CHAPTER - 7

CONCLUSION

In the preceding chapters, we have discussed at length some aspects of Administration of Rural Development Programme in Haryana in general and that of the District Bhiwani in particular. Since the summary of each chapter presents a partial picture of the Administration of Integrated Rural Development Programme, in this chapter, we attempt to pick up the threads of the narration so far made and present an integrated picture of the various aspects of the programme under study. Let us recapitulate a little and go back to the broad interest of our study.

Rural Development has today become an objective not only of regional concern but also of national and international importance. It has acquired a central position in the plan endeavour of developing nations. India is a developing country. More than two-thirds of its population has been living in rural areas. The living conditions of these rural masses were very poor before independence. Most of them could not satisfy even their basic needs and there was dominance of illiteracy, poverty, unemployment, ignorance, diseases and other scourages of mankind. More than eighty (80) per cent of these rural masses depended on agriculture for their livings in 1947. Health, educational and sanitary condition in the country at that time were far from satisfactory and the situation was rather worse in rural areas. So it was essential for the government to make special arrangements for removal of these evils, without which a smooth and spontaneous progress was not possible. Hence, the Government of India has to adopt various
programmes for rural development starting from Community Development Programme (CDP) in 1952 to Integrated Rural Development Programme (IRDP) in 1978-79 and onward. Some of these programmes like CDP, Cooperative Movement, Intensive Agricultural District Programme (IADP), Intensive Agricultural Area Programme (IAAP), High Yielding Varieties (HYV) etc. have emphasized on the agricultural and infra-structural development in rural areas. Others like Drought Prone Area Programme (DPAP), Desert Development Programme (DDP), Hill Area Development Programme (HADP), Tribal Area Development Programme (IADP) etc. have focussed on the development of a specific area. Still others like Rural Man Power Programme (RMP), Crash Scheme for Rural Employment (CSRE), Food for Work Programme (FWP), National Rural Employment Programme (NREP), Rural Landless Employment Guarantee Programme (RLEGP) etc. have paid attention to rural wage and employment generation. Though specific efforts have been made in different areas of rural development through these programmes and these programmes have shown significant impacts on rural scenario yet these programmes could not satisfy the needs of the weaker sections of rural society. In spite of bringing the weaker sections of rural society above the poverty line, these programmes have largely benefited the richer sections of rural society and led to an enlarged and glaring gap between these sections of rural masses. The benefits of development could not percolate to the weaker sections of the society. Hence in the fourth plan period, target group oriented programmes like Small Farmers Development Agency (SFDA) and Marginal Farmers and Agricultural Labourers (MFAL) were started, because these groups were constituting the bulk of the rural poor. As these programmes could not remain impressive for long in dialing with the acute problem of
rural poverty, hence were later on merged into a more comprehensive and integrated programme known as Integrated Rural Development Programme (IRDP). It was launched in 2300 selected Blocks in 1978-79 at national level and extended to all the remaining Blocks since October 2, 1980. It is a target group programme in which persons belonging to the below poverty line (BPL) families have been assisted under various schemes with the help of loan and subsidy so that they can cross the poverty line by generating extra-income and getting employment opportunities. While assisting under IRDP, the concerned authorities have to ensure a minimum percentage coverage of SC/ST, women and physically handicapped persons as directed by Government of India. A sum of Rs. 22,600 crore has been spent on IRDP for providing subsidy to 469.96 lakh Beneficiaries at national level since its inception up to 1995-96. To give special coverage to rural youths, a comprehensive programme known as 'Training of Rural Youths for Self-Employment (TRYSEM) was started at national level in September, 1979 as a sub-scheme of IRDP to provide training and self-employment opportunities to the rural youths from BPL families in the age group of 18-35. Since the commencement of this programme up to 1995-96, 37.09 lakh rural youths have been trained under TRYSEM at national level with the expenditure of Rs. 625 crore. More than half (56 per cent) of these trainees were either self-employed or wage-employed. So far, women were the neglected part of rural population, even after this fact that they were contributing more work hours in rural economy, they had nothing to say in owner-ship of family property. Hence the Government of India introduced a new programme known as 'Development of Women and Children in Rural Areas' (DWCRA) in 1983 as a sub-scheme of IRDP to give special coverage to rural women belonging
to BPL families. Under DWCRA 1,46,562 women groups have been organised at national level with a total strength of 24.69 lakh women Beneficiaries up to March, 1996. A sum of Rs. 191.35 crore has been utilized so far by these groups at national level.

Almost all the rural development programmes have to face challenges at administrative as well as financial levels. The administrative machinery made responsible for implementation of these programmes remained almost the same as was designed by their colonial rulers with a few changes like creation of DRDAs and Block Development Machinery. The Officials concerned with these agencies were not found different from the regular bureaucratic set-up. The success of any programme of rural development depends to a great extent on the style of functioning of the functionaries in its implementation, their perception towards the programme and the people for whom it is meant for. Equally the success of the programme will depend upon the active participation of the Beneficiaries. These programmes had remained the hand maid of bureaucracy and desired participation of the people could not be achieved even after the establishment of Panchayati Raj Institutions (PRIs).

However, these programmes gained high publicity during the 6th and 7th Plans. As a result various studies were conducted by the individual scholars as well as by the various institutions at various levels. Having a look at these studies we have to state that no comprehensive work has been done so far on this problem in the state of Haryana. Hence is the importance of the present study. In this study a modest attempt has been made to fill-up the gap. The present study attempts to examine in depth the
various aspects of rural development with special reference to IRDP. This includes the study of profile of the area, administrative structure of IRDP, process of implementation, its actual implementation and perception of Officials and Beneficiaries regarding these programmes.

We have selected the IRDP for our study with a view to assess its performance in the state and to find out the validity of certain assumptions underlying the poverty alleviation programmes. The basic assumptions of our study are as follows: The success of any development programme is determined to a greater extent by the administrative set up responsible for its implementation and its method and procedure of working; The administrative structure programmes should be flexible, goal-oriented and development-oriented in nature. The performance of the administrators depends on their mental make-up. The Officials-Beneficiaries' perception is equally a determinant of the success of a development programme. Training in management technology specially in areas of project planning and sharpening of professional skills determine the success of a scheme. The Officials approach towards Beneficiaries through persuasion, co-operation and mutual understanding is needed. A programme of integrated nature like IRDP cannot achieve the expected results without proper coordination and communication among various agencies. For achieving maximum output of development programme, active participation of Beneficiaries becomes essential. Continuous monitoring of the implementation of these programmes is equally important. The more important of the availability of infra-structural facilities for the success of any programme.
We have focussed our attention in this study on the administration of IRDP in the State of Haryana with special reference to District Bhiwani. The District consists of 8 Blocks and 432 Gram Panchayats. Each Block consists of approximately 50 to 60 Gram Panchayats. The data have been collected for the study up to 1995-96. The period of the study has been 1980-96 whereas for field work Beneficiaries assisted during 1990-95 have also been taken. Broadly speaking the study is exploratory in nature and the conclusions are tentative. In terms of scope, the study seeks to provide an initial step towards understanding the various programmes of rural development. The study is primarily based on empirical data collected from the respondent Officials and Beneficiaries through the techniques of interview, personal discussion and observation. For the selection of sample at each level, the following procedure was adopted. First, the District Bhiwani was taken for the purpose of indepth study, though some other factors have been paid due consideration in its selection. Second, three Blocks out of eight have been chosen from the District Bhiwani by applying simple random sampling technique on the basis of number of families assisted under IRDP since 1980-95. Thus, the selected Blocks are Bhiwani, Badhara and Loharu. Third, from each of the selected Block, three Gram Panchayats have been chosen by the same method and on the same pattern as was adopted in case of choosing the Blocks. Therefore, the selected Gram Panchayats are Devsar, Mitathal and Tigrana in Bhiwani Block, Gopi, Bhandhwa and Pichopa Kalan in Badhara Block and Jhumpa Kalan, Allauddinpur and Gagarwas in Loharu Block. Fourth, the respondents were of two types- the Beneficiaries of IRDP and Officials of DRDA, Bhiwani. As the number of Officials in DRDA, Bhiwani was 20, hence all of them were taken for interview. On the
contrary, 240 Beneficiaries were taken for sample from the District Bhiwani, taking 80 Beneficiaries from each of the selected Block and the number of Beneficiaries chosen from each Gram Panchayat was proportionate to the size sample. The method applied for selecting the respondent Beneficiaries was simple random sampling for which the lists of the Beneficiaries assisted in each selected Gram Panchayat during 1990-95 were taken from the DRDA Office. Besides, all the nine Branch Managers of concerned Banks and nine public opinion leaders/Surpanches of the selected Gram Panchayats have also been interviewed to evaluate their perception and participation in this programme. The primary data for the study were collected from the respondents with the help of carefully prepared questionnaires for each group which consists of both structured and unstructured questions. In addition to the interview, the other techniques used in collection of primary data were observation and discussion. These schedules/questionnaires were administrated personally. The responses were collected from the respondents individually and group discussion were also held whenever and wherever deemed necessary. Bank Branches were also visited to verify the facts relating to financial aspects. In addition to the information collected from the respondents, the secondary data were collected from the relevant Official records including various guidelines of the programmes and schemes, the manuals, correspondence between Government of India, State Governments and local level agencies, the progress reports, agenda notes and proceedings of various meetings conducted at Central and State levels. These data have been collected from the office records of the DRDAs, Branches of Concerned Banks, District Statistics Office, District Development and Panchayats Office, Country and Town Planning Office, besides the Directorates of Economics and
Statistics and Rural Development. Moreover, a number of publications and evaluation reports of Ministry of Rural Development, Planning Commission, National Institute of Rural Development (NIRD), Rural Development and Panchayat Raj Department and Economics and Statistics Department of Government of Haryana were extensively used in the course of the present study. Besides, Books, Journals, Research Articles and Newspapers were also used for data collection.

Let us add at this stage that we are aware of the limitations of our study. Since the administration of IRDP in an unexplored phenomena, the present study is exploratory in nature. In terms of its scope, it seeks to provide an initial step towards development programmes rather than examining the casual relationship of variables. We hope the study might help to develop hypothesis for further studies. Hopefully greater interest in IRDP can be created and more empirical works encouraged in this type of research.

Having recapitulated some of the theoretical assumptions that went into the spelling out of broader concerns of this study, we now discuss the findings of the study in a more coherent fashion by pulling together different strands and weaving them in a meaningful pattern in order to draw certain concrete conclusions. The performance of the programme has a direct co-relation with the profile of that area were it is going to be implemented. The profile does not only determine the viability of a particular programme but also the perception of the people to a great extent. Hence a brief review of the profile of the state as well as that of the chosen District has been presented here. The state of Haryana which came
into existence on November 1, 1966 as the 17th state of Indian Union, is still pre-dominantly a rural state. It is a small state with an area of 44,212 Sq. Km. constituting 1.35 per cent of the Indian Union. It is situated in the north-west part of the country. Physically, it falls into the broad natural divisions - the sub-Himalayan and the Indo-Gangetic Plain which runs in South-Eastern directions almost parallel to each other. The state does not enjoy the passage of any importance river through it. Hence, the climactic conditions in the state are not much favourable. It is very hot in summer and markedly cold in winter. There are two well marked seasons in the state. The state has a total population of 1,64,63,648 of which 88,27,474 are males and 76,36,174 are females. The sex ratio is 865 females per 1000 males which is lower to the national average of 927. The state is more densely populated as compared to the national average and three-fourths of its population is dwelling in rural areas. The SCs are about one-fifth of the state's population and there are no scheduled tribes in Haryana. It is a Hindu dominated (89 per cent) state. The literacy rate in the state is somewhat better (55.35 per cent) than the national average (52.21 per cent). However, it is poor on the part of women who constitute only one-third of the total literate population of the state and two-thirds of the literates are residing in urban areas. A satisfactory network of human and animal health services has been established in the state. It has shown significant development in the fields of agriculture, industry and infra-structural facilities in a short period of its existence. Today, it is one of the most developed states of the Indian Union. It has provided all the basic civil amenities to all its towns and villages up to 1981 and enjoys the status of being the first in the country to do the same. Besides, tremendous developments have been made by the state in the fields of transport
and communication. All the towns are equipped with the facilities of STD/ISD. The state has made remarkable development on economic fronts in the last three decades and is one of the states having highest per capita income which is about one and half times to that of national average. Less than one third of the state’s population is engaged in production and two-thirds are non-workers. Among the non-workers three-fourths are inhabiting in rural areas. About sixty per cent of the rural population is engaged in Primary sector and almost the same number derives their earnings from this sector. The average size of land holdings is 2.43 hectares at present which is decreasing day by day. Agriculture is the backbone of the state’s economy. Though considerable network of industry has been established. Forty per cent of the state’s Gross Domestic Production comes from agriculture and allied sectors. The area under forest in the state is not only poor (2.5 per cent) as compared to the national average but also thinly dispersed. The area under cultivation is about four-fifths of the total cultivable area in the state and half of it is double/multiple cropped. Haryana is the beneficiary of multi-purpose projects on Satluj and Beas. Western Yamuna Canal, Bhakra Canal and Gurgaon Canal are the major irrigation projects. The rural economy of Southern Haryana including Bhiwani District has been transformed after completion of Jui, Siwani and Loharu Lift-Irrigation Schemes and Jawaharlal Nehru (JLN) Irrigation Scheme. The major sources of irrigation in the state are canals (51 per cent) and tube wells (48 per cent). The state government has taken concrete steps to raise the standard of living of the farmers. It has not only written off their cooperative loans but also provided them other supporting facilities. The effects of the Green Revolution can be clearly observed in the state. Today, Haryana is not only self-sufficient in food grains production but also among
the top contributors of food grains to the central pool. Besides, the state has a very sound industrial base and it produces the largest number of tractors in the country. One out of every four bicycles is produced here. Panipat, Faridabad, Gurgaon, Hisar, Ambala, Yamuna Nagar etc. have come up as the advanced centres of industries and the future of the state as far as this sector is considered is very bright.

The District Bhiwani came into existence as the 8th district of Haryana on December 22, 1972. It is located on the South-West of the state of Haryana. It shares a long boundary with the state of Rajasthan. Though the district constitutes a part of Indo-Gangetic Alluvial Plain, yet largely it is dry and sandy. Sand Dunes Commonly known as 'Tibbas', can be seen abundantly in the South-Western parts of the district. The climate is very hot and dry in summer and extremely cold in winter. There are frequent dust-storms in May and June. In spite of the fact that Bhiwani is not favourably located, it can be proud of the progress it has made in various fields. It is the second largest district in the state having an area of 5140 Sq. Km. and a population of 11,39,718 constituting 11.6 per cent and 7 per cent of the state respectively. More than four-fifths of the population is living in rural areas. The district is thinly populated as far as the density is concerned as compared to the state average. The sex ratio is almost similar to that of the state average. Most of its population consists of Hindus and about twenty per cent of the population is from scheduled castes. The district is not evenly populated. The North-Eastern parts- Bhiwani, Bawani Khera and Charkhi Dadri have more than double density of population in comparison to the South-Western parts- Siwani, Loharu and Tosham. The literacy rate in the district is almost the
same as is in the state in general. Similar is the position in case of distribution of workforce and their proportionate strength in various sectors. Among the main workers who form about one-fourth (27.8 per cent) of the total population in the district, more than two-thirds (69 per cent) are engaged in Primary sector, eight per cent in Secondary sector and twenty-three per cent in Tertiary sector. Rural economy of the district is primarily based on agriculture and about eighty per cent of the land holdings are up to 5 hectares. In spite of the unfavourable conditions in existence, the district has achieved eventful growth in all fields of development. All the villages are availing of the facilities of electricity, safe drinking water and metalled roads. Besides, a good network of health, transport and communication services is in existence in the district. The various canal projects completed so far have brought a substantial change in rural economy. The South-Western parts of the district are covered by lift system of irrigation covering about sixty per cent of net area irrigated. Sprinkler system of irrigation has become very popular in Loharu and Badhara Blocks. Industrially the district is not very sound constituting less than two per cent of the total industries in the state which are highly centralized. The profile of all the three selected Blocks is more or less the same. The level of similarity is more in case of Loharu and Badhara Blocks. Thus the profile presents a clear picture of the demographic features of state and that of the District Bhiwani to have a better understanding about the socio, economic and political milieu of the area of study.

Another important set of factors which have an impact on the performance of a development programme is the administrative structure responsible for its implementation. Although the administrative set-up may not be the sole determinant
of implementation of a development programme, yet it plays a significant role in determining its performance. A glance at the administrative structure clearly reveals that in all the developing nations of Asia and Africa, state is viewed as a unit for social and economic change. The modern state has become a 'welfare-state' engaged in activities of socio-economic development. As the state function through its bureaucracy which is considered as an instrument of modernization and social change, the solution of vital problems of rural development depends to a significant level on the style of working of the bureaucracy. But the bureaucracy in all the developing nations including India has been finding it difficult to generate the required level of confidence in the people and to enlist their active support and cooperation in the process of social transformation. In India, it has been the victim of its colonial past, thought changes were introduced but in a casual manner and these were more marked at the central level than the lower levels of the government. While the central government was looked upon as an agency for development and change, the principle of a 'police-state' continued to govern the functioning of the state machinery at various levels and the layman still perceived the state as government as was the tendency during emperial period. The nation has launched various programmes rural development starting from Community Development Programme to Integrated Rural Development Programme at different intervals but the administrative set-up at various levels by and large remained the same. Though some changes were brought by establishing new institutions for development purposes such as DRDA, Panchayati Raj Institution and Block Development Offices. To ensure the effective implementation of rural development programmes, it was felt that the administrative system should be made more dynamic by
strengthening its rational and creative forces. Administrators with development responsibilities must be familiar with different forms of rationality needed for different areas for development administration. Hence the administrative structure engaged in the implementation of various programmes of socio-economic change has been given the name 'development administration'. It was expected that with the passage of time the attitudes of the bureaucracy would change and it would become quite responsive to development. However, the attitudes of bureaucrats in our country have not been changed to the desired extent. In India, there seems no difference between the regular bureaucracy and personnel engaged in development activities as far as their functioning and service conditions are concerned.

The administrative structure of Integrated Rural Development Programme and allied programmes of poverty alleviation and employment generation at various levels may be briefly mentioned here. The Ministry of Rural Development, Government of India, New-Delhi has been made fully accountable for formulating policy, planning, monitoring and evaluating the programmes of poverty alleviation and rural development at national level. It also releases the central share of funds. The Ministry is assisted by Central Level Consultative Committee in performing its responsibilities. The Ministry is headed by the Minister of Rural Development, who is assisted by the Secretary. Besides, there is an additional Secretary, six Joint Secretaries and other administrative as well as technical staff. The other technical institutions operating under the control of the Ministry are National Institute of Rural Development (NIRD), Council for Advancement of People's Action and Rural Training (CAPART) and Directorate
of Marketing and Inspection (DMI). In addition to the Minister in charge, the Commissioner, Development and Panchayats is at the top of administrative hierarchy and is the overall incharge of all the rural development programmes including IRDP in the state. Below it, there is the Directorate of Rural Development, headed by Director-cum-Joint Secretary, who with the help of various staff members is actually responsible for planning, implementing, monitoring and evaluating the programme at the state level. Besides, Haryana Institute of Rural Development (HIRD), Nilokheri helps in training of personnel and evaluation of the programme. A State Level Coordination Committee has been instituted to assist the Ministry in discharging its responsibilities. At the District level, all the rural development programmes including IRDP are planned, implemented, coordinated and monitored by the DRDA. In Haryana, these agencies are chaired by the Deputy Commissioners. Besides, the Deputy Commissioner, there is a full time Chief Executive Officer for each DRDA and this post is held by Additional Deputy Commissioner in the State. To help the ADC in formulation of annual action plan, a planning committee has been constituted which consists of an economist, a credit planning officer and a small and cottage industries officer. In the State, there is no separate staff for IRDP at Block level and the DRDA takes help of Block Development Staff and other functionaries of extension services for fulfilling its various requirements.

The performance of a development programme depends to a great extent upon its process of implementation, is another important assumption of our study. Hence, it is worthwhile to have a precise review of the process of implementation of IRDP so that the continuity of analysis can be maintained. This process consists
of various steps. The first one deals with the survey for identification of BPL families in rural areas. The survey is conducted by the DRDAs with the help of village level functionaries of various departments, on the directions of state government. However, the active involvement of Gram Panchayats have been ensured through 73rd constitutional amendment at this level to make the survey process more impartial and democratic. The BPL lists so prepared are given adequate publicity and later on sent to the Block Development Officer or DRDA for approval. These lists are compiled at the District level to get a clear picture of the poverty in the state so far and the third is in operation since 1997. On the basis of the BPL list and the financial allocations, the DRDA prepares perspective as well as annual action plans with the help of its planning team. The perspective plan is prepared keeping in view the local resources, profile, infra-structural facilities and feasible activities in that particular area, besides the financial allocation. It provides detailed information for preparing the annual action plan. The governing body of DRDA approves the annual action plan after taking a critical appraisal of the economic profile, feasibility of activities chosen, forward-backward linkages, assessment of previous year plan etc. Its copies are later on circulated to the Department of Rural Development of the State Government and other concerned agencies for further information and necessary action. Organization of credit camps is the third step in the process of implementation of IRDP. These camps are organized by the DRDA in the proposed village/s to fill up the loan application forms as per the provisions in the annual action plan. The sole criteria for arranging the credit camps is to save the time and resources of both the Beneficiaries and that of concerned staff. These camps are
required to be attended by the representative of DRDA particularly by the APO (credit) or the APO of the concerned Block, Patwari, Gram Sachiv, Manager of concerned Bank, representative of District Development Manager (DDM), NABARD, Local Panchayat through Sarpanch and local level functionaries of concerned department and any other person whose presence it felt necessary by the Chairman, DRDA. Processing of loan applications is the fourth step of implementation process. After filling-up the loan application forms of the proposed Beneficiaries in credit camps, these are submitted to the concerned Bank by the Officials of DRDA with subsidy amount and other required documents. The Bank is bound to complete these process within a fortnight of its receipt in its office. However, in practice, it is a time consuming process as the concerned Officials have to appraised of each loan application individually. The State Level Committee on Unit Cost has been instituted to ascertain the unit cost for various activities every year. The Regional Office of NABARD is delegated powers to escalate 20 per cent in unit cost decided for various activities. Thus, the revised unit cost is communicated to the State Government, DRDA and Lead Bank. As the unit costs so decided are average one which can further revised by District Level Consultative Committee with the help of Lead Bank. Purchasing of assets is another important step in the process of implementation of IRDP. It is normally the responsibility of DRDA to provide assets to the Beneficiaries of standard quality, at economic prices and to the satisfaction of the Beneficiary. For fulfilling this requirement, Purchase Committee has been constituted in each DRDA which consists of the Beneficiary, a representative each of the DRDA/APO (credit), the financing Institution, the concerned department and a representative SC/ST. In order to provide more liberty to the
Beneficiary while purchasing the assets, the Purchase Committee system was revised in 1991-92 and Cash Disbursement system was introduced up to fifty per cent of the Blocks. In Bhiwani District, Bhiwani, Dadri-I,II, Bawani Khera and Tosham Blocks are under Cash system. In these Blocks, the Bank makes available the whole amount of unit cost to the Beneficiary in advance and Beneficiary is supposed to submit the utilization certificate or cash memo within a month of getting the loan. At present both the systems are in operation. Monitoring is another significant step in the process of implementation of IRDP. It is an integrated process consisting of follow-up, qualitative monitoring and evaluation. It is a process or a strategy to keep a close watch on the implementation of a project so as to ensure the timely completion of its various components within the sanctioned outlay and time frame. It started with the first visit of the Bank and Block Officials of concerned department to the Beneficiary after purchasing the asset. Its sole criteria is to assist the Beneficiary to put the assets in income generating position and to check their mis-utilization. For effective and quarterly monitoring of IRDP at DRDA and State level, the Government of India, has suggested two types of schedules. Further the Government of India has also fixed monthly targets for conducting quarterly qualitative monitoring by the Inspecting Officers who have to pay fix visits to the Beneficiaries. On the basis of the monitoring done by the Inspecting Officers, the quarterly consolidated report is prepared by the DRDA for circulation among the BDPOs. The last and most important step in the process of IRDP implementation is the recovery. The Beneficiary has to repay the Bank loan with interest within a period of five years in yearly installments. The routine work of recovery is done by the Officials of concerned Banks. On the recommendations
of Expert Committee of RBI on IRDP, the Government has to initiate Back-End Subsidy Process in 1995 to improve the recovery system. In this system the Bank released the full project cost including the subsidy amount as loan to the Beneficiary at the beginning. However, the subsidy is deposited to his account in the Bank with a lock up period of three to five years. It is adjusted to the last few installments of repayment. Besides, taking some concrete steps at administrative level, the Government of India has directed the State Governments to appoint utilization Reporters-cum-Recovery facilitators on commission basis. But in practice nothing such has been done so far in the state.

After observing the various aspects of the problem under study in previous chapters, the performance of IRDP at the state and District levels has been presented in chapter 5. The brief review of the performance of the programme may be worthwhile to present here to have a better understanding about the programme. The state has adopted various programmes at different intervals for rural development on the initiative of Central Government. The programme of IRDP has been in operation in the state since 2nd October, 1980 in all the Blocks. For implementing it, the first household survey for identification of BPL families was conducted during 1980-84 in which 5,19,444 families (42 per cent) were found living below the poverty line in rural areas of which about thirty-nine per cent were from scheduled castes. The second BPL survey was completed in 1991-92 and the number of families identified below poverty line were 6,28,860 in the state which is about 37 per cent of the total rural households. Among these about two-thirds were from the two middle strata of income. Majority of them (42 per cent) were from agricultural labourers followed by non-
agricultural labourers (20 per cent). The scheduled castes and Backward Classes were forty-one per cent and twenty-two per cent respectively of the total BPL population in the state. The incidence of poverty varied from district to district the number of families assisted under IRDP in Haryana since 1980-96 were 6,22,825 which constitutes about eighty per cent of the total BPL families in the state. Among these assisted families about 42 per cent were scheduled castes twenty-five per cent were women and half per cent were physically handicapped. Majority of the Beneficiaries (58 per cent) were assisted under Primary sector, followed by ISB sector (22 per cent) and Tertiary sector (20 per cent) during the above mentioned period. The strength of Beneficiaries assisted under Primary sector has continuously declined to a significant level and a sharp rise has been shown by ISB sector. A total sum of Rs. 145.52 crore has been spent as administrative expenditure and subsidy during this period. The total credit mobilized was Rs. 113.56 crore as subsidy and Rs. 223.65 crore as loan and the per capita investment was Rs. 5414 for the whole period IRDP was initially started in 5 selected Blocks of District Bhiwani in 1978-79 and was extended to all the seven Blocks since October 2, 1980. The first BPL survey was conducted in the district during 1980-84 and 41,912 families were found living below the poverty line of which 30,344 families had been assisted during 6th and 7th plans. According to the second BPL survey (1991-92), 48,241 families were identified living below the poverty line of which 17,103 were from scheduled castes (35.4 per cent) and 10,133 from backward classes (21 per cent). The total BPL families were 32.25 per cent of the total rural households. The strength of BPL families varied from Block to Block. It was highest in Tosham Block (20.6 per cent) and lowest in Dadri-I (11.3 per cent). A significant number of the BPL families
hailed from agricultural labourers and marginal farmers i.e. 35 per cent of each group followed by non-agricultural labourers (17.5 per cent). The total number of BPL families covered under IRDP in the District since 1980-95 were 39324 of these maximum pertained to Tosham Block 916.2 per cent) and minimum to Siwani Block (8.8 per cent). Among the total assisted families 37.5 per cent were scheduled castes, 12.8 per cent were women and 0.5 per cent were physically handicapped persons. The coverage of the latter two groups has augmented meaningfully since 1990-91. About three-fourths of the Beneficiaries were assisted under Primary sector followed by Tertiary (16 per cent) and ISB sectors (10 per cent) the coverage under Primary sector has decreased to a substantial extent whereas increased about seven fold in ISB sector during the whole study period. A sum of Rs.704.1 lakh has been spent so far on this programme in the District of which more than two-thirds (67 per cent) has been spent on Primary sector followed by Tertiary (21 per cent) and ISB sectors (12 per cent). The total credit mobilized during 1980-95 was Rs. 2127.69 lakh of which Rs.704.07 lakh were spent on subsidy and Rs. 1423.62 lakh on loan. The average per capita income during the whole period was Rs. 5410. It has amplified more than three fold during 1994-95 as compared to the 6th Plan period (1980-85).

The most important set of assumptions of the present study is that the success of development programmes like IRDP depends to a significant level upon the Officials-Beneficiaries perception about the various aspects of the programme and about their perception towards each other. An endeavour has been made through the responses collected from respondent Officials and Beneficiaries to test the validity of certain existing assumptions. It
will be meaningful here to present a precise review of Officials-Beneficiaries perception on various issues about the programme. To begin with, it is essential here to mention that this chapter consists of three parts. The first part deals with the background information of the respondent Officials and Beneficiaries. It is assumed that the perception of an individual on any problem is designed significantly by his background. Hence, it is considered worthwhile to present in brief the socio-economic background of the respondents. It has already been cleared that the Beneficiaries under the programme are persons from BPL families living in rural areas and the programme guidelines indicate clearly that 40 per cent of the Beneficiaries should be from women. However, among our respondents the coverage of women is nearly the same as desired in guidelines. Whereas the strength of women Officials is just twenty per cent. The Government has directed to cover at least 50 per cent of Beneficiaries from SC/ST and at least 3 per cent from physically handicapped persons. Their respective coverage under the programme in our sample respondents is by and large similar to the guidelines. On the other hand, the Scheduled Castes constitute 55 per cent of the respondent Officials. Hence, the category wise coverage of the Beneficiaries in our sample is in accordance with the guidelines issued by the Ministry. A family with five members is considered a parameter for ascertaining its BPL status which is a unit for assistance under IRDP. However, among our respondents it was found that only a small number (16.7 per cent) were from this criteria. Hence more than four-fifths of the respondent Beneficiaries had enlarged families to the set parameter and it has been observed as one of major causes of their poverty. So it is suggested that adequate steps need to be taken to strengthen the family welfare programmes for the rural poors and to awaken them about their
causes of poverty. On the other hand, the size of the Officials families by and large was small. The target groups under the programme are the small farmers, marginal farmers, agricultural labourers, non-agricultural labourers, rural artisans etc. These groups constitute the bulk of rural BPL population. Among these marginal farmers and agricultural labourers form a significant part of the population. In our sample the agricultural labourers constitute a major part (44.6 per cent) followed by marginal farmers (38.0 per cent). However, among the Officials more than two-thirds were from class-III and IV categories and majority of them depended on their salary as a source of income. The income is the sole criteria for identification of BPL families under IRDP. More than half (53.6 per cent) of the respondents were from the lower middle income group i.e. Rs.1726-3500 and about one-third (32.6 per cent) were from the upper middle income group i.e. Rs.3501-4800. Thus, it can be concluded that more than eighty per cent of the respondents were from the two middle income groups and the reasons may be that these groups constitute a bulk of rural BPL population. Education has been taken as one of the key indicators while deciding SES background in social sciences and is a determining factor of ones outlook towards life. It is presumed that an educated person would be better informative. About three-fifths (59.6 per cent) of our respondent Beneficiaries were illiterate and nearly one-third (30.4 per cent) of them had elementary knowledge of education. Thus, the educational status of most of the Beneficiaries in the sample is very poor which has been observed as a major reason for their poverty. Therefore, it is suggested that special attention should be paid towards improving the educational standard of the BPL families in rural areas. In spite of it, majority of the Officials were also from lower educational strata. It is
essential that the Beneficiaries should have information about the various programmes in operation in that particular area and about the benefits they can derive from these programmes. Unless the Beneficiaries understand the real spirit of the programme, one can not expect their full involvement and participation in the programme. Under IRDP the concerned APO and the Gram Sachiv are entrusted with the job of awareness among Beneficiaries. Besides, a lucrative role of the Gram Panchayats has been expected in the process of information dissemination. About three-fourths (72.5 per cent) of our respondents reported that they came to know about the programme through Assistant Project Officer and fifteen per cent got information from the Gram Panchayats whereas an insignificant number (7.1 per cent) of them were informed about the programme by the Gram Sachiv. On the basis of the above analysis, we are inclined to conclude that the extension activities were not found satisfactory. Hence these need to be further strengthened so that the benefits of the programme can be extracted to the optimum level. The Gram Panchayats have also to review their position and it is hoped that these institutions will play a liaison role in the rural development programmes. The perspective Beneficiaries have been selected for IRDP assistance from the BPL lists from which credit camps are organized in the village/s by the DRDA with the help of local staff of various concerned departments and Gram Sabha. All the respondents were selected through the above-mentioned procedure and not even a single beneficiary was taken by any other mean. This indicates the active involvement of Gram Panchayats in identification procedure of Beneficiaries. For the smooth implementation of programme and deriving maximum output from the scheme sanctioned, it is essential that the loan applications of the Beneficiaries should be processed quickly. The delay in
sanctioning of loan and grounding of the scheme has always burdened the Beneficiaries with undue sufferings. Hence, the government of India has directed to the programme implementing agencies to organize credit camps so that the loan applications could be filled up on the spot without wasting time and resources. These credit camps are attended by all the concerned Officials including Bank representative. The RBI has directed all the concerned Banks to clear the loan applications within a fortnight after receiving them in their office. But in practice, it seems to be a time consuming process. About two-thirds (71.2 per cent) of the respondents have reported that it took 2-3 months time in clearing their loan applications at the DRDA level and less than one-third (28.8 per cent) of them pointed out that the time taken at this level was between 1-2 months. They further informed that the Bank took more than two months period in four-fifths of the cases and in about one-fifth of the cases, loan was disbursed within 1-2 months. Not even a single respondents could get loan within the stipulated period. Therefore, it can be concluded from the above observations that the processing of loan applications is a time consuming process and the reasons might be a lot of formalities and appraisal of every loan application minutely, which the DRDA and Banks have to perform. It is, therefore, suggested that the loan applications should be processed as early as can be possible and needs to adhere the guidelines issued regarding it. The guidelines of IRDP clearly suggest that the Beneficiaries should not face any difficulty in getting the loans for this credit camps are organized. In spite of these clear guidelines, the Beneficiaries have to face many difficulties in getting the loan under the scheme in time. More than two-thirds (70.0 per cent) of our respondents reported that they have to face difficulties while getting the loan. However, less than
one-third (30.0 per cent) of them did not face any difficulty in getting their loans. The reasons cited were large number of formalities, unhelpful attitude of the concerned Officials, besides cases of bribery. In some cases, the assets of the Beneficiaries were reported to be under-estimated or the loan was not sanctioned at all. On the other hand, Beneficiaries who did not face any difficulties for getting loans indicated some adjustment with concerned Officials. This kind of adjustment between the concerned Officials and Beneficiaries has been observed to be one of the major causes of misappropriation of assistance provided. Therefore, it is suggested that vigilance system needs to be further tightened and complaint regarding it should be heard by Additional Deputy Commissioner and strict action should be taken against the corrupt Officials. During the time of basic survey, the preference of Beneficiaries towards the proposed economic activity is invariably obtained. This is done in order to know the intention and choice of the beneficiary. However, the activities are finalised after ascertaining the resource potential and infra-structural facilities. Thus, the list of activities in a particular area is prepared by the nodal bank and approved by the Governing Body of DRDA. Efforts are made to provide the beneficiary maximum liberty while selecting a particular scheme. More than half of our respondents (51.2 per cent) got the assets of their first choice and a large number (39.2 per cent) of them preferred it as their second choice. A small number (9.6 per cent) of the respondents reported that they were not given any choice regarding the scheme. Thus, it can be concluded that majority of the respondents could get assets of their choice. Simultaneously, we can not undermine that significant part of respondents who reported poor choices about the assets. Hence more attention is required to enhance the opportunities for better
choice. The activities provided under IRDP are broadly divided into three sectors- Primary, ISB and Tertiary. The Beneficiaries can get any activity under these sectors depending upon the profile of that particular area, infra-structural support available and his own interest because these factors determine the survival of a particular asset/scheme created. Forty per cent of our respondents were assisted under Primary sector, followed by 38.0 per cent for ISB sector and 21.3 per cent for tertiary sector. Milch cattle and plough camel constitute about three-fourths (72.8 per cent) of the total assets under Primary sector whereas in ISB sector majority lies with village industries, handicraft and handloom activities. The majority of the Beneficiaries in Tertiary sector were assisted for camel cart and mule cart. Thus most of the Beneficiaries got the schemes according to the local profile of their respective areas. For proper utilization of the assistance provided, it is essential that it should be adequate because there is a correlation between the adequacy of assistance provided and its proper utilization. More than two thirds (69.2 per cent) of our respondents considered the assistance provided as adequate whereas about thirty one per cent of them observed it as inadequate to create a potential asset and they were either forced to purchase a sub-standard asset or to go away with the assistance provided to meet their other domestic requirements. An interestingly large number (73.3 per cent) of the respondents have actually created the assets and the remaining (26.7 per cent) who did not do so, reported the inadequacy of assistance as the main reason for it, followed by adjustment with concerned Officials and lack of interest of the Beneficiary to create the assets. It was also observed that some of the Beneficiaries had nothing to do with assets. Their sole motto was to gobble up the subsidy provided under the programme. However, in some cases, the role of the
Beneficiaries in putting the assets into operation, has been observed dubious. The tendency of misappropriation was highest in Cash Block (Bhiwnai) almost doubled to Purchase Committee Blocks (Badhara and Loharu). It is a cause of concern and demands for proper attention from the concerned authorities. Establishment of some what bigger processing units by the DRDA with the help of loan and subsidy provided to the Beneficiaries and then giving permanent employment to these Beneficiaries there, can be a better alternative. The survival of any scheme depends to a great extent upon the quality of scheme provided. The guidelines of IRDP also clearly stated that the Beneficiaries should be provided assets of good qualities. Out the respondents who actually purchased the assets, 56.8 per cent of them were satisfied with the quality of the assets provided them whereas about one-third (31.3 per cent) of them judged their quality as an average and a small number (11.9 per cent) of them considered the quality of their assets as poor. Thus a significant number of Beneficiaries were not satisfied with the quality of their assets and have reported reasons as under estimation of unit cost and escalation of prices primarily. The present status of the scheme is a significant variable for assessing the success of that particular programme under which it has been provided. Out of the total 260 assets provided to the Beneficiaries, 30.4 per cent were found to be intact, about one-third (34.6 per cent ) of them were sold and an equal number of these assets were perished fully or partially. The reason cited for the non-retention of these assets were immediate need of money, unnatural a calamities, low income generation and costly maintenance of the assets provided. Lack of sincere monitoring has been observed as one of the main reasons for perishing of the assets. The main objective of IRDP is to bring the BPL families above poverty line by generating
extra income from the assets provided. Not even a single activity is sufficient to break into the vicious circle of poverty, hence these families are provided assistance in form of double or multiple activities. A larger part (56.7 per cent) of our respondents were single activity holders followed by 37.9 per cent who got benefits for double activities and only an insignificant number (5.4 per cent) could have the privileges of being Beneficiaries under multiple activities. Therefore, it can be concluded from the above observations that a significant part of the Beneficiaries were single activity holders which could not prove much effective in breaking their bonds of poverty. So it is suggested that most of the BPL families should be covered under double or multiple activities. The proper utilization of the assistance provided and the success of the programme can be better assessed by knowing the economic position of the Beneficiary after assistance. Only twenty-two per cent of the respondents reported significant improvement in their economic position whereas thirty seven per cent considered it marginal and one-fourth of them observed it a little. However, 10.8 per cent of them found no difference in their economic position. Surprisingly, a small number (4.6 per cent) of them have reported of indebtedness due to misappropriation of assistance provided. Thus, about forty per cent of the respondents admitted that there was no fruitful change in their economic position. Therefore, it needs to strengthen monitoring process besides the infra-structural support available. Repayment of loan is another important indicator for assessing the success of the programme. To what extent the Beneficiaries have properly operated the assets can be assessed by getting information about their repayment of loans. A sizeable (21 per cent) number of our respondents have reported that they had cleared the Bank loans, 47 per cent were repaying regularly. However, 14 per cent of them
have paid only a few installments and 10 per cent wanted to clear but not in a position at that time. Interestingly, a small number (8 per cent) of them were defaulters. By and large the recovery process of IRDP seems to be satisfactory.

After assessing the respondent Officials Beneficiaries individual position, it will be worthwhile here to present their perception about the various aspects of the programme of IRDP. Because perception has been observed as a significant parameter for deciding ones preferences so it can be a major determinant for the success of a development programme. The administrative structure responsible for implementing a particular programme determines its performance and the performance of the administrative set-up is decided significantly by the perception of people involved in it. Among our respondents, 45 per cent of the Officials and 40.8 per cent of the Beneficiaries expressed their satisfaction about the existing administrative structure. However, the large part of the respondents was dissatisfied with it and desired changes both at structural and functional levels. Both of them blamed each other for not responding according to the needs and requirements of the IRDP. Most of the Officials observed low salary, poor working conditions, stress and overload of work as the main reasons of their dissatisfaction whereas the majority of the Beneficiaries reported that the Officials were non-cooperative, took little interest in their work and were not easily available to them. It has been observed that the approach of Officials on key post in the administration as Director, Project Experts and Chief Executive Officer, is very much casual towards the programme which has a direct effect on the performance of the programme. Lack of Block level machinery of IRDP had been pointed out by both of the Officials and
Beneficiaries. Therefore, it is suggested to create Block level machinery of IRDP, strengthening of the existing set-up and to raise the morale of the Officials. The Officials on key posts should be appointed for a definite period and their accountability should be fixed. Their attitudes towards the programme and Beneficiaries is the need of the hour. The financial institutions have a pivotal role to play in the implementation of IRDP. The respondent Officials and Beneficiaries perception about these institutions show that sixty per cent of the Officials were satisfied with these institutions and 42.5 per cent of the Beneficiaries were also of the same view. Nevertheless, the other significant section of our respondents, who were not satisfied with the financial institutions, have reported privately in that the Bank Officials take bribe while sanctioning loans, otherwise their assets are underestimated. Therefore, it is suggested that the supervision over these institutions should be tightened and strict action against corrupt Officials should be taken. Eighty per cent of the Officials considered the amount provided as adequate and more than two-thirds (69.2 per cent) of the Beneficiaries were of the same view. Those who considered the assistance as inadequate pointed out that low level of unit cost, escalation in prices and underestimation of the assets, were the main reasons for it. Majority of the Officials (40.0 per cent) and Beneficiaries (55.5 per cent) were of the view that some of the Beneficiaries actually created the assets. However, one-fourth of the Officials and one-fifth of the Beneficiaries considered that all of them have created the assets. A sizable number (35.0 per cent) of the Officials and a marginal number (26.3 per cent) of the Beneficiaries perceived that most of them have done so. Thus, both the Officials and Beneficiaries admitted the existence of a large section of Beneficiaries who did not actually create the assets. This
indicates towards the forgery existing in the programme. Hence this matter needs to pay special emphasis by the concerned authorities. About two-thirds (65 per cent) of the Officials and more than half of (56.3 per cent) of the Beneficiaries have expressed their satisfaction about the process of implementation of IRDP. Interestingly a good number of Officials (35 per cent) and nearly the same number of Beneficiaries (33.3 per cent) were not satisfied with the process of implementation and 10.4 per cent of the Beneficiaries were highly dissatisfied with it. The reasons of dissatisfaction of Beneficiaries include delay in processing of loan applications, low choice in selecting the assets/schemes, inadequacy of unit cost, poor infra-structural facilities, improper monitoring, rigid recovery system, delay in settling of claims etc. Majority of the Officials and Beneficiaries considered that infra-structural facilities available were sufficient. Monitoring is a significant variable for determining the success of a particular programme. Under IRDP special provisions has been made to strengthen the monitoring process. The opinion of the respondent Officials and Beneficiaries regarding it is that majority of the Officials were satisfied with it whereas the number of Beneficiaries who were of the same opinion was relatively low. A significant number of the respondents were not satisfied with the monitoring process. But in practice, the situation was rather sad. The lack of sincere monitoring has been observed as one of the major reasons for misappropriation of the assistance provided. In most of the cases 'vikas patrikas' were not issued to the Beneficiaries and if so done only few entries were marked on. The qualitative monitoring has also confined to paper work in most of the cases. Therefore, it is suggested that the monitoring process should be strengthened by ensuring regular field visits through state, DRDA and Block
Officials. Besides, vikas patrikas should be issued in each and every case with latest information recorded on it by the visiting Officials. So far as the sector-wise performance of the programme is concerned, the respondents have expressed mixed opinion. Among the Officials majority (45 per cent) was in favour of ISB sector, followed by Tertiary and Primary sectors whereas the Beneficiaries gave preference to Primary sector (35.8 per cent) succeeded by Tertiary and ISB sectors. Thus, by and large the success of the programme was judged by both the Officials and Beneficiaries equally in all the sectors. However in practice, the programme has been observed more successful in ISB and tertiary sectors. There is maximum forgery in animal husbandry sector. In most of the cases either the animal was not purchased otherwise sold after sometimes. Since 1991, there are two modes of purchasing assets-Purchase Committee and Cash Disbursement systems. Fifty-five (55) per cent of the Officials and 44.8 per cent of the respondent Beneficiaries perceived both the above mentioned systems equally successful whereas in individual cases majority of the respondents favoured Cash system rather than Purchase Committee system. However, in practice the tendency of forgery was observed more in Cash system’s Block rather than Purchase Committee system. A remarkable number of the Officials (65.0 per cent) and the same number of the Beneficiaries (67.1 per cent) considered that some of the Beneficiaries were crossing the poverty line. However, a marginal number of the Officials (20.0 per cent) and Beneficiaries (22.8 per cent) favoured that most of them crossed the poverty line whereas the strength of the respondents who considered that all of them who did so were comparatively lower. Thus, it can be concluded that many of the assisted families were crossing the poverty line. This indicates towards substantial impact of the
programme over the target groups. Hence, fifty-five per cent of the Officials and 70.4 per cent of the Beneficiaries were in favour to continue it whereas forty per cent of the Officials and 17.9 per cent of the Beneficiaries wanted to continue it with certain changes. None of the Officials was of the opinion to stop the programme. However, an insignificant number (4.6 per cent) of the Beneficiaries expressed their view in favour to stop the programme. Thus, the overwhelming majority of the respondents were in favour to continue the programme though with certain changes. About two-thirds (65.0 per cent) of the Officials and more than half (57.8 per cent) of the Beneficiaries considered the programme as fully successful followed by about one-third (35.0 per cent) of the Officials and nearly the same number (33.8 per cent) of the Beneficiaries who perceived it successful to some extent. A small number (8.7 per cent) of the Beneficiaries assessed the programme as a failure. Therefore, a surprisingly high percentage of our respondents considered the programme successful and even after some loopholes, they have admitted its impact on rural scenario.

The Officials-Beneficiaries perception about each other is also an integral part of this study so, it is better to describe it here. More than half (51.3 per cent) of the Beneficiaries considered that the Officials take interest in their work whereas a significant number (48.7 per cent) perceived that they did not take interest in their work. Interestingly, more than three-fourths(78.8 per cent) of them reported that the Officials are more concerned about their salaries and a large number of them (65.0 per cent) observed that the Officials take as much interest in their work as is required to fulfil their targets on paper. More than four-fifths (82.0 per cent) of the Beneficiaries were of the view that the Officials were arrogant and non-cooperative in nature. Thus, the overall assessment of the
Beneficiaries about the Officials is not satisfactory and their mental make up is far behind as is required for development oriented programmes. Therefore, we are inclined to conclude here that until the Officials adopt lenient, cooperative and development oriented approach towards Beneficiaries, they can not get fruitful output from these programmes. It is further suggested that periodic training and work shops to upgrade the skills of Officials at various levels should be organised as the existing facilities in the state are highly inadequate. As far as the perception of the Officials about the Beneficiaries is concerned, twenty per cent of the Officials were of the view that the Beneficiaries were taking much interest in creating the assets whereas half of the Officials observed that they took interest in it to some extent. A significant number of (30.0 per cent) the Officials perceived that the interest taken by Beneficiaries in creating the assets was little. However, a small number (15.0 per cent) of the Officials observed that the interest taken by Beneficiaries in operating the assets was much whereas sixty per cent of them perceived it to some extent and about one-fourth of them considered it little. Thus, the overall perception of the Officials about Beneficiaries is not appreciable and requires some dramatic changes. It is hoped that the Beneficiaries would take the assistance sincerely and extract maximum output from it.

However, the actual position of the Beneficiaries regarding IRDP and taking benefits from it, is rather sad. It has been observed that most of the Beneficiaries are still not in a position to meet their basic needs properly. They are living in destitute unhygienic and rather poor condition. Their family size is too big for their earnings. Majority of them are illiterate and ignorant. Lack of spirit has been observed in these families. Most of
them have no future planning and are mingled with present needs. Among the families who have crossed the poverty line, majority are those in which some person of that family has got government service. Some of the public opinion leaders believed that the programmes of rural development including IRDP have not succeeded in alleviation of rural poverty. These programmes have become more politically centred than provided help to the poorest of the poor. The government has been assisting the poors since independence but this help is far from satisfactory. It was also noticed during our study that who have crossed the BPL line were not dependent on IRDP assistance so far. Hence the programmes need to be reviewed. However, the some other public opinion leaders do believe in the usefulness of this programme of poverty alleviation and it has benefited a lot of families who have taken the assistance sincerely. They further stated that this programme should continue with certain modifications, if needed. Let’s add here that the findings of our study have been endorsed by various studies on the subject and can also be taken for the purposes of generalization.