MAJOR FINDINGS

A brief summary of findings are given below:

(I) PROGRAMMES UNDERTAKEN BY IRDP:

The animal husbandry programme of IRDP covered the highest majority of sample household item such as buffalo, goat, poultry and bullocks followed by business which covered bullock cart, general merchant, cloth selling, sewing machine and rickshaw pulling.

Under village industries programme, the majority of respondents were covered for handloom followed by silver and carpentry work. Under minor irrigation scheme, the beneficiaries were covered for pump-set and tube-well. In agricultural programme only agricultural implements were supplied.

(II) COVERAGE OF FAMILIES:

A. The total families 398 (56.85 per cent) covered against the target of 700 families in block Gonda during 1989-90. The majority of families got financial assistance for animal husbandry followed by business, agriculture, village industries, and minor irrigation. During the year 1990-91, the total number of families 442 (63.14 per cent) were covered under all the purpose. In purpose-wise coverage, it was observed that maximum families were provided financial help for business followed by animal husbandry, agriculture, village industries and minor irrigation, respectively. In the year of 1991-92, the total number of families 491 (70.13 per cent) were covered under all the purposes. The majority of families got financial assistance for business followed by animal husbandry, agriculture, village industries and minor irrigation.
B. In C.D. block Igles, the total number of families 466 (66.55 per cent) were covered against the target of 700 families under different purposes during 1989-90, it was observed that maximum percentage of families got financial assistance for animal husbandry followed by business, agriculture, village industries and minor irrigation. During 1990-91, the total number of families 550 (78.57 per cent) were covered against the fixed target and the maximum percentage of families were provided financial assistance for business followed by animal husbandry, agriculture, village industries and minor irrigation, respectively. Again, in the year of 1991-92, the total number of families 615 (87.84 per cent) were covered by the IRDP and the highest number of families received financial assistance for animal husbandry followed by business, agriculture, village industries, and minor irrigation.

C. In Bulandshahr block, 401 (57.28 per cent) families were covered during 1989-90. In the purpose-wise coverage, the highest number of families got financial assistance for business purposes followed by village industries, agriculture, animal husbandry and minor irrigation. In the year 1990-91, the total number of families 614 (87.70 per cent) were covered against the target of 700 families and a larger number of families received financial help for business purpose followed by animal husbandry, agriculture, village industries and minor irrigation. Again, during 1991-92, 660 (94.25 per cent) families were covered under different purposes. According to priorities, the families got financial help for business, animal husbandry, agriculture, village industries and
In block Sikendrabad, the total families 1055 (150.71 per cent) were covered under IRDP during 1989-90, and the maximum families got financial help for animal husbandry followed by village industries, minor irrigation and business purpose. In the year of 1990-91, 588 (84.00 per cent) families were covered under different purposes. On the basis of priorities, the families got financial assistance for animal husbandry, business, village industries, minor irrigation and agriculture. In the year 1991-92, 607 (86.70 per cent) families were covered and the priority was given to animal husbandry purpose followed by minor irrigation and agriculture.

(III) BLOCK-WISE TOTAL FINANCIAL ASSISTANCE:

(a) In C.D. block Gonda, it was noticed that during the year 1989-90, 1990-91 and 1991-92 the maximum average financial assistance was advanced for animal husbandry and during 1989-90, it was advanced for business purpose.

(b) In the case of C.D. blocks Iglas, it was found that during all the three years of study i.e., 1989-90, 1990-91 and 1991-92 the maximum financial assistance was given for animal husbandry.

(c) In C.D. block Bulandshahr, it was noticed that during 1989-90 and 1989-91, the maximum average financial assistance was advanced for service and business. During 1991-92, it was advanced for animal husbandry.

(d) In the case of C.D. block Sikendrabad, it was found that during all the three years of study i.e., 1989-90, 1990-91 and 1991-92 the maximum financial assistance was given for animal husbandry.
EXTENT OF UTILIZATION OF BENEFITS:

1. It was observed from the study that majority of the respondents received 60 per cent financial assistance against their demand.

2. The study reveals that majority of the beneficiaries reported to utilize 60-80 per cent loan sanctioned for the purpose.

3. The extent of benefits derived by the beneficiaries against the average credit advanced for the agriculture, it was noticed that the maximum average benefits were obtained by the small and marginal farmers during 1991-92.

4. Under minor irrigation scheme, the maximum average benefits of 88.64 per cent for pump sets was derived by the small farmers, 75.92 per cent by the marginal farmers. In case of tube-well, the maximum average benefit 74.81 per cent was received by small farmers and 71.15 per cent was received by marginal farmers during 1991-92.

5. Under the scheme of animal husbandry, the maximum benefits were derived by the landless agricultural labourers for purchasing buffaloes during three years of study. For the purpose of bullocks, the maximum benefits were derived by small farmers for all the three years. In case of goat rearing, the highest percentage of benefits were derived by marginal farmers for all three years. In the case of poultry birds, the maximum benefits were received by the marginal farmers during 1991-92.

6. Under village industries scheme, the maximum benefits were derived by the rural artisans for the purpose of silver work for all the three years i.e., 1989-90, 1990-91, 1991-92.

7. Under the business scheme, the maximum benefits were obtained from
bullock cart by the landless and agricultural labourers in all the three years. In case of rickshaw, the highest percentage of benefits were derived by non-agricultural labourers during 1991-92. For the purpose of cloth selling, the maximum benefits were received during 1991-92 by both the categories of respondents. In case of general merchants the highest percentage of benefits were obtained by rural artisans. Again in the case of sewing machine, the percentage of benefits derived by the rural artisans was more during 1991-92.

(V) LOANING SYSTEM:
(1) About 80 per cent loan was granted to different category of villagers.
(2) The maximum loan was sanctioned for animal husbandry followed by business, minor irrigation, agriculture and village industries.
(3) Loan provided from different institutions, the highest majority was from bank institutions.
(4) Regarding loaning approach, the majority was found from landless and agricultural labourers category.
(5) Maximum borrowers were felt that unnecessary time consumed during taking loan.
(6) The majority of loan receivers was found under animal husbandry and business purpose and for short, medium and long term condition.
(7) The majority of beneficiaries gained average profit and felt somewhat changes in social status.

(VII) ANIMAL HUSBANDRY PRACTICES:
(1) The amount of utilization of taken loan in the different years, respondents increased after receiving loan under IRDP.
(2) The increasing trend was seen in milk production per lactation and its total price for small and marginal farmers group.

(3) The additional income from dung and heifers was seen among small and marginal farmers.

(4) The maximum expenditure was observed on animal feeding, medicines and care for breeds.

(5) In case of cows and goat keepers, maximum of its owners were having fair knowledge followed by good and poor knowledge.

(6) The majority of small and marginal farmers have obtained average profit Rs. 2072.64.

(7) The average cost of milk production was Rs. 3.55 per litre.

(VIII) IMPROVEMENT IN SOCIO-ECONOMIC STATUS.

(1) The study has reported that the education of the children of the respondents has increased after the implementation of IRDP.

(2) There was a significant difference in the material possession of beneficiaries between pre and post-implementation of IRDP Programme.

(3) Farm power of the beneficiaries (small and marginal farmers and landless labourers) had increased after the implementation of programme.

(4) It was observed that due to the implementation of IRDP, food habits of the beneficiaries have also been changed.

(5) After the coverage under IRDP, the beneficiaries had more dresses and woolen clothes.

(6) Social participation of the beneficiaries was found to be increasing after taking financial help under IRDP.

(7) It was observed to be an impact of IRDP on the income of beneficiaries
after the implementation of the programme.

(8) The number of family members employed were found to be more after taking financial assistance under IRDP.

(IX) PROBLEMS OF BENEFICIARIES:

(1) The most important item of the personal problems faced by the beneficiaries was poor financial conditions caused hindrance in the decision making in respect of adoption of independent occupation. It was followed by conservativeness of the landless villagers kept them along from the IRDP benefits, poor health of the beneficiaries restrained them from hard work and illiteracy of the beneficiaries discouraged for the utilization of benefits.

(2) The social problems of beneficiaries were in order of cast structure of village discouraged in the selection of gainful occupation (i) lack of opportunities for technical training in different areas decreases the growth, (ii) outlook of village leadership restricted the social growth, (iii) and religious attitude also effect adversely.

(3) The administrative problems faced by beneficiaries were in order of, indifferent character of the officers involved in the programmes : (i) lack of incentives by the initiators of IRDP, (ii) lack of follow-up measures and lack of proper marketing facilities for the disposal of commodities.

(4) The supply and service problems faced by beneficiaries were in the order of, inadequate and untimely supply of inputs affected adversely; (i) loan sanctioned were inadequate for a particular type of occupation, (ii) discrimination in sanctioning and dispersing the loan, (iii) and problems of raw material causes failure of the occupation.
(5) It was observed that three important supervisory problems were faced by
the beneficiaries. They were rank ordered as lack of communication
facilities in respect of various benefits being given to landless through the
programme; (i) irregular visits and advice by the supervising officials, (ii)
and lack of technical supervision in the operation of the occupation.

IMPLICATION OF RESEARCH:

As reported in the study, the milch animals (buffaloes), pump-sets
and bullock carts mostly predominate among the purposes for which IRDP
assets have been given to the sample beneficiaries. The main occupation of
majority of the respondents is agriculture that is why they preferred to these
areas of loan.

The coverage of families in all the blocks has been found
satisfactory. This is the healthy sign of effective programme implementation
and efficient working of the agency. Its present tempo must be maintained at
every cost. With regard to the scheme-wise coverage, the larger number of
families got financial assistance in all the selected blocks for animal husbandry
because they preferred to generate their income more through this programme.
The top priorities in all the blocks were given for the animal husbandry and
business programme. It means that the beneficiaries wanted to raise more
animals.

The findings of the study have shown that the majority of
respondents received 75 per cent or below financial assistance against their
demands which obstruct proper implementation of the programme. Therefore,
the financial assistance should be advanced to the beneficiaries according to
their demand. The beneficiaries also utilized financial assistance under IRDP.
for other purposes. In this direction care should be taken by the IRDP officials. The study revealed that the extent of the utilization of benefits has been found to be more under animal husbandry scheme of IRDP. Under this scheme credit has been financed to the sample beneficiaries for goat rearing, poultry birds and bullocks. This means that the beneficiaries covered under animal husbandry scheme received more benefits. Beside this, other schemes, such as business and village industries also generated additional income for the beneficiaries.

The study of loaning system and receiving loan for different purposes like animal husbandry followed by business, village industries, minor irrigation and agriculture. The maximum utilized loan for animal husbandry, most of people are receiving loan from banks.

Regarding loan for animal husbandry purpose, marginal farmers reported to utilize in a better way as they increased their income from milk. This group has also obtained additional profit from dung and heifer.

Small and marginal both have reported to gain more net income from the above source.

After the implementation of the projects, children's education, material possession, farm power, food habit, clothing position, social participation, income and employment of the family members of the respondents have been found to increase. This shows a positive impact of IRDP on the socio-economic conditions of the weaker sections.

With respect to the relationship between socio-economic status and the financial assistance obtained by the sample beneficiaries, the study has worked out the positive correlation among all the purpose. The results indicate
that socio-economic status of the beneficiaries was found to be rising with the more amount of loan.

The study has reported numeral problems and difficulties faced by the beneficiaries in the execution of the scheme and activities of the programme. These problems of various categories have been ranked ordered on the basis of their importance, in order to run the programme effectively and efficiently, these problems and difficulties must be tackled and solved.
Suggestions:

On the basis of the findings of the study full utilization of the benefits by the poor villagers can only be exploited, if the following shortcomings are removed.

[1] The poor rural people need to be encouraged for sending their children to the village school and involve themselves in the adult education to become literate. Thus their understanding about a particular programme would automatically be developed.

[2] The amount of loan granted to the beneficiaries under IRDP should be increased so that they develop particular type of occupation easily.

[3] Corruption which was considered to be a part and parcel of IRDP needs particular attention of the officials so that the much criticised and widely rampant corruption could be minimized and the progress of IRDP could be accelerated.

[4] Casteism need to be loosened at the village level by providing all help in order to raise the socio-economic plight to the poor masses of the village communities.

[5] Special camps for imparting training in respect of various rural trades be organized at Gram Sabha level.

[6] The qualities of village leadership need to be developed, so that the needy persons of the locality could get proper guidance in respect of choosing gainful occupation for enhancing their family income.

[7] The procedure for advancing credit to the proper persons should be improved and made easy, so as to enable them to be interested in the activities of IRDP.

[8] One day special camps at the village level might be arranged to
encourage the farmers for the participation and saving them from unnecessary trouble and botherations for running to block and district headquarters.

[9] Field staff should be motivated.

[10] Loaning institutions should be more active for providing loan for different occupations.


[12] Field staff should be regular in their field unit.

[13] Field staff should know local language.

[14] Minor irrigation facilities should be made available to the beneficiaries.

[15] The farmers should be trained for repairing and effectively operating the agriculture implements.

[16] Cattle loan facility should be provided to each member for purchasing of high yielding breeds.

[17] Provide sufficient literature in connection with the animal husbandry practices and higher production.

[18] Veterinary services are not satisfactory. They should be improved available at the proper time.

[19] The societies should be given facilities to provide the cattle feed on reasonable price.

[20] The government should give subsidies for purchasing the milk animals.

[21] Behaviour of the staff with producers should be very polite and courteous so as to attract increasing quantity of milk.

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