Chapter - III

Select Review of Literature
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3.1 Introduction

The Integrated Rural Development Programme (IRDP) was started in India with the avowed objective of alleviating rural poverty. Since the IRDP is the biggest anti-poverty programme in implementation involving huge outlays, it has been evaluated by a number of organizations, agencies and individual researchers. It is also concurrently evaluated by the Department of Rural Development. Evaluation is undertaken to know how the programme is being implemented and what can be done to remove the constraints, if any, encountered during the course of its implementation. Evaluation is thus a kind of achievement audit and mostly takes place after the programme ran for some specific period. In case of a long-term programme like IRDP, evaluation on continuous basis is resorted to and such continuous evaluation at short intervals is known as concurrent evaluation.

It is desirable to review the relevant literature while handling a research problem. It shows what and how much work has already been done in the area under investigation. It also provides basis for identifying the research gaps and issues for further study. Thus, a brief resume of the available relevant literature on IRDP which was accessible to researcher and conclusions drawn therefrom are presented in chronological order in this chapter.

3.2 Select Review of Literature

The Madras Institute of Development Studies (1980) conducted a study on IRDP in Ramanathapuram and Dharmapuri districts of Tamil Nadu.
It covered a sample of 1,290 respondents, of whom 598 were beneficiaries of 1978-79. The objectives of the study were to examine the implementation process and to ascertain the impact of the programme. The study was based on household level enquiries among 598 selected beneficiaries. The findings of the study were wrong identification to the extent of 9.3 per cent resulting in the diversion of assistance to larger farmers; restricted access of marginal and small farmers to credit due to past indebtedness and overdues and limited impact of the programme due to lack of infrastructural facilities.

The Evaluation Division of the Kerala State Planning Board (1981) conducted an evaluation study of the IRDP in Kerala during 1981. The objectives of the study were to examine the success of the programme in raising the income and employment levels of the beneficiary families and also to identify the constraints in its implementation. The methodology followed was both field visits and discussions and a sample survey of the beneficiary population taking one block each in every district in the state. The study covered 50 beneficiary and 20 non-beneficiary families in each block. The study reveals that (1) wrong identification to the extent of 23 per cent on the basis of annual household income and 18 per cent on the basis of per capita income, (2) high emphasis on agricultural and allied schemes and a very low emphasis on small scale industrial schemes (3) inadequate amount of assistance as compared to the minimum requirement for economic activities, and (4) only 14 per cent of the households crossed the poverty line. The study further reveals that some increase in employment for 60 per cent of the beneficiaries. Based on the observations, the study recommended proper conduction of household surveys by suitable trained personnel, formulation of credit and implementation plans in advance, the
involvement of the target groups at selection and implementation stages by constituting selection committees and follow-up committees.

State Bank of Hyderabad (1983)\(^3\) conducted an evaluation study of IRDP in three states: Karnataka, Andhra Pradesh and Maharashtra. The focus of study was to examine the impact of IRDP on eradication of poverty. The results revealed that majority of beneficiaries obtained loans for the IRDP schemes like milch animals, sheep, goats, bullocks and bullock carts. It was observed that there was leakage of funds to the time of 32 per cent in the sample blocks. Most of the beneficiaries were observed to have availed themselves of the subsidy by showing the already existing assets. The results, further indicated that income of the beneficiaries had increased by 40 per cent at current prices but when real incomes were considered there was no increase in the income of the beneficiaries.

Indira Hirway (1984)\(^4\) examined the adequacy of the target group approach in eradicating rural poverty based on the micro level study of four villages of Gujarat. The study was conducted during 1980-81. It covered the special programmes implemented under Small Farmer's Development Agency (SFDA) and IRDP. Apart from using secondary sources and primary surveys for data collection, the study used semi-participant observation method for collecting information. The subjects of investigation for the study were the staff of the development administration, bank staff, the leaders of panchyats and other organizations, the participants and non-participants. The main findings of the study regarding the impact of the programmes were: (1) The non-poor households dominated among participants (about 55 to 75 per cent). (2). The impact of special programmes both scheme-wise and area-wise was found to be selective in the sense that the programmes had reached mainly relatively
developed villages, and only a few schemes which were low budgeted, easy to implement and easily acceptable to the banks and to the poor, dominated in implementation. (3). About 24 per cent of the poultry farms were closed and of the remaining only 11 per cent were making profits. The major reasons for this limited success were faulty designing of the economics of the scheme, barriers faced by the participants and problems of financial discipline.

The two major weaknesses of the target group approach in her view were: (a) lack of understanding of the role which the highly strategic structure of the rural society played in generating poverty, leading to non-percolation of benefits as well as non-participation of poor sections, and (b) weak planning component of the approach in terms of inadequate emphasis on resources based on spatial planning and provision of full package of supportive facilities which were almost neglected in practice.

The Department of Economics, University of Cochin (1984)\(^5\), conducted an evaluation of IRDP in Kottayam district of Kerala. The study covered 300 beneficiaries belonging to 1981-82 and 1982-83. The main objectives of the study were to assess the impact of the programme and to find out the shortcomings. The study revealed that income had increased in the case of 55 per cent of the beneficiaries whereas 39 per cent crossed the poverty line. About 63 per cent of the beneficiaries reported that the scheme had created additional employment. As this percentage was slightly higher (8 per cent) than those who recorded an increase in their incomes, it follows that, increase in employment need not always accompany increase in income, as it is generally believed. A wide range of increase in their annual income varying from Rs.200/- to Rs.2,500/- was reported by the beneficiaries. It was also found that wrong identification of beneficiaries was as high as
40 per cent. The study recommended for active involvement of target groups in implementation of the programme by constituting selection committees and follow-up committees.

Kutty Krishnan (1984) conducted a case study on IRDP in Edakkad village of Cannanore district of Kerala during March and April 1984. The study covered 80 households who were assisted in the year 1982. The observation of the study was 20 per cent of the beneficiaries were eligible for the benefits under the scheme. As to the impact of the programme in alleviating poverty, only 18.75 per cent were able to cross the poverty line. Out of 80 households, 49 reported a change in their income. Out of them, only 23 households (28.75%) annual income was less than Rs. 400/-, 12 households (15%) had between Rs. 400-600/- and 14 households (17.5%) had an annual income above Rs. 800/-. He also made a note that all the schemes were not capable of generating sufficient income because of limited market potential. Further the study observed that the majority of the beneficiaries to the extent of 80 per cent based on annual family income of less than Rs.3,500/- and 63.25 per cent based on monthly per capita income of less than Rs. 76/- were not eligible assistance under the programme. The author recommended the use of per capita income instead of annual family income as a suitable criterion for identification of beneficiary and for fixing of targets specifically for every area.

National Bank for Agriculture and Rural Development (NABARD) (1984) conducted a study on IRDP with an all India coverage (a sample of 1,498 beneficiaries from 60 blocks in 30 districts of 15 states) during 1983-84 who
were assisted in the year 1982-83. The main objectives of the study were to analyse the process of implementation of IRDP and to examine its impact.

The general observations of the study were (a) in most cases an individual was adopted as unit of assistance, instead of a family as originally conceived in the programme; (b) adoption of an uniform strategy throughout the country with over emphasis on one or two programmes, disregarding the differences in the level of infrastructural development and institutional structure and in the incidence of poverty which reduced the overall effectiveness of the programme, and (c) inflexibility of the programme, standardization of operations, schematic budgets and uniform procedures for allocation of funds block-wise and scheme-wise which not only reduced the scope of local level initiative but also did not allow any consideration for regional differences.

The study highlighted the following specific failings in programme implementation in different states: (1) The study observed wrong identification to the extent of 15 per cent on an average, with substantial regional differences. In States like Bihar, Orissa and Uttar Pradesh very negligible cases of wrong identification were observed. Among the remaining States, the proportion ranged from 7 per cent in Andhra Pradesh to 47 per cent in Gujarat. (2) In the selection of activity, the study pointed out that no consideration was given to differences in infrastructural support, backward and forward linkages, ability of the beneficiaries and comparability of the scheme with the ecology of the region. Unduly large emphasis on animal husbandry programme affected the viability of the programme in some villages, apart from creating numerous well known corruption practices. (3) Finally, credit delivery system was unsound and the attitudes of local level-bank functionaries was far from satisfactory.
In the overall sample, about 82 per cent of the eligible poor beneficiaries got incremental income and 47 per cent of them crossed the poverty line (Rs.3,500/-). The selected districts in States like Punjab, Haryana, Uttar Pradesh and Maharashtra showed a better performance with more than 40 per cent raising above the poverty line, while Rajasthan, Tamil Nadu and Andhra Pradesh showed 10 per cent performance. The recovery was around 69 per cent and about 57 per cent of the beneficiaries were found to have been regular in repayment. Among the defaulters, the extent of willful defaulter was small, on an average at 17 per cent.

The major weaknesses of the study were: (i) The reference year of the study was a drought year and as such the results of the study need to be interpreted with caution. The average income from animal husbandry activities would have been somewhat depressed due to drought conditions resulting in a sharp escalation of fodder prices; (ii) The study adopted the criterion of crossing the poverty line as a primary index of the impact of the programme, and showed how poorly the programme fared in relation to this goal. But the index of crossing the poverty line was inappropriate for assessing the impact of IRDP intervention, given sharp differences in the initial income level and IRDP investments of selected households in the States. This goal was rendered even more difficult owing to short-run shocks inflicted by weather, technology and food prices.

The Reserve Bank of India (RBI) (1984) undertook a study of IRDP and selected 730 samples from 16 blocks in 16 districts of 16 states during the year 1984. The study shows that no household survey was done for the identification of the beneficiaries. The percentage of ineligible beneficiaries who received assistance was 16 per cent. The study further revealed that an
increase of 30 per cent in the value of the assets at current prices, and
during the first year itself, the coverage of SC/ST families was 38 per cent
which was more than the target of 30 per cent fixed under IRDP guidelines.
The study found that 57 per cent of the poor households got incremental income
and 17 per cent crossed the poverty line. The study also reported that there was
insistance on additional security by banks contrary to the Government
instructions and delay in the disposal of loan applications. There was lack
of co-ordination between the DRDA and the block level officials and the
various government / quasi-government organisations like Department of
Agriculture, Animal Husbandry and Electricity Boards, etc.

The Institute of Financial Management and Research (IFMR) (1985) undertook a study of IRDP, which was methodologically superior to the studies of NABARD and PEO, and collected data relating to 1,859 samples from 17 blocks in 3 districts in Maharashtra and 2 districts in Tamil Nadu. Though this study restricted geographically, it was based on a much larger sampling fraction than NABARD and PEO studies. This study examines the economic position till February 1982, thus excluding the drought conditions of 1982-83. Like the two earlier studies, it also found that wrong identification, adoption of uniform strategy without considering the regional differences, disregarding the infrastructure availability, forward and backward linkages while selecting the activities, and unsound credit delivery system were the major defects in programme implementation. Though, by contrast, the IFMR study was methodologically superior, it allowed for only 15 months after the inception of the programme, and admittedly short period for the benefits to percolate.
The study found that the percentage of ineligible beneficiaries who received assistance was 60 in Tamil Nadu and 20 in Maharashtra. Majority of the beneficiaries found that quantum of assistance adequate and 90 per cent beneficiaries were happy with IRDP assistance. The study also indicated that 84.5 per cent of the beneficiaries increased their indebtedness by availing IRDP assistance in Maharashtra and Tamil Nadu. With regard to income generation the study revealed that on an average the household income of beneficiaries increased by 52.11 per cent in the post-IRDP period. In terms of different states in the region, Andhra Pradesh recorded 61.95 per cent increase followed by Tamil Nadu with 51.96 per cent Kerala with 48 per cent and Karnataka with 45.67 per cent. The study also observed that 21.19 per cent of the beneficiaries crossed the poverty line.

The Programme Evaluation Organisation (PEO) (1985) had carried out its study during 1983-84 after allowing two years of implementation to find out the impact of IRDP. The organization collected 1,170 samples from 132 cluster villages in 66 blocks in 33 districts from 16 states. It covered 7 different ecological situations, viz., tribal, hilly, agriculturally developed, agriculturally less developed, desert area with good, or poor administration. The purpose was to see the differences in the impact of the functioning of various schemes in these regions.

The study made certain general observations, similar to those of NABARD study such as (1) the individual was adopted as a unit of assistance of a family, (2) adoption of uniform strategy throughout the country disregarding the regional differences. Similar to the findings of NABARD study, this study also found that wrong identification was one of the major
failings of the programme. The observations of the study show that 26 per cent of the selected beneficiaries were already above the poverty line in terms of the norms of annual income of Rs.3,500/- of a family of five and hence, strictly speaking, did not qualify for provision of benefits under the programme. The study revealed that nearly 49.4 per cent of the beneficiaries crossed the poverty line by rising up to the annual income level of Rs. 3,500/-. The majority of the households in the lowest income group were not able to cross the poverty line partly because of other factors. This problem of lack of co-ordination at district level was being experienced in spite of the governing body and the district development committees set up by the state governments. About 48 per cent of beneficiaries did not face any problem in getting benefits schemes. The types of problems faced by them were: tedious loan sanction procedure (23%); long waiting for the delivery of benefit assets after identification (22%); location of bank branch at some distance from the village (20%); running of beneficiaries from one place to another (14%); non-availability of good quality benefit schemes with the approved dealers (12%). The study further revealed some of the flaws in the programme as mentioned by the beneficiaries were: inadequate admissible financial assistance (22%); no provision of supply of inputs and raw materials (16%); no linkage of loan repayment with marketing of produce (14%) and no arrangement for marketing of produce (10%). The limitations of the study are: (1) In the study, the analysis was in terms of 'average' for the different seven classified situations. This classification poses problems in interpretation of findings because of overlapping of situations. For instance, a district with poor administrative infrastructure such as Sultanpur/ Mrizapur is also an agriculturally backward one. (2) The choice of the drought year
(1983-84) to be the reference closing year also constitutes a serious shortcoming of the study.

Raghavan and Varadarajan (1985) in their study conducted in Kudrathur Block of Changalpattu district of Tamil Nadu confined their analysis to two aspects, viz., (1) Whether the strategies adopted for IRDP have really benefited households headed by women and (2) whether the assistance has generated sufficient income to raise such households above the poverty line. In the study, out of the sampled 136 households (10 per cent of the total beneficiaries of the block in 1983-84), 33 households were headed by women. It was observed that women were able to earn an additional income of Rs. 702/- per annum. About 24 per cent of the women headed households crossed the poverty line and an additional 12 per cent were in the margin and would be in a position to do so with some further assistance. The study further showed that women were able to receive benefits from IRDP and their participation had been successful. If the assistance was sufficient and was of the right type, they could have achieved much more increase in incomes.

Panda (1985) conducted a study on implementation of IRDP in Niali block of Cuttack district in Orissa. Data on annual income and expenditure of the sample households (50) for 1980-81 and 1982-83 (before and after the IRDP assistance) were collected. The study reveals that the sample beneficiaries under scheduled caste (SC) category had larger family size than that of the beneficiaries under non-scheduled caste category. The beneficiaries under non-scheduled caste category, have been selected as beneficiaries under SC category.
The study further reveals that 52 per cent of assistance was provided for livestock and 48 per cent for non-agricultural purposes. Out of the total sample of SC households, 64 per cent received assistance for livestock and 36 per cent for non-agricultural purposes while in case of non-SC households the corresponding percentages were 40 and 60 respectively. The study further reveals that while the income of the SC beneficiaries increased by 15.64 per cent, the income of the non-SC beneficiaries increased by 22.16 per cent after being included in the IRDP. While in case of SC category the expenditure increased by 15.38 per cent, in case of non-SC category the increase was 22.11 per cent.

National Institute of Rural Development (NIRD) (1985) conducted a study on evaluation of IRDP in South India during 1982. The objective of the comprehensive evaluation was to understand the pattern of income generation with respect to different schemes in different locations. A sample of 1,600 respondents were selected from all major schemes. In each state, four blocks were selected and in each block 100 beneficiaries were considered. The non-beneficiary respondents constituted 50 per cent of the sample and their distribution for the three levels of state, district and block followed the same principle as in the case of beneficiary respondents. The entire sample of beneficiary and non-beneficiary respondents taken together was 2,400.

The evaluation revealed that standard of living of 90 per cent of the beneficiaries had improved. About 71 per cent improved their social status. For the southern region as a whole, 37.94 per cent could cross the poverty line within a period of two years. Out of this, however, 16.75 per cent were already above the poverty line indicating that their inclusion in the programme
was not justified. The net percentage of beneficiaries crossing the poverty line was therefore, only 29.19 per cent in the region.

Taking all the schemes together, the average benchmark income of the beneficiaries in the base year was Rs.2,514/- which was increased to Rs.3,824/-, indicating 52.11 per cent rise in income in the present year (1982). 'As against this, the non-beneficiaries' average income in the present year (1982) increased to Rs.3,864/- over the base year 1980, indicating a percentage variation of 18.96.

Beneficiaries as well as non-beneficiaries pinpointed certain lacunae in the programme which had reduced its impact. The major drawback, as identified by the respondents, was the fact the programme did not benefit all the rural poor. The reasons were: (1) Preference was given to the SC and STs in the identification of beneficiaries. A large number of beneficiaries from other sections of the community who were also equally poor were not included in it. (2) In the case of schemes in animal husbandry sector, insurance cover facilities were not provided for animals as a result of which the beneficiaries lost their milch cattle and sheep and goat units through death of animals. This rendered them economically worse compared with their "without project" status. (3) There were cases where the expenditure on the scheme was equal to the income generated. As a result, the beneficiary did not earn incremental income and the very purpose of IRDP was defeated. (4) In certain cases the beneficiaries did not have any say at the higher level. The schemes suggested by the block official in consultation with the beneficiaries were often not acceptable to the bankers. (5) The credit
component was, at times, inadequate as a result of which substandard inputs were supplied affecting income generation.

Misra (1985)\textsuperscript{14} carried out a study in four districts of Uttar Pradesh during 1985. The object of the study was to find out the amount spent by the commercial banks for the assistance under IRDP, nature of projects financed, impact of financial assistance in bringing the beneficiaries above poverty line, repayment performance of the borrowers and operational difficulties in implementation of programmes. One district each from four different agro-climatic regions of Uttar Pradesh was selected for the study. Two blocks in each district and 25 per cent of the total villages in the blocks were randomly selected.

The study reveals that out of 136 beneficiaries financed under IRDP, only 34.56 per cent crossed the poverty line. The study further reveals that 10.29 per cent of the borrowers became indebted since they could not raise their level of income due to inadequate finance or misutilisation of loans. About 67.6 per cent of beneficiaries were able to register an incremental income. It was found that out of 136 projects about 28 per cent were successful, 62 per cent partially successful and 10 per cent totally unsuccessful. In regard to the repayment of loans, 30.15 per cent of borrowers did not repay the loans while 34.56 per cent repaid partially. Out of them 15 per cent were wilfull defaulters. Weaker sections such as small farmers were prompt in repayment of loans. Ineffective organisational efforts of the banks might be the major reason for this non-payment of loans.

Jasbir Sing and Deb's study (1985)\textsuperscript{15} aimed at assessing the social and economic impact of IRDP. The study was conducted in 12 villages in two
districts of Punjab during 1985. The total sample for this study was 396 households. The study observed that financial assistance from banks was also one of the most important elements in improving the socio-economic conditions of the people. The family income of all categories of respondents in highly developed district was higher than that of their counterparts in less developed district. The average per capita income of all the occupational categories in developed district was higher than that of the less developed district. Again, the per capita income of the beneficiaries was more than that of the non-beneficiaries in both the districts. The study further reveals that the per household net income of the non-SC category increased by Rs.30.47 while and that of the SC category by only Rs.3.58/- during a year after the commencement of IRDP. The study concluded that for the effective implementation of the programme, only providing different assets to the beneficiaries was not enough, afterwards follow-up action was needed to see that the assets become a growing income generating proposition to the beneficiary households in future.

Concurrent Evaluation of IRDP (1985)\textsuperscript{16} was undertaken in October 1985 through 27 reputed institutions on behalf of the Department of Rural Development of the Government of India. The first study was carried out during 1985-1986. The report shows that (1) About 20 per cent of the ineligible families were assisted at the national level. (2) About 55 per cent of the beneficiaries were selected in the gram sabha meetings, 40 per cent by officials and the remaining by others including MPs and MLAs. (3) About 12 per cent of the beneficiaries thought that the cost of the asset was more than its value. (4) About 71 per cent of the beneficiaries had the asset intact with them two years after the assistance. In the remaining cases, assets were not intact. They included cases where 'sold', 'fully perished', 'partly perished/defective' and '
others' which included the cases where the assets were not even purchased.

(5) About 45 per cent of the sample beneficiaries had no overdues, another 8 per cent had an amount of overdue of up to Rs.250/- only. Out of the remaining 47 per cent of cases, 25 per cent had overdues between Rs.1,001/- and Rs.2,000/- and the balance 6 per cent had overdues beyond Rs.2000/-. (6) In 24 per cent of the cases the asset did not generate any income. Out of the remaining 76 per cent cases, the assets generated income up to Rs.500/- for 11 per cent; between Rs.501/- and Rs.1,000/- for 15 per cent; between Rs.1,001/- and Rs.2,000/- for 24 per cent; and income above Rs.2,000/- for 26 per cent. (7) About 41 per cent of the eligible beneficiaries crossed the poverty line of Rs.3,500/-. However this comes to 4.6 per cent if we consider the revised estimate of poverty line of Rs.6,400/-.

The State Bank of India (1985-86)\textsuperscript{17} conducted two evaluation studies, the first in the latter half of 1984 covering 10 lead districts of the Bank in 9 states (a sample of 1,000 beneficiaries) and the second in 1985-86 covering 13 different districts in 12 states. Since the second study covered larger number of districts in more states with improved methodology, the findings of the second study are presented here. Out of the 13 districts selected, 9 were Bank's lead districts. The study covered 1,295 beneficiaries assisted in the years 1982-83 and 1983-84. The main objectives of the study were to estimate the impact of the programme on the beneficiaries, their repayment behaviour and to assess the effectiveness of the programme implementation.

The findings of the study were: (1) About 21.2 per cent of the beneficiaries were wrongly selected. (2) About 46.5 per cent of the beneficiaries were not aware of the broad details of IRDP before availing of the loan. (3) A little over
70 per cent of the beneficiaries were able to get bank loan in two to three visits to branches. (4) About 97 per cent of the beneficiaries were really able to select the activity of their choice. (5) About 72 per cent of the beneficiaries were able to get the loan amount within reasonable period (if a period of four weeks considered as reasonable). (6) The average institutional assistance was Rs.2,638/- with an average credit-subsidy ratio of 1:0.53. (7) About 82 per cent of beneficiaries were satisfied with the quantum of loan. (8) About 50.3 per cent of beneficiaries who had been below the poverty line in the pre-loan period could cross it in the post-assistance period. (9) A majority of the beneficiaries experienced no change in their level of employment in the post-loan period as compared to that in the pre-loan year while a few also experienced a decline. (10) In the post-loan period, the share of non-business assets was more than that of business assets in the total asset-mix. (11) About 90 per cent of the sample beneficiaries reported increase in their monthly consumption expenditure. (12) The recovery percentage relating to the sample beneficiaries which stood at 47.8 per cent could not be termed as satisfactory although it was a little higher than the all India percentage of 42.9 per cent. (13) About 36 per cent of the sample beneficiaries reported that ‘daily’ family expenses was one of the principal reasons for their poor repayment behaviour. Besides, evidence shows that a substantial portion (almost 60 per cent) of the incremental family income was spent on consumption.

Abdul Aziz (1986)\(^{18}\) conducted a survey during 1986 in Kolar and Dharwar districts of Karnataka to assess change in economic conditions of the beneficiaries following the implementation of IRDP and to evaluate its planning process. The study reveals that: (1) The composition of beneficiaries emerging either from the state level figures or the sample figures did not conform to the
guidelines indicated by the Union Ministry of Rural Development. Primary sector schemes (Schemes under agriculture and allied activities, animal husbandry and so on) took away more than the stipulated two-thirds of the beneficiaries leaving less than stipulated one-third for industry, service and business sector. (2) With regard to poverty eradication only 24 per cent of the beneficiaries had crossed the poverty line. The programme was found to have enabled the beneficiary households to move from lower to higher income brackets, though of course, within the poverty income. (3) It was observed that misinterpretation of beneficiaries which was 6.7 per cent was less than what was reported by other studies. This was attributed to the practice of identifying beneficiaries through household surveys and in open Grama Sabha. With a view to optimising the programme impact, he recommended for integration of household plan with the block resources and spatial plans and the district sectoral and non-sectoral plans.

The objective of the Lakshmy Devi's (1986)\textsuperscript{19} study was to assess the impact of IRDP on occupational structure of women in rural areas, income generation and employment opportunities created for them, reduction of poverty among them and improvement in their socio-economic status. Milch animal, goat rearing and pumpset schemes under IRDP were chosen. Two villages from Adat Panchayat of Trichur District and Kerala were selected for this purpose. About 60 women beneficiaries were selected and interviewed to collect data.

The study reveals that: (i) 76.77 per cent of the beneficiaries were working in agricultural sector, (ii) there was a shift in occupation from primary to secondary and tertiary sectors as evidenced from the loan applications received from the beneficiaries. (iii) Only 3 per cent of beneficiaries realised a net increase
in income of over 30 per cent whereas 26.66 per cent of them achieved 10 per cent increase in income. There was no change in income of 13.33 per cent respondents and in the case of 18.33 per cent of beneficiaries a net decline in income was observed. (iv) Goat scheme had the lowest income generation capacity and pumpsets and mat weaving in secondary sector recorded income generation upto 30 per cent. (v) About 23.33 per cent of the beneficiaries mostly from goat scheme did not have any net additional employment, whereas milch animal scheme followed by secondary sector generated highest additional man-days of work. (vi) None of the schemes could generate employment for more than 200 man-days. (vii) Around 26 (43.33%) beneficiaries remained in the same income group even after one year of IRDP implementation, 17 (28.33%) beneficiaries suffered from income losses and the remaining 17 (28.33%) moved onto higher brackets.

The Concurrent Evaluation Report (1987) shows that about 92 per cent of the assisted families indeed had pre-assistance income of less than Rs. 4,800/-. About 81 per cent of beneficiaries found the assistance sufficient for acquiring assets. In 72 per cent cases, the asset were found intact. In the remaining cases some of the reasons for assets not being intact included unexpected events like death, illness (7%), inadequate income generation (6%), high maintenance cost (2%), defective condition (4%), compulsive household consumption requirements (1%) and other reasons (6%). As per this evaluation, about 60 per cent of old beneficiaries crossed the poverty line of Rs.3,500/- and 13 per cent as per the revised poverty line of Rs.6,400/-. This evaluation further supports the view that in about 77 per cent of cases the assets had generated incremental income.
Prakash Mehta and Bhardwaj’s (1987) study aims at examining the impact of IRDP on the economic status of its beneficiaries. The study was conducted in two blocks in two districts of Himachal Pradesh during 1983-84. The total sample for this study was 100 households of which 80 were beneficiary households and 20 non-beneficiary households. The main findings of the study were: (a) The income per unit of land as well as per animal for households under beneficiary situation was more than the non-beneficiary situation in both the districts namely Kangra and Hamirpur. (b) The productivity measured in terms of income per worker in the case of beneficiary was higher than the non-beneficiary households. (c) The employment days for beneficiary households were more than that of non-beneficiary households in the study area. However, the employment days per unit of land were relatively the same across all the categories of beneficiary and non-beneficiary households in both the districts. On the basis of the findings of the study it may be concluded that IRDP has produced positive impact on the economic status of its beneficiaries.

Balaramulu (1988) has attempted to find out the impact of IRDP in Nalgonda District of Andhra Pradesh. He undertook a study of 547 households which were covered by DRDA from 1980-81 to 1982-83 in the year 1986-87 in 18 villages. In his findings, out of 63 households in agricultural schemes which retained the assets, only 6.4 per cent crossed the poverty line. Out of 7 households which retained the assets in animal husbandry scheme, there was a decline of income of Rs. 19.70. And among 76 households, which were given schemes in minor irrigation, 8 per cent crossed the poverty line. The study reveals that a considerable percentage (40%) of beneficiaries retained the asset and continued to derive the benefits out of these assets with the regional variations. It is interesting to note that only little more than 14 per cent of the beneficiaries in
the developed block, more than half of the beneficiaries in less developed block, and an overwhelming percentage (81.5%) of beneficiaries in medium developed block retained their assets. It may be noted that the IRD Programmes were highly successful in less developed areas than in developed areas. The study further reveals that the large percentage of forward castes (63%) and STs (54%) were retaining the asset whereas backward classes and SCs were mainly diverting them.

Naidu and Rao’s (1988)\textsuperscript{23} evaluation study covered six blocks in Guntur District. The main aim of the study was evaluating the impact of IRDP schemes on generation of additional employment and income. The study reveals that the generation of additional employment and income by different schemes was not identical. Of the five schemes studied, milch cattle, sheep rearing, minor irrigation, bullock and bullock carts, and ISB schemes – the increase in number of additional mandays of employment was relatively higher in the case of ISB schemes compared to other schemes. With regard to the generation of additional income, the minor irrigation scheme ranked high with an additional income of Rs.359.60 it was followed by milch cattle scheme with Rs. 213.11 and ISB with Rs.108.12 per family. The study concluded that revitalisation of the entire implementation process towards identifying and assisting those schemes which can shift the population from traditional sectors to employment oriented sectors was necessary and a careful analysis of local requirements and potentialities and preparation of plans on need based criterion would result in better implementation of IRDP.

P.S.N. Tiwari (1988)\textsuperscript{24} undertook a study with the objectives (i) to examine the awareness of the recipients of IRDP as regards to various schemes of
rural development, and (ii) to assess the impact of IRDP on the people who are below poverty line. A sample of 65 recipients and 15 officials were selected from the villages of Uttar Pradesh. Data were collected through interview schedules. The study indicates that out of the five heads under which IRDP provided loan, all the recipients were aware of the provision of loan for animal husbandry. About 89.2 per cent showed their awareness of loan provisions for promoting business, 38.5 per cent for irrigation, 44.6 per cent for agriculture and 61.5 per cent for cottage industry. Gram Pradhan, block personnel, friends, etc., constituted the sources of information for these recipients. As regards the selection of beneficiaries it was observed that as high as 71 per cent of the respondents received benefits who were not entitled for the benefits under the scheme. About 87.7 per cent beneficiaries reported that the selection of beneficiaries was not according to the set procedures. With regard to the loan amount it was observed that only 23 per cent of the respondents received the exact amount of loan sanctioned to them. Moreover, they had to pay 15 per cent of the sanctioned loan to the officers and other personnel as bribe.

Thiruvenkatathari, K (1988)²⁵ examined the impact of IRDP assistance to dairying on the income of the recipient families. The background data were collected from Kulithalan block of Tiruchirapally District of Tamil Nadu. The research reveals that (1) In the case of 21 per cent of the beneficiaries the second unit was not supplied as per IRDP guidelines two units were to be supplied to a beneficiary household), (2) There was a heavy rate of mortality among the adult animals and calves. Which was attributed to lack of fodder and nutritional feeds, (3) The ratio of the period of milk to dry period was noted to be 1:1.3 and so the animals were dry for one half of the year. The average milk productivity per animal was noted to be 2.65 liters per day as against the national average of 2.69
litres. (4) The average milk production per beneficiary household worked out to 534.6 litres per annum which was valued at Rs.1,470.15 (5) Cost of maintenance of milch animals was found to be higher than the income derived from them. The average loss per animal was Rs.527.20 per year when the family labour was included under the cost. The loss would come to Rs.141.21 when the cost of family labour was excluded. (6) He concluded that there was a need to adopt a comprehensive follow-up action in the matter of providing good veterinary care and providing fodder at reasonable prices.

The main findings of the Concurrent Evaluation Report (1989) reveals that (1) About 29 per cent of the sample beneficiaries belonged to SCs, 16 per cent to STs and 20 per cent women. Coverage of SC/St was significantly higher than the stipulated target of 30 per cent of the national level. The beneficiaries included 5 per cent families of freed bonded labourers, 0.4 per cent handicapped and 1 per cent assignees of surplus land. (2) Primary and Tertiary sectors were the main thrust areas covering 44 per cent and 45 per cent families respectively. (3) At the national level, 65 per cent of the beneficiaries were selected at the meetings of Gram Sabhas. (4) In the opinion of the beneficiaries, the assets provided to them were of good quality in 80 per cent cases. (5) About 83 per cent of beneficiaries had found the assistance (subsidy + credit) sufficient for acquiring the assets. (6) The assets had generated additional income (net cost of maintenance and repayment of loan) of more than Rs.2,000/- in 42 per cent cases, between Rs.1,001/- and Rs.2,000/- in 18 per cent cases and between Rs.501/- and Rs.1,000/- in 9 per cent cases. (7) The old beneficiaries had crossed the poverty line of Rs.3,500/- in 81 per cent cases at the national level. (8) The families belonging to the destitute and very poor groups (whose assessed annual income was below Rs. 3,500/-) had crossed the poverty line of Rs.3,500/- in 67
per cent cases and the revised poverty line of Rs.6,400/- in 16 percent cases at the national level.

The study also highlighted the areas of concern which were as follows: (a) Ineligible families were assisted in 16 per cent cases at the national level. (b) Working capital was not provided to beneficiaries in 20 per cent cases out of 62 percent cases requiring such support. (c) Aftercare and Government support was not made available to the beneficiaries in 53 per cent cases out of 71 per cent cases requiring such support. (d) Adequate infrastructure facility was not available to the beneficiaries in most of the cases. (e) The assets of the beneficiaries were not insured in 25 per cent cases out of the 71 per cent cases requiring insurance. In 27 per cent cases, the beneficiaries required replacement of the perished assets, but they were not prompt in putting up claims in 13 per cent cases. In the remaining 14 per cent cases, they applied for claims but their cases could not be settled in 6 per cent cases. (f) In 78 per cent cases, TRYSEM beneficiaries were provided IRDP assistance for activities other than the activities for which they were trained under TRYSEM. (g) Vikas Patrika was provided to beneficiaries in 39 per cent cases but was updated only in 24 per cent cases. (h) In 26 per cent cases the assets of the old beneficiaries did not generate any incremental income.

The objectives of the A.M. Jose’s (1989) study were to examine the extent of women’s participation in rural development activities and to assess the impact of IRDP on women’s economic status vis-à-vis their household economic status. Two blocks, namely, panthalayani (a developed block from Kazhikode District) and Mananthavady, (a less developed block from Wyanad District) were selected. Mananthavady block was less developed when compared to
Panthalyani block. The contribution of women to the total household income was found to be much less in both the blocks in comparison with their share of employment. Women in beneficiary households were found to have contributed higher share of income and had higher employment than the women in non-beneficiary households.

Tilekar S.N and others (1989) conducted a study in Man Tehsil (drought prone area) in Satara District of Maharashtra to evaluate the comparative position of employment and income of the beneficiaries as against non-beneficiaries of IRDP and to find out the factors responsible for variation in employment and income between the beneficiaries and non-beneficiaries. A sample of 50 beneficiaries and 50 non-beneficiaries was selected and the data were collected for the crop year 1984-85.

The beneficiaries of the study were found to have higher total employment, larger farm size, higher cropping intensity, shift from food crops to cash and commercial crops, three times higher income from other occupations and higher off farm employment than their counterpart, i.e., non-beneficiaries. The study further revealed a positive and significant relationship between total annual family employment and farm size, family size and number of animals and income from other sources among the beneficiaries. A positive relationship between total annual income and expenditure was also found among the beneficiaries. Factors like farm size, intensity of cropping, family size, livestock and income from non-farm employment were identified as responsible for variation in employment and income between the beneficiaries and non-beneficiaries. The study concludes that IRDP assistance made a positive impact on the employment and incomes of the beneficiaries.
Upadyaya Rakesh (1989) carried out a study in three districts of Rajasthan State to make an assessment of the approach and policy implications of Government of India regarding IRDP. He collected 120 samples from 12 villages in 6 blocks. The study covered 1985-86 beneficiary families. The major findings of the study were (a) In 55.9 per cent of cases the number of members per family were in the range of 6 to 12 members while the Ministry of Rural Development has presumed 5 members per family on an average. (b) About 82 per cent of the sample beneficiaries reported inadequacy of financial assistance and as such they had to resort to private borrowings (56%), own funds (28%) and sale of assets (16%). (c) About 40 per cent of the beneficiaries had to utilise 100 per cent of their incremental income for repayment of loan. (d) In 48 per cent of cases the assets were either transferred or were not being maintained properly. The reasons reported being unexpected events such as illness, death, etc. (45%), insufficient income generation leading to loss/sale of assets (15%), high maintenance cost (9%), assets having substandard quality (11%). (e) In 20 per cent of cases the additional income generated was in the range of Rs.2,000/- to Rs.4,000/-, 16 per cent in the range of Rs.501/- to Rs.2,000/- and no incremental income was generated at all in 64% of the cases after acquiring the so-called income generating assets by the beneficiaries, (f) Only 12 per cent of sample beneficiaries crossed the poverty line of Rs.6,400/-. (g) While the return on investment made in secondary and tertiary sectors was in the range of 50 to 80 per cent, in primary sector it was low ranging between 15 and 30 per cent only. (h) As many as 48 per cent of defaulters were reluctant about repaying the bank dues in time. The study suggests that the programme should be properly integrated and guided with the help of carefully prepared master control networks.
Balishter and Umesh Chandra (1990) conducted a case study at Etah district in Uttar Pradesh. For assessing the impact of bank finance on family incomes of the beneficiary families and number of families crossing the poverty line, a sample of 150 beneficiary families were selected from 10 sample villages. Primary data for these families were collected for the year 1982-83 and 1984-85 (before and after bank finance). The main conclusions that emerged from this study are:

1. The weaker sections, including small and marginal farmers and landless labourers, comprised about 79 per cent of all families in the study area.
2. The SC and ST families respectively comprised 33 and 67 per cent of the total poor families.
3. The purchase of buffaloes and bullocks has been the dominant purpose of loans accounting for 76 per cent of the total beneficiary families as well as the amount of loans.
4. For small and marginal farmers the purchase of bullocks was the most dominant purpose accounting for over 43 per cent of the total loan, while purchase of milch animals accounted for about 39 per cent of loan. In case of landless labourers, the purchase of milch animals was the most dominant purpose accounting for about 56 per cent of the total loan.
5. Impact of bank finance (regarding income generation) was relatively more on the landless labourers both in case of SC (49%) and non-SC (48%) beneficiaries.
6. Non-agricultural activities had a higher income generating potential than agricultural activities.
7. Out of 150 beneficiary families 99 (66%) were able to cross the poverty line of Rs.3,500/-, of which 19 families were already above the poverty line before assistance.
8. The large proportion of beneficiaries (44%) who crossed poverty line were in higher income brackets (Rs. 3000-3500/-) before IRDP assistance. The study further reported that several problems caused inadequate impact on income generation. These were delay in disbursement of loan, poor quality of assets, higher prices of assets charged by sellers, delay in
releasing subsidy, bribe taken by implementing agencies, lack of supporting facilities, lack of guidance and insurance cover.

Ghosh (1990) conducted a study with a view to assessing the awareness level of IRDP beneficiaries and evolving suitable strategy for enhancing their awareness level. The study was conducted through field work in three blocks of Nadia district in West Bengal during June to August 1990. A total of 180 beneficiaries assisted in the task during the year 1988-89 spanning over 18 villages in the selected blocks. The study reveals that regarding the objective of the programme, 58.33 per cent beneficiaries responded that it was aimed at generating self-employment, while 61.11 per cent replied that the objective was income generation.

The study further reported that (1) About 51.11 per cent of the beneficiaries did not know that there was a maximum ceiling of Rs.3,000/- on subsidy. (2) Of the 61 SC/ST beneficiaries, 68.65 per cent did not know that there existed provisions for higher subsidies for them. Of them, 56.67 per cent did not know that in IRDP, 30 per cent of the total families assisted should also consist of women beneficiaries. (3) About 41.67 per cent of the beneficiaries did not know the rate of interest admissible under the programme. (4) About 69.45 per cent of the beneficiaries did not know at all about the loan pass book which contained details such as the amount of loan sanctioned, subsidy received, rate of interest, instalment allowed, etc. (5) About 79.44 per cent of the families did not know that under the IRD Programme there existed opportunity for acquiring new skills and augmenting the existing skills under the TRYSEM component. (6) About 97.22 per cent of the beneficiaries did not have any knowledge about the IRDP provisions for infrastructure building.
so as to ensure better utilisation of assets provided under the programme, (7) Block officials 66.67% of beneficiaries reported that did not visited them and 76.11% of the beneficiaries reported that DRDA officials did not visit them. Similarly, 56.67% of the sample families reported that bank officials did not any visit from while 47.23% of the family Gram Panchayat team reported that loan did not pay any to the families though they were close to the villagers.

On the basis of the findings of the study it may be concluded that poor performance of the IRD Programme was due to low level of awareness of the beneficiaries and hence it was suggested that Panchayat bodies and voluntary organizations could act as an effective instrument with active involvement.

Thippaiah and Devendra Babu (1990) conducted a study on the impact of IRDP on agricultural labourers in two blocks of Kolar District of Karnataka. Out of a total of 150 beneficiaries for the years 1983 and 1984, 70 rural agricultural labourers were taken for the case study. The study analysed the factors like the scheme provided, quantum of assistance given, income and employment generated, loan repayment and the number of beneficiaries crossing the poverty line. The study reveals that 99 per cent of schemes constituted agriculture and allied activities and one per cent of ISB sector. The quantum of assistance provided in animal husbandry and agricultural schemes were below the normal of Rs.3,000/-. A larger number of beneficiaries from animal husbandry scheme moved to higher income slabs than the beneficiaries from agricultural scheme. The repayment performance of the beneficiaries of the animal husbandry scheme was the highest followed by those of the agriculture scheme, and it was the lowest in the ISB scheme. The study further reveals that 24 per cent of the beneficiaries crossed the poverty
The majority of the beneficiaries who crossed the poverty line were all from animal husbandry and only one beneficiary from the ISB sector. None crossed the poverty line who took up schemes under agriculture.

D.S.Dhillion (1991) conducted a study on Integrated Rural Development Programme in Punjab State, with the object to examine the appropriateness of the beneficiaries selected under IRDP and to investigate the procedural lacunae, if any, in getting benefit from the programme and to determine the extent of co-ordination between various agencies concerned with the programme. The study covered 300 beneficiaries (who were assisted during the year 1985-86 for purchasing milch animals) in 12 blocks in 3 districts. The main findings of the study were: (a) About 28 per cent of the beneficiaries were ineligible for selection under the programme. (b) In 48.34 per cent cases, the assistance given under IRDP covered the entire cost of the assets and in 62.66 per cent cases, the assets were found to be intact. (c) About 8.67 per cent of the beneficiaries disposed of the milch animal because of inadequate income generation. Another 10 per cent on account of high maintenance cost and 12.66 per cent due to defective condition of the Milch animal. (d) In 27.67 per cent of the cases the increase in income was up to Rs.500/-. In 63 per cent cases the increase was from Rs.501/- to Rs.1,000/- and in the remaining 9.33 per cent cases the increase was from Rs.1,001/- to Rs.1,500/- per year. (e) About 52.92 per cent of the beneficiaries crossed the poverty line of Rs.3,500/-. (f) About 49.33 per cent of the beneficiaries reported that the amount of assistance was inadequate and 55 per cent were of the view that the rate of interest of the loan was high. (g) About 75.67 per cent of the beneficiaries expressed that the availability of inputs was adequate. (h) About 75 per cent of the beneficiaries reported that the copies of Vikas
Patrika were not given to them and in none of the cases, Vikas Patrika were updated wherever given. (i) About 85.33 per cent of the beneficiaries were not satisfied with the number of follow-up visits of the DRDA officials while the remaining 14.67 per cent felt satisfied. (j) About 33.33 per cent of the beneficiaries had to spend an amount of upto Rs.50/-, whereas 20 per cent spent an amount in the range of Rs.51/- to Rs.100/- for travelling to different offices to seek assistance under the programme.

He suggested that (1) a comprehensive household survey should be carried out every year for the identification of genuine beneficiaries. (2) The annual physical verification of the assets should be done and action should be taken against those beneficiaries who had disposed of the assets without repaying the loan. (3) Government should ensure that the beneficiaries should not be made to pay bribe at any stage to derive benefit from the programme.

Esakky's (1991) study aims at assuming the impact of IRDP on the beneficiaries of animal husbandry schemes. The study was conducted in three selected blocks of Tirunelveli district of Tamil Nadu. A sample of 150 beneficiaries and 150 non-beneficiaries were selected for this study. The study observed that the animal husbandry schemes had generated additional employment to the tune of 90.06 per cent among the beneficiaries.

The family income of the beneficiaries was also enhanced and as a result 82.44 per cent of the sample households crossed the poverty line. The impact of the programme was more on the agricultural labourers, since the number of families crossing the poverty line was more in the case of agricultural labourers. Further the study pointed out that most of the milch
animals purchased under the programme were of poor quality. The study also revealed that 31.67 per cent of the sample households were identified as poor covered under the programme, they were not really poor and thus non-eligible persons were provided with assistance which affected the opportunity for the real eligible persons to get the assistance. Finally he concluded that for the success of the programme, government officials and staff working under the DRDA at the block level, and in the banks must all work with a positive approach and with a sense of dedication to help the rural poor.

Pothuluru's (1991) study was confined to Mothkuar Mandal located in the district of Nalgonda in Andhra Pradesh. The study was based on primary data collected through field survey from 120 household beneficiaries. The objectives of the study were: (a) To find out the proportion of beneficiary households which have retained and diverted the assets/financial assistance and (b) To study the recovery performance in various schemes of the programme. The study revealed that (i) A considerable amount of investment given under IRDP, was diverted to household consumption (39.4%), followed by repayment of old debt (23.6%), marriages (21.3%), and the remaining portion for acquiring the income yielding assets of their own choice (15.7%), (ii) 30 per cent of the beneficiaries repaid the entire amount of investment while 60 per cent of them repaid partially. The rest of the wilful defaulters, did not pay a single pie even after the lapse of three or four years. The beneficiaries under the tailoring scheme stood first in repayment (66.66%), they were followed by handloom weavers (56%), sheep rearing (25%) and new well sinking (5.1%).
C.N. Ray (1992) conducted a comparative study on the implementation of IRDP in West Bengal and Gujarat during 1989-90. The main objective of the study was to analyse the role of the local level institutions in mobilising 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. Burdwan in West Bengal and Ahmedabad in Gujarat were selected as sample districts of which three villages from each district were selected. Out of these six villages, a total of 143 IRDP beneficiaries were selected for the study.

The main conclusions that emerged from this study were: (1) The SC and ST families respectively comprised 75 per cent in West Bengal and 87 per cent in Gujarat. Agriculture and ISB, livestock and fisheries were encouraged in West Bengal. In Gujarat, only weaving and ISB related activities were given importance. (2) In West Bengal, the Left Front Government with the help of their party organisation built up a strong base for implementation of various anti-poverty schemes at the local level. At the district level, the DRDA along with the Zilla Panchayat and the commercial Banks formed a co-ordination Committee. This co-ordination committee was a very active body and met regularly to discuss various issues and resolve problems. In Gujarat, a strong negative perception was expressed by the majority of the respondents as they felt officials were either not active or helpful to them in any activity. (3) In West Bengal 57 per cent of the beneficiaries crossed the poverty line, whereas in Gujarat only 17 per cent have crossed the poverty line of Rs.6400/- . This indicates a clear difference in the overall impact in the income generated through IRDP schemes in the study areas of West Bengal.
and Gujarat. (4) The study further reported that the people’s participation which was identified as a necessary condition for successful implementation of any development programme was to a large extent followed in West Bengal.

Kaushik’s (1993)\textsuperscript{37} study aims at assessing the economic impact of IRDP credit on income generation and Poverty-alleviation of the beneficiaries. The study was conducted in 8 villages in three districts of Haryana. Out of the selected villages in all, 250 beneficiaries who were financed under IRDP during the year 1986-87 were taken up. The study observed that nearly 44 per cent of the sample beneficiaries had formed the assets through the utilisation of IRDP credit. About 72 per cent of the sample beneficiaries had income generation in the range of Rs.1000/-—2000/- in the total sample. Income generation was found to be significantly favourable in non-agricultural activities. Further the study shows that only 23 per cent of the beneficiaries crossed the poverty line of Rs.6400/- . He concluded that one of the major obstacles to poverty alleviation was the low rate of income generation due to credit inadequacy, lack of appropriate skill and infrastructural facilities and marketing constraints.

The National Centre for Human Settlements and Environment, Bhopal (1994)\textsuperscript{38} carried out a study in seven districts of Madhya Pradesh namely Raigarh, Shivpuri, Shajapur, Chhatarpur, Gwalior, Morena and Guna. One development block in each district and in each block a sample size of 250 IRDP families assisted during 1989-90 to 1990-91 were randomly selected. The object of the study was to ascertain whether a scheme under IRDP was beneficial or not. The parameters included the income generated from the asset,
capacity of loan repayment from generated income, quality of the asset and its suitability. The study revealed that (1) In agricultural sector the schemes of pair of bullocks and land leveling showed hundred per cent success rate, other schemes like Thrasher with 82.6 per cent success rate and Bullock carts the success rate varying from 26-93 per cent. Among all the schemes the scheme of Thrasher was more beneficial. (2) In irrigation sector it was found that among all the schemes the scheme of electric pumps was more remunerative to the IRDP beneficiaries. (3) Under animal husbandry, the beneficiaries received assistance for four schemes viz., Buffalo, goat rearing piggery and poultry. Among all the schemes the scheme of buffaloe was beneficial for a majority of sample households. (4) As many as 15 schemes under rural industries were given to beneficiaries of selected blocks. Of all the schemes the scheme of handicrafts could not be beneficial due to absence of market facility. The study concludes that a sizable proportion of schemes given to IRDP beneficiaries were useful to supplement their income. However, not many of the IRDP families succeeded to have sufficient contribution from IRDP to raise their economic status.

Gupta and Sadhu (1995) undertook a case study of IRDP in Rajouri district in Jammu and Kashmir, covering a sample of 150 beneficiaries. A field work was conducted during 1991-92. The study revealed that the guidelines laid down by the government were not followed, as a result the deserving poor did not get the gains of the IRDP. The sample households availed themselves of the credit facility without the assistance of local influential persons. Large number of formalities to be fulfilled were another problem faced by the sample households. Though cattle insurance was very vital for the beneficiaries, IRDP officials did not brief them about its significance. Backward and forward linkages were not
available up to the desired level in the study area. It concludes that though IRDP had resulted in generation of additional employment and improved the socio-economic conditions of the beneficiaries to some extent it could not make a big breakthrough in the true sense in reducing poverty, unemployment and inequality in the study area. Proper selection of beneficiaries, educating the rural poor about their rights, developing backward and forward linkages and proper monitoring of the programme were the suggestions offered for achieving better results.

Suman Pamecha (1998) conducted a study in the TSP area of Rajasthan to examine the impact of the programme on the economic status and income of the IRDP beneficiaries. A sample of 120 IRDP households and 120 non-IRDP households were selected from 12 sample villages in the Tribal sub-plan (TSP) area: primary data for these families were collected for the year 1984-85 and 1998-99 (before and after bank finance). The main conclusions that emerged from this study were:

1. Of the total 120 sample households wrong identification was only 5 per cent
2. The income of IRDP families increased by 27.96 per cent whereas that of non IRDP families only by 6.7 per cent. In the case of IRDP families agriculture contributed only 7.7 per cent. It indicates that IRDP made a significant difference to the income and sources of income of the rural poor. The study suggested that to raise the income of the rural poor in the tribal areas, the assets pertaining to livestock, minor irrigation schemes and assets in ISB schemes be given more priority under IRDP.

Arun Kumar Nandi and Sachinandan Sau (1998) conducted a study on the role of government development agencies in Integrated Rural Development Programme in two districts in Orissa and West Bengal. The
study was based on both primary and secondary data. The study area covered two states, namely, Orissa and West Bengal and two districts, namely, Mayurbhanj district of Orissa and Midnapur district of West Bengal. From each district they selected two blocks and from each block, two villages on the basis of stratified random sampling. The study covered 160 beneficiaries who were assisted during the period of 1985-86 to 1991. The main findings of the study were: (a) The number of beneficiary families exceeded the target by 35.9 per cent in West Bengal and 28.7 per cent in Orissa. (b) In respect of SC, ST coverage, Orissa showed better performance (51.65%) compared to West Bengal (38.35%). (c) In both the states the percentage of woman beneficiaries to total beneficiaries was below the targeted 30 per cent. (d) The impact of the programme in generation of income of the beneficiary families for alleviation of their poverty was found to be substantial. However, there were significant differences in respects of its impact on poverty alleviation across the states. (e) It was observed that there was a significant difference in respect of project investment, time delay in grounding the scheme, monitoring, income from IRDP assets repayment of loan, land and other productive assets across the two selected districts. They concluded that the impact of IRDP could be enhanced through the increase in efficiency of the government development agencies involved in the IRDP.

Sumita Dawra (1999) carried out a study to evaluate the implementation of the IRDP in Warangal district of Andhra Pradesh, on two aspects, namely, (1) The claim of Bankers that they are reluctant to finance IRDP units on the grounds of high default rate and poor recovery on these units, and (2) How far the grounding of IRDP units are eligible, target population, and, whether the IRDP investment serves the purpose for which it was conceived,
namely raising the poorest of the poor above the poverty line, through a combination of subsidy and loan. The study was based on both secondary and primary data. A total of 336 IRDP beneficiaries were selected for this study (1995-96). The main findings of the study were: (1) For the district, as a whole, an amount of Rs.2,577.05 lakhs was given as IRDP advances, against a total advances figure of Rs.38,901.46 lakhs i.e. 6.6 per cent only in 1995-96. The recovery percentage for Warangal district Banking Sector, in 1995-96, was 44 per cent. The 6.6 per cent advances to IRDP could not explain the non recovery of 56 per cent of total advances of the Banking sector in the district. It clearly shows that the low recovery rates of Banking sector could not be seen to be influenced greatly by the IRDP advances. (2) IRDP beneficiaries were largely going to the poor, though could not claim to the poorest of the poor. Safeguards in coverage for SCs and women were falling short of norm, while for STs and physically handicapped norms for coverage were being met. (3) Income generation pattern after IRDP assistance indicates 25-40 per cent beneficiaries crossing the poverty line. The study suggested that the Bankers need to find the real cause behind the poor recoveries instead of finding a scapegoat in IRDP and government sponsored weaker section programmes. Instead, a qualitative fine-tuning of the programme implementation and follow-up might not only benefit the poor but also effect bank recoveries.

3.3 Conclusions

The following conclusions emerge from the review of various macro and micro evaluation studies presented above:

1. The studies revealed there were wide range of variations in the estimated number of persons crossing the poverty line. It varied from 6.40 per cent to 81.0 per cent of the assisted families.
2. It was found that a proper administrative arrangements were lacking for the execution of the programme. In many districts block perspective plans were not prepared according to the guidelines largely because of lack of technical personnel and commitment on the part of official machinery.

3. It was also observed that in several cases the identification of beneficiary households was wrong. Consequently, a good number of ineligible families grabbed the benefits. It was also found that on account of deficiencies in administration, the non-poor were able to grab loans by getting them identified as poor or using poor persons for acquiring assets by paying them nominal amounts.

4. Several studies revealed that the quantum of assistance given to the beneficiaries was not adequate to generate incremental income to enable them to cross the poverty line.

5. The non-percolation effect of assistance as mentioned in several studies, was due to several factors the important being (i) leakages in the amounts of loans and subsidies, (ii) misuse of loans, and (iii) lack of training to put the assets to the best use.

6. Delays in providing financial assistance and unrealistic payment schedules have been responsible for unsatisfactory loan repayment performance. There were also cases of wilful default due to sale of assets, utilisation of loans for purposes other than those for which they are granted.
7. It was found that targets were fixed without understanding the magnitude of poverty and resource availability in a particular region. Beneficiary schemes were also formulated without taking into account the resource endowment of a particular region.

On account of various defects in preparation and implementation of the schemes the benefits are being liberally passed on to the well-off sections and irrigated and agriculturally prosperous regions with the result that with growth the roots of inequalities are getting stronger in village economies.
References


