They have therefore, own geographical characteristics in the coastal area villages, where the agriculture activities found little scope. The beneficiaries were found to be engaged in the activities, which are other than agriculture or allied to agriculture. On the contrary the villagers in the non-coastal zone were found to be situated in the forest area. The beneficiaries in this area^{are} found to be following the scheme akin to

agriculture and forest. The dairy schemes were also propagated through the developmental officials at the block level.

6.7 In the coastal area, and scheme under fisheries was undertaken while milch animal found most scope in the non-coastal area. The means of communication and transport were preferred. The scheme of Bullock pair, Bullock cart, soil conservation and milch animal were found to have engaged the attention of the beneficiaries very much. It was observed that the scheme which found scope in the coastal area would not have yielded any fruit in the non-coastal area. This adoption of certain scheme by the beneficiaries throws some light on attitude of the beneficiaries in the selection of scheme. The Block Developmental Officials might have assessed the feasibility of the scheme and the genuine interest of the beneficiaries to improve their standard of living thereby.

6.8 In Dhule district, which is called the Dairy District in Taloda Block, where the fodder is ample in quantity and quality, the scheme of dairy development (milch animal) ^{has} found major scope. Next to milch animal schemes of bullock cart/bullock pair/weighed the consideration. In general it may be stated that most of the respondents were possessed with the land holding and they, therefore, went in favour of agriculture based scheme and scheme allied to agriculture.

6.9 In Deori block of Bhandara district, it is observed that the scheme allied to agriculture were preferred. The scheme (milch animal) dairy development, Bullock cart, Bullock pair, fisheries, sheep and goats and some scheme of tertiary sector were also favoured by the beneficiaries. In Deori block water as a natural resource was amply available. The dry fodder problem was also not acutely faced, while green fodder was not available in the desired quantity. So the schemes of dairy development, were implemented with zeal by the implementing agency.

6.10 In short it can be stated that the overview of the schemes adopted by the beneficiaries of Dahanu/Taloda/Deori block leads to the conclusion that the scheme under animal husbandry, dairy development (supply of milch animal, sheep and goat distribution) land development and soil conservation, fishery development and tertiary section were favoured much by both the beneficiaries and the credit institutions as well.

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CHAPTER-VII

OBSERVATIONS

Introduction

7.0 The primary data about the impact of the schemes under I.R.D. Programme on the beneficiary were collected through the structured questionwise schedules, canvassed by interviewing the beneficiaries households on the site.

7.1 Besides the detailed deliberations with the authorities and the agencies involved directly or indirectly in the execution programme were held. On the processing of data together with the impressions gathered from the discussions, the following points of observations about the I.R.D. Programme are emerged below :-

7.2 Identification of the families living below poverty line

It has been found that in some cases the families, which have been identified as living below poverty line, cannot exactly conform with the definition laid down under the programme. The family is said to be living below poverty line when it has one to five members within the income range of Rs. upto 3500. A family with 6 members income up-to Rs. 4200, with 7 members Rs. 4900 with 8 members Rs. 5600 and 9 above members income up to Rs. 6300. A definition of a family is taken as per census definition i.e. a group of persons living under one roof and sharing the meals in common hearth.

7.3 It was found that the identifying of beneficiaries was not done in accordance with the stipulated guidelines. It was found that upto 10 to 15 percent of the beneficiaries were actually eligible for assistance under I.R.D. Programme. Out of the total surveyed families of 300 about 36 cases were found to be not living below poverty line. The Gram Sabhas and household surveys which were

an essential pre-requisites of the identification process, were also not resorted to for identifying the beneficiaries as required. The lists of the families, which were already prepared under S.F.D.A./M.F.D.A. programmes, were made use of during the initial year of I.R.D. programme.

7.4 It was also found that the family which has been identified as living below poverty line was split up and shown representing in three distinct households in the name of husband, wife and the major son as the case may be for taking the maximum advantage under the programme. In short a husband and a wife represented two distinct households in the contravention of the Census definition of a household.

7.5 It was specifically laid down in the guide-lines that after completion of the household surveys the families may be classified on the basis of annual income in following manner.

Income group (Annual income)	No. of families
0 - 1500	
1501 - 2500	
2501 - 3500	

This was prescribed with a view to covering the families falling in the lowest income group first for providing assistance under the programme.

7.6 Unfortunately it is not widely realised that correctly identifying persons to benefit from the programme is the key to its success or failure. As the I.R.D.P. is conceived as an anti-poverty programme to assist the "poorest of the poor", and to lift themselves above the poverty line. The process of identification of the rural poor, living families below poverty line, was not properly carried out.

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Awareness of the programme

7.7 It was noticed that the beneficiaries under I.R.D. Programme are encouraged to take up activities which would increase their income and the necessary financial assistance for such programme is arranged by the D.R.D.A. The enquiry revealed that the respondents were aware of the Governmental scheme to help the poor to increase their income. However, they had no idea about schemes they could take up for their upliftment. The schemes which the Gram Sevak thought feasible for the village were apprised them for their approval. With this background they knew that under this scheme they could get assistance for milch animal, construction and repair of wells, acquisition of oil engines, electric motors, purchase of bullock carts and bullock pairs, purchase of goat units. Thus the respondent exhibited little knowledge about the diversity of the projects that can be taken up under the programme.

7.8 It is observed that no strategy was adopted in communicating the details of the programme to the target groups. With the result, a majority of the beneficiaries were unaware of number of instalments in which the loan was to be repaid, rate of interest charged to whom the loan was to be repaid and the amount of subsidy released. More than half of the beneficiaries did not know what the loan was intended for.

7.9 It was gathered that no attempts were made by the developmental authorities to ascertain the needs of the beneficiary families so that corrective measures could be taken up accordingly. In other words it was found that the beneficiaries did not have the required understanding of the different schemes under I.R.D.P. as their contact was found to be inadequate with the concerned officials. It was further observed that they were not aware of the actual amount received by them by way of subsidy. Hence the subsidy, which has to serve as an incentive to initiate an economic activity, has not created any impact on the respondent. It is required

to be made known to them in clear terms.

7.10 The following table will bring out the contents of the foregoing paragraph and indicate the position of awareness and acceptance of the programmes by the beneficiaries in all the selected blocks taken together.

Table No.7.1

PERCENTAGE OF RESPONDENTS WHO HAVE UNDERTAKEN
DIFFERENT PROGRAMMES UNDER I.R.D.P.

Programme	Percentage of beneficiaries accepting the programme to total number.
I) <u>Animal Husbandry</u>	
1. Milch animal (Cattle/buffaloes)	55.18
2. Sheep and goats	3.10
3. Piggery	0.31
II) <u>Agricultural</u>	
1. Bullock carts/pairs	6.82
2. Bullock pairs	8.06
3. Repair of old well	0.31
4. Construction of new well	1.34
III) <u>Tertiary sector</u>	
a. Caning	2.17
b. Fisheries(boats & nets)	1.24
c. Saloon	0.31
d. Kirana shop	0.31
e. Tobacco	0.31
f. Vegetable shop	0.31
g. Sewing machine	0.93
h. Utensil shop	0.31
i. Tea shop	0.31
j. Floor mill	0.31

7.11 The above table reveals that the two programmes through which the benefits reached the large number of respondents are animal husbandry and agriculture. In all the areas, respondents received assistance for the purchase of milch animals, bullock cart and pairs, sheep and goats and trading to some extent. Even though the I.R.D. Programme provided considerable freedom to the beneficiaries in choosing the different activities, most of the respondents, (75%) opted for agricultural and agricultural related activities.

7.12 Traditional occupation

In all the areas, where the field enquiry was conducted, it was found that the large number of beneficiaries identified as rural poor had high off-farm income. The schematic pattern when examined, lead to the conclusion that a considerable number of beneficiaries have taken to the traditional occupation. A majority of the respondents preferred self-employment to wage employment.

7.13 It is evident that higher percentage of the beneficiaries indicated that the schemes for which they were selected were not different from the traditional occupation. Hence they did not employ any new technique or skill involved in the performance of their occupation after becoming a beneficiary. The new techniques in terms of new methods of looking after the milch animal, using nylon nets for fishing purposes, application of agricultural inputs (fertilisers and high yielding varieties of seeds) did not find adequate scope in their choice of activities meant for upliftment of the target groups above the poverty line.

7.14 The subsidiary points that emerges that the beneficiaries have not been educated about the moral commitment to extract maximum advantage out of the schemes. The idea of putting in extra efforts to reap maximum benefit from the schemes was lost sight of.

7.15 Composition of respondents according to economic status - coverage aspect.

Since the programme is intended for the weaker sections of the society that is identified as being living below the poverty line composed of the Scheduled Castes/ Scheduled Tribes families and small and marginal farmers, landless labourer, rural artisans and agricultural - labourers, it is observed that the programme covered the higher percentage of families from these sections. The classification of the respondents according to their economic status given in the table below will throw light on this aspect :

Table No. 7.2

Classification of respondents according to economic status

Category	Blocks covered under field enquiry No. of respondents in each block			
	Dahanu	Taloda	Deori	Total
1	2	3	4	5
1. Small farmers	31	20	37	88
2. Marginal farmers	62	7	44	113
3. Landless labour	11	79	21	111

7.16 The higher percentage of beneficiaries covered under S.F./M.F. category indicates that the programme is implemented as an extension of the old programme, called S.F.D.A. Infact the families belonging to landless and Scheduled Castes/Scheduled Tribes should have claimed more share in the programme.

A variety of programmes were implemented in the block. The following important schemes and observations thereon are narrated here.

7.17 The specific observations as to the schemes implemented by the developmental authorities are presented for each scheme availed by the beneficiary families in all the selected areas under study.

7.18 Supply of milch animals

The income generating potential and employment-intensive nature of the dairying has made it popular especially in the context of asset creation for the weaker sections. The Agency supplied milch cattle in the periphery of the towns as a part of dairy development programme. The major share of the schemes (55.18%) is claimed by the milch animal schemes. The blockwise shares of the scheme can be defined as 20% in Dahanu, 60% in Deori and 91% in Taloda.

7.19 It is found that the scheme was implemented in the interior villages, coastal villages in case of Dahanu block, without organising the co-operatives for milk collection and processing. Further proper system of communication and road linking the taluka head quarters was not taken into account in Taloda block and Deori block. This has adversely affected the efficiency of the programme. The beneficiaries, however, found out the local market for their products. This dependency on the local market left the beneficiaries in the lurch and at loss.

7.20 The dairy development programme originally envisaged the supply of two milch animals to the beneficiary household. The second animal was to be given after six months to ensure the continuous supply of milk. But in actual practice it was found that some of the beneficiaries received the second animal after a considerable time.

7.21 The problem of availability of fodder (dry and green) and its high price during the most part of the year often affect the cost of milk production and consequently the profit margin of the producer beneficiary. An effective in-put service, therefore, becomes imperative to help the identified poor cross the poverty line through dairy. The input service with regard to cattle feed has remained restricted to the supply of concentrated feed, which was available

at the taluka centre. The beneficiaries in the interior villages were incapacitated to make use of the concentrated feed to improve the quality and quantity of their milk.

7.22 The dairy cooperatives organised also functioned to the disadvantage of the beneficiaries under the programme. The purchase of milk at the price fixed by the sweet will of the federation and payment of milk to the beneficiaries beyond the stipulated time became the common feature. These procedural defects annoyed the beneficiaries and contributed to shake the confidence in the programmes.

7.23 The much needed animal health care was not adequate and was not available in time to the beneficiaries, free of cost, as envisaged under the I.R.D. Programme. The need for a comprehensive and well unit health cover, artificial insemination and marketing services was appreciated for the smooth functioning of the programme. But the veterinary staff did not undertake visits to the villages even when informed about the sickness of animals. The beneficiary in these circumstances found rather difficult to bring their sick animals to the veterinary centre for treatment, with the result the beneficiaries lost their animals.

7.24 The animals supplied were exotic breeds like jersey, Haryana, in cows and Mehsana in she-buffaloes. The cross-breed and improved milch animals are not available in the quantity demanded by the people getting support under the programmes. Naturally the prices of such animals get suddenly flared up.

7.25 These animals were purchased from the neighbouring districts/bazars and fairs or Tandas. This arrangement although good in principle increased the cost of animals tremendously. The heavy demand on a few markets at a particular time of the year contributed to enhance the price of the animals to such an extent that the unit cost got upset.

7.26 The outside animals found difficult to accommodate with the natural climate of the area. The beneficiaries covered under this scheme found that the assistance - received through the scheme was absorbed by the total burden and they could not reap the benefits as expected because of the fact that they were having very low economic potentiality.

7.27 While supplying the milch animals to the beneficiary the economic conditions of the household was not taken into account. In order to reap the advantage out of the scheme, the extra labour and the overhead expenses are required to be put in by the beneficiary. The subsidiary occupation schemes have been confined to a few animals, cows and buffaloes, with minimum viable unit approach. In a large number of agricultural labourers, Scheduled Caste/Scheduled Tribe, who took up the scheme did not have the managerial capacity to adopt such a high technology and as a result incur heavy loss. The benefits start flowing after a certain period, but the repayment of loan starts earlier.

7.28 In the families surveyed, 178 beneficiaries were supplied with milch animals, out of which 91 families belonged to the landless labourers. The scheme did not prove fruitful to them because of the fact that the animal supplied did not acclimatise and rearing process got hampered. With the result the beneficiaries suffered a heavy loss due to mere feeding the animal without accruing any income as was expected.

7.29 The relation between the programme and the normal animal husbandry and dairy development programme were observed some-what unhealthy although they were closely inter related. The supply of cross-breed feed (green and dry), the facility for collection, transportation, chilling, processing, packing and distribution of milk requires a tremendous amount of co-ordination. This co-ordination was nowhere found in existence.

7.30 Bullock carts and bullock pairs

Next to milch animal, scheme of supplying of bullock carts and bullock pairs engaged attention of the beneficiaries. Of the 22 total beneficiaries, surveyed under the scheme, 12 were from Dahanu block, 7 from Taloda block and 3 from Deori block.

7.31 The scheme was aimed at providing the additional employment to the beneficiaries either landless or marginal farmers. 10 beneficiaries belonging to landless category availed the benefit of the scheme. The scheme was introduced in such villages which were either in the vicinity of the sugar factories or situated in the forest areas, where the full time employment to these assets can be assured.

7.32 It is seen that the transportation of the forest products such as grass, wood and timber is carried out mainly with the help of sophisticated means of transport. It is also found that in the Sugar-grown area, the sugar factories arrange the transportation with the trucks or tractors. In the circumstances, the beneficiaries have to go in search of the job for continuous employment of the asset possessed. In the circumstances they neither concentrate on the wage-base earning from the farms nor from the assets provided under the programme. But they have to incur the expenses for the maintenance of the B/P.

7.33 Further the situation in case of the surveyed 22 respondents revealed that 9 beneficiaries suffered heavy loss. The remaining 13 although not suffered a loss from the assets provided but they could not accrue the incremental incomes as was envisaged under the programme.

7.34 The beneficiaries to whom the bullock pairs and bullock carts were supplied complained of the non-availability of the medical aid in time. The bullock pairs were purchased from the neighbouring districts, bazars, fairs and Tandas. In principle, this purchase

arrangement was good. But the sudden demand by the beneficiaries in a large quantity increased the cost of the animals to such an extent that the unit cost for bullock pairs and bullock carts got upset. The heavy demand on a few market in the adjacent areas at a particular time of the year also contributed in the enhancement of the price.

7.35 The animals purchased from the outside area found difficult to cope up with the natural climate of the block. With the result 6 beneficiaries lost their bullocks. The loss of one animal or a pair as the case may be it is a colossal loss and additional burden on the beneficiaries family for he is put in such an embarrassing situation from which he cannot get rid of.

7.36 Similarly, the difficulty was experienced in getting the bullock carts in the large quantity as demanded. Further heavy demand on a few manufacturing units in the locality at a particular period of the year led to the increase in the price suddenly. With the result the unit cost of the bullock cart as was fixed under the scheme got upset. The loan proposal for bullock cart/pairs had to be revised in the light of enhanced price of animals and bullock carts. This resulted in the additional burden on the beneficiaries.

7.37 The general impression^{is} that the bullock pairs and bullock carts supplied to the landless labourers proved to be additional burden to his family and the resultant total loss from the assets provided for gainful employment. It is also heartening to note that some sort of linkage of these assets with some employment providing for ensuring steady and continuous income to the beneficiaries was found out in the areas under study. In Taloda block, the bullock pairs and bullock carts were given full time employment by the sugar factory. There the assets proved to be really productive and income generating to the beneficiaries living below the poverty line.

7.38 The sub-standard quality of the bullocks and the bullock carts supplied also made the beneficiary to sustain the incidental loss on this account. Proper care was not exercised in procuring the quality assets for the beneficiaries being lifted above the poverty line.

III) Supply of bullock pairs

7.39 The scheme of supply of bullock pairs to the small and marginal farmer families was introduced with a view to cultivate his land and generate additional income from the farm activities. Besides it was thought that this productive asset would bring some extra income and employment from the agricultural^{and}/allied activities in the off season.

7.40 From the 26 total families, surveyed under this scheme, 24 families complained that they did not have sufficient work for their assets. Of the 24 beneficiaries, 11 beneficiaries doomed because of the death of animal or permanent disability of the animal. The assistance received through the scheme was thus absorbed by the total burden of loan. They were not in a position to avail the benefit as was expected.

7.41 The bullock pairs remained idle for the most part of the year. The S.F./M.F. families who used to go in for additional income through the sale of grass, forest products before becoming the beneficiaries now found^{it} difficult to meet both ends. This can be attributed to two main reasons. Firstly, the assets kept him engaged without any gainful employment for his family. So he did not undertake wage-earning activity. Secondly, the additional income which would have been accrued through the subsidiary occupation was also lost. He was not in a position to provide full time work to the assets on his own. This precarious condition accentuated the situation from bad to worse.

7.42 It was found that the beneficiary families which have been reported as benefitted from the scheme were not the families actually living below the poverty line.

IV) Land Development Programme

7.43 The land development programme was implemented through the Government i.e. Soil Conservation Department as a part of S.F.D.A. programme. The Department implemented the work through selection and development of continuous patches in a certain area of operation. The beneficiaries did not evince any keen interest in the scheme. Out of the total 49 cases studied 44 cases were from Dahanu block only. These 44 cases could not reap the benefit from the scheme because the heavy rains washed off the bunds leaving only the burden of loan on their shoulders.

7.44 The scheme does not seem to have been implemented with the proper planning by the agencies in advance. The whole hearted participation of the target groups was not sought. The results, therefore, were not encouraging as it was imposed from outside. Further the scheme is not conceived as a direct benefit scheme to the beneficiaries. The benefits accrued under the scheme are more or less indirect in nature.

V) Sheep and Goats

7.45 The viable unit consisting of 6 he-goats and one he-goat was prescribed for the beneficiary family. The additions to this unit would be the net benefit accruing from the scheme.

7.46 Under the study areas in Deori block, 10 beneficiary families were supplied with the goats unit. Out of 10, 6 families were divested with the assets by the natural calamities in the form of death of goats by disease and killing of them by wild animals. In case of the remaining four respondents, the assets provided were with them in live condition. The incremental benefit was not visible.

7.47 The main flaw of the scheme can be cited as the uneconomic nature of the viability of unit fixed for.

The beneficiary family did not afford to maintain a full time worker for such a small heard moreover the beneficiaries also did not evince any genuine interest in the scheme as the benefits are accrued over a long period for which he is not ready to wait. The schemes of immediate benefit are generally preferred by the families belonging to the weaker sections.

VI) Schemes from the Tertiary sector

7.48 It was realised that the agricultural and allied agricultural activities alone are not capable of rural development in the full measure. So the rural poor are required to be equipped with some technical skill for carrying out the subsidiary occupation. The activities under the tertiary sector, service sector have been introduced for the rural poor. The requisite training to the poor is thought imperative. With a view to provide gainful employment in the village itself, some service activities were taken up for financial assistance under the programme.

7.49 In the areas where field enquiry was conducted it was found that the respondents took up the following service activities for betterment of their living.

<u>Activity</u>	<u>Number of beneficiary surveyed</u>
1. Hair cutting	1
2. Kirana shop household	1
3. Utensil shop	1
4. Tobacco shop	1
5. Vegetable shop	1
6. Sewing machine	3
7. Tea shop	1
8. Floor mill	1

7.50 All these respondents were from Deori block of Bhandara district. It is seen that a few respondents have taken up the service activities for their self employment as against wage-employment. The general

impression is that the development of agencies and the target group families were rather reluctant to go in for the programme under tertiary sector. The village level planning for the scope of such activities is found to be totally missing.

7.51 The requirements of the village of the particular service is not properly gauged. So it was found that where there was a work for one sewing machine number of sewing machines were provided to the beneficiaries. With the result all the sewing machine units remained idle and some had to follow other wage-base earning. Similar position was noticed in case of Kirana shops as well.

7.52 The economic activities to be undertaken in each village do call for advanced planning to bear the fruits. The necessary corollary of the scheme is the training to the beneficiaries. The training to the beneficiary is not imparted as required before taking up any new activity which will go to change his status.

Piggery

7.53 It was observed that in the field enquiry only one beneficiary family came across in Deori block. A viable economic unit size of 3 female pigs was prescribed under the programme. Very few beneficiary families took interest in the scheme. The scheme meant merely for production of pork hair and receive additional income.

7.54 Especially in the tribal area the potential demand for pork is mustered. But the families do not come forward for the acceptance of the scheme. It has, therefore, become a sort of taboo for the scheme.

Fisheries

7.55 The schemes under this sector were found in the coastal area of Dahanu block. Some respondents were also identified in Deori block which is called the "area natural reservoirs".

In the coastal area of Dahanu block the scheme

have found wide acceptance by the beneficiaries. The respondents, who were interviewed, complained that their demand for fishing boat was met out with their concurrence. They felt that if they would have been given the fishing boat with 2 cylinders equipped machine of 15 horse power, this would have enabled them to go deep in the sea for fishing activity.

7.56 In Deori block, fishing nylon thread were supplied to the beneficiaries. They were required to be supplied with fishing nets. The beneficiaries wasted their time in webbing the nets. The benefits did not flow to them during the period under review.

7.57 The fishing spots are very often sold or auctioned to some other agencies/persons at the disadvantage of the beneficiaries. In fact, the auction sale of lakes for fishing purpose may be effected in providing the interest of the communities in the village.

Caning

7.58 This activity sponsored by the Mahatma Phule Backward Class Development Corporation was covered under the programme. The respondents in the coastal areas, where fishing is undertaken, as a gainful activity found to be carrying the caning business as subsidiary occupation to the fishing community. The assistance given under the scheme to the beneficiary was to the extent of Rs. 200 per family. They complained of the inadequacy of the amount as a working capital. The up-shoot change in prices of the raw material very often discarded the interest in the caning activity.

Construction of new well and repairs to old well

Supply of pump sets

7.59 This scheme was envisaged with a view to assist the beneficiary for getting better yield from irrigation. The object of the loan was to meet the cost of the construction of new well or to undertake some repairs in respect of the old well, if any. Further the supply

of pump sets was for lifting the water for irrigation purposes. It was implemented as a part of agricultural development programme. The financing of these schemes was by the Land Development Bank.

7.60 It was found that the beneficiary, who was assisted under the scheme, complained that the 50% loan amount^{is} disbursed in the initial stage and the balance after completion^{of} work (in the case of new well) is troublesome. The 50:50 proportion of assistance proves to be impediment in the way. The remaining work could not be carried out further for want of funds.

Even after the completion of construction of well and the fitting of electric pump, the pumps are not energised, immediately. With the result, the beneficiary do not reap the advantage as expected.

However, the beneficiaries, who were benefitted under the scheme, had good experience of the scheme as they could add to their income positively.

Adequacy of loan amount

7.61 A majority of the respondents said that the loan granted was adequate. The adequacy of the loan was mostly in terms of enabling the beneficiaries to purchase milch animal, bullocks pair and bullock carts, machinery for fishing, sewing machine etc. Quite a few respondents complained of the inadequate loan amount. These respondents belonged to the service sector. This inadequacy of loan was in terms of the beneficiaries not being able to buy the raw material within the loan amount with the result, they could not procure anticipated gain from the activity undertaken.

7.62 In certain cases, the respondents were required to contribute a share (matching) for the purchase of assets under the programme. The unit cost upset by the sudden demand for the assets in a particular market also caused the modification in the proposal submitted by the beneficiary. In this background the adequacy of loan could be termed as partial.

Repayment of loan

7.63 A higher percentage of the beneficiaries belonging to animal husbandry group indicated that they were able to repay the loan. This situation prevailed mainly - because of the tie-up arrangement of the bank loan with the society/sangh collecting and processing the milk in the operational area. The payments were effected after deducting the instalment fixed by the banks. However the milk Co-operative society or sangh recovered the amount from the beneficiary but utilised the same for their purpose. The necessary credits to the banks were not done. The beneficiary in the circumstances had to pay the interest for no fault of his own.

7.64 It was observed that the milk-Co-operative Society/Sangh being the trustee of the loan amounts utilised the amounts for other business keeping the banks in the dark in some cases while banks harassed the beneficiaries for the recovery of loan amounts.

7.65 The exception was that of the beneficiaries which were supplied with the bullock carts and bullock pairs. They stated that due to less yield from the under utilisation of assets provided and unforeseen household expenditure they could not repay the loan as per the instalments fixed by the bank. They perhaps did not repay as their income was not enough to facilitate the repayment.

7.66 It was found that the schemes which did not generate additional income to the beneficiaries, instalments fixed by the bank remained outstanding.

7.67 The respondents had no knowledge about the procedure of repayment of loan, loan to be repaid, number of instalment fixed for repayment, amount of subsidy released and even the principal amount of loan the period in which to be repaid. The bank to whom the instalment to be deposited.

Table No. 7.3

Status of knowledge of loan amount, subsidy
and the repayment of loan

Sr. No.	Block	Fully repaid	No. of beneficiaries		
			No. Loan	knowledge about Subsidy	Outstanding
1	2	3	4	5	6
1.	Dahanu	15	50	-	36
2.	Taloda	17	45	5	40
3.	Deori	4	57	-	41
Total		36	152	5	117

7.68 The table above reveals the position of the beneficiaries in the surveyed area about the knowledge of loan components in each block. The ignorance of the beneficiaries about the general facets of the loan was pervasive. However, quite a few respondents felt that the repayment procedure was not perceived as tedious one. The number of instalments prescribed for repayment of loan were reasonable.

7.69 The bank officials also contended that the beneficiaries with more income could repay the loan regularly. In stray cases the default in repayment was seen. The bank officials ^{further} remarked that the general tendency on the part of the tribals is to get rid of the loan as early as possible. Further he would no more avail the loan if one loan amount is outstanding. However, the circumstances in which he is placed do not allow him to override the situation.

Insurance scheme

7.70 It was found that the insurance cover to the milch animal, bullock pairs was extended and the amount of

insurance premia were initially recovered as a part of loan. However, the similar insurance was not provided to goats (sheep and goat) and piggery units as the size of unit was fixed large. In the absence of the insurance cover, the beneficiaries belonging to this category sustained heavy loss and the scheme over-burdened the beneficiaries for no fault of them. The interest frame of the scheme jeopardised the economic living of the beneficiaries.

7.71 Amongst the cases studied, it was observed that out of 78 cases of buffaloes, in 15 cases the animals were dead and insurance was not settled in almost 12 cases. In 100 cases of cows, about in 19 cases the animals ^{were} found to be dead. In as much as 17 cases the insurance amount were not received by the beneficiaries even when claims were already preferred.

7.72 Out of 48 cases of bullock carts and pairs, in 6 cases the bullock pairs were found to be dead. Not a single case of insurance has been settled to this date. The beneficiaries were divested of the assets.

7.73 There has been no strategy for the recovery of insurance claim amount from the insurance agency. No agency under the programme has been assigned the responsibility in this regard.

The banks and the developmental authorities did not take keen interest in the settlement of insurance claims. The insurance agencies, however, connived at the repeated requests from the beneficiaries.

Views of the beneficiaries

7.74 The beneficiaries themselves exerted for maximisation of their income. All the respondents were small or marginal farmers, and landless labourers. They could get very little farm income through paddy and other cereals. The agriculture, being the seasonal main stay of the livelihood, they were prone to unemployment during the post harvest period.

7.75 The beneficiaries in Dahanu block were motivated through the word of veterinary officer to avail the benefits of the schemes of milch animals under the I.R.D.P. Similarly the beneficiaries from Taloda block and Deori block were motivated through the non-officials and officials to take up the variety of schemes under the programme.

7.76 It must be mentioned here that even though they were professed with a variety of schemes the respondents, however, preferred the scheme, which will maximise their income within a short span of time. The beneficiaries did not show any propensity to engage themselves in such activities as would be complimentary to the main schemes under agricultural and animal husbandry sector. For example, the beneficiaries should have interested in the fodder cultivation sale and purchase of cattle feed as a complimentary to the milch animal scheme.

7.77 There are social, political and economic constraints and the nature of political power chiefly determines the nature, direction of developmental process. The economic pattern is characterised by high degree of concentration of wealth, both industrial and agricultural, in the hands of a few people. A majority of people are living below the poverty line and lack security of life. Department people cannot be expected to be active participants. The representatives of weaker sections have not been able to play any significant role either in decision making or in programme execution due to their 'dependence' on others.

7.78 The approach of bureaucratic machinery is also not conducive for people's participation. The patron-client attitude of top administrators results in treating people as recipients, not as participants, in the programme. The administrative elite considers people as ignorant and selfish not capable of independent thinking. This results in their alienation from the people.

7.79 This situation calls for organised and sustained efforts for organising the poor in order to make their participation in the developmental process meaningful. Basic changes are, therefore, needed in the socio-economic structure so as to enable rural poor to gain the capacity to participate. In short, popular participation in the programme holds a pre-requisite for overall development of masses.

Role of banks and their views about the programme

7.80 The role of commercial banks and financing institutions in advancing credit to the beneficiaries for buying milch cattle, bullock pairs, bullock carts is commendable. The commercial banks also participated in the financing and implementation of land development schemes in some areas. But it must be mentioned here that financing institution took little interest in the long term schemes.

7.81 The interview with the branch manager revealed that the banks attitude towards the programme is more or less subjective. The out-look of the personnel put incharge of the bank/branch in the operational area goes a long way in the finalisation of the proposal received from the developmental agencies. The most of the funds even though earmarked in the Annual Budget by the Bank were disbursed or remain undisbursed. In both the cases the branch manager is held answerable. The branch offices of banks are very often under staffed. So the processing of loan proposals at the branch level is always delayed. The situation tends to rejection of the loan proposal on clymsy grounds.

7.82 The bank official generally took active interest in the processing of loan proposals submitted to them by the block level officials. In some areas it was found that the loan proposals which^{were} found to be difficult or unjustifiable from the point of view of the bankers are settled with the discussions. This amicable approach of bank officials in certain cases made the strong head way in the programme in the areas under
Ru rview.

7.83 The bank officials complained of the less recovery of the loan. They found it difficult to go on recovery campaign after attending the bank business daily. They had no vehicle to attend this job. They complained of the non-co-operation from the developmental authorities in the recovery of loan from the beneficiaries, who made a default in the repayment.

Shortcoming of the I.R.D. Programme

7.84 The Integrated Rural Development Programme envisage the availability of certain minimum infra-structural facilities in various villages which would facilitate the implementation of the programme. This infra-structure include communication, drinking water, primary education, post office and banking facilities within the easy access of the villagers. But many of the villages are still deprived of these facilities and as a result, the programme implementation under I.R.D. Programme suffers a great extent.

7.85 There are certain stages in the implementation of the programme for the target group identified. These stages may include requirement, availability, supply and utilisation and effective monitoring. But at the time of planning of different programmes under I.R.D.P. by the Project Officer and his team of experts, it is disheartening to note that essential requirement are lost sight of.

7.86 The target of coverage of beneficiaries under I.R.D.P. is 600 per block per annum, out of this 400 beneficiaries would be covered under primary sector where as 200 beneficiaries would be covered under I.S.B. sector. But in actual practice, proper planning of scheme formulation is not done in advance either at the district level or at the block level. In other words, the D.R.D.A. which have been entrusted with project formulation have not been able to muster sufficient expertise in formulating viable project. The implementation of project at the block is percolated as it is. The block level developmental agency was

assigned with specific targets of expenditure and number of beneficiaries to be covered without any specific weightage to the viable activities in the particular area.

7.87 It was found that there has been no adequate machinery at the block level to execute the programme under I.R.D.P. The Block Development Officer at the block is already overburdened with other developmental works. The execution of this programme is in addition to other works with the result, he does not perform the implementation task with full justice. They tended to implement the programme in a haphazard fashion. These include improper identification of beneficiaries, poor formulation of projects and lack of effective co-ordination. Justice which is the principal consideration for the I.R.D. Schemes has failed to realise. All this goes to conclude that there was no serious thinking about the big programme at the block and district level.

7.88 The D.R.D.A. functioned only as subsidy releasing authority. But the significant point that the subsidy as a means of incentive for initiating the economic activity was not imbibed on the minds of the beneficiaries and thus it has failed to create any impact on the respondents.

7.89 Majority of the beneficiaries accepted the loan simply because it was being given. Few understood its purpose or its implications. There were no follow-up measures by the D.R.D.A. to assess the feed back from the beneficiaries on the implementation of the programme. Once the subsidy amount was replaced to the Bank, the D.R.D.A. regarded it as the end of its responsibility. No attempt seems to have been made to be regularly in contact with the beneficiaries just to find out how useful the programme was to the beneficiaries.

7.90 The developmental machinery seemed to have done job of explaining the details of the programme more in a mechanical way than for creating the necessary awareness, motivation and interest in obtaining the benefits under the programme.

7.91 This lack of conviction on the part of the officials entrusted with the implementation of the programme to make a success has been noticed. It should be realised that in matters of economic and social transformation of the tradition-bound rural masses, a continuous two-way communication with the people is essential. But what has happened that at the time of identification of beneficiaries programme details were explained. Later the bank before disbursing the loan incidentally cleared the doubts that might have been in the minds of the beneficiaries. The non-official element might have rest content with the moment that their constituents were identified as beneficiaries. They took it for granted that the rest would follow. The result has been that the beneficiaries, who ultimately had to bear the burden of the debt, did not know the various details of the programme. The D.R.D.A. officials and block officials felt that they discharged their responsibility by releasing the subsidy part of the loan. There was no functionary, therefore either of the D.R.D.A. or the bank to oversee the progress of utilisation of the loan by the beneficiaries. The communication gap between the beneficiary and bank officials, and others led to ^{the} failure of the whole effort in the majority of the cases as under :-

- (1) The subsidy provided has not yielded the desired benefit to the beneficiaries.
- (2) The Bank too has found in a sorry plight so far as the recovery of the loans is concerned.
- (3) The beneficiaries have suddenly found themselves in a debt to the bank though the loan has not improved their economy to the extent desired.

7.92 The credit institutions undertook financing for the activities recommended by the developmental agencies but did not endeavour to motivate the target

groups through credit camps. The bank official did not evince interest in the supervision and monitoring of the programme in such a way that the beneficiary get adequate return of the funds advance. This is highly essential because various programmes under I.R.D.P. are credit-oriented.

7.93 The study brings out that in all the developmental machinery created for the I.R.D. Programme to alleviate the rural poverty, the Gram Sevak commanded high esteem and played a pivotal role.

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CHAPTER-VIIISUGGESTIONSIntroduction

8.1 The aim of Integrated Rural Development Programme is to provide additional employment which would generate additional income for the beneficiaries, who are living below the poverty line. Thus it aims at making direct attack on the poverty for its removal. Our poverty is both relative and absolute. Relative poverty is often measured in terms of inequality in income distribution. Absolute poverty is measured in terms of some kind of notion of 'subsistence', which is considered appropriate to the circumstances of the particular society concerned. Our rural poor are subject to low income and abysmal poverty. Where incomes are generally low, absolute poverty is reflected mainly in inadequacies of food intake and the malnourishment and undernourishment on a mass scale. Since most of the Scheduled Tribe population live below poverty line, the removal of poverty in their case would mean that every person living below the minimum acceptable standard and having meagre means of livelihood should have enough income to maintain an equal acceptable living standard in a society. It has been observed that the programme is not being implemented as per the expectations. Some of the important aspects need careful consideration in the context of successful implementation of the programme undertaken on massive scale.

8.2 The families, which are living below the poverty line, are identified through the household surveys and verified in the Gram Sabha. Moreover, these families are to be arranged/classified in the income ranges as per the guidelines. But the whole procedure is so cumbersome, that the work leaves much scope for under-estimations & incomplete coverage. In actual practice, some shortcuts, are found out as there is no adequate personnel to carry

out the work as expected. It is, therefore, suggested that a special team at the block level should be formed to undertake the specific base line household surveys and this team should identify the families from the target groups, which really fall below the poverty line.

8.3 The Integrated Rural Development guidelines have also laid emphasis on coverage of poorest of poor on priority basis. The very basis on which the whole structure and success is dependent is not seriously thought of in the beginning. It is, therefore, necessary that the procedure of identification needs to be streamlined and centralised at the block level. The sole responsibility will be shouldered by the developmental agencies in case there is the wrong or misidentification of the families so identified under the target group.

8.4 It is a fact that most of the beneficiaries belonging to the weaker sections of the community are illiterate. They do not have the basic education of three 'R's. Implementation of different programmes under Integrated Rural Development Programme envisages imparting necessary technical know-how needed for the programme, e.g. special training is needed in animal health care, rearing cows etc. Adult education is the only alternative for those beneficiaries proposed to be covered under the programme and, who were deprived of the primary education in their childhood.

8.5 This programme of adult education will provide basic information to the people on the local programme of I.R.D.P., N.R.E.P., M.N.P. and others currently in operation in addition to the teaching of three 'R's. They should be involved under "National Adult Education Programme". Similarly, in order to earn their livelihood, they need to be covered under "National Rural Employment Programme".

8.6 The educated youths in the villages should be organised to impart training to take up leadership in the villages so that they can take up the cases of villagers with the different official forums for solution.

It will serve as a medium for bridging the communication gap between the villagers and the special programmes meant for their betterment side by side. It is essential to inculcate the sense of responsibility in the rural poor for exerting more for improvement of their standard of living.

8.7 The identification of schemes is the important aspect under I.R.D.P. After selection of beneficiary, it is important to see what type of scheme is most applicable to him in consideration of his bio-data collected in proforma-V of the operational guidelines. For a particular beneficiary many schemes are available. The scheme is generally assigned in the preference of the beneficiaries. As the beneficiary is poor and uneducated, he may not be able to take judicious decision for a programme which maximises his income. It is, therefore, essential to have the identification of appropriate scheme under primary (ISB) for the beneficiaries as identified under particular category such as S.F./M.F./landless etc.

8.8 The target group families comprised of small and marginal farmers, landless agricultural labourers, who undertake the traditional occupation as farming. Efforts are needed to help these farming communities to increase their production. They should be provided with loans on easy terms and conditions. Such loan should be given in kind i.e. in the form of high yielding varieties of seeds, fertilizers and pesticides etc. The modern equipments such as Tractors, pump sets, harvestors and some other equipment for better farming should be provided on hire through the co-operative societies.

8.9 After the achievement in the farm production as desired, the small and marginal farmers will be asked to augment their income with the help of subsidiary occupations like dairying, animal husbandry, horticulture, piggery, sheep breeding, poultry farming, fishing. At present the programmes are implemented in a haphazard manner. The subsidiary occupations are

taken up with total disregard to farm production. With the result, the beneficiary finds it difficult to meet both the ends with two occupations in hand. It is, therefore, suggested that new farming techniques should find first priority over the subsidiary occupations.

8.10 The farmers organisation should be formed in every village. One such organisation should be formed not more than 20 farmers of contiguous areas. The group should arrange the services of small tractor or pump set or similar machinery of daily use to the farming communities.

8.11 Special efforts are needed to improve the lot of landless labourers. They should be encouraged to take up the subsidiary occupation from the ISB sector. They should be provided with credit at low cost and easy terms to establish their trading units. They should be given a short training in their respective professions to enable them to acquaint with modern changes in the fields.

8.12 The rural artisans like carpenters, black smith, shoe-makers, potters, etc. need be assisted with at cost credit and that too on easy terms to establish their workshops. They should be assisted through their society formed for the purpose. They should be provided work under I.R.D.P. for example, the programme of production of bullock carts for the beneficiaries.

8.13 Under ISB sector, techno-economic survey should be carried out. This survey will indicate the availability of raw material, processing, storage, transport and marketing aspects. New schemes on the basis of the survey should be introduced. The requirement of technical man-power should be properly assessed so that the training programme under TRYSEM will be initiated and completed with success.

The small and cottage industries are needed in the rural areas to provide better employment opportunities to landless labourers who find employment only in the

flush season. The industries should be selected carefully so that they may utilise the locally available raw-material. Besides, they should also suit the local requirements. In this connection, canning, sugar-making, oil-crushing, honey producing, soap making, basket making, carpet making etc. may be mentioned as examples. The co-operative institutions should be established to purchase the produce of these occupations at reasonable prices. This will solve the problem of marketing of these products. The agencies may sell these products in the neighbouring urban areas.

8.14 The observations in regard to the schemes implemented in the areas covered under field enquiry have been mentioned in the earlier chapter. The - schematic suggestions are elaborated in the following lines.

Under the supply of milch animal, the animals of cross-breed, Jersey, Haryana of exotic breeds have been provided. In fact, the beneficiary belonging to the weaker section landless labour group has little knowledge of rearing the animals cannot do well with the scheme. He does not know milking the cow even. He, therefore, depends on other knowledgeable person for the purpose. In some cases, the beneficiary used the hired services for this purpose. In this circumstances, it is suggested that the beneficiaries under this group should be imparted proper training in milking and taking proper care of the productive assets given to them.

8.15 It is a pre-condition of the dairy programme that the provision of necessary inputs such as cattle-feed, fodder (green and dry) is available in ample quantity locally. This advanced planning is must for successful implementation of the dairy programme. In Taloda block it was observed that the green fodder amply available was sold away to the neighbouring districts. Hence it created the stringency of green fodder for the local users. This situation can be remedied with the requisite planning of available raw-

material for local use by the planning authorities. Development of fodder crops, demonstration on the small plots, encouraging the small farmers to take up such plots in the operational area of the programme is needed to ease the fodder problem acutely faced by the beneficiaries.

8.16 The Dairy Development programme is necessarily a joint venture to be performed in conjunction with the Dairy Development Department and animal Husbandry Department. The animal health care, which is ignored while formulating the schemes under the animal sector would have been easily facilitated. The facility of artificial insemination through livestock aid centres/dispensaries would be extended as per the requirements. The veterinary staff essentially providing the service to the people getting support under the programme is inadequate. But the relation between the programme and the normal animal husbandry and dairy development department should be clearly spelled out as they are closely inter-related. This necessary co-ordination amongst the departments should firstly be ensured before embarking the programme in the field.

8.17 As the cross-breed and improved animals are not available in the quantity demanded by the people, who receive support under the programme, it is suggested that the programme of calf-rearing insemination and medical help should be organised by the Government as a special effort. This will keep in check the animal prices suddenly flared up in the local market, for the inferior quality. The follow-up measures as envisaged under the programme would be effectively undertaken.

8.18 The tie-up arrangement of milk collection with milk federation (Sangh) and Dairy society is not conducive to the success of the programme. The Dairy society shows complete indifference and fails to take any interest in the collection of milk, its proper grading, billing and payment to the beneficiaries at the stipulated period. The beneficiaries are very often harassed by

the Co-operative Societies by non-accepting the milk brought to the society on the pretext that capacity of the chilling centre is full etc. In this context, it is suggested that the dairy society, federation and the Dairy Development Department should have complete liaison and co-ordination. All the activities such as procurement and collection, processing and transportation of milk should be arranged and organised in an efficient and effective manner. The rates, the measurement of milk should be made known to the beneficiaries then and there by issuing the slips on the spot.

8.19 The amount recovery of loans effected through the dairy society on behalf of the bank in some cases found to be utilised for the society's purpose. In the event the beneficiaries were required to pay interest on the amount recovered from them by the society but not remitted to the bank. This arrangement at present created the sorry state of affairs for the beneficiaries who are poor and helpless. In this context it is suggested that the dairy society should submit the detailed statements as to the payment and the recovery of loan from the respondent concerned to the Bank. Then the bank should deduct the recovery amount before crediting the payment to the dairy society's account. This will facilitate the recovery of loan effectively.

8.20 The programme of distribution of bullock carts and bullock pairs should be undertaken in the area where there is full-employment potential exists. It was observed that the scheme has been given to the beneficiaries belonging to the landless labourers residing in the remote areas, where the necessary infra-structure and roads communication is practically non-existence. Basically this scheme is service oriented. It is, therefore, essential to see that the programme is implemented in the villages which are in the vicinity of sugar factory, urban areas, industrial areas which will provide full-utilisation of the assets.

8.21 The bullock-carts supplied to the beneficiaries should be manufactured locally through the rural artisan and their society which will help provide the necessary employment to that class. The purchases of bullock carts from the rural artisans will naturally keep the soaring prices of the assets in check despite the heavy and sudden demand under the programme.

8.22 The supply of bullock pairs is confined to the beneficiaries belonging to the small and marginal farmers group. It is suggested that the bullock pairs should not be distributed to the beneficiaries having marginal holdings because he is not in a position to provide continuous work to the assets given. The bullock pair received by the beneficiaries adds to his plight in the slack season.

8.23 The scheme of land development is confined to bunding and terracing of the paddy fields. They are mostly from the hill side area. The geographical situation and the transitory nature of the scheme do not confer any advantage to the beneficiaries. The programme of soil conservation bunding and terracing the contiguous patches should be planned in a phased manner for a period of five years. The benefits of the scheme are indirect. Since they are dependent on the other factors beyond the control of the beneficiaries. A machinery for rectification works should be strengthened to the extent to rouse the interest of the people in the scheme.

8.24 The scheme of providing of sheep and goats to the beneficiary family is not of economic size. The viable unit of sheep and goats should be of a size that the goat-rearing cycle will be maintained continuously. If the unit is fixed at 20 or more the beneficiary will be put in^g position to avail the insurance facility. This will prevent him from the recurring the losses for want of insurance scheme.

The schemes has taken advantage by the agricultural labourer and labourers, who have no arrangement for the fodder. They have to depend upon the forest sides, where they have been prohibited. Naturally the fodder problem becomes acute. The grazing lands villages pastures should be reserved for these beneficiaries.

The schemes under Training and Service Sector (Tertiary sector)

8.25 The target groups can be divided into different occupational categories and their number and proportion that could be benefitted, from sectoral projects/programmes could be assessed according to the magnitude to which this sector can directly offer economic activities to them. This analysis would not only help in linking beneficiary household programmes but also to assess the feasibility and limitations for the beneficiary oriented programmes.

8.26 Under ISB sector, the villagewise potential should be assessed through techno-economic survey. From the data analysed, a village plan for such activities economically viable should be formulated. An ideal villages plan under ISB sector will have the following facets:

8.27.a) The villages can be categorised as interior and roadside villages. For the interior villages, the composite unit of schemes required may be enumerated as under :-

- 1) Kirana shop
- 2) Pan-bidi shop
- 3) Flour mill
- 4) Cattle feed centre
- 5) Agro-service centres
- 6) Cycle shop
- 7) Kadda Kutti Unit

Similarly, for a cluster of 5 to 6 adjoining villages, one medical shop may be introduced.

b) In case of roadside villages, besides the schemes listed above, the following schemes may find scope in wider range.

- 1) Tea stall
- 2) Ghani oil
- 3) Service garage
- 4) Spare parts, automobile units
- 5) Lunch home
- 6) Brick manufacturing
- 7) General stores
- 8) Utensil shop
- 9) Black smithy and carpentary

Care should be, taken not to grant the schemes, which are similar in nature for the particular village. The ideal assistance should be fixed at such a level that with the help of which the beneficiary can carry out the activities undertaken with commercial view point.

8.28 The piggery schemes should be assigned to the beneficiaries, who have genuine interest and the marketing of pork has some scope in the area. The pigs of improved breed should be supplied instead of local breed.

8.29 The fishery activities have wider scope in the coastal areas. The scheme of supply of mechanical boats for fishing calls for large capital investment. In that case, the individual beneficiary should not be considered. A group of individuals should be helped with the mechanical devices for fishing so as to be more economical and profitable. The individuals provided with low range capacity mechanical boats have not reaped the benefits out of the schemes as desired.

8.30 In other part of the area, the development of fishing ponds should be done with the help of fisheries department of the State. The developed ponds should be received and allotted to the fisherman society of the beneficiaries. The beneficiaries under the scheme should be provided with nylon nets instead of nylon cards. The arrangement for transport should be made for the wider

marketing of products by the beneficiaries provided with vehicles. For in the rural market, fish has little demand.

8.31 The beneficiaries covered under the caning activities should be assisted with more credit for purchase of raw-material and transportation arrangements for finished goods. After a careful study this being a commercial activity it is felt that the beneficiary under this scheme should be provided with the minimum financial assistance of Rs. 4000/-which would prove substantial.

8.32 The purchase of raw material required and the marketing of the finished goods should be handled by the co-operative society to avoid the present exploitation.

8.33 A present practice in granting a loan required for the new well or repair of old wells is given on the basis of the stages of work executed. But in this procedure, the inordinate delay is caused in the repayment of subsequent instalments. With the result, the unit cost gets upset. In order to avoid the irreparable losses to the poor beneficiary, the loan amount should be disbursed in lump-sum.

8.34 The scheme of distribution of the pumpsets should be executed with the co-operation and co-ordination of M.S.E.B. Officials so that energisation of new pumps would not pose any problem to the beneficiary concerned.

8.35 The Unit cost once fixed for the various assets to be supplied under the programme, should be reviewed and revised in the light of changing prices from year to year.

Repayment of loan by the beneficiary

8.36 The beneficiary assisted with the loan is willing to repay the loan in full. However, he is not appraised of the procedure of repayment of loan instalment fixed, regularity in payment etc. The details about the loan amount, subsidy granted and the amount due, instalments prescribed should be indicated in the "Vikas Patrika" to

be issued to the individual beneficiary. It should be ensured that they are updated from time to time.

8.37 As the bank officials are solely responsible for the recovery of loan advanced, the responsibility in this regard also be shared by the developmental authorities at the block level. A joint campaign of bank official and the developmental agencies should be conducted monthly just to make the beneficiaries aware of their responsibility of repayment of loan amount.

8.38 The recovery of loan amount should be after some specific period when the beneficiary finds himself in a position to repay. The annual total repayment of loan should not be more than 10% of the loan amount advanced. This calls for fixing of the reasonable instalments for repayment which would flow regularly.

8.39 At the village level, the monitoring of "Vikas Patrika" may be undertaken to establish close contact with beneficiaries and to judge his economic condition and utilisation of the assets.

8.40 The study revealed that the insurance claims of most of the respondents under animal husbandry scheme found to be unsettled by the insurance company/agencies. In this context, the D.R.D.A. should fix one insurance agency for the Block irrespective of bank institutions linkage. The insurance rates should be acceptable to the insurance agency as the rates under programme seem to be low. With the result the Insurance Company may attend the work promptly.

8.41 In the event of the claims remained unsettled by the Insurance Company for a period more than a month, the Insurance Company should be penalised. It should be made to bear the bank interest which is charged on the beneficiaries in the default. The Bank should charge the interest on the Insurance company for the instalments remained overdue under the circumstances.

8.42 It is suggested that the procedure of settling the claims should be simplified. The Insurance Company

which shows total disregard to the beneficiaries' claims should 'totally banned in the business.

8.43 The beneficiary's views when assessed for the insurance scheme it is expressed that the insurance cover should be dispensed with and certain margin money equal to the insurance premium should be kept for the medical expenses, coverage to the loss of animals etc.

8.44 The main impediment in respect of full participation of institutions is found to be the inadequate staff. The situation can be remedied with strengthening the additional hands to every branch in the field. It is quite necessary for the success of the programme that the bank official should adopt the developmental outlook in place of the orthodox commercial attitude. The bank officials should be involved in the formulation of block plan. That will certainly facilitate the co-ordination and integration amongst the developmental authorities and credit institutions.

8.45 While formulating the schemes for the weaker sections, target groups, it is expected that the necessary infra-structure facilities exist. If not in existence they should be developed under the minimum needs programme. If funds are not available under MNP, the I.R.D.P. money should also be utilised for building up such facilities. In that event, the I.R.D.P. funds may be utilised for the development of minimum infra-structure and the "beneficiary oriented" programme may wait till such time the block become eligible for assistance under I.R.D.P.

8.46 It is, therefore, necessary to stratify the blocks as "highly developed", "developed" and "under developed." This consideration must govern the allocation of funds under the I.R.D.P. by D.R.D.A. Equal allocations of funds is not, therefore, desirable in view of the uneven distribution of the infra-structural facilities in the district.

8.47 The block level officials for the programme implementation fall short of the achievement due to the lack of staff required for execution. The block staff should be strengthened adequately since this special programme of alleviation of rural poor needs special attention and outlook. At the district and the block level, the programme envisages the date feed-back. It is suggested that necessary documentation should be undertaken at both the levels. The necessary training may be imparted for the work.

8.48 The D.R.D.A. officials will have to exercise much more vigilance than they are doing at present. Since it is the programme administered in the field. It is not enough merely to scrutinise the paper returns. It is, therefore, suggested that the officers must go out into the field to see for themselves that the benefits are going ⁱⁿ the right directions.

8.49 Above all, it is extremely essential to chalk out an integrated approach for ameliorating poverty and reducing inequality in the rural areas. The implementation of these programmes should be done seriously by the district and block level officials.

8.50. A satisfactory solution of the problem of rural unemployment and abject poverty can be found out only when planning is attained to the aim of utilising to the fullest extent the man-power resources of the community. This may even call for revision of plan-priorities and re-orientation of socio-economic structure in rural areas, change in pattern of industrial growth, provision of adequate finance, regular supply of raw-material, proper marketing facilities, necessary training for skill development in the rural youths, creation of proper infra-structure and re-distribution of income in favour of the poor sections of the society.

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