CHAPTER 7

FINDINGS, SUGGESTIONS AND CONCLUSION

7.1.0.0 Major Findings of the Study

The major findings of the study of “The Impact of IRDP in the Development of Kerala: A Gandhian Critique” are described below:

1. As stated earlier, the IRDP is a target group programme; the beneficiaries of the programme are those who are living below the poverty line. Among the target groups, the poorest of the poor should be given priority in getting assistance under IRDP according to the Antyodaya approach.

   In the light of the above general guidelines the data for the present study have been evaluated and found that the general and higher caste groups are the major beneficiaries of the programme (ie. 45.67%). But through direct observation method, it is found that some of these general category members, though not really possessing below the poverty line status, have successfully manipulated the benefits of IRDP in their own favour.

2. As the family income is a major criterion for the selection of the target groups, the analysis has been done in that direction. It is evident from the study that majority of the beneficiaries stated that their family income is below the subsistence level. However, it is observed that there are some
beneficiaries whose family income is more than the subsistence level and are above the poverty line. Thus there are a number of beneficiaries in the present study, who in spite of being above the poverty line, are identified themselves as IRDP beneficiaries. This shows that the selection of IRDP beneficiaries by the concerned authorities is defective and is not at all according to the *Antyodaya* approach.

3. Another criticism for selecting the IRDP beneficiaries is possession of landholdings. In the present study, though the data revealed that in majority of the cases, the beneficiaries satisfied the criteria of landholdings laid down on the IRDP, there are cases, where persons possessing better landholding status, who have been concealing the facts and also had been selected as IRDP beneficiaries. This again shows that the selection of IRDP beneficiaries is defective.

4. It is also observed that the real beneficiaries or those who belong to *Antyodaya’s* group are totally excluded from getting the benefits of the scheme. As they have no stable income base and cannot have any property, to provide as security, the financing banks are not ready to give them financial assistance under IRDP.

5. The implementation of IRDP is a co-operative endeavour. The purpose of the loans granted to the beneficiaries reveals that there are as many as 25 different purposes under the primary, secondary and tertiary sectors, for which the loans are sanctioned. In IRDP, the Government intends to
give equal importance to primary, secondary and tertiary sectors for the integrated development of the villages. But it is found that the tertiary sector activities are dominating in the selected sample Villages of the three Districts.

6. The data revealed that the source of information of IRDP to the beneficiaries, in majority of the cases, is Village Extension Officers. Also, majority of the beneficiaries have an opinion that political leaders have a great role in obtaining IRDP loan. It is also found that 75% of the beneficiaries have paid some money for obtaining loan under IRDP.

7. The study revealed that the rural industries or projects are bound to fail; for, these cannot compete with the larger enterprises. Thus, the products of the traditional craftsmen or of the rural artisans cannot compete with the industrial products with modern technology in the market and they are forced to do some other work to earn their livelihood.

8. The data concerning the satisfaction of the present scheme of the beneficiaries shows that majority (61%) of them are not satisfied with their present scheme and felt that those schemes are not in accordance with their technical skills or socio-economic conditions. Besides, they also felt that the Block or Bank officials are less concerned about the beneficiaries’ interest and distribute the scheme on their own way. Thus the officials responsible for the implementation of the programme are much interested in target fulfilment only. They do not give weightage to
the viability of the projects. Similarly, no consideration is given to the assets-creation possibility. So, the assets become a liability for the beneficiaries and they fail to cross the poverty line.

9. The asset verification and evaluation are supposed to be minimised the malpractices in loaning process. It is evident from the study that in majority of cases (65%), evaluation or asset verification is done but periodicity of visits of the concerned authorities are comparatively less. There are 54% beneficiaries whose assets are still present while 46% of them lost their assets obtained under IRDP.

10. The IRDP loans, as stated earlier, have to be repaid within five years. The study revealed that most of the beneficiaries (50.66%) are regular in repayment, while some others are either irregular or defaulters. The reasons for default or irregularity are varied such as inadequate returns from IRDP assets, tight repayment schedule, loss of assets, family problems etc. The study also revealed that there are 48% beneficiaries, who have financial liabilities other than IRDP. This also is observed as a reason for default or irregular repayment.

11. The data concerning the satisfaction/sufficiency of IRDP loan amount revealed that only 39% of the beneficiaries are satisfied with the loan amount while 61% of them had to raise further funds from other sources such as moneylenders, other financing agencies, friends or family members. It is also found that moneylenders are the most influential
borrowing agents. This creates a lot of financial burden to the beneficiaries.

12. The data regarding the permanence of occupation and the wages obtained under IRDP are important factors as they determined the social as well as financial improvement of the beneficiaries. The study revealed that 59% of the beneficiaries got a temporary occupation while 41% of them got a permanent occupation. Of these categories 52.67% got wages on daily or weekly basis, while 47.33% got wages on seasonal basis.

13. As majority of the beneficiaries are unaware of the loaning, monitoring or repayment procedures of IRDP. Proper training or awareness are not given to them in this regard, and majority of them (72.33%) stated that they needed some training, while 27.67% of them stated that they do not need any training. From the study, it is also observed that the beneficiaries are not given technical or practical training for better utilisation of assets. The training of beneficiaries, particularly for the management and care of milk animals and poultry are equally important. There are many cases, where the animals and birds died due to lack of knowledge on the part of the beneficiaries to look after the high-yielding exotic varieties.

14. There are certain malpractices observed during the field studies. Though the beneficiaries are given loans for specific purposes, some of them resorted to mal-practices. It is found that some of them sold their assets,
while some others did not purchase the assets instead the loan amount was utilised for clearing off their earlier debts, wedding expenses, repairing or construction of houses, medical or educational expenditure.

15. It is found that in most of the District Rural Development Agencies (DRDAs) and Development Blocks, adequate staff or proper training is provided. Nevertheless, the frequent transfer or lack of key officials in these offices also greatly impaired the efficacy of the District level and Block level administration.

16. The data regarding the improvement in family income and the socio-economic improvement under IRDP are quite important, as they should reveal the actual beneficiaries of the scheme. It is found that the income generated under IRDP gave substantial improvement in 33.33% of the beneficiaries while 29% of them got marginal improvement in their family income. There are 37.67% of the beneficiaries who are very much critical of the programme and had stated the IRDP has brought no change in their economic conditions.

17. The data concerning the real beneficiaries of IRDP showed that there are 33.33% beneficiaries who are considered themselves as the real beneficiaries of the scheme. They got a permanent source of income through IRDP and which is essential for the subsistence of their families. While 66.67% of the beneficiaries (of which 33% got marginal increase in
their income, but which is not sufficient for the subsistence of their families) who are not considered actually benefited under IRDP.

18. As IRDP is a people's programme, without people's participation its objectives cannot be fully achieved. Stimulation of their own ideas for a better life and building up their capabilities for planning local development are the best way to ensure the success of Governmental efforts. But the study reveals the poor participation of people in planning and implementation of the programme.

7.2.0.0 Suggestions for better and effective implementation of the Programme

1. As stated earlier, the poorest of the poor who are without stable income base, without enough working capital and without property to provide as security to the financing bank are totally excluded from getting the benefits of IRDP. Thus the real beneficiaries according to Antyodaya are not included. Special provisions should be ascertained for the upliftment of these vulnerable groups.

2. A comprehensive participatory survey to identify the real beneficiaries deserving assistance under the programme has to be conducted in a systematic and scientific manner. For the effective implementation of the Gandhian Antyodaya vision, the poorest of the poor should be given
preference in acquiring the benefits of the scheme. Adequate training should be given to the concerned staff in this regard.

3. The identified beneficiary families could be grouped according to their skill, aptitude and technical competence for taking up income generating activities under various schemes. Proper schemes which are suitable and relevant according to the aptitude of the beneficiaries might be recommended for assistance instead of merely fulfilling the target.

4. Proper training and technical assistance might be given to the beneficiaries for better utilisation and maintenance of IRDP assets. Necessary infrastructure facilities have to be provided for the effective implementation of the programme.

5. Adequate staff who have proper training should be provided to DRDAs and Block Development Offices. Streamlining and strengthening of the administrative set up at Block, District and State levels could be done and could maintain the inter-departmental co-ordination.

6. As modernisation of agriculture, rural industries and rural crafts require more investment in technology, modernity and inputs, sufficient credit facilities should be given to the beneficiaries. Providing adequate marketing facilities for their products are also necessary. More awareness programmes should be conducted to make the people aware of the importance of Swadeshi goods.
7. In order to check malpractices in IRDP schemes, asset verification should be done periodically after its delivery. In genuine cases, financial assistance could be provided for its maintenance and repairing.

8. Adequate financial assistance should be provided to cover the entire cost of the given asset and working capital should also be given wherever necessary. The Bank should involve in the whole process of the development schemes. This effective follow-up will check the higher percentages of overdues.

9. Participation of people as well as that of voluntary organisations might be co-ordinated for the better and effective implementation of the programme. Their active participation both in planning process and in its implementation are necessary to maintain better results.
7.3.0.0 Conclusion

The endemic mass poverty in rural India appears to be rooted in our long-prevailing socio-economic institutional pattern itself. Unless these institutional set up and patterns of production and distribution are changed radically, any number of poverty alleviation programmes cannot be succeeded in attaining its goal.

It is a fact that in spite of over four decades of planned economic development, still the rural poverty and underdevelopment of the weaker or backward sections and areas continue to persist. Even though various rural development programmes were planned and implemented, which had any appreciable impact on the quality of life of the rural poor. As the rural society is dominated by socially, economically and politically powerful groups having vested interests, they cannot be expected to take care of the interests of these vulnerable sections of the society. Besides, due to the uneven distribution of developmental capabilities, the benefits of the rural development programmes may be cornered by the ‘privileged few’ and the ‘underprivileged many’ have little access to social, economic and political power.

The real rural development is possible only with the genuine and effective community participation from planning till benefit sharing process. Thus the under privileged rural masses have a greater role in the development process. But until these rural poor realized their abject poverty and social and economic exploitation, which they have got used to for centuries, and
got organized, no amount of external stimuli or reforms will succeed in dragging out them from these traps. For the attainment of this objective, the effective way is to make them aware of their present situation and arise their will and desire for their own emancipation.

It is a fact that centuries old problems of mass poverty, inequality and exploitation cannot be tackled easily and successfully by the introduction of some crash programmes and ad hoc schemes. Instead, a comprehensive and well-integrated short-term as well as long-term programmes with the full support of the Government and the rural masses concerned is necessary. At this juncture, we should realise the Gandhian principles of Antyodaya (i.e. upliftment of the last man in the row) and Sarvodaya (i.e. welfare of all and welfare of the whole) should be taken into consideration seriously. Thus the existing deficiencies of IRDP should be minimized through the actual practice of these principles and fulfil the dream of the Father of our Nation. For this, we have to bring in voluntary organisations, dedicated social workers, institutions and large number of our educational institutions to educate and uplift the rural masses from illiteracy, ignorance, superstitions and their degrading state of poverty.