SUGGESTIONS

❖ It is pertinent here to give some valid suggestions which could go a long way in removing the aforesaid weakness and ensure the better implementation of the IRDP for required attack on rural poverty. These are listed below:

❖ Planning process is the weakest link in the whole chain of activities. As their remedial measure, that suitable arrangements for collection of information, storage and its retrieval may be made at district level under the overall responsibility of DRDA. At the mandal level, an officer may be designated for helping the MDO in preparation of such plans. The state government and senior officers at district level should take initiative in preparing guidelines and detailed inventory of resources for each mandal which will help the mandal level functionaries in identifying and matching the suitable schemes in accordance with the available potential to the mandal area.

❖ The present procedure of identification, and finalisation of list of beneficiaries is cumbersome. A more stringent official supervision is necessary to rectify the identification process.

❖ So far as the selection of right type of beneficiaries is concerned, it may be mentioned that this can be done only if vested interests are eliminated and sufficient preparatory work is done by the mandal and village level functionaries before the open meeting of Gram Sabha is called. Gram Sabha meetings should be properly conducted after giving due notice and
publicity. The village development officer should have with him a pre-determined, clear-cut target number of beneficiaries to be selected for each sector from the village. He should have a complete list of eligible beneficiaries with income groups clearly indicated. Sometimes, the criterion of land for selection of beneficiaries also creates problems because of regional variation in the productivity which cannot be taken care of by the present system. It is necessary to prescribe norms for such selection after taking into consideration the average productivity of land in different regions. The village development officer has the most crucial role to play in organising the open Gram Sabha meetings. It is common knowledge that the village level worker is generally found missing from his area and he has failed on many counts. It is, therefore, necessary that the village level worker should have sufficient motivation and perseverance to work in close cooperation with the Gram Sabha. What is generally seen is that the rapport and contact is restricted to the selected few who generally belong to the power groups. The lack of contact with the poorest of the poor is largely responsible for many distortions in the selection of deserving beneficiaries and proper schemes and projects.

The benefit schemes were devised at the state level and they have to be followed at the field level. This creates numerous problems and sometimes results in selection of wrong beneficiaries. Inappropriate projects or schemes are also selected without looking into the economies or aptitude and skills or background of the beneficiary. It is therefore, necessary that the district
administration should be given freedom to change this proportion according to the availability of backward and forward linkages.

It is necessary to give enough freedom to the district administration to change projects or schemes according to the availability of backward and forward linkages.

The mandal officials should ensure that the loan applications are not sent to the banks in a bunch. There should be a definite programme of sending completed loan applications to banks every month. Efforts should be made to send such applications fortnightly. A register should be maintained in each mandal in which date wise details of loan applications sent to the bank should be entered. The action taken by the bank regarding sanction of loan (granting or rejecting or sending it back for removal of the objections should also be entered in the register. Cross checking of this register should be done with similar records maintained by the banks.

Loan applications of beneficiaries should be prepared after their proper selection. For this purpose it is necessary to organise credit camps in which bank officials, revenue officials and representatives of co-operative credit societies should be involved. Efforts should be made to complete all formalities of loan applications in these camps. While finalizing the loan application, all the necessary conditions should be fulfilled and documents such as no dues certificates should be attached to the form.

The loaning procedure should be simplified and streamlined to reduce the time gap between applying for the loan after selection and procurement of
the asset. Credit camps should be organised for the speedy process of IRDP applications. Corruption and mis-appropriation, whereever noticed should be sternly dealt with. The emphasis should be on exemplary action against the officials, non-officials or beneficiaries engaged in this practice. The action taken in such cases should be widely publicised. Each district should take action immediately to set an example.

- Adequate assistance should be given to cover the entire cost of the assets and working capital should be provided whereever necessary.

- Government should ensure that the beneficiaries are not forced to pay bribe at any stage to derive benefit from the scheme. In case of any such report, a thorough investigation should be carried out and the defaulting officials dealt with strictly.

- Comprehensive training should be given to those beneficiaries who do not have the experience and skill in the management of Milch Cattle. Adequate veterinary facilities should be ensured to the beneficiaries as and when required.

- DRDA officials should take necessary corrective steps to enable the beneficiaries to get remmunerative prices for the milk produced.

- The assets purchased by the beneficiaries should be regularly followed up by the bank and DRDA functionaries. This would keep the beneficiaries alert and also help to solve their assets management problems, thereby reducing the chances of his disposing of the assets.
The village and mandal level functionaries form only a small nuclear staff. The implementation process is considerably weakened due to the dearth of local functionaries. Therefore, adequate number of staff should be deputed at the mandal and village levels.

In order to discourage bank officials tendency of fixing certain percentage of share with appropriate market owners, the entire amount should be given to the beneficiaries in cash to purchase units freely, of their own choice from any market of their convenience.

There is a greater degree of lack of awareness among the beneficiaries about provisions of the IRDP. This constraint can only be overcome through empowerment of the poor by organising them under an umbrella of the beneficiaries’ advisory committee at the mandal level so that the beneficiaries can get a regular forum to focus on their problem for solution. For making such a committee at the Gram Panchayat level also, the beneficiaries committee should be constituted. This will not only enhance the knowledge of beneficiaries about difficult components of the programme, but also keep close surveillance over the beneficiaries so as to make other scheme succeed economically.

The efficiency and effectiveness of the IRDP are also declining because of the misutilisation of funds by the beneficiaries by manipulating false assets with the help of their relatives. Apart from it, due to severe poverty constraints the sanctioned amount is being used by beneficiaries on marriages and natural calamities like epidemics, floods, droughts etc. Therefore, proper
monitoring and constant watch of the condition of assets by the government officials are imperatively necessary to eschew such impediments and ensure smooth running of the programmed.

* Priority must be given to the beneficiary himself concerning the selection and acquisition of the asset. Branch manager of the lending bank should also be given powers to raise the level of the loan in case of necessity and thus satisfy the beneficiary fully, which helps in keeping the asset intact and productive.

* There should be involvement of the staff of MDO and especially the local leaders in the recovery of loan. Involvement of local leaders is the most important aspect in the implementation of IRD programmes right from the beginning to the end of the programme in all respects.

* The banks should pay particular attention to the recovery of loans so that the flow of credit under the IRDP can be maintained smoothly. All possible assistance should be given by the district and mandal authorities to facilitate this task. The attitude towards government funds needs to be changed through revamping the recovery system. A team of extension officers and bank branch managers should be formed to effectively supervise the loaning operations including the recovery from the IRDP beneficiaries.

* It is the responsibility of the MDO to have a close supervision over the proper utilisation of the assets. In order to overcome this problem there should be proper mechanism to oversee the proper utilisation of the assets.
In order to monitor the programme effectively it is necessary that 1) the government should strengthen the monitoring machinery as well as staff complement. 2) ‘Vikas Patrika’ must be supplied to each and every beneficiary along with the assets and it should be mandatory on the part of all visiting officers to enquire about the beneficiary’s scheme and make a proper entry in the patrika and subsequently report about it to the MDO or Project Director.

For monitoring programme, the machinery at the district level should be streamlined with proper training to analyse the data and to draw helpful inferences there on. This would help the DRDA to take corrective steps and follow up actions.