CHAPTER VI
Conclusion and Suggestions.

In India the concept of poverty has been approached in the absolute sense. The planning commission in 1977 defined the poverty-line as the mid-point of the monthly per capita expenditure class having a daily calorie intake of 2400 per person in rural areas and 2100 in urban areas. At 1979-80 prices the mid-points are Rs. 76 in rural areas and Rs. 88 in urban areas.

Considered in terms of the poverty-line, the number of the poor is very large indeed. It runs into many millions. As per the Seventh plan (1985-90) projections (assuming these to have been realised) the number of the people below the poverty-line at present (1989-90) is as much as 210.8 millions. This constitutes more than one-fourth (25.8%) of the total population. For the rural areas, the number of the poor is 168.6 millions which account for 28% of the rural population.
As for the urban poor is concerned, their number is 42.2 million, which is 19.3% of the urban population. A grim fact of the poverty is that it is much larger in certain sections of the weaker sections of the Society. These are scheduled castes and Scheduled tribes.

As a result of the Government's efforts there has been a decline in the number of people below the poverty-line. This is obvious from the fact that whereas the percentage of the poor was as high as 51.48 in 1972-73, it was slightly low at 48.3 in 1977-78, and further lower at 36.9 in 1972-73, it was slightly low at 48.3 in 1977-78, and further lower at 36.9 in 1984-85. It was expected that with the continuance of these measures during the Seventh plan, this percentage would further decline to 25.8 in 1989-90. In absolute numbers, the figure of the poor was as high as 306.8 million in 1977-78. This came down to 272 million in 1984-85 and further to 210.8 million in 1989-90. These reductions have taken place among all the sections of the poor and all the States, although, the impact has been uneven.
This chapter is based on the conclusions drawn from the previous chapters added with a number of problems and suggestions of such schemes.

The objective of the programme is to assist families below the poverty-line in rural areas to cross this line by taking up self-employment ventures. Its aim is to achieve the objective by providing Income Generating assets, including working Capital, where necessary to the target group families through package of assistance comprising subsidy and institutional credit. Under this programme the family will be assisted to reach an annual income level of Rs. 6400. The target group of the programme consists of small farmers, marginal farmers, agricultural labourers, rural artisans and those whose annual family income is Rs. 4800. 30% of the target group should be drawn from S.C./S.T. families and at least 30% of the total beneficiaries should be women.

The allocation in the Seventh plan are being made in relation to the incidence of poverty. A slight deviation has been made for the first years of the plan by allocating 50% of the funds on the basis of incidence of poverty and 50% on the basis of the number of Blocks.
There is a State level co-ordination committee under the chairmanship of the Chief Secretary for over all supervision on the implementation of the programme in the State. The Secretary, Development is looking after all administrative arrangements of this programme. Such scheme is implemented through the DRDAs established under the Societies Registration Act 1860 which are headed by the Deputy Commissioners concerned. The Block is the basic unit for preparation of annual action plans, implementation of the programme as per approved plan and provided feedback on the impact of the programme. 10% of the total IRDP fund is to be utilised as administrative cost of DRDAs.

During the Seventh plan period, the total numbers of beneficeries who assisted under IRDP were 37,052 against the target 34,734. This achievement was 107% against target of Rs. 655 Lakhs. it reprend 122% against such target.
TRYSEM and DWCRA are the sub-component of IRDP. The main thrust of TRYSEM Scheme is to equip Rural Youths who are below the poverty line and to the target group, with necessary skills and technology to enable them to seek self-employment by giving necessary training. DWCRA is being implemented to help the needyly women, in groups, so that the women beneficiaries receive proper attention under the IRDP.

The main problems which faces for the implementation of such programmes can be study as follows:-

The bank credit available for IRDP beneficiaries in five Hill districts of the State is almost negligible. This is adversely affecting the implementation of this programme. As a result of this, the investment per beneficiary in five Hill Districts is low. The non-availability of bank credit is mainly due to variety of factors such as few branches in districts, security problem, difficult terrain etc.
The infrastructure in the North Eastern States has not developed to the extent as it is in other States of the country. As a result the availability of inputs is costlier and the schemes executed do not generate income of the family, more investment per beneficiary is required than is permissible under the IRDP guidelines given by the Government of India. It has been estimated that the price index is higher by 40% to 50% than the All India figure in the State. As such, the cost of the schemes will also have to be 40% to 50% higher than permissible under the guidelines. The existing subsidy limits of Rs. 5000, needs to be increased to at least Rs. 7500 for S.T./S.C. beneficiaries, with a proportional increase in non S.T./S.C. beneficiaries.

The non-availability of inputs such as improved seeds, birds/piglets/goats etc. in sufficient number is also becoming a serious bottleneck. This also results in malpractices in the implementation of schemes where some live stocks rotate among different beneficiaries.
The block level needs a comprehensive supervision by technical personnel so that the schemes prepared are viable and suitable, income generating and implemented property.

There is lack of people's participation in the implementation of IRDP. For implementation of such programme, peoples participation is necessary.

All the IRDP beneficiaries are selected from amongst the poorest of the poor rural masses. They have no adequate land for credit security. Most of the financial institutions are reluctant to finance in view of recovery problem.

Most of the IRDP beneficiaries can make repayment of term credit provided by financial institutions due to their family financial problems. Some of the IRDP beneficiaries happens to utilise the money afforded to them to other purposes other than the purpose for which it was given to them. As a result problem of repayment is one of the factor.
The IRDP beneficiaries are reluctant to receive term credits from banks, due to delay of loan sanction by some banks.

Purchase of IRDP assets are made through trade and approved by a purchase committee. The rates are always higher than market rate of the same quality. The assets are sometimes below standard. Problems are faced to accept the assets by the IRDP beneficiary.
SUGGESTIONS

To remove the various problems, which faces when implementation of IRDP and Allied programmes, the following measures should be taken up.

(a) Establishment of various banks in the various parts of the hill. The Government should taken some specified strategies for adequate flow of institutional finance to the IRDP beneficiaries in the Hill Blocks.

(b) The existing subsidy limits of Rs. 5000 needs to be increased to at least Rs. 7500 for S.T./S.C. beneficiaries with a proportional increase in non S.T./S.C. beneficiaries.

The Government of India also need to evolve a definite set of guidelines for States of North Eastern Region as the infrastructure in these States in not well developed.
(c) Remedial Measures should be taken up for sufficient availability of inputs, such as improved seeds, birds, piglets, goats etc.

(d) All the people's must participated in the implementation of IRDP. Mass motivation and full involvement of the voluntary organisations, grass root level institutions like Panchayats, Village Authorities is a must from the very identification and selection of beneficiaries so that the programmes be implemented successfully.

(e) The beneficiaries must used the fund in the right way for achieving the target or aim of IRDP and repay the loan to the bank regularly.

(f) Adequate training must be imparted to the beneficiaries for successfully running of the scheme.

(g) Selection of the beneficiaries must not on the basis of corruption or not on the advice of the political parties but on the basis of right way of the scheme.
(h) Sanction the loan amount in time by the bank.

(i) Supply the IRDP assets of the good quality at the appropriate rate of price of such asset.

(j) Spread of IRDP Scheme, informations to the rural peoples of the country through the various media.

Lastly, not only the above measures but the important is that the machinery for implementing such programme must be sincerly work for the direct benefite of the beneficiaries. So, Government Machinery is the most important among the various measures, only them the programme can be implemented successfully for a long period of time and can increase the income of the poor families as well as the target and aim of the scheme can reached.