CHAPTER I

INTRODUCTION AND DESIGN OF THE STUDY

1.1 Introduction
1.2 Statement of the Problem
1.3 Review of Literature
1.4 Scope and Coverage
1.5 Objectives of the Study
1.6 Data Collection
1.7 Sampling Design
1.8 Profile of the Study Area
1.9 Socio-economic Characteristics of Sample Beneficiary Households
1.10 Framework of Analysis
1.11 Definition of Concepts
1.12 Organisation of the Study
1.1 INTRODUCTION

One of the fundamental objectives of planning in India is to improve the economic and social conditions of the large number of people in rural areas who live below the poverty line. They include landless agricultural labourers, small and marginal farmers, rural artisans and the weaker sections of the society. Since independence, India has made significant headway in industrialisation, food production, and overall economic development. Yet, the decade-old saying that 'India is a rich country inhabited by poor people' still holds true, though not so strongly as it did earlier. Statistical evidence shows that poverty of the millions in the country is a major reality of life and the hard core of poverty is to be found in rural areas.

The term "poverty" could refer to absolute poverty, where the poor are deprived of even the minimum level of consumption or to relative poverty which may refer to the deprivation of the poorer sections in relation to or in comparison with the non-poor or the rich of the society. The planning process in India has been mainly concerned with eradication of absolute poverty. The incidence of poverty and the percentage of rural population living below the
poverty line have been estimated from time to time by various groups of experts and more specifically by the Planning Commission.

In India the rural population ratio has been declining as shown in Table 1.1

TABLE 1.1

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>86.1</td>
<td>82.7</td>
<td>82.0</td>
<td>80.1</td>
<td>76.3</td>
<td>73.9</td>
</tr>
<tr>
<td>Urban</td>
<td>13.9</td>
<td>17.3</td>
<td>18.0</td>
<td>19.9</td>
<td>23.7</td>
<td>26.1</td>
</tr>
</tbody>
</table>


The country is consistently witnessing migration of people from rural to urban areas, which is an indication of the uneven process of development. The dimension of rural poverty in India is such that the percentage of the poor living in rural areas has been gradually increasing, from 39.1 per cent to 41.72 per cent over the years, as shown in Table 1.2.
TABLE 1.2

Population of Indian Poor Living in Villages and Towns

<table>
<thead>
<tr>
<th>Year</th>
<th>Population of Poor (in Millions)</th>
<th>Percentage of Poor Living in Villages</th>
<th>Total Population (in Millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Villages</td>
<td>Towns</td>
<td>Villages</td>
</tr>
<tr>
<td>------------</td>
<td>----------</td>
<td>-------</td>
<td>----------</td>
</tr>
<tr>
<td>1987-88</td>
<td>231.40</td>
<td>78.70</td>
<td>39.10</td>
</tr>
<tr>
<td>1988-89</td>
<td>236.20</td>
<td>77.70</td>
<td>39.20</td>
</tr>
<tr>
<td>1989-90</td>
<td>206.70</td>
<td>75.10</td>
<td>33.70</td>
</tr>
<tr>
<td>1990.91</td>
<td>218.40</td>
<td>79.50</td>
<td>35.00</td>
</tr>
<tr>
<td>1991-92</td>
<td>255.60</td>
<td>81.60</td>
<td>40.00</td>
</tr>
<tr>
<td>1992-93</td>
<td>268.90</td>
<td>88.81</td>
<td>41.72</td>
</tr>
</tbody>
</table>


In India the percolation theory gained momentum after independence, because it was generally believed that the greater the growth rate, the larger would generally be the employment opportunities which would help in the removal of poverty. The data in respect of the growth rates of National Income during the different five-year plans are given in Table 1.3.


**TABLE 1.3**

Growth Rates (Actual and Targets) of National Income and Per Capita Income (Percentage)

<table>
<thead>
<tr>
<th>Plan</th>
<th>National Income (Target)</th>
<th>National Income (Actual)</th>
<th>Per Capita Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Plan</td>
<td>2.1</td>
<td>3.6</td>
<td>1.7</td>
</tr>
<tr>
<td>Second Plan</td>
<td>4.2</td>
<td>4.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Third Plan</td>
<td>5.6</td>
<td>2.2</td>
<td>-0.5</td>
</tr>
<tr>
<td>Three Annual Plans (1966-69)</td>
<td>-</td>
<td>4.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Fourth Plan</td>
<td>5.7</td>
<td>3.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Fifth Plan</td>
<td>4.4</td>
<td>5.2</td>
<td>2.9</td>
</tr>
<tr>
<td>Sixth Plan</td>
<td>5.2</td>
<td>5.2</td>
<td>3.0</td>
</tr>
</tbody>
</table>


The highest growth rates in national income were recorded in the Fifth and the Sixth Plans, at 5.2 per cent. The lowest was in the Third Plan at 2.2 per cent. The per capita income consequent upon variation in population growth has also varied. The highest growth rate was in the Sixth Plan at 3 per cent, followed by 2.9 per cent in the Fifth Plan and the lowest was in the Fourth Plan at 1.1 per cent. Except for the First Plan and the Fifth Plan, the growth rates have been less than the targets fixed in the plans.
Over the decades substantial increases have been registered in agricultural production and the industrial base has been widened. Though the GNP had increased, this increase failed to trickle down and consequently most of the development activities by-passed the really poor in the country. The percolation theory has failed to narrow the gap between the rich and the poor and it is the most important cause of persisting poverty in India. The other main causes of abject poverty are unemployment, under employment and lack of appropriate technology for the optimum utilisation of the scarce resources in rural areas. No nation can make significant progress unless it is able to wipe out the poverty and hunger of its masses.

Keeping this in view, the programmes for the progress of the masses have been chalked out. The term 'Rural Development' refers to a wide array of the developmental programmes which aim at the all-round development of rural areas. It evolved as a consequence of policy frame-work and planning strategies with emphasis on the need to develop rural areas and ameliorate the conditions of the rural poor. Rural Development has been looked upon as the most important factor in the overall development of the country by all the national leaders, economists and administrators. Development
with social justice has assumed paramount importance in the policy framework of developmental planning in India. Tremendous efforts have been made to raise the downtrodden rural people and bring them into the main stream by launching various development programmes.

Integrated Rural Development Programme (IRDP) is one among the major strategies of development, particularly from the Sixth and the Seventh Plans. It is the single largest scheme for providing direct assistance to the rural poor. Emphasising the importance of this programme, a study conducted by the World Bank says: "The IRDP is among the world's most ambitious efforts to credit-based poverty alleviation." The programme is meant for the poorest among the poor. Its distinctive character lies in properly identifying beneficiaries and arranging suitable schemes in order to transfer income-yielding assets to them to ensure continuous employment and income.

1.2 STATEMENT OF THE PROBLEM

Alleviation of rural poverty has been one of the primary objectives of planned development in India. IRDP was officially described as "the main instrument of the

Government strategy to alleviate the poverty of the rural poor. It is the largest anti-poverty programme currently underway in all the development blocks of the country. The real impact of the programme is expected to "reduce the poverty ratio to 10 per cent by 1995" by lifting tens of millions of rural families above the "poverty line", if necessary with an "additional dose of assistance in the event where they fail to cross the vital threshold at the first go".\(^2\) As the year 1995 has already gone, there is no evidence to confirm the attainment of the ultimate objective of the programme.

Given the importance attached and the resources devoted to the IRDP in the Seventh and the Eighth plans, the actual performance of this programme in reducing rural poverty in India is a matter of some interest. The programme has been evaluated by a number of agencies and organisations. In view of its importance as a major poverty alleviation programme, it is also being concurrently evaluated by the Department of Rural Development, Government of India. All the evaluation studies have shown that the performance of the programme has not been encouraging and has not achieved the desired results. In fact, the concurrent evaluation of IRDP for the

year 1989, conducted by the Government of India, revealed that only 28 per cent of the beneficiaries had been able to cross the then existing poverty line of Rs.6400 per annum.*

A close look at the various evaluation studies reveals that the general tendency is to undertake macro studies. Such studies are necessary to provide the requisite policy directions on a nation-wide scale. But micro level study is also essential as it provides a detailed knowledge of the functioning of the programme at the lowest level. The micro level study could be very useful to the Government to assess properly the functioning and efficacy of the Programme, thereby enabling them to amend their policies accordingly.

To understand the success of the programme, it is essential to evaluate the extent to which the programme has met the desired objectives in the past and its inherent weaknesses. An indepth evaluation of the Programme at micro-level in all its ramifications can help in revitalizing the programme, and move towards greater success.

* The poverty line has since been reassessed and placed at Rs.11,000 at 1991-92 prices.
Although some efforts have been made in the past in this direction in Tirunelveli Kattabomman District, none of the studies have taken an integrated and comprehensive view of all the aspects involved in the implementation of IRDP. Realising the need for making good this deficiency, the present study carries out an appraisal of the programme at all the aspects of implementation and identifies the income generating capacity of the IRDP scheme. It also examines the relative significance of the factors which lead to income generation.

It is hoped that a qualitative assessment of the programme in Tirunelveli Kattabomman District in the State of Tamil Nadu would provide some feedback to the planning and implementing agencies and help them to take the necessary measures to improve the performance of the programme.

1.3 REVIEW OF LITERATURE

In the recent past a number of evaluation studies have been undertaken on IRDP by official agencies, as well as scholars which may be classified into a) macro studies covering the national and/or some selected state profiles of performance b) micro-regional studies covering a region in a state such as a district or a block and iii) group specific studies encompassing a section of the poor such as SC/ST
small and marginal farmers. The literature on the subject is available in books, journals, dissertations and research papers. In this section, an attempt is made to present a review of the available evaluation studies on the performance of IRDP.

Singh, M.L. (1986)³ in his article, 'IRDP - its Relevance for the Future' concluded that the assistance per household given under IRDP was low under most of the schemes and the programmes suffered from poor implementation such as absence of right selection of the beneficiaries and schemes, lack of backward and forward linkages, lack of motivation and inadequacy of infrastructure. The programme held a better promise for the rural poor, provided the quality of the implementation was improved.

Yadav et.al. (1986)⁴ in their article, "IRDP Constraints and Remedies" concluded that the schemes/programmes undertaken in the IRDP were often uneconomic, unsuitable to the area and the beneficiaries, because of untrained workers. So the schemes formulated should be location specific, economically viable and best suited to the beneficiaries.


The beneficiaries should be fully appraised about the economic viability of the schemes and other requirements. Credit disbursement should be according to needs, time and supervision. There was also need to evaluate the IRDP yearly for the proper allocation of resources on priority basis and to know the progress of the different schemes under IRDP.

Muthaya et al. (1983)\(^5\) in a study covering Gujarat, Karnataka and Kerala states observed that the beneficiaries of IRDP did not possess adequate knowledge of the different schemes and the amount of subsidy disbursed to them. This was because of lack of adequate contact with the concerned officials as well as the mass media. The supply of inputs and services required for effective handling of the schemes were also not sufficient.

Krishnan Kutty, A.C. (1984)\(^6\) in his study, "A Case Study of IRDP in a Kerala Village", found that targets fixed without realistically understanding the magnitude of poverty


in a specific region resulted in benefits being liberally passed on to the better-off sections. The utilisation of assistance for the intended purpose was defeated. Consequently, the families below the poverty line were not in a position to raise their income to the desired extent.

Gupta Madhukar, (1984)\textsuperscript{7} in his article "Integrated Planning for Rural Development and Poverty Alleviation" concluded that the main hurdles in the implementation of IRD were low quantum of per capita assistance and mis-identification of beneficiaries. The mis-identification might be due to the use of old lists, over enthusiasm to meet targets and concentrating attention on those who were closer to the poverty line and having relatively better bankability, viability and asset base.

Malayadri, P.(1985)\textsuperscript{8} in his study, "Success of IRDP - Myth or Reality: A Case Study" found, in Nellore district of Andhra Pradesh that about 55 per cent of the beneficiaries has crossed the poverty line. Financial assistance was insufficient according to 70 per cent of the beneficiaries.


About 70 per cent of the beneficiaries had repaid their loans in time. According to him, there were certain obstacles, like illiteracy, demand for security while sanctioning loans, taking unduly long time for issuing them, creating high non-petty expenses in obtaining loans ranging from Rs.230 to Rs.600, denying open option to the beneficiaries in purchasing assets, delay in the release of subsidy, and the non co-operation of sponsoring agency with banks at the time of recovery after the IRDP implementation.

Dhillon et.al. (1985) in their study, "Monitoring and Evaluation of IRDP in Punjab" suggested the periodical and regular monitoring of IRDP for which adequate staff was necessary at the block level. It required the completion of formalities at credit camps, more effective district level consultative committees, strengthening the follow-up action programmes at the gross-root level, training, regular technical and managerial advice to the participating families, provision of effective infrastructural support, effective liaison between DRDA and banks to avoid inconvenience and delay in the disbursement of loan, joint-identification of beneficiaries by Government departments and banks to avoid mis-identification and the like.

A Study of IRDP by Sundaram, K. and Suresh, D. Tendulkar (1985)\textsuperscript{10} indicated a set of weaknesses. As the target group of IRDP was geographically dispersed, the central initiation might face certain problems. These comprised problems of mis-match a) between the ground level incidence of poverty and the incidence of poverty among the assisted families b) between the scheme specific investment fixed by the head offices of banks and the household specific need-based requirements of investment and c) between the centrally fixed block specific targets and the field-level capabilities. These problems naturally led to a decline in the effectiveness of the programme and a reduction in the productivity of investment.

Michael Vanden Bogaret (1985)\textsuperscript{11} in his study, "Lessons of IRDP in Palamar District, Bihar" has reported the implementation of IRDP in Palamar district in Bihar. He examined the perceptions of Government officers, bankers and the beneficiaries about the programme. For most Government officials, the gearing up of the machinery at block level and co-ordinating with other bodies, particularly banks, were


time consuming and arduous. The selection of the beneficiaries was done through Village Level Worker (VLW) who often could not resist the suggestions of local dignitaries to include their candidates. Even though IRDP schemes aimed at economically viable income-generating activities, generally the loans were given to goat and buffalo units. Since the officers were concerned with the fulfilment of the target, they were not able to give follow-up service to the beneficiaries. The bankers' perception of participation in the implementation of IRDP was that they were required to do the impossible without being provided with the required personnel, transport facilities and the like.

Bhat, G.D. (1980)\textsuperscript{12} in his study, "Evaluation of the Integrated Rural Development Programme: A Study in Kumanon Division of Uttar Pradesh" concluded the average actual cost per benefit scheme was higher than the financial assistance provided for the same. The difference between the average cost of the benefit assets and financial assistance per unit under the primary sector schemes was higher in the case of land development units, followed by milch cattle units, poultry units, bullocks units, and piggery units. The study

also revealed that sanctioned loan did not match with the actual cost of the benefit assets and the findings were confirmed by 90.8 per cent of the sample beneficiary households. The study further indicated that inadequacy of financial assistance was one of the reasons for the delay in the provision of the benefit assets because those beneficiaries whose financial position was not sound had to arrange for an additional amount, that is, the difference between the amount of financial assistance received and the actual cost of the unit from sources.

Gupta, S.K. and Sadhu, A.N. (1995)\textsuperscript{13} in their study "IRDP in Hill Areas: A Case Study in Jammu and Kashmir" concluded that though IRDP had resulted in generation of additional employment and had improved the socio-economic conditions of the beneficiaries to some extent it could not make a big break-through in the true sense, in reducing poverty, unemployment and inequality in the study area. Proper selection of beneficiaries, educating the rural poor about their rights, developing backward and forward linkages and proper monitoring of the programme were the suggestions offered for achieving better results.

Ramaiah et al. (1988) in their study "Impact of IRDP on Rural Poor: A Micro Study" concluded that the role of the village development officer in the programme was critical. It was he who sponsored the schemes after a clear cut survey. But he was the most neglected man by the banker. There was no special officer in the block office to have control over the implementation of the programme. There was political interference in indentifying the poor and grounding the schemes. Political pressure made the officials deviate from the prescribed norms and procedures of the department. The banker took a lot of time to implement the schemes by insisting on formalities like screening, sanction letter, guarantee, subsidy and margin money. At the same time, inadequate supervision and follow-up action in all these schemes were identified as the main problems.

Saxena, A.P. (1987) in his article, "IRDP: Selected Aspects for Administrative Follow-up" indicated that the implementation of the programme had been vitally impeded in several areas by cumbersome, time-consuming and costly lending procedures, the stringent repayment schedules fixed.


arbitrarily at the bank-branch level, and the bank official's general apathy to the poor. The banks have failed to come up with realistic area-based credit plans and a major stumbling block is the credit gap between the loans disbursed and the actual cost of assets.

Krishna Chandra Rath et.al.(1994)\textsuperscript{16} in their study "Impact of the Integrated Rural Development Programme on the Rural Poor: A Case Study of the Cuttack District in India" have concluded that the subsidy component of the IRDP package was a strong and possibly the only motivating factor for both beneficiaries and officials in implementing the programme. The target population was neither made aware of nor actively involved in the process for delivering inputs and services. In view of this, the recommendations proposed to strengthen the IRDP included building awareness and information dissemination, sanctioning capital directly to the beneficiaries to enable them to purchase the required inputs and invest appropriately utilising the subsidy component of all the projects, strengthening the monitoring system, and taking into account the viability of the project and entrepreneurship quality of the target groups for extending financial support.

Amar Chand Kaushik, (1993)\textsuperscript{17} in his study "Income Generating Effects of Rural Credit: A Case Study of IRDP in Haryana" found that pre-credit income level, credit size, labour input and skill status of the beneficiaries were the most important factors influencing the levels of income generation of IRDP schemes. The factors land holdings and dependency ratio could not significantly influence them. He observed that one of the major obstacles to poverty alleviation had been the low rate of income generation due to credit inadequacy, lack of co-operative factors of production, lack of appropriate skill, infrastructural facilities and marketing constraints. The problems are further complicated by the poor credit monitoring and follow-up system of the programme.

Ganesh Kawadia (1986)\textsuperscript{18} in his study "Evaluation of the Integrated Rural Development Programme: A Case Study of Jabalpur" made the finding that IRDP in Jabalpur district did not achieve its physical financial targets set under the sixth plan period. The poor coverage of the programme was


due to the fact that a large number of identified families did not come forward to seek assistance. The high concentration of beneficiaries under petty business shops indicated that the primary consideration behind the scheme of loan/grant was to meet the target of the plan and even ineligible families were accepted for financial assistance. This only led to benefits flowing to the relatively well-off families of the area.

Gupta, S.K. and Sadhu, A.N. (1995)\(^{19}\) in their study "Income Generation through IRDP" found that the poor income generation of IRDP beneficiaries could be attributed to a large number of problems being faced by the beneficiaries in the study area, namely a) wrong identification b) non-availability of good quality animals c) abnormal delay in sanction and disbursement of loan and d) lack of proper backward and forward linkages and the like. To overcome these constraints the study put forward a few suggestions for bringing about improvement namely. a) proper identification and selection of beneficiaries. b) boosting of ISB sector c) timely sanction and disbursement of loans. d) availability of adequate credit and the like.

Tripathi, R.N. et.al. (1985)\textsuperscript{20} in their study, "IRDP in South India: An Evaluation" found that the most important constraint under IRDP were the shortage of credit and the lack of managerial ability on the part of the beneficiaries. The study further indicated that there should not be uniformity in unit cost prescribed for different regions. The credit requirement should be worked out based on the feasibility of the projects for different types of schemes in different regions of the nations, depending upon the income generating capacity of the investment at specific locations.

Padmanabhan, M. (1990)\textsuperscript{21} in his study, "Income Generation Process under IRDP: A Case Study in Andra Pradesh" has found that the type of scheme had a great influence on additional income. The study further indicated that a beneficiary generally tended to do well with a scheme in the occupation in which he was engaged.


Tripathi, S.L. (1988) in his article, "IRDP - An Analytical Review" concluded that most of the irregularities in the implementation of the IRDP were due to subsidy. He, therefore, suggested that the subsidy be adjusted in any one of the following ways: a) beneficiary should get interest-free loan and DRDA should pay interest from the subsidy amount b) subsidy should be linked with timely repayment c) subsidy amount should be credited as fixed deposit in the borrower's account and the last few instalments should be adjusted from this money.

Esakky, S. (1991) in his study, "The Impact of IRDP on the Eradication of Poverty among Weaker Sections in Tirunelveli District of Tamil Nadu" found that the impact of the programme was more on agricultural labourers, since the number of families crossing the poverty line was more among them than in other categories of beneficiary families. He suggested that for the successful operation of the scheme there should be a careful consideration in providing assistance according to abilities and needs.


John David Raju, V.\(^{24}\) in his study, "An Enquiry into the Nature and Extent of Rehabilitation of the Weaker Sections in Non-farm Activities through IRDP - A Case Study in Srikakulam District of Andra Pradesh" concluded that IRDP benefits accrued to socially and economically superior households at the neglect of the most poor families particularly the landless agricultural labour households from the Schedule Caste. He suggested that proper education of the weaker sections in respect of the objectives, modus operandi and the general rules and regulation of IRDP, should be extensively undertaken, which would help in the reduction of malpractices.

Hara Gopal, G. and Bala Ramulu, C.H.\(^{25}\) in their study, "Poverty Alleviation Programmes: IRDP in an Andra Pradesh District" concluded that there was a wide gap between promise and performance. The scheme did not generate sufficient income to the beneficiary households. The non-land based schemes like cart and bullock and sheep proved beneficial.


only where the members owned some land. The study further stated that the loan amount went to the consumption basket because the target group whose economic conditions were at the level of subsistence could not invest the amount in the income generating assets as day to-day consumption needs took precedence over other considerations.

Bhattacharjee, S. and Mondal, R.C. (1986)\textsuperscript{26} in their study, "Evaluation of IRDP: A Case Study in Sikkim and Darjeeling" have concluded that the backward regions should be favoured with special rates of subsidy, linkage of marketing and the like. Decentralised planning, authority and machinery should be provided for successful implementation of IRDP.

Mahajan, R.K. (1991)\textsuperscript{27} in his study, "IRDP - A Study of Problems and Prospects in Punjab" observed that the old beneficiaries were not included when the credit for the purchase of assets was provided under IRDP. The study further indicated that the management aspect of assets was


totally ignored. He suggested that DRDA and bank should look after the problems of old beneficiaries which impede them in increasing the income from assets.

Khatkar, R.K.(1989)\textsuperscript{28} in his study, "IRDP in Mahendragarh District, Haryana" found that the amount of loan was inadequate in majority of the cases, forcing the rural poor to borrow from other private sources which had aggravated the problem of indebtedness. Due to target-oriented approach of IRDP, its benefits had percolated to non-target groups too. He found that all the schemes covered under IRDP were viable. The credit carrying ability of the rural poor tended to be significantly improving through IRDP assistance. There has been significant improvement in the income, consumption and employment status of the rural poor.

Thippaiah, P. and Devandra, M.\textsuperscript{29} in their study, "Impact of IRDP on Agricultural Labourers: A Case Study" emphasised the need for the enhancement of the quantum of loan assistance keeping in view the increase in prices of assets, provision of high milk-yielding varieties of animals, avoiding

\textsuperscript{28} Khatkar, R.K., Rural Development: IRDP in Mahendragarh District, Haryana, Northern Book Centre, New Delhi, 1989, pp.131-138.

large dependency on animal husbandry schemes, priority to be given to Industries, Service and Business (ISB) which do not require either land or rainfall.

1.4 SCOPE AND COVERAGE

The scope of the study is limited to the Tirunelveli Kattabomman District of Tamil Nadu. In each development division of the district, one block and five villages in one block were selected for the purpose of study. Thus in all three blocks and fifteen villages were covered.

This study covers all the aspects and related issues in the implementation of IRDP. As such it focuses on identification of beneficiaries and selection of schemes, mobilisation of financial resources for beneficiaries' schemes, monitoring and follow-up action, the growth with equity in the implementation of the programme among different blocks of the district, income generating capacity and poverty alleviation effects of IRDP schemes, relative significance of factors contributing to income generation of IRDP schemes and the problems being faced in the implementation of the programme at different stages by the Beneficiaries, Block-level officials and Banks.
1.5 OBJECTIVES OF THE STUDY

The present study has been undertaken in Tirunelveli Kattabomman District of the State of Tamil Nadu in order to evaluate the process of implementation and assess the success of the integrated rural development programme in all its major ramifications. The main objectives of the study are as follows:

i) To review the evaluation of rural development programmes in India and to study the conceptual framework, objectives and operational strategy of IRDP.

ii) To analyse the progress of IRDP in physical and financial terms in Tamil Nadu vis-a-vis at all India level and to find out inter-district imbalances in the achievements made under the programme.

iii) To examine the growth, performance variation and equity in the implementation of the programme amongst the development divisions/blocks in the study area in respect of physical coverage and investment mobilised.
iv) To examine the income generating capacity of different schemes adopted by the IRDP beneficiaries and to find out the relative significance of factors which influence the income generation pattern of the IRDP schemes.

v) To appraise the operational mechanics of IRDP, namely identification of beneficiaries and selection of schemes, financial arrangement for schemes and monitoring and follow-up action, and

vi) To suggest suitable measures for improving the overall effectiveness of the programme on the basis of the findings of the study.

1.6 DATA COLLECTION

The present study is based on primary as well as secondary data. The sources of primary data were beneficiaries from the selected three blocks, block level officials of all the nineteen blocks of the district and the branch officials of the loan-issuing bank situated in the blocks of the study area. The information pertaining to the study from the beneficiaries, block and bank official respondents were collected through personal interviews with the help of three separate structured schedules. The schedules used are given in Annexures I, II and III.
In addition to the primary data, the study was enriched by using the data from secondary sources. Secondary data were collected from the official records maintained in the Block Development Office, District Rural Development Agency (DRDA), and the Directorate of Rural Development, Madras. The other sources of secondary data were published reports of the Comptroller and Auditor General, Government of India, Statistical Digest of Tamil Nadu and Journals.

1.7 SAMPLING DESIGN

The study employed a three-stage sampling technique in selecting the blocks, villages and beneficiary households.

Selection of Blocks and Villages

The study area has been divided into three major development divisions namely, Tirunelveli, Cheranmadevi and Tenkasi and nineteen development blocks for administrative convenience. It was proposed to select three blocks, one each from a development division. The selection of blocks was made on a random basis.

For the selection of villages, a list of those villages was prepared from the selected block office where IRDP programme had been implemented. Out of this list, five
villages were selected keeping in mind the availability of the beneficiary households covered under various IRDP projects. Thus by selecting five villages from each block the study in all covered fifteen villages in the district. The details of sample blocks and villages selected for the study are given in Annexure IV.

Selection of Beneficiary Respondents

For the selection of respondents a list of beneficiaries from each selected village was prepared. All the beneficiaries in the selected villages were listed according to the types of scheme undertaken and a sample of 250 beneficiaries was finally drawn at random. This group mainly comprised small and marginal farmers, agricultural and non-agricultural labourers, rural artisans and 'others'.

While drawing the sample due care was taken to see that the range of the IRDP activities and the socio-economic stratification of the sample beneficiaries found adequate representation. The scheme and block-wise breakup of the selected respondents are shown in Table 1.4.
The study took samples from those beneficiaries who were assisted under IRD programme during 1993-94, the year of assessment being 1995-96, thus allowing sufficient time for the programme to have its impact on the income of the households, as per the Planning Commission expectations.30 The field survey was conducted during the first half of the financial year 1996-97.

1.8 PROFILE OF THE STUDY AREA

Tirunelveli Kattabomman district in the state of Tamil Nadu in Southern India was selected for the study. The district was formed on 20.10.1986 by the Government of Tamil Nadu. It has an area of 6838 sq.kms. which is 0.21 percent of the total land area of the Indian union and 5.28 percent of the total land area of Tamil Nadu. It lies between 8°.05' and 9°.30' of the northern latitude and 77°.05' and 78°.25' of the eastern longitude. It is bounded by Kamarajar District on the north, Gulf of Mannar and Chidambaranar District on the east, Gulf of Mannar and Kanyakumari District on the south and Kerala State and Kanyakumari District on the west.

The Western Ghats, the height of which ranges from 3000 to 5000 feet, dominate the western boundary. Well-clothed with forest containing magnificent and valuable trees between elevations of 1500 to 3000 feet, it shoots upto 6000 feet in certain places. The country to east of the Ghats is plain and sloping towards the sea, punctuated by detached hills here and there. The river Thamiraparani rises from Agastier.

32. Hand Book of Tirunelveli Kattabomman District, District Collectorate, Tirunelveli.
LOCATION OF STUDY AREA
TIRUNELVELI KATTABOMMAN DISTRICT
with Development Blocks

LOCK HEADQUARTERS
asudevanallur
ankarankovil
uruvikulam
adayanallur
elaneelithanallur
henkottai
enkasi
eelapavoor
langulam
adayam
appakudi
anur
mbasamudram
heranmadevi
alayamkottai

INDEX
16. Kalakad
17. Nanguneri
18. Valliyur
19. Radhapuram

- = District Boundary
- - = Block Boundary
O = Block Headquarte

GULF OF MANNAR
malai in Pothigai hills in the western ghats, passes through the district and enters into the sea at Punnakayal a place in Chidambaranar district. The best irrigated lands in the district lie on either side of this river.

Major types of soil found in the district are black loam, black sandy loam, red loam, and red sandy loam. The north eastern portion of the district consisting of Sankarankoil Taluk lies on broad plains of rich black cotton soil. The south east portion is a stretch of red loam or sand with a strip of black loam in the valley of Thamiraparani. On the south east coast, between the river Thamiraparani and the mouth of the Nambiyar, is a tract of land known as Palmyra forest where the soil is deep loose red loam surfaced by sand. The district is endowed with good deposits of limestone, graphite, granite stone, granites and gypsum.

The districts' climate may be described as equable. The maximum temperature is rarely above 108°Fahrenheit and the minimum seldom below 80°F. The most dry period in the district is during the months of April and May and the lowest temperature is often recorded during January. The normal rain fall for the district is 814.8 millimeters and when
compared with the state normal rainfall of 1008.1 millimeters, it is low. The rainfall is higher in the Western Ghats and the adjoining blocks than in the other areas of the district.

The district within its heterogeneous topology covers a wider area of 6838 sq.kms with 19 development blocks inhabited by people of different occupations. But in general, agriculture is the main occupation of the people and paddy is the main crop cultivated. This district has conducive climate and infrastructure for dairy farming and sheep breeding.

1.9 SOCIO-ECONOMIC CHARACTERISTICS OF SAMPLE BENEFICIARY HOUSEHOLDS

As part of the present evaluation study, information was collected from 250 sample beneficiary households regarding their socio-economic characteristics. In this section of the chapter, efforts have been made to highlight the socio-economic characteristics in order to understand their genuineness for assistance under the programme.

TABLE 1.5

Distribution of Beneficiaries According to Caste Category

<table>
<thead>
<tr>
<th>Caste Category</th>
<th>Number of Beneficiaries</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>SC/ST</td>
<td>120</td>
<td>48</td>
</tr>
<tr>
<td>BC</td>
<td>80</td>
<td>32</td>
</tr>
<tr>
<td>General</td>
<td>50</td>
<td>20</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>250</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey Data.

Table 1.5 shows that among sample beneficiaries 48 per cent are from scheduled Castes/Tribes, 32 per cent are from the backward class and remaining 20 per cent are from general castes. Thus, it is clear that 80 per cent beneficiaries are from schedule castes/tribes and the backward class.
TABLE 1.6

Distribution of Sample Beneficiaries According to their Size and Type of Landholdings

<table>
<thead>
<tr>
<th>Size of Land (in acres)</th>
<th>Landless</th>
<th>Only Irrigable Land</th>
<th>Only Non-irrigable Land</th>
<th>Both Irrigable as well as non-Irrigable Land</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nil</td>
<td>38</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>38</td>
</tr>
<tr>
<td>0-2.5</td>
<td>-</td>
<td>5</td>
<td>48</td>
<td>5</td>
<td>58</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(2.00)</td>
<td>(19.20)</td>
<td>(2.00)</td>
<td>(23.20)</td>
</tr>
<tr>
<td>2.5-5</td>
<td>-</td>
<td>12</td>
<td>57</td>
<td>71</td>
<td>140</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(4.80)</td>
<td>(22.80)</td>
<td>(28.40)</td>
<td>(56.00)</td>
</tr>
<tr>
<td>Above 5</td>
<td>-</td>
<td>-</td>
<td>2</td>
<td>12</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(0.80)</td>
<td>(4.80)</td>
<td>(5.60)</td>
</tr>
<tr>
<td>Total</td>
<td>38</td>
<td>17</td>
<td>107</td>
<td>88</td>
<td>250</td>
</tr>
<tr>
<td></td>
<td>(15.20)</td>
<td>(6.80)</td>
<td>(42.80)</td>
<td>(35.20)</td>
<td>(100)</td>
</tr>
</tbody>
</table>

Source: Field Survey Data.

Figures in Brackets are percentages to total.

The factor size and type of landholdings were used as important determinants to make an assessment of the economic status of the beneficiary households. Information collected from the sample beneficiaries about these aspects is shown in Table 1.6. The table shows that 38 (15.20%) out of 250
beneficiary respondents are landless, 23.20 per cent own up to 2.5 acres of land and 56 per cent have 2.5 to 5 acres of land. In all about 5.60 per cent of the respondents possess more than 5 acres of land, which indicates that some big landholders also managed to get assistance under the programme, though they are not eligible to get it. This indicates sluggishness in the identification of beneficiaries. It was expected that relatively large number of marginal farmers and landless labourers would be assisted under the programme. However, contrary to the expectation, it is seen that majority (56%) of the beneficiaries under the programme were small farmers.

The qualitative analysis of landholdings according to irrigability of land shows that 6.80 per cent beneficiaries had only irrigable land, 42.80 per cent had only non-irrigable land and 35.20 per cent had both types of land in their possession.
### TABLE 1.7

**Scheme-wise Classification of Beneficiaries**

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Number of Beneficiaries</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>36</td>
<td>14.40</td>
</tr>
<tr>
<td>Animal Husbandry</td>
<td>135</td>
<td>54.00</td>
</tr>
<tr>
<td>Industries, Service and Business</td>
<td>79</td>
<td>31.60</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>250</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey Data.

The sample beneficiaries in the study area were assisted in different economic activities under the three major schemes relating to Agriculture, Animal Husbandry and Industries, Services and Business (ISB). The main programmes in the agriculture scheme related to plough bullocks, bullock and carts, hand and power operated sprayer machines with or without cycle, minor irrigation and diesel engines. It is significant to note that the programme had failed to assist in the areas of minor irrigation and diesel engine and the coverage under the activities was scanty. The major programmes in the animal husbandry were concerned with the distribution of goat units (one unit comprising 20 eves and
one ram) and milch animals. The main activities for which assistance was given under ISB schemes were: Coir rope-making, Korai mat-weaving, Carpentry and blacksmith in the industrial scheme, mike set, tailoring, barber shop, mobile ironing, tri-cycle for carrying loads, radio and TV repairing in the service scheme and petty shop, tea stall, tiffin centre and small vending under the business scheme.

Table 1.7 shows that, in the overall sample, the percentages of beneficiaries falling under agriculture, animal husbandry and ISB schemes were 14.40, 54.00 and 31.60 respectively. The classification shows that animal husbandry schemes dominated the scenario in so far as the number of beneficiaries covered was concerned.
<table>
<thead>
<tr>
<th>Income Group (Rs./family/year)</th>
<th>Number of Beneficiary Households</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 6000</td>
<td>127</td>
<td>50.80</td>
</tr>
<tr>
<td>6000-8500</td>
<td>82</td>
<td>32.80</td>
</tr>
<tr>
<td>8500-11000</td>
<td>41</td>
<td>16.40</td>
</tr>
<tr>
<td>Above 11000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>250</td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey Data.

A family having an annual income of Rs. 11,000 or less is considered to be a family living below the poverty line and the target group of the programme comprised these families. Further it was envisaged in the guidelines that the poorest among the poor would be covered at the first instance. Going by this identification criterion, it can be observed from the table that all the sample beneficiaries were below Rs. 11,000 and the majority of sample beneficiaries (127 or 50.80%) assessed belonged to the lowest income group. Eighty-two households or 32.80 per cent were in the group, Rs. 6000-8500 and the remaining 41 or 16.40 per cent were in the group, Rs. 8500 to 11000.
TABLE 1.9

Distribution of Beneficiaries According to Family Size

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Number of Beneficiaries reporting</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>upto 3</td>
<td>14</td>
<td>5.60</td>
</tr>
<tr>
<td>4-6</td>
<td>180</td>
<td>72.00</td>
</tr>
<tr>
<td>7-9</td>
<td>50</td>
<td>20.00</td>
</tr>
<tr>
<td>Above 9</td>
<td>6</td>
<td>2.40</td>
</tr>
<tr>
<td>Total</td>
<td>250</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Survey Data.

An effort has been made to assess the sample beneficiary respondents of the study according to their family size. Table 1.9 shows that vast majority (72%) of the poor households had 4 to 6 members in their families, 20 per cent had 7 to 9 members, 5.60 percent had upto 3 members and the remaining 2.40 per cent had a family size of above 9 members. The survey also revealed that the model dependency ratio varied from 4 to 6 persons. It means 4 to 6 persons depended upon one earning member of the family.
### Table 1.10

Distribution of Beneficiaries According to Education Level

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Number of Beneficiaries</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Illiterate</td>
<td>80</td>
<td>32.00</td>
</tr>
<tr>
<td>2. Primary</td>
<td>112</td>
<td>44.80</td>
</tr>
<tr>
<td>3. Middle</td>
<td>23</td>
<td>9.20</td>
</tr>
<tr>
<td>4. High School and above</td>
<td>35</td>
<td>14.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>250</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey Data.

Table 1.10 shows that 32 per cent beneficiaries were illiterate and the remaining 68 per cent were literate. Among the literates, the maximum number of beneficiaries were educated up to the primary level. In the overall sample the percentages of the beneficiaries having education up to primary, middle and high school and above were 44.20, 9.20 and 14.00 respectively. From the table it can be concluded that education level had nothing much to do with getting assistance under the programme.
**TABLE 1.11**

**Distribution of Beneficiaries According to Sex and Age**

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(%)</td>
<td>(%)</td>
<td></td>
</tr>
<tr>
<td>Young (upto 30 Yrs)</td>
<td>25</td>
<td>18</td>
<td>43</td>
</tr>
<tr>
<td></td>
<td>(10.00)</td>
<td>(7.20)</td>
<td>(17.20)</td>
</tr>
<tr>
<td>Middle age (31-50 Yrs)</td>
<td>120</td>
<td>69</td>
<td>189</td>
</tr>
<tr>
<td></td>
<td>(48.00)</td>
<td>(27.60)</td>
<td>(75.60)</td>
</tr>
<tr>
<td>Old (above 50 yrs)</td>
<td>11</td>
<td>7</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>(4.40)</td>
<td>(2.80)</td>
<td>(7.20)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>156</td>
<td>94</td>
<td>250</td>
</tr>
<tr>
<td></td>
<td>(62.40)</td>
<td>(37.60)</td>
<td>(100.00)</td>
</tr>
</tbody>
</table>

Source: Field Survey Data.

Figures in brackets are percentages to total.

The data presented in Table 1.11 offers age and sex-wise classification of sample beneficiaries. In the overall sample 62.40 per cent of the beneficiaries were male and 37.60 per cent female. It may be inferred on the basis of the data that the target of giving 40 per cent representation (as laid down in IRDP guidelines) to the women beneficiaries had been almost achieved at the time of survey. The sample male and female beneficiaries had been classified into three groups young (upto 30 years), middle aged (31 to 50 years) and old (above 50 years). The percentage of the beneficiaries
falling in the young, middle aged and old age groups were 17.20, 75.60 and 7.20 per cent respectively. That is, a vast majority of the beneficiaries (92.80%) were 50 and below in age.

1.10 FRAME WORK OF ANALYSIS

The data collected from different sources have been processed according to the objectives laid down for the study. The quantitative variables were coded in terms of their actual values and the qualitative variables were pre-coded. After processing the data, it was presented in tables in one or more forms to derive conclusions from this study. Each table is accompanied by appropriate analysis and explanation of the data and their significance. Ratios, averages, percentages, average and compound growth rates, co-efficient of correlation and co-efficients of variation have been worked out for making comparisons.

Co-efficients of variation have been made use of in bringing out variations in the overall progress of IRDP among different districts of Tamil Nadu. The t-test has been applied to test the significance of observed co-efficients of correlation and regression co-efficients. Z-test was used to test the difference between means to income of the beneficiaries with and without schemes. Chi-square test has
been applied with a view to drawing inferences from the primary data relating to the schemes concerning Agriculture, Animal husbandry and ISB.

Taxonomic method has been used to identify performance variation and equity in the implementation of the programme amongst development divisions/blocks in the district. A comparative analysis between the two situations, with and without IRDP schemes, was instituted to measure the income generating capacity of IRDP schemes. The comparison was done through the indicators namely increase in annual income of the beneficiaries due to scheme, income generation rate and mean income of the beneficiaries with and without the scheme.

Poverty alleviation efforts have been observed from inter strata movement of the beneficiaries, that is moving upwards in the income ladder in their attempt to cross the poverty line.

Multiple correlation and regression analysis has been used to study the relative significance of factors which influence the income generation pattern of IRDP schemes. The percentage contribution of each of the factors contributing income generation was calculated to obtain a more definite idea of the relative importance of each factor in the regression model.
1.11 DEFINITION OF CONCEPTS

Farmer

This term refers to a person who owns land or holds it on lease and performs agricultural operations.

Marginal Farmer and Small Farmer

Marginal farmer is a farmer who operates on land less than 2.5 acres. Small farmer operates on land between 2.5 acres and 5 acres.

Agricultural Labourer and Non-agricultural Labourer

Agricultural/non-agricultural labourer is a landless person who receives more than 50 per cent of his income as agricultural/non-agricultural wages.

Rural Artisan

A person deriving more than 50 per cent of his income from village crafts like carpentry, blacksmith, handloom, leather works and the like is called a rural Artisan.

Others

A person not falling in any of above-mentioned categories would be put in the category of 'others' like barber, tea-stall owner, petty business owner, rickshaw-puller and the like.
Scheduled Caste and Scheduled Tribe

Scheduled Caste refers to the lowest stratum of the hierarchical Hindu society, including the 'untouchables'. Scheduled Tribe basically refers to aboriginal population groups. These two groups are defined in the Constitution.

Poverty Line

Poverty line has been defined in terms of annual income of a family consisting of five members. A family having an annual income of Rs.11000/- or less is considered to be a family below the poverty line.

"Cut-off" Line and Preferred Line

Since the major objective of the IRDP is to assist the poorest of the poor first, the assistance is given to a rural family having an annual income below a "cut-off" line of Rs.8500/- which constitutes the target group. Even among them, families with an annual income below the Rs.6000/- (preferred line) are assisted first.

Poor Families

Families whose annual income is below the poverty line are considered as poor families.
Target Group

It refers to a category of persons who are eligible for financial assistance under the IRDP.

'Antyodaya' Principle

It is the guiding principle for the implementation of the IRDP. It states that financial assistance under the programme should first be given to the poorest of the poor.

Beneficiary Households

Beneficiary households are those who have adopted any of the income generating schemes assisted by the IRD programme during 1993-94.

Scheme

In the context of IRDP, a scheme could be defined as any planned activity designed to take advantage of economic opportunities and directed to improve the lot of the poor.

Primary Secondary and Tertiary Sectors

Sector is a division of the economy. Primary Sector, includes agriculture, animal husbandry, forestry and encompasses generally all rural activities.
Secondary sector comprises, manufacturing and the processing of raw materials into finished products.

Tertiary sector involves services required by the primary and secondary sectors. The broad term 'services' also includes business.

Industries, Services and Business

Secondary and Tertiary sectors taken together constitute the ISB sector that is, Industries, Services and Business.

Gross National Product [GNP]

The total monetary value of final goods and services produced in a country during a given period, usually a year. It can be described either as expenditure (consumption expenditure, net foreign and domestic investment and Government purchases of goods and services) or the sum of the incomes of the factors of production (wages, rent, interest, profits) and net income from abroad.

Percolation Theory of Development

This is an economic doctrine which believes that benefits of economic growth naturally percolate down to the various strata of the economy. As per this doctrine, no
special efforts are required to improve the lot of the poor in a country. The benefits of high growth in Gross National Product will automatically reach the poor and improve their lot.

**Working Capital**

In the context of IRDP schemes, it is used to denote the capital needed for meeting recurring costs for running a scheme.

**Incremental Capital Output Ratio (ICOR)**

The ratio of the new/additional capital cost of the value added by the additional output (income). For example if the ICOR is 3:1 it means for Rs.300/-addition to capital will yield Rs.100/- increase in output (income) per annum.

**Backward and Forward Linkages**

Linkages are a system of inter-connections, linking parts, things or persons that unite or provide continuity to a scheme. Linkages may be both forward and backward. For example, for a milch animal scheme, backward linkages would be availability of fodder, veterinary care and the like. For the same scheme forward linkages would be avenues to sell the product, namely milk.
Gram Sabha

It is an administrative body at the village level.

Gram Sevakas

A group of Government servants at the village level engaged in public works.

1.12 ORGANISATION OF THE STUDY

The study has been divided into seven chapters.

Chapter I

The first chapter entitled an 'Introduction and Design of the study' is intended to provide a general view of the content of the thesis. It includes statement of the problem, review of literature, scope and coverage, objectives of the study, sampling design, data collection, frame work of analysis, definitions of the concepts used and organisation of the study. It also provides the profile of the study area and the socio-economic characteristics of the sample respondents.
Chapter II

The second chapter entitled 'Rural Development Programmes—An overview' seeks to review the evolution of Rural Development Programmes and also present the conceptual framework of IRDP, its evolution in India, its objectives and operational strategy.

Chapter III

The third chapter, 'Progress of IRDP-A Macro-Analysis', dwells upon the overall progress of the programme at the All-India level vis-a-vis Tamil Nadu State Level and in different districts of the Tamil Nadu State.

Chapter IV

Having assessed the progress of IRDP in macro terms at the All-India and at Tamil Nadu level, this chapter ‘Progress of IRDP in Tirunelveli Kattabomman District; A comparison of Growth and Equity by Taxanomic method’ examines the growth, performance variation and equity in the implementation of the programme amongst the development divisions/blocks in the district on the basis of selected indicators.
Chapter V

The fifth chapter, 'Income Generation Through IRDP', examines the income generating capacity and poverty alleviation effects of IRDP schemes. It also examines the relative significance of factors which influence the income generation of IRDP schemes.

Chapter VI

The sixth chapter, 'Operational Aspects of IRDP Schemes and Related Issues' involves a critical appraisal of different operational aspects of IRDP schemes, namely identification process of beneficiaries and the selection of schemes, mobilisation of financial resources and the monitoring system of IRDP. It also evaluates the problems being faced in the implementation of the programme at different stages by the beneficiaries, block-level officials and banks.

Chapter VII

The last chapter 'Summary of Findings and Suggestions', presents a summary of the main findings and suggests possible measures for improving the overall effectiveness of the programme.