Chapter -1

Introduction

India is predominantly rural, accounting for 75 per cent of the population and may continue to remain in the rural setup for the next few decades. The majority of the population in rural areas primarily earn their daily livelihood from agriculture and allied activities. The rural scenario is basically a subsistence type of economy with 26 per cent of the people living below the poverty line (NSSO-1999-2000, also as cited in the Hindu, Madurai, June 1, 2001).

It is worthwhile to note that the development of the country hinges on with the development of its rural areas and its rural population. In the past, attempts have been made to promote the rural economy by implementing a variety of rural development programmes by focussing on problems of the rural poor composed of small and marginal farmers, agricultural and non-agricultural workers, rural artisans, Scheduled Castes and Scheduled Tribes and examining potential areas such as drought prone areas, hilly areas, desert areas, tribal and command areas of the country for facilitating higher productivity. The ongoing integrated rural development programmes are spread all over the country with the principal objective of creating employment and increasing the income of the rural masses to overcome their poverty. However, in reality, more than one third of the total population living in rural areas are still crushed under the jackboot of poverty and have to stay away from the mainstream of development. It is extremely difficult to understand why rural poverty persists in spite of the government’s multifarious efforts to combat it adopting different approaches.
Non-governmental organisations (NGOs) have emerged over the last two decades as an important contributor to people-oriented development programmes and projects at the grassroot level. Notable successes have been registered by these organisations by virtue of their direct involvement and commitment to the cause of the upliftment of the rural poor.

The experience gained through a number of development exercises, operational methods adopted and approaches followed by the NGOs as compared to that gained by the Government Organisations (GOs) are not only perceived differently, but regarded as unique by the target groups and donor agencies. The success or the failures of NGOs are greatly dependent on the attitude of the government officials in their respective areas of operation. The operational dynamics/ and the rigidity of the socio-economic policy framework go against them from time to time. Under conducive conditions, with proper guidance and direction, the NGOs are expected to perform better as opposed to the GOs. Transparency, clear objectives, efficient methods of operation and timely achievement of targets clearly distinguish and motivate the NGOs. Hence, they avail themselves of protection and guarantees from higher level agencies such as the World Bank, the International Monetary Fund (IMF) the Council for People’s Advancement and Rural Training (CAPART), the Planning Commission, the Government of India etc. The main stream GOs and NGOs have been conceived as the two important entrepreneurs-cum-partners in the adoption of viable development strategies contrary to the competitive attitude adopted by profiteering institutions. The focal point lies in the feasible line of activities and methods of operation within the organisations/agencies.
However all the administrative functions should be integrated to harvest the most meaningful results. It is also necessary to adopt a number of strategies such as a suitable training environment, in which the groups are to be brought together for mutual benefit by embracing a common agreement and identifying common goals and strategies of development for ameliorating the predicament of the rural poor.

Relevance of the Concept of Rural Development

The term ‘rural area’ refers to a geographical area away from large urban settlements and towns, which is inhabited by indigenous people (Irat Poostchi 1987). In most cases, the settlements in these regions are scattered over the landscape, with relatively small clusters in occasional villages (George and Nancy Axinn 1997). Rural life tends to be dominated by farming, along with forestry, fisheries and similar economic pursuits. Rural people depend on nature for their (main) occupations, i.e., rain and drought. These are also closely associated with their traditions and gods (Irat Poostchi 1987).

The term ‘development’ is used in different ways depending on the individual perception and professional connotation. However, every discipline is inclined to use the word ‘development’ in its own way. Development is not a value free phenomenon, since it has to do with the improvement of people’s lives. Rural populations are not homogenous in their stages of development and growth. Instead they are made up of very poor persons and some rich ones, some illiterate and some literate, some directly and indirectly exploiters, some exploited etc. Consequently, when development is looked at by an economist, a sociologist, a political scientist, a businessman or a government bureaucrat, they often deal with divergent development subject matters (Malcolm Willie 1981).
The United Nations Educational, Scientific, and Cultural Organisation (UNESCO) has defined the goals, the objectives and the aims of development through the use of the dictum “not to develop things but to develop men”. The implication of this approach lies in the idea that “development must be aimed at spiritual, moral and material advancement of the whole human being, both as a member of society and from the point of view of individual fulfillment” (Irat Poostchi 1987).

Numerous social activists have pointed that development should cover the whole society and not marginalise or be limited to national and regional boundaries. Their approach demands concentration on all aspects of society which promote people’s participation in development activities (Pax Romana 1985).

An economist views development as the attainment of a high level of technological advancement and industrial production, the expansion of the economic base and productive forces, the general lifestyle of the people, the ability to acquire and own material wealth in abundance. This description suits the most economically advanced countries such as U.S., Japan and Germany, which have attained an advanced stage and are thought to have developed as far as the economists are concerned (Ml Jhingan 1993).

In this study, the broadest sense of development relates to the people in developing their capabilities and skills to provide for their families, improve education, generate employment and ensure better health. Development is meant to improve the quality of life which primarily calls for higher income. In specific terms, it encompasses better education, higher standards of health and nutrition, less poverty and a cleaner environment, more and equal opportunity for all (World Development Report 1990).
Given the varied perceptions of the term, 'development' can be envisaged as a condition which combines common variability factors from political, social and economic areas. The dynamic nature of these factors expressed in past and future terms forms the main components of growth and progress in a given society (Milton J. Esman 1991).

In the light of the foregoing viewpoint, the terms ‘rural’ and 'development', when combined together, point to rural development as an outcome of a series of quantitative and qualitative changes occurring among a given rural population whose converging effects indicate, in time, a rise in the standard of living and favourable changes in the way of life of the people concerned (Michael Sefali 1981).

The integrated approach to rural development does not deal merely with agricultural production, even though “the economic base of most of the rural areas depends on agriculture” (Uma Lele 1975). Therefore, rural development is not a mere sectoral programme. Its objectives are much wider. It is said to be “a mix of activities, including projects to raise agricultural output, create new employment, improve health and education, expand communications and improve housing” (WorldBank 1975).

Rural development is defined as “improving living standards of the mass of the low income population residing in rural areas and making the process self sustaining” (Uma Lele 1975). The population includes small farmers, tenants and landlords (Robert Chambers 1985).

In the Indian context, njr&l development is a comprehensive and multi-dimensional concept and encompasses the development of agriculture and allied activities, village and cottage industries and crafts, socio-economic infrastructure, community services and, above all, the human resources in the rural areas.
A single approach to rural development will not be an effective proposition. Moreover, rural development can be attained as a result of “inter-action and inter-weaving” of dominant variables such as physical, technological, economic, socio-cultural, institutional and environmental factors in other words, the working concept of the cobweb approach. Bearing in mind all these factors, the rural sector can be transformed to join the mainstream of national development and contribute its share to economic development, particularly in the transformation process of rural life and improvement of the poor conditions of the rural masses.

**Imperative Gains of Developing Rural Areas**

The World Bank has estimated that more than one billion people reside in the rural areas of sub-Saharan Africa and South Asia. The rural poor constitute one half of the population. India is predominantly rural and her villages constitute the backbone of the country. There are 5,87,226 villages in India and an overwhelming majority of the population (74.5 per cent) live in these villages *(Census of India, 2001).*

As noted earlier, rural development involves improving the socio-economic status of the rural population on a sustainable basis through optimum utilisation of local resources, i.e., natural and human. While external help is necessary, rural development can take off only when the rural people actively participate in the development process. The essence of development is not in ‘providing’ but in ‘promoting’. The rural population should psychologically and sentimentally know how to sustain itself. But now more emphasis is laid on their performance financially and on gaining economic independence. The success of rural development depends upon self-reliance and access to suitable goods and services.
Yet another disturbing phenomenon is the unrelenting growth of population in rural areas. It has created imbalances in the supply of labour force. The young and energetic labour sources have exceeded the number that can be productively employed in the rural economy, given the inadequate absorption of technologies and the unfavourable systems of land tenure and organisation of production. The consequences of these trends can be observed in the burgeoning unemployment problem, frequent swelling of slums, shanty towns, and squatter settlements in urban areas throughout the third world countries. Ultimately, the redundant workers from the rural areas search desperately for any kind of work, mostly in the informal sector, thereby receiving depressing wage rates. Sometimes even the lucky few who find more or less regular work in offices, shops and factories do not receive sufficient payment. Some of them swell the ranks of menial employees in overstaffed agencies.

While metropolitan cities have developed tremendously in terms of industrial success large populations in the hinterlands are barely touched by modernization and still keep growing populations to stagnate in poverty and insecurity and the conditions for the majority of urban inhabitants become less and less livable.

Agriculture occupies a predominant position in the economic development of India. It provides gainful employment to millions of people. It is also a pre-requisite to several agriculture based industries with a sustainable market which this population provides for industrial products. The share of agricultural income in the overall national income being as high as 40 per cent, there is every reason to develop the rural areas in consideration of the contribution they make to the national economy.
Much stress is laid on rural development due to many constraints which these regions encounter from time to time. The commonest is poor and inadequate infrastructural facilities and technological advancement. The rural areas are not well placed in terms of minimum needs like safe drinking water, primary health and road network. Besides inadequate infrastructure the people in the rural areas suffer greatly from indigence, ignorance and illiteracy. Their orthodox traditional practices have for long prevented them from taking full advantage of the incentives offered by the government.

Rural development will also involve intervention by and exposure to the media both electronic and print media. This may result in creating awareness among the citizens regarding their problems and the solutions therefor and how to go about managing the situation.

In the process of developing rural areas there is bound to be redistribution of land, which is largely owned by a few hands. These rural rich have made certain that rural development programmes implemented by the Government do not reach the really targeted rural population.

To reduce the rural-urban immigration, which is a result of unemployment and mostly due to deprived minimum facilities for standardized living, the only suitable means is to develop the rural areas. Migration of rural people to urban areas has serious socio-economic implications to an extent that these people cannot get enough resources and facilities as contemplated earlier. According to Michael Todaro, “Migration in excess of job opportunities is a symptom and contributing factor in underdevelopment of third world countries”. The social consequences of rural exodus, i.e., growing slums, poverty and prostitution, are too serious to be ignored by the rural development experts (Norman Upoff 1998)
The Father of the Nation, Mahatma Gandhi, advocated providing basic amenities to the people living in villages and remote areas. He experienced the toil, drudgery and sub human living conditions in Indian villages. Having lived it, Gandhiji knew for certain that unless the village economy of India was boosted development would be meaningless in India. To quote him, “I have believed and repeated many times without number that India is to be found not in its few cities and towns but in its 7,00,000 villages............. I would say if the village perishes, India will perish too”. Amenities such as comfortable dwelling, provision of safe drinking water, ponds and pastures for cattle, playgrounds and recreation centres for children and adults, approach roads, health and medical facilities etc., should be provided at the doorsteps. Thus, Gandhiji emphasised the all round development of the villages where the vast majority of the population live (Mahatma Gandhi, Harijan 1938).

Finally, rural areas can be developed not only for making the rural economy broad based, but to enable the rural area people to fully share the benefits of the development process without getting reduced to the secondary status of primary producers and labourers in a politically and economically dominant economy (V.M Rao and A. Aziz, 1989).

Major Objectives of Rural Development Programmes

Rural development programmes in the Indian context aim at achieving a number of broad objectives, such as:

i) Changing the attitude of rural people towards development / transformation of the village community,

ii) Promotion of democratic leadership at the grassroot level by setting up local self governments,

iii) Provision of basic needs such as water, health care, sanitation, housing and employment,
iv) Development of farming and non-farming activities so as to generate gainful employment without adversely affecting the environment,

v) Improving infrastructural facilities in villages, particularly transport and communication facilities, and,

vi) Ensuring a tension-free life for the rural population by promoting communal harmony and unity, lifting the level of literacy, education and cultural activities (I. Satya Sundaram, 1997).

Approaches To Rural Development In India

Pre-Independence Approaches- Evolution

During the early decades of the 19th century, a series of experiments in rural development were tried out in different parts of the country, which contributed significantly to the strategies and methodologies of introducing planned change. Poet Rabindranath Tagore carried out rural reconstruction work at Silaidaha in 1908 and at Sriniketan in 1921. Javatram Dare carried out rural reconstruction work from the Swarajya Ashram at Vedehil from 1922 onwards. Spencer Hatch undertook a programme to develop the rural poor in and around Martandam under the auspices of the Young Men’s Christian Association (YMCA) in 1929. Mahatma Gandhi initiated the process of transformation of socio-economic life at Sevagram around 1931, based on his ideology of truth and non-violence.

These exercises in rural development provided relief to a few thousand people in the respective locations temporarily but did not have a lasting effect. Moreover, several of these exercises were folded up after the respective leaders left the scene. In short, this pre-independence period simply revealed to the country the possibility of various initiatives in the field of rural development.
These and other several key individual endeavours significantly contributed to the principle of rural regeneration through voluntary action prior to independence. With the adoption by the state of democracy, socialism and socio-economic planning and the launching of the nation wide state sponsored programme of Community Development with its concern for people’s participation, voluntary organisations gained fresh inputs and continued with renewed vigour their innovative experiments, serving as catalysts by supplementing and supporting, at times, the state sponsored schemes in this field (Katar Singh 1986).

**Gandhian Approach**

During this period, Mahatma Gandhi carved out a prime place on the ‘Rural Uplift Map’ of India. He emerged as one of the important world leaders and he made contributions to India’s political freedom, economic prosperity and social transformation. He observed that “the salvation of India lies in the salvation of its rural masses” and urged all those concerned to work for wiping out the tears from every eye. Removal of rural poverty, provision of employment, revival of cottage industries, awakening of the rural masses, reduction of social distance, achievement of self-reliance and attainment of Village swaraj’ were but some of his major thrusts.

Gandhiji gave a blueprint for rural uplift, which is popularly known as ‘Gandhiji’s Rural Reconstruction Programme’. It lists eighteen different aspects of development in economic, social, health, educational and political spheres. More than his approach his emphasis was on various dimensions of development. His emphasis centered on sympathy, sentiment and concern for the woes of the poor and the weak. The potters, weavers, cobblers, small farmers, women and the diseased attracted his attention much more than people at levels higher than these categories. The totality of his approach lay in the integrated development of rural areas, i.e., Samagra Grama Seva.
In as much as his goals were laudable and farsighted, so were the means and methods employed by him in achieving his goals. Peace, truth, non-violence and satyagraha were the means that he not only preached to the nation and the world but also practised in his struggle for national freedom and rural upliftment. His approach received world wide attention. Much that has been attempted for the last 50 years in rural development programmes has its root in the Gandhian approach.

**Post-independence Approach**

After Independence, the Government of India was ambitious to plan for a mixed economy, to remove poverty and ignorance from among the people and to develop the rural areas. During the planning era, several approaches were evolved and adopted in the development of rural areas. These efforts can be grouped as hereunder.

**Multi-purpose Approach**

In 1952 when the Community Development Programme (CD) was launched, it aimed at developing to the fullest extent the material and human resources of an area through the cooperative effort of the people and the state. According to Jain, this programme was concerned with changing people's attitudes and practices which were regarded as impediments to social and economic improvement.

The activities of the CD programme included agriculture and animal husbandly, irrigation, cooperation, village and small scale industries, health and sanitation, education, communication and housing. The aim was to raise the standard of living, thereby promoting social welfare, social justice and a co-operative way of life and community cohesion and also building up democratic organisations and institutions of the people. The programme as a whole covered the totality of human development. Therefore, the destination of the programme was man.
During the pilot phases, remarkable results were obtained in a number of community development blocks. When the programme was expanded to cover the entire country, the weaknesses of the socio-economic system surfaced. It was an ambitious programme which covered a wide range of developmental activities. None of these areas were fully concentrated on and, hence, no significant results were achieved and poverty remained a menace. The programme was not supported by appropriate technological and institutional reforms.

The CD programme could not achieve anything remarkable in the agricultural economy of the country. On an intensive study, the Ford Foundation Committee Report in 1959 on India’s food crisis, suggested intensive agricultural work in certain selected areas with perennial irrigation facilities. This led to the adoption of the sectoral approach.

The evaluation of the CD programme stressed the intensive agriculture programme for increasing agricultural production to meet the food requirements of the population. Thus the sectoral approach came into being (Probhakar Singh 1982).

**Sectoral Approach**

In order to tap the farm potential fully and thereby maximise food production to meet the mounting requirements of the mushrooming population, the Green Revolution was launched by the Government of India adopting the sectoral approach.

This sectoral approach was purely scientific and was aimed at the utilization of the available natural resources, application of science and technology and maximization of the production potential. This approach paid rich dividends since tremendous yields could be obtained from the existing land by providing a “package of services” to the farmers. However, this approach, by design, was to be selective
and, therefore, covered a limited number of farmers endowed with sufficient resources in selected regions of the country who utilised the benefits of this approach (KK Singh and S. Ali 2000).

The sectoral approach was confined to specific areas and mainly to big farmers who could mobilise the resources for introduction of modern technology and scientific inputs. Since the small and marginal farmers remained unchanged, this approach widened the gap between the better and the poorly endowed areas and the disparity between the rich and the poor recorded a natural increase. To counter this, the government decided to formulate agencies for the weaker sections of the society and this paved the way for the target group approach to rural development.

**Target Group Approach**

The government launched a new set of schemes aimed at the development of specific target groups such as small farmers, marginal farmers and landless agricultural labourers. The aim of this approach was to take a particular group and conduct a detailed study and plan priorities for it. The target group approach helped in making a ‘direct hit’ on the weaker sections and enabled them to get the benefits of development programmes.

Special programmes were introduced for underprivileged target groups, including small and marginal farmers and agricultural labourers etc. The sad consequence was that the rich and powerful people, who dominated the process of beneficiary selection and benefit injection, managed to divert the benefits to themselves and the poor people still languished in poverty in spite of this approach (RC. Arora. 1986).
**Area Approach**

To help the needy poor and poverty-stricken people living in naturally disadvantaged tracts of the country, a number of programmes were implemented adopting the area approach. In this strategy, integrated area development plans were drawn up for specific areas and groups of people such as tribal areas, hilly tracts, deserts, ravines, drought-prone areas etc., on the basis of the assessment of the resources, the infrastructural facilities available and the institutional support existing and likely to be made available.

Efforts to develop these areas were carried out through programmes like the Intensive Agricultural District Programme (IADP), the Intensive Agricultural Area Programme (IAAP), the Hill Area Development Programme (HADP), the Tribal Area Development Programme (TADP), the Drought-Prone Area Development Programme (DPAPP), the Desert Development Programme (DDP), the Command Area Development Programme (CADP) etc. This approach was adopted only in a few areas and could not cover the entire nation (*D.N. Gupta 2001*).

**Minimum Meeds Approach**

The aim of this approach was to provide social amenities like education, adult education, public health facilities, drinking water, all weather roads, house sites for landless labourers and electricity. All these were meant to improve the quality of life for the rural masses (*C.B. Memoria 1979*).

This approach was based on the past experience which proved that the provision of social consumption failed to show any significant results as it was done in a piecemeal and haphazard manner. This approach emerged as a part of the Five Year Plans with the objective of achieving growth with social justice. The areas which had benefited under the CD programme (1952) developed further by obtaining additional facilities and services on a larger scale.
Integrated Approach

The experience of all the past approaches, as discussed above, revealed that the programmes and the projects were implemented in a piecemeal manner without any coordination and, therefore, failed to produce the desired results. A new approach called the integrated approach was initiated with the objective of applying science and technology for the benefit of the population. It was an attempt to improve the quality of life of the weaker sections of the society in the overall spectrum of development and growth.

Accordingly, this approach concentrated on the provision of full employment, distribution of productive assets, provision of economic assistance and generation of more income to uplift the poor and enable them to cross the poverty line. The Integrated Rural Development Programme (IRDP) was one such programme, formulated and implemented by adopting the integrated approach (Laxmi Devi 1996).

IRDP As An Anti-Poverty Programme

The concept of integrated rural development received staunch support from the Finance Minister in 1976. He called for radical changes from traditional principles, practices and priorities in development planning to harness the potential of science and technology for the optimum use of national assets—human, animal and material—to banish poverty.

Thus, the IRDP was first conceived to develop an area and alleviate poverty by preparing comprehensive block level plans on sound scientific lines. Based on these lines it was formulated and operated for two years, namely 1978-80. Again the IRDP and other special programmes were reviewed and it was found that the constraints from which these programmes suffered were not financial but organisational inadequacies and lack of clear cut planning in
developing an area. Therefore, the Planning Commission of the Government of India, during the Sixth Plan (1980-85), decided to put an end to such a multiplicity of programmes and replace them by a single programme known as the Integrated Rural Development Programme (IRDP).

IRDP was launched in the whole country, covering all the 5092 blocks, in October 1980, to integrate the methodology and approach to lift up those living below the poverty line. This was to be achieved by providing income generating assets in primary, secondary and tertiary sectors through financial assistance in the form of subsidy by the government and credit advanced by financial institutions. In the subsequent paragraphs, the IRDP is discussed in brief under subheadings such as target groups, special safeguard, subsidy, implementing agency, implementation procedures, follow up, monitoring and evaluation.

Target Group

The poor households of small farmers, marginal farmers, agricultural labourers, rural craftsmen and artisans, Scheduled Castes and Scheduled Tribes (SCs and STs.) are the target group. The selection is done according to the antyodaya principle, i.e., all poor households are to be identified and ranked, and the poorest are chosen first as beneficiaries of the IRDP.

Special Safeguards

The identified target groups will include at least 50 percent of SC and ST families. To ensure better participation of women in the development process, 40 per cent of the beneficiaries should be women, and three percent of those assisted should mandatorily consist of the physically handicapped.
Subsidy

The pattern of subsidy is 25 per cent for small farmers, 33 per cent for marginal farmers, agricultural labourers and rural artisans and 50 per cent for SC/ST beneficiaries and for the physically handicapped.

Implementing Agency

The Ministry of Rural Development, Government of India, is responsible for releasing the Central share of funds, policy formulation, overall guidance, monitoring and evaluating the performance at the national level. At the State level, the State Level Coordination Committee (SLCC) monitors the IRDP. Ultimately the IRDP is implemented through the District Rural Development Agency (DRDA). The Governing Body at the district level provides guidance and direction on how the programme should be executed at the district level. The Governing Body comprises the local Members of the Legislative Assembly (MLAs), the Chairman of the District Panchayat, the Heads of District Development Departments, representatives of SCs/STs and women. At the grassroot level, the block staff (BDOs) are responsible for implementing the programme.

Procedures for Implementing IRDP Programme

For meaningful implementation of the IRDP, proper planning, project identification and selection of beneficiaries are very important. These are some of the steps to be strictly adhered to in implementing the IRDP.
Identification of the Beneficiaries

A comprehensive household survey is conducted to identify the beneficiaries. This will ascertain the ones who are genuinely below the poverty line. Families with income below the poverty line are eligible to get benefits from this programme.

The following procedures should be adopted for the selection of the beneficiaries:

The list of the poor families should be prepared by the block staff and the Task Force Committee giving emphasis to outlying hamlets, families headed by women and nomadic families.

The list is placed before the Village Assembly (Gram Sabha) for approval. During the approval session, the block officers, bank officials and prominent voluntary agencies must attend. The forum of the village assembly must ascertain whether the selected beneficiaries are willing and interested in the programme and their caliber in terms of entrepreneurship skills should be scrutinized at this stage.

Selection of Schemes

The projects chosen for the identified families should match their needs and the local resources profile. One member from each identified family should be given the loan, but this can be overlooked considering the intensity of poverty. In all households more than one person can benefit weighing the circumstances. The subsidy is treated in the same way, considering the intensity of poverty.

Size of Investment

The size of the investment given to the beneficiaries depends on the income gap to be bridged. If a certain family’s wealth is less a suitable investment is given to eradicate poverty in that family.
Sanction of Selected Schemes

The bank managers have the responsibility to process the loan applications of the selected beneficiaries without any delay. While sanctioning the loan, they should ensure that the cost and terms of repayment are in accordance with the guidelines laid down by the National Bank for Agriculture and Rural Development (NABARD) and the Reserve Bank of India (RBI). If some applications are rejected, the reasons for the rejection should be clearly stated and returned to the sponsoring authorities for their information and further action as they deem necessary.

Procurement of Assets

The assets procured should be of standard quality, economically viable and to the satisfaction of the beneficiaries. It is the responsibility of the DRDAs to procure the assets for the beneficiaries. In order to follow these principles a Purchase Committee should be constituted comprising of the beneficiaries, a representative from the financial institution, and the department concerned.

Eligible Economic Activities

Schemes which are economically viable and have a favourable Incremental Capital Output Ratio (ICOR) can be taken up under the programme in industries, services and business in harmony with the local situation.

Follow-Up, Monitoring and Evaluation |FME|

To ensure that the IRDP beneficiaries cross the poverty line, it is not sufficient to provide them with assets through subsidy and loan. Their progress and their management of assets to generate extra income have to be continuously followed up, monitored and evaluated by experts.
Follow up Mechanism

The follow up of the assets given to the beneficiaries should be done by the DRDA/ block officials, and the bankers should supervise all the beneficiaries to ensure proper management of the assets and to enable them to generate sufficient income. All efforts should be made to remove any difficulties that the beneficiaries may be facing.

An annual physical verification of assets should be undertaken on a campaign basis at the end of every year. The results have to be enclosed in the Annual Plan for the succeeding year.

Monitoring Strategies

The performance of the implementation of the IRDP is monitored continuously at all levels. At the block and district levels this is done through reports and physical verification of the assets. At the Central Government level, the programme is continuously monitored on the basis of telex/ telegraphic reports, monthly key indicators reports, annual progress reports and annual income generation reports.

The Chairman, DRDA, should prescribe suitable number of field visits to the officials of the concerned departments and obtain their inspection reports. On the basis of these inspection reports, the DRDA will prepare a consolidated report. These reports are presented and discussed in the meetings of the Governing Body of DRDA and necessary corrective action is initiated wherever necessary.

Evaluation System

Concurrent Evaluation of the IRDP is done on a regular basis. Reputed institutions and organisations in the states conduct a survey of the new and repeated beneficiaries in a given number of blocks and
DRDAs. The institutions and organisations undertaking the survey are selected by the Government of India in consultation with the states. The findings are analysed and the results are shared with the state governments for suitable follow up action.

Evaluation studies of the programme are undertaken at the state level through reputed institutions and organisations. The states may commission such evaluation studies subject to the condition that the expenditure per DRDA per year should not exceed Rs. 40,000. The proposals for evaluation studies by the DRDAs will be considered and cleared by the State Level Evaluation Committee (SLEC).

The emphasis is on whether the target groups have received the benefits, assets and items of social consumption. Since a lot has to be achieved in this direction, it is essential to create a monitoring machinery. Voluntary agencies are appropriate institutions to take up the task of stimulating, organising, innovating and delivering certain types of services. Group action and exogenous support is essential to make the IRDP a success in spheres like correct selection of beneficiaries, choice of investment, getting the loans sanctioned in time and earning a reasonable income by overcoming the unfavourable market forces. A highly committed NGO can educate, conscientize the beneficiaries and prepare the ground for collective action through suitable intervention at all these points. In view of this, the Government of India permitted NGOs/ voluntary organisations to handle the otherwise difficult role of implementing the rural development programmes and schemes.
The Perspective of **Non-Governmental Organizations** Enhancing Sustainability in **Rural Development**

A voluntary organisation in India is generally registered as a Society or Trust and it acquires legal status as such under the Societies Registration Act or the Indian Trust Act. It has definite aims and objectives and programmes to fulfil. Generally an NGO has a constitution and an administrative structure too and is propelled by democratic principles and cooperative spirit. NGOs have been viewed as associations of people formed through the personal initiatives of a few committed persons dedicated to design, study and implement development projects at the grassroots level. They also raise funds in the form of contributions and subscriptions from their members but they are not averse to grants from governments and international agencies as well (*I.C. Srivastava 1995*).

‘Non-Governmental Organisation’ (NGO) as a term connotes all types of voluntary organisations. The term Voluntarism’ is derived from the Latin word volantas, which means will or freedom. It thus defines voluntary organisation as a group of persons who organise themselves on the basis of voluntary membership without external or state control, paid or unpaid, for the furtherance of some interests of its members (*Lord William Beveridge 1948*).

They undertake voluntary action, social action and social movements. The term is misconstrued negatively to a large extent by many who interpret it as being a competitor to the government and not a partner in the development process. However, it is true that the NGOs possess features/characteristics completely opposite to those possessed by the government and undertake activities normally not carried out by the government (*D. Rajasekhar 2000*).
**Pre-Independence Initiative**

The preceding paragraphs on strategies of rural development in India reflect that India has a long tradition of voluntary action. Several individuals and organisations during the pre-independence period engaged in voluntary action which exclusively operated in the fields of education, health, cultural promotion and intervention during critical periods like floods, droughts, epidemics and war.

**Post-Independence Initiative**

Economic planning has been used for several decades by the Government of India. In the process it was realized that the government systems were too rigid and that standardised plans were essential to meet the requirements of the country.

In the 1970s many development NGOs came to the fore. They were distinct from government agencies and acted as philanthropic organisations. About 14,000 NGOs were registered with the Ministry of Home Affairs under the Foreign Currency Regulation Act (FCRA) and many more were registered as societies under the Societies Registration Act, 1860. At present it is estimated that there are around 30,000 NGOs in India partly due to governmental initiatives and support for NGOs (D.Rajsekhar 2000).

**Working Relationship between Government and NGOs in India**

In order to give effect to the above policy, an action plan to bring about a collaborative relationship between voluntary organisations and the government was drawn up. It was stressed that this relationship should be extended to all levels and that these organisations should collaborate with the government to organise the people to become active participants in the development process. With this objective the Council for Advancement of Peoples Action and Rural Technology was formed (CAPART1993).
The successive Five Year Plan documents, reports, the Commissions and Committees have stressed the major role of NGOs in rural development and have analysed the positive dimensions of the functioning of these organisations. The concern of the state in seeking the cooperation of the NGOs is expressed in the government Plan documents.

**First Five Year Plan 1951-56**

The importance of voluntary agencies in spheres like adult education and primary health was recognised by the government in the 1950s. India’s *(First Five Year Plan 1951-56)* observed that public cooperation through voluntary service organisations is capable of yielding valuable results in channelling efforts for the promotion of social welfare.

The document mentioned that any plan for social and economic regeneration should take into account the services rendered by NGOs and the state should extend maximum cooperation in strengthening their efforts. The Plan provided a grant in aid of Rs.4 crore for NGOs which was placed at the disposal of the Central Social Welfare Board for encouraging these organisations *(First Five Year Plan 1951-56)*.

**Third Five Year Plan 1961-66**

The government reiterated the vital role of voluntary agencies in the implementation of socio-economic programmes. It realised the people’s decisive role in the task of planned development. With increasing involvement in welfare activities, several government departments began to involve the NGOs in designing and executing their programmes and training personnel for effectively running the programmes. The Third Plan provided a total outlay of the Rs.28crores for social welfare, including Rs. 12crores for the programs
of the CSWB (*Third Five Year Plan 1962*). In 1962, the National Institute for Research and Training in Public Cooperation was set up to study, promote and strengthen voluntary action. It later came to be called the National Institute of Public Cooperation and Child Development (NIPCCD) during the Third Five Year Plan (1961-66).

**Fourth Five Year Plan (1969-74)**

The important role played by voluntary organisations in society, particularly in extending welfare activities amongst backward classes, was given much recognition in the Fourth Plan. The government promised them the necessary assistance for taking up projects such as publicity and propaganda for the removal of untouchability, running hostels and educational institutions, organising welfare and community centres, providing social education and conducting training and orientation courses (*Fourth Five Year Plan (1969-74)*).

**Fifth Five-Year Plan (1974-79)**

In the fifth Plan the government introduced a central scheme to assist NGOs with a view to encouraging people’s participation in minor projects for rural development. The main objective was to encourage people in rural areas to identify their long felt needs and to formulate projects involving their active participation in the implementation of these projects. The central grant was limited to 50% of the project and to a maximum of Rs.5,00,000 per project. The remaining was to be mobilised by the public themselves in the form of cash or kind or labour (*Fifth Five-Year Plan (1974-79)*).

**Sixth Five Year Plan (1980-84)**

Thereby the government acknowledged the superiority of voluntary agencies engaged in social and economic development as being close to the people and capable of motivating the rural masses
to participate in rural development programmes. With a view to utilising this potential, it was contemplated in the Sixth Plan that, as a policy, NGOs engaged in social and developmental work in rural areas should be inducted into the integrated rural development approach so as to channelise their contribution to poverty alleviation through government schemes.

Supplementary action by NGOs in promoting activities of self-employment as well as development of the rural poor was found to be of invaluable help in optimizing the results of Plan programmes by enhancing the effectiveness and efficiency of the services provided by government machinery and by motivating the beneficiaries covered and rendering suitable guidance to them in the formulation of viable projects and in identifying sources of funding (Sixth Five Plan 1980-1984). In 1983, the government persuaded the Council for Advancement of Rural Technology (CART) to change the scenario and improve the conditions in rural areas through innovative technology with the help of voluntary organisations (Sixth Five Year Plan 1980).

**Seventh Five Plan (1986-90)**

In 1986, CART was merged with a programme known as Peoples Action For Development (PAD) to form the Council for Advancement of People’s Action and Rural Technology (CAPART). CAPART is meant to coordinate and catalyze the developmental work of NGOs countrywide. Recognizing the strength of voluntary agencies, the document declared: “There had been inadequate recognition of their role in accelerating the process of social and economic development. These agencies have been known to play an important role by providing a base for innovation with new models and approaches, ensuring feedback and securing the involvement of families living below the poverty line.” The Seventh Plan set out not only to identify their expected programmes but also to obtain their cooperation, stressing particularly anti-poverty and innovative low-cost technology programmes. Further notable was the emphasis of the Seventh Plan, which was to professionalise volunteerism, to introduce professional
competence and managerial expertise in keeping with the resources and capabilities of voluntary organisations, and, at the same time, be in a position to meet the basic requirements of the government’s programmes in terms of accountability. The Plan period witnessed a big increase in NGO development work supported by government funds (Seventh Five Year Plan 1986).

*Eighth Five-Year Plan (1992-97)*

Laying more emphasis on voluntary organisations in society the Eighth Plan stated that people’s initiatives and participation must become key elements in the entire process of development. Consequently the focus of attention was to on developing multiple institutional options for improving the delivery system by using the vast potential of the voluntary sector (Eighth Five Year Plan 1992-97).

*Ninth Five Year Plan (1997-2001)*

The Ninth Plan spelled out that local bodies and NGOs will be involved in the rural sanitation programme. The Government of India recognised the significant role played by NGOs in general and voluntary organisations in particular.

**Indispensable Nexus and Dynamics of NGO’s in Rural Development in India**

There has been of late, a recent growing interest on the part of international institutions such as the World Bank, the International Monetary Fund (IMF), the United Nations Development Programme (UNDP) and various donor agencies to coordinate their development activities through non-governmental organisations in poor countries (Bishwapriya, 1986). These global institutions have discovered that the NGO model is an effective instrument for promoting their interests in penetrating third world countries which neither private industries nor government bureaucracies are capable of doing (R. Kothari 1986).
NGOs are expected to play a critical role in all conceivable aspects of development. In fact the role of the NGOs has been changing over the years due to changes in the functioning and the philosophy of other development organisations. For example, the NGOs are no longer perceived as tools which can give an extension of relief work but as vibrant entities which can empower people by motivation and mobilization of resources and make them participate for self-reliance (D.Korten 1992) Correspondingly, NGOs have undertaken various changed roles such as charity, relief, welfare, development and empowerment. The role is still changing and now NGOs can be seen as development agencies. NGOs have been found to be indispensable. The most crucial functions and duties performed by them are highlighted below.

NGOs provide one of the more creative dimensions in development. This creativity is due to the relatively small size of NGOs, which makes them more efficient and effective in dealing with their beneficiaries. There are less procedures in planning and implementation of programmes by NGOs. NGOs provide a creative dimension to development as they have the needed innovativeness, flexibility and dedication, which can be harnessed constructively in the service of villages. Some NGOs have adequate financial resources and can link all the levels of a project and programme implementation (D.L. Umali, ANGOC1983).

These organisations have accessibility to the grassroot groups and people’s organisations. During the first decade of development people’s participation in development was neglected. Today, people’s participation is seen as involvement of the people in the affairs that directly affect their lives. NGOs can accentuate a constructive link between the people and the government at the grassroot level. They can achieve this by their potential to ensure widespread direct public
participation in schemes or programmes of rural development designed for them. This is bound to happen as a result of the NGOs’ capacity to inspire the rural people to become active participants in the programmes intended for their good (UVM Charyulu 1984-85).

Rural Development is an interrelated process of growth and change involving economic, social and cultural factors. Because of the close relationship of economic and social elements, no ‘purely social’ or ‘purely economic’ development is possible. Rural development provokes social and cultural changes (Jan Drewnowald 1966). Perhaps voluntary agencies are the most appropriate agencies to manage such changes effectively (Bert F Hoselitz 1960).

In India, particularly in the field of rural development, local level or micro level planning and developmental activities do not always get the attention they deserve. It is in this context that NGOs, as promoters of local level developmental efforts involving people’s participation, should be appreciated. They have a number of special advantages in functioning as agents of change as compared to official agencies. NGOs are closer to the rural poor and have intimate knowledge of local situations. They are in a much better position to understand local realities and rural traditions and to communicate with the local communities in their own idiom, thereby promoting wider people’s participation in development work (D.L. Umali, ANGOC1983).

Since many NGOs work at the micro level with substantial freedom to experiment with alternative models of development, there is a high level of innovation and cumulative experience which can be very valuable for developing alternative paradigms of total human development. NGOs can also play an important, though limited role in raising local resources, particularly human resources for rural development programmes.
Democratic institutions can serve the rural poor more effectively than the bureaucracy. The structure of the voluntary agency and the functioning of its leaders and members are flexible. There’s transparency and democratic participation in decision making between the NGOs’ officials and their members. Concrete issues are discussed and decided upon with a high degree of participation and commitment. The stress is more on action based forums than on representative bodies. Thus, planning and implementation become proximate. The Inner development’ of voluntary agencies is consonant with the objectives they seek to achieve. Active members will see themselves as continuing learners from colleagues and environmental activists. The voluntary agencies are not only task-oriented but also service oriented (Yojana 1984 and Chendrasekar 1999).

Voluntary organisations, without making any distinction of caste, creed etc., serve all the members of the community. They have demonstrated, beyond doubt, their inherent capacity to organise the weaker sections of the people, defend their just rights, counter exploitation, ensure improved delivery services to beneficiaries and enlarge local effort (Pratt Chopra 1985).

Some voluntary agencies have made successful innovations in the field of application of science and technology and utilisation of local resources. In a way, voluntary agencies are the means by which society can fully exploit the under utilized resources of initiative and leadership. They provide a strong base for the steady growth of a broad-based nation-wide movement of voluntary work. No wonder, even the government is extending support to voluntary organisations (6th and 7th Five Year Plan documents).

The heterogeneous nature of Indian society and the division of the rural community on lines of caste, religion, language etc., have caused a lot of difficulties in mobilising the rural population towards
the achievement of common goals. There are varying degrees of clashes of interests and tension among different strata of rural society. The strong links of solidarity between certain castes and the predicament of those with very little resources/properties results in the marginalisation of the poor.

Monitoring and Evaluation

At present most of the anti-poverty programmes are not subject to proper monitoring and evaluation. This has resulted in inadequate corrective measures. Voluntary agencies can take up the responsibility of evaluating these programmes. The evaluation process incorporates technical functions, particularly in the determination of the performance of rural development administration. First, it provides a sort of mechanism for measuring the overall success and failure of a particular programme. Secondly, by measuring the tangible outcomes of a programme, it shows the areas of success and failures, thereby helping in minimizing the failures. Third, it acts as a guide for further programming by recommending improvements. Thereby it facilitates the process of repeating the success stories of a particular programme in other regions of the country (Dhubhashi 1985).

Concurrent evaluation is an ongoing evaluation, mainly phase by phase. This type of evaluation helps in mitigating minor problems in the execution of a particular programme. The post-mortem evaluation is undertaken after the completion of a project. This is useful in programming future Projects. Evaluation should also focus on the socio-economic impact of a programme. It should also concentrate on administrative aspects, so that administrative bottlenecks can be rectified in time. Based on the above dynamics it can be summed up that NGOs can be highly instrumental in achieving rural development. Even the Government of India has recognised their crucial role in rural development.
The scope for voluntary organisations/NGOs is, therefore, unbounded. Their deep dedication, commitment and proximity to the people enable them to work more efficiently than governmental organisations in operating a wide range of activities including government’s anti-poverty programmes like the IRDP. This, however needs to be scientifically investigated and established so that GOs may be persuaded to change their style of functioning.

Of the numerous rural developmental packages designed and implemented by the government till date, the IRDP has been the most successful, at least in terms of physical achievements and financial targets. To prove this, an overview of the achievements of the IRDP at the national level is presented hereunder. This is followed by the achievements of the IRDP in Tamilnadu State and in Dindigul District. This, in turn, is followed by an assessment of the achievements of the IRDP in two blocks of Dindigul District, namely, Shanarpatty and Dindigul Blocks.

**Quantitative Analysis of The Physical And Financial Achievements of IRDP**

The physical achievements refer to the total number of different categories of beneficiaries selected under the IRDP programme. Financial achievements refer to the actual amount of money spent by the Government of India under the IRDP.

The physical achievements and the financial achievements during a period of five years, from 1995 to 2000, at the national, the state, the district level and the block level are presented hereunder.

*Appendix HI A* shows the national level data on total SC, ST, women and physically handicapped beneficiaries of the IRDP. During the year 1995-96, a total of 2115097 lakh beneficiaries were covered.
under the IRDP at the national level. Out of this, 34 per cent were from the Scheduled Castes, 15 per cent were from the Scheduled Tribes, 33.7 per cent were women and 0.5 per cent were physically handicapped beneficiaries. The rest, in the category of ‘others’, accounted for 16 per cent.

During 1996-97 the programme had a coverage of 2089600 lakh beneficiaries. The number of SC beneficiaries was 33.6 per cent and that of ST ones was 14.8 per cent. The ‘other’ beneficiaries accounted for 17 per cent of the total beneficiaries, while the percentage of women and the physically handicapped beneficiaries was 33.8 and 0.6 cent respectively. In the year 1997-98, 989631 beneficiaries were covered. Out of them, 34% were SC beneficiaries, 11.4% ST ones, 33.4% women beneficiaries and 0.6 % physically handicapped ones. In 1998-99, 791063 was the total number of beneficiaries. They included SCs (35.5%), STs (9.7%), women (33.42%), handicapped (0.6 per cent) and ‘others’ (20.9 per cent).

In the year 1999-2000, the figures for beneficiaries from the SC, ST, women, handicapped, and ‘others’ categories were 33.2 per cent, 10 per cent, 33.1 per cent, 20.29 per cent and 0.6 per cent respectively out of a total of 771053 beneficiaries.

Appendix in B shows the actual amount of money spent by the Government of India towards credit under the IRDP during the period 1995-2000 at the national level.

The amount allocated in 1995-96 for the programme was Rs.109721.16 lakh. During the period 1996-97, the allocation was Rs.109721.16 lakh, while in the subsequent year, 1997-98, the allotment rose further to Rs. 113351.23 lakh and in the year 1998-99 the allotment rose to Rs. 145627.78 lakh. The amount allotted during the year 1999-2000 was Rs. 144522.11 lakh which was slightly lower than that for the preceding year.

U
As against the above financial allocations during the study period, the actual expenditure which the government incurred was Rs. 107716.20 lakh in 1995-96, and Rs.59001.37 lakh in 1996-97, Rs.24159.53 lakh in 1997-98, Rs.87435.49 in 1998-99 and Rs.67222.36 lakh in 1999-2000.

The percentage of the actual expenditure of the allotted amount was 98 per cent in 1995-96. This declined to 53.77 per cent in 1996-97. In the succeeding year (1997-98) this percentage went down to 21.31 per cent, followed by a sharp increase to 60.04 per cent in 1998-99 and the expenditure declined again to 46.51 per cent during 1999-2000. The overall expenditure incurred for the beneficiaries from 1994-95 to 1999-2000 was as low as 45 per cent of the overall allocation. The Physical, Financial allocations and achievements in Tamil Nadu State

The guidelines of the IRDP (1990) stipulate that 50 per cent of the beneficiaries should be selected from Scheduled Castes (SC) and Scheduled Tribes (ST) communities combined. The document further states that women should be selected up to 40 per cent and three per cent of the total beneficiaries should consist of the physically handicapped. Appendix in C indicates year-wise distribution of different categories of beneficiaries such as SC, ST and the physically handicapped in Tamil Nadu State.

SC Beneficiaries

In 1995-96, the percentage of SC beneficiaries selected for the programme in Tamil Nadu State was 51 per cent. The following year, 1996-1997, the number dropped to 45 per cent, and it dropped to 30.78 per cent in 1997-1998. In 1998-99 and 1999-2000 the percentage showed some improvement at 31.45 and 31.48 per cent respectively.
**ST Beneficiaries**

The year-wise distribution of ST beneficiaries in Tamil Nadu State was worked out. There were 3 per cent of STs in 1995-96. The number decreased to two per cent in 1996-97 and to 1.065 per cent in 1997-98. In the years 1998-99 and 1999-2000 the number of ST beneficiaries was 1.06 per cent and 1.01 per cent respectively.

**Physically Handicapped**

In Tamil Nadu the physically handicapped beneficiaries below the poverty line were considered for the programme. In 1995-96 and 1996-97 the percentage of the physically handicapped beneficiaries was 2.43 and 2.39 per cent respectively. In the following years 1997-98 and 1999-2000 it went lower to 1.24 and 1.30 respectively. Finally the percentage for the year 2000 was 1.07. This was the least percentage of beneficiaries selected under the physically handicapped category when compared to the other years.

**Women**

The provisions of the IRDP envisage that 40% of the total beneficiaries covered by the IRDP should be women. The total coverage of women beneficiaries in Tamil Nadu during the period 1995-2000 is provided in Appendix MD

The coverage of women in 1995-96 and 1996-97 with 50.71 percent and 45.5 per cent respectively. In the rest of the years, namely 1997-98, 1998-99 and 1999-2000, women were selected at around 29 per cent each year. Overall, of the 1069895 total beneficiaries covered during the period 1995 to 2000 in Tamil Nadu State, 35.41 per cent were women.
Financial Allocation and Expenditure in Tamil Nadu

The financial allocation and the expenditure incurred for the IRDP in Tamil Nadu are depicted in Appendix M B.

In the years 1995-96 and 1996-97 the amounts of money allotted were Rs.7544 lakh and Rs. 7337.140 lakh respectively, while the expenditure incurred against the allotment Rs.8418.21 lakh and Rs. 18515.026 lakh respectively. The per cent financial expenditure for the two years was 111.58 % per cent and 109.35 % per cent respectively.

The allotted amounts for the years 1997-98 and 1998-99 were Rs.7087.35 lakh and Rs.7786.500 respectively. The expenditures incurred against the stated allotment were Rs.7537.14 lakh and Rs.928381 lakh respectively, the percentage trend calculation being 106.34 per cent and 119.23 per cent respectively.

In the year 1999-2000, the allotted amount was Rs.6836.820 lakh and the expenditure was Rs.8181.67 lakh showing that the expenditure incurred was 119.67 per cent.

Overall, in Tamil Nadu State, the aggregate financial target was Rs.36591.81 lakh while the actual expenditure incurred was Rs. 41935.89 lakh. Tamil Nadu incurred an excess of (114.6 per cent) financial expenditure in all the years under review (1995-2000).
The distribution of IRDP beneficiaries according to special categoric in Dindigul District is presented in Appendix III F

**SC Beneficiaries**

In Dindigul District, out of 7190 beneficiaries selected in during the year 1995-96, 62.53 per cent were from the SC category. The following year (1996-97), a total number of 11819 beneficiaries were selected, out of whom 33.19 per cent were from the Scheduled Castes. In 1997-98, 11987 beneficiaries were selected. Out of these, 33.82 per cent were from the Scheduled Castes. Of 8279 beneficiaries selected in 1998-99, 36.38 per cent were from the Schedule Castes. During the period 1999-2000, of 7899 beneficiaries selected 2668 were from the SCs (33.77 per cent).

**ST Beneficiaries**

As regards STs, there were only 46 ST beneficiaries in the years 1995-2000. Out of them 42 were picked during the year 1995-96. The other four beneficiaries were selected two each during the period 1996-97 and 1998-99. In the other years, 1997-98 and 1999-2000, no ST beneficiary was considered for the schemes.

**Physically Handicapped**

Overall, there were 744 physically handicapped beneficiaries selected for the IRDP during the period 1995-2000. The highest percentage of physically handicapped beneficiaries of the programme was recorded at 5.37 per cent in 1997-98, while, in the rest of the period, the average for the physically handicapped was 1.3 per cent.
The total number of beneficiaries covered during the period 1995-2000 was 47,172 in Dindigul District. Of the total, 37 per cent were SC beneficiaries, 0.9 per cent ST one and two per cent physically handicapped.

**Coverage of Women in Dindigul District**

The coverage of women beneficiaries is presented in Appendix m G. The total beneficiaries covered in Dindigul District during the years 1995-2000 was 47,172. Except for the year 1995-96, wherein 59.89 per cent of the total beneficiaries were women, in the rest of the years the number of women covered was below 30 per cent, which is less than the percentage fixed for women. In aggregate, the percentage of women covered in the years under review was 33.22 per cent in Dindigul District, which is well below the stipulated 40 per cent.

The financial progress of IRDP in Dindigul District during 1995-2000 is depicted in Appendix M H.

It can be inferred that, out of the total financial target in Dindigul District during the years 1995-2000, Rs. 1409.83 lakh was spent under the programme and the actual expenditure incurred was Rs. 1508.1 lakh. Dindigul District incurred 106.97 per cent financial expenditure against the allocation.

**Sector wise- Distribution of Beneficiaries**

The scheme-wise distribution of beneficiaries in the district under the IRDP during the period 1995-2000 is presented in Appendix III I.

Under the IRDP the beneficiaries are given financial assistance to invest in different economic activities. The primary sector covers schemes like irrigation, land development, milch animals, sheep, bullocks, etc. In the secondary sector, village industries, handicrafts, brick kiln, mike set, and lime manufacture etc are covered. The tertiary sector comprises of schemes related to training, knitting, bullock cart, tyre carts, tailoring etc.
The total number of beneficiaries covered during the period 1995-2000 was 47,172 in Dindigul District. Of the total, 37 per cent were SC beneficiaries, 0.9 per cent ST one and two per cent physically handicapped.

Coverage of Women in Dindigul District

The coverage of women beneficiaries is presented in Appendix in G. The total beneficiaries covered in Dindigul District during the years 1995-2000 was 47,172. Except for the year 1995-96, wherein 59.89 per cent of the total beneficiaries were women, in the rest of the years the number of women covered was below 30 per cent, which in less than the percentage fixed for women. In aggregate, the percentage of women covered in the years under review was 33.22 per cent in Dindigul District, which is well below the stipulated 40 per cent.

The financial progress of IRDP in Dindigul District during 1995-2000 is depicted in Appendix III H.

It can be inferred that, out of the total financial target in Dindigul District during the years 1995-2000, Rs. 1409.83 lakh was spent under the programme and the actual expenditure incurred was Rs. 1508.1 lakh. Dindigul District incurred 106.97 per cent financial expenditure against the allocation.

Sector wise- Distribution off Beneficiaries

The scheme-wise distribution of beneficiaries in the district under the IRDP during the period 1995-2000 is presented in Appendix III I.

Under the IRDP the beneficiaries are given financial assistance to invest in different economic activities. The primary sector covers schemes like irrigation, land development, milch animals, sheep, bullocks, etc. In the secondary sector, village industries, handicrafts, brick kiln, mike set, and lime manufacture etc are covered. The tertiary sector comprises of schemes related to training, knitting, bullock cart, tyre carts, tailoring etc.
During the period under study there was more investment in the primary sector (64 per cent). The secondary sector accounted for 14 per cent and the tertiary sector for 22 per cent.

The Physical Achievements in the Dindigul and Shanarpatty Blocks

The physical achievements refer to the number of beneficiaries covered in Dindigul and Shanarpatty blocks during the study period. This information is depicted in Appendix III J.

Dindigul Block

The physical target for Dindigul Block for the year 1995-96 was 725 and the achievement was 450. So the overall achievement in terms of physical achievement was 62 per cent. While the physical target for the following year was 700, the achievement was 600 (86%). The achievement of the physical targets for the years 1997-98 and 1998-99 were 510 (78%) and 500 (70%) out of the physical targets of 650 and 772 respectively. During 1999 - 2000, the physical achievement was 100 per cent out of the physical target of 600.

The physical target for the entire study period (1995-2000) in Dindigul Block was 3367, of which 79 per cent was achieved.

Shanarpatty Block

Year-wise IRDP Physical Targets for Shanarpatty Block are presented in Appendix IE J.

Of the target of 632 in 1995-96 for Shanarpatty Block, 480 (76%) were achieved. In the Year 1996-97 the physical target was 750 and the achievement was 560 (74.66 per cent). The year 1997-98 saw a decline in the physical achievements to 450 out of the physical target of 650 (69.33%).

The years 1998-99 and 1999-2000 again saw a decline in the physical targets at 550 and 500 respectively but the achievements were higher in the two sets of years, i.e., 91 per cent and 98 per cent respectively.
The overall physical achievements for Dindigul Block from 1995 to 2000 was 2660 against the target of 3367. In Shanarpatty Block, the overall physical target for the study period was 3052 and the achievement was 2490, i.e., 81 per cent. The performance of Shanarpatty Block in terms of the number of beneficiaries covered during the study period was better than that of the Dindigul Block.

**Women coverage in Dindigul and Shanarpatty Blocks**

Appendix III K. shows the number of women selected as beneficiaries selected in Dindigul and Shanarpatty Blocks.

Year-wise distribution of women covered under the IRDP in Dindigul and Shanarpatty Blocks is given hereunder:

**Dindigul Block**

Of the beneficiaries covered during the year 1995-96 (450 total) in Dindigul Block (220) 49 per cent were women. The total number of physical achievements for the year 1996-97 was 600. Out them 35 per cent related to women. The number of women covered in the year 1997-98 increased to 47 per cent out of a total of 510 beneficiaries. In the year 1998-99, the women beneficiaries covered was 38 per cent. In the year 1999-2000, the percentage of women beneficiaries decreased to 23 per cent.

**Shanarpatty Block**

Of 480 IRDP beneficiaries selected in the year 1995-96 in Shanarpatty Block 37.5 per cent were women whereas 36 per cent were the women beneficiaries selected in 1996-97. Thirty eight per cent out of 460 beneficiaries covered during the period 1998-99 belonged to the women's category and out of 500 beneficiaries selected in the year 1997-98, 42 per cent were women. The period 1999-2000 saw 38 per cent women selected out of 490 beneficiaries. In the year 1998-99, the 40 per cent mark was attained as per the rules given in the IRDP guidelines. However, the target was mostly 39 per cent in most of the period under study.
In Dindigul Block, of 2660 beneficiaries selected during the period 1995-2000, 1000 were women while in Shanarpatty Block the number of women beneficiaries was 955 against 2490 total beneficiaries. The percentage of women beneficiaries in both the blocks was nearly 38 per cent for all the years under study.

SC beneficiaries in Dindigul and Shanarpatty blocks

Appendix in L shows the SC beneficiaries in the two blocks during 1995-2000.

Dindigul Block

The SC beneficiaries during the period (1995-2000), were considered for the study.

In the year 1995-96, of the 450 beneficiaries selected for the IRDP in Dindigul District, 160 (36 per cent) were SCs. The following year, the overall beneficiaries selected for this programme were 600 and 30 per cent were SCs, while in 1997-98, 39 per cent were SCs. Out of 500 beneficiaries selected for this programme 44 per cent were SCs in 1998-99. In the period 1999-2000 there were 600 beneficiaries covered in Dindigul Block out of whom 33 per cent were SCs.

Shanarpatty Block

Out of 480 total beneficiaries selected for the IRDP in Shanarpatty Block in 1995-96, 38.8 per cent were SCs. In 1996-97 out of 560 selected beneficiaries, 36 were from the Scheduled Castes, while 41 per cent of the 460 total beneficiaries were selected from the SCs in 1997-98. The following year (1998-99) there were 500 beneficiaries selected in Shanarpatti Block out of whom 250 (41%) were SCs. In 1999-2000, 32 per cent of the total 490 beneficiaries selected were from the Scheduled Castes. The over all number of Scheduled Caste beneficiaries selected for the IRDP in Dindigul and Shanarpatty Blocks was 953 (35.8 per cent) and 940 (38 per cent) respectively.
Financial allocation and achievement in Shanarpatty and Dindigul Blocks

The financial targets and achievements during the years 1995-2000 for Shanarpatty Block and Dindigul Blocks are shown in Appendix HI M.

The results indicate that a target amount of Rs. 126.52 lakh was allocated for Dindigul Block during the study period from 1995 to 2000. The actual financial expenditure during the same period was 93 lakh (73.5 per cent). Over all financial target of Shanarpatty Block for the same period was 130.43 lakh and the expenditure was 94.22 lakh (72.3 per cent).

Quite fortuitously, the IRDP happens to be operated in these two blocks by both a Government organisation, namely, the DRDA, and a Non-Governmental organisation, namely, the Dindigul Multipurpose Social Service Society (DMSSS). A glance at the respective achievements of the GO and the NGO and a casual observation of their respective beneficiaries and the impact effected by the two agencies motivated the present researcher to delve deep into the organisation, the administration, the process of implementation, the follow up and the impact in respect of the GO and the NGO and compare them in order to find out why the NGO has registered greater levels of success in almost all aspects and phases of the IRDP so that his findings may be made available to the policy makers so as to enable them to streamline the implementation of the IRDP and thereby ensure the optimum usefulness of the programme. Hence the present study “Implementation of Rural Development Programmes by Government and Non-Governmental Originations in Dindigul District.”
References


Gandhi Mahatma., 1938. Harijan: 1-10


The Editor, Hindu Newspaper, June 1,2001:12


