4.1 INTRODUCTION

One of the fundamental objectives of planning in India is to raise the standard of living of people and to remove the appalling poverty of masses. During the last three and a half decades several antipoverty programme or schemes have been initiated for the upliftment of the weaker sections of the society in India. Actually it was the Fourth Five Year Plan which, for the first time, laid emphasis on the 'common man' and the 'less privileged'. For the benefits of less privileged classes, it adopted several programmes starting from Community Development Programme to Integrated Rural Development Programmes as shown in Table No.4.1. "Inspite of all these efforts poverty still persists in India. 37 percent of Indian population is still living below the poverty line".  

All these developmental efforts are mere islands of progress in the vast ocean of abject poverty. Various studies of the poverty alleviation programmes show that all these programmes have not been very successful so far. No doubt their impact has been positive, but not very significant. The question arises whether the poverty alleviation programmes should be discarded or modified to yield better result. It is believed that
the limited success of the strategy does not prove its irrelevance, but it implies that the strategy is not adequately planned and successfully implemented. Therefore, an indepth look into the planning aspect of PAPs is necessary. Various poverty alleviation programmes in different plan periods in the country are as follows:

**TABLE-4.1**

**RURAL DEVELOPMENT PROGRAMMES OVER THE YEARS**

<table>
<thead>
<tr>
<th>Plan Period</th>
<th>Name of the Programme</th>
<th>Year of Introduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Five Year Plan</td>
<td>Community Development Programme</td>
<td>1952</td>
</tr>
<tr>
<td></td>
<td>National Extension Service</td>
<td>1953</td>
</tr>
<tr>
<td>Second Five Year Plan</td>
<td>Khadi &amp; Village Industries Programme</td>
<td>1957</td>
</tr>
<tr>
<td></td>
<td>Village House Project Schemes</td>
<td>1957</td>
</tr>
<tr>
<td></td>
<td>Multipurpose Tribal Development Blocks' programme</td>
<td>1959</td>
</tr>
<tr>
<td></td>
<td>Package Programme</td>
<td>1960</td>
</tr>
<tr>
<td></td>
<td>Intensive Agricultural District Programme (IADP)</td>
<td>1960</td>
</tr>
<tr>
<td>Third Five Year Plan</td>
<td>Applied Nutrition Programme</td>
<td>1962</td>
</tr>
<tr>
<td></td>
<td>Rural Industries Projects</td>
<td>1962</td>
</tr>
<tr>
<td></td>
<td>Intensive Agricultural Areas Programme (IAAP)</td>
<td>1964</td>
</tr>
<tr>
<td></td>
<td>High-Yielding Varieties Programme (HYV)</td>
<td>1966</td>
</tr>
</tbody>
</table>
Annual Plan 1966-67
Farmer's Training and Education Programme 1966
Well construction Programme 1966
Annual Plan 1967-68
Rural Works Programme (R.W.P) 1967
Annual Plan 1968-69
Tribal Development Block 1968
Annual Plan 1969-70
Rural Manpower Programme 1969
Composite Programme for Women and Pre-School Children. 1969
Fourth Five Year Plan (1970-71 to 1974-75)
Drought Prone Area Programme (DPAP) 1970
Crash Scheme for Rural Employment. 1971
Small Farmers Development Agency (SFDA) 1971
Tribal Areas Development Agency (TADA) 1972
Pilot Projects for Tribal Development 1972
Pilot Intensive Rural Employment Programme 1972
Minimum Needs Programme (MNP) 1972
Command Area Development Programme (CADP) 1974
Fifth Five Year Plan (1975-76 to 1979-80)
Hill Area Development Programme (HADP) 1975
Special Livestock Production Programme 1975
Food for Work Programme 1977
<table>
<thead>
<tr>
<th>Programme/Mission</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Desert Development Programme (DDP)</td>
<td>1977</td>
</tr>
<tr>
<td>Whole Village Development Programme</td>
<td>1979</td>
</tr>
<tr>
<td>Training of Rural Youth for Self Employment (TRYSEM)</td>
<td>1979</td>
</tr>
<tr>
<td>Integrated Rural Development Programme (IRDP)</td>
<td>1979</td>
</tr>
<tr>
<td>National Rural Employment Programme (NREP)</td>
<td>1980</td>
</tr>
<tr>
<td>Sixth Five Year Plan (1980-81 to 1984-85)</td>
<td>1980</td>
</tr>
<tr>
<td>Prime Minister's New Twenty Point Programme</td>
<td>1980</td>
</tr>
<tr>
<td>Development of Women and Children in Rural Areas (DWCRA)</td>
<td>1983</td>
</tr>
<tr>
<td>Rural Landless Employment Guarantee Programme (RLEGP)</td>
<td>1983</td>
</tr>
</tbody>
</table>


4.2. HINDRANCES TO IRDP PLANNING.

Various studies on the planning aspect of IRDP were conducted by well known economists and eminent scholars from time to time. Some of the important findings regarding the poor planning and weak implementation activities are as follows:
(i) POOR DIAGNOSIS OF POVERTY AND ABSENCE OF A TOTAL APPROACH

Apart from a low level of economic growth, the socio-economic power structure is also responsible for rural poverty. The lion's share of the benefits of these programmes are enjoyed by the richer section of our society. No positive steps are yet taken to curtail their influence over the process of decision making in anti-poverty programme.

The stratification of the rural socio-economic and political systems prevent percolation of the schematic economic gains to the poorest. This process has been explained in figure 4.1.

"Only when the need of a particular section of our society or need for solving a particular problem is felt, a programme is evolved such as the programmes for development of Tribal Caste, Hill Area Development Programme, Desert Development Programme etc". (2)
Fig. 4.1

**PROCESS OF PERCOLATION**

- INFORMATION, SUPPLIES OF INPUTES AND EQUIPMENTS, CREDIT, MARKETING AND OTHER INFRASTRUCTURAL FACILITIES.
- DEVELOPMENT ADMINISTRATION
- BANKS & CREDIT INSTITUTION
- VILLAGE PANCHAYAT
- F.S.S.M.C.S. & OTHER ORGANISATION
- OTHER LEADERS

- THE RURAL ELITE
  - CLASS INTEREST
    - UPPER CLASS
  - CASTE SOLIDARITY
    - UPPER CASTE
  - POWER POLITICS
    - UPPER STRATA OR POWER GROUP

*Source: Indira Harway - 1986, "Abolition of poverty in India", Page - 162*
ii) POOR CO-ORDINATION OF THE PROGRAMMES AT THE MICRO LEVEL

Identical benefits are available to the beneficiaries from different programmes. For example, a cow can be purchased by IRDP, DPAP, DDP etc. As the programmes are implemented by different agencies which have strong vertical linkage, systematic horizontal coordination has not been possible. The total effects of all the programmes in an area are neither planned nor assessed. It creates obstacles to proper planning and monitoring of antipoverty programmes. Poor coordination is another hindrance to the programme at the microlevel.

iii) POOR PLANNING COMPONENT OF INDIVISUAL PROGRAMMES

Though IRDP has adopted three approaches, i.e. cluster approach, the Antyodaya approach, and the family approach, the programme suffers from a number of weaknesses in relation to its planning.

(a) Provision of assets without providing funds for agricultural, social and consumption purposes is treated as a partial approach;

(b) The emphasis on self-employment by accepting the simple, illiterate and untrained villagers
to be successful entrepreneurs is not a correct decision;

(c) The Panchayat Raj Institutions and the developmental administration in charge of operation of the programme are not also free from political influences;

(d) The basis of allocation of funds per block per annum without taking into consideration the type of climate, people, schemes and infrastructural development is not justified.

(iv) LACK OF INSTITUTIONAL REFORMS

Reform measures to redesign other institutional set up for adjustment and adaptation to IRD Programme are mostly found to be absent. On the other hand, "It is necessary that institutional reforms such as land reforms, technological reforms (water, seed, fertilizer, pesticide/insect control measures), irrigational development programme (both watershed management, digging of tanks etc.) and water saving techniques are implemented along with IRDP". (4)
(v) MISMATCH BETWEEN DEMAND AND SUPPLY

It is necessary that the demand for goods and services as well as government and institutional assistance to be given to the beneficiaries under different programmes are to be assessed first. On the basis of such assessment, supply of goods, services and other benefits should be provided to them. But it is found, on the other hand, that the stress is on the supply of goods and services by the government to the poor with the demand side remaining almost neglected. Such mismatch between demand and supply of goods and services leads to wastage of resources, obstruction of developmental process which does not benefit either the beneficiaries or the government.

(vi) INSUFFICIENT PER-HEAD ASSISTANCE

The quantum of per-head assistance is very small and not sufficient to lift the poor above the poverty line. It is sometimes observed that the government is more interested in fixing unrealistic targets. On the otherhand, it can aim at lower targets with a relatively higher individual assistance so that the person concerned can get adequate amount of loan to do something really worthwhile.
The weakness of the planning aspect of IRDP becomes evident when it obstructs its smooth functioning at the implementation level. It is, therefore, necessary to analyse its planning mechanism in detail to make the programme more effective.

4.3 PLANNING FOR POVERTY ALLEVIATION PROGRAMME

Any action without a plan is likely to be ineffective. Planning is the skeletal structure of any activity before it is executed. "It includes formulation of what is to be done, how, when and where it is to be done, who is to do it, and how results are to be evaluated". (5) Management Planning involves the development of forecasts, objectives, policies, programmes, procedures, schedules and budget”. (6)

Planning is not an action but a process of action to determine a number of factors before initiating anything.

4.3.1. CENTRALISED PLANNING AND ITS RELEVANCE

In India, we have adopted centralised planning for all the poverty alleviation programmes. Too much emphasis on centralised planning in our country over the years has probably resulted in the increase of poverty. Today, about 48 percent of the population lie
below the poverty line. Poverty leads to poor health which, in turn, causes inefficiency in utilising physical capacities. This further results in low earning, substandard living, unhygienic life styles, imbalanced thinking and poor morale which are either directly or indirectly responsible for a total unrest within the country. The causes of this poverty can be traced to low agricultural yields and low productivity of labour. Consequently the circle of poverty embraces within its perview all kinds of socio economic maladies which are, by nature, self perpetuating. Thus mere survival is the chief challenge facing many of these people. The aim of 'poverty-focussed-approach' to development is raising of income and provision of basic needs for a minimum acceptable standard of living such as food and nutrition, clearwater, adequate clothing, shelter, minimum education and health care.

A strategy for development, therefore, aims at increasing the efficiency of existing forms of activity and to introduce new opportunities and instruments of development. It can also provide more employment and income opportunities. IRDP is the appropriate step taken by the government of India which can accelerate economic growth, create conditions for equitable distri-
bution of opportunities for development of all regions as well as all sections of the population and ultimately achieve equitable life pattern for the entire population.

India's development performance since the inception of state-initiated planned process has several achievements to its credit. "Inspite of this, its performance with regard to Rural Development has not been very impressive. With a population growth of 2.2 percent per annum there has not been qualitative improvement in the standard of living of people. (7) The reasons for this poor result may be the flaws in the types of planning of rural development programmes. Different phases of development planning structure are discussed in the following paragraphs:

In the early phases of development the considerations of national security, unity and rapid growth tilted the balance in favour of centralised planning. The greater command of the Centre over resources reduced the states to a position of dependency. Further, the limited technical and administrative capabilities at the lower level and absence of independent leadership at the
grassroot level helped this tendency. This type of centralised planning structure is not considered a healthy one for long term economic and political welfare of the people.

Moreover, since independence, through centralised planning, all kinds of economic activities tend to concentrate only on big cities. The cities receive higher quality of public services from the developed sector than the rural villages. "This rural-urban conundrum is bound to cause further accentuation of inequality and class conflicts". (8) High degree of urban conglomeration and industrial concentration cause environmental deterioration. "All the major commercial urban centres bristle with excessive commutation, congestion, pollution and noise of intolerable proportion". (9) Decentralisation seeks to eliminate sectoral imbalances and stop urban decay.

Moreover the success of centralised planning depends much upon the percolation theory. The much awaited benefits of all PAP's were enjoyed by rich elite class and did not reach the section for whom they are meant. As a result, the economic growth became slow and depressing in
comparision to other developing countries. This type of lop-sided development of the economy became a chall-
ge before the economists and policy makers of our country. A careful observation reflects that it is the centralised planning system which is responsible for this alarming result. This system can neither cope with the changing realities nor take into consideration the local conditions and problems which are very much vital for any PAP. "It is pitiable that Indian planners still continue to harp on the same old tunes despite their repeatedly proven irrelevance and ineffectiveness."(10)

The continued hallucinating result of our centralised economy was responsible to wake up our planners and economists from hammock and open their eyes towards the decentralised pattern. Therefore, the planners and policy makers decided to tackle the problem of rural development by the process of decentralised planning. Actually it warrants a democratic decentralisation of the planning process which can only be achieved through the active participation of poor people and the involvement of local institutions, When planning gets decentralised, it becomes more area-specific. "Then, it
is possible to establish a close and complementary relationship between development schemes and local problems, potentials and priorities".\(^{(11)}\)

4.3.2. DECENTRALISATION IN PLANNING

"Decentralisation is defined quite broadly to mean the transfer of planning, decision making or administrative authority from central government to its field organisation, local administrative units, semi-autonomous and parastratal organisations, local governments or non-governmental organisations".\(^{(12)}\)

It means entrusting of both power and responsibilities to the lower levels and making them fully accountable for their activities. It involves a combination of both central control and local autonomy. "Decentralisation is not only a new approach to economic and social development but also a new political administrative arrangement for implementing development programmes and projects".\(^{(13)}\) This system shows how the district planning is divided into resource development planning and rural development planning.
At the district level the planning is known as district planning or Integrated Rural Regional Development Planning. This planning includes resource development planning and rural development planning. The components of the Integrated Rural Regional Development planning are presented in the table 4.2.
### TABLE-4.2.

**COMPONENT OF INTEGRATED RURAL REGIONAL PLANNING**

(District Planning)

<table>
<thead>
<tr>
<th>RESOURCE DEVELOPMENT PLANNING</th>
<th>RURAL DEVELOPMENT PLANNING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Development of Production Sectors.</td>
<td>Development of Basic Sectoral Infrastructure.</td>
</tr>
<tr>
<td>Development of Poverty Amenities &amp; Facilities related to quality of life.</td>
<td></td>
</tr>
<tr>
<td>Poverty Alleviation.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>(1)</th>
<th>(2)</th>
<th>(3)</th>
<th>(4)</th>
</tr>
</thead>
</table>

Source—Decentralised Planning; Concept, Scope and Methodology JRD Vol-9(6), NIRD 1990.
It may be seen that column No.1 and 2 relate to resource development planning in different areas and blocks. Column No.1 indicates the development to be effected in different production sectors and column No.2 indicates the planning for the development of basic infrastructure. Column No.3 and 4 are related to rural development planning. Column No.3 indicates development of social amenities and facilities for regional development and column No.4 indicates planning for poverty alleviation programmes.

4.3.3. MICRO SPATIAL PLANNING

Spatial planning is basically an exercise in the process of decentralisation. It means planning from down to the top. It does not entail disaggregation of targets and resources. It rather implies independent planning at each level. Plans at each level is to be matched with those at other levels and are fitted together to produce a unified plan. Its effectiveness depends on the following conditions:

a) Locating the rural industrial catalyst points;
b) Identifying the levels and functions to be performed at each level;
Establishing planning machinery at each stage with suitable trained staff;

Delegating powers and responsibilities according to the role assigned; and

Indicating the outlay for each level.

4.3.4. SCOPE OF DECENTRALISED PLANNING

The main arguments in favour of decentralised planning for rural development are four-fold:

i) Rural Development requires co-ordinated approach which is possible through decentralised planning because it enables various activities to be organised in a mutually supportive manner;

ii) It facilitates optimum use of locally available resources. Through decentralised planning it is easy to identify programmes for development of regions/areas by full use of local authorities;

iii) It helps to identify the deficiencies in the earlier efforts for rural development and makes it possible to assess the financial, technical and administrative resources needed to implement the plan effectively; and

iv) It offers the best possible way of enlisting
people's participation in the process of planning and implementation of development programmes.

4.3.5. OPERATIONAL REQUIREMENT OF DECENTRALISED PLANNING

The operational requirement of decentralised planning involves delineation of compact unit for planning, creation of viable planning machinery for formulation of local plans, decentralisation of financial and administrative powers to appropriate authorities and finally strengthening the existing local institutions for facilitating people's participation.

Though a number of rural development programmes were launched from the fourth plan period, only in the Sixth Plan period stress on decentralised planning was given. Taking into consideration the views of the working group of Block level Planning headed by Prof. M.L. Dantwalla in 1978, the sixth and Seventh Five Year Plans laid considerable emphasis on local area planning. Considerable emphasis was laid on delegation of powers to area planning bodies. They called for activating and strengthening the
Panchyat Raj system for democratic management both at the district and at the lower levels.

Decentralised planning is a multi level planning system in which planning is attempted at different politico-administrative and executive levels. It is contemplated that there will be greater integration between the developmental needs and priorities of smaller areas (micro-regions) and different socio-economic classes with the regional, sub-national and national level policies and goals. It is, in fact, a two-way process which begins at both the top level (national or state) as well as the grassroot level (local level) simultaneously. Planning at these two levels merge with each other at a point at the district level. While national planning provides policy perspective for national growth pattern and resources to achieve them, the state planning (Sub-national) provides regional objectives for the development in consonance with national policies and goals. The micro level planning begins with the analysis of the needs of the people as well as small areas (local level) and provides a framework which rationalises and integrates them with the state and national goals. The decentralised planning framework is shown in Fig. No.4.2.
Fig. No. 4.2
CONCEPTUAL FRAMEWORK
FOR
DECENTRALISED PLANNING

According to decentralised pattern of planning, district level planning is the most important level of planning. The District Sector Programmes and projects can be divided into three components:

(i) Resource Development, (ii) Rural Development; and (iii) Urban Development. The items included in the resource development are both production resources as well as the infrastructure necessary to support the economic and social development. Thus, the resource development component can further be divided into three types of sectoral activities as follows: (a) Sectors responsible for the development of resource and production activities; (b) Sectors responsible for Physical and institutional infrastructure, and (c) Sectors responsible for social welfare and social service activities. This analysis of development of various activities under different sectors as shown in figure 4.3 will help us to know the gap in respect of any item of development, identification of planning unit for different items of development, identification of inter-sectoral linkages and integration of various components into the district plan-frame.
FIG-4.3
COMPONENT-WISE ITEMS AND ACTIVITIES UNDER 'DISTRICT SECTOR' PROJECTS AND PROGRAMMES.

<table>
<thead>
<tr>
<th>Component</th>
<th>Items</th>
<th>Activities/Sectors</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Resource Development.</td>
<td>A. Development of Production resources</td>
<td>i) Agriculture</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ii) Irrigation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>iii) Soil Conservation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>iv) Horticulture and Sericulture.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>v) Animal Husbandry</td>
</tr>
<tr>
<td></td>
<td></td>
<td>vi) Fisheries</td>
</tr>
<tr>
<td></td>
<td></td>
<td>vii) Industries</td>
</tr>
<tr>
<td></td>
<td></td>
<td>viii) Mining.</td>
</tr>
<tr>
<td></td>
<td>B. Physical &amp; Organisational Infrastructure</td>
<td>i) Road &amp; Transport</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ii) Electricity</td>
</tr>
<tr>
<td></td>
<td></td>
<td>iii) Banking &amp; Credit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>iv) Communication</td>
</tr>
<tr>
<td></td>
<td></td>
<td>v) Marketing, Storage &amp; warehousing.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>vi) Cooperation.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>vii) Others.</td>
</tr>
<tr>
<td></td>
<td>C. Social Infrastructure &amp; Welfare.</td>
<td>i) Education</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ii) Health &amp; Medical Services.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>iii) Social Welfare</td>
</tr>
<tr>
<td></td>
<td></td>
<td>iv) Others.</td>
</tr>
<tr>
<td></td>
<td>D. Area Specific Programmes.</td>
<td>1) DPAP</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2) DDP</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3) Waste Land Development</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4) Others.</td>
</tr>
</tbody>
</table>
2. Rural Development

A. Poverty Alleviation Programmes.
   i) IRDP, TRYSEM, DWCRA
   ii) JRY
   iii) Others.

B. Minimum Needs Programmes.
   i) Rural Housing
   ii) Drinking water
   iii) Sanitation
   iv) Rural Roads
   v) Adult Education
   vi) Rural Health Service
   vii) Others.

C. Programmes related to SC & ST.

1. Special component.
2. Tribal Development.
3. Others.

3. Urban Development

A. Housing and Civil Amenities.

B. Urban Poverty Alleviation

C. Rural Urban Link

i) Slums Development
ii) Neheru Rojgar Yojana
iii) Educated Youth Employment Programme
iv) Others.

i) Linkages with lower order Rural Growth Centres.
ii) Extension of infrastructure & support services to rural hinter lands.

iii) Economic links.


4.4. PLANNING FRAMEWORK OF IRDP

Effective implementation of rural development programme in an integrated manner calls for better planning at the district level and below. It also needs closer monitoring and evaluation which can remove dirt from its administration. To achieve this objective, a properly co-ordinated organisational structure to ensure optimum use of available resources is necessary.

After the introduction of decentralised planning system in India from 1981, the Block, the lowest administrative unit has been selected as the planning unit for IRD Programme. The Government of India formulated a set of guidelines for block level planning which has been emphasised under this programme.
4.4.1. PLANNING AND ITS DIVISION

According to the guidelines, the Block Planning has two broad aspects:

(i) Formulation of perspective plan for the block for a period of five years with a detailed analysis of resource potential of the block area, and an operational programme for resource and infrastructure development in the block through sectoral department, and

(ii) an Annual Action Plan which is formulated each year for about 600 beneficiaries in such a way that the schemes provided to the beneficiaries are matched with local resource potential and infrastructure already available or to be created in the block.

4.4.2. PERSPECTIVE PLANS

The perspective plans are prepared at the block level which are aggregated at the district level to give a shape to the district plan. It contains the following information:

(a) An inventory of local resources which may
include demographic and human resources, locational facilities, economic facilities and social and institutional infrastructure including the status of voluntary action group;

(b) Information regarding the ongoing programmes both under plan and non-plan schemes;

(c) Assessment of the likely activities under the programme of the development departments in the next five years; and

(d) Impact of the next plan IRDP activities on the economic environment.

4.4.3. ANNUAL ACTION PLAN

So far as the Annual Action Plan is concerned, its preparation succeeds the perspective plan and the identification of beneficiaries because this plan has to match the resource profile and the needs of the beneficiaries to provide them with income generating activities. The annual action plan contains the following information:

(a) Economic profile of the block/district spelling out the sectoral proposal to be adopted justifying such sectoral preferences;
(b) The beneficiary family-profile broadly categorising them according to their aptitude and choice for the remunerative schemes prepared for them, giving reasons for assigning the schemes to them different from their preferences, if any;

(c) The areas of coordination with the other departments and the extent of such involvement;

(d) Sources of raw materials and the mechanism for procurement of raw materials and disposal of finished goods;

(e) Linkages with the DPAP, DDP, RLEGp, NREP, Land Reforms and MNP and Scheduled Caste and Tribal development plans and the infrastructural support drawn from these programmes;

(f) Model projects; and

(g) A list of the beneficiaries proposed to be benefited during the year.

4.4.4 SELECTION OF CLUSTERS

Since about 3000 beneficiaries are expected to be assisted in a phased manner over a period of 5
years, it is necessary to phase the implementation of the programme yearwise in selected clusters. Cluster means a group of villages having more infrastructural facilities which is conducive to start the programme. It may be functional, e.g. villages falling on milk routes etc. The availability of field functionaries like VLWs and their spread may also be taken into account while deciding the number of clusters. Some of the guiding factors for the selection of clusters are:

(a) existence of programme-specific infrastructure;
(b) availability of credit institutions;
(c) present level of development, and
(d) concentration of people below poverty line including SC and ST people.

4.4.5. HOUSEHOLD SURVEY

After the cluster planning is over the next step is the household survey in all these clusters selected for the implementation of the programme during the year. The survey is conducted according to the schedule given in the guideline. The preliminary survey is confined to families owning or operating on
less than five acres of land and other families whose income is less than Rs.3,500/- per annum. Following the household survey the selected families below the poverty line are classified in terms of per capita annual income, as given in guideline proforma VII. This survey indicates the asset position, present occupation and the preference of the scheme for occupation of each household.

4.4.6. POTENTIAL BENEFICIARIES

Categories of persons considered as the potential beneficiaries for the purpose of survey come under the target group. A target group refers to different categories of persons.

(i) SMALL AND MARGINAL FARMERS

Farmers with a land holding of five acres or below is a small farmer and a person with a landholding of 2.5 acres or below is a marginal farmer. In case of irrigated land, the ceiling for the small farmer is 2.5 acres and for marginal farmers, it is 1.25 acres.
(ii) AGRICULTURAL AND NON-AGRICULTURAL LABOUR

A person without any land (other than home stead) and deriving more than fifty percent of his income from agricultural wages is an agricultural labour.

(iii) RURAL CRAFTSMEN AND ARTISANS

(iv) SCHEDULED CASTES AND SCHEDULED TRIBES

Their number should be 30 percent of the total.

(v) All families of five persons with an annual income level below Rs.6400/-. However, the cut off line to fix up the priority for identification of families for assistance is fixed at Rs.4800/- per annum per family.

(vi) WOMEN BENEFICIARIES.

As stipulated by the guidelines, atleast 30 percent of the total beneficiaries should be women.

4.4.7. IDENTIFICATION OF BENEFICIARIES

After the survey, the beneficiary families are classified into three income groups.

-upto Rs.2250/-
-Rs.2250/- to Rs.3500/-
-Rs.3500/- to Rs.4800/-
The following procedure is then adopted for selection of the families as beneficiaries:

(i) Preparation of a list of poorest of the poor by VLW/Block Staff;

(ii) Approval of the list in the Village Assembly or Grama Sabha attended by the block officers, bank officers, non-officials, local people and voluntary groups; and

(iii) Display of the list on the notice board of the Village Panchyat and the block office.

Further, the forum of village assembly is utilised for ascertaining the choice, willingness and ability of identified beneficiaries for economic activities and the need for upgradation of skills and entrepreneurship.

4.4.8. PLANNING OF SCHEMES

As per the guidelines the schemes chosen for the families should match with the need aptitude of the family and the local resource profile. The principles governing such selection are as follows:
(i) The choice of the beneficiary for the scheme;
(ii) Aptitude and technical skills of the beneficiary; and
(iii) Backward and forward linkages available or proposed to be made available for successful operation of the scheme.

Any viable productive activity which is likely to raise the income level of the beneficiary above the poverty line on a lasting basis can be taken up for implementation.

Out of 600 families to be assisted every year in each block, 400 are helped in agriculture and allied activities, i.e. in the Primary Sector; 100 families in rural industries, i.e., in the Secondary Sector and the rest 100 families in the service and trade sector, i.e., in the tertiary sector.

4.4.9. CREDIT PLAN

Credit plan is necessary to know the annual credit requirement for the programme in a block. In the flow of credit and subsidy, financial institutions have been given a significant role. Flow of credit by itself does not result in achievement of the goal. As
a part of the programme, identification of deserving beneficiaries choosing avocations matching with their skills and abilities and a total understanding of the beneficiaries are the other important steps.

Based on the block development plan, a Banking Plan or Credit Plan is prepared for each block giving background information of the block, the schemes already approved by the banks, further schemes feasible, banking facilities available in the area, estimation of credit requirements and allocation of the programme financing responsibilities among the banks. This exercise is carried by respective "Lead Bank" in consultation with DRDA and blocks by taking into consideration the overall objective of the District Credit Plan.

4.4.9.1. PROVISION OF SUBSIDY

The assets provided to the beneficiaries are financed through a mix of government subsidies and institutional credit. On an average, the subsidy-credit ratio is 1:2. The capital cost of the assets is subsidised as follows:
a) 25 percent for small farmers;
b) 33.33 percent for marginal farmers; and
c) 50 percent for Scheduled Tribes.

A family could receive upto Rs.3000/- by way of subsidy. In drought prone areas, the limit of subsidy is Rs.4000/- and for tribal beneficiaries it is Rs.5000/-. The subsidy is available for working capital to rural artisans and craftsmen where the total amount required for working capital does not exceed Rs.1000/-

4.4.9.2. SECOND DOSE OF FINANCE

As the per capita investment in the 6th plan was within the range of Rs.3000 to Rs.3500, many beneficiary families could not cross the poverty line with this small amount of per capita investment. Therefore, towards the end of the sixth plan the central government took a decision to provide supplementary assistance to the inadequately financed families in the seventh plan period. The amount of subsidy calculated for seventh plan includes the amount already given in the sixth plan. All such families were required to be covered in the first three years of the commencement of the seventh plan period.
4.5. ORGANISATIONAL ARRANGEMENT OF CREDIT

Smooth flow of credit is necessary for the success of any poverty alleviation programme. A well planned arrangement of flow of credit from central level to block level is thus necessary.

4.5.1. CENTRAL LEVEL

For a continuous flow of credit and for easy administration of subsidy, the Department of Rural Development keeps close contact with the Reserve Bank of India, National Bank for Agriculture and Rural Development (NABARD), Banking Division of the Ministry of Finance etc. These institutions have been providing all types of cooperation to the rural development programmes. A high level committee on the credit support for IRDP headed by the Secretary, Department of Rural Development including senior representatives from the state governments, commercial banks and RBI has been meeting regularly to consider the various problems that have arisen regarding IRDP credit.

4.5.2. STATE LEVEL

A separate machinery has been provided for
coordination at the state level and the district level. The state coordination committee (SLCC) has been constituted to review policy matters relating to the flow of institutional finance for credit-based development programmes. The state governments have been advised to create in their respective states, a separate directorate of institutional finance with a senior official as the Secretary.

The district/block plans are approved by the governing body of DRDA. A copy of the approved district/block plan is sent to SLCC to enable it to see that the plan conforms to the guidelines. The SLCC, while reviewing the plans, keeps the following principles in view:

(i) The activities chosen for the beneficiaries are justified by the local economic profile;
(ii) Availability of backward support to the beneficiaries;
(iii) Availability of marketing support to market the goods and services of the beneficiaries;
(iv) The distribution of activities is according to sound economic principles;
(v) The family approach has been followed in providing the assistance; and
(vi) The project given to a family has been determined in relation to the income gap to be bridged to enable the family to cross the poverty line.

4.5.3. DISTRICT LEVEL

The district consultative committees (DCCs) have an important role to play under the Lead Bank Scheme. Only those banks which have sizeable share in the Annual Action Plans are to be members of DCC. The DCCs are to be convened once in a quarter. They approve the Annual Action Plans and the District Credit Plans besides providing a forum for discussion of all issues relating to implementation of IRDP and other programmes for rural development.

A small sub-committee of DCC (i.e. Standing Committee) is constituted to monitor IRDP. In addition, the lead bank scheme providing a machinery for consultation between the banks and government agencies at the district and state levels has been introduced in 1969. The lead bank officer is to report directly to the controlling authority who supervises the branches in the district.
4.5.4. BLOCK LEVEL

The Department of Rural Development has issued guidelines to the state governments for constituting Block level consultative committees. They meet once in a month to bring better co-ordination between the banking institutions and the government officials working at the field level. The state government have been advised to organise village credit camps to expedite the credit distribution and credit-cum-recovery camps to recover the loan amount timely from the beneficiaries. These camps are used for contacting previous beneficiaries of IRDP for recovery of loans and to check the existence of the assets. The beneficiaries are to be provided with a loan pass book, the format for which has been standardised.

The Department of Rural Development organises regional seminars on institutional finance for IRDP with an objective of bringing bankers and the field personnel together and get them involved in the implementation of IRDP. The subjects covered in the seminars relate to the weak links in the implementation of IRDP e.g. project preparation and appraisal with reference to credit linkages, loan sanction and related matters and disbursement
and follow up. At the instance of this department, the district Collector who is the Chairman of DRDA organises workshops at district levels in collaboration with the lead banks.

4.6. IMPLEMENTATION OF IRDP

Implementation is the process by which the plans get translated into action. In order to achieve the goals set in the plan, proper implementation schedule is chalked out so that each and every action is taken within a definite period of time and within the limited resources. The officials involved in the planning and implementation of IRDP are as follows:
# TABLE-4.3

## PLAN FORMULATION AND IMPLEMENTATION UNDER IRDP

<table>
<thead>
<tr>
<th>Stages</th>
<th>Contents</th>
<th>Organisation</th>
<th>Personnel associated</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. PLAN FORMULATION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Baseline Survey and identification of beneficiaries.</td>
<td>Block</td>
<td>EOs, VLW</td>
</tr>
<tr>
<td>b.</td>
<td>Data collection for resource inventory.</td>
<td>Block</td>
<td>EOs &amp; VLW</td>
</tr>
<tr>
<td>c.</td>
<td>Clusterisation of Villages</td>
<td>Block</td>
<td>BDOs &amp; EOs</td>
</tr>
<tr>
<td>d.</td>
<td>Analysis of Resource Potential and Infrastructure.</td>
<td>Block</td>
<td>BDOs &amp; EOs</td>
</tr>
<tr>
<td>e.</td>
<td>Perspective development Plan for each sector at Block level.</td>
<td>Dist.</td>
<td>Experts of the Planning Cell.</td>
</tr>
<tr>
<td>f.</td>
<td>Preparation of Project plans for each beneficiary.</td>
<td>Block</td>
<td>BDOs &amp; EOs</td>
</tr>
<tr>
<td>g.</td>
<td>Preparation of Credit Plan</td>
<td>Block and Branch and Manager(s) of the bank.</td>
<td>BDO and Branch Branch of the bank.</td>
</tr>
<tr>
<td><strong>2. PLAN IMPLEMENTATION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Phasing of Sectoral Plan yearwise for Block.</td>
<td>Respective Sectoral heads. depts.at dist.level.</td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>Preparing annual action plan, financial arrangement for implementation of sectoral programmes.</td>
<td>Respective Sectoral Heads. dept. at Dist.level.</td>
<td></td>
</tr>
<tr>
<td>c.</td>
<td>Approval and sanction of beneficiary oriented projects.</td>
<td>Director of DRDA</td>
<td>Director of DRDA.</td>
</tr>
</tbody>
</table>

Source: Cluster planning for production and Employment P-125.
The implementation of IRDP annual action plan begins with scheduling of the programmed action over a period of one year, preparation of loan application, procurement of assets by the beneficiaries and generation of income.

There are five steps involved in implementation process as follows:

a) Preparation of loan application;

b) Transmission of application to the banks;

c) Sanction of schemes;

d) Procurement of assets; and

e) Insurance coverage of assets.

a) PREPARATION OF LOAN APPLICATION

The block authorities undertake the responsibility for preparing the loan applications of the identified families mentioning details of the schemes selected for each of them under the programme.

b) TRANSMISSION OF APPLICATION TO THE BANK

The bank managers accept responsibility for processing all loan applications of the identified beneficiaries without delay. The applications are disposed of within a fortnight. Soon after, the lead
bank holds a meeting of the standing committee of the DCC where the type and number of schemes proposed under the programmes during the year are discussed and consensus reached.

If some applications are rejected the reasons are recorded in the application forms and returned to the sponsoring authorities for their information and record. The incomplete application are completed by the BDO and returned to banks again. The bank manager may furnish to BDO a monthly statement in the prescribed format within 15 days from the end of the month to which statement relates. The BDOs then forward the same to DRDA. In order to avoid delay, loan applications are sent to the banks throughout the year without bunching.

(c) SANCTION OF SCHEME:

At the time of sanctioning the schemes, the bank managers take care to see that the units of assets (e.g. number of animals or birds for each beneficiary) to be supplied under the scheme and cost of the units are in accordance with the guideline laid down by NABARD and RBI. Part financing or under financing are avoided.
(d) PROCUREMENT OF ASSETS

All the assets are purchased by a purchase committee comprising the beneficiary, a representative of each of the Agencies, the financing institution, the concerned department and a public representative of SC or ST. The assets procured shall be of standard quality purchased at the economic price and to the satisfaction of the beneficiary.

(e) INSURANCE COVERAGE

Insurance coverage at present is available for live stock assets given under the programme. If IRDP beneficiaries have other animals, where no loan or subsidy is involved, such animals could be insured with concessional rate of premium. IRDP beneficiaries who have closed their loan accounts can insure the animals for a further period of three years if animals do not exceed the insurable age limit.

4.7. LINKAGES BETWEEN SECTORAL SCHEMES AND BENEFICIARY-ORIENTED ACTIVITIES

The success of beneficiary-oriented activities depends mostly on linkages with sectoral programme. IRDP
can not be implemented in isolation. Different sectors are responsible for the development of local resources and infrastructural facilities necessary for beneficiary activities. In a sense, the sectoral development would create external economies which will help to sustain the micro-projects and would contribute to their internal economies. The linkages between IRDP and sectoral schemes is shown in figure 4.4.
FIG 4.4
PLAN FORMULATION AND IMPLEMENTATION PROCESS

PLAN FORMULATION

District Plan (Perspective)

Sectoral Plans

Aggregation of Comprehensive Block Plans

Village Level

Cluster Level

Block Level

District Level

DRDAS / DRDA

Aggregation of IRDP Block Plans

Coordinating Sectoral Programme with I.R.D. Programmes

Disaggregation of Schemes Sector wise & Preparing Annual Action Programme & Resource Allocation

Disaggregation of Sectoral Schemes Block wise & Obtaining Funds.

Execution of Sector wise / Scheme wise Programme.

Scheduling Action Plan For Year-wise Operation.


Creation of Employment Income Generating Asset / Occupation

Preparation of House hold Plans for Beneficiaries Matching with Local Resources & Infrastructure

Plan Execution

Identification of beneficiaries and Avocation/Activities for them.

Base-Line Survey / Household Survey

Collection, Compilation & Processing Data

Clusterwise Assessment of Resource Potential & Infrastructure & Planning for them

Comprehensive Area Dev. Plan for Block (Aggregation of Cluster Plan)

Block Plans (IRDP) Aggregation of Beneficiary Oriented Programmes Cluster wise

Preparing Work Plan

Source - Cluster Planning for Production and Employment P - 5
Implementation of sectoral activities are scheduled and adjusted in different clusters in such a manner that these are linked directly with the implementation of beneficiary-oriented activities. The different sectoral programmes for resource and infrastructural development to be implemented in the block could be carefully designed and scheduled so that rural development programmes would form an integral part of these activities. The linkages and infrastructure that the various district level departments are required to create for the development of beneficiary oriented activities are as follows:

**TABLE-4.4**

<table>
<thead>
<tr>
<th>Beneficiary oriented micro projects.</th>
<th>Type of assistance (Other than financial needs)</th>
<th>Concerned Department</th>
<th>Designation of the functional for the job</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Land Development.</td>
<td>i. Land reclamation</td>
<td>Agriculture EO Agriculture &amp; VLW</td>
<td></td>
</tr>
<tr>
<td></td>
<td>ii. Soil treatment</td>
<td>Soil conservation</td>
<td>Field level technical staff located at block level.</td>
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<tr>
<td></td>
<td>iii) Cultivation methods.</td>
<td>Agriculture EO Agriculture and VLW</td>
<td></td>
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<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
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<td>------------------------------------------</td>
<td>------------------------------------------</td>
<td>------------------------------------------</td>
</tr>
<tr>
<td>2. Farm inputs</td>
<td>1. Supply &amp; distribution</td>
<td>Agriculture EO Agriculture and</td>
<td>VLW</td>
</tr>
<tr>
<td></td>
<td>including implements</td>
<td></td>
<td></td>
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<td></td>
<td>ii. Application of farm inputs.</td>
<td>-do-</td>
<td>-do-</td>
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<td></td>
<td></td>
<td>ii. Operation &amp; maintenance of farm</td>
<td>-do-</td>
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<tr>
<td></td>
<td></td>
<td>implements.</td>
<td>Technical Assistants (Mechanical)</td>
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<tr>
<td></td>
<td>3. Horticulture</td>
<td>i. Farm preparation and plant-</td>
<td>Horticulture, EO Agriculture,</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ation/vegetable cultivation.</td>
<td>Agriculture EO Horticulture and</td>
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<td></td>
<td></td>
<td>soil &amp; tech. asst., conservation</td>
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<td></td>
<td></td>
<td></td>
<td>soil conservation.</td>
</tr>
<tr>
<td></td>
<td>ii. Plant protection and maintenance</td>
<td>Horticulture Plant protection asst.</td>
<td>Plant protection asst. (Mobile)</td>
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<tr>
<td></td>
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<tr>
<td></td>
<td></td>
<td>iii. Storage &amp; Preservation</td>
<td>Horticulture EO Horticulture &amp; tech. asst.</td>
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<td></td>
<td></td>
<td></td>
<td>(Fruit preservation)</td>
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<td></td>
<td></td>
<td></td>
<td>VAS at Block level.</td>
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<td></td>
<td></td>
<td>ii. Health cover</td>
<td>VAS at Block level.</td>
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<td></td>
<td></td>
<td></td>
<td>Vet. Stockman.</td>
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<td></td>
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<td></td>
<td></td>
<td>iii. Milk Collection</td>
<td>Dairy development corporation/Milk</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Collection Societies.</td>
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<tr>
<td></td>
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<td></td>
<td></td>
<td>iv. Supply of feed</td>
<td>-do-</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>5. Poultry</td>
<td>i. Supply and maintenance of poultry</td>
<td>Animal Husbandry EO Animal Husbandry/VAS</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>poultry farm at block level.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ii. Health cover</td>
<td>Animal Husbandry.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>iii. Supply of Poultry feeds</td>
<td>-do-</td>
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<td></td>
<td></td>
<td></td>
<td>-do-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>iv. Marketing of poultry products.</td>
<td>-do-</td>
</tr>
<tr>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
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<td>-----</td>
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</tr>
<tr>
<td></td>
<td>ii. Maintenance</td>
<td>-do-</td>
<td>-do-</td>
</tr>
<tr>
<td></td>
<td>iii. Marketing &amp; processing of wool &amp; weaving</td>
<td>KVIC or DIC or both</td>
<td>EO industries and/or KVIC representative at block/district level</td>
</tr>
<tr>
<td></td>
<td>ii. Maintenance</td>
<td>-do-</td>
<td>-do-</td>
</tr>
<tr>
<td>8. Fisheries</td>
<td>i. Construction/renovation of fish ponds</td>
<td>Fisheries</td>
<td>EO Fisheries</td>
</tr>
<tr>
<td></td>
<td>ii. Feeding and stocking</td>
<td>-do-</td>
<td>-do-</td>
</tr>
<tr>
<td></td>
<td>iii. Production and supply of fish seed</td>
<td>-do-</td>
<td>-do-</td>
</tr>
<tr>
<td></td>
<td>iv. Marketing</td>
<td>-do-</td>
<td>-do-</td>
</tr>
<tr>
<td>9. House</td>
<td>i. Supply and inst-DIC &amp; KVIC</td>
<td>-allation of Small machinery</td>
<td>EO industries/representative of KVIC/Handloom board, Silk board, Handicraft board</td>
</tr>
<tr>
<td>hold and</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Small Industries</td>
<td>ii. Training for operation and maintenance of the machinery</td>
<td>DIC, KVIC and other concerned agencies/institutions</td>
<td>-do-</td>
</tr>
<tr>
<td></td>
<td>iii. Supply of raw material</td>
<td>-do-</td>
<td>-do-</td>
</tr>
<tr>
<td></td>
<td>iv. Quality control of the products</td>
<td>-do-</td>
<td>-do-</td>
</tr>
<tr>
<td></td>
<td>v. Marketing of Products</td>
<td>-do-</td>
<td>-do-</td>
</tr>
<tr>
<td>10. Artisan</td>
<td>i. Training</td>
<td>Training Institute like BDO, EO Industries, ITI, DIC &amp; KVIC</td>
<td>Representatives of KVIC &amp; DIC</td>
</tr>
<tr>
<td>based</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Industries</td>
<td>ii. Supply of tools</td>
<td>DIC &amp; KVIC or DRDA under IRDP</td>
<td>-do-</td>
</tr>
</tbody>
</table>

Source: Cluster Planning for Production & Employment P-112.
4.8. OBSERVATION

Since independence various programmes were launched in this country. Some of them were for area development and others were for target group lying below the poverty line. From the above angle IRDP is a special programme which provides benefits to the target group and at the same time it contributes much for a balanced economic development of all regions. Maximum benefits of the programme can be achieved only if it is suitably planned, effectively implemented and correctly monitored. It is a fact that without giving sufficient importance to the above aspect of any programme or a project, it is rather funny to start various programmes one after another.

The poverty situation in the state of Orissa is very precarious. The percentage of population living in the rural areas below the poverty line was nearly 69 according to planning commission's report in the year 1977-78. IRDP was launched in the state in the year 1978-79 and was extended to all the blocks by the end of October 1980. This justifies that the coverage of IRDP is quite speedy and satisfactory.
After independence, though, a number of programmes were launched in this country, desired result did not accrue to the mass due to weak planning and faulty implementation element. The same situation is also found in case of IRDP. The reasons which contribute to the above situation are:

(i) Poor diagnosis of poverty and absence of a total approach;
(ii) Poor co-ordination of the programmes at the micro-level;
(iii) Weak Planning component of individual programme;
(iv) Lack of linkages at the policy levels;
(v) Absence of institutional reforms;
(vi) Mismatch between demand and supply; and
(vii) Insufficient per-head assistance.

Since independence our planners and policy makers have adopted centralised pattern of planning for poverty alleviation programme. But the limitations of the above system is realised by the planners in the Fourth Five Year Plan. From that time decentralised planning is adopted for poverty alleviation programmes in the country. One of the vital points for the success of decentralised planning is distribution of powers and resources to the lower level as far as possible. But it is observed that
it is still within the control of the state. The lower level of administrative units such as district and block authorities have very little say in decision making process for allocation of resources, selection of schemes, areas etc.

The two basic requirements of IRDP are the perspective plan and the annual action plan. It is observed that neither the authorities have sincerity nor they have the willingness to acquire proper skill for preparation of the above plans.

Cluster planning which facilitates the operation of the programme with minimum cost has not been properly done. Similarly it is found that VLWs incharge of household survey have not been trained for the purpose. This results in identification of undeserving beneficiaries for the programme.

Some of the beneficiaries reported that their choice for schemes has not been considered in allotting the schemes to them. Proper training is not provided to the beneficiaries for any scheme.
The success of the programme depends entirely on proper arrangement of credit. The net-work of credit planning as it appears from the guidelines is very much effective. But it is observed that adequate meeting of the respective personnel are not done as per the guideline.

It is further observed that purchase committees are not constituted. The assets are procured by officials of block, sometimes with the help of officials of the sectoral departments in the block. A tendency of avoiding the beneficiaries from knowing the details of purchase is found. On the otherhand, the simple, innocent and illiterate beneficiaries, instead of showing their dissatisfaction before the higher authorities, believe that they are rather lucky enough to be selected and purchase of assets will be proper by educated and experienced authorities.

It is also felt that the co-operation of the sectoral departments is somewhat received at the time of purchase of assets but it lacks at the time of maintenance.
4.1. CONCLUSION

Regarding IRDP, often we come across the criticism of poor planning, tardy implementation and profound leakage of funds. For failure of IRDP not only the planners but also the implementors are equally responsible because these two are not completely separable. In the existing system, the schemes for IRDP are made by planners and administrators at the top level of the central or state government without any consideration of DRDA, the machinery at the lower level. Numerous regional variations are also not considered. On the other hand, a careful analysis of the real field conditions deserves consideration.

As IRDP is an integrated programme and various departments are concerned with the programme, they have to come closer at the state and district level to work in unison and better co-ordination. An element of accountability need be introduced at each level separately in the system as a whole. This system may involve provision of reward for efficient workers and punishment for irresponsible ones. Proper motivation and training facilities may be provided to the implementing personnel.
so that they will have real interest in performing their duties at different levels.

Lastly, the complicated guidelines is difficult to follow by the block level machinery in planning. Instead of assets, if cash is directly given to the beneficiaries and they are allowed to adopt any scheme of their choice, then the drop out cases may be minimised.

In many cases the politicians have influenced the machinery. Their importance in administration is to be reduced to a marked extent.
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