CHAPTER - I

REVIEW OF EARLIER STUDIES
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1.1 INTRODUCTION:

The Integrated Rural Development Programme (IRDP) is essentially an anti-poverty programme which aims at bringing the poor above the poverty line, while doing so, it also aims at improving the productivity in Agriculture and Animal Husbandary etc. The IRDP was launched in 1978-79 in 2,300 blocks in the country. Then on October 2, 1980 it was extended to all the blocks in the country.

The beneficiaries of this programme are from families below the poverty line belonging to groups like small farmers, marginal farmers, agricultural labourers, landless labourers, rural artisans, scheduled caste (SC), scheduled tribe (ST) and rural women etc.

After identifying the beneficiaries with the help of Gramasabhy, Sarpanch, Mandal Development Officer, etc. They will be provided with subsidy 1/3 of cost from Government and Loan 2/3 of cost from Nationalised Banks for taking up programme suitable to them like development of agriculture, which involves installing a pump set or owning a milch cow or rearing sheep or rearing goats or taking up cottage industries like carpentry or taking up programmes in services like barber shop, hotels, leather works etc.

BASIC CONCEPTS OF IRDP:

The Integrated Rural Development Programme (IRDP) is a centrally sponsored scheme funded by the Central and States on 50 : 50 basis. The objective of the programme is to assist selected families below the poverty line in rural areas to cross this line by taking up self employment ventures.
STRATEGY:

The programme aims to achieve the stated objective by providing income generating assets including working capital, where necessary to the target group families through package of assistance comprising subsidy and Institutional Credit.

POVERTY LINE:

Definition: - (i) Poverty has been defined in terms of annual income of a family. A family having an annual income from Rs.4,800-00 to Rs.6,400-00 or less is considered to be a family below the poverty line.

(ii) Under this programme the family will be assisted to reach an annual income levels of Rs.6,400-00 and above.

(iii) The "Cut Off" line for identification of the families for assistance would be Rs.4,800-00 annual income per family.¹

TARGET GROUPS:

The target group of the programme consists of Small Farmers, Marginal Farmers, Agriculture Labourers, Rural Artisans and Others whose annual family income is below the cut off line. The Small and Marginal Farmers and Agricultural Labourers have been defined as under.

(A) SMALL FARMERS (SF):

A cultivator with a land holding of 5 acres or below is a small farmer, where a farmer has class-I irrigated land as defined in the state land ceiling legislation, with 2.5 acres or less he will also be considered as a small farmer.

(B) MARGINAL FARMERS (MF):

A person with a land holding of 2.5 acres or below is a Marginal Farmer. In the case of class-I irrigated land the ceiling will be 1.25 acres.

(C) AGRICULTURAL LABOURERS:

A person without any land other than homestead and deriving more than 50% of his income from agricultural wages is an agricultural labourer.

(D) RURAL ARTISANS:

A rural artisan is defined as a person, who belongs to a family which has been traditionally engaged in rural crafts, such as poultry, carpentry, blacksmith etc.

(E) NON-AGRICULTURAL LABOURERS:

A landless person whose total income does not exceed Rs. 4,800 per annum. Persons who derive their income partly from agriculture and partly from other sources, provided at least 50% of their income is derive from non-agricultural sources.

(F) SCHEDULED CASTE AND SCHEDULED TRIBE FAMILIES:

The families belonging to SCs and STs constitute the bulk of the poverty group. In order to ensure that these families are not denied their due share, it is provided that at least 30% of the assisted families should be drawn from the SCs and STs.

(G) WOMEN:

At least 30% of the total beneficiaries should be women. Priority should be given to women heads of households and women members of households.  

OBJECTIVES OF IRDP:

The objectives of IRDP are multifarious. It seeks the overall transformation of rural life tackling the problem of rural poverty, housing, rural infrastructure, social amenities and employment. The objectives of IRDP are as follows:

1. Raising the level of per capita income and standard of living of rural masses below the poverty line, to cross the poverty line.

2. Maximising production in agriculture and allied activities in the rural areas.

3. Generating maximum possible employment opportunities in rural areas especially for the weaker sections of the rural society.

4. Concentrating on the fuller utilisation of village resources right in the area itself as far as possible.

5. It tends to provide certain basic amenities like drinking water, electricity especially for productive purposes like roads, connecting villages to market centres, health care centre and education centres.

6. Diverting the heavy burden of population on agriculture through development of animal husbandry programmes, rural and cottage industries.

7. Harnessing the transfer of science and technology by way of providing improved equipment tools and technology that can be absorbed by the poor and rural.

8. It intends peoples participation in the developmental process and

9. Lastly it aims at correcting the inter regional and intra personal imbalances in growth and income generated by the previous programme.
The above mentioned are the main objectives of the IRDP. These aims needed affective implementation of the scheme only.9

1.2 REVIEW OF EARLIER STUDIES:

India is one of the important developing countries in Asia. Which is largely inhabited by rural people with agriculture as their predominant occupation. There are 5,76,000 villages in which 77% of the people of our country are living in the villages.4 There are largely small farmers, marginal farmers, agricultural labourers, non-agricultural labourers, artisans and SCs and STs. A large number of these people are still living below the poverty line and leading a miserable life. The main cause for these situation is rural oligarchy in most of the states in India which remains enmossed in feudal traditions and of late it has consolidated their grip on the polity and remains inimical to rapid rural development.

It is the poverty of direct produces which enables it to appropriate surplus through tenancy and indebtedness. Therefore, rural oligarchy is not enthusiastic about eradication of poverty of direct produces in rural areas. Bulk of the flow of credit and fund for target oriented schemes for rural poor are siphoned off by this section to the new rural rich.6

The major factors responsible for the non percolation of the programmes to the poorest are the structure of the society which puts the poor in a highly vulnerable and exploitable situation. Overemphasis on self employment which fail to distinguish between the two categories of the poor namely those who have at least some asset or skill education, enterprise etc., to take up self employment and those who do not have any of these things and who cannot take up self employment and poor planning of programmes which fails to take care of the needs of the poor.

It is well known fact that rural society is not a homogeneous one and the access of the poor to benefits intended for them has to be ensured and enhanced despite this situation. There is also the reality of the poor economic infrastructure incapable of supporting the income generating assets supplied to the poor. In fact the more the level of the poverty in the area weaker is its infrastructure. The weaker infrastructure also increases the cost of employment programmes and enables intermediaries to corner the funds and benefits and it leads to inequalities among the people. The higher the inequalities in the rural asset holdings in the area, the worse the plight of the poor.

In such a situation there is highly incidence of low wages and bondage of labour because of the relatively greater exploitive strength of the rich. The interest of these asset holding families is always against the poor, lest they lose their hold on them. It is these groups who dominate the Local Body Committees and forums which are supposed to take care of the poor.

The present study makes an attempt to critically review some of the studies made in India to evaluate the impact of the IRDP on income and employment generations. So many personalities are discussed on implementation and impact of IRDP as follows:

C.H. Hanmanth Rao, and P. Ranga Swamy made attempts to evaluate the IRDP and examines whether the programme can be justified in the light of the two major subjects viz the efficiency of IRDP investment for the poorest of the poor, and the magnitude of increase in their income from these assets regardless of whether or nor they are able to cross the poverty line.

Firstly, they keep the Nilakantha Raths arguments that the poorest of the poor in the rural areas may have neither the skills nor the capacity to bear the risk necessary for undertaking asset oriented activities under IRDP. Secondly, on the basis of the results from a number of surveys they pointed out that a very small proportion of IRDP assisted families could in fact cross the poverty line.


IRDP assisted families could in fact cross the poverty line. 
After observing above statements they stated that the present study covers the major indicators not so far analysed. It was overlooked that even if the programme is efficient in terms of realised capital output ratio. (COR). The scale of investment per family is important. Particularly for households with very low income levels for determining whether they would in fact be able to cross the poverty line. Besides even in cases while despite the efficiency of the programme the households fail to cross the poverty line. The income increase could be significant enough to justify the programme.

For this purpose they have collected the data from concurrent evaluation of IRDP undertaken by the Department of Rural Development, Government of India, throughout the country from October, 1985 to September, 1986. The Department has brought out a number of reports based on these data bearing on several indicators of performance has attempted a comprehensive analysis of these results for different states.

Abdul Aziz described the philosophy underlying the IRDP which was launched in 1978-79. He gave brief review of the scheme effect and evaluation studies. Particularly he stressed on comments that are raised by Professor Nilakantha Rath. Taking Rath's arguments into consideration in his point of view of evaluating the programme it would therefore appear only in terms of its objectives of raising the poor households above the poverty line programme.

Therefore, there is need to study four major all India studies carried out by the National Bank for Agricultural and Rural Development (NABARD), Reserve Bank of India (RBI), of the Planning Commission and the Institute of Financial Management and Research (IFMR). All the studies relate to the first two and a half years of the programme. Secondly their coverage has been rather small. The study was conducted by the NABARD, Bombay in 1983. This study covers 15 states, 30 districts, 60 blocks.

7. Nilakantha Rath - "Poverty alleviation can IRDP do it". Economic and Political Weekly. (E.P.W.)
8. Nilakantha Rath - "Poverty Alleviation in India".
and 1498 sample beneficiary households. At the same time P.E.O. was conducted by the Planning Commission in 1983-84. The study covered 16 states, 33 districts, 68 blocks and a total of 1170 sample beneficiary households.

Another study conducted by the Reserve Bank of India covered 16 states, 16 districts, 16 blocks and a total 730 sample beneficiary households. Institute of Financial Management and Research covered only 2 states, 5 districts, 17 blocks and a total of 1859 sample beneficiary households. 10

In terms of percentage of sample to the total beneficiary families first place go to the IFMR study and RBI followed least. Scholars have warned against the uncritical acceptance of these findings. There is the usual problem associated with before and after type of data collection. Guhan states that before and after estimates of beneficiary incomes relied upon by NABARD and PEO are open to grave question. Reasons mentioned are (i) difficulty of assessing incomes to any acceptable reliable degree. (ii) Serious recall lapses involved in one point surveys which seek to assess income two or three years ago and (iii) Lack of direct causality between betterment of income and IRDP when it is well known that incomes of the poorer sections are sensitive to seasonal conditions. 11

According to the PEO estimates, 49.4% of beneficiaries in the target group recorded post IRDP incomes above the poverty line. However, if inflation allowed for the corresponding figure dropped sharply to 20%. The corresponding percentages in the NABARD evaluation are 47% and 22%. In computing post IRDP incomes, both surveys taken into account only gross incomes do not allow for repayment made on IRDP Loans, if this is done the percentage is likely to be less than 10% as estimated by Professor Nilakantha Rath12 who proceeds to point out that at the end of 7 years of operation IRDP, about 3% of the poor house holds in rural India, would have been helped to live above poverty line even it for a while only.

11. S. Guhan - "Poverty Alleviation - Policy Options".
12. Nilakantha Rath - "Poverty Alleviation can IRDP do it E.P.W."
The concluding qualifications is important because, we have no information at all as to the number of the poor, who having been lifted above poverty, might have relapsed into it again. It is also relevant to point out that most of those uplifted by IRDP are those who were, pre IRDP, cross to the line. Very few have been the poorest who are supposed to constitute IRDP's bulls-eye. In the P.E.O. sample over 80% of those who crossed the poverty line, were in the top 30% income range of the target group. While only 3.5% in the below 40% range were uplifted. Further he pointed out briefly take stock of at least the principal reasons.

First a non-insignificant preparation of beneficiaries consists of persons who, being already above the poverty line, are not eligible to be in the target group but who have unfiltered into it on account of the incompetence or connivance of officials responsible for identification. The NABARD evaluation estimates the percentage of such infiltration at 15% going up to 47% in some places. The PEO evaluation gives an overall estimate of 20% going up to 43%.

Secondly within target group, IRDP guidelines require that benefits should be extended to the poorest. In practice, "the poorest first" principle has not operated on the PEO sample. About 40% of those in the poverty group were found to be in the top 30% of the income range for target group households viz Rs.2,500/- to Rs.3,500/- per annum.

In these circumstances, it is irresponsible of Government to have indulged in another, before and after, type of reasoning this time with the help unpublished N.S.S. estimated.13

For 1983-84 which are reported to show that the percentage of the rural poor in that years was 40.4% compared to 51% in 1977-78. Government have claimed that the reduction of 11% points in six years is due to anti-poverty programmes. For this it is tested whether these findings are correct or not. It is pointed out that the figures in 1983-84 are 40.4% only marginally less than 42.0% in 1960-61 i.e. 23 years earlier. Also without the help of anti-poverty programme, the proportion fell by 10% points in an earlier span of six years from 57.9% in 1967-68 to 47.6% in 1973-74, only to increase to 51% in 1977-78.

13. National Sample Survey (N.S.S.) Estimated 38th round on evaluation of IRDP.
B.M.Bhatia has criticised the relevance of N.S.S. data claiming the decline of percentage of below poverty line and stated that the change is fortuitous and in a way illusive. He argued that the survey year 1983-84 was agriculturally an exceptionally good year with all time record production of 151 million tonnes of food grains. Growth rate of agricultural production that year was 13.6% and of grain production 17%.14

R.K.Panda of Utkala University, conducted a study on the implementation of IRDP in Naili block of Cuttack District in Orissa State. The study shows that the total annual income of the sample S.C. beneficiaries prior to IRDP is Rs. 46,278.25 and after the IRDP it increased to Rs. 53,516.46. In the case of the Non-S.Cs the total annual income before IRDP was Rs. 48,504.57 and after IRDP it enhanced to Rs. 54,245.72. The increase in income in terms of percentage shows that while the income of the S.C. beneficiaries has increased by 15.64% where as the income of the Non-S.C. beneficiaries has increased by 21.16% after conclusion in the IRDP.15

S. Chandra Singh in his study finds that the impact of IRDP on income and employment generation had a positive effect. In the sample block, the employment creation was better than income generation. Due to the impact of IRDP, the beneficiaries on an average get an additional income of Rs. 599/- per annum. In the case of small farmers, it was Rs. 642/- per annum, for marginal farmers it was Rs. 596/- per annum and for agricultural labourers Rs. 559/- per annum. Regarding employment the beneficiaries on an average get additional employment of 68 days per annum. In the case of small farmers it was 75 days and marginal farmers it was 67 days and for agricultural labourers it was 65 days.16

Professor L.K. Naidu has conducted an impact evaluation study conducted in Chittoor district, observed that the beneficial impact of bank credit on weaker sections, who were financed under a variety of schemes though, the beneficiaries were benefited by the financial assistance, the benefits were not significant in terms of increment in net value of output per every hundred rupees of loan in the post loan period. Similarly, the increment in the value of output per person day of employment in different sectors was also not appreciable. However, the positive role played by

commercial banks in enabling weaker sections to improve their income and employment position deserves appreciation.17

In an evaluation study of the working of IRDP in Sindagi Taluk of Karnataka by the planning forum of G.P. Porwel College, Sindagi, the findings show that the IRDP had hardly made a major dent on poverty and living conditions of the beneficiaries. Out of the total 300 benefited as their family income between pre benefit period slightly increased. The programme has not made any positive impact on the income of the remaining 52% of the families.18

1.3 MAJOR EVALUATION STUDIES ON IRDP:


STRUCTURE AND INTERVENTION:

An elaborate evaluation study was conducted by MIDS in 1979 on all the ongoing development programmes, including the IRDP. It covered a sample of 1290 respondents, of whom 598 were beneficiaries of 1978-79.

The main objectives were,

(i) To assess the overall performance of all the ongoing development programmes.
(ii) To identify the factors relating to success or failures.
(iii) To determine the relevance of each programme and its linkages and,
(iv) To assess the programme's contribution in employment and income.

An attempt was made to account for failure or poor performance of scheme.20

IIPE.O. EVALUATION REPORT ON THE IRDP:

A large scale evaluation study of the IRDP was conducted by the "Programme Evaluation Organisation (PEO) in 1982-83. The beneficiaries of 1981-82 were selected. This study was carried out in 16 states covering 1170 respondents.

The main objectives of the study were to ascertain.

i) Adherence to procedure in relation to (a) needs and aspiration of the beneficiaries, and (b) appropriateness of the scheme.

ii) Organisational structure.

iii) Economic infrastructure and economic viability of the scheme.

iv) Utilisation of inputs market linkages etc., and maintenance of assets and

v) Impact on target families.

FINDINGS:

About 62% of the people crossed the poverty line. However, this includes ineligible beneficiaries as well higher base income (Rs.2,500/- to Rs.3,500/-) facilitated the beneficiary crossing of poverty line (99%). Compared to those whose base income was relatively less (Rs.2,500/- and less). In the latter case only 8% crossed the poverty line. As most of the respondents in this group could not obtain adequate income.

One finding which went contrary to the general expectation was that a relatively large percentage (69%) of beneficiaries had crossed the poverty line in the agriculturally less developed areas, compared to those in the agriculturally developed areas (59%) percent.


The problems experienced by the beneficiaries in managing the scheme were reported to be inadequate finance (29%), Lack of input supply (10%), and lack of marketing arrangements (12%).
In this study, no attempt was made to empirically integrate the findings to facilitate the explanation of the scheme performance in different regions, infrastructural conditions and characteristics of beneficiaries.¹¹

**IVNIRD (1985) THE IRDP IN SOUTH INDIA - AN EVALUATION:**

An evaluation of the IRDP in the Southern States was undertaken by the NIRD. The survey was carried out in 1982 covering the beneficiaries of 1981-82. The main objectives were, to study.

i) The IRDP's planning and organisational aspects.

ii) The impact of programme in terms of generating incremental income to the beneficiaries.

iii) To identify factors responsible for generating scheme income, and

iv) To determine the credit required for various schemes under the IRDP.

The study used both descriptive as well as analytical statistics. Descriptive statistics were used to discuss the organisational effectiveness of DRDA and Mandal Office, and the Co-ordination of financial institutions with these organisations in implementing the IRDP. Multiple regression analysis was used to determine the contribution of certain factors in generating scheme income.

**FINDINGS:**

The output capital ratio and the required credit for different schemes was worked out. Higher base income was reported to result in higher incremental income.

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Furthermore there were specification errors in this study. Besides the time lag required to study the impact was inadequate.  

**V. THE INSTITUTE OF MANAGEMENT IN GOVERNMENT (1984) “AN IMPACT STUDY OF IRDP IN TRIVENDRUM DISTRICT”**

This Institute evaluated IRDP in three blocks covering 400 beneficiaries belonging to three programme years viz. 1979 to 1982.

The main objectives were:

i) To assess the impact of IRDP and

ii) To study the operational problems in its implementation.

**FINDINGS**

The majority of the beneficiaries (79%) could not derive any incremental income from the scheme for the following reasons.

i) Unproductive animals.

ii) Prolonged dryness.

iii) Short lactation period (216 days) resulting in high maintenance cost and

iv) Lack of Technical knowledge among the beneficiaries.  

VI. THE DEPARTMENT OF RURAL DEVELOPMENT, GOVERNMENT OF INDIA "CONCURRENT EVALUATION OF IRDP" - 1986

The Department of Rural Development, Government of India initiated a concurrent evaluation of the IRDP in 1986. It is being conducted by 29 research organisations, and 36 districts are surveyed every month on the basis of a random and rotating sample. The study they intend to cover all the 432 districts, and sample of 17,280 beneficiary families in a year. Both old (VI plan period) and current beneficiaries are covered by surveys.

The present review is based on the evaluation report of October, 1985 to September, 1986 and the findings are confined to the state of Andhra Pradesh. One limitation of this evaluation is that the analysis is not done scheme wise the results are discussed in terms of percentages.

FINDINGS:

About 60% to 70% of the beneficiaries possessed assets at the time of survey, and among the rest, the assets were either disposed off or get damaged. Reasons for not possessing the assets are insignificant income, (22% to 25%), defective assets (9% to 18%), unexpected events (10% to 14%) and high cost of maintenance (16% to 28%).

The percentages of the people crossed the poverty line (Rs.3,500/-), ranged from 41% to 63%. The percentage reduced substantially, when the raised poverty line of Rs.6,400/- was used (23% to 34%), earned incremental income of more than Rs.2,000/- 16% between Rs.500/- to Rs.1,000/- and 20% upto Rs.500/-. There were 22% beneficiaries, who could not earn any incremental income. About 60% to 68% felt that the IRDP assistance is adequate. Among those felt it is adequate, about 22% made investment from their own resources. There is 18% borrowed money for the same.

Most of the beneficiaries (82% to 91%) felt that they would not require any training for maintaining the scheme. Only a very few, (4% to 5%) pointed out that training

was a requirement. Similarly 14% to 67% beneficiaries pointed that after care was not required. However, it was provided to 31% to 61%. On the other hand 2% reported that after care was required, but not provided. This study is one of the largest evaluation study of the IRDP.

1.4 EVALUATION STUDIES BY CREDIT INSTITUTIONS

There are quite a few studies carried out by credit institutions (Commercial and Co-operative Banks) who to a large extent, participate in the implementation of the programme by delivering credit. Accordingly their main interest in on assessing the financial aspects of the programme. However, other aspects are also examined to some extent in these studies some such relevant studies are reviewed here.

I. CANARA BANK (1984) "ROLE OF BANKS IN IRDP", IN KOLAR DISTRICT KARNATAKA.

This study covered two blocks, 22 villages and 178 beneficiaries. The main objectives were to assess.

i) The viability and potentiality of schemes.

ii) The effectiveness of organisational arrangements and infrastructural facilities available for schemes.

iii) The role of voluntary organisations in motivating the beneficiaries.

iv) The process of financial assistance and recoveries and

v) The overall impact of IRDP in the area.

The overall impact was assessed in terms of increase in income.

FINDINGS

About 55% of the beneficiaries had an annual income of less than Rs. 1,200/-. In 40% of the cases, the insignificant amount of benefits were due to the death of animals and inadequate assistance.

The need for an effective follow up of maintenance of assets by way of official guidance to beneficiaries with regard to availability of inputs, veterinary services and marketing facilities, is one of the important suggestions, made.\(^6\)

II. STATE BANK OF HYDERABAD (1984)
MONITORING CUM MID TERM EVALUATION OF THE IRDP

The study was undertaken in Raichur District, where in 100 beneficiaries of 1982-88 were covered. The objectives were to study.

i) The bottlenecks in the credit flow to the beneficiaries.

ii) The effectiveness of infrastructure facilities.

iii) Deficiencies in training and extension services and

iv) The recovery performance.

FINDINGS

Only a few families benefitted from the IRDP. Lack of awareness and education led them to failure. In 15% to 20% of cases, schemes were not suitable, resulting in poor maintenance and utilisation. In some cases, lack of determination on the part of the beneficiaries resulted in poor performance. Beneficiaries of the dairy scheme complained that, the cost of maintenance was very high. Occupational diversification among the beneficiaries did not take place as envisaged, because, the landless labourers continued in their occupation due to poor income generation from the scheme.

Caste factor also played its role in marketing.

The following suggestions were made by way of recommendations.

i) Suitability of the scheme to the skills of the beneficiaries should be determined.

ii) Training and guidance should be emphasized.

iii) Infrastructure facilities ought to be improved and

iv) Awareness and motivation among the beneficiaries should be promoted.

1.5 EVALUATION STUDIES BY INDIVIDUAL SCHOLARS:

A brief review of studies undertaken by a few scholars is presented below.

I. Gopal Krishna carried out an evaluation study of the ERDP in Karnataka State. With the objective of assessing the impact of the programme in terms of generation of employment and income, and asset position.

FINDINGS:

Low production was attributed to the acquisition adoption of non descript local breed animals instead of the improved breed. Lack of grazing land rendered the scheme a burden on the beneficiaries. The study concluded that the impact of the programme was marginal.

II. The study was based on a single block with a sample of 120 beneficiaries in Nalgonda District in A.P. for the reference year 1983-84. The study is based on primary data and uses simple tools like percentages and averages for analysis.


Studies of Rural Development in Hyderabad.

The objectives of the study are:

i) To study the process of implementation of the programme its deficiencies and problems.

ii) To examine the extent of utilisation of financial assistance, assets and repayment position of the beneficiaries.

iii) To find the impact of the programme on income, employment and consumption levels of beneficiary households.

iv) To assess the extent of reduction of poverty if any after implementation of the scheme.

FINDINGS:

The finding show that there is an increase in income and employment as a result of implementation of the IRDP. This should that there was an average additional income of Rs. 4,059/- per family and per capita income Rs. 312/- accrue to beneficiary households.

This study further observed that there was an overall increase of 18% in the monthly expenditure, poor eligible beneficiary family.

Chary concludes that only one-third of the eligible families crossed the poverty line. This was further reduced, if the instalments to be paid annually were deducted from their net income.

It thus shows that the most of the IRDP schemes may not yield sufficient income to enable beneficiaries to cross the poverty line. When loan repayment and price adjustments are taken in to account. 28

The above studies were discussed as follows. In introduction concept of poverty and consequence of the poverty was discussed by P. Thippaiah, M. Devender

Babu. According to their view rural poverty is major problem to India. Hence the poverty alleviation schemes must be implemented.

According to C.H. Hanmanth Rao, Nilakantha Rath and Abdul Aziz stressed was on poverty line. How far the IRDP scheme uplifted the poorest of the poor from below the poverty line.

The NABARD, IFMR and other Institutions are studied on IRDP to take sample system villages, blocks and beneficiaries. These are the findings the percentage of the people below the poverty line, and how much of the beneficiaries were uplifted from the below poverty line. The Authors B. Bandhyopadhyay, S. Guhen, B.M. Bhatia, R.K. Pandya, S. Chandra Singh, Prof. L.K. Naidu and Chandra Kanth discussed the income generating among the beneficiaries, S.C., S.Ts. and others what are the dimensions taken place after implementation of the programme.

Income changes in post and pre scheme implement situations. It is found by them that most of the beneficiaries are uplifted from the below poverty line. Some of them criticised the scheme implementation.

1.6 MAJOR EVALUATION STUDIES ON IRDP. SUMMARY:

The major evaluation studies on IRDP carried out by various Institutions, Banks and individual scholars are mentioned above. The NABARD, PEO, NIRD, IM, MIDS and RD are studied on sample system based. These are findings: Percentages of beneficiaries are crossed the poverty line and level of income and employment was increased. Various institutions are conducted different ways of studies they point out implementation problems of scheme, assets positions, loan repayments etc.

The evaluation study on credit policy; Canara Bank and S.B.H., studied role of Banks in IRDP and monitoring cum mid term evaluation of the scheme. These Banks are finding the increasing level of income of the beneficiaries, maintenance of the scheme, financial assistance and repayment of the loan. Because lack of implementation and mid term evaluation, the scheme was not working effectively.

Some individual scholars evaluated the IRDP with sample system. They take blocks and beneficiaries on the basis of sample. The level of income of the beneficiaries are not increasing sufficiently, and poor repayment are there. Effective implementation of the scheme is important to uplift of the poor who are below the poverty line.
1.7 NEED FOR PRESENT STUDY:

IRDP, being the major poverty alleviation programme, both in terms of financial allocation and physical coverage, has been the focus of many evaluation studies. Since presently there is no alternative in sight to replace IRDP as a major poverty alleviation strategy, it has become all the more necessary, to direct this programme on the desired path, by means of systematic, realistic and constructive evaluations.

Mahabubnagar District is backward district in Andhra Pradesh. In this district Doultabad Mandel is the most backward Mandal. Hence to know the impact of IRDP on the Mandal, sample beneficiaries were taken for study to find out the income and employment, and assets development of beneficiaries and Development of the Mandal was evaluated in light of the implementation of IRDP.

There is a need to adopt a more scientific and realistic approach, and also to employ more advanced and sophisticated, analytical techniques which would accommodate all the necessary evaluation, information and thereby would be able to provide convincing solutions to the problems encountered in executing developmental programmes like IRDP.

1.8 CONCLUSION

A glance through the available literature on developmental programmes meant for the benefit of the rural poor reveals that there are two important views on the reasons why the developmental programmes failed to benefit the rural poor. Firstly, unless structural changes take place in the society and available productive assets are equally distributed the rural poor cannot derive benefit from developmental programmes. It is contended that the iniquitous economic structure, even if the developmental programmes are targeted towards the rural poor would, automatically bring more benefits to those who have resources than to those who have more.