Chapter - 2

Review of Literature and Research Design

Introduction

Numerous authors and researchers have contributed a good deal of literature on the IRDP. The relevant studies were perused so as to identify issues, problems and ideas that the current research addresses. At the end of this section, the specific need for the present investigation will be spelt out.

This chapter aims at reviewing various studies related to the aspects involved in the implementation of the IRDP, viz.,

i. Awareness and participation of beneficiaries in the IRDP

ii. Selection of households

iii. Selection of IRDP beneficiaries

iv. Malpractices and corruption at various levels

v. Time spent between the period of sanctioning and receiving the loan

vi. Choice of IRDP schemes/assets

vii. Status of assets

viii. Utilisation of loans

ix. Recovery of loans

x. Inefficient and inadequate monitoring by staff.

Awareness and participation in IRDP

Awareness of the IRDP details before receiving the loan is essential for the beneficiaries. The awareness level shows the extension efforts made by the implementing agency to educate the rural poor about the programme.
Rao (1987) found that the IRDP in Maheswaran Block of Ranga Reddy District of Andhra Pradesh achieved only limited success. The absence of a proper setup at the block level is hindering the planning and implementation of the schemes. Although the schemes chosen are based on the potential and the preference of the beneficiaries, they are not integrated properly and there is no long term strategy. As a result of this, there is no scope for community involvement in planning the schemes. Further he found that the government is only doling out subsidies to the rural poor from the available funds.

Mathya et al. (1983), in a study covering Gujarat, Karnataka and Kerala States, observed that the beneficiaries of the IRDP did not possess adequate knowledge of different schemes and the amount of subsidy to be disbursed to them. This was due to lack of adequate contact with the concerned officials and the mass media. The supply of inputs and services that are required for effective handling of the schemes was also not sufficient.

Kataria (1987) is categorical about the following shortcomings in implementing the IRDP. First, he noted that the rural poor people were not involved in the governance of the development plans of the programme. Secondly, there are problems concerning the administrative set up, which, according to his view, has aligned with the powerful rural rich, thereby accentuating the existing socio-economic inequalities. The programme also lacks a coordinated approach at various levels of implementing this programme and funds are diverted to meet the establishment cost.

Kulandaisamy (1988) evaluated the IRDP in two blocks of Coimbatore District of Tamil Nadu. He found that the level of awareness about the schemes and the programme at large was very low and the study further revealed that the respondents were selected without prior knowledge of the IRDP.
An anonymous (1986) report reveals that the poor, especially the poorest of the poor, do not come forward to participate in anti-poverty programmes because: 1. they do not know about the programme and there is nobody to help them in this regard; 2. they do not have the courage or confidence to come forward to take part as there are barriers of caste, culture or social status; 3. they do not get the required support from the administration, bank or Panchayats in terms of providing necessary certificates, guarantees, references, recommendations, etc., to enable them to get the loans; and, 4. they are prevented from taking part by the non-poor who either threaten them directly or manipulate things indirectly to see that they do not participate substantially in this programme.

An evaluation of the IRDP prepared by the Programme Evaluation Organisation (1987) of the Planning Commission observes that the performance of the IRDP was better in the regions where the level of awareness of the IRDP among the beneficiaries was high and satisfactory. Even in backward regions the performance was still good as long as awareness was clearly provided to the beneficiaries regarding the IRDP.

P.C. Deb (1979) points out that the majority of his respondents (61.25 per cent) came to know about the programme from speeches made by the political leaders during the election campaigns. The study further indicates that due to the absence of proper education and awareness, the beneficiaries could not understand even the objectives of the programme properly. Very few knew it as an anti-poverty programme intended to uplift the rural poor. A State Bank of India (SBI) study (1985) pointed out that 46.5 per cent of the households were not aware of the broad details of the programme before receiving the loan.
A Mandi District Study (1986) projects the awareness of the target group about the philosophy of the programme. The majority of the beneficiaries were aware of the programme (75.6 per cent), the Village Level Workers (VLW) and the Block Development Officials (BDOs) being the main sources of information, while 23.9 per cent of the beneficiaries received such information from friends.

An NIRD (1986) study pointed out that 90.5 per cent of the beneficiaries were aware of the programme. The sources of information were Village Development Officer (77.3 per cent), block level officials (11.4 per cent) and DRDA officials (4.0 per cent).

Singh et. al (1986) organised a study to find out the nature of people's participation in the IRDP. The study found that more people from amongst the large scale farmers participated in the IRDP. The required participation of the landless and the agricultural labourers was minimal. The researchers assert that sincere efforts were not made to educate the people about the objectives of the programme so as to enable them to participate successfully in large numbers.

Identification of households

The IRDP guidelines stipulate that the identification of households below poverty line will be done with the help of a survey. Most of the studies have pointed out that no such exercise was conducted in the respective study areas. T.J. Aranha and G. Kaundinya (1985) found weaknesses among those involved in carrying out the survey.

A Bhandra study (1986) indicates that the survey was conducted by the local teachers with the help of the village level workers of the State Government agencies, who had no significant knowledge of how to carry out the job. The responses were recorded by them on a small printed card and no work sheets were attached for calculating the net income of the households.
An NIRD study (1986) found that the majority of the respondents (94 per cent) were identified by Village Development Officials (VDO). It is also pointed out that, in actual practice, the VDOs prepared a list of poor families based on their sheer impressionistic estimation of the status of the poor households. Some fluke income figures were arrived at to justify the selection. The study concludes that, in the process of selecting the beneficiaries, the officials gave more importance to the opinion given by the local politicians than the prescribed socio-economic factors like occupation, income and landholding of the poor rural folk.

Rekesh Upadhyav (1989) observes that no systematic household survey was conducted. The gram sabhas did not involve themselves in the selection process as per the IRDP regulations. Instead political interference from the local leaders played a major role. They identified wrong beneficiaries who did not fit the required criteria. D.S. Dhilon and N.S. Sandhu (1990) supported this in their study too. They state that 70 per cent of the beneficiaries were selected without any prior survey.

But there are other studies which have pointed out that a proper household survey was conducted in accordance with the government guidelines. A Mandi District Study (1986) pointed out that 95.6 per cent of the beneficiaries were identified by a village survey. Similarly, Sudhakar Ghadam (1986), in his study, points out that 90 per cent cases were identified by a baseline household survey.

Several studies have also shown that the deserved poor do not get priority in selection. M.L. Sudan and Lakhmiswarma (1984) state that out of the total selected beneficiary households, only 6.6 per cent deserved to be selected they earned an income upto Rs. 1,500/- per annum. T. J. Aranha and G.K. Kaundhinya (1985) found that the proportion of landless workers selected for the loan was marginal, implying that the poorest of the poor were not considered for selection. A Project Evaluation Organisation (PEO) study (1985) points out that the expected poor were not necessarily the first ones to be selected. It
has been reported in many instances that people with good financial background have been selected wrongly as bonafide beneficiaries in this programme. A study undertaken in Satara District (1987) by Akola supports this point.

Selection of IRDP beneficiaries

Lack of adequate training and poor commitment on the part of the enumerators have resulted in large scale inclusion of ineligible households and the exclusion of eligible beneficiaries from the tentative list of IRDP beneficiaries. Many studies show variations in the percentage of ineligible beneficiaries: 4.0 per cent (G.Hara Gopal and C.H. Bala Ramulu, 1989), 12 per cent (Mandi District Study, 1986; and PNB Study, 1987). Balishtar and Umesh Chandra, 1990; NABARD, 1984), 15.8 per cent (NIRD 1986), 16 per cent (RBI 1984), 16.75 per cent (R.N. Tripathi, 1985), 18 per cent (PNB 1984), 20.6 per cent (SBI 1984), 21 per cent (Quilon District Study, 1985), 21.2 per cent (SBI 1985), 22.4 per cent (Sawai Madhopan District Study, 1986), 25 per cent (PEO, 1985), 30 per cent (Canara Bank, 1987), 35 per cent (Rothak Study, 1987), 40 per cent (T.J. Aranha and G.K. Kandhinya, 1985) and 84.4 per cent (Prarkash Upadhayaya, 1989). According to the Institute of Finance and Management Research Study Madras (1984), it ranges from 20 to 60 per cent, and Sandeep Bagches (1987) observes that in certain States the percentage of those who were wrongly identified ranged from 47 to 70.

Dhingra (1986), tracing the deficiencies of the DRDA, states that, in the absence of proper infrastructure, the problem arises as to how to involve the remote rural poor in some gainful programme. By short-circuiting the process, the government disqualifies some eligible beneficiaries in remote rural areas and replaces them by well off villagers who are easily accessible to the government officials.
Mohanasundaram (1988) found that there was a lukewarm attitude on the part of government officials in the machinery which selects potential beneficiaries. Selecting deserving beneficiaries by conducting household surveys will ensure that the right beneficiaries are assisted. The involvement of gram sabhas will cut down the intervention of intermediaries and avoid corrupt practices and other leakages. His study revealed that there were numerous intermediaries playing major roles in selecting the beneficiaries through corrupt practices. The study also showed that the village level workers were not well trained and did not engage effectively in selecting the beneficiaries.

Rao (1988), in this context, says that the work of identification of the beneficiaries was done by village development officers through household surveys in almost all the 14 villages covered under his study. It is a collective responsibility for the implementing agencies, viz., blocks, PRDAs and banks to confirm the list of the beneficiaries and obtain the final approval of the gram sabha. However, common instances of inappropriate identification of beneficiaries were found such as family income being in excess of the prescribed limit of Rs.3,600/- p.m. and some beneficiaries having more land holding than the prescribed limit of 5 acres.

R.K.Mahajan (1991) observes that 46.3 percent of the beneficiaries assisted were already above the poverty line before receiving the IRDP loan, their income being above Rs.4,800 per annum, the norm prescribed by the Planning Commission for selecting beneficiaries. The selection was not done based on the antayodya principle, the study concluded. The gram sabha did not screen the names selected for the loan as prescribed by the guidelines of the programme. In effect, those who really qualified for the schemes in many of the cases had no chance to benefit.
The study conducted by the Kerala Agricultural University (KAU.1985), observed that six beneficiaries assisted under the filter point tube well scheme had installed the pumps four years earlier. So the IRDP assistance was given solely for the purpose of getting the loan. The same study showed that pumpsets were allocated for domestic purposes and to those without any land and without even electricity connection.

In Kerala, there were a number of irregularities in the identification of beneficiaries. This is apparently because of favoritism and nepotism practised by the authorities in the selection process and part of the responsibility for improper identification may rest with the block staff. The study further reveals that once the DRDA classified a household as poor and recommended it for assistance, the banks did not verify such classification by cross checking the income of such families.

Kaur et al., (1986) tried to find out the factors hindering the achievement of the objectives as envisaged in the IRDP in Haryana. As far as the selection of the beneficiaries is concerned it was found that there were irrational criteria adopted to select the beneficiaries and so the process left many qualified beneficiaries out of the programme and identified wrong beneficiaries.

Thippaiah et al., (1986) attempted a study in two blocks of Dharwad District of Karnataka State to evaluate the IRDP programme. They found that inexperienced teachers and village level workers were assigned to carry out a household survey of eligible beneficiaries. Since they had not been trained properly to calculate the income of the households, they misidentified the beneficiaries. In addition to that, there was no scrutiny of the income estimates by the block and the district level authorities. In some instances, it was reported that the eligible beneficiaries were selected in the gram sabha meeting due to political pressures.
While bringing out the problems in the implementation of the IRDP programme, Manrai (1986) confirms that the selection of beneficiaries was arbitrary. According to the study the common reason for this was that the programmes were implemented in a hurry without adequate preparation and the time required for proper identification of eligible families. The study showed further that the developmental staff at the field level were obsessed with the idea of target achievement. As a result they selected some beneficiaries for the sake of attaining the physical targets per block without checking whether they fulfilled the necessary criteria for selection of eligible beneficiaries.

The Institute for Financial Management and Research, Madras (1986) evaluated and analysed four IRDP reports prepared by the Programme Evaluation Organisation of the Planning Commission, Government of India, New Delhi, the RBI, the NABARD and the Economic Assessment of Poverty Eradication and Rural Unemployment Programme. The following key issues were identified:

a) There was misidentification of beneficiaries to the extent of 15 to 20 per cent at the all India level and, in particular, it ranged from 47 to 70 percent in the Southern States of India.

b) The selection of activities was done without considering the ability of the beneficiaries to manage the assets, differences in infrastructural support, backward and forward leakages etc. As a result of all these problems the impact of the programme was not positive

Sharma (1988) infers that a large number of small farmers were selected for the scheme, whereas landless labourers and artisans were left out. The study identified two factors responsible for this situation, First, the small farmers constitute a section of beneficiaries who have better viability from the credit point of view and, secondly, the procedure for selection was faulty. Although it has been clearly
laid down that the IRDP beneficiaries should be selected in the open meeting of the general body of the gram sabha, this provision has been ignored rigorously and generally the beneficiaries are selected in consultation with the Panchayat president and at the most in the meeting of the gram Panchayat. Sharma concludes that lack of contact with the poorest of the poor is largely responsible for many distortions in the selection of deserving beneficiaries as well as the choice of proper schemes.

Chandakavate (1985) evaluated the IRDP in Sindgi Taluk of Bijapur District in Karnataka State and discovered a number of loopholes. He underlines that the identification of suitable families for assistance and their categorization was found defective. A formal discussion with the beneficiaries revealed that about seven per cent of the families surveyed were ineligible and that they were above the poverty line, their family members being either government servants or private job holders and some having big land holdings. The study showed that some small and marginal farmers were categorized as landless labourers and hence picked for the schemes of the IRDP. The study further pointed out that several members of the same family were assisted by treating them as separate family units. Worst of all, it was found that no bank officials were involved in the identification of the beneficiaries.

An attempt was made by Subharao (1985) to critically examine the impact of the IRDP on the basis of field work done by the NABARD. He traced the wrong identification of beneficiaries as one of the major failures of the programme. He asserts that wrong identification is related not so much to the efficiency of the administration and poor infrastructure but to the method adopted in identification of the poor. It is significant that in states where identification was done at meetings of gram sabhas or Panchayats (and not by politicians or bureaucrats), the degree of error was relatively low.
Corruption and Malpractices and other expenses

Malyadri (1986) says that most of the beneficiaries spend a lot of money in the process of receiving the loan. Sixty per cent of the beneficiaries paid amounts ranging between Rs.400 and Rs.600 and 40 percent spent Rs.200 for travelling several times to meet the BDOs and the bankers to sanction the loan.

Guhan’s study (1985) reveals the existence of corrupt practices among government and bank officials and some local politicians who take advantage of the poor and exploit them.

Rakesh Upadhyay (1989) also points out that there was evidence available to substantiate the observation that inevitably the majority of the beneficiaries had paid bribes for sanctioning the loan and the subsidy. Further the studies conducted by the PEO (1985), the RBI (1984) and the NABARD (1984) found outright leakages through corruption and other malpractices. The studies pinpoint several factors which promote such practices, viz.,

a) non-involvement and lack of awareness on the part of the beneficiaries,

b) insufficient investment in terms of project cost norms which results in the purchase of substandard assets, and,

c) the methodology of administering the subsidy.

A PAG study (1986) reveals that the IRDP involves numerous intermediaries right from identification of the beneficiaries to the disbursement of the loan. The undue involvement of a large number of intermediaries and the prevalence of illiteracy and ignorance amongst the beneficiaries tend to encourage the incidence of corrupt practices. The subsidy oriented loans provided in the programme are vulnerable to corrupt practices by the officials of the implementing agencies. The study further indicates that the brokers and intermediaries received assets and substituted them by sub-standard ones, while the beneficiaries were at the receiving end.
The State Bank of Patiala (1987) conducted a study on the IRDP in the three states of Punjab, Haryana and Himachal Pradesh. It was found that the majority of the beneficiaries had paid bribes to the government and bank officials for getting the loans. They also indicated that selling milk through collection centre and milk cooperative societies encouraged un-remunerative prices and malpractices.

Studies by Belishter and Umesh Verma (1990) and R.K Mahajan (1991) show that the officials involved in the programme took bribes and that 97 per cent of the IRDP beneficiaries paid bribes. In effect the loan was not sufficient to buy quality assets because the beneficiaries had to repay back the moneylenders, having borrowed from them earlier to pay the bribes.

Time spent between sanction and receipt of loan

Rajendra Singh et.al., (1986) highlights serious administrative lapses that led to delay in the sanctioning and the disbursement of the loan. Though credit has to be disbursed within 15 days from the time of application, most of the beneficiaries selected for the study reported a substantial time lag between the time of application and the time of receiving the loan, ranging from one month to six months. These delays led to additional travelling expenses, bribery and such other uncalled for practices. Consequently, the real burden of repaying the loan increased.

Sitaram (1987) cites the following RBI provision: the IRDP subsidy is supposed to be realised within 15 days from the time of application. According to his study, it took three months to get the loan for 70 percent of the beneficiaries, while 11 per cent received the loan after a period of six months and 19 per cent got the loan in six months to one year.
A PEO (1985) study on the IRDP reports that 52 per cent of the beneficiaries faced some problems in getting the benefit from the schemes. The problems reported were: the loan sanction procedure was time consuming (23 per cent) and it took a long time for the delivery of assets after the identification process (23 per cent).

Rajendra Singh et al., (1986) found that, on an average, it took a minimum of 80 days for the intended beneficiaries to receive the loan from the date of application. This was caused by the intermediaries who delayed to recommend the beneficiaries to the respective bank managers to get the loan.

Kulkarni et al., (1989) conducted a study on the IRDP in Bijapur District of Karnataka State. They found that too much time was taken to release the loan and the subsidy and it was suggested that a single window approach to releasing the loan and the subsidy will reduce the time lag.

A State Bank of Patiala (1987) study shows that 26 per cent of the respondents received the loans within one month, 20 per cent in two months, 32 per cent within one year, while four per cent of the sample took almost two years to receive the loan from the date of application.

**Choice of schemes / assets**

The programme guidelines stipulate that the borrowers should select the schemes of their choice. According to the PEO (1985) 10 per cent, according to the SBI (1987) 82 per cent and according to the PNB (1987) 66 per cent of the beneficiaries got the schemes of their own choice.

An NIRD study (1986) points out that 97 per cent of the beneficiaries went in for assets of their choice; 64.6 per cent stated that the availability of subsidy was the decisive factor; and, 22 per cent cited past experience and family occupation as the main reasons behind their choice.
Rakesh Upadhyay (1989) observes that due to lack of initiative, enterprise and innovative thinking on the part of the beneficiaries, the bankers and the government officials convinced them to select schemes which were not of their choice. In 64 per cent of the cases the beneficiaries were influenced by friends and neighbours who tempted them to select certain schemes. But P. Malyadri 1985, in his study, points out that 55 per cent of the selected beneficiaries have not received the assets of their choice.

The Kerala Agricultural University (1985) studied the beneficiaries in Malappuram District. The study indicates that a large number of sewing machines were distributed by the government officials to the beneficiaries who possessed no tailoring skills and had no potential for self-employment. This prompted the beneficiaries to sell the machines and gain immediate income. At the time of the survey they had no assets or money and they remained poor.

According to Rath (1985), there was undue emphasis on dairy and animal husbandry schemes by the government officials because the officials could easily handle them. He emphasises that due to lack of visible investment opportunities in the secondary sector and scarce market for their products, the people go in for the subsidy in the animal husbandry section because the subsidy is comparatively large and easy to get.

Status of assets

The assets are provided to the beneficiaries for the generation of income. Therefore, the status of the assets is an important indicator for assessing the economic viability of the schemes.

Several studies point out that the assets provided under this programme were not intact. An SBI study (1985) points to 15.5 per cent cases, a Sawai Modhopur District Study (1986) to 19 per cent cases, C.H. Hanumanth Rao (1988) to 23.7 per cent cases on SBI
study (1987) to 25.1 per cent cases, D.S. Dhillon and N.S Sandhu (1990) to 37.34 per cent cases, P. Ramaiah (1988) to 48 per cent cases and Haragopal and Bala Ramulu (1989) to 54 per cent cases.

Angsuman Basu (1988) points out the reasons for not keeping the assets intact. In some cases the assets were sold immediately after receiving them. In some cases it was found that the supply of defective assets and short life of animals due to inadequate veterinary back up facilities were some of the reasons responsible for non-possession of the assets. A Rothak District Study (1995) points to 27 per cent of cases in which the assets were not intact. The reasons mentioned in this study are: diseases, defective assets, high maintenance cost, non availability of fodder and other working expenditures.

A study in Mandi District (1986) has revealed that 56.4 per cent of the beneficiaries confirmed that the assets had totally perished and partially perished and that 32.3 per cent of the beneficiaries sold their assets. The study further highlighted that out of those respondents who did not possess the assets, 30.5 per cent confirmed that they needed money urgently which the assets could not generate while 20.6 per cent stated that the maintenance of the assets was costly, and 18.4 per cent mentioned that the assets were defective and hence they had to dispose them.

Rakesh Upadhayay (1989) has observed that 48 per cent of the cases indicated that the assets were not maintained by the beneficiaries at the time of the survey. This was due to the death of animals (45 per cent), insufficient income generation (15 per cent), high maintenance cost (9 per cent), supply of defective assets (11 per cent), and, diversion of loan amount to consumption purposes (20 per cent).

A World Bank (1989) study has shown that, two years after the assets were given through different schemes, they were still intact in 82 per cent of the cases, but, after 4 years this percentage declined to 59 per cent. The reasons expressed by 35 per cent of the respondents
were diseases (20 per cent), selection of poor assets (11 per cent) and
diversion of loan to household consumption (8 per cent). About 19
per cent of the beneficiaries gave no reasons as to why they had no
assets with them.

Utilisation of Loan Amount.

Gopal et al., (1989), in a study undertaken in Nolgonda District
of Andhra Pradesh, found that the loan received under the IRDP was
used for unintended purposes. The loan was diverted from creating
assets to consumption requirements.

The State Bank of Patiala (1987), in its analysis based on the
Branch Bank Managers’ reports, concluded that, in 98 per cent of the
cases, the funds were utilised properly in the initial stages. Two
beneficiaries were reported to have sold the assets immediately and
used the money for unspecified activities.

In a study conducted by the Economic and Statistical
Organisation, Government of Punjab (1987), it was found that most of
the default cases involved loan and subsidy misutilisation. The study
further shows that, even after buying the intended assets, they sold
the assets immediately and the money was spent for domestic
consumption.

Recovery of Loans

Regular and timely recovery of bank loans is an important
parameter to measure the extent to which the beneficiaries have
generated adequate income from the schemes. There is a wide
variation in the proportion of loan amounts repaid: G. Haragopal and
Bala Ramulu (1989) 28.2 per cent, Rakesh Uphadhyaya (1989) 39 per
cent and SBI Study (1985) 47.8 per cent.

The PEO (1985) conducted a study and found that financial
assistance from the assets received as a result of the IRDP was
inadequate (22 percent), there was no provision for supply for inputs
and materials (16 percent), there was no linkage of repayment to marketing of products (14 percent), and, there was no arrangement for marketing the produce (10 percent). With all these problems it was difficult for the beneficiaries to repay the IRDP loan.

A study by Desai (1988) shows that 82 per cent of the selected samples paid the loan from income derived from the IRDP schemes, while 18 per cent repaid the loan by borrowing money from other sources because the income generated from the IRDP schemes was not enough to repay the IRDP loan.

A study by the Punjab National Bank (1983) says that the overall recovery from the beneficiaries was 62.4 per cent and that the IRDP beneficiaries could not repay like the industrial sector.

A PEO study (1988) points out that nearly 16 per cent of the selected beneficiaries repaid between 20 and 40 percent of the loan amount while 9 per cent of the beneficiaries could not pay back the loan amount. The study further indicates that 82 per cent of the sample beneficiaries made repayments out of the income generated from the IRDP schemes and the remaining 18 per cent repaid from some undisclosed sources. On the contrary an Institute for Financial Management and Research, Madras (IFMR) (1984) study found that 79.6 per cent of the beneficiaries did not find any difficulty in repaying the loan.

Sudhakar Godam (1986), in his study, projects that 75 per cent of the beneficiaries repaid the loan amount in time. He adds that 30.22 per cent repaid less than half of the loan amount, whereas the remaining 69.83 per cent repaid more than 50 per cent of the loan amount.

C.H. Hanumantha Rao (1988) argues that in 22.9 per cent cases the amount of loan was overdue. The World Bank (1989) also points out that, after 2 years, 30 per cent of the loan amount remained overdue, and, after 5 years, it decreased to 18 per cent.
In a Sawai Madhopru Study (1986) it was found that 18 per cent of the beneficiaries repaid the entire loan. In addition, 60 per cent of the beneficiaries were repaying the installments regularly. The study showed that the default was due to lack of follow up by the bank officials (30 per cent) and household consumption (22 percent), while 6 percent gave the impression that the loan amount was spent on social functions. Inadequate income generated from the assets contributed greatly to non-repayment of the loan.

R.K. Mahajan’s study (1991) found that 45 percent of the beneficiaries repaid 20 percent of the loan whereas 40 per cent of the beneficiaries repaid from 20 to 50 per cent of the total amount.

**Inefficient** and inadequate **working** staff

Other than the above problems in the implementation of the IRDP, various studies have shown that administrative laxity was largely responsible for the poor performance of this programme.

Indira Hirway (1988) notes that the IRDP assumes that the special arrangements intended for the poor will reach them and she argues that this cannot work because the programme is run by the same Government bureaucratic machinery with the same credit institutions and the same panchayat raj institutions which had failed in implementing the previous rural development projects. Hirway logically asserts that the IRDP will not make any positive impact as long as it operates in the same system which can hardly make the benefits percolate to the poor as was evident in the past.

Satyanarayan et al., (1985) found that all the schemes implemented through the DRDA including the IRDP are affected by lack of proper financial commitment. The schemes are said to be untimely, uneven and not fully supervised. The traditional dominance of the rich and politicians who tend to influence the selection process unfairly, illiteracy, unemployment, inferiority complex, lack of enthusiasm and confidence are among the significant factors responsible for the overall poor performance.
A Yojana correspondent (1985) states that there are structural weaknesses in the administrative setup at the district and block levels, which come in the way of administering the schemes properly. Another handicap pointed out in the study relates to the frequent transfer of the key government officials, particularly the Project Officers in charge of District Rural Development Agencies (DRDAs). In his view the hindered efficiency and effectiveness of the administrative setup spreads from the district level to the grassroots. Besides this, the trained personnel available with the DRDAs are inadequate. In addition to this, there is a lack of horizontal coordination necessary for proper implementation of the programme at the ground level.

Mishra (1986) found that the majority of the respondents did not benefit beyond the poverty line on a permanent basis. In its conceptualisation, designing and planning, the IRDP has a lot of weaknesses in lifting people above the poverty line. He identifies some of these lacunae as centralised planning of the IRDP, administration problems, cumbersome lending procedures and poor government monitoring / supervision system.

Tulsyan (1987) made a study in Alauli Block of Khagaria District in Bihar State. The study shows that the DRDA is not working efficiently in preparing the Annual Action Plan (AAP) for the agricultural sector. The study finds the statistical achievement figures sent to the government from time to time by the DRDA to be based not on real facts but on sheer estimations. It is the subsidy element in the IRDP loan which the concerned officials have an eye on. He asserts further that the DRDA and the Rural Region Banks (RRBs) dumped the beneficiaries completely without meeting them again after supplying the assets. They never did any monitoring exercise at all.

Dhilon and Sandhu (1988) while making a study of the problems facing the IRDP, draw attention to the manner in which the DRDAs lack adequate staff at the block levels leading to irregular
visits to the beneficiaries. The abrupt transfer of officials slows down the monitoring process and hence delays the overall development towards attaining the objectives of the programme.

The same view is shared by Economic and Statistical Organisation, Punjab (1987); Lai (1988) highlights transfer of officials; Ray (1985), Rao (1987), Desai (1988) and Central Bank (1985) highlight the transfer of officials. All these studies suggest that either there is inadequate grassroots staff to carry out the activities concerned or the staff have not been trained to handle the programme.

The Public Accounts Committee’s Ninety First Report (1986-87) observed that the Ministry concerned with the IRDP has handled the programme in a casual manner. It has highlighted the casual attitude of the Ministry in the designing and implementing aspects. No systematic annual district plan or block plan was prepared to take care of anti-poverty schemes as required by the IRDP regulations. The Committee also observed that even when the plans were made, their quality was far from satisfactory. It was also indicated by the study that the identification of beneficiaries was done in an ad hoc fashion without conducting the required survey, that there was negligence from the concerned officials in implementing the IRDP, and, that funds were released to the DRDA without examining how the previous funds were utilised.

**Gaps in Literature**

The foregoing literature reveals that the different research studies available have been confined mostly to the impact and the evaluation of the IRDP by government institutions. However, no single and systematic scientific research has been carried out covering comprehensively all the aspects of implementing the IRDP through government institutions in comparison with the implementation through non-governmental organisations. The present study of the implementation of rural development programmes by government and non-governmental organisations in Dindigul District is intended to fill this gap.
After independence, India adopted the path of planned economic development to reshape its economy and solve the pinching problems of poverty and underemployment in rural areas. In its continued efforts towards this end the government introduced Five Year Plans. The Five Year Plans focussed on varied issues depending upon the current economic urgencies. The planning strategies have been shifted and changed several times with the inherent intention of developing rural areas and in order to address the economic issues in a systematic manner.

The paradigm shift in the planning process brought about variations in the planning techniques and systems in organizations for planning and implementation of different rural development programmes. The capital investment models of the 50s and the 60s changing to more basic needs approaches in the 70s and recently to a direct attack on poverty in rural areas through the target approach etc., stand as the evidences for the shifting focus of the planning process. This phenomenon forms the major concern in streamlining the socio-economic policies of the government. In spite of all these efforts over the past decades, the experts in the field of development have expressed increasing concern over the slow and poor pace of progress, particularly in ameliorating the conditions of the rural economy and alleviating the plight of the rural poor. Further, a close examination of the economy in general, and the rural economy in particular, has exposed the ever widening gap between the rich and the poor. This is regardless of the sustainable steps or measures taken by the government (Central and State) and its agencies.
In recent times it has been acknowledged that non-governmental organisations (NGOs) have been making unequivocal and considerable contributions towards rural development, particularly in the implementation of schemes tuned to assist the neglected segments of the rural masses. This is contrary to the misconception that they are exclusively supplementing the concerted efforts pursued by the government to uplift the socio-economic status of the rural community. It is crucial and imperative that the facets of socio-economic planning and implementation demand sustainable multi-pronged strategies in the long run.

Different studies have shown that the government and the non-governmental organisations differ in their strategies and approaches, specifically in their modes of operation, procedures, methods and follow up techniques in implementing rural development programmes. By adopting “optimum combination of strategical mix” of locally available resources (physical and human resources) and focusing on the thrust areas of rural economic growth and development, the rural poor (including the small farmers, marginal farmers and landless agricultural labourers) will definitely attain self reliance and a self sustaining level leading to modest upgradation of the rural population. Besides this, the components of rural development and its strategies have to be effective and comprehensive to achieve appropriate socio-economic equity by aiming at enriching their standard of living and overall quality of life. As a whole, the two sets of organisations viz., Government Organisations (GOs) and Non-Governmental Organisations (NGOs) must strive hard to integrate all the stages of the implementation process along with the appropriate follow up mechanism in order to concretize the rural transformation process and increase the output and productivity within a specified time frame. The current study is, therefore, undertaken to gauge the strengths and weaknesses (shortcomings) of the GOs and the NGOs.
(inter-related programme operating in the same area/district) involved in the process of implementing rural development programmes. The Integrated Rural Development Programme (IRDP) is such an inter-related programme implemented by the government and non-governmental organisations in the study area. Hence, a field study and intensive investigation was taken up by the present researcher. The data collected was used to analyse the implementation process and the performance of the programme undertaken by the two institutions, viz., the Government and a chosen NGO, namely, the Dindigul Multipurpose Social Services Society (DMSSS).

Justification of the Study

Numerous experiences and examples have shown how life for millions of rural households has improved because of the purposeful initiatives of socio-economic schemes and programmes over the past several decades. These schemes and programmes have been initiated by governmental agencies and some non-governmental organisations to achieve such socio-economic objectives as poverty alleviation, empowerment and eradication of malnutrition. Fortunately, not all government rural development programmes in developing countries are necessarily doomed to failure, as argued so often these days by many researchers and even the western donor agencies. At the same time it is true that these schemes or programmes are facing hurdles and numerous impediments in improving the poor conditions of the rural people. In the process of implementing these schemes and programmes a number of risks and uncertainties are encountered, particularly at the implementing stage. So, the present study is geared towards identifying some of the lacunae and obstacles associated with the implementation process of the IRDP as implemented by government and non-governmental organisations.

68
Objectives of the Study

The main focus of the study is to compare and evaluate the strategies adopted by the Government agencies and NGOs in the implementation process of rural development programmes and assess their relative effectiveness. The specific objectives of the exercise are:

i. To study the administrative structure of the Government and Non-Government agencies in implementing the IRDP;

ii. To study the mechanism of Government and Non-Governmental organisations for identification and selection of the beneficiaries of the IRDP;

iii. To study the socio-economic conditions of the beneficiaries in the study area;

iv. To examine the follow up activities and offer suggestions for effective implementation of the IRDP; and,

v. To study the impact of the Integrated Rural Development Programme on the beneficiaries.

Hypotheses of the study

On the basis of the issues raised and the objectives mentioned above three hypotheses have been formulated for the present study:

1. The Government Organisation is able to identify and select the right beneficiaries;

2. The impact of the programme on the beneficiaries of the NGO is more than that on the Government beneficiaries; and,

3. The Government Organisation does not engage in follow up activities with the beneficiaries as much as the NGO does.
Scope of the Study

The study is concerned with the implementation process and procedures in respect of rural development programmes in India, as adopted by Government and Non-governmental Organisations. So the Integrated Rural Development Programme (IRDP) was taken up for the study because it is the single largest anti-poverty programme which has been combating poverty directly by giving credit for productive investment to the rural poor. The implementation of the IRDP can be successful only if the strategies adopted by the agencies are beneficiary friendly. The programme involves selection of villages, preparation of household profiles, identification of beneficiaries, preparation of household plans, perspective plan and annual action plan, arrangements for disbursement of bank credit and subsidy, procurement of assets, and, monitoring and evaluation. All these point to the fact that effective and efficient implementation of rural development programmes requires a lot of skill and knowledge for the achievement of tangible results. The strategies, institutional arrangement and approaches adopted, etc., have their impact on successfully completing all the activities under the programme. Therefore a study focussing on these aspects is relevant and hence the presents study.

If the government and the NGOs continuously combine their efforts and work as one unit, they will achieve substantial success and improve the pace of rural development to alleviate poverty and reduce unemployment.
**Operationalisation of Concepts**

The concepts used in the study are operationally defined hereunder.

*Poverty Line*

'Poverty line' has been defined in terms of annual income of a family. A family of 5 members with an annual income of Rs. 16,000 or less is considered to be below the poverty line (IRDP Manual 1986).

*Target group*

The target group in the context of the study comprises small and marginal farmers, agricultural labourers, rural artisans, Scheduled Castes, Scheduled Tribes and the handicapped. The focus of the IRDP is on the poorest of the poor among these groups.

*Small Farmers*

A cultivator with a landholding of 5 acres or below constitutes a small farmer.

*Marginal Farmers*

A person with a landholding of 2.5 acres and below is a marginal farmer. In the case of Class I irrigated land, the ceiling is 1-2 acres.

*Agricultural labourers*

A person without any land other than a homestead and deriving more than 50 percent of his income from agricultural wages is an agricultural labourer.
Rural Artisan: A rural artisan is a person who belongs to a family which has been traditionally engaged in rural crafts, using locally available raw materials such as pottery, blacksmith

Moneylender

A traditional lender who caters to the small credit needs of the farmers and others for relatively high rates of interest is a moneylender.

Beneficiaries

When the target group is identified, selected and given the IRDP loan (monetary benefits or material benefits) they are referred to as beneficiaries.

Caste

Caste is a collection of families or group of families bearing a common name, claiming a common descent from a mythical ancestor, human or divine, professing to follow the same hereditary calling, regarded as such by those who are competent to give an opinion, and, forming a single homogenous community.

Samagra Gram Seva - Integrated village services

Satyagraha - Non-violence direct action backed by the truth.

Aqtyodaya- welfare of the last man (economically backward people in the society)

Swaraj- self rule or self governance.

Lakh: Indian Unit number indicating one followed by five zeroes.

Selection of Study Area

Two Community Development blocks in Dindigul District of Tamil Nadu State, India (as shown in map 2.1) where a Non Governmental Organisation, namely, the Dindigul Multipurpose Social
Service Society (DMSSS) and a Government agency are involved in implementing the Integrated Rural Development Programme (IRDP) were selected as the study area. The District Rural Development Agency (DRDA) was specifically identified for the study as the sole government body implementing all the rural development programmes at the district level. The DMSSS was purposely selected because it has been working in the field of rural development for more than two decades and also because it is the only NGO which implements the IRDP in the district.

The two Community Development blocks in Dindigul District, namely, Shanarpatty and Dindigul Blocks (Map 2.1) were selected because both the agencies of the study (Government and DMSSS) have been implementing the IRDP since 1994 in these two blocks. Moreover, there is a higher scope for meaningfully comparing their implementation strategies because both operate in the same socio-economic setting.

**Universe** of the study

A total of 2322 beneficiaries constituted the universe of the study. They were given loans during the period between 1996-97 and 1997-98.

**Sampling Techniques**

The study covered 192 respondents each from the Government category and the DMSSS category.

A list of the beneficiaries of the IRDP selected during 1996-97 and 1997-98 belonging to Dindigul and Shanarpatty Community Development Blocks was obtained from the DRDA, Dindigul District.

As per the list, there were 2322 beneficiaries who received loans under the IRDP, out of whom 192 beneficiaries received the benefits through the DMSSS while the remaining 2130 were assisted under the scheme through government departments and officials working under
the DRDA. All the 192 beneficiaries assisted through the DMSSS were considered for the present investigation. Sampling was done only for the government beneficiaries. To match the number of DMSSS beneficiaries, 192 out of the 2130 government beneficiaries were selected by adopting systematic random sampling technique. Beneficiaries who were not available at the time of the first phase of data collection were revisited several times to ensure that the data were obtained from all the selected respondents. However, in extreme cases, the next beneficiary in the sequential list of beneficiaries replaced them. Table 2.1 gives details of the selected sample size.

Table 2.1

Sampling Distribution of Beneficiaries By Implementing Agencies

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Dindigul</td>
<td>600 (55)</td>
<td>510 (46)</td>
<td>40</td>
<td>52</td>
</tr>
<tr>
<td>Shanarpatty</td>
<td>500 (51)</td>
<td>400 (40)*</td>
<td>60</td>
<td>60</td>
</tr>
<tr>
<td>Total</td>
<td>1100 (100)</td>
<td>970 (86)</td>
<td>1.00</td>
<td>92</td>
</tr>
</tbody>
</table>

Figures in parenthesis indicate the sample size selected for the study.

The beneficiaries selected and assisted through the Government agency were scattered over 35 villages of both Dindigul and Shanarpatty Community Development Blocks, whereas the beneficiaries who received assistance through the DMSSS were distributed in 1.9 villages of Dindigul and Shanarpatty Blocks (Map 2.1).

Instrument for Data Collection

A schedule was developed and tested in consultation with a panel of experts from the DRDA and the DMSSS. It was pre-tested randomly with 20 beneficiaries from the DRDA excluding the already
the DRDA. All the 192 beneficiaries assisted through the DMSSS were considered for the present investigation. Sampling was done only for the government beneficiaries. To match the number of DMSSS beneficiaries, 192 out of the 2130 government beneficiaries were selected by adopting systematic random sampling technique. Beneficiaries who were not available at the time of the first phase of data collection were revisited several times to ensure that the data were obtained from all the selected respondents. However, in extreme cases, the next beneficiary in the sequential list of beneficiaries replaced them. Table 2.1 gives details of the selected sample size.

Table 2.1

Sampling Distribution of Beneficiaries By Implementing Agencies

<table>
<thead>
<tr>
<th>Name of Block</th>
<th>Government</th>
<th>DMSSS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1996-97</td>
<td>1997-98</td>
</tr>
<tr>
<td>Dindigul</td>
<td>600 (55)</td>
<td>510 (46)</td>
</tr>
<tr>
<td>Shanarpatty</td>
<td>560 (51)</td>
<td>460 (40)*</td>
</tr>
<tr>
<td>Total</td>
<td>1160 (106)</td>
<td>970 (86)</td>
</tr>
</tbody>
</table>

Figures in parenthesis indicate the sample size selected for the study.

The beneficiaries selected and assisted through the Government agency were scattered over 35 villages of both Dindigul and Shanarpatty Community Development Blocks, whereas the beneficiaries who received assistance through the DMSSS were distributed in 19 villages of Dindigul and Shanarpatty Blocks (Map 2.1).

Instrument for Data Collection

A schedule was developed and tested in consultation with a panel of experts from the DRDA and the DMSSS. It was pre-tested randomly with 20 beneficiaries from the DRDA excluding the already
selected sample. Based on the results acquired during the pre-
testing, suitable alterations were made in the schedule for data
collection. The finalized interview schedule was administered for
collecting the data from the field (see Appendix I).

Records and reports maintained by both the DMSSS and the
Government agency were perused to obtain data on the organisational
and administrative structure for implementing the IRDP. Focussed
Group Discussions (FGD) were held by the researcher with the
officials of the Government as well as those in the DMSSS to obtain
additional information and clarifications. To cross-check the
information given by the officials from the two agencies under
investigation, group focussed discussions were also held and
information gathered from the beneficiaries.

Source of data

The present study is a descriptive one wherein both primary and
secondary data were gathered and used.

Primary Data: The primary data were gathered from the 384
respondents selected for the study. The selected respondents were
contacted at their residence through personal interview and the data
were collected by administering the pre-tested interview schedule.

Observational Study: Additional data were gathered through
observation technique. In order to ensure accurate observation, all
possible errors like prejudice, haste, poor knowledge and experience of
the subject, conservatism and other errors were cautiously guarded
against. The investigator observed in detail the rural setup and the
economic condition of the respondents, the working of the IRDP
programme at the block level and procedures for the sanction and disbursement of loans and the lacunae responsible for the delay in releasing the loan amount to the beneficiaries and the reasons for assets not being intact and the delay in the repayment of loan. While computing the income of the respondents in the pre-loan and the post-loan periods a detailed observation was made regarding the variables which could influence the computation of income such as the value of assets like livestock, additional income returns from the schemes etc.

The observational study and discussions field formed the base for interpretation and analysis of the data collected by the researcher from the field. The field data have been explained in a detailed manner with the help of the findings from the observational study wherever necessary.

*Secondary Data:* In addition to primary data, data were also collected from secondary sources covering various aspects as indicated below:

a.) Data related to the efforts made in the development of rural areas before and after independence.

b) Data on the process of implementation and overall performance of the IRDP programme at the national, the state and the district levels.

c) Data related to performance and components of the IRDP programme from District Rural Development Agencies (DRDAs) and block offices.

For collection of information and data on the above mentioned specific aspects numerous documents were perused and official records such as published and unpublished reports from 1) the Department: of Rural Development, Ministry of Agriculture, Government of India, New Delhi, 2) Agricultural Economics Research
Centre, University of Delhi, Delhi, 3) Tamilnadu Agricultural University, Coimbatore, 4) Director General, DRDA, 5) State Institute for Rural Development, Tamil Nadu, 6) Centre for Development Studies, Trivandrum, 7) National Institute for Rural Development, Hyderabad, 8) DRDA, Dindigul District, 9) DDO Offices at Shanarpatty and Dindigul Blocks, and, 10) State Bank of India, Dindigul District. In the process of collecting the secondary data, the researcher also utilized materials and information from various libraries from different institutions both within and outside Tamil Nadu.

Statistical Analysis of the Data

The important variables were formulated and the relevant data collected from the field were coded and analysed using SPSS (Statistical Package for Social Science) Windows. A tabular analysis involving one way and two-way tables was carried out.

Suitable and appropriate statistical tools such as percentage, mean, standard deviation and tests of significance like chi-square and t-test were used to analyse the primary data. In order to assess the impact of the IRDP, the ‘before’ factors and the ‘after’ factors of the receipt of assistance and benefits from the IRDP were taken into consideration. The mean and standard deviation for the change in the dependant variables between ‘before’ and ‘after’ were computed separately for the Government, agencies and the NGO, and t-test was applied to assess the significance of the difference in the change between the Government beneficiaries and the NGO beneficiaries. Multiple regression was worked out to arrive at the correlation coefficient on the family income and the selected independent variables.
programme at the block level and procedures for the sanction and disbursement of loans and the lacunae responsible for the delay in releasing the loan amount to the beneficiaries and the reasons for assets not being intact and the delay in the repayment of loan. While computing the income of the respondents in the pre loan and the post loan periods a detailed observation was made regarding the variables which could influence the computation of income such as the value of assets like livestock, additional income returns from the schemes etc.

The observational study and discussions held formed the base for interpretation and analysis of the data collected by the researcher from the field. The field data have been explained in a detailed manner with the help of the findings from the observational study wherever necessary.

*Secondary Data:* In addition to primary data, data were also collected from secondary sources covering various aspects as indicated below:

a) Data related to the efforts made in the development of rural areas before and after independence.

b) Data on the process of implementation and overall performance of the IRDP programme at the national, the state and the district levels.

c) Data related to performance and components of the IRDP programme from District Rural Development Agencies (DRDAs) and block offices.

For collection of information and data on the above mentioned specific aspects numerous documents were perused and official records such as published and unpublished reports from 1) the Department of Rural Development, Ministry of Agriculture, Government of India, New Delhi, 2) Agricultural Economics Research
Centre, University of Delhi, Delhi, 3) Tamilnadu Agricultural University, Coimbatore, 4) Director General, DRDA, 5) State Institute for Rural Development, Tamil Nadu, 6) Centre for Development Studies, Trivandrum, 7) National Institute for Rural Development, Hyderabad, 8) DRDA, Dindigul District, 9) BDO Offices at Shanarpatty and Dindigul Blocks, and, 10) State Bank of India, Dindigul District. In the process of collecting the secondary data, the researcher also utilized materials and information from various libraries from different institutions both within and outside Tamil Nadu.

Statistical Analysis of the Data

The important variables were formulated and the relevant data collected from the field were coded and analysed using SPSS (Statistical Package for Social Science) Windows. A tabular analysis involving one way and two-way tables was carried out.

Suitable and appropriate statistical tools such as percentage, mean, standard deviation and tests of significance like chi-square and t-test were used to analyse the primary data. In order to assess the impact of the IRDP, the ‘before’ factors and the ‘after’ factors of the receipt of assistance and benefits from the IRDP were taken into consideration. The mean and standard deviation for the change in the dependant variables between ‘before’ and ‘after’ were computed separately for the Government agencies and the NGO, and t-test was applied to assess the significance of the difference in the change between the Government beneficiaries and the NGO beneficiaries. Multiple regression was worked out to arrive at the correlation coefficient on the family income and the selected independent variables.
Chapter Scheme

The thesis is presented in seven chapters. The first chapter highlights briefly the components of rural development and the objectives of the government, after independence. It explains the role of NGOs in rural development in India. It also surveys the physical achievements and the financial targets achieved under the IRDP at the national level, in Tamil Nadu in Dindigul district and in Dindigul and Shanarpatty Blocks so as to prepare the ground for a comparative study of the performance of the DRDA and the DMSSS in implementing the IRDP in these two blocks. The second chapter reviews the related literature available and presents the research design. The third chapter focuses on the organisational and administrative structures of the Government, agency and the NGO and the process of implementing rural development programmes. The fourth chapter analyses the socio-economic details of the respondents. The fifth chapter presents the implementation procedures and the follow up process. The sixth chapter assesses the impact of the IRDP on the beneficiaries. The seventh chapter sums up the findings and conclusion of the study.

Period of field inquiry

The period of the present study covers five years from 1995 to 2000. The primary data were generated from the respondents who had been provided with assistance during 1995-96 and 1996-97. So the chosen study period has allowed sufficient time for accrual and expansion of benefits. This appears to be quite a reasonable time gap to assess and quantify the actual benefits derived by the beneficiaries from the IRDP.
Chapter Scheme

The thesis is presented in seven chapters. The first chapter highlights briefly the components of rural development and the objectives of the government after independence. It explains the role of NGOs in rural development in India. It also surveys the physical achievements and the financial targets achieved under the IRDP at the national level, in Tamil Nadu in Dindigul district and in Dindigul and Shanarpatty Blocks so as to prepare the ground for a comparative study of the performance of the DRDA and the DMSSS in implementing the IRDP in these two blocks. The second chapter reviews the related literature available and presents the research design. The third chapter focuses on the organisational and administrative structures of the Government agency and the NGO and the process of implementing rural development programmes. The fourth chapter analyses the socio-economic details of the respondents. The fifth chapter presents the implementation procedures and the follow up process. The sixth chapter assesses the impact of the IRDP on the beneficiaries. The seventh chapter sums up the findings and conclusion of the study.

Period of field inquiry

The period of the present study covers five years from 1995 to 2000. The primary data were generated from the respondents who had been provided with assistance during 1995-96 and 1996-97. So the chosen study period has allowed sufficient time for accrual and expansion of benefits. This appears to be quite a reasonable time gap to assess and quantify the actual benefits derived by the beneficiaries from the IRDP.
References


79


