INTEGRATED RURAL DEVELOPMENT PROGRAMME AND POVERTY ALLEVIATION IN INDIA (REVIEW OF LITERATURE)

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CHAPTER I

INTRODUCTION

The problem of poverty is pervasive, wide spread and reflects the impact of a whole range of social, economic, technological and political developments. And in such a way it casts its shadow on every aspects of national life. Many observers have noted that poverty adversely affects motivation. People with low level of achievements have low motivation and consequently have feelings of powerlessness, helplessness and dependence that occur frequently among the poor. At the same time poverty narrows the horizons of possibility. It saps energy not only for physical work, but also for the opening of the mind to opportunities.

So poverty must be eradicated both on humanitarian grounds and as an essential condition for orderly progress. The heavy load of poverty would ultimately outbalance the impressive progress in other sectors. Unless some positive steps are taken to arrest the negative impact of poverty load the country would continue to be on the lower side.

It is being increasingly realized that in the long run, the poor and the rich cannot co-exists indefinately and the level of standard of life of the rural people including their material, physical and intellectual life requires to be raised substantially.

Various sections of the rural poor started slowly but surely realizing their state of deprivation and becoming conscious of their elementary rights.

Therefore, it is but natural that this multi-dimensional problem is attracting the attention of international organizations like UNO, ILO and the likes. It draws attention of economists, sociologists, psychologists and politicians. M.L. Dantwala look at this problem from broader perspective. He feels, eradication of poverty is essential not because we are constitutionally tied or because of economic factors only, but it is because, we desire and struggle to eradicate poverty for we cherish certain values. We believe that it is 'wrong' to tolerate a situation which subjects a vast section of the society to "sub-human" conditions of living.

Since the inception of planning in India, rural development occupied the pivotal role. In 1950's the Community

Development Programme (CDP) was introduced for rural reconstruction and development as a whole. The programme aimed at overall development of the rural community covering all aspects of village life including agriculture, health, education, rural industry, transport communications and social welfare of women and children. But, the experience of rural development taught us that poverty can be eradicated only on the basis of rapid growth of economy. At the same

time growth by itself unaccompanied by specific measures for providing basic amenities to the poor may result in concentration of wealth in the hands of few. It is true that any measures for removing poverty that fails to concentrate on rapid growth of the economy are self-defeating in the long run. In fact, a plan to banish poverty will have to be a combination of fast rate of development and suitable redistributive programme.

So, in 1970's there occurred a change of emphasis from agriculture to a much wider dimension of rural development strategy and several programmes for the weaker sections of population found dominant place in the Fourth and Fifth Plans. But these special programmes did not bring any lasting solution to the agrarian economic and social problems. These special programmes have not benefited really poorer sections of the rural community but it is relatively the better off farmers who were able to take advantage of these programmes. Hence the question arises why so? Some argue that the course of economic development would not reach the poor unless the institutional barriers and handicaps from which they suffered were removed. But according to the Expert Group Report, 1982, 'neither the lack of emphasis in the plan document nor lack of appropriate ideas and schemes for alleviating poverty are responsible for dire poverty but it is delivery of the

necessary package of technology and services and the implementation of public policies in the field of land reform and other forms of asset transfer that have proved inadequate in bridging the gap between the plan and performance.

Hence, considerable stress is being laid on the new concept of Integrated Rural Development (IRD). With a view to improve the quality of life in the rural areas, this approach contains some new elements along with the assimilation of earlier foundations of community development and agricultural extension. The problem of poverty has to be tackled on two fronts, curbing the monopolization process and improving the capacity of the poor to participate and share in the development process.

Integrated Rural Development Programme (IRDP) in its present form initiated in 1978-79, in 2,300 development blocks in area covered by some special programmes has been extended from 2nd October 1980 to all the blocks in the country and is a part of Nationwide 20-Point Programme with good intention and with definite purpose to develop people and area. IRDP was considered basically as an anti-poverty programme. It is an direct attack on poverty. The trickle-down theory of economic development was given up. The objective of this programme was to provide assistance to families below the poverty line to enable to attain an income level above the poverty line. IRDP is expected to achieve full employment by providing employment opportunities

for the rural people in off-season and by increasing their productive capacity. Actually, it is basically an asset based loan-cum-subsidy or skill imparting programme for the poor.

Many studies - individual and institutional - have examined the impact of IRDP and have given the bright-side of the picture on one hand and others concluded that, whatever may be findings of the Government agencies on the feed-back of the IRDP, there are plethora of comments such as IRDP is nothing but a combination of earlier area oriented, and target group approach without a time and criticism about its shortcomings. Almost every one comes across some news in papers concerning the IRDP and hence it appears to be an appropriate subject for review in the present juncture. The purpose of the study is to review some of the available literature on this important area of development.

The discussion is divided into six chapters. Chapter II gives a brief review of rural development plans and programmes and attempts a critical appraisal of efforts to remove rural poverty.

Chapter III presents need for Integrated Rural Development Programme (IRDP); its evolution and the necessary changes in IRDP during the Sixth and Seventh Plans, it also

deals with comments on IRDP and criticisms on its operational aspects.

In the light of RBI, NABARD, PEO and IFMR studies and many other individual studies, IRDP's progress and its impact is critically examined in Chapter IV. Certain questions such as how appropriate is the concept of poverty line to judge the impact of the programme? how far IRDP has achieved its target? is achieving the physical target all? are raised and discussed in this chapter. And few more issues like, negation of antyodaya principle in selecting the right beneficiary along with problems of implementation and people's shyness to participate in the programme are also discussed in the same chapter.

Chapter V contains the recommendations and suggestions given by different evaluation studies. Recommendations of G.V.K. Rao Committee to reshape the IRDP with far reaching consequences and of the Public Accounts Committee (PAC) to recast the IRDP are also discussed in this chapter.

Summary and conclusions arising out of discussions in earlier chapters are presented in the last chapter.

CHAPTER II

REVIEW OF THE RURAL DEVELOPMENT EFFORTS

Since the inception of planning three basic goals have remained unchanged: faster growth, equity and self-reliance. At the same time, Indian Plans had the objectives of eliminating poverty and ensuring equitable distribution of gains of development. Development of the rural areas has been one of the abiding concerns of the successive five year plans and has remained as a priority items though there have been shift in emphasis and orientation as experience was gained through series of programme implementation and evaluation.

The concept of what is known as rural development was born in the context of agriculture and it remained for a long period coterminus with agricultural development mainly because Indian agriculture was and is the mainstay of the rural economy. It was neglected during British period and as a result the growth of agricultural production was very slow and rise in productivity was very low. George Blyn's (1966) excellent study in this respect examined the output availability and productivity trends in Indian agriculture for a 56 year period from 1891 to 1947.

Over the reference period aggregate foodgrain output increased at an average trend rate of 0.11 per cent per year. In fact the foodgrains production was increasing at negligible rate of 0.03 per cent per annum during the last decade of British India. About half of the foodgrain output consisted of rice. Rice output in fact declined over the ten reference decades at the average rate of 0.09 per cent per year, the decline during the last four reference decades being more marked (0.12 per cent).

Even J.P. Bhattacharjee's (1948) study pointed out that over the first half of this century (between 1901 and 1947), agricultural production declined. The population rose by 18 per cent only and the average annual output index of foodgrains and pulses remained almost constant (101) but that of non-food crops increased by 53 per cent. It was because of the increase in latter that the index of all crops showed an increase of 18 per cent.

The process of growth had to begin from below and agriculture had to be the core of economic policy and the base for economic development. Keeping this into consideration, First Five-Year Plan gave top priority to agriculture including community development. Of the total outlay of Rs.1960 crores, Rs.291 crores, i.e. 15 per cent were spent on agricultural development. If the expenditure of Rs.310 crores on irrigation is included, it comes to 31 per cent

Table 2.1: Productivity trends in agriculture

Index of average annual output					
Popula- tion index	Cultivated area index	Food- grain	Non-food- grain	All crops	
100	100	100	100	100	
138	118	101	153	118	
	Popula- tion index	Popula- Cultivated tion area index index	Popula- Cultivated Food- tion area index grain index 100 100 100	Popula- Cultivated Food- Non-food- tion area index grain grain index 100 100 100 100	

of the total outlay. Thus, first plan seemed to have given considerable emphasis on agriculture and irrigation development.

Community Development Programme (CDP) was introduced on October 2, 1952, with 55 pilot projects on an experimental basis for rural reconstruction and rural development as a whole, i.e., it aimed at overall development of the rural community covering all aspects of village life including agriculture, health, education, rural industries, transport, communications and social welfare of women and children. It's central idea was development of the people for the people and more important by the people themselves.

The Draft Five-Year Plan says "the basic objective of the CDP is to secure the fullest development of the material and human resources on an area basis and thereby raise the rural community to higher levels of living with the active participation and of the initiative of the people themselves" (Draft Five-Year Plan, 1974-79, Vol. II, p. 55).

In 1955, the strategy for dealing with rural problems had acquired a new bias. Instead of being 'preventive' in its approach it had acquired a 'developmental' orientation. The word development, connected to planners and policymakers, is a system of granting adequate powers to the people, so as to enable distribution of resources and wealth and a healthy and aesthetic ecological environment.

The results of the First Five-Year Plan were encouraging, targets of agricultural production was more than fulfilled at the end of first plan and good and timely rains helped in raising agricultural productivity in every sphere. The index for all crops moved from 95.6 to 116.8 during the period 1950-51 to 1955-56 with the base year 1949-50 = 100. So, at the end of the first plan the country appeared to be out of the woods. These comfortable situations on the agricultural front induced the Planning Commission to shift the emphasis towards industrialization at the formulating the Second Five-Year Plan. The policy makers and planners identified faster and accelerated growth with enhanced growth of industrialization. This plan adopted a strategy which was popularly known as power-steel-led, industrialization. There was tilt-in investment

towards basic and heavy industrial goods sector in the Second Five-Year Plan as against the agricultural sector and the lack of adequate investment in human resources in rural India. There was no specific mention of development in agriculture although the approach of balanced growth was not given up. Only 20 per cent of the total outlay of Rs.4.600 crores was spent on agriculture, community development and irrigation as against 31 per cent in the First Plan. Actually the total investment on agricultural schemes including irrigation was Rs.950 crores as against Rs.601 crores in the First Plan. Thus, it is argued that, agriculture was not neglected during the Second Plan, as is generally said. But unlike the First Plan, in which emphasis was primarily laid on crop production, the Second Plan aimed at diversified agricultural economy. The higher production was envisaged to be achieved largely through improved technique and propagation of intensive cultivation. During this plan, ambitious agriculture production targets were not realized, poor progress of agriculture led to rise in price level. Feldman-Mahalnobis model was being criticized as it brought development by ignoring the decentralized sector. Planners began to realize that large proportion of population of India could not afford a basic minimum by way of food, shelter and clothing. Such a widespread poverty was a challenge which no society in modern times could afford to ignore for long. And so there was shift in emphasis and

approach. With it need for rethinking about the strategies was felt. The experience has shown that the growth rate in agricultural production is one of the main limiting factor in the progress of Indian economy. Agricultural production has therefore to be increased to largest possible extent because the availability of agricultural surpluses promote capital formation in other sectors of the economy. So the strategy adopted was growth oriented and CDP had to take the backseat. The CDP tried to encompass all aspects of human life and therefore it covered a wide range of activities comprising rural development. Setting up rural industrial estates, improving health, education, youth and women welfare, adult literacy, organization of recreation centre, etc., were the activities under CDP. But all these objectives could not be achieved simultaneously. And the result is that it has not been able to do anything satisfactorily. So the thinking developed that the first priority should have gone to stepping up agricultural production and providing employment to rural masses. And moreover. the CDP has not played an active role regarding provision of irrigation facilities. There has been total failure to use additional water made available to grow two or more crops. So all efforts were directed towards agricultural development programme specially with a view to increase the production of foodgrains. And thus another stage/phase of rural development begun.

Intensive Agriculture District Programme (IADP) was launched in 1961. This new orientation was the result of a report in 1959 on "India's Food Crises and Steps to Meet It", submitted to the Government of India and Ford Foundation Committee (1959) in that report stressed the challenge of producing enough food for its people. And thus all efforts were concentrated to 'grow-more-foodgrains'. Theodore Schultez's view that the root of poverty lay in technological backwardness had great influence when India started IADP to increase foodgrain production in areas having immediate potential for growth. This technological break-through was the solution for transforming traditional agriculture. A massive change with India's enormous agricultural sector and limited savings and skills implied selection of areas. Well-water areas, especially if irrigated and have already exposed to some use of nontraditional factors, were the obvious choice. Thus, this programme was not introduced at a 'collective level' but a 'selective level'. The IADP emphasized the necessity of providing the cultivator with a complete "package of practices" in order to increase yields including credit, modern inputs, price incentives, marketing facilities and technical advice because the main objective of IADP was to accelerate the rate of growth by bringing about a basic change in the situation in which it operates.

Initially the IADP was introduced in seven states:

four were rice producing - Andhra, Bihar, Tamil Nadu and Madhya Pradesh; two were wheat producing - Punjab and Uttar Pradesh; and one millet producing - Rajasthan, with one project in each state. Later on during 1962-63 and 1963-64, eight more areas were selected in eight districts besides 212 blocks in the State of Jammu and Kashmir.

The IADP pace of coverage was somewhat slow upto 1962-63 but it gathered momentum since 1963-64 and by 1967-68 it covered 13 lakh cultivating families in 25,639 villages and affected 32 lakhs hectares of cultivated land.

During 1960-65 in the first group of seven districts in Aligarh and Ludhiana, the wheat yield increased by 55 per cent and 95 per cent over the prepackage period. In the second group of districts, there was an increase of 64 per cent in Mandya districts while in the rest it was moderate.

The Expert Committee on IADP in its Second Report concluded that the IADP has been a 'path-finder' for successful programme.

By mid-sixties the programme was modified into Intensive Agriculture Area Programme (IAAP). The coverage of IAAP was much wider. It clearly demonstrated both the value of "package" and advantage of concentrated efforts in specific areas. Both IADP and IAAP were concerned

with the promotion of intensive agriculture.

In 1964-65, 14 districts and 1084 blocks were selected for IAAP. In 1965-66, 597 blocks and in 1966-67, 910 blocks were selected. The total area covered under the Programme in these blocks during 1964-65 was about 90 lakh hectares and during 1966-67, it increased to 133 lakh hectares.

About 20 lakh cultivating families participated in the Programme in these states during 1964-65 and 31 lakh during 1965-66.

The High Yielding Varieties Programme (HYVP) was launched in mid-sixties which marked a major break-through in agricultural production. There was phenomenal increase in foodgrain production. Foodgrain production had shot up from 72.0 million tonnes in 1965-66 to 107.82 million tonnes in 1970-71 and was expected to reach 122 to 125 million tonnes by the end of the Fourth Plan. M.L. Dantwala (1970 December) expressed that, 'it has solved the foodgrain problem, removed our dependence on food imports considerably, brought higher incomes to many farmers and has given fillip to general economic development through its forward and backward linkages'.

The revolutionary upserge in production was brought about by the new technology. The dynamic sector populated by rich landlords and agriculturists with large operational

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Table 2.2: Area under different high yielding varieties (million hectares)

Crops	1968-69	1969-70	1970-71	1971-72	1972-73	1973-74	1974-75	1977-78	1978-79	-
Rice	2.68	4.34	5.6	7.4	8.6	9.4	10.83	15.60	17.50	
Maize	0.39	0.45	0.5	0.4	0.5	0.7	1.09	1.20	1.30	
Jowar	0.69	0.55	8.0	0.7	0.9	1.1	1.30	3.10	3.50	
Bajra	0.74	1.16	2.1	1.8	2.3	3.0	2.50	2.60	3.20	
Wheat	4.79	4.91	6.5	7.9	10.2	11.3	11.29	15.50	16.50	
				. 1						_
Total	9.25	11.41	15.5	18.2	22.5	25.5	27.01	38.00	42.00	
								_		_

Source: Fourth Five-Year Plan, p. 122, and Economic Survey, 1974-75, p. 67, 1978, p. 72.

holdings got the most out of the technical facilities of irrigation, fertilizers, high yielding varieties of seeds, pesticides, etc.

The area under the HYV increased rapidly as is shown in Table 2.2. The target coverage of 25 million hectares under HYV of rice, wheat, maize, jowar and bajara under the Fourth Five-Year Plan was exceeded by 2.01 million hectares. The coverage during 1978-79 was 42.00 million hectares.

Thus, rural development became agricultural development which required certain technological and managerial competence. The outcome of new strategy adopted was socalled green revolution. In the words of Swaminathan, "Slowly, but surely the yellow colour of seedlings of various crops started turning green due to increased development of chlorophyll as a result of better nutrition, and this change in colour is popularly referred to as "green-revolution". Green-revolution was not unmixed blessing. It percipitated imbalance at three levels, crop level, class level and regional level. On the crop level, the technology was meant for improvement in foodgrain crops. However, within foodgrains only the production of wheat increased, whereas production of rice did not registered perceptible improvement. The technology widened the gulf between the rich and the poor farmers. In certain parts

of India on one hand witnessed the emergence of TAC farmers (imply tractors, air conditioner and car owning farmers) and on the other the growing landlessness among agricultural labour and increasing impoverishment of the poor. It has been rightly pointed out that, "the gains from technology went mostly to the well-to-do farmers, who not only had easy access to technology but also to credit which enabled them to get higher yields per hectare of land. The result was that disparities in rural incomes were accentuated by way of big farmers getting richer and the small farmers not getting their share of benefits of Green-Revolution. 1

The new technology was concentrated in the regions of assured water supply only by-passing the other regions which naturally led to widening regional disparities in income. In this sense, this new strategy failed to build the necessary correctives and institutional safeguards in the developmental process that would prevent the deterious repercussions of development on the weaker sections of the community.

Thus, lessons of 1960's indicated that rural development strategy in India could not remain class-neutral.

There was a definite need for a re-orientation of approach from "universalism" to "particularism", from rural community at large to the weaker section of the community in particular.

In this context, P.K. Bardhan's study of real wages of agricultural workers in the region of North-West India stated that, 'however, using some indirect indicators like, for instance, the increase in the proportion of persons below the poverty line during the 1960's in the rural areas it is argued that green-revolution has left only an insignificant impact on the living conditions of agricultural labourers, looking at the conditions of agricultural labourers at the question either from the point of view of improved wages or improved employment'. So the realisation of the resultant gap in disparities lead to debate in the seventies which focussed attention around the growth with social justice.

And thus, with it begins the evolution of the plans and programmes for the disadvantaged regions and disadvantaged section of the farming community. This was the fourth phase of planning for rural development. The programmes were oriented towards target-groups and target areas. In this phase the emphasis shifted from simply growth in agriculture or special growth in rural area to crucial aspects of development that is a reduction in poverty, inequality and unemployment. As existing institutional structure now thought to be inadequate for the purpose, a local agency was conceived to act as the spokesman of small farmers. With substantial funds at its disposal and flexible procedures the agency was expected to render assistance to

small farmers in time and according to the felt-needs, short-comings of the earlier strategy of development gave rise to the decentralized planning process for formulating 'District Plans'. During the same phase of rural development some corrective measures were introduced. Thus, in the field of rural development certain basic changes both in policy framework as well as in administrative procedure were taken by Government of India.

Fourth Five-Year Plan put more emphasis to prevent some sections of the rural poor from plunging deeper and deeper into bottomless level of primary poverty and increasingly finding less and less avenues of livelihood and purchasing power. Many programmes like Small Farmers Development Agency (SFDA), Marginal Farmers and Agricultural Labourers (MFAL), Drought Prone Area Programme (DPAP), Command Area Development Authority (CADA), Hill Area Development Agency (HADA), etc., were introduced. They-were organized at district level only for smooth flow of funds. However, target for different types of activities and beneficiaries to be assisted were fixed on the basis of availability of fund without any consideration of systematic planning and of assisting the economic feasibility of the proposed schemes.

SFDA and MFAL agencies have been created with a basic motive to raise the earning capacity of the target group which sought to be achieved through programmes relating to

improved agricultural and subsidiary occupation etc. DPAP's purpose was to cope with natural calamities and to provide income and employment opportunities to people living in drought-prone areas. It benefited the vulnerable section of the community by creating employment and income. But difficulties of coordination often stood in the way of expectations in implementation.

In Times of India dated 23rd April 1979, the views expressed about the same schemes were as follows. "In fact, they were not tailored to the needs of farmers, and farms instead of farmers were to adjust themselves to the programmes designed and given by different departments".

A study conducted by the Programme Evaluation Organization (PEO) of Planning Commission has revealed that, 'wrong persons benefited at times under the rural sector scheme of SFDA and MFAL. It happens frequently partly because of the hindrance created by the socio-political structure of the village'. In this connection one more study observes that, "we have sufficient evidence to prove that proper attention has not been given to the problem of identification of small farmers. The result is that all the benefits extended under the scheme have not gone to the small farmers and leakages in the real effectiveness of the programme have been found to be not less than 30 per cent".

An employment-oriented programme, Crash Scheme for Rural Employment (CSRE) was conceived in April 1971 at a time when the various special rural development programmes like SFDA, MFAL, DPAP, etc., had not spread fully and a minimum measure of efforts was considered necessary to relieve the stress caused by unemployment and under-employment in rural areas. This scheme was basically crash and purely ad-hoc in nature to create durable assets. It was meant to supplement the local development plans and did not constitute the main plank of rural development, planning in India. This scheme could not succeed in removing rural unemployment because efforts were not made to organize the army of rural unemployment into appropriate supply camps to be shifted to places of demand at desired minimum wage. The scheme was discontinued in 1974.

Employment Guarantee Scheme (EGS) started in the State of Maharashtra in May 1972 to-offer guarantees of employment at low wages purely on ad-hoc basis. It solved the problem of malpractices of contracts as experienced with CSRE. Various government departments undertake the programme to avoid the contract practice. About working and the result, PEO study (1980) has discovered that employment provided by the EGS was greater for the non-target groups as compared to target groups when their respective requirements were taken into consideration. More disconcertingly, "benefits of the EGS assets have gone to a large extent to

the medium and big farmers while the small and marginal farmers constituted only 21 per cent of the user households". Kumudini Dandekar and Manju Sathe have observed that 90 per cent of the households of workers covered under the Employment Guarantee Scheme lived below the poverty line.

Evaluation of the working of the Antyodaya programme indicated that provision of land and loans only could not ensure success of a project. Knowledge of management, production and marketing constituted an essential pre-requisite to the successful implementation of a project. Training of Rural Youth for Self-Employment (TRYSEM) was initiated by Central Government in July 1979, was a right choice in this context, because it aims at resource development on the individual. The programme has been conceived as an integral part of the rural development planning.

Planners and policy makers, academic researchers and administrators were concerned about the magnitude of rural poverty in spite of ushering of the new era of agricultural growth. The number of poor had increased from 220 million in 1960 to 250 million in 1970 and 335 million in 1976. It was then becoming clearer and evident that causes of persistence of poverty along with the growth process should be searched not from the growth rate itself, but in the structure of the economy and the pattern of growth that the structure tends to generate.

Although the growth centred strategy succeeded in accelerating sustain process of growth in Indian agriculture, it failed to accomplish the more crucial aspects of development that is a reduction in poverty and unemployment. The 'percolation theory which was supposed to carry the fruits of development deep down to grass roots, proved futile in the sense that it failed to bridge the gap between the rich and the poor though it led to some special growth in rural areas. It was argued that producing isolated islands of affluence in a sea of poverty would be more disastrous.

Secondly, increasing growth rate of the economy through plan investment could not take care of the problem of unemployment and problem had become acute over years. Therefore, Fifth Five-Year Plan concentrated on concrete programmes to tackle the problem of unemployment. This plan introduced some new programmes like Pilot Intensive Rural Employment Project, Food for Work Programme (FFP), National Rural Employment Project (NREP), etc.

20-Point Programme (TPP) was launched on 1st July 1975 as a "Garibi-Hatao Programme" to alleviate the condition of the poor sections of the society. It was implementated with considerable success during 1975, 1976 and 1976-77. It was revised twice, once in 1982 and again in 1986. Thus, a multipronged attack has been launched for

alleviating absolute poverty in rural areas by a composite package of beneficiary - specific and area-specific programmes in addition to direct employment generation and improvement in productivity programmes. The Revised TPP has three broad components. They are: (a) Scheme of income generation for the poverty households by asset endowment production and wage employment, (b) Development Schemes, (c) Infrastructural facilities like generation of electricity down to the villages which would create conditions for use of technology for improving on-farm and off-farm productive capabilities. These programmes also have been criticised on the ground that, there was actually nothing for the landless labourer in the anti-poverty programme and eventually programmes are diverted to the asset-holder.

In the same plan, planners were very sure of the fact that, it was not likely that the poor would be able to raise their consumption level sufficiently if additional employment opportunities were provided to them. Therefore, in the Fifth Five-Year Plan (1974-79) Minimum Needs Programme (MNP) was started to boost the consumption of poor through an escalation in the socially provided consumer goods and services.

The brief review of the strategies for rural development adopted during the different plan periods in the past shows that from the inception of planned economic development in India the planning for overall economic development of the country has always been the main concern. The essence of the rural development lies mainly in the proper interaction between area and the people. Rural development consisted of formulation of a series of programmes. These programmes were broadly of: (a) beneficiary oriented programmes, (b) specific area oriented programmes, (c) sectoral programmes to improve the overall wellbeing of the rural society by focusing greater care on specific sector and on socio-economic and cultural infrastructure, and (d) orientation programmes to raise the production and productivity. But the efforts of all these programmes and policies benefited only the large and medium asset holders and the small asset holders and assetless continue to live with employment for less than 120 days in a year.

and organic growth in the villages its impact was by and large limited. The network of infrastructural facilities that was built-in under the auspicious of CDP and Panchayati Raj Programme did contribute to launching the welfare programme, but, in their very nature they could not provide the impulse for sustained growth or for broad based development. A wholly new concept of cooperative development has evolved from the CDP approach. CDP faced the resource constraints as resources were so thinly spread all over the country that it failed to get critical minimum investment

for each block. The absence of any link with the block development plan and with the grass-root level problems reduced the interest of the beneficiaries in the programme. But, the fact remains that it failed to achieve the very important goal of bridging the gap between the rich and the poor and thus gave birth to the special areas and specific target group development programmes.

During the first two decades it was assumed that the benefits of development would gradually percolate to the poorest sections of society through certain measures such as progressive rate of income tax, wealth tax, estate duty and ceiling on agricultural holdings. After two decades of planning there came the other phase of rural development. The very goal of our Indian planning, viz., abolition of poverty, liquidation of unemployment, reduction of income inequalities, industrialization and establishment of a socialist pattern of society calls for greater attention and efforts to achieve it.

The approaches to alleviate poverty in different parts of the country centered around creating employment, raising productivity of productive assets as the poor may have already and transforming some assets to those who do not have any, so that they may yield an income higher than the poverty line.

Various policies and programmes adopted to help the rural poor have only benefited the asset holders and nearly half of the rural population live under conditions of abject poverty. This is because, the programme for rural development followed during the different periods were all disjoined, short-term programmes to solve the particular problem. At the same time a large number of schemes and programmes were introduced by organizations, which were responsible for the carrying the programmes, lack clearcut idea about the scope and objective of programme. None of these programmes covered the whole country, though a large number of blocks in the country have had more than one of them operating simultaneously for the same target groups. This territorial overlap combined with the different funding patterns of these programmes not only created difficulties in effective monitoring and accounting, but often blurred the programme objectives as well. So many of these programmes came to be more subsidy giving programmes that did not have the development of the rural poor as an inbuilt process in the development of the area and its resources. Supporting infrastructural facilities were also lacking at the block and village levels to make some of these programmes economically viable; and more important factor was lack of participation of the people.

Therefore, we need something more comprehensive and

fundamental - a systematic scientific and integrated use of all our national resources and as a part of all this process enabling every person to engage himself in a productive and. socially useful occupations and earn an income that would meet atleast the basic minimum needs. And to achieve this objective we require an integrated rural development in a form of strategy and package of services to achieve enhanced rural production and productivity, greater socioeconomic equity or spatial balance in social and economic development and broad based community participation in the process of development. Integrated rural development is a dynamic concept, ever changing with respect to the condition and requirements of the rural economy. While defining Integrated Rural Development (IRD), V.K.R.V. Rao admits that all production and means should designed in such a manner that it will improve productivity. But at the same time it must provide full employment and equitable distribution of process of development with particular reference to the elimination of poverty.

According to Tarlok Singh, former member of the Planning Commission, IRD mean inter-relationships, among the various agencies which work in different sectors of the village economy, integration of activities linking of special programmes with the general planning. So that allocative and redistributive aspects can be adequately take into account.

O.R. Krishnaswami look at it from the strategy point of view and expressed that 'IRD is an all-pervasive multi-dimentional, multi-disciplinary and comprehensive approach to development. It is based on micro-level planning with focus on target group of small farmers, marginal farmers, agricultural labourers and artisans.'

And thus, India's search for a satisfactory model of rural development continues and since 1979 India has been operating the Integrated Rural Development Programme known as the IRDP. And with it - the plans and policies for rural development have moved a full circle.

But studying the situation, K.K. Sinha (1977) expressed his frank views that, 'unless some radical steps are taken to bring about the pattern of land and other productive assets in the rural areas it would be difficult to bring about either integrated rural development or the abolition of poverty in rural India. But poverty cannot be eliminated through land reforms alone. The efforts in the land reforms front will have to be sufficiently supplemented by setting up agro and rural based industries as envisaged under the integrated rural development plan.

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CHAPTER III

EVOLUTION OF THE IRDP

The concept of Integrated Rural Development Programme (IRDP) emerged from the realization that the rural poor enjoy benefits on a lasting basis when there is simultaneous development of agriculture, industry and tertiary sectors. Various programmes meant for the poor have to be coordinated at micro-level and the weaker sections should be provided with appropriate assets and services in the right sequence and at the right time.

Review of the past efforts reveals that the strategy of special programmes has failed to reach the poor. It has failed to identify and attack the constraints of poor that come in the way of their participation, in their way of running the schemes successfully. And thus something seems to be wrong with the diagnosis of our rural poverty and the policy formation underlying the target group oriented special programmes. We have numerous antipoverty programmes allocating money, but, the structure is behaving more and more in an antipoverty direction. The new programmes have thrown up paracitic middle men or intermediaries everywhere. So, there felt a definite need to take a fresh look at the problem.

The Karimnagar Pilot Project was an attempt to take technology to the villages and apply it to all segments of

rural life. It mobilized scientists and scientific institutions in the task of removing rural backwardness. It was the nursery of the IRDP, which began in 1976.

IRDP is a dynamic concept ever changing with change in circumstances. The Etawah - (an experimental project 1948) experience provide a model for integrated rural development programme. In India, instead of the multipurpose approach of the Community Development, IRDP has the unified field. It is not a technique but a plan of detailed action for the development of the rural areas.

The national budget for 1976-77 articulated the Integrated Rural Development Programme (IRDP). IRDP was prepared by scientists. The main idea behind it was that science and technology will serve the common man in the villages. It emphasizes rural development based on the local needs, resources and endowment potentialities. But, the schemes prepared by scientific community were more in nature of blue-prints to harness resources with little or no concern for whether these schemes could be implemented through the existing administrative machinery nor were market limitations and social constraints adequately taken into account. Thus, the first form of IRDP (1976-77) was needed to be somewhat realigned and recast. In 1978-79, IRDP underwent certain modifications.

Government of India took stock of various rural development programmes such as SFDA, DPAP and CADA. They came to the conclusion that an integrated approach will be necessary to expedite the programme of rural development strategy based on a synthesis of strategies tested and found effective from our experience of implementing special programmes like SFDA, MFAL, CADA and DPAP. Various elements which merit consideration under any of these above-mentioned programmes can be included under IRDP in the selected block. Actually, IRD centres around the 'whole-man' concept of developing his personality to the fullest extent and satisfying his basic and secondary needs.

Draft Sixth Plan (1978-83) states that, 'the new approach will aim at integrating field programmes reflecting the economic activity of the rural family where employment and development are the basic objectives. And this form of IRDP was inaugurated in 2,300 blocks of which 2,000 were cotermineously covered by the SFDA, DPAP and CAD programmes and 300 blocks were covered outside special programme areas and 300 new blocks were added the next year, as a result, at the end of 1979-80 the programme was in operation in 2,600 blocks.

In the Sixth Plan (1980-85) it was considered basically as an antipoverty programme. With effect from 2nd October 1980 IRDP was extended to all the 5,011 development blocks

in the country. It is now also a part of the 20-Point Programme. Sixth Plan (1980-85) had accepted poverty alleviation of rural sector as the prime objective and had optimistically proposed to increase productive potential of the rural economy as an effective solution of the problem of rural poverty. IRDP is expected to achieve full employment opportunities for the rural people in off-seasons by increasing their productive capacity.

The objective of this programme was to provide assistance to families below the poverty line to enable to attain an income level above the poverty line.

Taking into account the growing unrest and awakening at the lower levels, the IRDP as contemplated has its target group the weaker sections of the rural population which includes scheduled castes and scheduled tribes agricultural labourers, rural artisans, marginal and small farmers and those whose annual income from all sources is below Rs.3,500 at 1978-79 prices. This determines the poverty line.

One appreciable thing of this programme is that, 'the programme emphasized the family rather than individual approach in identification of the beneficiaries and the identified families are given assistance through subsidies and loan to enable them to take up economic activities which would raise their income. The programme gains significance in the sense that, for the first time genuine micro-level

planning is sought to be attempted. Economic planning is to be undertaken at the individual family level.

The Central Scheme of IRDP is basically programmed to tackle the twin problems of poverty and unemployment in rural sector, these can be tackled with multisectoral approach covering agriculture, rural industry and activities in tertiary sector. No doubt, it is an attempt to make direct attack on poverty and has taken into account the realities of the overall narrow land-man ratio in the countryside necessitating help to certain number of poorest of the poor families outside the agriculture. IRDP confines its activities to economically backward areas, remote and interior villages and even to hitherto inaccessible areas. stipulates that 100 families shall be assisted in the secondary sector i.e. on rural industries and another 100 families in the tertiary or service and trade sector per year. Thus, IHDP identified the non-Tarm sectors as one promising the highest trade off and sought to develop activities in the area. It admits that assistance to those families in these sectors too would require the transfer of assets and skills besides ensuring the back-up of the necessary raw material procurement, technical and marketing services. assets which could be in the primary, secondary or tertiary sectors are provided with the financial assistance. Thus it is basically an asset based loan-cum-subsidy or skill imparting programme for the poor. These assets would include sources of irrigation for those with some land, bullocks and implements besides inputs like seed and fertilizer, animal for dairy and other animal husbandry activities and tools and training for cottage industry and handicraft etc.

IRDP seeks to formulate specific beneficiary-oriented scheme and it aims at raising production and productivity in agriculture and allied sectors to increase the earnings of vulnerable groups in the rural sector and for self-employment. Three major kinds of activities capable of income generation on a continuing basis have been contemplated for the target families. In the primary sector, the activities suggested are agriculture, horticulture, animal husbandry, fishery, farm forestry, etc. In the secondary sector activities like khadi and village industries are included. In the tertiary sector activities like transport, small business and other service activities are visualized.

IRDP is a centrally sponsored scheme on 50:50 sharing basis between States and Central Government. Credit from the banking institutions and subsidy from the Government are given to the identified families. The subsidy and the loan components are expected on an average to be in the ratio of about 1:2. The capital cost of the assets is subsidized to the extent of 25 per cent for small farmers and 33.3 per cent for marginal farmers, agricultural labourers, rural

artisans and 50 per cent for tribal families. Individual family may receive subsidy upto a limit of Rs. 3,000 in normal areas, Rs. 4,000 in DPAP areas and it is Rs. 5,000 for tribal families.

For accelerating rural development strategy methodology adopted during the Sixth Plan was promoting marketing support to ensure the viability of production programme. Provision of additional employment opportunities to the rural poor for gainful employment during the lean agricultural season through a National Rural Employment Programme (NREP); provision of essential minimum needs and involvement of universities, research and technical institutions in preparing shelf of projects both for self-employment and NREP and in preparing strategies for scientific utilization of local resources are the other features of IRDP.

Sixth Plan also realized that the household centred poverty alleviation strategy should not only enable the poorest families to acquire productive assets and related technology and skills but also support them with programmes in the field of health, education, housing, nutrition, family welfare, etc. The purpose of IRD is to bring about a new social order and a change in the attitude of the people, to involve them in a new responsibility that comes about from managing and operating rural industries to educate them in new techniques of production and marketing and also to raise

them from the present state of helplessness and dependency to the state of independency and dignity.

It was thought that rural poor were poor because they mostly did not posses any productive assets other than their labour, nor did they as workers posses special skills. Therefore, Training Youth for Self-Employment (TRYSEM) was introduced in IRDP. The sole motive of this is to provide skill and training to rural youth so that after getting skill and infrastructural facilities they may embark upon or career of self-employment. It aims at training two lakh rural youth every year at the rate of 40 yough per block in the country. Training is one item in a package of services.²

Industries, Services and Business (ISB) component was introduced in 1980. Efforts are made to assist atleast one-third of the beneficiaries of the IRDP in this sector.

IRDP has a superficial resemblance with the CDP of the fifties in the sense that both are committed to integrated development. But the single most prominent difference is that IRDP is aimed at ameliorating the lot of the weaker groups in rural society indeed all those below the poverty line. While the CDP was open-ended and did not close its doors to anyone, IRDP is available only to the rural poor. And yet it is much more comprehensive in its coverage

and marks an improvement on the SFDA and MFAL because SFDA and MFAL were addressed to only two categories and were moreover restricted in their activities. But the IRDP is open to all rural poor and has a much wider set of activi-It covers assistance to every viable and bankable economic activity and is thus not restricted to agriculture alone. It is not a welfare programme rather it believes in helping the common to develop and motivating him to participate in the development schemes, i.e., a major feature of the IRDP is its emphasis that development is to be by the people, of the people and for the people. The basic thrust of IRDP is an integrated approach to solve the problems of rural areas and it depends on the help and assistance from all agencies - official and non-official, industrial, voluntary organizations etc., who could contribute to meet its objectives.

The Sixth Plan tried to take care of the implementation problems and laid down procedures for identification of targeted households as well as the work procedure to be adopted for implementation. The first step in the procedure is to conduct a household survey for identification of targeted families. Secondly, limit the preliminary survey families' owning or operating less than 5 acres of land and other families whose income, prime facie, is less than Rs.3,500 per annum and classification of the families according

to various income ranges. Thirdly, selection of the poorest among the poor for assistance under the programme. Here the high priority is given for the coverage of scheduled castes and scheduled tribes, finally, in the meetings of the Gao Sabha final list is prepared and published extensively.

The IRDP is implemented through a central coordinating agency in each district known as District Rural Development Agency (DRDA). The staff at DRDA level generally comprises the project director and three assistant project officers for monitoring and accounts have been added. A planning team consisting of one economist/statistician, one credit planning officer and one rural industries officer has also been recommended for DRDAs.

Since the IRDP has to be implemented at block level, the Government is paying attention to block level planning. Block level planning is the responsibility of the DRDA and the project officers, the block authorities are supposed to be actively involved at each stage of the planning. In fact, entire process of base-line survey, data analysis, selection of beneficiaries, plan appraisal, implementation and monitoring is the responsibility of the block authorities. According to official guidelines a five year development profile will be drawn up for each district, disaggregated into blocks based on practical possibilities of development in agriculture

and allied sectors. Further, a specific operational programme will be drawn up by the extension agency for this purpose.

A blue print for exploiting the available potential in the secondary and tertiary sectors will be prepared for each block and families from the target group identified for assistance based on such a blue print.

In true sense, IRD involves integration both in its ends and means. The IRD to be successful calls for people's participation, judicious application of science and technology for optimum utilization of resources or strong organizational base, staffed by experienced personnel and experts who should not only be able to coordinate the various functional activities, but should come out of their ivory towers and seek people's participation. To achieve the objective, the benefits of the schemes should reach the proper beneficiary, i.e., the poorest of the poor first.

a number of evaluation studies have assessed the performance of IRDP. The important ones among them are the Programme Evaluation Organization of the Planning Commission (PEO), the National Bank for Agriculture and Rural Development (NABARD), Institute of Financial and Management Research, Madras (IFMR). The PEO study has revealed some serious drawbacks in administrative and organizational structure, and in planning and implementation of IRDP. Whereas NABARD studies

came to the conclusion that in terms of quality of implementation and making a viable impact on the poor rural families, in assisting them to cross the poverty line, the programme has not achieved much. These studies come to conclusion that because of certain weaknesses, IRDP has not become so effective. Important weaknesses among them are determination of the financial allocations and physical targets on a uniform basis per block without regard to the evidence of poverty or even the size of population, identification not being done according to the income as a base instead on land holding base, non-involvement of people's institutions in selection process, better bankability of those having an assets base and collusion between the Government functionaries and vested interests. The infrastructural facilities and linkages were not adequate due to which viable schemes are not formulated, the level of involvement was inadequate to achieve the goal of raising the families above the poverty line, overwhelmingbias towards animal husbandry in selection of schemes and considerably more inclination towards petty business activities in selection of the beneficiaries of the tertiary sector, which are supposed to yield quick returns with relatively low project investment. There also occurs absence of clear distinction between the so-called production programmes and beneficiary-oriented programmes. The most important bottleneck in terms of administrative weaknesses gave rise to poor implementation and inadequate vertical and

horizontal coordinations and integration between different departments. There were inadequacies of staff at district and block levels too.

Therefore, the Seventh Plan policies have been formulated after a careful analysis and distillation of lessons from performance of various poverty alleviation programmes during the Sixth Plan as revealed through various evaluation reports.

The Seventh Plan states that the IRDP, a programme of massive dimension having a multiplicity of critical parameters and functioning in a highly diverse environment, was launched with a very little preparation and therefore, 'the Sixth Plan period could thus be called a period of trial in which the programme has gradually came to be known understood and stabilized' (Seventh Plan, Vol. II, p. 55).

IRDP in the Seventh Plan is different in respect of realization, average investment per family and allocation per block. The Government has decided to assist only one million as in the Sixth Plan. These beneficiaries will be given a one-shot investment of Rs.6,000 per family instead of earlier average investment of Rs. 3,300 per family. Besides, the previous three million beneficiaries would be given a supplementary dose of investment to bring them above the poverty line. Remarkable change is that, the realization comes that the strategy of direct attack on poverty

cannot be sustained and would not yield the desired results, if the overall growth of the economy itself is slow and the benefits of such growth are inequitably distributed.

The approach to the Seventh Plan (1985-90) proposes "widening and sharpening of IRDP". The experience gained so far has shown that IRDP could not be organically interlinked with other on-going activities/programmes. Considering this fact, Seventh Plan has explained that the poverty alleviation programmes have to be viewed in wider perspective of socio-economic transformation involving structural changes, educational development, growth in awareness and change in outlook, motivation and attitudes. A new programme for limited employment guarantee of work to the landless labourers will form an important ingredient.

The inadequacy of investment per beneficiary is one of the major defects in the implementation of the programme, which affects its efficacy in poverty alleviation. Public Account Committee (PAC) has recommended that either the funds of IRDP should be raised so that the investment per beneficiary goes up and provides enough income to the family, or, the targets of beneficiaries should be reduced so that each beneficiary gets enough investment (P.A. 93, EPW, June 25, 1988). Indira Hirway's views about this suggestion are, 'the former is an expensive proposition, the latter seems

to be acceptable'. The investment per family including package of assistance to enable proper return on investment per family is almost doubled in the Seventh Plan. S.C. Jain (1986) attracts our attention to the point that, a higher investment average of Rs. 6,000 per family envisaged is double that of Sixth Plan in money terms but is about the same in the real term. Seventh Plan may not therefore succeed in making a dent on poverty situation. Doubts were also raised by P.R. Dubashi (1988) that, it is not certain that even with the second loan, the goal of crossing the poverty line would be accomplished. But again the goal is not just revising the income of the beneficiaries above the threshold level but, it has to be a permanent shift above the poverty line eliminating the possibility of a lapse back to a position below the poverty line. Even now, (1988), the Union Agriculture Minister came out in favour of almost doubling the investment, on beneficiaries under the IRDP because of the present per capita investment of around Rs.4,500 to Rs. 5,000 was not adequate to generate sufficient income to lift a poorer family above the poverty line. (Financial Express, October 28th, 1988).

An uniformity in allocation per block is changed in favour of variation based on weightage for incidence of poverty. The States have been given freedom to reallocate funds within districts and blocks under intimation to the

Ministry. These are some welcome features of the plan no doubt. The programmes for poverty alleviation should be regarded as supplementing the basic plan for overall economic growth, in terms of general productive assets and skill as well as income for the poor. A new programme for limited employment guarantee of work to the landless labourers will form an important ingredient.

Recasting of IRDP is done and certain important steps are taken to make it more effective. The poorest among the poor have low absorptive capacity. Therefore apart from the emphasis on group approach the adoption of the total household approach has been intended to be emphasized as a major plank of the programme under which the identified household would be provided with assistance in the form of more than one scheme of assets, over a period of time, if necessary, so as to gradually create a capacity for productive absorption of credit and generation of self-sustained income. The Seventh Plan has also emphasized the need for taking up group-oriented activities for beneficiaries, to the extent possible through the promotion of cooperatives, registered societies, informal groups, etc.

IRDP in the Sixth Plan was criticized on the ground that the existing strategy of IRDP planning has failed to deliver the goods at the micro-level because the Planning Commission eventually agreed to administer a second dose of

investment for previous beneficiaries who had not yet crossed the poverty line, but, the amount of subsidy sanctioned for them is considered inadequate. PEO (1985) also pointed out that, the provision of one-time assistance will not help them in crossing the poverty line. Therefore, in the Seventh Plan, supplementary doses of assistance are given to those families who were covered during Sixth Plan but could not cross the poverty line for no fault of their own. This is one step forward to achieve the main objective of IRDP.

The Seventh Plan continues to identify the poorest of the poor by taking into account an annual household income of Rs. 4,800 which is substantially lower than the cut-off income of around Rs. 6,400 (at 1984-85 prices) at the poverty line level.

The Expert Group on Programme for Alleviation of Poverty (1982) has suggested that, 'beneficiary-oriented programmes like IRDP, TRYSEM and distribution of ceiling surplus land could have much more impact if these are integrated with Minimum Needs Programme (MNP). For total impact integrated approach is needed. Seventh Plan admits that the total impact of the programme depends on how the poverty alleviation programmes are integrated with one another and with overall development of the area. Strict enforcement of land reforms and revamping of credit institution can provide the necessary access to assets and resources

for the poor as well as promote a more equitable social structure.

There occur a controversy about the choice of strategy whether wage employment strategy or self-employed is proper to eradicate the poverty. Indira Hirway feels that, 'Rath under-emphasizes the needs of self-employed while IRDP underemphasizes the needs of unskilled'. But, there can be close complementaries in planning for IRDP and NREP. And how to use both the programmes and sectoral planning in an integrated fashion is the crucial question. Seventh Plan has not changed the route of self-employment and clearly explained the fact that, IRDP and employment programmes are not mutually exclusive. As it is, most of the IRDP beneficiaries supplement their incomes through wage earnings in agriculture as well as from projects under NRDP and Rural Landless Employment Guarantee Programme (RLEGP). At the same time, in view of the deficiencies noticed in the implementation of the IRDP greater priority should be assigned to rural employment programmes by shifting resources away from IRDP.

It was noticed in the first three years of the Plan that the benefits under IRDP were not flowing to women in adequate measures. So it is rightly described the IRDP as male bias programme. Therefore a programme for Development of Women and Children in Rural Areas (DWCRA) was introduced in September 1982 on a pilot basis to increase their income

and also to provide support services needed to enable them to take up income generating activities. At the end of Sixth Plan only 8 per cent of the total beneficiaries were women. Now the target of coverage has been raised to 30 per cent of the total beneficiaries.

One noticeable thing is that concrete steps are being taken to step up activity in ISB sector. Realistic project profiles are being worked out for household enterprises in area of traditional skills. TRYSEM will be reoriented and replaced by new scheme to develop Composite Rural Training and Technology Centre (CRTTC) in each district as a whole.

The extent of wrong identification being quite high the nature and cause of wrong identification in both approaches - official and through Gaon Sabhas needs to be further probed. So in the Seventh Plan identification is proposed to be carried out with the assistance of people's representatives. In this plan efforts are being made to create an awareness of benefits and rights of beneficiaries of IRDP. A formation of beneficiaries is encouraged. Though it is a good attempt on part of Government, but to form in group requires a good leader. S. Vasudevan (1987) has appropriately put this matter and said that the poor cannot and will not find leadership within their rank and working class. Only one thing common among the poor is that they want to liberate from the state of deprivation. Hardly there is any

common issue which can unite them except the common factor of poverty. So, to overcome this trap of awarenesses among the public is extremely necessary. The corrective step is taken in the Seventh Plan is to gear mass media for increasing awareness among the rural poor and for disseminating information, non-formal education and functional skills and knowledge required by them.

A major problem has been found to lie in the absence of backward and forward linkage. Back-up support from sectoral departments which was also found to be largely missing during the Sixth Plan will be given special attention during the Seventh Plan. The step is also taken to establish the District Supply and Marketing Society.

The implementation of the IRDP has clearly brought out the inadequacy of expertise at the block and district levels for identification of economic opportunities and formulation of viable projects. The dominant groups began to control and manipulate the new development inputs and institutions for their own benefits. The result is that the rural poor are the greatest sufferers. To overcome this measures are being taken during the Seventh Plan for strengthening proper training and orientation of local administrative machinery within the framework of an integrated administrative organization. It is also realized that District Planning is necessary.

It was also pointed out that the IRDP is an out and out official programme because detailed guidelines have been worked out Centrally leaving little flexibility at the local level in the matter of planning and formulating the programme. So there is very little room left at the stage of implementations for people's participation. But during the Seventh Plan, decentralization of the planning process and full public participation in development are being persued, and the participation of people at grass-root level through village panchayati, panchayati samities, zilla parishads, etc., are being considered.

During the Seventh Plan, more involvement and work is assigned to the voluntary agencies for formulation as well as implementation of poverty alleviation programmes especially for ensuring greater participation of the people.

Thus, the Seventh Plan has taken an optimistic outlook of poverty alleviation programme under the broad coverage of rural development.

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CHAPTER IV

EVALUATION OF PROGRESS OF IRDP

The progress of implementation of IRDP according to the Annual Report 1985-86, Government of India, Ministry of Agriculture, Department of Rural Development is as follows (Table 4.1).

As we see, Table 4.1 gives us a snap-shot picture of the progress of IRDP. It reveals that financial, physical and qualitative aspects of achievements exceeds the targets decided. The total number of SC/ST beneficiaries also exceeds the target and the achievements in this respect against the target are 110.4 per cent and 143.62 per cent respectively. This speaks well of the social justice credential of the programme. The per household investment has gone up from Rs.1642 in 1980-81 to Rs. 3339 in 1984-85. And there has also been a definite shift in the sectoral coverage pattern with the secondary and tertiary sectors activities together having increased from about 6.44 per cent in 1980-81 to about 45.5 per cent in 1984-85 i.e.,

The development towards the yearwise progress of IRDP during the Sixth Plan is given in Table 4.2.

Table 4.1 : Progress of IRDP during Sixth Five-Year Plan

	Items	Targets for VI Plan	Achieve ment (1980-85)	Percentage of achievement
(A)	Financial Aspects (Rs. in crores)			
	 Total allocation Central allocation Central release Total expenditure Total term credit mobilized Total investment 	1500 750 750 1500	1766.81 901.08 788.39 1661.17	177.79 120.14 105.12 110.74
		3000 4500	3101.61 4762.78	103.39 105.84
(B)	Physical Aspects (Nos. in lakhs)			·
	 Total number of beneficiaries covered Number of SC/ST beneficiaries 	150	165.62	110.41
		45	64.63	143.62
(0)	Qualitative Aspects	<u>1980-81</u>	<u>1984-85</u>	
	(Per family investment - (Rs.).)	1642	3339	
(D)	Diversification achieved	%	%	•
	Primary Secondary Tertiary	93.56 2.32 4.12	54.5 15.7 29.8	
		100.00	100.00	

e 4.2 : Progress under I.R.D.P. - All India

I t e m	Sixth Achievement						Total of	
	Five- Year Plan Target (1980-85)		1981-82	1982-83	1983-84	1984-85	the 6th Five-Year Plan (1980-85)	
Total allocation (Rs.crores)	1500	250.55	300.66	400.88	407.36	307.36	1766.81	
Central allocation (Rs.crores)	7 50	127.80	153.36	204.48	207.72	207.72	901.08	
Central release (Rs.crores)	750	82.58	128.45	176.17	194.23*	206.96	788.39	
Total expenditure (Rs.crores)	1500	158,64	264.65	359.59	406.09	472.20	1661.17	
Total term credit mobilized (Rs.crores)	3000	289.05	467.59	713.98	773.51	857.48	3101.61	
Total investment (Rs.crores)	4500	447.69	732.24	1073.57	1179.60	1329.68	4762.78	
Total number of beneficiaries to be covered (lakhs)	150	30.07	30.07	30.07	30.54	30.27	151.02	
Total number of beneficiaries covered (lakhs)		27.27	27.13	34.55	36. 85	39.82	165.62	
Number of SC/ST beneficiaries covered (lakhs)	45	7.81	10.01	14.06	15.37	17.38	64.63	
. Percentage of coverage to target		90.69	90.25	114.93	120.66	131.55	109.67	
, Percentage of SC/ST to total	30	28,60	36.90	40.70	41.71	43.65	39.02	
Percentage of Central release to Central allocation		64.62	83.76	86.16	93.50	99.63	87.49	
Percentage of utilization to total allocation		- 63.32	88.02	89.70	99.69	115.92	94.02	
Per capita subsidy (Rs.)		582.00	975.00	1041.00	1102,00	1186.00		
, Per capita credit (Rs.)		1060.00	1723.00	2066.00	2099.00	2153.00		
, Per capita investment (Rs.)		1642.00	2698.00	3107.00	3201.00	3339.00)	
. Subsidy credit ratio		1:1.82	1:1.77	1:1.98	1:1.90	1:1.8	2	

urce: Annual Report 1985-86, Government of India, Ministry of Agriculture, Department of Rural Development, 1986.

Performance of IRDP in each year is given in the table. Total investment was Rs. 447.69 in the year 1980-81 then it became Rs. 1329.68 in 1984-85; there occurred increment in total investment over each of the preceeding years. However, the increases were relatively larger upto 1982-83 compared to 1983-84, but 1984-85 again showed a large increase in investment. As we notice from Table 4.2, though the total number of beneficiaries exceeds the target, first two years of the Sixth Plan were unable to achieve the target marginally. But, thereafter since 1982-83 every year it exceeds the target at increasing rate. The same picture is depicted with the percentage of coverage to target, during the first two years it was 90.69 per cent and 90.25 per cent respectively. It shows that IRDP is successful in reaching the downtroden. The percentage of SC/ST to total number of beneficiaries also shows a continuous increase. Per capita subsidy also was raised from Rs. 582 in 1980-81 to Rs. 1186 in 1984-85 and subsidy credit ratio remained the same.

Achievements of IRDP during 1985-86, 1986-87 is given in Table 4.3.

Figures in Table 4.3 indicate the optimistic side of IRDP performance. Total number of beneficiaries covered in 1985-86 was 30.61 lakks out of it SC/ST were 13.23 and

Table 4.3: Achievements of IRDP during 1985-86 and 1986-87

I t e m	1985-86	1986-87
1. Total allocation (Rs. crores)	407.36	543.83
2. Total expenditure (Rs. crores)	441.10	604.37
 Total Term Credit mobilized (Rs. crores) 	730.15	997.78
4. Total investment (Rs. crores)	1171.25	1602.15
Total number of beneficiaries covered (Lakh Nos.)	13.23(SC/ST) 3.03(women)	16.80 (SC/ST) 5.67 (women)
6. Per capita subsidy (Rs.)	1159	1292
7. Per capita credit (Rs.)	2386	2667
8. Per capita investment	3545	3959

Source: Towards A Goal Oriented Management of Production, Projects and Programmes, Report 1987-88, Ministry of Programme Implementation, Government of India, New Delhi.

number of women beneficiaries was only 3.03 lakh, but, in the year 1986-87 number of beneficiaries was 37.47 lakh and out of it number of SC/ST beneficiaries was 16.80 lakh and that of women beneficiaries was 5.67 lakh which indicates that IRDP started taking into account women beneficiaries. One important thing to note is that per capita subsidy is still increasing with per capita credit.

According to the Annual Report of the Ministry of Rural Development 1987-88, during 1987-88, 28.76 lakh families were assisted under IRDP (upto January 1988) against the annual target of 39.11 lakh. Over Rs. 44 crores mandays employment were generated upto January 1988 against the target of over Rs. 64 crores. About 27,650 hectares of surplus land was distributed among the landless. 97,365 houses were constructed under Indira Awas Yojana, 1,20,205 rural youth were trained under TRYSEM (upto December 1987).

Government of India, Ministry of Agriculture, Department of Rural Development's Report only mention about the physical achievements and financial allocation which do not tell us much about the fulfilment of the objectives of this programme.

The second round of concurrent evaluation study from January-June 1987 tells us that about 26 per cent of the assisted families belonging to the destitute group (Rs. 1 - 2,265) and another 44 per cent to the very very poor group (Rs. 2,266 - 3500) have benefited from IRDP. The assets had generated incremental income between Rs.1,001 and Rs. 2,000 in 23 per cent cases and between Rs. 501 and Rs. 1,000 in 17 per cent cases. It was upto Rs. 5,000 in 10 per cent cases. The Consultative Committee, which devoted itself exclusively to the subject of rural

development, mentions that nearly Rs. 1,800 crores were invested annually under IRDP and roughly 3.5 to 4 million persons below the poverty line were assisted but only 12 to 13 per cent of the assisted families were able to cross the poverty line of Rs. 6,400 although a majority of them did receive additional income (Financial Express, October 28, 1988).

The concurrent evaluation study shows that (January-June 1987) at the national level, 59 per cent old beneficiaries (the revised) had crossed the poverty line of Rs.3,500 and 12 per cent old beneficiaries, the revised poverty line of Rs. 6,400, 9 per cent of the persons assisted were found to be ineligible and 19 per cent of the cases showed a difference of more than Rs. 500 between the assisted and recorded value of the assets.

But, the success of the programme however should not be judged on the basis of coverage and expenditure. The real success of the programme lies in the achievements of the objectives of the programme.

Being the front runner, IRDP has been evaluated by number of institutions. There are four major all-India studies carried out by the Reserve Bank of India (RBI), the National Bank of Agriculture and Rural Development (NABARD),

the Programme Evaluation Organization (PEO) of the Planning Commission and the Institute of Financial Management Research (IFMR), Madras. There are number of other case studies on IRDP by individual scholars. The most comprehensive evaluation studies are put in a very compact manner by D. Bandyopadhyay. He explains coverage of all four all-India studies in one table as follows (Table 4.4).

Table 4.4: Coverage of evaluation of IRDP

Coverage	IFMR	RBI NA	ABARD	PEO
Number of states	2	16	15	16
Number of districts	5	16	30	33
Number of blocks	17	16	60	66
Sample size	1859	730	1498	1170
Percentage of sample to the total benefi- ciary families	0.011	0.004	0.00	9 .0.007

Source: Bandyopadhyay, D., 'Direct Intervention Programmes for Poverty Alleviation', Economic and Political Weekly, June 25, 1988, p. A-80.

These studies have pointed out that the programme had a positive impact on the income of the beneficiaries. As many as 17 per cent of the sample households according to the RBI Study, 47 per cent, according to the NABARD Study, and 49.7 per cent according to the PEO Study had crossed

the poverty line. The percentage of households which received incremental income were 51 per cent, 82 per cent, 88 per cent and 84.2 per cent respectively. The bulk of benefits had gone to the SC/ST and the landless categories.

RBI Study covered 16 districts in 16 states and 16 blocks and sample size was 730.

The RBI report mention that 16 per cent of the assisted beneficiaries had incomes higher than Rs. 3,500 only. Five per cent of the lowest franctile of the poor could cross the poverty line. But here, incomes of the beneficiaries at current prices were discounted by 27 per cent in order to arrive at their real income at March 1981 prices.

The study conducted by the NABARD in 15 states covering 30 districts, 60 development blocks, 122 branches of banks and a sample of 1498 beneficiaries shows that 47 per cent of the sample households have crossed the poverty line as a result of benefits thrown by IRDP. This study very clearly pointed out that objective of raising the assisted families above the poverty line has only been partially achieved. It also points out that 15 per cent of the families identified were ineligible; with the magnitude of ineligible families varying drastically between states (70 per cent in Andhra Pradesh and 47 per cent in Gujarat) being observed.

It is also observed that an individual was adopted as a unit of assistance, instead of a family as originally conceived in the programme; an adoption of uniform strategy does not work because of the differences in infrastructural facilities, agro-climatic conditions and incidence of rural poverty among different blocks. In selection of activities adequate consideration did not seem to have been given to infrastructural availability and in some cases to compatibility with ecological conditions. Among the beneficiaries 50 per cent of the beneficiaries financed for minor irrigation found the amount of loan and subsidy received inadequate to cover the actual investment cost. About 30 per cent of beneficiaries financed for animal husbandry indicated that they were under-financed despite the large scale financing reportedly of poor quality animals. The NABARD study shows that the extent of leakages was 26 per cent and the animal selected under the animal husbandry programme was of poor quality.

In the case of ISB sector because of limited demand for service activities in rural areas a large number of units cannot be sustained in each block under activities like carpentry, blacksmithy, cobbler, tailoring and teastall. In several districts, there has been a tendency to concentrate loans to petty business units rather than to

industry and services which could provide more gainful employment. In respect of goods produced by several artisans, arrangements for marketing were reported to be inadequate in Rajasthan, Gujarat, Karnataka and Maharashtra.

In all states income generation was decidedly better for minor irrigation scheme. This study mention that though the programme succeeded in achieving to a great extent the financial targets, the quality of implementation and making a visible impact on the poor rural families in assisting them to cross the poverty line the programme leaves much to be desired.

Programme Evaluation Organization (PEO) of Planning Commission (1985) covered 16 states, 33 districts, 66 blocks and 1170 households. PEO study of IRDP shows that about 49.7 per cent of the beneficiary household had crossed the poverty line. But only 8.4 per cent of the lowest fractile of the poor could cross the poverty line; this study has used the poverty line income at 1978-79 prices.

The PEO report points out that about 26 per cent of the 1170 selected beneficiaries were not correctly identified as they belonged to the annual income group of above Rs. 3,500 per annum and the poor among the very poor constituted 15 per cent of the selected beneficiaries. For selection of

families, none of the State Government had followed the guidelines with any uniformity. Only in 4 states the household survey was conducted in selected clusters of each block. In 7 of the 16 selected states such as exercise had not been undertaken. In 3 states the household surveys were initiated one to two years after the introduction of the IRDP.

In Karnataka identification of beneficiaries was done after conducting a detailed household survey but in most of the states beneficiaries were selected from master list of SFDA and MFAL.

PEO study mention that efforts were not made to cover sufficient number of families in the secondary and tertiary sectors as recommended in the guidelines. Nearly 81 per cent of the beneficiaries actually assisted were covered under the primary sector schemes about 8 per cent in the secondary sector and the remaining 11 per cent through tertiary sector schemes. Around 31 per cent of the assets supplied were not intact and of these 20 per cent were due to unexpected events like illness, death, etc.

Fourth all-India level evaluation study is IMFR, which covered 17 blocks and 5 districts in 3 states; sample size in terms of beneficiary families was 1859 besides a

central group of 1007 non-beneficiary families. IMFR study examines the position till February 1982 thus excluding the drought conditions of 1982-83.

IMFR study finds that the existing size in terms of financial resources and target number of beneficiaries the average IRDP investment cannot generate adequate additional income to enable the target number of families to cross the poverty line particularly in the case of the really poor.

IMFR study's primary and secondary data indicate that except for West Bengal and to a lesser extent Rajasthan identification of beneficiaries has not been satisfactory. No base-line surveys to determine the number of families below the poverty line were undertaken and there was continued neglect of the "poorest first" principle even after three years. The study mentions that an equal allocation to all districts is not fair because it does not account for differences in economic conditions. This equality treatment irrespective of the differences in conditions may actually contribute to the accentuation of the existing regional imbalances. Likewise allocating IRDP funds amongst districts simply on the basis of the number of blocks in it, is not satisfactory if the objective is poverty eradication. This aspect has been pointed out recently in another study by P.N. Sharma (1988). And also CARD report has pointed out that 'the financial allocations and physical targets under the Programme were determined on a uniform basis per block, without regard to the incidence of poverty or even the size of the population which in some cases also resulted in selection of ineligible families.

The present pattern of forming block in the country is anomaloues. This leads to inequitous distribution of IRDP funds; standardization of operations as well as schematic budget have reduced flexibility and innovation in the planning and implementation of the IRDP at grass-roots level and also due to this intensive treatment of given blocks/families become impossible.

Like other studies, IFMR also found that of all the IRDP schemes the milch animal scheme is most common among the selected beneficiaries. But one peculiarity of this scheme is the land-based nature because of the need for fodder, and, therefore is unsuitable for agricultural labour families who form the bulk of the rural poor. Overwhelming bias towards animal husbandry scheme is being criticized by this study in the following words: "The IRDP has been cow-buffalo scheme". Not only the identified poor, but even many officials in the development administration and banks do not appear to know that the IRDP has schemes other than the milch animal scheme". As a result an imbalance is

created between the demand and supply of upgraded animals. So, beneficiaries have received ungraded animals on one hand and it has led to entry of corruption on the other. Officials in the department of animal husbandry and development administrators, veterinary staff, bank officials, rural leaders and the beneficiaries themselves have often joined hands in securing and misusing IRDP funds under this scheme. One important point to note about this situation is the increased demand for milch animals specially upgraded animals, but, upgraded animals are not available in adequate number. The beneficiaries have received ungraded animals, the prices of quality animals have gone up. since the volume of assistance received by thebeneficiaries is fixed at a relatively low level he has choice of either buying a low quality animal or contribuging his own money to buy an upgraded animal.

Minor irrigation scheme comes next in popularity; village crafts/industry schemes do not seem to be so popular. This is because of the fact that for such schemes to be successful a higher degree of rural prosperity than exists at present is needed. Similarly, very few assisted families have opted for agricultural schemes either because many poor people are landless or because such projects are not looked upon with favour by banks.

Many deficiencies are present in implementation due to poor coordination between the development administration and also because the banks credit flows have been less than adequate in many cases. The inadequacy of manpower for the IRDP is particularly intense at the block level. Development administrations, particularly at the lower levels, takes this programme, as routine activities and fail to display the necessary imagination, patience and understanding required in implementing the job before them. The information system of the implementation machinery is woefully poor.

But, one of the important effect of IRDP on the poverty group was to reduce migration to the cities. The IFMR report mention that 28.9 to 89.5 per cent of beneficiaries in Maharashtra would have gone to the nearest urban centre had they not been assisted through IRDP.

K. Subbarao critically examines three important allIndia evaluation studies of IRDP considering their methodological weakness. He pointed out that the NABARD, PEO
and IFMR studies adopted a 'Before and After approach'.

But, for this approach to study comparative change what
is require is an inclusion of a control group of nonbeneficiary households with similar characteristics. Such
a control group was provided for only in IFMR study and not

in NABARD and PEO studies. He mentions that the IFMR study is methodologically superior, but this study allows for only 15 months after the inception of the programme; an admitedly short period for the benefits to percolate. He pointed out that both NABARD and PEO studies were carried out during 1983-84 after allowing about two years' time since the inception of the programme in 1980-81 but the year 1982-83 was a drought year, whereas IFMR study examines the position till February 1982, thus, excluding the drought conditions of 1982-83. Therefore results of NABARD and PEO studies need to be interpreted with caution. All these studies with their methodological problems do indicate certain general observations which hold good. Two specific points among them are wrong identification of the beneficiaries and adoption of a uniform strategy throughout the country with overemphasis on one or two programmes.

The major purpose of IRDP is to lift the poorest of the poor above the poverty line once and for all. But, the definition of poverty line and its measurements are unsettled issues. More importantly since the poverty line is measured in monetary terms, the inflation factor or price changes have to be incorporated into the poverty line. This dynamic aspect of poverty line was ignored throughout the Sixth Plan in the identification of beneficiaries as well as in determining the quantum of assistance. As a result,

even in 1984-85, the poverty line was revised at Rs.3,500 for the purpose of IRDP assistance when actual poverty line had become Rs. 6,400. But, according to the guide-lines only those whose incomes were below Rs. 3,500 were eligible for assistance. According to PAC, the assumption that the annual income of Rs. 3,500 for a family of five members was defined as the poverty line was totally unrealistic at the time because it was estimated that the minimum needs of such family would need an annual income of Rs. 4,800. The revision of the poverty line later on also could not meet the minimum needs level. Though concept of poverty line is unsettled issue but the arbitrarily thosen, it is one of the measuring index of success of IRDP. The conclusions of the below mentioned studies have to be understood keeping this aspect in view.

R.P.S. Rana is of the opinion that IRDP over the Sixth Plan period and now achieved its objectives only partially. G. Parthasarthy expressed his view about the IRDP's success that through quantitative magnitudes of the programme could be debated but the essential point is that despite achievements of targets in other respects the programme's impact on poor was inadequate. 4

As mentioned earlier in addition to these four major evaluation studies, there is a large number of evaluation studies by individual scholar. We shall presently examine

the main issues raised by some of these studies.

Rath in his T.A. Pai Memorial Lecture mentioned that less than 10 per cent of the poor against the target of 20 per cent had been raised above the poverty line under the IRDP during the Sixth Plan without creating any durable community assets. So, Rath argues further that putting more burden on this approach (IRDP) will discredit the line of attack, generate wastage, corruption and ultimately cynicism. But C.H. Hanumantha Rao's and P. Rangaswamy's study (1988) arrived at the conclusion that the contribution of IRDP of lifting the beneficiaries above the poverty line depends, apart from the efficiency of operation of enterprises, on the initial income level of the households and the scale of assistance received. K. Subbarao also agrees to this line of thinking.

- S.C. Jain is also of the opinion that the real achievements of the programme may remain under-estimated if the poverty line crossing criterion is adopted alone as a criterion of the programme success. He argues that, even if the impact of programme were substantial those who are deep down the poverty line would not have been able to cross the poverty line unlike that of the marginally poor families.
 - A.K. Sen takes into account various income slabs

and suggests the criterion of substantial income gain to correct the defect of judging the programme success. His substantial income criterion will capture substantial income gain amongst below poverty line families even if they do not cross poverty line.

Thus, one cannot deny the fact that, though the poor have not been able to cross the poverty line, the programme has imparted dynamism in the rural sector. Saxena feels, 'Coverage and financial outlays of the programme have assumed significant dimensions while it has aroused expectation in the rural poor more specially the poorest. V.M. kao and Erappa's study (1987) has pointed out that, IRDP has worked to reduce the income gap between the beneficiaries at the lowest income level and other beneficiaries. V.M. Dandekar is of the opinion that, 'the size of the problem is simply too large compared to the size of anti-poverty programme.

The investment level per household was inadequate to generate enough additional income to carry the beneficiaries above the poverty line. Subsidy part of the financing the IRDP is also a victim of criticism. In view of V.M. Dandekar (1986), 'if the IRDP is over-fulfilling the targets, it is because the chosen poor and administration both have their eyes on the subsidy'. Subsidy is the attraction for the programme. Whereas Gadam criticizes

(1986) the very procedure of giving subsidy. Gadam mentions in his study that, 'subsidy is credited to the amount of the borrower as early as possible after the disbursement of loan. This reduces his outstanding by the amount of subsidy. After this if he manages to sale off his assets he stands to gain profit in the process. After studying before and after effects on beneficiary families, Gadam draws the conclusion which is very much true that, 'many of them may not feel the pinch because of the subsidy they received. So subsidy should not be a cause of failure. In Rath's view, the subsidy element has encouraged corruption and raised indebtedness in case of failure. Although Indira Hirway admits the fact that in the present situation IRDP will breed corruption she goes further and asks, 'but the relevant question here is "Are we sure that wage-employment programmes will not breed corruption? Corruption has become part and parcel of our soci-economic structure".

M.K. Ghadoliya (1986) has criticized the method of advertisement. M.K. Ghadoliya is of the opinion that, 'sometimes the subsidy component of the loan is advertised to such an extent that uneducated beneficiary feel that he has not to repay the entire amount of loan'. And P. Malydri study (1986) of North-Rajupakm village of Kovur Taluka in Nellore District of Andhra Pradesh concluded that,

if the Government does not offer subsidy, 90 per cent of the beneficiaries would not be interested in applying for the IRDP loans. But B. Mohanty feels that, 'mere loans and subsidies however, cannot ensure an increase in the level of income of the beneficiaries, follow-up action should be more vigorous.

One of the major problem has been found to lie in the absence of backward and forward linkages. It appears that no real steps have been taken to provide institutional support for the supply of raw materials and more particularly for marketing which was an important component of total Sixth Plan strategy of Rural Development. Back-up support from sectoral departments was also found to be largely missing.

One of the important steps in implementation of this programme is selection of the right beneficiaries. But in reality, identification of beneficiaries has not been done properly. In this connection, Rath pointed out that by the end of the Sixth Plan period, some 17 to 18 million rural households would have been covered by IRDP. Atleast 15 per cent of these would not belong to the category of the poor. But in practice identification of right beneficiaries have some genuine difficulties too. These difficulties arise in the forms of lack of income generating norms for various activities and lack of regorous

scrutiny by the block level and district level authorities of the income estimates prepared by VLWs which lead to faulty selection of beneficiaries by the VLWs. a need for training of VLWs and Extension Officers (EOs) in how to conduct base line survey and estimate income. Along with this difficulties relectance and/or inability of the poorest of the poor to purchase assets with bank loans and IRDP subsidy and manage these assets identified for him at the time of the household survey there are other problems also: For instance, the difficulty arising out of lack of managerial ability to bear the risk individually in purchasing assets. V.M. Dandekar (P.A. 100, Economic and Political Weekly, 1986) expressed that, 'to ask a poor man to make his judgement and then leave him to operation of the market, burdened with a bank loan, is the cruelest thing to do to a poor man'. 8 Most of the beneficiaries belonging to the weaker sections of the community are illiterate and therefore are ignorant about the IRDP.

There occur overwhelming bias towards animal husbandry in selection of scheme ignoring the other schemes. Although assistance under animal husbandry scheme has considerable employment and income generation potential, the whole programme vitiated due to a number of inherent drawbacks.

After the delivery of assets there was no follow-up regarding

their maintenance. Milk Producers' Cooperative Societies for the beneficiaries of the milch cattle had not been organized specially in areas where cluster approach had not been adopted. The training of beneficiaries particularly for the management and care of milch animals cattle's nutritional needs, ailments and related matters and to develop diverse product uses and of poultry is equally important. There were many cases where animals/ birds had died due to lack of knowledge on the part of beneficiaries to look after the exotic varieties. In this situation the vicious cycle of presumed knowledge in handling assets has to be broken or else in spite of IRDP intervention, bulk of rural poor will be forever struggling, not even made aware of possible better use of the transferred assets. If poor keep clinging to unproductive levels of ignorance then naturally they cannot ask either for more or for better assets and the trap of continuing ignorance in meliue of depressing-poverty will continue. The reason for overwhelming bias towards these programmes seem to be that in chasing the target of providing assets to 600 families in a year, quite often the Government functionaries prepared to provide easily managable assets to the beneficiaries irrespective of their income generating potential . and in some cases even against the preference of the beneficiaries.

Thus, in the extreme absurd cases were reported where hundreds of milch animals were distributed in drought affected areas and dozens of sewing machines were supplied to different women beneficiaries in a single village.

The implementation of the IRDP suffers from the indifferent attitude of the personnel and their improper behaviour. It is not the lack of the personnel but indifference of the official from DRDA to BDO in the implementation of rural development programmes. Unless the programme is followed and taken care of by a motivated team of functionaries with high morale, the rural development programmes will always bypass the poor, howsoever, well meant the programmes might be. A.K. Mitra's article (1986) attracts the attention on the problems of implementing authorities right from the BDO to VLWs, their unsatisfactory working conditions, workload, their question of loyalties, etc. Mukul Sanwal also pin-pointed important needs of the implementators for effective implementation of IRDP. According to him, 'the psychological needs of implementers in terms of autonomy and motivation should be recognized. Decentralization of decision making gives implementors a personal stake in the performance of their jobs. 10 It is worth noting that, human factor which is supposed to play a crucial role, is a victim of the situation. Actually, VLW play a very crucial role being in

direct contact with the village households and also the block organization. But many VLWs are untrained and are ill equipped to meet the demands of the programme.

While criticizing the implementation of the IRDP,

A.K. Mitra pointed out that due to considerable amount

time lag in carrying out different operational steps

involved in the sanction of the loan by the Government

the loan application get bunched at the fag end of the

year, in late March, and as a result the funds get diverted

for other purposes and there is large scale rejection of

the loan application.

Delays in providing actual assistance is usual practice at Block Level as well as Bank Level. National average is about 10 months for Block Level delays, whereas for Bank delays national average is 2.5 months. Concurrent evaluation considers grounding delays i.e. the time between date of sanction of loan and the date of actual receipt of the assets by the beneficiary. And National average is about 1.5 months for grounding delays.

The IRDP is financed partly by Government grants and partly by bank credit, they are in ratio of 1:2. Thus, as a major financer of the programme, the banks are expected to play a very important role in the implementation of IRDP. But, inadequacy of banking infrastructure in certain

areas particularly in the North-East, has effected credit flow adversely; shortages of staff almost everywhere have resulted in insufficient scrutiny and delayed disposal of loan applications and absence of supervision and follow-up insistence on security in spite of instructions to the contrary has resulted in exclusion of the poorer among the target groups. Along with it unrealistic loan repayment schedules has resulted in non-productive use of assistance and non-availability of loan passbooks with the beneficiaries has encouraged malpractices and adversely affected repayments.

According to RBI guidelines all IRDP loans should be medium term loans i.e. the payment schedule should be atleast three years. But in many cases the eagerness on the part of the bankers to get back the money at the earliest, repayment schedule becomes tight. Due to this, the scheme becomes uneconomic and hence the beneficiary either becomes a defaulter to the bank or disposes of the asset and clears his debts of to the banks. The State Bank of India conducted the second impact evaluation study in 1985-86 to identify the weakness and record achievements of the IRDP. The study pointed out that deficiencies observed in performing responsibilities on the part of the Bank Managers. But, here bankers have a different stody to tell. According to the bankers active participation of the beneficiary

artisans is necessary of rural poverty alleviation programmes are to be a success and it should be remembered that, "bank's role is similar to that of a mid-wife and the mid-wife cannot deliver the baby".

Just a target group-oriented one and did not aim at an overall development of the rural community. A.S. Ramaswamy (Financial Express, 1st September 1982) criticized the IFDP, as operated in India, on the ground that the concept and strategy which are adopted do not take into consideration resource integration. It feably attempts financial integration. Government and the bank sectors do not have a coordinated approach. If better integration between sectoral and household planning is brought about and if the planning component of individual programme strengthened, the process of rural development will run quite smoothly. For instance if NRDP is used for generating assets which are complementary to IKDP both the programmes will run smoothly.

Rath, compares Draft Sixth Plan (1978-83) with the Sixth Plan's IRDP and comments on it that, the IRDP become a 'misnomer'. It does not mean what the name implies but is concerned with only a section of the rural population and a part of the total task of rural development. The idea of preparing a resource based development plan for the

district broken into block plans remained on papers'.

The programme has been particularly deficient in reaching the poor - scheduled caste and scheduled tribes who have a very large number of person below the poverty line and even where it reached them it is found that the investment per unit is exceptionally low which is most unlikely to give him adequate surplus for rising above the poverty line.

Another weakness of the IMDP which has been discovered during the implementation is non-adoption of the cluster or group approach. NABARD reports says that, although cluster approach was generally followed with regard to dairy financing and other animal husbandry programmes. Sufficient care was not taken to ensure the functional requirements such as milk routes.

TRYSEM, one component of the IRDP, has had a greater impact in Gujarat which is rapidly growing industrially than in Tamil Nadu which does not have much industry.

Also, such success is due to the fact that the trainees under this programme get employment in industry and are not self-employed. Therefore, TRYSEM is criticised that it lacks follow-up of self-employment. But at the same time it is argued that this can be corrected by restructuring the programme.

One more important point about this programme is that, the youths belonging to the families of not so poor also need training in trades leading to self-employment. TRYSEM as formulated excludes largenumber of other youths who too are badly in need of acquisition of skill from its perview. 13 S.C. Jain (1985) after judging the TRYSEM has raised the important point that even if programme coverage is fully achieved i.e. about 0.2 million youth per year per block, as per plan provision only a million youth would be assisted in skill formation process at a cost of about Rs. 112 per trainee. Though, there is no dispute about the argument but at the same time one cannot ignore the fact that the evaluation of skill upgrading and skill formation achievements through TRYSEM shows high rate of underutilization of skill in the formation of which heavy investment has been made. There is negligible selfemployment income which could be generated with acquired skills. It clearly shows that the main purpose to start this scheme is not yet achieved fully. Moreover, Jameshwara Rao (1985) has rightly pointed out that the question of training the rural youth in special skills which have no local demand is to add further frustration under TRYSEM is neglected. Training arrangements (for marketing) under TRYSEM and Industries Services and Business (ISB) component in IRDP have not been linked properly.

In the case of ISB component the present IRDP is not supported by adequate industrial and regional planning and has therefore no appreciable impact by way of expansion of work opportunities outside agriculture. 14

And in the case of ISB sector absence of viable project profiles of diverse character and lack of familiarity on the part of block and bank staff with ISB activities were the two major constraints in increasing the coverage under this sector. On account of limited demand for services in rural areas, a large number of units cannot be sustained. In several districts, there has been a tendency to concentrate loans to petty business units rather than to industry and services which could provide more gainful employment.

An important bottleneck has been found to lie in administrative weakness both in terms of the block and district levels and in respect of vertical and horizontal coordination and integration between different departments, PEO study (1985) observe that different departments were dealing with the various sectoral schemes and there was a lack of integrated and coordinated efforts in this direction. Out of 33 districts selected for the study, 16 DRDA had not prepared the perspective plans for their respective districts; only 4 DRDAs out of 33 selected districts had utilized the services of the voluntary agencies and

scientific research organizations in a limited manner.

At the time of field study it was observed that only one-third of the Project Officers posted to the selected districts had undergone training in IRDP and only 19 per cent of the APOs were trained. In almost half of the selected districts none of the staff members had attained any training in workshops or camps. There was a basic problem of administrative control of Project Officers of DRDAs over the BDOs who continued to remain under the Development Department. But to carry out the programme efficiently and enthusiastically, the functionaries involved - the workers executives, planners and administrators - should also be provided with adequate training in the conduct of the programme.

Everyone agrees that active participation of the beneficiary artisans is necessary if IRDP is to be a success. But, participation would not come spontaneously unless the poor feel that the measures suggested are in their interest and the risks and efforts that are demanded are their means. Moreover, to become active participant requires certain necessary support and training for the beneficiaries because they are victims of the disabilities which makes them vulnerable and helpless. They suffer various social and economic handicaps. Therefore, they require Government's continuing support and care.

Thus, programme suffered from poor implementation such as absence of right selection of beneficiaries and schemes, lack of backward and forward linkages, lack of motivation and inadequacy of infrastructure, delays, etc. There have been strong positive features also, and nothing seems to be singularly bad about IRDP. Though there are difference of opinions about its success, the truth is in between these opinions. Poverty cannot be minimised unless greater efforts are made by the rural poor themselves, and they form an organization. People's cooperation is absolutely essential for the effective implementation of the anti-poverty programmes. The programme holds a better promise for the rural poor provided the quality of its implementation is improved and active participation of the beneficiary artisans are ensured.

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CHAPTER V

RECOMMENDATIONS AND SUGGESTIONS

IRDP as a centre-piece of poverty alleviation programme has the explicit objective of helping the poorer sections in India's villages in gaining self-employment and earning adequately to cross the poverty line. Considering its scale and accelerating pace it would be quite reasonable to regard IHDP as an important policy thrust for bringing poorer above the poverty line. IRDP has many strong points and many weaknesses. But there is nothing singularly bad about IRDP. Even concurrent evaluation report of IRDP has clearly brought out the fact that the programme has great potential, though it suffers from a number of limitations 'at present. As it is going to continue in future it is very necessary to correct the working and implementation of IHDP to make it more effective. Keeping this in view, as mentioned in the previous chapter, many evaluation studies like PEO, NABARD, IFMR and also some individual studies have given valuable suggestions whereas G.V.K. Rao Committee, Public Account Committee (PAC) have given recommendations.

Poverty was as much the consequence of inequitous

and exploitative pattern of growth as absence of growth; agriculture and economic growth acting and reacting one on the other spiral into a close vicious circle. The battle against the poverty has to be fought on several fronts at the same time to replace the vicious circle of poverty with the virtuous circle of prosperity. There are more than one approach for breaking this vicious circle, therefore, it gives rise to controversies and questions of relative importance. Among the approaches one is 'cluster approach' and other is 'growth centre approach', advocated by V.K.R.V. Rao and V.M. Rao. Surajpal Singh suggested 'three tier approach'. In this connection, Indira Hirway gave a very balanced suggestion that, 'the first need is to develop an overall logic or a total approach for poverty eradication. Independent approaches like household approach and spatial approach should be linked up with each other systematically, because these approaches are supplementary to each other.

There is also a controversy about which programme will be the mainstay - 'wage-employment' or the 'asset-endowment programme' i.e. self-employment income generating programme. Dandekar, Rath and R.P.S. Rana (1987) suggested that, 'wage-employment programme' is more suited for the

poor over asset distribution as there is no demand on his skills, no worry about input and output, linkages, no demoralising pursuit of an overstretched bureaucracy and no worry about the repayment of loan. In the relatively backward regions where lack of basic-social and economic infrastructure stands in a way of development, the employment programmes could be successfully directed. R.P.S. Rana is of the opinion that, it is only wages of work that can generate effective demand for articles and improve the quality of life. Further, he ask the question how effective would be the IRDP in reducing poverty and unemployment without controlling population growth rate and without applying wage goods strategy? Rath observes that the strategy of massive wage-employment alone can be the mainstay of the programme.

Dantwala's views about the wage employment are worth taking note of. They are as follows. "My worry is that if a massive wage-employment programme becomes the central piece of the strategy for the alleviation of poverty the dependence of poor on the employers, private and public, will be so total that in course of a few years there would be any able and enterprising left among the poor". True, we want to break the culture of silence and culture of dependency. This wage-employment strategy will also develop

the attitude that its the sole responsibility of the Government to change their present condition of deprivation.

Instead, the thinking should be developed among them that their own efforts, self-discipline and their will to come out of their present condition of deprivation are equally important.

V.K. Dandekar (1986) feels that from the stand point of the poor, 'the wage-employment is simple and clear, they get their wages and that much relief whether or not asset is created'. The employment programme must continue day after day, month after month and year after year. It is true that wage-employment is necessary but at the same time can we ignore the objective of these programmes with which they were started? Not even that but questions like who are going to benefit from this community assets? Does it accentuate the disparities further? These are equally important issues.

Indira Hirway asked the question 'Can we accept the small role of self-employment' in our rural development programme? With the help of 32nd Round of National Sample Survey - 62.52 per cent rural working force in India is self-employed in agricultural and non-agricultural sectors

put together. In this situation whether we like it or not self-employment is going to be a major form of employment in our economy for atleast sometimes to come. At the same time, Indira Hirway does not consider 'self-employment approach' as balanced one because it is expecting too much from the beneficiaries. D. Bandopadhyay comment on it more appropriately. He says, the controversy that has been raised about relative merits of IRDP and supplementary 'Wage Employment Programme' appears to be rather sterile. Both this programmes have a significant role to play for the limited objective of reducing distress and miseries arising out of poverty. There is no 'one vs. other' option.

There are two types of poor - one who have atleast some asset or have some skill, education or enterprise to take up self-employment and other who neither possess any asset nor have any skill, enterprise, education, etc., to take up any activity independently. These two types should be treated separately by suitable policy measures. Indira Hirway, S.S. Meenakshi Sundaram, Secretary, Rural Development and Panchayati Raj, Government of Karnataka, Bandopadhyay and PAC also suggest that, for those who do not get any productive assets there has to be a programme for wage-employment to prevent them from further sliding down. For those who have received the productive assets

but unable to get adequate incremental income, supplementary wage employment is a must. Those who have got the assets and hence earned some incremental income may have to fall back on supplemental wage employment whenever they are faced with adverse market conditions.

But, IRDP is valuable and relevant because in its absence, the rural poor will have to rely on charity and wages from hard but unskilled work. IRDP also helps those who have better than average attitudes towards and aptitude for entrepreneurial activities and who can serve an example to emulated and learnt from by the more timid ones.

Dantwala is of the opinion that without any structural change of socio-economic system, such tinkering would only result in raising of hopes to be belied later. To him, 'a direct attack on structure which has bred poverty and continuous to do so, is an illusion at best fraud at worst'. But to attack structure requires great courage.

The third group thinks that giving opportunities for self-employment or wage-employment will not/cannot amelio-rate the poverty. In view of Guhan a publicly funded and manageable - administratively viable and financially feasible - social security system must be an essential component of an anti-poverty package to take care of the

poorest. Because, worst placed among the poor are those who are not able to participate due to old age, physical and mental handicap, various disabilities due to morbility etc. These people need to be relieved towards the target groups. In the absence or inadequacy of such measures, the burden has to be born if at all by the families, relatives and local communities of those affected.

The suggestions are given for the poverty line criteria. Generally, poverty in developing country is define in terms of consumption expenditure which is adequate to meet the minimum nutritional standard. The Planning Commission has defined poverty line on the basis of the recommended nutritional requirements. Here a question arises: Are consumption need the only needs of a family? The income which is adequate to meet the minimum nutritional standard cannot provide the social, economic and political stability to the family. Consumption expenditure, savings, investment and the amount paid as a tax to the Government are the component of turnover. Jag Pal Singh suggest turnover is the better parameter than consumption.

Raghunath Jha (1986) is of the opinion that the poverty line set up by Government of India in 1979, an annual income of Rs. 3,500 for a family of five members has become outdated. For nutralising the effects of

inflation the definition of poverty line has changed in the Seventh Plan. Now, family having annual income of Rs.6,400 or less is considered to be a family below the poverty line. The cut-off for identification of the poor family is Rs. 4,800. Gholam Ali, for fixing the poverty line suggested that, 'for fixing the limit for IRDP, five year period with reference to the price level of the year immediately preceding that 'Five Year Plan' is necessary to take into account'.

Bharat Dogra and some others feel if poverty is to be seen in the context of the ever increasing drudgery of women in fetching fuel, fodder and water across steep stops and long distances or the disruption of family life, then poverty is increasing from several points of view.

After all, poverty line is not a magic line that, the poor start getting a better deal in the economy after crossing it. It requires the overall income distribution or asset distribution change in favour of the poor so that the poor get more strength for bargaining and better opportunities to participate in the development process with a view to contribute to growth. This suggestion is a right suggestion because as we have experienced that, inequality results in poverty and poverty accentuate inequality.

A.K. Sinha, S.P. Uppadhyay, Bindhychal Singh and

R.G. Uppadhyay gave the suggestion for identification of beneficiary a *Gram Sabha Level IRDP Committee*. It consists of Gram Pradhan, special interest like small farmers, marginal farmers, landless labourers, artisans and schedule caste and Village Development Officer and Lekhapal. A.S. Ramaswamy (1982) focussed our attention to the practice, that under existing constraints of the block organization, block authority instead of quick survey have some discussions with local leaders and groups and on that basis select certain families and schemes and weave them into programme. Therefore, the possibility is that the actual target families are likely to be ignored and under serving families get selected. SBI Study Group suggested that the names of the identified beneficiaries who are going to get the benefits of IRDP are to be read out and discussed in the open meetings of Gram Sabha. This recommendation is really good if it can work out. Because, the culture of poverty breads a culture of silence and acceptance of the status And to take part in the discussion in the open meetings of Gram Sabha requires courage and confidence. their participation even at the awareness stage is luckwarm. And also we cannot overlook the influence of prescure group. The success of rural development primarily depend upon the involvement of and task performance by the beneficiaries. Kanta Ahuja rightly observes that 'people cannot become participants in a programme which is neither fully understood nor fully responsive to real needs of the so-called beneficiaries. Participation would not come spontaneously unless the poor feel that the measures suggested are in their interest and the risks and efforts that are demanded are means. The main requirement in this context is "communication". SBI study recommends that a free flow of communication from top to down and vice versa is essential. So that the policy making and the implementation process remain continually integrated. But, unless there is fundamental change in the existing rural power structure in regard to utilities created by Government for rural development and a radical change in the existing structure of ownership of land and other productive assets among the rural population poor cultivating classes will not participate. Hirway's deep study of why poor are not participating comes to the conclusion that at the root of it is a socio-economic structure. More important reason is that poor are prevented from taking part by the non-poor who either threaten them directly or manipulate indirectly to see that they do not participate in a big way. Therefore mass participation requires structural change. But, Mahatma Gandhi appropriately said in this connection that 'before we change the structure man should be changed. It is the quality of the attitudes and values which matters more'.

A High Level Committee which has been set up to review

the administrative arrangement for rural development and poverty alleviation programme suggested that participation by the villagers in the institutions and system which govern their lives is a basic human rights and also essential for realignment of political power in favour of disadvantaged groups and for social and economic development.

Indira Hirway suggests that instead of involving in the initial stages, they should be consulted after the plans are formulated. Representatives may then be asked to suggest modifications along with the justifications. No doubt this suggestion takes into account the views of the representatives but only at the stage of modification of the main plan. One cannot deny the possibility that their priorities, their preference may differ from the priorities and preferences given in the plan. Poor may not put their ideas in technical terms but they are very clear about what are their requirements. As Robert Chamber says, "We must have 'reversal' in learning. We must practice it here". Excessive centralization and people's participation are not compatible entities. Not only is there little 'trickledown' but in the absence of popular people's participation, the growth of rural development and poverty alleviation programmes under Government auspices are without roots.

And G.V.K. Rao Committee recommended that local

initiative must be encouraged by involving the people effectively in drawing up programmes of rural development. The Panchayati Raj bodies have to be activised. What is really needed is a process of channelising the great spurt of awakening and consciousness among our people enabling grass-roots organizations and non-Government bodies to take charge of community affairs, enabling the poor and disabled to mend matters for themselves. And the scheme envisages organization of awareness generation camps followed by regular contracts till they themselves enlarge as a powerful group.

This committee also pointed out that Block Development Officer had become ineffective and credibility of the organization had been eroded. PEO also observes the same peculiarity of BDO. But PAC suggested that the staff implementing IRDP should be adequate in terms of number and quality. In order to change the existing scenerio of abysmal poverty and bring a ray of hope to the teaming poor. The involved officers/employers should compulsorily undergo one year Diploma Course in Rural Development to acquaint themselves with various aspects of rural life and thereby their attention would be diverted to the rural scene always. PAC gave suggestion that appropriate training programmes should be designed for their training strategy for the staff from VLWs to DRDA officers should be formulated carefully

taking into consideration the specific need at each level. PAC asked for change in the approach, the approach towards IRDP should be business-like i.e. it must insist that block plans and district plans of IRDP are prepared satisfactory and that grants should be released to DRDAs only if the plans are prepared. It must insist that systematic planning methods are adopted in implementing IRDP in the identification of schemes and beneficiaries and in providing other support. The last but not the least suggestion is that, 'as IRDP has come to stay the temporary nature of employment must go. DRDA should be evaluated as an organization so as to identify measures to strengthen it. In order to improve the active participation and actual performance of the staff two-wheelers and if necessary jeeps should be provided to them.

The Expert Group (1982) recommends that a post of Lady Credit Officer be created at DRDA level to help in preparing projects/schemes for women. Roma Majumdar, Secretary, Development of Women and Child Development, gave suggestion that, 'it is necessary to integrate women into the main stream of development rather than thinking of isolated activities. This suggestion is proper if we look into the percentage of women beneficiaries among the total beneficiaries. S.S. Meenakshi Sundaram suggests promotion of rural energy as a part of rural poverty alleviation programmes.

The concept of Panchayati Raj (P.R.) is not new concept it was evolved by the Balwant Mehta Committee in 1957. The introduction of P.R. had the effect of establishing an entirely separate line of administration for economic development reaching down from the state to village as well as creating a set of elective institution pushing up from the village to the higher levels of Government. At present P.R. institutions functioning as channels of cash subsidy as well as different agricultural inputs have administered enormous economic funds and resources to accelerate the process of rural development. Seventh Plan put more emphasis on the P.R. as an institution for rural development. But. P.N. Sharma is of the opinion that the P.R. institutions do not receive due encouragement from the Government with the result that they cannot practice fruitfully in the process of development. Even if some initiative or resources are available they do not have any direction. A number of reports in this regard have hinted at many defects and inadequacy. The role of bureaucracy, lack of political will and interpersonal rivalry did not allow much development to occur and where development occurred it only benefited the powerful and influential members. Durgadas Roy (1988) firmly believes that P.R. in the present form can be strengthened and that its role be made more dynamic if the relationship between the panchayat as an institution of the village people and the Government staff at the

district and block levels is clarified. The panchayats must see their role as being more dynamically developmental and Government staff must view the panchayats as a means of getting the people to accept and do the thing, the village leaders and the Government need to work in best interests of the people and the nation.

Voluntary organizations are assigned a great role to play, their actions supplements Governmental efforts in many way; like implementing Government programmes, identifying the right beneficiaries, give feed back through monitoring the programmes. Voluntary action in India is verily as old as the emergence of organized society itself; originally they use to deals with social welfare activities. As development process progressed complexities increased and it compel the voluntary organizations to change its activities. S.R. Maheshwari strongly feels that, voluntary organizations must now break new ground to take up challenge of self-betterment. The beneficiaries must be made conscious of the benefits intended for them.

During the Seventh Plan, voluntary organizations suppose to do, mobilization of locally available human and financial resources, identify people in the poorer and vulnerable occupations like farmers, rural artisans, schedule caste and schedule tribes, agricultural labourers, girijans and bonded labourers upgraded their skills and

given their tools to make them economically self-sufficient as well as productive. But most of the voluntary organizations are handicapped by lack of resources - financial, human, dedicated workers, informational and infrastructural and guidance.

The PAC recommends very explicitly that the infrastructural gaps, which created serious bottlenecks in IRDP
need, the maximum attention of the concerned authorities.
All allied programmes and activities must be an integral
part of a single development authority and for effective
implementation one single authority is responsible and
accountable.

G.V.K. Rao Committee observes that cooperatives have not kept pace with the ever increasing needs of agricultural and rural development. The entry of commercial banks into the field of credit has in no way proved better. In fact commercial banks are much more security conscious than cooperatives. PEO study (1985) complain that, in a number of cases loan applications were rejected on flimsy grounds. V. Krishna Bhaskar Rao (1985) suggests that, when the banks are not equipped with the required personnel, vehicles, etc., for affording credit support, the State Government should erect proper infrastructural facilities and find buildings for openings of new branches in rural areas. J. Rama Naidu (1987) recommends that, banks should open more

branches in remote areas for successful implementation of IRDP and provide some attractive incentives like Rural Allowance to the bank staff. For the recovery of bank's loans many suggestions are given as, at the time of recoveries the Government machinery should assist the banks in the recovery dues; each of the people's representatives is given a target of recovery of bank loans and his constituency in as much as he is exercises his influence in the selection of beneficiaries. Failure to do so on his part should disqualified him for certain privileges of the house.

PAC suggested that a comprehensive surcey of beneficiary should be conducted to assess the need of the second dose of assistance. There is also a need to be more particular about release of funds regularly and a need to provide quarterly targets.

PAC and SBI study (1985-86) both come to the conclusion that there is a need to increase IRDP funds drastically.

SBI study considers the consumption expenditure of family and repayment of the loan instalments and decides the realistic investment amount. Indira Hirway mentions the needs of essential consumption expenditure. For the success of the programme and recovery of the credits, institution must take into consideration the consumption needs. Her study shows that poor person wants a milch animal because

he gets some subsidy or that he wants a poultry farm because he needs a permanent house. There is a utter need to fulfil these needs first otherwise he may use his loan for consumption needs.

Thus, we can conclude that the IRDP suffered from poor implementation such as absence of right selection of beneficiaries and schemes, lack of backward and forward linkages, lack of motivation and inadequacy of infrastructure, low critical minimum investment per beneficiary to cross the poverty line and get sustained development and income stream. The programme holds a better promise for the rural poor, provided the quality of its implementation is improved, coordination and integrated planning is applied as per the recommendations. Training and education of people and of the functionaries involved in the programme should be organized on a continuous basis which will go a long way improving the programme.

CHAPTER VI

SUMMARY AND CONCLUSIONS

Plan development era is a mixed experience as we have poverty and plentifulness together. Although the growth centred strategy succeeded in accelerating a sustain growth in Indian agriculture and there occurred a breakthrough in agriculture but its spread effects are limited to some regions and some crops and thus it failed to accomplish the more crucial aspects of development that is a reduction in poverty, inequality and unemployment. The industrial growth has fallen far short of the social objectives of curbing monopolies and concentration of economic power as also of reducing regional imbalance in the country. Human resources and social development remain a relatively neglected sector in the Indian economy. Rural development failed to bridge the gap between the rich and the poor though it led to some special growth in rural areas.

We have long history of efforts and schemes to eradicate poverty and rural development. It started with CDP - which was multipurpose, extension oriented and participation seeking in character. The basic motive behind it was to establish cooperatives and panchayati institutions in the rural area to make the village as a primary unit of economic

and political action. Our poverty allevation strategy progressed through phases, in the first phase the strategy was based on faith in the tricke-down effects of growth. In the second phase, because of disillusion meet with the trickle-down effects of growth, the emphasis shifted towards a target-oriented redistributive programme. The third phase recommenda a compromise - a phase of realization. In certain areas of the economy where faster growth was seen to have trickle-down to the poor and helped them. But there are certain areas where because of many institutional and other non-economic forces growth failed to put dent on poverty.

After nearly two decades of planning it was felt that overall economic, agricultural, industrial and technological development is a condition necessary but not sufficient to eradicate poverty and under nutrition. Socio-political engineering to ensure distributive justice is obviously a must. It is necessary to attack poverty from other end by taking up new schemes which would directly benefit the poor and particularly the rural poor. Many schemes like SFDA, MFAL, DPAP, CADA, HADA, etc., were introduced. These programmes were either for specific area or specific groups of rural people. But these programmes were all disjoined, short-term and taken up on ad-hoc basis depending upon the exigencies of the situation. As a result most of the programmes were ill-conceived and consequently

implementation was ineffective. So there felt a definite need to take a fresh look at the problems. Planners came to the conclusion that an integrated approach is necessary to tackle the problem. To make a total impact there needs to be a total approach for the whole community and therefore integrated rural development programme is necessary. IRDP started with the objective of improving poor by asset endowment. It is a bold experiment in positive discrimination, anxious as it is to correct a historic injustice. It is based on antyodaya principle. On 2nd October 1980, IRDP was extended to all the blocks of the country. A strategy of direct attack on poverty was adopted in the Sixth Plan as the theory of trickle-down benefits of general development programmes had not proved a successful strategy for the removal of poverty. 48 per cent of the population were found to be living below the poverty line at the beginning of the Sixth Plan. The Sixth Plan recognized that the household centred poverty alleviation strategy should not only enable the poorest families to acquire productive assets and related technology and skills but also support them with programmes in the field of health, education, housing, nutrition, family welfare, etc. No doubt, IRDP achieved almost all its targets but to make it more effective to achieve its objectives some changes were made in the Seventh Plan. The Seventh Plan document

has noted that 'the total impact of IRDP depends on the degree to which the different poverty-alleviation programmes - NREP or RLEGP are integrated with one another and with the overall development of the areas. But the root cause of the problem is a socio-economic structure. Therefore, without an effort to change in structure and attitudes, howsoever seriously and speedily the poverty alleviation programmes are attempted to be operated the objective of the benefits to go only to the poorest of the poor first will not be served. And so we are forced to remember the Tolstoy's pronouncement that, "I sit on a man's back chocking him and making him carry me and yet assure myself and others that I am really sorry for him and wish to care his lot by any means, possible - except getting off his back". In such a situation, the attitude of looking to the Government for everything also should be removed/changed. Without the poor gaining control over rural economic and social institutions and over state particularly in the context of unequal distribution of assets both in the rural and urban areas rapid reduction of rural poverty is a remote possibility.

If the poor can organise themselves, they could emancipate themselves from exploitation and could place themselves in a better bargaining position. What is essential is to raise the consciousness of the beneficiaries

to turn them from passive beneficiary, to conscious beneficiary who is aware of the possibility of a better life and their right to achieve it and the means of achieving it. For this, organization of beneficiaries is essential. An establishment of organization of beneficiaries in each state is also essential to act as focal point in assisting the administration in various ways including identification of new beneficiaries, selection of scheme, of appropriate projects for the beneficiaries, upkeep of assets acquired and monitoring. Rural poor should be trained to effectively participate in decision making and development programmes. Participation by the people themselves in efforts to improve their level of living with as much as reliance as possible on their own initiative - which encourage 'self-help' and 'mutual help' would go a long way. Service oriented voluntary organizations can motivate the people to participate. But, IRDP suffers from a high degree of centralisation and has little flexibility permitted at the implementation level. Therefore, it is criticised that it is a programme for the people but certainly not by the people and of the people.

In this connection what is require is decentralized system of planning with active participation of voluntary organizations may be in a position to operationalize the schemes much more effectively. Panchayati Raj for decentralized administration was evolved by the Balwantray Mehta

has been that it did not receive fair treatment from the higher level of leadership." Availability of basic education is necessary because this opens up the avenues to the weaker sections for taking up new ventures and adoption of specific methods to improve their income. Adult education programme and customer education programme on Bank Schemes can be taken up by Universities, Government agencies and banks as measures to impart training and motivation to beneficiaries under IRDP. Every 'Bazar', 'Haat', 'Meela' exhibition in rural areas should be invariably be made a forum for publicity to bring awareness among the people about the details of the various programmes.

A cadre of motivated and trained workers to provide the link between outside expertise and the needs of the local population is a critical requirement for the success of the programme. Indira Hirway (1988) is of the opinion that, unless we put a brake to the indiscriminate high-tech growth process and choose a path that provides ample employment opportunities for the poor we will not be able to eradicate poverty of the masses.

The concurrent evaluation of IRDP has clearly brought out the fact that the programme has great potential though it suffers from a number of limitations at present. The beneficiary-oriented approach of the IRDP has not served

the purpose for which it was started as the benefits in a large number of cases were going to the wrong type of households for whom the programme was not meant. But at the same time one cannot deny the fact that IRDP strategy has latent potential to change the structural characteristics. And moreover it is based on the principle that even the poorest in the society have rights. It also opens up the possibility of participation in the development process. It has given the rays of hopes to many rural poor. the truth is in between the extremes. Most of the critics also recognized its great potential along with a number of limitations at present. The utility of the programme and its continuation is beyond dispute. The existing multidimensional approach of IRDP will be more successful if the people to be benefited are selected properly and the programme implemented with renewed vigour. If recasting and reshaping of the programme according to the suggestions made by various evaluation studies is done, the problem of poverty can be minimized considerably.

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