CHAPTER II

SCHEDULED CASTES STATUS AND DEVELOPMENT:
A REVIEW
The low status of the Scheduled Castes has been further evident from the works and evaluation studies of researchers, social scientists, social workers etc. In the following pages an attempt has been made to present a brief review of literature with reference to the status of scheduled castes and also participation in developmental programmes of scheduled castes.

Srinivas (1966) noted that Scheduled Castes are an integral part of the village life. They perform certain essential tasks in agriculture, they are often village servants, messengers and sweepers and their beating the drum at village festivals and removing the leaves on which people dine at community dinners is indicative of their low status.

Lynch (1969) shows with a wealth of detail how a particular Harijan community has sought to combine its traditionally low income occupation (made economically advantageous by changed circumstances) with a desire for higher social status by change of religion and political mobilization. This book succeeds in pointing out that political activism may not solve the problem of deprivation.

Verba, Ahmad and Bhatt (1971) have written a book entitled 'Caste, Pace and Politics.' The aim of this book is to examine the political involvement and behaviour of the two groups. With Harijans
of India and Blacks of USA as background material, the book contains discussions of social movements among Blacks and Harijans and of the socio-economic positions of the two groups. The historical discussion is focussed almost exclusively on Harijans. The authors have approached this problem by looking at the relative and absolute positions of the groups and at the 'extent of concentration' i.e., the extent to which the members of a particular group occupy the same position with respect to occupation, income, education, and a composite index of socio-economic level. Based on these the following conclusions are drawn:

i) Blacks and Harijans are deprived groups

ii) The latter are in absolute terms much worse than the Blacks

iii) The prospects of the Harijans through political mobilization are relatively less promising. The authors feel that the Harijan electoral activity is the result of external mobilization and to that extent serves somebody else's interests. On all other counts, the Harijan political activism is particularly non-existent.

Sunanda Patwardhan (1973) "The most cruel form of inequality has been the acceptance of the ideas of ritual ranking and their legitimacy in social relations. Not only was a whole group of people (Harijans) considered as impure, not only were the occupations they performed impure, but their very existence, their residence, their
touch and even their shadow should have created a state of impurity in certain parts of the country for the higher castes is perhaps unique to India.”

Sunanda Patwardhan (1973) “The existence of outcasts with distinctive disprivileges, economic and educational backwardness, slum and ghetto like living conditions have existed in the past and what is significant to the present day situation is the continued existence of sufficiently large number of people living as second class citizens with second rate status.”

Govindan Kutty (1975) has worked on Harijan development in Kerala. The author states: “Notwithstanding law abolishing untouchability the evil phenomena does not seem to have completely loosened its hold on the minds of people. Those who remained the downtrodden through the centuries cannot just shed their sense of inferiority.” The author comments that the Harijans, despite their education and measure of economic advancement are unable to improve their status themselves. The legacy of inferiority has been hard to abandon, if the somewhat educated Harijans are unable to convince themselves that they are not congenitally inferior to those who are referred to caste Hindus, about the attitude of the multitude of the illiterate, the less said the better. The author states that it is not rash to conclude that the influence of traditionalism on social attitudes is still strong enough.
Talking about Kerala, the author says that not more than 20 years ago, most orthodox and audacious Nambudin used to make sound of caution to the Harijan that they should make way for the approaching Brahmin society. Most obsequious is that a Harijan used to shudder at the sight of Brahmins. Nothing like that exists today. This change which has taken place in less than a quarter of a century is indeed breath taking.

Hasan and Sarkar (1975) conducted a survey on "Attitude towards caste system as related to certain personality and sociological factors". He found that the lower caste individuals tended to show greater disapproval of the caste than the upper caste individuals.

Kuppuswamy (1975) "The caste system is hierarchical determining the social status in the group. Broadly, we can classify these castes into four groups - the highest castes, the upper castes, the lower castes and the lowest castes. The highest castes are the Brahmins and the Kshatriyas and among the lowest castes are the Harijans. The social status of an individual is determined by the social status of the group in which he is born. Nothing could alter this, neither education nor wealth, success, failure and disaster. Caste also determines one's occupation, particularly among the lower castes and the lowest castes. The unique feature of the caste system is hierarchy based on birth.
Trivedi (1976) has conducted a study on social exploitation of scheduled caste women in India particularly in the northern part of Karnataka, Chattisgarh region in Madhya Pradesh and Uttar Kashi region in Uttar Pradesh where exploitation of Scheduled Caste women for immoral traffic had been rampant than in any other part of the country. This book highlights a telescopic view of the status of Scheduled Caste women and assesses the role these exploited women play in economic, occupational and finally life vis-à-vis of Scheduled Caste men.

Vidyarthi (1976) "It is quite evident that the desired result to ensure their rise in the social scale and integration with the mainstream of Hindu society have not been achieved. Their economic, educational and general conditions of life became deplorable. Our objective to do good to Harijans has suffered generally at the 3 levels of (1) policy, (2) implementation and (3) recruitment and training personnel.

As we have seen from the above studies the backwardness of the Scheduled Castes is due to the injustice, exploitation and oppression received from other castes for centuries in the past. The Government has provided several welfare measures and protection in the form of constitutional safeguards after independence. Yet, there was not much improvement in the social and economic life of the Scheduled Castes.
With a view to enable Scheduled Castes to join the mainstream of development, the Government has initiated a number of developmental programmes to generate employment and income for the weaker sections, Scheduled Caste, Scheduled Tribe population and for those who are below the poverty line. The following are the important programmes:

1. Community Development Programme (CDP, 1952).

However, there are four other schemes/programmes for the development of Scheduled Caste population. The strategy adopted for the development of the Scheduled Castes since Sixth Five Year Plan comprises the following schemes 1) Special Component Plan, (2) Special Central Assistance, 3) Scheduled Castes Development Corporations, and 4) National Scheduled Castes and Scheduled Tribes Finance and Development Corporation.
All the above schemes are intended to develop different sections of weaker sections of the society especially the Scheduled Castes and Scheduled Tribes. Several researchers and social workers have studied the impact of these programmes on various aspects of development. Presenting the review of some of the programmes is essential to assess the degree of development in different aspects.

REVIEW OF LITERATURE

The review of literature presented here emphasise the important programmes such as community development programme, which facilitates all-round development of the society, IRDP which facilitates the families to cross the poverty line, TRYSEM programmes which facilitates employment generation among unemployed youth, SFDA and MFAL which facilitate for the development of small farmers and marginal farmers and Jawahar Rozgar Yojana which facilitates employment as well as income generation through different components of the programme.

Owing to the limitations of the researcher, a brief review has been presented with reference to the above programmes in order to assess the strength and weakness of the programme. The review presented here emphasises the performance of these programmes in achieving its objectives. There were no specific studies with reference to Scheduled Castes and all the studies relate in general comprising

40
weaker sections, Scheduled Castes, Scheduled Tribes and those who are below poverty line.

Dube, S.C. (1983) concludes that although the ideal of the community development proposal was to work for the all-round development of the entire community, a close analysis of the agricultural extension work itself reveals that nearly 70 per cent of its benefits went to the elite group and to the rather affluent and influential, agriculturists. The gains to poorer agriculturists were considerably small. For the economic development of this group, as well as for that of artisans and agricultural labourers, no programmes were initiated by the project.

Mandelbaum, D. (1983) studied the impact of the community development project and observes that the programmes have sharpens the gulf between the rich and the poor cultivators. It makes artisans and agricultural labourers more handicapped than the cultivators and therefore generates greater inequality between the affluent farmers and the agrarian capitalist class on the one hand and the poorer strata composed of poor peasants, artisans and agricultural labourers on the other. It implies that in the context of the economy which produces for market and profit, the poor farmers and other strata are made weak in their competitive strength against the richer strata.

Desai, A.R. (1985) argues that in the recent times there is growing emphasis on people's participation in development process.
The failure of earlier policy of development is attributed to its inability to involve the people in the development process. The Balwantrai Mehta Committee which recommended a system of democratic decentralisation felt that the failure of community development programme was due to lack of democratic element and people's involvement.

Jain, L.C. (1985) The Balwantrai Mehta Committee which made the first and comprehensive review of the community development programme found that while the programme and the organisation had made very useful contribution in several respects, the organisation had been prevented (by its governmental nature) from allowing the community to occupy the place of prime importance in planning or implementation as was envisaged in the approach governing the programme.

Rao, G.V.K. Committee report, (1985) the G.K.K. Rao Committee set by the Planning Commission to review the rural development programmes also came to the conclusion that the poverty alleviation programmes like IRDP, NREP, DPAP, RLEGIP etc., have not been able to achieve the desired result. Mainly because the target group i.e., the poor have not been properly organised to assert themselves both in the formulation and implementation of these programmes. It felt that "participation of the target groups, i.e., the poor in developmental schemes is essential for their successful implementation"
Sundaram, K.V. (1981) organised a study of integrated rural development programme taking two blocks, one from Kerala and other from Tamil Nadu. According to him, local level planning on a systematic basis has not yet taken off, considerable experience has been acquired in implementing beneficiary-oriented programmes; the programmes were by and large, a success in a limited sectoral context, i.e., the agricultural programme.

Muthayya, B.C. (1983) in his state level study touched on the procedural aspects in the supply of loans to the beneficiaries under the IRDP and said that there was an improvement in the per capita income subsequent to becoming the beneficiaries of the IRDP and also pointed out that the delay in getting loan and the difficulty in providing the surety were the two main problems faced by a few beneficiaries.

The Integrated Rural Development Programme marked a distinct departure from the earlier plans in which poverty alleviation was counted largely on fruits of the overall economic growth. Many international and national economists have evaluated the Integrated Rural Development Programme (IRDP), Paul Samuel (1983) in his international level study focussed on the objectives and the strategies of the IRDP and linked distributional impact, productivity of the investment and credit repayment to banking-institutions are the three critical components of success.
Hirway, Indira (1984) in her state level study examined the adequacy of the target group approach in eradicating rural poverty and concluded that nearly 55 per cent to 75 per cent of the beneficiaries of IRDP are non-poor. The benefits received by the beneficiaries are not always substantial mainly due to a faculty design of the economics of the schemes. There is lack of understanding of the role which the highly stratified structure of the rural society plays in generating the forces of poverty and leads to non-percolation of benefits as well as non-participation of poor sections.

Bandyopadhyaya, D. (1985) in his study mainly focussed on income generation through asset endowment, and due to the death of the animal or owing to the lack of forward and backward linkages and sheer pressure of poverty the assisted beneficiary may again get deprived of the capital stock created for him. Unless a rehabilitation programme is built into the whole scheme, such nominal beneficiaries will be earmarked as defaulters in the banking system. Banking institutions have a crucial role to play as bankers are trained to handle a small number of large accounts and averse to dealing with a large number of small accounts.

Maheswari, S.R. (1985) comments that rural development programmes in India suffer from a high degree of centralisation as illustrated by the Integrated Rural Development Programme. This programme has been formulated in great deal at the central level with
little flexibility permitted at the implementation level; so much so that it may not be very inappropriate to say that this programme is for the people but certainly not by the people and of the people. India is an example of a country which is seeking to promote rural development purely through its regular bureaucracy with little involvement of participation by the people.

Nilakantha Rath (1985) in his study focussed on the main theme that the IRDP approach which is based on the distribution of assets to the poor for creating self employment is not going to deliver the goods. IRDP does not integrate resource-based or sectoral planning with household based planning and it is merely a household-based plan and this approach is not realistic. The subsidy element of IRDP had encouraged corruption in rural areas and has raised the indebtedness of the poor. In many cases hardly 18.70 per cent of the total beneficiaries have crossed the poverty line and thus IRDP strategy is largely misconceived.

Sharma, P.N. (1985) the experience of implementation of Integrated Rural Development Programme clearly shows that, while the Integrated Rural Development Programme has helped the targeted families in augmenting their income and to cross the poverty-line, but the desired improvement in the overall quality of their life has not been brought about. It is, therefore, obvious that other services, particularly social inputs, have not been delivered to
them. This underlines the need of convergence of services and interlinking of economic and social development programmes for the poor.

Subba Rao, K. (1985) based on evaluation studies on the IRDP concluded that a particular household crosses the poverty line depending on (a) the initial income level of the household, (b) investment made on the household, (c) incremental income realised by the household and (d) sustained flow of income over a number of years, choice of the asset, capabilities of the household infrastructural support and demand for the output generated. So the index of crossing the poverty line is inappropriate for assessing the impact of the IRDP intervention given that sharp differences in the initial income level and the IRDP investments of selected households across the States.

Tripaty, R.N. (1985) and others in their study touched on the main aspect of 'Measuring the impact of the IRDP.' In the case of schemes in the animal husbandry sector, animal health care facilities were not provided, as a result, the beneficiaries lost their milch cattle and sheep and goat units. The beneficiaries were not identified by adopting right criteria and some non-eligible households got the assistance from the IRDP and there were cases where the schemes were not properly selected and were therefore, not economically viable. The credit component was at times inadequate. As a result of which substandard inputs were supplied affecting income generation.
Ghose, Arabindo (1986) in a research article on IRDP says that one of the most important findings of this concurrent evaluation is that the investment per beneficiary family under the IRDP has been rather low, particularly in view of the fact that the poverty-line has now been re-drawn at an annual income of Rs. 6400. It was previously Rs. 3600 only. As a result, a large section of the families which had received loans and subsidy during Sixth Plan in order to enable them to increase their income by exploiting assets acquired by such assistance, did not actually cross the poverty line. All of them have to be given a supplementary dose of assistance so that they cross the poverty-line and the investments already made on them do not go waste.

Singh, Rajendra (1986) evaluated the performance of IRDP in 16 districts by taking 220 beneficiaries. He reveals that close monitoring of major anti-poverty programme of Integrated Rural Development Programme shows that in 28 per cent cases, assets created with the help of the programme are not intact with the beneficiaries.

Bagchee, Sandeep (1987) made an attempt to review the main poverty alleviation programmes covered in the rural development sector, in the light of the experience in implementing them during the Sixth Five Year Plan, he believes that these programmes suffer primarily from lack of conceptual clarity and inadequate
understanding of the complex nature of the environment in which these programmes have to be implemented. Greater clarity about objectives and goals of each programme, the norms and other criteria for project selection as well as role specificity of the different level in the organisational structure involved in executing programmes more systematically would go a long way in giving these anti-poverty programmes at least a chance of success in the field.

Dantwala, M.L. (1987) in his study states that the IRDP has led to the total dependence of the poor on the employers. It has achieved very little and may have been misconceived, but this does not prove that the strategy of generating assets for the poor and upgrading their skills is wrong.

Kurien, N.J. (1987) in his detailed note made on the basis of the data collected by various agencies remarks that the concurrent evaluation of IRDP has clearly brought out the fact that the programme has a great potential though it suffers from a number of limitations at present. Most of the serious critics of the programme have also recognised this fact. Another important aspect which is brought out by the survey is the fact that the programme is too important to be left entirely in the hands of bureaucracy, professional politicians and middlemen. It requires much more intellectual inputs and clarification of thought for conceptualisation and planning at all levels than what is provided at present. Implementation and
monitoring have to be necessarily a much more involved and cooperative effort between the implementers and the actual beneficiaries as well as the potential.

He further, mentions in his study while touching on the economic rationality and the viability of the IRDP and its effective execution which has emphasised nearly 20 per cent of the non-eligible beneficiaries who have an annual income of more than Rs.3,500 who were identified and assisted under IRDP. 55 per cent of the beneficiaries had assets in the primary sector and 35 per cent in the tertiary sector. The Government functionaries prefer to provide “easily manageable” assets to the beneficiaries irrespective of their income generating potential and in some cases even against the preference of the beneficiaries. As many as 68 per cent of the beneficiaries thought that the assets they got were not worth the cost.

Shekhar, Chander (1987) states that an evaluation study of the Integrated Rural Development Programme (IRDP) in the district of Hamirpur, has revealed that 49 per cent of the families covered under the programme have crossed the poverty line. The percentage of the scheduled caste families which have crossed the poverty line is 49.1 and for others it is 48.92.

Singh, V.S. and Banwarilal (1987) in their study mention that about 48 per cent of the beneficiary households had crossed the poverty line.
Tulsyan, S.L., (1987) who conducted a study sponsored by Indian Council for Social Science Research in Alauli block of Khagaria district in Bihar, states that the District Rural Development Agency is not working efficiently in making Annual Action Plan (AAP) especially with regard to the agriculture sector. There is no doubt that the achievement figures being sent to the government from time to time are not based on real facts but on estimation. It is the subsidy element in the IRDP loan which the concerned officials have an eye on. He further writes that the DRDA and Rural Regional Banks have left the beneficiary farmers completely in the lurch after granting the assets. They are not generating a sense of responsibility.

Basu, Angsuman (1988) infers that IRDP, a strong policy instrument for poverty alleviation, has brought about mixed consequences in the district of Nadia. Its performance has varied among areas and sectors. From identification of beneficiaries to raising and sustaining them above the poverty line, there have been incidences of excellence as well as weakness at each step.

Rao, et al. (1988) in their study regarding evaluation of impact and progress in implementation of IRDP in Warangal district, highlight the deficiencies prevailing in IRDP. Their study brings to limelight the various deficiencies in the whole chain of IRDP in the district, which are underfinancing, providing cash credits by violating the norms, lack of supervision, lack of knowledge on the part of the
beneficiaries to utilise the assets, lack of adequate training to the schemants, the IRDP loans not being utilised to the extent of their real objectives.

Sharma, P.N. (1988) in his study concludes that the experience gained so far has shown that IRDP could not be organically interlinked with other on-going activities/programmes of the Government and it has become clear that the benefits from other programmes, particularly social services, could not reach the targeted households.

Singh, V.S. (1988) in his paper entitled "Socio-economic impact of Integrated Rural Development Programme on Weaker Sections in Punjab" concludes that the Integrated Rural Development Programme is showing its impact on the weaker sections served by it. Those who could take advantage of the facilities (especially credit) were in better position to improve their socio-economic life than those who did not avail themselves of such facilities. Again, it was noticed that comparatively well-off sections of the community derived more benefits than the weaker sections from IRDP.

Kulkarni, G. et. al, (1989) conducted a study in Bijapur district of Karnataka. They observed that different socio-economic factors affect the success or failure of different IRDP schemes. According to them, the success of IRDP mainly depends upon the level of education, family size, ownership of livestock, durable assets and occupational
structure. Hence, it is necessary to take up certain aspects of the environment, including characteristics of the beneficiaries. The study highlights that one of the reasons for poor performance of IRDP is the delay in actual sanctioning of loans and release of the subsidy amount by the development authorities. It is suggested that single window approach for both subsidy and loan would reduce the time gap and transaction cost of borrowing by the beneficiaries.

Robert V. Pulley (1989) in his study conducted at the all India level concludes that only 44 per cent of the disadvantaged beneficiaries have succeeded in maintaining the assets and are repaying credits to banks. Poor households have failed drastically in maintaining investment on assets. Investment must therefore be tailored to the demands of the households, grounded in their own knowledge of the opportunity costs they face. The most important failure of the IRDP is its inability to ensure continued access to institutional credit for disadvantaged rural households.

Taneja, Suresh (1989) states that despite the claims about the success of various anti-poverty measures such as IRDP, NREP, RLEGP and TRYSEM, most of the labour households are still not able to meet their minimum consumption requirements. These are those people who do not have a bare sufficiency of anything neither food, nor clothing nor shelter, what to speak of education or medical care. The fact we find such utter destitution here in Punjab (reputed to be the
home of India's most progressive farmers) raise doubts about the designing and implementation of the poverty eradication programmes which have generally taken the forms of loan facilities, subsidies, grants etc.

Anuradha. G. and Sinha, B.P. (1985) observed on the basis of the findings of their study in two blocks in Delhi territory, that there is absolutely no input provided in the training programme to develop entrepreneurial qualities in the beneficiaries. They also pointed out that no co-ordinating links existed between the TRYSEM implementing agencies and the Training Institutions.

Sambasiva Rao, K. and Krishna Mohan, P. (1985) in their study in Guntur district of Andhra Pradesh, noted many loopholes like procedural delays, laxity in obeying the rules on the part of the beneficiaries, poor linkage of support services etc., in the implementation of the programme.

Vallabh Reddy, G.P. (1985) in his study on TRYSEM in Jhabua district of Madhya Pradesh, reported that every year two or three trades accounted for a large number of trainees and that the beneficiaries are either self-employed or wage-employed. It was also reported that TRYSEM programme has helped the beneficiaries in raising the income levels.
Bunker Roy (1987) pointed out that training of hand pump mistri under TRYSEM provided a large scope for generating jobs in the self-employment sector for the village youth in Uttar Pradesh.

In a review of TRYSEM programme, Purushotham (1988) observed that the successful implementation of the programme is affected by lack of enthusiasm and motivation among rural youth and also on account of the constraints in the beneficiary selection.

Meera Reddy, Y. (1989) concluded that only a few self-employment ventures turned out to be economically viable under TRYSEM.

Singh, S.K. (1989) observed that the trainees failed to initiate self-employment ventures due to lack of confidence and entrepreneurial skills.

Sripathy, K.P. (1989) reported that only 20 per cent of the beneficiaries trained under TRYSEM were able to find self-employment. This failure of the scheme was attributed to unsuitable training schedule and lack of financial assistance for starting self-employment units after training period to the beneficiaries.

In a study conducted in Andhra Pradesh, Sudhakar Rao, B. (1989) has pointed out that TRYSEM programme is affected by constraints such as improper identification of the trades and vocations, lack of coordination among the implementing agencies, and...
absence of back-up services with respect to finance, production and marketing.

In another study, Neela Mukherjee (1990) reported that many trainees felt the need for extending the training period under TRYSEM for imparting intensive training and for skill-building at an appropriate level. It was also reported that the trainees expressed and need for including marketing skills and marketing network in the training package. Further it was pointed out that not all the trainees were tied up with IRDP assistance after completion of training although there were provisions for doing so.

Thus from the above review of studies it follows that there are many organisational inadequacies relating to the selection of the beneficiaries. Training package, coordination with other agencies in self-employment etc., are adversely affecting the implementation of TRYSEM.

Gill, M.S. (1976) made a survey of Small Farmers Development Agencies and Marginal Farmers and Agricultural Labourers agencies in Amritsar district. His view is that various types of assistance provided by the SFDA/MFAL have contributed to an overall increase in the income of the small and marginal farmers and agricultural labourers. The agricultural labourers have been able to raise their family income with this assistance. Regarding socio-economic change as a result of borrowing, the study reveals that though the
respondents (68.57 per cent) were conscious of rise in economic status, only a few (12.86 per cent) felt that they had gained importance in their village life. The most probable reason for those who had experienced the change in social status was their outside contacts. The rise in economic status was also responsible for general rise in the level of aspiration of the beneficiaries with regard to size of holding, type of house and material possession.

Agarwal, N.L., et. al., (1978) enquired about the impact of the SFDA in Alvar district in 1978 with special reference to agriculture and dairy programmes. They opine that the Small Farmers Development Agency has brought a significant positive impact on cropping intensity, farm investment, net farm income and human employment of the small and marginal farmers who participated in the various programmes of the agency. Thus, if all the small and marginal farmers participate in the agency's development programmes, they can definitely increase their income level on par with affluent group of farmers and this will narrow down, the income gap existing between these groups of farmers.

Shrinivasan, R. (1978) analysed the performance and impact of SFDA on the basis of RBI studies. According to him, a good beginning has been made and SFDAs do provide an institutional medium through which the relatively weaker section among the Indian
farmers would be enabled to move on to the stage of economic viability.

Chakravarthi, R.K. (1980) in his article "Development of Small and Marginal Farmers" describes the economic position of small and marginal farmers under the SFDA programmes. On the basis of the factual data available he concludes that more systematic and concerted approach is needed in identifying the beneficiaries, their requirements to derive the positive results from SFDA/MFAL.

Murthy, C.S. and Reddy, N.B. (1981) in their article assessed the impact of the minor irrigation programme of the SFDA of Visakhapatnam district. They observed that cropping intensity of the beneficiaries is higher than that of the non-beneficiaries, the value of the output per acre per year was also higher for the beneficiaries as compared to the non-beneficiaries; the number of working days per year was more for the beneficiaries than that of non-beneficiaries; the problems highlighted are: lack of adequate attention in the selection of sinking wells; lack of technical assistance to the beneficiaries before sinking the wells and delay in advancing subsidy etc.

Sinha and Singh (1981) examined the impact of SFDA on the small and marginal farmers in Champaran district of Bihar. They have analysed the phenomenon of poverty and suggested extension of new programmes like SFDA. Regarding the performance of SFDA they state that it is evident that the SFDA has brought about a
positive impact on the economy of small and marginal farmers. If all the small and marginal farmers participate in the agency's development programmes, they can definitely increase their income level.

Mohanan, N. (1983) has attempted a study in Cannanore district of Kerala state to assess the different schemes of SFDA and found that the average income level of small farmers assisted under SFDA scheme was higher than the non-beneficiaries. The flow of integrated credit seems to have helped the beneficiaries of SFDA to attain higher income level when compared to non-integrated credit groups. On the contrary, the income level of non-beneficiaries integrated group was much lower. This may be due to the fact that the non-beneficiaries received a meagre sum as their ability to augment the flow of the income remained marginal.

Satyanarayan, B. (1986) in his study of Adilabad district of Andhra Pradesh, mentions that employment opportunities have increased for 11 per cent of the surveyed families. On an average, each beneficiary household got 222 mandays of additional work or about one additional job per family owing to the impact of SFDA assistance. It was observed that out of various programmes sanctioned by the SFDA, the maximum potential for additional employment was created under the items of well-sinking, followed by 'sheep units', 'plough bullocks'.

58
From the above studies, it is evident that contradictory opinions have been expressed as far as the performance of these programmes are concerned. Moreover, the studies have identified several weaknesses and drawbacks in fulfilling their objectives.

Unlike the above programmes, the programme of Jawahar Rojgar Yojana achieved its objectives to some extent in the form of creating durable assets, generating employment opportunities and sustainable development in the form of providing community irrigation wells. The review of literature with regard to Jawahar Rozgar Yojana programme has been presented in the subsequent chapter.