CHAPTER - II
REVIEW OF LITERATURE

This chapter provides a detailed account of the review of work reported by past research on the subjects related to the present inquiry. For the sake of convenience, the review of literature has broadly been classified into following six heads.

1. Target and their achievements
2. Procedure and adequacy of the programme execution
3. Strategy for programme implementation
4. Progressiveness of scheme resulting programme execution
5. Problems of farmers and officers and their identification
6. Socio-economic changes

Target and their Achievements

Ramji (1976) reported that the performance in respective sectors during the year under report has been shown separately in the sector wise performance report.

This report reflects, the over all financial achievements in of finance. There were cases where the entire fund or part of it was received by the implementing agencies directly from the government. As the agency took over in the middle of the year, the achievements after establishment of the agency could not be separated from the over all achievement during the year.
Menon (1978) reported that the target of covering the entire country under community development programme was achieved by October 1963. This in effect meant the establishment of administrative and organizational machinery at the block level for coordinating various extension services. Though the position of B.D.O. has undergone a good deal of change during the last 15 years the fact remains that we do not have to start afresh while thinking about an administrative and organization infrastructure at the block level.

Special correspondent (1978) reported that drought prone areas programme (DPAP) is designed to reduce the impact of drought over a period of time through a package of infrastructure and on farm development activities including irrigation, soil and moisture conservation, afforestation, pasture development. Livestock development and extension of dry land farming technology. The programme is on the operation in 74 districts spread over 13 states. An amount of Rs. 7648 crores has been approved for 1978-79 which includes provision for development of 322 selected DPAP programme. Till December 1977, additional irrigation potential covering 1.80 lakh hectares had been created, about 90,000 hectares have had been developed as pasture. In addition 7.46 lakh of small and marginal farmers and landless labourers have also derived benefits from the programme.

Bakshi (1979) reported that the total expenditure of the programme from 1974-75 till March 1978 on the livestock.

Mathur (1979) found that the expenditure reported under agriculture sector for this period has been of the order of Rs. 2,796 lakhs against the fifth plan outlay of Rs. 6,126.06 lakhs. The year wise expenditure was Rs. 568.29 lakhs for 1974-75, Rs.
487.03 lakhs for 1977-78. The achievements of the utilization of input like seed, fertilizer, pesticides and agriculture implements give an indication about the adoption of new technology by farmers of drought prone areas. These for the period 1974-75 to 1977-78 were: seeds- 1.43 lakh tones, fertilizers- 4.80 lakh tones, pesticides- 5.72 lakh tones and implements 41.419 nos.

Rath (1985) concluded that it is high time that resources, organization and skills are directed towards this end, if the problem of poverty is to be tackled seriously during the next 10 years.

Subbarao (1985) reported that the methodological weaknesses of the three programmes are indicated and, in particular, attention is drawn to the problems involved in mechanically adopting the criterion of "crossing the poverty line" for assessing the impact of IRDP in the short run and the usefulness of alternative criteria such as income mobility matrices is illustrated.

Sudaram and Tendulkar (1985) indicated that the staggering magnitude of the problem of absolute poverty in India and attempts to translate the aggregate number of poor people into meaningful target groups. This has made it possible to assess the coverage of each major anti-poverty programme in relation to the size of the target group for which it is designed.

Nickson (1986) indicated that origins of the IRDP as a reaction to the trickle-down approach which characterized the strategy for rural development in India during the early post-Independence period. The Integrated Rural Development Programme (IRDP) was introduced in April 1978, initially integrating the Small Farmer
Development Agency (SFDA), the Drought Prone Area Programme (DPAP), the Command Area Development Authority (CADA) and Operation Flood Stage II, which together covered some 2300 blocks. In October 1980, the IRDP was extended to cover all 5011 blocks throughout India. The paper describes the main features of IRDP and some evaluation studies of the programme which have indicated specific weaknesses in the selection of beneficiaries, choice of project, and administrative structure. Details are then presented of IRDP under the 7th plan (1985-90) which include revised guidelines and a new system of concurrent evaluation. A deeper criticism of IRDP is that it is based on a top-down and paternalistic approach to the nature of rural development. It is concluded that if IRDP is to succeed, it can only happen within the context of parallel changes in the socio-economic structure of rural India. The two most important changes in this respect are considered to be the implementation of the Minimum Wage (Rural Areas) Act and land ceiling regulations of the Land Reform Act. For both these changes, the autonomous political organization of the poor peasantry is a prerequisite.

Rao (1988) indicated that to supplement incomes, two-buffalo dairy units could be adopted by poor farmers and landless labourers in India.

Giriappa (1992) indicated that the working of the Integrated Rural Development Programme (IRDP) in Karnataka, India. Comparison between the pilot and control blocks shows that the proportions of beneficiaries registering complete asset creation, good quality assets, and an increased rate of return is higher in the case of the control blocks. The main advantage in the cash disbursement scheme is the choice open to the beneficiary in the selection of quality assets. If the cash
disbursement scheme is to be successful, better counseling of the beneficiaries, and proper guidance as to the best use of the assets, is required.

Thakur (1992) reported that reducing unemployment and creating new job opportunities for free entrance to the labour force has been a principal objective of planning and development in India to remove poverty and fight unemployment. Many programmes besides the IRDP, have been launched to remove poverty and fight unemployment. These include employment and beneficiary-oriented programmes for specific target-groups, including the National Rural Employment Programme, the National Rural Employment Guarantee Programme and the Training Scheme for Rural Youth for self-employment.

**Procedure and adequacy of the Programme Execution**

Chaukidar (1968) in his study to find out the effectiveness of different teaching methods used for imparting training to the V.L.Ws has reported that, while imparting training to the gram sewaks, the instructors should mostly use and film strips as aids, and demonstration lectures, observation, group discussion and motion pictures as the methods.

Singh (1971) reported that Haryana University has started a village level workers and agricultural inspectors mela where the scientists work as the best information source for the village level workers.

Yadav, Kushwaha and Singh (1973) stated that the three most important areas of agriculture where V.L.Ws needs information are seeds, marketing and storage and
the soil conservation. These were followed by the information needs in implements, soil, water and irrigation, cultural practices, farm planning, plant protection, fertilizers and manures, and the credit/tequavi/loan etc.

Bhandari (1984) reported that there is wide scope for improvement in the share of financing by the cooperatives as they account for 29% of the total bank branches in the state. Their cumbersome loaning procedure, unfavourable terms and conditions, stipulations regarding share capital contribution, and requirement of surety by two members weighed against the cooperative banks. Other general problems include the policy of non-involvement of financing agencies in the process of identification of beneficiaries, selection of items of investment on an ad hoc basis to achieve the targets, poor quality of lending, poor administrative pattern.

Gupta (1984) concluded that the strategy adopted for IRDP has not been a strategy for rural development. It was also found that the income, which has been generated from such schemes, was not sufficient to raise the families above the present subsistence level.

Tripathi (1987) reported that the impact of the Integrated Rural Development Programme (IRDP) on selected beneficiaries of the Chiraigaon, Arzilines and Naugarh Blocks of Varanasi District, Uttar Pradesh, is assessed with particular emphasis on the role of commercial banks in improving the situation of the rural poor under IRDP. Gaps and inconsistencies in the implementation of the programme are identified and an alternative strategy for uplifting the rural poor is formulated.
Khanna et al. (1991) started that the concept behind the Integrated Rural Development Programme (IRDP) was introduced in India in 1976, and was based on local needs, resource endowments and the potential of an area and its people. The nature of the IRDP, concentrating especially on its delivery system. The IRDP essentially aims to provide income-generating assets as well as the working capital, where necessary, to target group families through a package of assistance, including subsidy and institutional credit. More specifically, the paper looks at the essential design feature of the IRDP, namely that of defining the poverty line and focusing on a target group. The way schemes are devised; the planning procedure; funding patterns; programme administration; public participation; skill development; and the position of women, are also considered. The dynamic nature of the fight against poverty is highlighted, and the flexibility of management structures that this factor necessitates.

Rangarajan (1994) reported that women beneficiaries were given special concessions under the programmes. Despite these efforts, the desired effects have not been achieved. The cumbersome lending procedures, inadequate supervision and the apathy of bank staff have resulted in delayed and untimely credit, which has further led to large scale mis-utilization and default of credit. NGOs and self-help groups can play an important role in rural credit. NGOs can act as catalysts which facilitate project formulation by banks and their effective implementation, thus becoming efficient channels for the disbursal of credit to the rural poor.

Seabright (1991) indicated that the public action that seeks to alleviate poverty by providing subsidized credit to target groups of borrowers must rely on the ability of those borrowers to identify productive investments. It appeared that participants in
the IRDP made substantially fewer productive livestock investments than the control group. The main reason appeared to be price discrimination against participants in the purchase of livestock, though increasing returns at low levels of production could have been partly to blame. Investments in livestock may be a valuable component of anti-poverty programmes for certain kinds of household; they are unsuitable however, as an across-the-board approach to rural poverty. It is not enough for poverty-alleviation schemes to seek to rectify particular market failures such as those due to credit rationing. They must also assist the poor in identifying productive investments.

Prasad (1992) concluded that the assessment of various poverty reduction programmes is that simply throwing together various technical and physical inputs will not suffice if the object of poverty reduction is to be achieved. The key to success of projects is the participation of beneficiaries. This paper looks at poverty reduction methods adopted in India. It considers major initiatives: the community development movement; the shift toward food production; the Small and Marginal Farmers Development Agency; the minimum needs programme; and the integrated resource utilization approach. The Integrated Rural Development Programme (IRDP) is considered in more detail, looking at its overall strategy, target groups and the involvement of NGOs.

Krishna (1993) studied that the credit support for the Integrated Rural Development Programme (IRDP) through financial institutions in India, the government of India and the Reserve Bank of India have taken a number of steps, including widening (broadening) the definitions of weaker sections. Some targets have been suggested. Banks appear to play a pivotal role in extending credit facilities
to rural areas for the creation of productive assets. There is also an important role for the insurance companies.

Raju (1993) reported that the main objective of the programme, which is to assist selected families below the poverty line in rural areas by taking up self-employment ventures. Families belonging to scheduled castes and tribes constitute the bulk of the poverty group. Findings showed that the majority of the scheduled castes disposed of their assets, due to various reasons.

Srivastava (1993) indicated that the way extension programmes can be modified to meet new challenges in India. The traditional methods of production have to be slowly replaced by modern techniques in all fields of the rural economy. IRDP programmes need to be monitored. They have several objectives, such as: providing inputs; crop or livestock production; providing lasting benefits to the community and ensuring that the identified beneficiary crosses the poverty line at the end of a specified time limit.

**Strategy for Programme Implementation**

Gaikwad (1974) (I) highlight of the rapid expansion of the Government involvement in farming, (ii) discussing management task, (iii) developing a framework for a training source in farm management for India, and (iv) identify research areas.

Shenoi (1975) studied that the book identifies the management task to be fulfilled by various agencies at the central state and village levels in different spheres of agricultural development. The first section reviews the performance of the
agricultural sectors since the inception of the 5 years plans in the context of the future growth of the Indian economy and agricultural development in other countries. It also outlines the techniques of rational for mutation and efficient implementation of development plans of agriculture.

Mishra et al (1976) discussed that in the developed countries marginal small farmers and probably peasants, are likely to disappear from the scene before too long because there is no place for them in an increasingly industrial society with a rapidly decreasing agricultural labour force and a need to ensure agricultural production through fairly large and heavily mechanized units. This disappearance will increasingly raise serious problems of maintaining adequate service in rural areas for a dwindling population. In the less developed countries, this stage of development is not likely to be reached for some time. The essential need is to develop a progressive rural sector offering a variety of employments and producing more efficiently, so that income can be increased and a wider and more complete range of amenities supported. In such rural economic the level of technology, the institutional base and the educational process must be adjusted to local condition more specifically the needs of the rural poor.

Bhattacharya (1970) reported that the dry farming is expected to continue as a predominant feature in D.P. areas. So it is a meaningful strategy of planning that diversification of the rural economy has to be made as far as possible into activities that world largely be independent of the vagaries of rainfall. In this diversification are dairying, sheep and goat rearing which would provide the poorest segment i.e. agriculture labours with subsidiary occupation.
Menen (1978) emphasised that any controversy regarding block level planning versus district or the Dantwala committee has set any other level at rest. A clear verdict has been as an isolated exercise but a cluster of villages below the block level to the district regional and state level.

In such cases the technical programme prepared for a larger area could conveniently be split into district plans and coordinated by the authority in charge of the area development programme. The district plan will have to take into consideration the resources available from various sources including financial institutes, input services and the marketing facilities that have to be developed.

In state, which do not have Zila Parishad entrusted with the responsibility for planning at the district level, planning organization will be necessary. Experiences gathered in administering programme like the SFDA and DPAP could be profitably utilized in establishing a district level-planning organization.

Rau (1977) emphasized Gandhijis’ development and rural reconstruction approach. O.K. the path of increased production, increased employment, increased quality in sharing of the product and end of exploitation and poverty to achieve human happiness, which will facilitate the mental and moral development of man. To achieve this result he wanted the full utilization or employment of rural manpower and rural raw product fully. He also strangely advocates for the creation of sanitary condition, economic utilization of scare water resource and practices of family planning. Adam Smith felt the need of transport and communication facilities for economic development.
Singh (1978) reported that in any programme of rural development, the first step should be to bring to an end the exploitation and deprivation of the rural people. Having done that, the next step should be to see how the latest technology that is available to us, and which is appropriate for our condition could be transferred from our research institute to field. One point which is not usually fully appreciated is that unless we use improved technology productivity cannot increase. It is wrong to presume that new technology cannot be applied to small land holdings.

Sood (1978) observed that the extension workers at the field level would also take active interest in area and SFD etc. during their normal viate to farmers under the T and V system. They should also motivate farmers in availing of institutional credit and sponsoring their loan applications. Since the block has been accepted as a unit for planning and implementation of integrated rural development, the block development agency will have to coordinate programmes of different sectors. The A.E.Os and V.L.Ws should attend coordination meeting conferred by the B.D.O. from time to time which will also give them a change to sort out inter departmental problems and difficulties coming in the way of implementing agricultural production programme.

Srivastava (1978) pleaded for the integrated approaches enlisting cooperation and participation of local people, rural institution, and voluntary organization and government executives including policy makers and planners.

Bakshi (1979) reported that for the extension of live stock and dairy development programmes the farmers have to be educated in scientific management, cattle husbandry and running of cooperatives on sound economic principles. As the
farmers are trained, they could be entrusted with the management of the village common lands, the live stock cooperatives, the milk unions and the chilling centres.

Barnala (1979) reported that the situation for corrective measure became necessary and certain special programme like the SFDA/MFAL were introduced during the fourth plan period with major emphasis on the rural development of the weaker section of the rural population and also the area development programme like the DPAP, Hill area development and command area development (CAD) were taken.

The policy decision of the government to take up integrated rural development through decentralization micro level block planning and to involve the voluntary agencies of repute and standing and such other institution of the people in the process of planning and implementation of the development programme should go a long way in fulfilling this commitment. Programme for training and orientation of the personal as well as people's representative concerned with planning and implementation of the programme should be an integral part of the schemes of integrated rural development.

Mehra (1979) indicated that development agencies were created with limited objectives and functions as under: (i) To examine the departmental proposals for development of these areas and fix inter-se priority between sectors and areas, (ii) to watch and report on the progress of implementation of works, (iii) to provide liaison with financial institutions and state and central government department, (iv) to control and regulate release of funds to of the executing department, (v) to maintain audit and account of the agencies/district development bodies, (vi) to arrange shelf preparation
of works, (vii) to initiate concurrent evaluation and impact studies of various components of the programme.

Mehra (1979) stated that the task force on Integrated rural development set up by the planning commission recommended a "corporate body" on the pattern of joint stock company of a non profit type for designing coordinating and catalysis the programme in each district. The need for delegating requisite financial and operational flexibility to the district level bodies was one of the considerations in recommending a decentralized administrative set up.

Singh (1979) stated that for planning realistic programmes and for effective implementation, it is necessary that there should be decentralization of power up to the block level. The separation of general administration and development functions is even more important than the separation of the judiciary and the executive because the land revenue and general administration authorities compromise on principles for development and bring in their own priorities which distract the workers from their normal course of work.

Swaminathan (1978) stated that here in India we were fortunate enough to have had a thinker of the caliber of Mahatma Gandhi who gave us the concept of "Antoday". In his view the utility of all development programme must be measured against one basic yardstick, viz., the real benefits to be divided among the poorest person only by bringing all 'Antyodays' a self replicating pattern of rural development.
Progressiveness Resulting Programme Execution

Burman et al. (1984) indicated that an assignment from the Planning Commission with the following terms of reference: to suggest modifications in the guidelines issued by the Government of India, with respect to the IRDP (Integrated Rural Development Programme), NREP (National Rural Employment Programme), and RLEGP (Rural Landless Employment Guarantee Programme), in the light of the special features obtaining in the areas of study. The main features examined related to: (1) patterns of land and asset ownership; (2) review of the flow of credit; (3) organizational requirements; (4) infrastructure.

Kutty-Krishnan and Krishnan (1984) indicated that the Integrated Rural Development (IRD) programme reaches the poorest of the poor and, if so, whether they are able to cross the poverty line when they adopt the schemes. It was found that the majority of households were not eligible for assistance under the programme. The programme had not helped in raising the income of those families who were below the poverty line to the desired level. The study also notes that the targets for employment creation under the IRDP are unrealistic. It also attempts to discover whether the schemes adopted have the potential to generate income and employment.

Singh (1984) reported that the planning and implementation processes of the Integrated Rural Development Programme (IRDP) with specific reference to the milch animal distribution component of the programme in the Sabarkantha district of Gujarat. It also highlights the need for updating the family income limit to Rs 3500, setting up income generating norms for various economic activities and for
introducing training in animal feeding, health care and management to those beneficiaries who do not have any experience and skills in animal husbandry.

Bogaert (1985) indicated that the background to IRDP, and the situation as perceived by the administrators, bankers, XISS, and the people involved. It is concluded that IRDP is not achieving its objective of lifting the rural poor above the poverty line, and asks whether government really wants a redistribution of power, participation in decision-making by the people, and justice to the poor and oppressed.

Panda (1985) indicated that the performance of the Integrated Rural Development Programme is assessed by making a comparative study of the change in economic position of the beneficiary households between the pre-IRDP and the post-IRDP periods. The loan component of assets is higher in the case of scheduled caste beneficiaries. Study of assets according to purpose between the categories of beneficiaries shows that while more scheduled caste beneficiaries are provided with livestock under the IRDP, in the case of the nonscheduled caste beneficiaries, the majority has received assets for non-agricultural purposes. The income of the nonscheduled caste category has increased at a greater rate than that of their counterparts in the scheduled caste category.

Singh and Deb (1985) studied that the main objective of the study was to analyze the impact of the Integrated Rural Development Programme (IRDP) on the socioeconomic conditions of the rural population. The percentage of children going to school was higher for all the categories of beneficiaries than for non-beneficiaries in both areas.
Tripathy et al. (1985) found that lack of planning affected programme implementation in a variety of ways, as consequently credit support was delayed, creating a chain of delays in regard to delivery of inputs of raw materials and other assets. The income generating capacity of different schemes varied considerably from State to State, district to district and block to block. For the southern region as a whole 37.9% crossed the poverty line within a period of 2 years. With the exception of the milch animal scheme, the Schemes brought about only a marginal reduction in income inequality in the various disciplines.

Tripathi in 1985 reported that the Integrated Rural Development Programme (IRDP) aims to evolve an operationally integrated strategy for the purpose of increasing production and productivity in agriculture and allied sectors, based on better use of land and water, for the resource and income development of vulnerable sections of the Indian population.

Anonymous (1986) observed that the major objective of the programme is to assist the families below the poverty line in rural areas to cross this line by taking up self-employment ventures. This manual aims to review guidelines which have already been issued, and to prepare a concise set of instructions to make the programme and its requirements easily comprehensible to those implementing and participating in it. The manual deals with: basic concepts of IRDP; planning and project formulation; sanction of schemes and procurement of assets; funding patterns; administrative set-up; public participation; monitoring and evaluation; and awareness building and publicity. The training of youth for self-employment and the development of women and children are two important components of IRDP, which came into existence as
the programme evolved. The manual, therefore, includes necessary instructions and guidelines on these components.

Singh (1986) studied that analysis of spatial inequality, spatial organization of society and social structure in the backward economy of a small region, Banka Subdivision of Bhagalpur, Bihar, India. The analysis is based on fieldwork data collected through sample surveys and opens new dimensions for rural development and planning. It involved an exhaustive appraisal of the area's physical resources and proposes a scheme for development of local resources. Specifically, a detailed analysis was made of the region's human and cultural resources, with discussion of the quality of life of the population, giving special attention to the living conditions of the members of the scheduled caste and scheduled tribes. Methods of identifying social needs are suggested and an appraisal is presented of the existing social provisions. The evolution of the social provisions and facilities is traced, with respect particularly to the social provisions essential for economic development and cultural advancement. Transport, communication, marketing and service centre facilities are also described. Finally, a plan for improving social provision and rural development for the area is suggested, considering different government social welfare schemes, such as IRDP (Integrated Rural Development Plan) and NREP (National Rural Employment Programme).

Verma (1986) reported that: (1) the extent of coverage of women beneficiaries under the IRD Programme and services to families available under its schemes; and (2) the impact of the schemes on the socioeconomic status of women and their families, changes in their value systems, attitudes, etc. The study indicates that 54.7%
of the sample received training locally in activities taken up under IRPD. Most of the beneficiaries opted for sewing and knitting. The IRDP has been successful in helping these families to substantially increase their income. It was also found that all these respondents spent all the money earned on household expenditure. There is a trend towards recognizing the importance of the earning family member (a female) which has increased to an extent where husband and wife jointly take decisions.

Anonymous (1987) studied that the impact of Indian development programmes aimed at tribal beneficiaries; assesses the effectiveness of programme implementation; and provides feedback on the difficulties experienced in implementation and suggests remedial measures. 40% of the eligible beneficiaries were found to have crossed the poverty line of Rs3500 and 26% crossed the revised poverty line of Rs6400 as a result of the programme. About 50% of the beneficiaries were ineligible as their family income exceeded Rs3500 and another 20% exceeded the revised poverty line. Illiteracy, poor motivation, inadequate training, absence of marketing and transport facilities, among others, impeded programme implementation.

Pratibha Bhatnagar (1987) reported that a brief account of this scheme which has been set up for the benefit of landless or poor ('IRDP category') people in India, and is already operating in the states of Andhra Pradesh, Bihar, Gujarat, Madhya Pradesh, Maharashtra, Orissa, Rajasthan, Tamil Nadu, Uttar Pradesh and Karnataka. The 'Tree Patta' confers land use but not land ownership rights and is granted to families, normally in the name of the woman, or jointly between spouses. The beneficiary has to raise a certain number of trees (but not agricultural crops) on the
land within 2 yr. The stress is on fuelwood, fodder and fruit tree species and the land is either government wasteland, panchayat or village community land, or areas along roads and canals. Extension services and marketing assistance are also required for the scheme.

Gumaste et al. in 1987 observed that economic assessment of poverty eradication and unemployment alleviation programmes in India in the Sixth Five Year Plan period. It concentrates on two programmes, the Integrated Rural Development Programme (IRDP) and the National Rural Employment Programme (NREP). Four States, namely Gujarat, Rajasthan, Orissa and West Bengal, were selected for State level study of IRDP; West Bengal and Maharashtra were studied in detail in the case of NREP. The target of getting 15 million families to cross the poverty line during the Sixth Plan period is unlikely to be achieved. Faulty identification of beneficiaries, inequitable distribution of funds and inflexibility of the programme were mainly responsible for the failure. The low wage rate, along with payment modalities and irregularities in disbursement, deter workers from joining NREP projects.

Kurian in 1987 indicated that the IRDP assistance goes to the deserving poor, the kind of assets with which they are provided, the extent of leakage that takes place, the problems associated with bank financing of IRDP, whether IRDP loans are base debts, whether the assets remain with the beneficiaries, whether they are better off due to IRDP assistance, and what proportion of them crosses the poverty line. It is concluded that neither the skepticism of the antagonists of IRDP or the excessive optimism of its protagonists is warranted.
Oommen (1987) reported that the poor performance of the Integrated Rural Development Programme (IRDP) in India during the Sixth Plan Period (1980-85) was a failure in implementation or whether failure lies in its conceptualization, its design and strategy, or a combination of all these. IRDP and the allied anti-poverty programmes have some theoretical rationale as efforts to ensure a minimum entitlement to assist the poor and unemployed categories in rural areas. However, IRDP in its conception and planning, design and operational strategy leaves many things to be desired. The failure in these areas has affected the efficiency and style of management of IRDP. At the same time, the administration has also failed to deliver, although empirical evidence suggests that the entire responsibilities for the failure cannot be placed on it alone.

Prasad and Rao (1992) studied that the procedures of milch animal insurance under the Integrated Rural Development Programme/Special Livestock Production Programme (IRDP/SLPP) in Andhra Pradesh (AP) and Tamil Nadu (TN), India, were examined with a view to identifying the factors that held up claims settlements at various stages; this work involved an in-depth study in Chittoor and North Arcot districts in AP and TN respectively. In AP and TN respectively, 92 and 91% of claims studied were for animals that died or became permanently disabled within 12 months of being insured, 20 and 26% of claims arose from epidemics, 14 and 20% from natural calamities, and 22 and 25% from acute tympani; mean total time taken to settle claims was 146 and 82 days. Of 8 stages identified in settling claims, those that took the longest times, with time taken in AP and TN respectively, were: beneficiary obtaining death certificate from veterinarian, 23 and 13 days; processing
of claims forms by insurance company, 30 and 24 days; and dispatch of cheque by the
insurance company, 38 and 21 days.

Gaur (1992) reported that the development of the rural economy has been one
of the main goals of development planning in India. However, although there have
been some improvements in the general economy and in raising income levels, often
the benefits of these development programmes have been felt by village middlemen
and the richer sections of rural society rather than by the poorest and weakest
members of the population at whom the programmes are aimed.

Ray (1992) reported that little research has been done on the grassroots
analysis of rural development programmes. This study analyses the role of local level
institutions like the panchayat, along with various political parties, in mobilizing the
rural poor for development and change through implementation of planning, selection
of beneficiaries, and monitoring the anti-poverty rural development programmes in
West Bengal and Gujarat in a comparative framework. It was found that in West
Bengal, the local level organizations like panchayats have played an important role in
the selection of IRDP beneficiaries, whereas in Gujarat the panchayat has not played
an active role in their selection. However, the pre-IRDP income of beneficiaries was
higher in West Bengal, thus raising the question of whether those who would benefit
most were identified in West Bengal. People's participation has been used in West
Bengal to identify the type of benefit received, whereas in Gujarat the absence of
village level committees has prevented people's participation. However, it is surmised
that if such bodies existed the upper castes would dominate and still restrict the
participation of the rural poor. Overall, the poverty levels have been reduced for a larger proportion of the rural poor in West Bengal than in Gujarat.

Anonymous (1993) indicated that the overall emphasis continued to be on farm sector activities, ignoring potential income generating activities in the secondary and tertiary sectors. All the beneficiaries showed improvement in their family income but the incremental income was not sufficient to enable them to cross the poverty line in the majority of cases. The low impact on the family income of a large number of households is mainly due to lack of proper planning and implementation of necessary infrastructure facilities.

Varma et al. (1993) reported that poverty-alleviation programmes from the woman's angle. Following a brief outline of the Indian government's policy towards development for women, it looks at the integration and share of women in the various poverty-alleviation programmes and assesses the impact of one of these programmes, the Integrated Rural Development Programme (IRDP), on women's status. Development programmes have tended to neglect women. The IRDP and other programmes have given women less than 17% of funds. Most activities for women funded by these programmes are in traditional women's activities that fit the conventional image of women. There has been little effort to diversify activities. Analysis has revealed that women are efficient managers of IRDP assets, which reveals a case for giving a greater share of funds to women beneficiaries in IRDP programmes. This is supported by the fact that the incidence of poverty is more prevalent among female-headed households.
Devi (1994) indicated that the IRDP is an action programme which envisages eradication of rural poverty over a period, through the adoption of various viable schemes for increasing employment and income from families defined officially as households having an annual income of less than Rs. 3500. The paper presents a socio-economic profile of the women in the study area, an analysis of the benefits resulting from participation in the IRDP, and some of the shortcomings of the scheme.

Sharma (1994) concluded that, with minimum investment, the programme has been able to generate self-employment for a large number of people. But, in many cases, ventures have run into crisis and a few have been closed. To make them self-sustaining in the long-run without any external intervention is still a challenge. Efforts are continuing to develop to organize a few groups in different villages, of a core group of local people who may continue to act as a catalyst agent after the organization withdraws.

Gupta and Sadhu (1995) reported that the guidelines laid down by the government are not followed, with the result that the poor do not receive the full gains of the IRDP. Households had to fulfill a large number of conditions, which often posed significant problems. Cattle insurance is vital for the beneficiaries, yet they were not briefed about its significance by IRDP officials. The study found that there were insufficient backward and forward linkages in the study area. They concluded that although the IRDP has resulted in the generation of additional employment, and the improvement of socio-economic conditions for the beneficiaries, it is unable to make a real contribution to reducing poverty, unemployment and inequality in the
study area. The proper selection of beneficiaries, education for the rural poor about their rights, development of forward and backward linkages and proper programme monitoring would help achieve better results.

Copesake (1996) reported that the impact of the provision of a subsidized loan under India's Integrated Rural Development Programme (IRDP) to families below the poverty line. The policy has continued since 1980, but has largely failed in its ambitious objective to lift the families above the official poverty line. Officially it is claimed that this policy continuity can be justified by improvements in the design of IRDP. It concludes that the continuation of IRDP is an attempt by the state bureaucracy to demonstrate that there is the will and ability to reduce mass poverty.

Abdulkareem and Jaramaiaha (1998) observed that the participation of beneficiaries was in general poor. The participation of recipients of milk cattle was significantly superior to those assisted under all other schemes studied. Programme awareness and entrepreneurial ability emerged as the most important factors influencing beneficiary participation in IRDP.

Problems of farmers and officers and their identification

Jose (1984) concluded that a multi-dimensional programme like the IRDP can be successful only when such obstacles to development as landlordism, monopoly capitalism and other forms of oppression and exploitation are removed. There is no short cut to the eradication of poverty without building up a countervailing power structure of the organized poor in the rural areas, which will reverse the socioeconomic and political processes, which have so far been pursued in India.
Anonymous (1985) indicated that the Integrated Rural Development Programme (IRDP) launched in 1978/79 in Kangra district, Himachal Pradesh. The objective of IRDP is to raise the poor families in rural areas above the poverty line by giving them income generating assets and access to credit and other inputs. 51% of families assisted by IRDP during the study period had crossed the poverty line. Most of the banks substantially follow the instructions of the Reserve Bank of India in matters of disposing of the loan applications, and the overall loan recovery rate for IRDP beneficiaries is found to be over 87%. A lack of coordination is found between the agencies and departments implementing IRDP. The study recommends the following measures for improving programme implementation: streamlining the organizational framework; an integrated approach to be adopted at the District level; the introduction of a fodder development programme; and further monitoring of subsidized schemes.

Chandakavate (1985) reported that the programme had not made a major impact upon the poverty and living conditions of the beneficiaries. Only 12% of the families surveyed had been able to cross the poverty line, and 36% had benefited marginally. Nearly 20% of the surveyed families had sold their assets. A major deficiency of the programme is that it was not based on decentralized micro level planning.

Taori (1985) reported that all the borrowers used the Bank's money to create assets, i.e. wells and pumpsets. It was not possible for the assets to be fully productive as the loan amounts were inadequate. Most of the borrowers used the surplus from agriculture, after family maintenance, to plant and tend orange trees. There were no
complaints about delays in sanctioning loans, disbursements or malpractices on the part of the Bank. However, inspections of borrowers' fields were inadequate and all the accounts were overdue, mainly because the orchards take 5-6 years before fruiting.

Manrai (1986) studied that the poverty alleviation programmes and rural development programmes implemented by the Government of India since the First 5-Year Plan. In spite of the progress achieved in the agricultural sector, the growth process has benefited the urban areas more than the rural areas. Even though there has been some reduction in the incidence of poverty in recent years, mainly due to the skewed process of development, there are considerable differentials in the extent of poverty reduction. In the Eastern and Central regions, which fell outside the coverage of the Green Revolution, poverty increased with the increasing pressure of population. The per capita per month expenditure on poverty alleviation programmes is also lowest in these regions. The main weakness of the Integrated Rural Development Programme (IRDP), one of the major poverty alleviation programmes implemented throughout India, is the near absence of backward and forward linkages of the income-yielding assets created under the programme with the agricultural sector. Uniform allocation of outlays under IRDP per block and a long chain of intermediaries between the Government and the beneficiaries are the other weak points in the IRDP programme. Some serious problems of implementation are also discussed briefly.

Balakrishna et al. (1987) observed that the monitoring mechanisms in current use and the problems faced in implementation and monitoring were described, and
appropriate innovations for effective remedial action devised. The latter included an attempted computerization of IRDP data using micro-computers.

Khatker et al. (1987) reported that the factors which acted as constraints to the successful implementation of the Integrated Rural Development Programme (IRDP) in a district of Haryana, India, during 1985 are identified. The analysis grouped 23 variables into 10 factors in the descending order of their explaining power of common variance. Out of these 10, the first three factors (viz., socioeconomic, institutional and infrastructural) were relatively more important, accounting for nearly 1.5 of total common variance.

Muthayya et al. (1987) reported that the experience of people concerned with programme implementation in India that alcohol consumption takes away a major portion of income accrued from the economic programmes implemented for the benefit of those who are below the poverty line. The survey determines the extent and nature of alcohol consumption among Integrated Rural Development Programme (IRDP) participants in particular and others in general, and studies the impact of alcohol consumption on the socioeconomic and psychological well-being of IRDP beneficiaries. Nine villages of varying levels of development were selected from Ranga Reddy District. Both secondary and primary data relating to attitudes, availability and consumption were collected. Despite 90% of the respondents being in favour of prohibition, 51% admitted to being regular consumers of alcohol. Although consumption was seen as necessary for relaxation purposes, a majority felt that drinking caused unhappiness. The study concludes that education is the only means by which the habit can be eradicated.
Sastry and Vithal (1987) indicated that the causes for the lack of interest among Integrated Rural Development Programme (IRDP) beneficiaries. Primary data were gathered using a framed questionnaire administered to 250 beneficiaries spanning 25 villages in a region of Andhra Pradesh in 1984. It is concluded that the apathetic attitude of the beneficiaries towards the IRDP could be attributed to inefficiency and lack of commitment on the part of implementing agencies.

Sastry et al. (1987) indicated that in Gujarat, Karnataka and Rajasthan, the various dimensions of the identification of the beneficiaries of the Integrated Rural Development Programme (IRDP), their interest in the programme and the motivation to select a particular scheme. Deficiencies were discovered in selection of beneficiaries, information provision and implementation. Increased involvement by cooperative societies was recommended.

Singh (1987) indicated that the three factors are highlighted as being responsible for the failure: (1) lack of awareness of development schemes among the rural poor; (2) inadequate beneficiary selection and corruption; (3) lack of commitment among officials.

Sodhi (1987) stated that the compilation of local resource inventories to facilitate planning; linkages between programmes; financial assistance for capital purchases; improved education of both beneficiaries and officials; and local household representation in decision making.

Maithani (1988) reported that the implementation problems relating to the Integrated Rural Development Programme (IRDP) and National Rural Employment
Programme (NREP) are related in detail. It is felt to be imperative that any future rural development strategy and programmes should be tailored to suit local conditions and situations rather than enforcing readymade solutions from above. Strategic considerations suggested are (1) the necessity of increasing consumption level along with income; (2) subsidy as incentive for resource development; (3) a growth centre-based area development approach; (4) the integration of programmes for concentrated effort; and (5) the greater involvement of peoples' organizations.

Bheemappa et al. (1990) reported that there is no significant association between overall adoption level between beneficiaries and non-beneficiaries. The personal characteristics of beneficiaries such as education and extension participation were significantly associated with adoption level, whereas for age and size of family, there was no significant association. Lack of knowledge, inadequate veterinary facilities and irrigation, high cost of inputs and lack of capital were the major problems encountered by beneficiaries in adopting improved practices.

Joshi (1990) studied that the Integrated Rural Development Programme (IRDP) in 12 villages in Nanded taluka of Maharashtra State, India which vary tremendously in terms of political, economic and social aspects. In nearly all the major villages the programme omitted certain households below the poverty line, belonging to the scheduled castes, scheduled tribes, and Buddhists and neo-Buddhists. Almost all the households excluded qualify as being amongst the poorest of the poor. No eligible households belonging to forward castes were excluded from the list of households below the poverty line and most of these households had an annual income level above the norm determined for assistance. Bureaucratic delay,
red tape and consequent harassment were the major grievances of the beneficiaries. Another important factor noted in the implementation of the IRDP was the importance of political factors and corruption in various schemes.

Ghosh (1991) reported that the IRDP projects among potential beneficiaries in villages. Data from a sample of 180 beneficiaries, based in West Bengal, showed that 82% of the population was unaware of the objectives of IRDP and the expenditure patterns involved in 1988/89. The socioeconomic characteristics of respondents, in terms of caste, education, occupation and age are recorded, as they may be possible influences on IRDP awareness. The lack of awareness about IRDP puts potential beneficiaries at risk, since they could be exploited, and hence, the problem must be resolved. Some suggestions are offered in conclusion.

Kashyap and Singh (1991) observed that the overall impact of communication support to IRDP on the economic condition of the beneficiaries was found to be significant. The increase in the total income of all the beneficiaries was 29% after the first post-programme year and this increased to 48% after the third post-programme year.

Singh (1991) reported that main problems faced by the beneficiaries were lack of adequate grazing land, absence of a wool market in the district, lack of proper veterinary care and availability of medicines.

Garg (1992) indicated the extent to which the lending process guidelines are followed in practice and whether the present arrangements are suited to the requirements of the beneficiaries. Problems were identified with regard to long time
lags involved in assisting beneficiaries; the use of funds and diversion of loans to unspecified purposes; corruption in the form of leakage of funds at the official level; and inadequacy of the financial assistance.

Keshava et al. (1992) concluded that the provision of productive assets has really helped the rural poor, whether their participation in development activities is spontaneous or 'enforced' to achieve programme targets, and whether the attitudes and orientation of rural people towards development programmes such as the Integrated Rural Development Programme (IRDP) loans are conducive. Since production credit is often diverted to consumption purposes, what is really needed is more agricultural finance through a better credit delivery system.

Jha and Prasad (1993) reported that in order to popularize cattle insurance either the premium rate needs to be lowered or it should be subsidized by the government. Claim procedures should be simplified in order to lower the costs incurred in settling claims.

Prasad and Achoth (1993) concluded that literacy and the level of total income were both favourable factors in terms of the repayment of loans. The paper concludes that the parameters described in terms of maximizing loan repayment may not be justifiable with reference to loan disbursement when considered from the viewpoint of equity and social justice.

Thangaraj (1995) indicated that an examination is presented of some of the socioeconomic issues associated with agricultural labourers in India. There is a close correlation between the caste system and agricultural labourers, with the majority of
labourers belonging to Scheduled Castes. Most of them are living below the poverty line due to exploitation by landlords. Government interventions, such as the minimum wage policy, Integrated Rural Development Policy (IRDP), and land reforms, have by and large failed to result in an egalitarian society. There is a need for comprehensive centralized legislation to achieve better working conditions and welfare for agricultural labourers. The Indian government must encourage the unionization of agricultural labourers so that they can protect their basic democratic and civil rights as well as fight against their social and economic exploitation.

Kareem and Jayaramaiah (1997) reported that the three most important problems encountered were: mis-utilization of assets by beneficiaries; beneficiaries lack managerial ability to take care of the assets; and block officials lack adequate transportation to reach beneficiaries efficiently.

Nandi et al. (1998) concluded that there is a significant difference between the sample districts in respect of project investment, monitoring, time delay in grounding the scheme, amount of land and other productive assets, income generation from IRDP and loan repayment. They concluded that the impact of the IRDP could be enhanced through increased efficiency of the government development agencies involved in the programme.

Sumita and Dawra (1999) reported that the low recovery rates of banking sector, in Warangal district, cannot be seen to be influenced greatly by the IRDP advances, and calls for a change in the banker's focus on real causes for the low recoveries and shunning delay in grounding of IRDP units. To examine the second aspect of the IRDP, a sample of 336 units, studied in 1995-96, in Warangal district,
has been selected and data generated has been compiled, on important criteria of eligibility, norms of implementation, including the per caput investment levels, and resultant income generation pattern, after IRDP assistance, computed. The exercise shows IRDP benefits largely going to the poor, though, not necessarily, to the poorest of the poor. The per caput investment levels are largely below Rs. 15,001. Income generation patterns show 25-40% of beneficiaries crossing the poverty line.

Raghav and Gaiha (2000) reported that a shift of emphasis from larger outlays on two major anti-poverty schemes to facilitate improvements in their design and implementation, namely the rural public works (RPW) and integrated rural development (IRDP) programmes. Enhanced outlays do not matter much, as they tend to be mistargeted. More specifically, based on National Sample Survey data for 1987-88, neither RPW nor IRDP covered a large segment of the rural poor, while among their beneficiaries the shares of the (relatively) well-off were not negligible.

Thiruvenkatachari (1988) reported that the impact of Integrated Rural Development Project (IRDP) loans on dairy farming in Kulithalai block, Tiruchirapalli district, Tamil Nadu. Poor loan repayment is reported. This is attributed to high animal mortality, high incidence of pregnancy and low milk output.

**Socio-Economic Changes**

Anonymous (1984) reported that Integrated Rural Development Programme (IDRP) is a major poverty-alleviation programme initiated in India in 1979. The success of the implementation of this credit-linked programme depends, to a large extent, on coordination between the government and bank agencies.
Balishter and Singh (1984) found that the coverage of families under the programme is very inadequate. Loans to poor families for milch animals dominated among all purposes. Bank finance to poor families under IRDP has definitely helped to increase their income.

Anonymous (1985) indicated that IRDP financing had a limited impact insofar as the number of people crossing the poverty line was concerned. Nearly 71% of the beneficiaries had reported increased employment while 16% had found no change. The average increase in the value of assets was about 84%, which were basically due to the financing of IRDP assets.

Anonymous (1985) reported that the main focus on income generation from the activities financed and the extent to which it had enabled the beneficiaries to cross the poverty line. The various activities pursued by the beneficiaries were analyzed in detail and the income generating capacity of these activities in different districts assessed.

Balakrishnan (1985) concluded that primary emphasis needs to be laid upon ending the economic dualism, which exists in the Indian rural sector. This can be accomplished by means of a well planned action programme designed to take science and technology to the rural poor. Technology should be made an integral part of the Integrated Rural Development Programme.

Grewal et al. (1985) observed that no change was found in the living conditions of families who have not adopted tailoring as a profession after IRDP assistance.
Kanvinde (1985) concluded that the participation of Indian commercial banks in the Integrated Rural Development Programme (IRDP), which involves them directly in a systematic effort in poverty alleviation.

Kuttykrishnan (1985) indicated that poor households were characterized by large family size with more female members. Poor households had a low work force participation rate, higher rate of unemployment and lower daily income in most occupations. Most of the poor households were close to the poverty line and the IRDP schemes such as dairying, tailoring and goat rearing were capable of bridging the income gap to some extent if adopted suitably.

Malyadri (1985) reported that after financing from the IRDP scheme, 55% of the beneficiaries crossed the poverty line but the remaining 45% are still below it. For most beneficiaries, their employment opportunities also increased after the financial assistance received under the IRDP.

Mishra (1985) concluded that classified borrowers into three groups according to level of net annual family income: (1) below Rs. 1500 per annum; (2) between Rs. 1500 and 2000; and (3) between Rs. 2500 and 3000. 10.29% of borrowers were found to have increased their debt as they were unable to increase their incomes, due to failure or non-completion of projects due to inadequate borrowings or misuse of loans. About 8% of borrowers have incremental incomes below Rs. 1000 for investment. Out of the total 136 sample projects financed by banks under the IRDP, only 34.56% have actually crossed the poverty line; only about 28% of the more successful are working on commercial lines; and 10% are totally unsuccessful.
Jain (1986) studied that the issues of improving access of poor people to food stocks, through diffusion of purchasing power, expansion of wage employment, enforcement of minimum wage legislation, strengthening channels for subsidized food distribution to low income groups, and income transfers to sick and disabled people through various social security measures, were seen as directly relevant to the elimination of hunger which is the principal component of the concept of poverty alleviation programmes. These issues are discussed as a basis for incorporation in policies to be evolved for the remaining years of the Seventh Plan (1985-90) and subsequent plans.

Anonymous (1987) reported that the impact of the Integrated Rural Development Programme in Jhansi District, Uttar Pradesh, in order to ascertain whether the benefits have accrued to the target groups, to identify shortcomings and to suggest remedies. A before-and-after methodology was used to analyze 200 beneficiaries in 19 villages, financed by 5 banks. The borrowers were found to have shown an increase in their disposable income, although the proportion of people crossing the poverty line was not encouraging. There was a major shift in occupational pattern, primarily from agriculture to industry and service sectors. The average number of man days created due to the scheme's implementation was significant. The overall debt recovery position was 56%. The problems experienced during implementation included: wrong identification of beneficiaries; delays in forwarding the application; indecency of loan amount; and lack of supportive facilities.
Rangaswamy (1987) reported that the benefits of investment in small shops were the highest with two-third of beneficiaries crossing the poverty line, followed by investment in animal carts and then the buffalo scheme.

Rao and Erappa (1987) indicated that (1) the anti-poverty programmes remain preoccupied with the objectives of providing relief rather than making the poor viable and development-oriented. More specifically, IRDP remains a weak tool for widening the base of the rural economy through a substantial addition of non-agricultural activities; (2) IRDP in Karnataka is considered reasonably effective in terms of number of projects implemented; (3) the impact of IRDP in terms of diversification of the rural economy remains very modest; the enduring benefits of the Programme go to a few households which have a land base; (4) these characteristics of IRDP derives from the features of the national economy and from its ruling elites who impose rigid barriers to a diversified and growth-oriented rural economy.

Singh and Singh (1987) indicated that the impact of the Integrated Rural Development Programme (IRDP) on the level of income and employment of small and marginal farmers. It considers the constraints in the effective implementation of the IRD programme and suggests suitable measures to overcome them. The average investment in fixed capital per ha on milch and draught animals, irrigation, implements and machinery was higher on beneficiary farms. The beneficiary farms also had higher incomes. Employment of human labour per ha on beneficiary farms was also higher because of higher cropping intensity, adoption of modern farm technology, and diversification.
Jafri and Nagarkoti (1988) studied that impact of the Integrated Rural Development Programme (IRDP) on participants in the hill areas of Uttar Pradesh. Of the 197 beneficiaries analysed, 64% reported not having benefited from the programme. Most of the beneficiaries were found to have higher incomes at the time of selection than that prescribed for the programme's target group. Reasons for the unsatisfactory performance of the IRDP included: the uncooperative and unfriendly attitudes of the officials involved, and inadequate knowledge regarding the scheme. 57.9% reported having been bribed and/or harassed in the process of obtaining loans. Greater emphasis should have been given to encouraging cottage industry development.

Rao and Rangaswamy (1988) observed that the economic impact of the Integrated Rural Development Programme (IRDP) in Uttar Pradesh, India, reveals: (1) rising capital-output ratios for IRDP assets, and (2) an improvement in income levels of project beneficiaries. In particular, project participants in the lower income groups experienced a significant increase (40%-60%) in income.

Singh (1988) found that the Integrated Rural Development Programme (IRDP) is showing its impact on the poor in the Punjab, India. Those who could take advantage of the facilities (especially credit) were in a better position to improve their socioeconomic life than those who did not avail of such facilities. Comparatively better off sections of the community derived more benefit than the weaker sections from IRDP. Efforts should also be made to create better employment avenues for the landless and small farmers. Future planning of IRDP should take these points into consideration while formulating various facts of the scheme.
Sridhar (1988) reported that two beneficiaries of Integrated Rural Development Programme (IRDP) schemes in Karnataka was undertaken with a view to analyzing: (1) the various dimensions of the identification of the beneficiaries, their interest in the programme and the motivation to select a particular scheme; (2) the process of sanction of subsidy and loan by the Karnataka District Rural Development Society and Bank, respectively; and (3) to assess the importance and impact of the scheme. The beneficiaries were part of a basket making unit and carpentry unit respectively. Both were considered to have benefited substantially under their respective schemes, though issues are raised regarding possible improvements.

Ghosh (1991) reported that (1) incremental capital-output ratio for IRDP schemes endowed to families; and (2) post-assistance income increases in comparison to pre-assistance levels. Only 19% of families assisted under IRDP through the package of loan and subsidies were able to generate income (taking together the IRDP scheme and other sources) of more than Rs 6400 per annum. The contribution of IRDP investment to lifting the assisted families above the poverty line not only depends on the level of investment, but also on the efficiency of operation of schemes, management of assets and pre-investment income levels of the families.

Gupta (1991) reported that the impact of financing dairying on the income of the target group of small and marginal farmers, agricultural and non-agricultural labourers. Female beneficiaries managed IRDP assets more effectively. The effect of IRDP on income reveals a large number of administrative and practical problems in its operation, such as absence of units, problem of mounting overdues, inadequate
input and output facilities, corruption, unreasonable level of prices paid for IRDP assets, maintenance of buffaloes and under-financing of dairy projects.

Reddy (1991) studied that the asset retention is higher among the land-owning classes (small and marginal farmers) and among the skilled. The very poor in the primary sector group gained in terms of shift into a higher income bracket and crossing of the poverty line. The very poor primary sector group's performance is not satisfactory.

Bhople et al. (1992) indicated that the impact of village milk cooperative societies on income and socioeconomic status, and on the investment of income generated from the dairy business over a period of 5 years from 1984. The mean increase in income of the beneficiaries with both cows and buffaloes was found to be significantly higher than the mean increase in income of beneficiaries with cows or buffaloes only, as well as that of non-beneficiaries.

Kaushik (1993) concluded that pre-credit income, labour input, pre-credit assets, credit received and skill status all have a significant effect on income generation.

Ratti and Sharda (1992) concluded that the data show a considerable increase in the income and employment of the beneficiaries as a result of the assistance provided. If the 1986 poverty line norm (Rs 6400) is taken as the measure, 16 of the 44 households who were below this income range initially were able to cross the poverty line. In terms of the pre-1986 poverty line (Rs 3500), 6 of the 20 households below this line initially managed to cross the poverty line as a result of the project.
Mehta and Joshi (1993) observed that the income of families covered by the IRDP has risen substantially. Decomposition analysis illustrates that major gains have been achieved because of an increase in livestock holdings and business incomes.

Moshin (1993) reported that the absence of both forward and backward linkages has become one of the greatest bottlenecks for IRDP beneficiaries. The main constraints are the problem of access to inputs and the link of the product to the market. The absence of vertical as well as horizontal integration is mainly due to administrative lapses, apathy of those implementing the scheme and lack of overall coordination.

Sharma (1993) indicated that the impact of the Integrated Rural Development Programme (IRDP) on the income and employment status of a sample of 996 beneficiary households in Maharashtra state, India. It was found that there was a spill-over effect in the identification of households and some of the households genuinely below the poverty line households were not identified for the programme. The average increase in the income of beneficiaries due to IRDP assistance was substantial. Reasons for non-payment of overdues were the low and inadequate income generated by assistance, inadequate and poor quality of assets, misutilization of assistance and malpractices.

Anonymous (1994) reported that although the programme was found to be successful in achieving its physical target, it was only partially successful in raising the targeted families above the poverty line. Individual capability, uneconomic size of units, poor quality of investment goods, inadequate linkages and the low drive for
development constituted the major limiting factors in achieving programme objectives.

Garg (1994) reported that despite the desire to fulfill the targets, long time lags have been observed at different stages of converting a poor rural person into an Integrated Rural Development Programme (IRDP) beneficiary. The beneficiaries misuse the funds or divert them to unstipulated purposes mostly because of socioeconomic conditions.

Gupta (1994) reported whether schemes under India's Integrated Rural Development Programme (IRDP) are beneficial or not. The factors used to examine this include: the income generated; the capacity for loan repayment from generated income; the quality of assets under the scheme and its suitability. While a majority of schemes are likely to be beneficial, there is ample scope to generate more income from the assets given to beneficiaries if the schemes are prepared in accordance with prescribed costs.

Kothari (1994) indicated that the economic impact studies of three rural interventions in Karnataka: the Farm clinic (FC); the Sri Kshetra Dharmastala Rural Development Project (SKDRP); and Integrated Rural Development Project (IRDP). The number of schemes, which failed to generate any income, was greatest under the IRDP. Although crop loans under the FC did not seem to have any appreciable impact in income terms, the results of minor irrigation projects were quite encouraging under all packages. The SKDRDP was observed to have the best sustainable packages in income terms (a combination of minor irrigation, land leveling, plantation cultivation and so on). Schemes such as dairying and draught animals under the FC were found
to be unlivable. The shift of beneficiaries from the lower income groups to the higher brackets was greatest under the SKDRDP. Although the amount in terms of relief given to the beneficiaries under the NGO programme was very small, the proper identification of the problem, the designing of suitable and sustainable packages, proper appraisal and implementation of the project and other aspects were mainly responsible for the attainment of expected levels of economic growth of the beneficiary families, which were either absent or not pronounced in other programmes.

Rath and Routray (1994) reported that the subsidy component of the IRDP package is a strong and possibly only motivating factor for both beneficiaries and (IRDP) officials in implementing the programme. The target population is neither made aware of nor actively involved in the process for delivering inputs and services. The recommendations proposed to strengthen the IRDP include building awareness and information dissemination, sanctioning capital directly to the beneficiaries to enable them to purchase the required inputs and invest appropriately, withdrawing the subsidy component from all the projects, strengthening the monitoring system, and taking into account the viability of the project and entrepreneurship quality of the target groups for extending financial support.

Anonymous (1995) reported that the implementation of the Integrated Rural Development Programme (IRDP) in Alwar district, Rajasthan, India. The repayment performance of beneficiaries under the IRDP was not particularly good.

Meti et al. (1995) observed that there was a marginal increase in the possession of assets and family expenditure pattern and a steep increase in milk
consumption. On average, beneficiaries under irrigated conditions fared better than those in dry regions.

Mukherjee (1995) indicated that Rural Development Programme (IRDP) which promotes self-employment of the rural poor and consists of a credit subsidy package offered to poor households towards financing of individual and group projects which promote the generation of income.

Raychaudhuri and Biswas (1996) reported that as far as balanced rural development is concerned, loan disbursement through IRDP in West Bengal had limited success. Findings suggest to attain targets overshadowed any efforts to attain a balanced development objective. It is concluded that the same situation occurred within other states in India, and a reorientation in the IRDP approach to ensure its long-term viability is required.

Bijai Kumar et al. (1997) reported that the economic feasibility of dairy financing under the Integrated Rural Development Project was conducted in Azamgarh District, Uttar Pradesh, India. Average return to dairy farming was found to be favourable, but the payback period of borrower households was greater than the stipulated period.