CHAPTER V

The Summary, Conclusions and Suggestions
India being the largest democratic country in the world with well defined federal feature, the responsibility of planning and implementation of welfare and poverty alleviation programmes rests with both the Central and State Governments. The social welfare programmes seek to serve developmental and rehabilitation needs of the vulnerable sections such as the scheduled castes and tribes, women and other backward sections who have been under deprivation and socio-religious taboos. The assetless families living in rural and tribal areas and urban slums would be given priority in both welfare and employment generation schemes. The poverty alleviation programmes are being implemented with varying proportion of subsidies for various social and economic groups depending upon the degree of vulnerability. Some of the constitutional safeguards for the weaker section are as follows.

The humaneness of a society is determined by the degree of protection it provides to its weaker and disadvantaged members to lead a life commensurate with dignity and honors. As a nation, we are committed to the cause of improving the status of weaker sections of our population, especially the Scheduled Castes and the Scheduled Tribes, and uphold the principle of social justice. The right to social justice in a democratic set up means asserting the right of the weak and the underprivileged i.e. Communities belonging to the Scheduled Castes and the Scheduled Tribes.
THE SCHEDULED CASTES

The term Scheduled Castes refers to a list of castes prepared in 1935 by the British government in India. But during the ancient and mediaeval period they were known as ‘Panchamas’ (fifth groups), ‘Chandals’ (heat hens or outcasts) and ‘Antyajas’ (lowest class), and during the British period they came to be called ‘Depressed Classes’ (dalit jatis) or ‘Exterior Castes’ (castes listed in the Government schedule). In ancient time, they were designated as the ‘fifth class’ or ‘panchama’. The term ‘Scheduled Castes’ was first used by the Simon Commission. The term ‘Scheduled Castes’ appeared for the first time in the Government of India Act, 1933, as a substitute to all other words hitherto used for identifying the ‘untouchables’.

THE SCHEDULED TRIBES

The second largest group of backward classes of the unprivileged section of India is Scheduled Tribes. A tribe is defined as a group of people who can be defined as a homogeneous unit with certain common characteristics. The common characteristics that they share are a common territory, a common language and descent from a common ancestor. Apart from these features they are very often backward in technology pre-literate and observe social and political customs based on kinship.”
The concept of IRDP was first proposed in 1976-77 but the programme was formally launched by the government of India in 1978 in 2300 blocks and the coverage was extended in all the 50011 blocks of the country with effect from October 2, 1980. Earlier the programme till change as SGSY in 1998 in the same year all developmental programmes merged in it. IRDP is the biggest aunty poverty programme. It aims at raising the levels of living of the poorest families particularly SC, ST communities in rural areas above the poverty line on a lustily basis by giving them income generating assets and access to credit and other inputs.

The socio-economic development of rural areas is of crucial significance in the frame work of integrated growth and social justice. The present Government is giving high priority to the emancipation of the poor with the clear objective of eradication of poverty, reduction of inequalities and elimination of privileges. The focus in this study to evaluate the performance of SGSY is on the myth and reality of the unique rural developmental programmes.

The present study is an attempt to analyze the impact of Developmental Programmes implemented by the Integrated Rural Development Agency, Kurnool District on Scheduled Caste, Scheduled Tribes in general and to examine socio-economic conditions of sample beneficiary households in particular. The main objectives of the study are:
➢ To critically review the working of various developmental programmes for scheduled caste, scheduled tribe communities with particular reference to Integrated Rural Developmental Programme.

➢ To study the socioeconomic conditions of scheduled caste and scheduled tribe sample beneficiary households before and after the implementation of developmental Programmes.

➢ To analyse the impact of Integrated Rural Developmental Programmes on income, employment and assets, structures of scheduled caste and scheduled tribe beneficiary households.

➢ To explore and explain the difficulties in the implementation of developmental Programmes.

The methodology adopted is to compare the economic position in the post-loan period of sample beneficiary households with their pre-loan period position. A sample of 250 beneficiaries financial under varies schemes were selected and the data was collected with the help of well structured questioning are. The sector wise sample beneficiaries represented are 86 sample households in the Agriculture sector, 84 households in the Animal husbandry and ISB sector is represented by 80 sample households.
A multistage sampling procedure has been employed, where Kurnool district in Rayalyseema has been chosen first and later the Mandals are Bandiatmakur, Atmakur and Aluru.

The second Chapter carries an overview the developmental programmes implementent Government of India for welfare of the SC, ST Communities developmental programmes in India. These communities specific socially and economically lagging for behind the other communities in scale of development. This particularly the Schedule Tribes is in search of a survival technique without any comfortable shelter.

**Briefly major developmental programmes and the coverage of SC,ST communities:-**

In the place of NREP and RLEGP a large scale wage employment programme "Jawahar Rozgar Yojana" was launched by the Government of India during 1989-99. During 1995-96 an amount of Rs 3,535.64 crores was released by the Central Government to the respective state Government and employment generated under JRY during the above period was in the order of 795.59 million man days. The detail of employment provided to various social groups during 2004-05 is as fellows. Cent percent achievement in the case of Scheduled Caste and Scheduled Tribe category can be seen in Arunachal Pradesh,
Meghalaya, Mizoram, Dadra Nagar haveli, Nagaland, Lakshadweep. The percentage achievement is more than national average (54.6) in Himachal Pradesh (79.6), Andaman and Nicobar Islands (79.4), Manipur (75.8), Tripura (73.5), Orissa (66.6), Rajasthan (65.1), Madhya Pradesh (62.50), Bihar (60.9), and Uttar Pradesh (54.8). In the case of others, the highest percentage coverage is reported in Goa (99.8) followed by Kerala (65.8), Karnataka (62.7) and Andhra Pradesh (55.9).

In order to provide assured employment for the target group which comprises all rural poor in the backward regions, the government of India launched Employment Assurance Scheme (EAS) in the year 1993-94. All blocks of I-JRY district are now covered under the EAS. Under this scheme at least hundred days of employment should be provided to each family living below poverty line. The data furnished depicts the volume of wage employment provided for different social groups amongst the states and Union Territories during 1996-97. In respect of scheduled castes the percentage achievement for all India is 31.90 as against 25.20 and 42.90 for scheduled tribes and others respectively. Of the total beneficiaries landless families constitute 42.03 percent, while women constitute 30.94 percent. The highest percentage coverage is reported in Nagaland (100.00) followed by Haryana (67.44) Uttar Pradesh (47.89), Andhra Pradesh (44.98) and Tamil Nadu (44.60). Less than 25 percent can be seen in the state of Gujarat (16.99), Assam (18.80), Madhya Pradesh (20.05), and Karnataka (23.88).
The details of coverage of beneficiaries under IRDP presented in the guidelines suggest that the SC and ST together constitute less than the prescribed norm of 50% as per the IRDP guidelines. The highest percentage coverage in the case of Scheduled Caste can be seen in Punjab (50.84) followed by Uttar Pradesh (50.47), Tamil Nadu (46.81) and Haryana (46.51).

In the case of Scheduled Tribes cent percent achievement is reported in Arunachal Pradesh, Mizoram, Nagaland and Lakshadweep. In Meghalaya it is very nearer to cent percent. The percentage achievement of less than national average (10.95) is reported in Andhra Pradesh, Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerala, Tamil Nadu, Uttar Pradesh, West Bengal and Pondicherry.

The percentage achievement in the case of women for all India is more than 33 percent and the states/Union Territories which report less than national average include Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Jammu and Kashmir, Madhya Pradesh, Manipur, Mizoram, Nagaland, Sikkim, A&N Islands, Dadra Nagar Haveli and Lakshadweep.
The perusal of data presented indicate that the percentage coverage of SC&ST out of the total achievement under TRYSEM is hundred percent in Arunachal Pradesh, Meghalaya and Dadra Nagar Haval. The states and Union Territories which report less than national average (40.4) include Andhra Pradesh, Assam, Goa, Gujarat, Jammu and Kashmir, Karnataka, Maharashtra, West Bengal and Daman and Dui.

The coverage of women at all India level is more than 51 percent and the states/ Union Territories which report less than national average include Himachal Pradesh, Madhya Pradesh, Maharashtra, Manipur, Orissa and West Bengal.

The percent coverage of SC & ST beneficiaries out of total achievement under IAY during 1996-97. The state and UTs which have reported cent percent coverage of ST & ST out of the total achievement include Arunachal Pradesh, Meghalaya, Mizoram, Tripura, Andaman Nicobar Islands and Daman and Dui. The states which have reported less than national average (74.36) include Andhra Pradesh, Goa, Haryana, Himachal Pradesh, Kerala, Madhya Pradesh, Maharashtra, Manipur, Rajasthan, Sikkim and West Bengal.
The percentage coverage of Scheduled Caste and Scheduled Tribe out of the total achievement during 2004-05 is in order of 38.04 and 26.32 for all India. In the case of SC more than cent percent achievement can be seen in the state of Haryana, Himachal Pradesh and Rajasthan. The states and Union Territories which have reported less than national average (38.904) include Assam, Bihar, Gujarat, Madhya Pradesh, Maharashtra, Orissa, Punjab, Sikkim, Tamil Nadu, Tripura, Uttar Pradesh and Pondicherry.

The following are the details of Scheduled Caste and Scheduled Tribe families covered under Rural Sanitation Programme during 1996-97. At the all India level, the percentage coverage of SC&ST out of the total achievement is in the order of 13.18 and 2.82 respectively. In the case of SC the States/ Union Territories which have reported less than national average (13.18) include Assam, Goa, Gujarat, Karnataka, Madhya Pradesh, Maharashtra, Tamilnadu, Dadra Nagar Haveli and Pondicherry.

In the case of Scheduled Tribe the percentage coverage less than national average (2.82) is reported in Himachal Pradesh, Karnataka and Maharashtra, cent percent achievement can be seen in Arunachal Pradesh Meghalaya and Lakshadweep.
Out of the total achievement the percentage coverage of SC, ST and others under Million Wells scheme is in the order of 35.49, 37.44 and 25.95 respectively. In the case of Scheduled Caste the states which have reported more than national average (35.49) include Bihar, Haryana, Himachal Pradesh, Karnataka, Kerala, Maharashtra, Orissa, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal. Very impressive performance can be seen in Kerala (83.41), Tamil Nadu (70.93) and Uttar Pradesh (62.80).

In the case of Scheduled Tribe cent percent achievement can be seen in Arunachal Pradesh, Meghalaya, Mizoram, Andaman Nicobar islands and Dadra Nagar Haveli. The states which have reported less than national average (37.44) include Himachal Pradesh, Karnataka, Kerala, Maharashtra, Rajasthan, Tamil Nadu and West Bengal.

Community Development has been defined as a movement designed to promote better living for the whole community with the active participation and on the initiative of the community.

The aim of the CDP is to secure the fullest development of the material resources of the area, and thus to raise the rural community to higher levels of living.
This scheme has been launched on 25 September, 2001 by merging the Employment Assurance Scheme (EAS) and Jawahar Gram Samridhi Yojana (JGSY). JGSY was itself reconstructed from the earlier scheme named Jawahar Rozgar Yojana (JRY) created by merging National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP). Besides other provisions, under Sampoorna Grameena Rozgar Yojana, free food grains are offered to Sates to take up Food for Work Programme (FWP).

The objective of the Programme is to provide additional wage employment in rural areas as also food security, alongside creation of a durable community, social and economic assets and infrastructure development in these areas. It is executed through two streams, viz.; (I) First Stream replace the EAS, which is implemented at the District and Intermediate Panchayat levels. 50 percent of the SGRY Fund is earmarked and distributed between the Zilla parishads (20 percent) and the intermediate level panchayats or Panchayat Samities (30 percent): (II) Second Stream replaces JGSY and is implemented at the village Panchayat level 50 percent of the SGRY fund is earmarked for this stream. The fund is released to the Village Panchayats through the Government.
The focus is on establishing a large number of micro enterprises in rural areas based on the ability of the poor and potential of each area for sustainable income generation. The subsidy allowed is 30 percent of the total project cost, subject to a ceiling of Rs. 7500 (for Scheduled Caste/ Scheduled Tribe). For SHGs, subsidy is 50 percent of the project cost subject to a ceiling of Rs.1.25 lakh or per member subsidy of Rs.10,000, whichever is less. SHGs may consist of 10-20 members. There is no monetary ceiling on subsidy for minor irrigation projects for SHGs as well as individual swarazgaris. Scheduled Castes, Scheduled Tribes would account for at least 50 per cent of the swarazgaris and women for 40 per cent.

The SGSY is being implemented through District Rural Development Agencies (DRDAs), with involvement of Panchayat Raj Institutions, Banks and the NGOs. Since inception of the programme, 19.69 lakh SHGs have been formed covering 45.67 lakh swarazgaris. These include 20.13 lakh members of the SHGs and 25.54 lakh individual swarazgaris.

At present the Government of India has several programmes and schemes to reduce urban as well as rural poverty. Old schemes are reviewed, new schemes are implemented and new strategies are being evolved to accelerate growth and reduce poverty.
The Indian planners have shown their concern from the very beginning of planning to the eradication of poverty mainly rural poverty through that the rural development programmes would bring about an important in the living standard of rural masses. In the first two decades of planning rural development stages may be described "growth oriented" (or) product- oriented strategy, this strategy although led to the increase in agriculture production failed to remove poverty unemployment and in creating productive assets to the rural poor.

The percentage achievement in the case of women for all India is very nearer to 30% as prescribed in the JRY guide lines. The highest coverage of women can be seen in Pondicherry (67.5) followed by Dadra Nagar Haveli (65.0) and Daman & Diu (50.0), whereas the lowest coverage is reported in Himachal Pradesh (5.6) followed by Andaman and Nicobar Islands (5.9), Assam (13.7), Haryana (17.4) and Goa (18.2).

Success of the developmental programmes mainly depends on the Socio-economic conditions of the beneficiaries. Hence a brief discussion on the Socio-economic conditions of the sample beneficiaries regarding their family stricture, literacy status, assets position etc., has been made. The study also attempted to evaluate the impact of financial assistance of IRDP on income and employment of the sample beneficiaries in the post-loan period.
Sample beneficiaries engaged in agriculture sector have given assistance for land development, agricultural implements, plough bullocks, bullock carts etc. On an average, each beneficiary was assisted with Rs 14307. The average financial assistance provided for beneficiary for land development activity was Rs 16000 and agricultural implements Rs 10000 and on an average Rs 15000 was given to plough bullocks and Rs 15000 for bullock carts.

In animal husbandry sector, the beneficiaries have received assistance for purchasing milch animals, sheep units, piggeries and poultry units. On an average an amount of Rs 21776 was given for beneficiary households. The average scheme were assistance for sheep units, milch animals, piggeries and poultry units works out to Rs 24900, Rs 15800, Rs 17600 and Rs 60000 respectively.

In ISB sector an average assistance of Rs 15000 was given per beneficiary house hold. The beneficiaries financed through IRDP have direct (quantitative) and indirect (quantitative) benefits in the post-loan period in all the three sectors which are summarized below. Sector wise average assistance by IRDP works out to Rs 14307 Rs 21776 and Rs 15000 for agriculture, animal husbandry and ISB sectors.
Impact of financial assistance of IRDP

Impact on Irrigated Area:-

Financial assistance for agriculture enabled the SC,ST community to bring the additional land under cultivation. Before activating financial assistance of IRDP, the sample beneficiaries in the agricultural sector were possessing 324 acres, out of which 115 acres rain fed land 209 acres of irrigated area have increased to 21 acres.

Impact on land utilization:-

The impact of providing irrigation facilities have been observed on the pattern of land utilization by the sample beneficiary in the agriculture sector. The gross cropped area in the post-loan period has increased slightly to 324 acres from 303 acres due to intensive use of land by beneficiaries. Area shown more than once has increased from 123 to 126 in the post-loan period indicating an increase of 3.00 acres.

Impact on cropping pattern:-

Comparison of data on cropping pattern between the two periods i.e. before IRDP (pre-loan period) and after IRDP(post-loan period) shows that the SC,ST
farmers preferred to grow more groundnut and cotton after implement him of the IRDP's programmes.

**Impact on cost of cultivation:**

The average cost of cultivation per acre was Rs, 11235 in the pre-loan period. This has increased to Rs, 14485 in the post-loan period indicating an increase of 30 percent over the pre-loan period. This is due to use of modern inputs like High Yield Seeds, Fertilizers, Etc.

**Impact on Net Income from the Activities:**

The most important direct benefit derived by the beneficiary households is the substantial increase in the net income had a favorable influence to augment their net family income in the implementation of IRDP programme.

In the agriculture sector, the average net farm income has increased from Rs, 10100 to Rs, 39300 after implementation of IRDP. The average net incremental income per household was Rs, 10100. All the schemes under this sector produced post five impact on the income level of the beneficiaries.

In the animal husbandry sector, the average net incremental income per household was Rs, 5573. If we see activity wise, the net incremental income per
household was highest for the beneficiaries engaged in poultry on it (Rs, 50000) followed by ship units (Rs, 7100) Milch animal (Rs, 7200) and Piggeries (Rs, 6900).

In the ISB sector, the beneficiaries have retained an average incremental net income of Rs, 6525 per household after IRDP’s assistance with regard to individual performance of the activities under this sector vegetable vending have proved more effective in augmenting the net income of the beneficiaries with an increase of Rs, 9900 per household over the pre-loan period followed by Kirana shops (Rs, 7100), Basket making (Rs, 6400), Fancy stores (Rs, 6100), Tea hotel (Rs, 4000) and Cycle shops (Rs, 3700). The average net incremental income per household was lowest for the beneficiaries engaged in cycle shop activity.

**Impact on employment:-**

One of the important aims of the financial assistance is to provide gainful employment opportunity for the beneficiaries after its involvements. In the agricultural sector irrespective of the activities, on an average mandays of employment per beneficiary household has increased to 27 days per month. Of the four activities, agriculture implements stands first in employment generation indicating that the net incremental employment of 200 mandays per household over the pre-loan period. Plough bullocks activity lost in the generation of employment i.e., 60 mandays on an average.
Since all the beneficiaries have received the financial assistance under IRDP, the beneficiaries could get gainful employment in the animal husbandry sector. The average employment generated for household was highest in milch animal units (69 mandays) followed by sheep units (52 mandays) piggeries (48 mandays) and poultry (42 mandays) Milch animal Sheep units have favorable impact on employment generation.

Regarding the performance of individual units in the ISB sector, Vegetable vending was able to provide additional employment of 1320 mandays per beneficiary household, Kirana shops 735 mandays, Basket making 533 mandays, Fancy stores 508 mandays, Cycle shops 491 mandays, were as Tea hotel activity could provide only 435 mandays additionally.

**Impact on Asset creation:**

The financial assistance provided by IRDP had a significant impact on the asset position of the beneficiary households. The figures indicate that the value of farm assets and non farm assets increased by Rs, 15008 and Rs. 4237 respectively. The average asset value for all the beneficiaries under different activities in the animal husbandry has increased by Rs. 9365 per beneficiary household after IRDP implementation. Similarly in ISB sector, the average asset value has increased by Rs 25516 over pre-loan period.
SUGGESTIONS

The finish of any research is not an end. It provides way to research facility. Hence 'suggestions' for furtherance of the work. On the basis of findings of the study, it would be useful to make suggestions that would help to improve the working of the programme at the grass root level and for the common benefit of the sample involved.

► It is suggested that any scheme for generation of gainful employment in rural areas should be taken certain factors into consideration. It is observed that there is highly skewed distribution pattern of resources base in the form of landholding, productive assets and levels of technology adopted SC and ST peoples. Further there are wide differences in the pattern of income saving potential, involvement capabilities, risk taking entrepreneurial potentials, educational levels and access to knowledge about improved agricultural factors. Dependency on traditional employment sources, as in the case of agricultural labor, is also an important social structural constraint.
During the course of field study, it is observed that many of the families were not aware of the programmes and the benefits available under it promote awareness and better understanding of the programme there is need for disseminating information through mass media NGO's and Community Voluntary workers.

The process of identification of eligible beneficiaries needs to be strengthened. As per the Government of India instructors, Grama sabhas are to be involved in the process selection of beneficiaries. Household income saving should be made systematically by appointing technically qualified people. It is better that the identification of families below the poverty line is done at one go for the entire village in a mandal. A master list may thus be prepared for each block which could be updated every year. Beneficiary families for both ware employment and self employment programmes. It is always better that bank officials are involved from the beginning in the selection of beneficiary households for assistance in conjunction with the mandal staff. But the banker must have full involvement in the selection of persons to be assisted from the list of identified persons and also purpose for which assistance is given.
► It has been found that there was a general dissatisfaction with the administration and utilization of subsidy. There were spread complaints that the subsidy amount was realizing the beneficiary in full and large portion of it was being misappropriated by Government and bank officials and some middlemen who worked as to its. For their more thanes are delays in releasing the subsidy to banks by DRDA normal rate of interest with bank in favors of the beneficiary, and adjusted towards the last ore or two installments of loan repayments. In other words, the banks will have to extend the full unit cost as loan at the beginning and recover the last installments from the subsidy deposit; such a change in procedure will mean that to the extent of the subsidy.

► As it is found that monitoring are not done properly in the area under study, the beneficiary households are found to be experiencing defectives in procuring inputs and in marketing the product and they are unable to derivate carpeted income from the assets. The village and Mandal officials said that the personnel were inadequate to undertake follow-up action. It is desirable to strengthen the administrative machinery at the Mandal level and to give training to the concerned officials in follow-up achieve and in monitoring.
There must be co-ordination between Mandal officials, banks and other agencies. Co-ordination linkages of DRDA with Revenue Department, Banks, Co-operative and Dairy Developments need to be strengthened. The meeting of Executive committee where it has been constituted to asset the Chairman of the DRDA in planning and implementation of DRDA should be weld regularly.

It is found that only few women beneficiaries were assisted in the study area. The target fixed for women could not be attained. Effort should be made to organize multi mandals to ensure better participation of women in the programme.

It is also desirable to consider co-ordination and integration of various anti poverty programmes to offer more benefits to the poorest of the poor. The poorest of the poor may be provided with ware employment in the first instance and later they may be brought under Self-employment scheme.

After sanctioning and grounding the activity, the officials have to visit the villages and meet the beneficiaries to find out the practical problems for the continuation of the activity.
The IRDP funds should not to be mixed with other funds. Funds allocation criteria should be based on population of Scheduled Castes and Scheduled Tribes. It is suggested that the criteria for allocation of funds at village Panchayat level should be the same as is at the State level because poverty level differs from one village to another.

Most of the Sc & ST population are landless. If the Government provides them with minimal land -cum-irrigation facilities, then they can become self-dependent. If there is no national irrigation the Government can provide bore wells with electricity free of cost for a smooth forming.

In case of formers who have 5 acres or more than 5 acres of land, bore wells are dug on subsidized rates. In such case those with land holdings less than 5 acres or at less. Hence if they pool up in to groups as agricultural co-operative or formers co-operative the government can dig a bore well with installation of electric pumps free of cost so that they can be benefited.
There are certain geographical regions fitting either land for industry or for agriculture. If the government allots the land according to the topology and resources, the potential in that area can be topped to the maximum.

Besides all these, there is a lack of proper knowledge among SC & STs in marketing field or they are being exploited. Hence if the government takes over the marketing for them, they will be more advantaged out of this.

It is observed in the study that the SC, ST beneficiaries are indebted to money lenders and landlords in the villages. The major share of income goes to repaid the old debts debts only. Hence socio-economic conditions of the SC,ST beneficiaries and their families standard of living are not improved considerable level. The researcher under his study may suggest that Government has to be strengthened the banking sector in the rural areas to providing low income of the families utilize their income for improving the standard of living in general and in the particular of SC and ST families in the rural areas.
This system must be put on end to. The SC & STs have to be educated about the various governmental policies and the loan facilities earmarked for them. This will be discourage them from going to the money lenders and landlards who exploit their poverty by charging heavy interests against the loans lent.

If the above maintained suggestions are taken into consideration, there is a hope that the lot of the SCs & STs can be improved and it also gives scope to research more in order to open more opportunities in their favor.