CHAPTER I

INTRODUCTION
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The Integrated Rural Development Programme was launched to combat unemployment and under employment in the rural areas with a view to raising the rural poor above the poverty line. The programme in its present form was started in 1978-79 in 2300 selected development blocks throughout the country, but from the 1st October, 1980 it was implemented in all the 5011 blocks of the country.

In order to appreciate the philosophy of IRD Programme it would be necessary to study the efforts of rural development planning in rural areas before and after India's Independence. It is well known that India is a country of villages as about 75 per cent of India's population lives in 5,76,000 villages spread throughout the length and breadth of the country. Agriculture and allied sector are providing employment to about 69 per cent of the total population of the country. About 40 per cent of the population in rural areas is living below the poverty
line and a very vast number of these rural poor belongs to Scheduled Castes/Scheduled Tribes/Backward classes and other economically weaker sections of the society. Before Independence, the foreign rulers concentrated their developmental efforts on the urban areas only and the rural areas were merely looked down as suppliers of cheap labour and agricultural produce. Naturally, rural areas received negligible attention except through distribution of Takavi loans which again were never part of a well designed programme of rural development. Fortunately, where the government was neglecting its responsibility for rural development, public leaders were in their own limited way trying hard for rural upliftment. Mahatma Gandhi had declared that political emancipation had no meaning unless it lifted the people from poverty and ignorance. He enunciated the 13 point programme of rural development involving basic education, village industries, Khadi and other minimum requirements of the rural areas to improve the quality of life there. From Shantiniketan, Rabindranath Tagore tried to make villages self-reliant by inspiring them to use modern resources for economic development of the later seeds of the Community Development. The seeds of the Community Development Programme during the later years were sown
through this experiment. In South India at Martandam, Spincer Hatch brought up the idea of development of the poorest people in the rural society while Shri T.T. Krishnamchari in Baroda tried hard for rural development work and efforts made at Gurgaon under Mr. Brayani for agricultural development were another step in the same direction.

After India's Independence the whole situation was radically changed. The national Government launched the implementation of Gandhiji's ideas for rural development in the form of Etawa Pilot Project in Uttar Pradesh and Nilokheri, Faridabad Project in Punjab. The main objective behind these programmes was to create an atmosphere for development of man and material for socio-economic development of rural society in the country. The first phase of planned rural development programme started from 1952 and it went through many phases covering many fields.

1. **COMMUNITY DEVELOPMENT PROGRAMME**:

The Community Development Programme was started in the year 1952 with 55 projects with the block as a administration Unit. Roughly 300 villages were covered by every block. On the 1st April 1974, these blocks in number were 5,223 covering entire rural area in the country.
At present there are 5011 blocks in IRD Programme. In the beginning each block was provided with a team of 7 Extension Officers, 10 Gram Sewaks and two Gram Sevikas. The entire population of the block is covered by it and it is a Unit of planning and administration.

The Community Development Programme in the beginning was a programme of the Government with people's participation but Nehru wanted to make it a people's programme with Government's participation. Unfortunately, the planning was made at the macro-level by the planners who mostly hailed from urban areas having little experience of rural environ or rural economy. In the Community Development Programme, very little attention was paid to economic activities. As such the involvement of rural people was not enlisted in sufficient measure, because the need of the people was money. After some experience the Government renamed Community Development Programme as IRDP with different activities.

By the end of fifty's, the emphasis was laid on food production and priorities for Community Development were changed. Subsequently the programme in sixty's became the basis for general movement for the success of Panchayati Raj system and the development administration.

As such during the period 1951-60 efforts were made by the Government for the creation of infrastructure to increase agricultural production. Between 1961-70 priorities were given for more intensive development of rural economy. It was felt necessary by the Government of India for various ameliorative measures to avoid socially explosive situation in the country side. As a result of this the Government of India in 70's and 80's designed and implemented several programmes for allround development of rural areas.

The following rural development programmes deserve attention:

1. **AREA SPECIFIC PROGRAMMES**:

   Various programmes come in this category such as Integrated Area Development Programme (IADP), Whole Village Development Programme (WVDP), Command Area Development Programme (CAD), Drought Prone Area Programme (DPAP), Desert Development Programme (DDP) etc.

2. **TARGET GROUP SPECIFIC PROGRAMMES**:

   The following programmes come under this category. Such as Small Farmers Development Agency (SFDA), Marginal Farmers and Landless Labourers Agency (MFLA), Antyodaya, Integrated Rural Development Programme (IRDP), Integrated Tribal Development Project (ITDP) etc.
3. **EMPLOYMENT PROGRAMMES**:

Some of the Employment Programmes are listed below:

Such as Crash Scheme for Rural Employment (CSRE), Food for Works Programme (FFWP), Pilot Intensive Rural Employment Programme (PIREP), National Rural Employment Programme (NREP), Rural landless Employment Guarantee Programme (RLEGp), Jawahar Rozgar Yojna, Training for Rural Youth for Self Employment (TRYSEM) etc.

4. **SOCIAL WELFARE PROGRAMMES**:

The following are the social welfare programmes.

National Adult Education Programme (NAEP), Mahila Mandals, Minimum Needs Programme (MNP), Applied Nutrition Programme (ANP), Integrated Child Development Service Project (ICDSP) etc.

A review of the various on-going programmes was made during the late 70s which revealed that the impact of these programmes was minimal. All these programmes could not achieve any significant success in the development of the rural poor. These programmes did not cover the whole country. Though a number of blocks had been covered by more than one of these programmes. None of these programmes were based on practical experience as these were drafted
in air-conditioned rooms by the officials. All this resulted in overlapping and duplication of different programmes in certain areas while certain other areas did not have an opportunity to get benefit of even one of these programmes. It created a lot of confusion and frustration. Further, most of these programmes were temporary in nature and were viewed as an extra work by the officials where they were introduced. On the other hand, the benefit of the economic growth to rural areas, more especially to the backward areas, scheduled castes and scheduled tribes has not taken place as desired. The economic growth has benefitted the rich people that may be able to raise per-capita income but may not be accompanied by mitigation of poverty and elimination of unemployment and under-employment. The outcome was, the rich reaping the benefit and the poor becoming much poorer in the rural areas.¹

To avoid such a situation in planned economic development experienced in the past revealed that there was need for a new comprehensive programme for rural upliftment i.e. direct assault on poverty within the context of the general socio-economic development of the

¹ Kumar, Anil, M.Phil Dissertation on "Economic Impact of IRDP in Marh Block of Jammu District", University of Jammu, 1987, p.6.
country. Hence, an attempt to eradicate poverty was made in the Sixth 'Five Year Plan' by introducing an INTEGRATED RURAL DEVELOPMENT PROGRAMME for the upliftment of the rural folk.¹

Integrated rural development programme is an assault on rural poverty. It may be regarded a fillip to the rural economy under which direct assistance is provided to rural folk in order to eliminate penury, unemployment, under-employment and to improve their standard of living. It is a single-largest anti-poverty programme which involves an integrated development of agriculture, industry and related activities to accelerate the growth rate of rural development so that living standard of the rural folk may rise.²

SCOPE OF THE STUDY:

In the beginning the Integrated Rural Development Programme was implemented in few blocks in Aligarh District from 1978-79. It was extended to the whole district from 2nd October, 1980 covering all the 17 blocks. The objectives of the programme are well known but on the basis of past experience and short coming revealed by different concurrent studies, some changes were made in the 7th five year plan to achieve the target successfully.

¹ Kumar, Ani, Op.Cit. p.7
For successful achievement of the objectives, sectorwise targets are assigned to each block in the district after consideration of available resources in the area for the selected poor families. The District Rural Development Agency is responsible for implementing the programme at district level and Block Development Officer at block level. Successful implementation of the programme in the rural areas can only be judged after the evaluation of its activities and achievements at district and block level.

It is necessary to study the rural poor of Aligarh District from different angles. No research has been done on the financing of IRDP and its impact on backward classes in Aligarh District. Therefore, it is necessary to make a detailed and depth study to represent the overall picture of administrative machinery which is responsible for making the programme a success and its impact on the economic development of identified beneficiaries under the programme.

It is further necessary to examine and analyse the present implementation of IRDP Programme whether it caters to the need of the rural people and beneficiaries are getting incremental income through the items provided under the programme in the district, or the programme needs some improvement and modification for its better effectiveness.
in future. This study will be helpful for the Government, DRDA, Aligarh, Block Development Officers of different blocks and financing institutions in Aligarh District and further it will be helpful to have a systematic check in the implementation and to give a real benefit to the persons identified to adopt items of development to overcome the poverty line.

OBJECTIVES OF THE STUDY:

The main objective of the study is to analyse the institutional financing for Integrated Rural Development Programme and its impact on backward classes in Aligarh District with a view to make some addition in the existing literature which may form the foundation for further theoretical and empirical research work. More specifically the study aims at:

1. To examine the socio-economic impact of the IRD Programme on the selected and benefitted backward class families in Aligarh District during 7th Plan period.

2. To evaluate the financing for IRDP by Cooperative Banks and Commercial Banks all over India.

3. To examine the role of Cooperative financing for IRDP in Aligarh District and its progress from 1980-81 to 1989-90.
4. To study the administrative machinery which is responsible for implementation of the IRD Programme.

5. To evaluate the process of identification of beneficiaries and selection of proper schemes for them under IRDP and to find out whether the poorest of the poor are helped or not under the scheme i.e. eligibles are getting the benefits.

6. To find out the number of benefitted families under the programme who have successfully crossed the poverty line during the period under review in the selected blocks of the district so that it may be examined whether the IRDP is really helpful for raising the level of income and standard of living of the selected beneficiaries.

7. To find out various lacunas in the implementation of the programme which come in the way of achieving the desired goal.

8. To make some concrete and viable suggestions for the successful implementation of IRDP.

RESEARCH METHODOLOGY:

To examine the socio-economic impact of IRDP a study covering the rural areas of Aligarh District has been undertaken. Two blocks Lodha and Dhanipur have been
through schedules alone. It is also seen that usually answers are not given by IRDP beneficiaries in a formal interview. Therefore, other methods such as observation case histories and informal discussions are called for. The same has been done to elicit information in case of this study. In short the methodology followed in this study is given below:

1. There are 17 blocks in Aligarh District. Two blocks have been selected for the purpose of present study. 4 villages from Lodha block and 4 villages from Dhanipur block were selected purposefully for the study. Those beneficiaries have been selected who were assisted during the period 1985-86 to 1986-87. These villages are (Dhanipur Block) (1) Dhanipur (2) Borna (3) Boner (4) Panethi and (Lodha Block) (5) Jalalpur (6) Shahpur (7) Hardaspur (8) Kuwarsi. These villages were selected for the purpose of study because a good number of families in the above blocks belong to Scheduled Caste and other weaker sections of the society as it was kept in view that most of the sample house holds should be from the backward classes of the society who are grouped as Scheduled Caste and others. Table No. 1.1 shows that total beneficiaries in the eight villages selected from the eight villages.
2. This study is based on primary as well as secondary data. The primary data is collected by applying schedules on the 80 beneficiaries (copy of the schedule is enclosed in the Appendix).

3. During the survey personal contacts and enquiries were also made with the administrative staff of the banks and Government agencies involved in this task. Their suggestions were sought for successful implementation of the programme.

4. The information has been collected through informal discussions with IRDP beneficiaries, block and district officials and public leaders etc. The discussions were arranged individually as well as in groups. This method was found very useful for collecting the correct information.

5. To get the correct picture of the IRDP working, various secondary sources like district, block and village survey reports, district census, district gazetteers, the progress reports issued by District Rural Development Agency (DRDA) and Lead Bank's report were used for the purpose of a cross checking. Some of the information was collected from the Ministry of Rural Development, New Delhi, ICA Library, New Delhi and NCUI Library, New Delhi.
TABLE NO. 1.1

This table shows the number of villages and beneficiaries selected for the purpose of study.

<table>
<thead>
<tr>
<th>Name of the Village</th>
<th>1985-86</th>
<th>1986-87</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>S.C.</td>
<td>Others</td>
<td>S.C.</td>
</tr>
<tr>
<td>1. Dhanipur</td>
<td>01</td>
<td>-</td>
<td>08</td>
</tr>
<tr>
<td>2. Borna</td>
<td>08</td>
<td>01</td>
<td>-</td>
</tr>
<tr>
<td>3. Boner</td>
<td>-</td>
<td>01</td>
<td>04</td>
</tr>
<tr>
<td>4. Panethi</td>
<td>06</td>
<td>01</td>
<td>03</td>
</tr>
<tr>
<td>5. Jalalpur</td>
<td>01</td>
<td>08</td>
<td>01</td>
</tr>
<tr>
<td>6. Shahpur</td>
<td>06</td>
<td>-</td>
<td>04</td>
</tr>
<tr>
<td>7. Hardaspur</td>
<td>02</td>
<td>-</td>
<td>06</td>
</tr>
<tr>
<td>8. Kuwarsi</td>
<td>02</td>
<td>06</td>
<td>-</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>26</strong></td>
<td><strong>17</strong></td>
<td><strong>26</strong></td>
</tr>
</tbody>
</table>

Social Class:

- **Scheduled Castes** - 52 (65 per cent)
- **Others** - 28 (35 per cent)*

* Others includes all the weaker sections of the rural society except Scheduled Castes.
6. The available literature, which comprises books, reports from Government of India, Monthly, Quarterly and Annual Reports of Reserve Bank of India and Ministry of Rural Development has been intensively studied. Different monthly and quarterly journals on rural development and individual researches connected with the various aspects of this study and Lead Bank Survey Report written by PROFESSOR SAMI UDDIN, Dean, Faculty of Commerce, Chairman, Department of Commerce and Coordinator, D.S.A. Programme (U.G.C.), Aligarh Muslim University Aligarh have also been studied.

7. For the purpose of analysis percentage ratio, averages, etc. have been used and interpreted.

8. Due to financial constraints and time limit whole district could not be covered and IRDP beneficiaries of only 8 villages could be contacted and interviewed.

SCHEME OF CHAPTERISATION:

The entire study has been divided into six chapters. The chapter first highlights the scope of the study, objectives and research methodology adopted for completion of the present study. Chapter second deals with the concept of IRDP, its objectives and organisational set up.
Third chapter deals with the evaluation of IRDP under Plans and share of Cooperatives. In the same chapter the short comings brought out by various concurrent evaluation studies have been discussed. Chapter four examines the implementation and progress of IRDP in Aligarh District and share of Cooperatives. Chapter five deals with the case study of Aligarh district assessing the impact of IRDP assistance on backward class families. The last chapter deals with the Summary and Conclusion.