CHAPTER-IX

MAIN FINDINGS
AND
SUGGESTIONS
The present project "Study of Integrated Rural Development Programme in Uttar Pradesh" (A study of SAHAR and BHAGYANAGAR blocks of ETAWAH district was undertaken in April 1985. For the purpose of studying the progress of implementation of Integrated Rural Development Programme in Uttar Pradesh. The main aim of this work has been to study the impact of the scheme on the poorest among poors and below the poverty line.

It may be mentioned that the main aim of the IRD Programme has been to raise the level of living of the poorest families in the rural areas above the poverty line, on a lasting basis by giving them income generating assets and access to credit and other inputs. The target group of family under IRD Programme includes small and marginal farmers, agricultural and non-agricultural labourers, rural craftsmen, artisans, scheduled castes/tribe and particularly, all those families who have their income below Rs. 3,500/-. The limit of Rs. 3,500/- was adopted for the beneficiaries in the first dose of the scheme. However, during the second dose adopted in Seventh Five Year Plan the limit
of poverty line was raised to Rs. 6,400/- Now families below this limit was taken under I.R.D. Programme for the first dose as well as those families who have their income below Rs. 3,500/- in the first dose will now be taken to be brought into the income level of Rs. 4,800/- to Rs. 6,400/- in the second dose. The thrust of the programme has been to raise the income and income generating opportunities for implementation through different schemes under Integrated Rural Development programme pertaining to agricultural and ancillary activities, cottage and small industries, as well as other viable forms of economic activities suiting to the selected families.

Sahar and Bhagyanagar blocks of Etawah district in Uttar Pradesh were chosen in views of their backwardness. Five villages from each of these blocks were chosen for the survey. Twenty five families from each villages were selected on random sample basis. The families who were below the poverty line were selected for the study. The research methodology adopted for this work is narrated in detail in chapter one.
The entire research work has been analysed in Nine different chapters as under:

Chapter I : Introduction

(Integrated Rural Development programme)

Chapter II : (A) Agricultural Economy of Uttar Pradesh.

(B) Economic Structure of District Etawah.

Chapter III : I.R.D.P. Planing Levels and Implementation Structure

Chapter IV : Beneficiaries and different schemes under Integrated Rural Development Programme.

Chapter V : Rural Unemployment & I.R.D.P.
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<th>Chapter VI</th>
<th>Utilization of local Based Natural Resources under I.R.D.P.</th>
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A brief review of different chapters is given below:

**CHAPTER-I**

The Chapter analyses the situation which led to the introduction of I.R.D. Programme in Uttar Pradesh during the Sixth Five Year Plan Period (1980-85). The Chapter also analyses the need for integrating the different schemes like: Small and Marginal Farmers Development Scheme, Drought Prone Area Scheme etc. Into one, i.e. I.R.D. Programme. This chapter also analyses the main aim of the thesis. It may be
mentioned that the main aim of thesis has been to study the effect of I.R.D. Programme on the poorest families to study the impact on employment generating opportunities and also to study the impact on the rural families as a whole.

This Research work also analyses the historical evaluation of I.R.D. Programme during the 6th plan period and also presents the method of research. The Integrated Rural Development is a programme which was introduced in 1978-79 and which aimed at achieving full employment for the unemployed and raising income levels of the 'Weaker Sections' of the rural community. At present it is being implemented in all the 895 development blocks of the state with a view to provide employment and additional income to the poor families in villages.

During the last financial year, a target was fixed for benefiting 6.32 lakh persons through this programme. These included 3.99 lakh old and 2.33 lakh new families, as against the target 4.09 lakh old and 2.58 lakh new families were benefited during 1993-94. These included 3.3.1 lakh families of scheduled
castes/tribes and 87,000 women. As against the outlay of Rs. 10,029.66 lakh, a sum of Rs. 11,138.60 lakh was spent. Besides this Rs. 18,535 lakh were distributed as loan among the beneficiaries. An outlay of Rs. 11,615.58 lakh has been earmarked for the I.R.D.P., during the current financial year. A physical target of benefiting 7.66 lakh families has been fixed. This includes six lakh old and 1.66 lakh new families.

Under the programme 66,000 old and 31,000 new families were benefited upto July during the current financial year. These 97,000 families were provided assistance to the tune of Rs. 17.16 crores. Besides, they have been given loan worth Rs. 25.36 crore. The beneficiary families include 13,195 women and 46.577 SC/ST persons of these 58,000 beneficiary families have adopted the industrial service and vocational programme and 38,340 families have been helped in agriculture and allied occupations.

The S.F.D.A. by far has been the most important agency for implementation of the Rural Development Programme, but it has now been merged under I.R.D. Programme. The modified IRD agency has
been strengthened in several ways. The Measurement of poverty must qualify the basic requirements of food, clothing etc. The extent of poverty and in different parts of the country was estimated in different Five Year Plans therefore the removal of poverty was taken to be as major objectives. Among the several objectives of the Sixth plan one of the objective was to remove poverty and as such this scheme was introduced.

During the 7th Five Year Plan the thrust has been on the poorest among the poor. The object of the 7th plan is bring down the poverty. The IRDP, NREP and RLEGP Programmes have been expected to play a large role in generating income and employment to the poorest of the poor in rural areas.

The object of the proposed research work has been to study the working of Integrated Rural Development Programme in Uttar Pradesh. In order to study the actual working and impact of this scheme in rural area, special emphasis has been given for the study of IRD Programme in Sahar and Bhagya nagar blocks of Etawah district. Etawah district has 15 blocks,
sahar and bhyagyanagar blocks of this district has only been selected for the study.

CHAPTER-II

In this chapter the Agricultural Economy of Uttar Pradesh and Economic Structure of District Etawah are studied in detail.

Uttar Pradesh, a 'land locked state' is the third largest state in India from the point of view of area and first from the point of view of population. The Northern Boundary of Uttar Pradesh forms International boundary with China and Nepal, Himachal Pradesh in north-west, Haryana in the west, Rajasthan in the South West, Madhya Pradesh in the South and Bihar in the East. The state has abundant natural resources. The perennial rivers provide huge water resources. Besides this there are sufficient under-ground water resources and the fertile land-scope, known as the 'Indo-Gengetic Doab.' The state is highly agricultural, Agriculture and its allied sector contributes about 60 percent of the state income and provide employment to about 75 percent of the labour force.
Geographically, the state has three district regions:

(a) Extra peninsular region which comprises of the great Himalayan Zone the lesser Himalayan Zone and the foot-hill Zone.

(b) Indo Gangetic plain and

(c) Peninsular region.

The state is broadly divided into five economic zones-Northern, Western, Central, Eastern and Bundel-khand. The different economic Zones have different economic characteristics, which provide favourable situations for the agricultural economy of Uttar Pradesh. 86 percent of the population lives in rural areas of which 75 percent is dependent on agriculture.

The detailed analysis of the demographic, mineral and other economic characteristics of Uttar Pradesh has been analysed in this chapter. The state is highly agricultural with highest population in the country depends largely on agriculture. The state has large percentage of those persons who come below the
poverty line. There has been continuous increase in the gross and not irrigated area. The area under different crops like Paddy, wheat, oil seeds and sugarcane has gone up. The electricity in an important infrastructures for agriculture. With the introduction of modern farm technology in agriculture in the recent years, there has been a shift in pattern of agriculture toward commercialization. Use of high yielding varieties of crops calls for an increased use of modern farm inputs like quality seed, chemical fertilizers, assured irrigation facilities, plant protection measures, increased use of labour etc.

The present study is concerned with the study of the impact of IRD Programme in Uttar Pradesh. Specially of the Etawah district in Uttar Pradesh the details of which has been given in chapter two.

The field survey work for the present research work was undertaken in two blocks. Five villages in each block mentioned above were taken for the survey. Thus in all 250 house holds were included for the sample. 25 beneficiaries were selected on random sample basis from each village. A total number of 250
beneficiaries were thus selected. The selection was made through the village register maintained at the block. This survey was done through a questionnaire a copy of which is attached at the end of this thesis. Opinions regarding I.R.D. Programme was also obtained from concerned officers of the block, managers of commercial and rural banks and also from the persons benefited under I.R.D. Programme.

CHAPTER-III

This Chapter analyses the organisational set up of the Integrated Rural Development Programme in Uttar Pradesh. Particularly, in Sahar and Bhagya-nagar blocks of Etawah district. It was be seen that the concept of multi-level planning with different types of organisational set up at national, state, district, block and village level has been adopted in the State. The organisational set up is divided in different branches which looks for the development of agriculture, Industry, Education and other works.

The I.R.D. organisational set up at the district level is headed by the district Magistrate (D.M.),
additional District Magistrate Planning (ADM P), with different officers in District Rural Development Agency (DRDA). At the block level the I.R.D. organisational set up is headed by Block Development officer (BDO's), Assistant Development Officer (ADO's), separately for agriculture, Industry, Social Welfare and Village level worker.

The structure of the organisational set up of I.R.D.P. has been analysed in detail in this Chapter.

CHAPTER-IV

This Chapter Presents the definition of beneficiaries who come under the purview of I.R.D. Programme. In this connection the different terms used in this dissertation like agricultural labour, artisans, landless families, drought prone area etc. has also been analysed separately. It may be mentioned that the beneficiaries under I.R.D.P. under this study includes those:

(a) Who are below poverty line i.e. whose annual income is less than Rs. 3500/- per annum at the time of survey.
(b) Those who are small farmers i.e. and have land averaging below 7.5 acres.

(c) Marginal farmers who have land averaging below 2.5 acres.

(d) Agricultural labourers who have no other agricultural property and whose main occupation is to work on the farm.

(e) Non-agricultural labourers who earn their earnings from sources other than agriculture. The person whose income does not exceed Rs. 200/- per month, has been considered as non-agricultural labour.

Only those families were taken for the survey who have five members in the house and whose annual income was not more than Rs. 3500/- at the time of survey. (The limit of poverty line has now been raised to Rs. 6400/- by the Government). It was kept in mind that the poorest of the poor is first selected under I.R.D. Programmes and then other families are taken.

The Chapter also presents the need for the merger of S.F.D.A. and other Rural Development
Programmes under Integrated Rural Development Programme. The I.R.D. Programme is now looked by District Rural Development Agency (DRDA). The Schemes under Integrated Rural Development Programme which are looked by DRDAs are as under:-

(a) Scheme of Irrigation. Individual and Community.
(b) Inputs and Agricultural Demonstration.
(c) Distribution of cattles, Agricultural cattles and milch cattle.
(d) Infrastructure Development Schemes.

The critical evaluation of above schemes have been made in this Chapter.

CHAPTER-V

The Object of Integrated Rural Development Programme has been to raise the employment opportunities in rural areas. This chapter presents at first the magnitude of Rural Unemployment in Uttar Pradesh. It will be seen that the position of Rural Unemployment in Uttar Pradesh is quite serious as compared to other states. Relevant data from 32nd
round of National Sample Survey (1977-78) on employment, based on daily status concept reveals that employment percentage in Uttar Pradesh was 4.33 per cent which was lower than the all India average of 8.60 per cent. Employment in the state is also lower as compared to Kerala (26.72), Tamilnadu (16.31), Andhra Pradesh (10.98) and West Bengal (10.53).

In many parts of Uttar Pradesh there is a heavy pressure of population on land. The agricultural economy is unable to provide continuous work to the people throughout the year. The slack agricultural season frequently extends from three to six months.

The details of various schemes under Integrated Rural Development Programme, which has been under taken for providing employment opportunities in rural areas has been analysed in this chapter. The schemes under Integrated Rural Development Programme in this regard are:


4. Rural landless Employment Guarantee Scheme (RLEGS).

5. Command Area Development Programme (CADP).

The Chapter analyses as to how far each scheme mentioned above has increased the level of employment and also the hours of employment. The analyses in this regard has been done mostly in context of the villages surveyed. It is found that the I.R.D. Programme has increased the number of men employed in rural areas as well as the number of hours also of employment, but the increase in number of men in this regard has been quiet satisfactory. Still, many youths reported to be in search of employment. It shows that neither the loans given for increasing employment opportunities in rural areas have been utilized properly nor proper efforts have been made by the Governments.

The evaluation of the employment level as well as the increase in the hours of employment are as under:-
1. The Dairy Development Scheme in the villages surveyed has increased temporary employment to the tune of 46.4%.

2. The Caste-wise analysis in this regard is as under:-

backward Castes
(Yadav, Ghosi, Pal, Maurya etc.) 24.2%
Scheduled Castes/Tribes 7.2%
Baisya-Castes 6.4%
Brahmin Castes 5.6%
Kshatriya Castes 4.0%
Mohamdans 2.0%

3. The Scheme TRYSEM (Training of Rural Youth for self Employment) has given employment to 47.2% Rural Youths in the total 250 house hold surveyed. The schemes under TRYSEM which have given employment are mostly, Basket weaving, welding, Tailoring Radio & T.V. Repairing, Photo-state and Photography, Bakery, Repairing of Agriculture Emplements, Cycle-Repairing, N.M.C. (New Model Charkha), Bee-keeping, Shops etc.
4. The Schemes like construction of bundh, construction of nalies, levelling of land, construction of small bridge, construction of Rural roads, construction of field boundaries, construction drains and minors comes under 'Command Area Development Programme'. These schemes have also increased the numbers of temporary employed persons in the surveyed villages. The schemes like, construction of bundh has given temporary employment to 5.2%

Construction of nalies 10%

Construction of small bridges 3.2%

Construction of rural roads 9.2%

Leveling of land 4.8%

Construction of drains 2.0%

Construction of minors 2.4%

Construction of trees 7.2%

Total 44.0%

persons.
Out of 250 house hold surveyed were given temporary employment.

5. National Rural Employment Programme (NREP) and Rural Landless Guarantee Programme (RLECP) have also been helpful in giving temporary employment. The number of men employed in this regard under different work like construction of Kachha road were

found to be

- Construction of Pucca Roads 5.6%
- Construction of Primary School Buildings 2.4%
- Construction of Awas & Sanitation 1.2%
- Construction of Bio-gas 1.6%
- Improvement of Slums 1.6%
- Construction of Community houses 6.4%
- Work of minor irrigation 5.2%

Total percentage 33.6%
Out of 250 house-hold surveyed were given temporary employment.

6. The subsidy for the purchase of Horse-Tanga, Cycle Rickshaw under Integrated Rural Development Programme has been very popular. It has given permanent employment to large number of persons in the area surveyed. The percentage of permanent employment given by Horse-Tanga is found to be 06%. For the purchase of cycle-Rickshaw 2.4%.

7. The subsidy is given under I.R.D. Programme to Rural Youths particularly of scheduled castes for opening shops. The facility gives permanent employment to rural youths. The number of man who were benefited in this regard is found to be 06%.

8. The number of men employed in the stone work is very nominal 1.2% only. Integrated Rural Development Programme this has given two types of employment.

(i) Permanent  (ii) Temporary
The permanent employment given in rural areas through this scheme is mainly through the Horsetanga scheme, Cycle-Rickshwa Scheme, Opening of shops for Photostat, Photography, Welding, T.V. & Radio repairing, Bakery and Tailoring etc.

A large percentage of unemployed persons have been given temporary employment through different Rural Works under Integrated Rural Development Programme. There is no doubt this has increased their income, but has not given permanent employment. Integrated Rural Development Programme should aim at such schemes like household industries which may give permanent employment opportunities in rural areas.

CHAPTER-VI

This Chapter analyses the role of Integrated Rural Development Programme in utilizing the local based resources. It has also been analysed as to how the local resources are being managed and what effect they had made on the rural economy. The local based natural resources for the purpose of this Research work include
water, Fuel and Forest, Agricultural resources like; Sugarcane, Groundnut, Oilseeds, Soybean, Paddy and Paddy husk etc.

The chapter has analysed the local based resources in two heads, Management of Local Based Resources and Secondly, the real utilization of available local based resources. The management of the resources comprises of its planning, Education, regarding its utilization and conservation. This chapter also analyses the availability of Local Based Resources, their utilization and also their effects on the Rural Economy. The Local Based Resources in the area under study is found to be:-

1. Agricultural resources like, Paddy, Wheat, Sugarcane, Gram, Oilseed, Mustard, Pulses, Oat, Lentil and different types of vegetables.

2. Water resources like canals, drains, ponds, state-tube wells, tube-wells, wells.

3. Fruit and Forestry resources like, Mango, Blackberry, Mahuwa, Guava, Tamrind, Amala, Custared-apple, Papaya and main forestry resources are:
Bamboo, Acacia, Neem, Eucalyptus, Tamarind, Seasam, Ber etc.

4. Animal Based resources like;

A. Milk and milk products.
B. Polutry products
C. Fisheries
D. Bee-Keeping
E. Animal Skins and Animal Bones.

The analysis of resources in Sahar and Bhagya-nagar blocks of the area under study show that they have been a source of generating income as well as also providing employment to local people. Although, the employment provided is mostly seasonal. The resources both the block are mostly common and they have affected the rural economy in a positive way. Their effects and utilization is found to be as under:-
AGRICULTURAL RESOURCES:

(a) The showing gives the employment to all the agriculture labourers. Paddy gives rice as well as also husk, fodder for the animals and also fuel for cooking.

(b) The husk is sold to paper mills, it is found that on an average Rs. 500/- to 2000/- is earned by a household during the year through this resources.

(c) The Paddy cultivation has also established rice mills in this area. This has given seasonal employment to 50 persons in Sahar block and 35 persons in Bhagya-nagar block.

WATER BASED RESOURCES:

This has only been a source of irrigation as well as fisheries, cultivation. Fruit and Forest Resources is very nominal and has not been the source of employment generation. The fruit products of this area is mostly sent in outside the markets of Lucknow and Kanpur. Production of Fruits and vegetables has given employment to local people and has also a source of generating income.
ANIMAL RESOURCES:

The animal are important local resource and animal products has given employment to 20% of the local people. It has also increased the income of the local people.

POULTRY:

Poultry has not been very popular as a local resource in this area only few Muslims and very few Hindus reported to have accepted it as occupation. The poultry industry has given employment to only 6 person in villages surveyed. Fisheries cultivation has not been very popular. Although, loans given by fisheries department for cultivation of fisheries in the local ponds. But, fishes have not been popular local resources in this area. Only 21 persons of the 250 house hold surveyed reported to be engaged in the fish cultivation and for whom fishes have been a source of employment and income generation.

It is found from this study that the main aim of I.R.D. Programme has been to utilize local resources at the local level. But, it is found that there is neither
proper management of the resources nor, there is any planning or education regarding utilization of natural resources. What is needed is preparation of proper inventory of the local resources and also their proper utilization at the local level so that village youth may be employed at the village itself. Proper education and training in this regard is also a must.

CHAPTER-VII

This Chapter analyses the role of I.R.D.P. and other Credit organisation. Two type of business community organisation have been analysed in this Chapter.

(i) Commercial banks

(ii) Organisations like: IARI, T&V etc.

The analysis of role of commercial banks has mostly been done in respect of CENTRAL BANK OF INDIA, Kshetriya Gramin Bank and state Bank of India Bidhuna branch. This is because these banks have major role in uplifting the rural economy in Sahar and Bhagyanagar blocks through different credit camps. It is found that only 50 families were benefited by Central
Banks of India, Bhagyanagar credit camp. 50 families credit camps organised by Kshetriya Gramin Bank Sahar and 99 families by the credit camps organised by the State Bank of India Bidhuna branch. However, only 5 families of the surveyed village reported to have been benefited by the credit camps schemes. The loans were mostly given for the purchase of sewing machine opening of shops, purchase of Ekka-Ghora and Loud speaker.

The analysis of credit camps according to caste-wise as here under:

<table>
<thead>
<tr>
<th>Category</th>
<th>Number (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SC/ST Men</td>
<td>14 (28%)</td>
</tr>
<tr>
<td>SC/ST Women</td>
<td>04 (08%)</td>
</tr>
<tr>
<td>General Castemen</td>
<td>25 (50%)</td>
</tr>
<tr>
<td>General Women</td>
<td>07 (14%)</td>
</tr>
</tbody>
</table>

Mostly backward caste i.e. Yadav, Ghosi are much benefited.

The role of commercial banks is however very unsatisfactory. They should adopt the village in large number and should give long term credit without charging high rate of interest. Loan giving should not be
taken as an Indicator of economic Progress, because mostly Indian farmers are born in debt, live in debt and die in debt.

The Chapter also analyses that IARI and T & V organisations adopted 3 villages for many kinds of development as soil testing rainfall water resources, agricultural banking etc. under I.R.D. Programme.

So, far, as the requirement of the area is concerned the work of other organisation is good for nothing. It should be made compulsory for them to adopt the large number of villages in the Integrated Rural Development Scheme.
SUGGESTIONS

On the basis of above study, following suggestions are put-forth. These suggestions are however tentative, but they may be very helpful in making the Integrated Rural Development Programme more effective in Uttar Pradesh.

1. The evaluation of all the development scheme working in the rural areas should be done not only by the governmental agencies but also by the non-govemmental agencies, that is by the Research Institutions and by the rural study centres.

2. The organisational set up of Integrated Rural Development Agency should be improved. The present district level set up of the agency includes, at the top, district magistrate and A.D.M. Planning Project Officer, B.D.O.'s, M.L.A.'s and M.P.'s of the district; the agency should also include non government experts that is, economists, sociologists and other social agencies and experts.
3. The block level officers should be given training in respect of latest rural technology.

4. The problem relating to selection of beneficiaries has already been mentioned in the earlier chapter. It is seen that while selecting the beneficiaries the village level workers select them in the meeting of Gram Sabhas without any scientific criteria. It is necessary that the selection of beneficiaries should be made in a scientific way for the identification of beneficiaries. A committee may be constituted which may include Assistant Development Officer (A.D.O.) Programme, A.D.O. Panchayat, A.D.O. Industry and village development officer to decide about the house-hold to be selected under Integrated Rural Development Programme.

5. It is also suggested that an economic census of all the village house-hold be taken and the selection of beneficiaries be done from the list.

6. It is found that many applications sanctioned by the B.D.O's for financial assistance and I.R.D. Programme is rejected by the banks on one ground
are the other. It is suggested that while screening the applications, the bank should make a committee consisting of the B.D.O., A.D.O., so that the shortcomings in the applications may be removed at once and the selected family may be benefited.

7. the greatest problem in selection of beneficiary is the political interference which leads to unwanted selection in the credit camps. This should be strictly checked by B.D.O.'s and Bank Officers should be given free hand in the selection.

8. It is also reported by block development officer that they had inadequate staff to look after the works done under I.R.D. Programme. It is suggested that adequate staff be posted at the blocks so that the work may not suffer.

9. The I.R.D. Programme takes only those persons who are below the poverty line. It should be seen that the line of poverty is strictly maintained and that only those persons are taken under this
scheme who are below the poverty line and are poorest of the poor.

10. More emphasis should be given on increasing employment opportunities in rural areas. Emphasis should be laid on providing employment opportunities on permanent basis. For this purpose a chain of agro based Industries be established in rural areas based on local resources.

11. There is dearth of infra-structural facilities like electricity and technical knowledge. However in rural areas, this creates problems in the utilisation of local based natural resources. The availability of electricity is mostly for few hours with result that no body can think of establishing small scale industries in rural areas. The infra-structural facilities should be provided.

12. It should also be ensured that the subsidy available to the farmer is utilised for the same purpose for which it has been given.
13. It is also seen that many beneficiary do not know about the quantam of loan, its rate of interest and the amount of instalment to be paid by them. It is necessary that beneficiary should be provided with necessary pass-books and be informed about the installments etc.

14. It is generally found that the banks do not give priority to the preferences of the applicants and give them loans for such items which the beneficiary do not like. Priority should be given by the bank to the needs of the applicants for which he wants to take financial assistance.

15. The need for building cordial relations between the beneficiary and the bank officials is a prerequisite for the success of any assistance given under the I.R.D.P.

16. The procedure for giving loan should also be simplified so that minimum time is taken for getting the applications sanctioned. It is also suggested that the period of loan repayment be extended.
17. The success of the TRYSEM is also not very satisfactory. Loans taken were not utilised properly. A strict watch should be maintained on those who take loan under this scheme.

18. The difficulty regarding purchase of milch-cattle under I R D Programme has already been mentioned in the Chapter No. IV. It should be ensured that the best cattle is provided to the beneficiary. The middle man should not come in the way. The farmer should have his full choice in the purchase of cattle. The subsidy should also be given in large scale.

19. Many cases were seen when the beneficiary wrongly reported the animal as dead and took claim from the insurance company. This malpractice should be strictly curbed and district administration should be asked to enquire about this claim.

20. Many beneficiary reported that they were not getting rewards for their milk product. A co-operative dairy cell should be established in 4 or 5
villages where the beneficiary could collect the milk product and sell it on proper rates.

21. Many surveyed families reported about the lack of market facility for their milk product or other products. It is suggested that adequate marketing facility at the block-level be provided.

22. The poultry should be taken as an occupation and the farmers should be encouraged to adopt on a large scale. This will increase employment opportunities and will also be a source of income.

23. It is found that the loans are taken mostly for getting subsidy. This practice should be stopped. The subsidy system should be scrutinized thoroughly and be given only to those persons who use the loan for productive purposes.

24. It is suggested that the beneficiaries should be adequately trained to make the best use of the resources, to realise the importance of rural credit, their timely repayment etc. The beneficiaries should be motivated as the rural development can come about only through their effective
participation; more sanctioning of loans would be futile exercise. The Regional Rural Banks (R.R.Bs.) should act as a guide, grind and philosopher to the beneficiaries.

25. Due emphasis should be given for augmenting productivity through I R D P by taking up land-based activities like minor irrigation, dry farming, horticulture and even farm forestry, with the emphasis of I R D P on the poorest of the poor. This would imply large scale conductive with land reforms.

26. It is also suggested that more activity in regard to irrigation development, seeds and fertilizer development etc. be taken under I R D Programme so that productivity may increase. It will also increase the income of the rural family below the poverty line,

27. It is suggested that, there is a need of integration of developmental resources around a problem solving focus and to do this, a decentralized organization structure can incorporate local
needs and constraints in devising implementation plans.; strong local participation and team approach is also essential.

28. It is suggested that monitoring, evaluation surveillance and proper reporting system by government and non-government agencies should be made more effective. Elastic policy; for allotment of loans on the basis of requirement should be made and local resources should be optimally utilised. Defaulters should be separated from those whose assets remain unutilized or underutilized because of the exogenous factor i.e. beyond the control of beneficiaries.

29. Banks managers should be involved right from the inception of training under TRYSEM. Emphasis should be given on the establishment of more and more labour-intensive units e.g. Agarbatti, Match and other viable growth centers. Village be the target under I R D instead of family.

30. It is also suggested that B.D.O’s and Banks should be trained regarding implementation of the
integrated Rural Development programmers in its true spirits; the operational political and bureaucratic infrastructure should be understood in totality. An understanding of the critical relations between political support and field operations, and between the field organization and community is essential in building a successful strategy of rural development.

31. There is also need for monitoring an initiating follow up action with regard to each selected family. Hence, provision for suitable staff would be necessary, it is suggested that regular monitoring should be done at block and district level, and the results of the monitoring should be brought to the notice of district manpower and employment generation councils. The monitoring and evaluation work should also be done by research institute and universities interested in the field,

32. Proper co-ordination between different ministries both at the center at and the state level is also necessary so that quick implementation of the different scheme may be ensured.
33. The beneficiaries under integrated Rural Development programme has not been benefited much by the NREP and RLEGP programmes running in the rural areas. It should be ensured that a scheme gives more opportunity to rural people for getting employment though Road Construction. Bundhs, Drains, Canals, School buildings Constructions etc.

34. The individual business organization and commercial banks has adopted few villages for model growth under I R D scheme, It should be ensured that they should be asked to adopt more villages. The government and should judge their performances by the village adoption and working also.

35. Sufficient amount of credit with small rate of interest should be provided to the beneficiary under the Integrated Rural Development Programme.

36. The repayment of loan under I R D Programme is very nominal. The bank officers reported about the
large outstanding loans. It is suggested that the loans given to the farmers be converted on long term basis with very small installment. This will enable the farmer to repay the loan.

37. The farmers complain about the non-availability of many agricultural implements from the district Agro centres. The government should ensure that agricultural implements are provided to the farmer at cheap rates from the centre.

38. Villages consist of people with different occupations. It should be ensured that the traditional artisans and persons of different occupations be given help to adopt their traditional occupations in a more better way.

It is found, the performance of Integrated Rural Development Programme has been better is relating developed regions which are well provided with infra-structure and where level of awareness among the beneficiaries is high.

Integrated Rural Development Programme was adopted with the soul purpose of benefiting the poorest
of the poor. Still lot are to be done in this regard. The above suggestions can go along way in making the IRD Programme more effective and also is raising the level of living of the poorest of the poor in rural areas.

Due to short comings is the scheme of I.R.D. Programme and due to many problems in implementation this scheme has been closed in the year 1998 and a new Scheme named Swarnjayanti Gram Swarozgar Yojana has been introduced by the government on 1st April, 1999. The main features of the new scheme, Swarnjayanti Gram Swarozgar Yojana are given here under:

To being with IRDP was the only self-employment programme. Beginning with Training of Rural youth for Self Employment (TRYSEM), a number of allied programmes have been added over the years such as Development of Women & Children in Rural Areas (DWCRA), Supply of Improved Toolkits to Rural Artisans (SITRA), and Ganga Kalyan Yojana (GKY). The multiplicity of programme, being viewed as separate programmes in themselves, resulted in a lack of proper social intermediation, absence of desired linkages among
these programmes and the implementation being more concerned with achieving individual programme targets rather than focussing on the substantive issue of sustainable income generation. To rectify the situation, Government decided to restructure the self-employment programmes. A new programme known as "Swarnjayanti Gram Swarozgar Yojana" (SGSY) has been launched from April 1999. This is a holistic programme covering all aspects of self-employment such as organisation of the poor into self help groups, training, credit, technology, infrastructure and marketing. SGSY will be funded by the Central and the States in the ratio of 75:25.

With the coming into force of SGSY, the earlier programmes IRDP, TRYSEM, DWCRA, SITRA, GKY and MWS are no longer in operation. The unspent balances, as on 1.4.99, under these erstwhile programmes are pooled under the head SGSY and utilized as per the new guidelines.

The objective of SGSY will be to bring the assisted poor families (swarozgaris) above the poverty line in three years, by providing them income-generating
assets through a mix of bank credit and government subsidy. It would mean ensuring that the family has a monthly net income of at least Rs. 2000. Subject to availability of funds, the effort will be to cover 30% of the poor families in each block during the next five years.

Quality will be the hallmark of SGSY, which has to be imaginatively used to bring people above the poverty line.

**Salient features of Swarnjayanti Gram Swarozgar Yojana:**

* Swarnjayanti Gram Swarozgar Yojana aims at establishing a large number of Micro-enterprises in the rural areas, building upon the potential of the rural poor. It is rooted in the belief that rural poor in India have competencies and, given the right support can be successful producers of valuable goods/services.

* The assisted families (henceforth known as Swarozgaris) may be individuals or groups (Self Help Groups). Emphasis will be on the group approach.
The objective under SGSY is to bring every assisted family above the poverty line in three years.

Towards this end, Swarnjayanti Gram Swarojgar Yojana (SGSY) is conceived as a holistic programme of micro-enterprises covering all aspects of self-employment viz., organisation of the rural poor into Self-Help Groups and their capacity building, planning of activity clusters, infrastructure build up, technology, credit and marketing.

In establishing the Micro-enterprises, the emphasis under SGSY is on the cluster approach. For this, 4-5 Key activities will be identified for each block based on the resources, occupational skills of the people and availability of markets. Selection of key activities will be with the approval of the Panchayat Samitis at the block level and the DRDA/ZP at the District level. The major share of SGSY assistance will be in activity clusters.

SGSY will adopt a project approach for each key activity. Project reports will be prepared in respect
of identified key activities. The banks and other financial institutions will be closely associated and involved in preparing these project reports, so as to avoid delays in sanctioning of loans and to ensure adequacy of financing.

* The existing infrastructure for the cluster of activities will be reviewed and gaps will be identified. Critical gaps in investments will be made under SGSY subject to a ceiling of 20% (25% in the case of North Eastern States) of the total programmes allocation for each district. This amount will be maintained by the DRDAs as 'SGSY- Infrastructure Fund' and which can also be utilised to generate additional funding from other sources.

* The effort under SGSY is to cover 30% of the poor in each block in next five years through an efficient programme. In planning of the key activities, care would be taken to ensure that the maximum numbers of Panchyats are covered without jeopardising the quality of the programme.
SGSY will also focus on group approach. This would involve organisation of the poor into Self-Help Groups (SHGs) and their capacity building. Efforts would be made to involve women members in each SHG. Besides, exclusively women groups will be continue to be formed. At the level of the Block, at least half of the groups will be exclusive women groups. Group activity will be given preference and progressively, majority of the funding will be for Self-Help Groups.

The Gram Sabha will authenticate the list of families below the poverty line identified in the BPL census. Identification of individual families suitable for each key activity will be made through a participatory process.

SGSY is a credit-cum-subsidy programme. However, Credit will be the critical component in SGSY, subsidy being only a minor and enabling element. Accordingly, SGSY envisages a greater involvement of the banks. They will be involved closely in the planning and preparation of projects, identification of activity clusters, infrastructure
planning as well as capacity building and choice of activity of the SHGs, selection of individual Swarozgaris, pre-credit activities and post-credit monitoring including loan recovery.

SGSY will seek to promote multiple credit rather than a one-time credit 'injection'. The credit requirement of the Swarozgaris will be carefully assessed. They will be allowed and, in fact, encouraged for increasing their credit intake over the years.

SGSY will seek to lay emphasis on skill development through well-designed training courses. Those, who have been sanctioned loans will be assessed and given necessary training. The design, duration of training and the training curriculum would be tailored to meet the needs of the identified activities. DRDAs will be allowed to set apart up to 10% of the SGSY allocation on training. This would be maintained as 'SGSY - Training Fund'.
SGSY will ensure upgradation of the technology in the identified activity clusters. The technology intervention will seek to add value to the local resources, including processing of the locally available material from natural and other resources for local and non-local market.

SGSY will provide for promotion of marketing of the goods produced by the SGSY Swarozgoris. This would involved providing of market intelligence, development of markets, consultancy services, as well as institutional arrangements for marketing of the goods including exports.

Subsidy under SGSY will be uniform at 30% of the project cost, subject to a maximum of Rs. 7500. In respect of SC/STs, however, these will be 50% and Rs. 10000 respectively. For Groups of Swarozgaris (SHGs), the subsidy would be at 50% of the cost of the scheme, subject to a ceiling of Rs. 1.25 lakh. There will be no monetary limit on subsidy for irrigation projects. Subsidy will be back-ended.
SGSY will particularly focus on the vulnerable groups among the rural poor. Accordingly, the SC/STs will account for at least 50% of the Swarozgaris, women for 40% and the disabled for 3%.

SGSY will be implemented by the DRDAs through the Panchayat Samithis. The process of planning, implementation and monitoring would integrate the banks and other financial institutions, the PRIs, NGOs, as well as technical institutions in the district. DRDAs will be suitably revamped and strengthened.

15% of the funds under SGSY will be set apart at the national level for projects having a far reaching significance and which can also act as indicators of possible alternative strategies to be taken up in conjunction with other departments or semi-government or international organizations. This would include initiatives to be taken in the individual district or across the districts.
Funds under the SGSY will be shared by Central and State Government in the ratio of 75:25.

The central allocation earmarked for the States will be distributed in relation to the incidence of poverty in the States. However, additional parameters like absorption capacity and special requirement will also be taken into consideration during the course of the year.

The objective of Swarnjayanti Gram Swarojgar Yojana is to bring every assisted family above the poverty line within three years, through provision of micro-enterprise. Quite often, one finds that even when a person is brought above the poverty line during a plan period, his/her income may again fall below the poverty line in the next plan period. The poverty line in the VIII Plan Period was Rs. 11,000 per annum and during the IX Plan, the poverty line varies in different States and ranges from Rs. 13000 to Rs. 19650 per annum. It is probable that in the next plan period the poverty line will be about Rs. 22,000 to Rs. 24,000 per annum. It must be ensured that the income of the Swarojgar under SGSY is such that the family
income is above the probable poverty line of next plan period. To be on the safer side, therefore, the monthly income from the activity to be undertaken should not be less than Rs. 2000, net of repayment to the bank loan. This may not always come in the first year itself. As indicated, the objective is to see that the assisted family comes above the poverty line in three years. Therefore, the selection of the activities should be such that it would afford the Swarozgari an opportunity to expand his asset and skill base in three years and at least in the third year, the net income should be more than Rs. 2000 per month.

As already indicated, assistance under SGSY should be on multiple doses and not a one-time activity. This will facilitate gradual improvement in the income earning capacity of Swarozgaris. Such second and subsequent doses of credit can be extended to IRDP beneficiaries if they have failed to cross the poverty line because of no fault of theirs. The second and subsequent loans may be granted by the same bank that gave the initial loan or any other bank.
The effort under Swarnjayanti Gram Swarozgar Yojana is to ensure the development of sustainable micro enterprises. The self-employment referred under SGSY is moving away from provision of some additional income generation to a well-defined goal in terms of output, incomes and the time within which the assisted family comes above the poverty line. For any successful enterprise, appropriate technology of paramount importance.

The issues involved in technology management are primarily as follows:

(a) What technologies to be identified
(b) Who will be responsible for technology management, including issues of technology transfer, technology upgradation and most importantly, monitoring of the technology absorption.

A close involvement of different agencies is essential for the success of Swarnjayanti Gram Swarozgar Yojana. SGSY is implemented by District Rural Development Agencies (DRDAs) through the Panchayati Samithis and, with the active involvement of
other Panchayati Raj, Institutions, the banks the line departments and the NGOs.

The DRDAs are expected to co-ordinate the implementation of the programme. In particular their role will be critical in organisation of the self-help groups and their capacity building as well as in terms of coordination with the technical institutions for technology and training, the banks for planning and credit mobilisation, the line departments for infrastructure and technical follow up as well as in co-ordinating the marketing activities.

The Gram Panchayats will play a crucial role in SGSY. The Gram Sabha will first approve the list of BPL Families. Besides, at the beginning of each year, the potential Swarozgaris for taking up the designated key activities would be identified in each habitation by a 3-member committee including the Sarpanch. The list of Swarozgaris who are sanctioned the lone by the banks would be placed before the Gram Sabha. The Gram Panchayat would also take steps to provide from its funds under JGSY or any other programme, the common infrastructure necessary for the key activities. The Gram
Panchayat would actively monitor the performance of the Swarozgaris and in particular whether they are repaying the loan regularly.

The Panchayat Samiti (block level) will approve the key activities that are identified for the blocks before the list is sent to the BDO through the District Level Technical Group. The Panchayat Samiti would review every month the reports sent by Block SGSY committee. In particular, the Panchayat Samiti would review the recovery performance. The Zilla Parishad will be reviewing the performance under SGSY in its general meetings.

The Bankers play a very critical role in the implementation of Swarnjayanti Gram Swarozgar Yojana. SGSY is a credit-cum-subsidy programme. Credit is the key component and subsidy is only a minor and enabling component. SGSY envisages the close association of bankers at all stages of the programme implementation, right from the identification of key activities, clusters, selfhelp groups, identification of individual Swarozgaris as well as planning for all the elements of the key activities. The bank has the final say
in the selection of Swarozgaris. An elaborate mechanism has been put in place to ensure post-credit monitoring as well as for loan recovery.