CHAPTER - VI

THE DRDS - TASK MANAGEMENT
(DHARWAD AND KOLAR DISTRICTS)
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This chapter mainly looks into the input conversion process in the DRDS. Hence it describes the process of task management in the DRDS. The input conversion thus includes planning and implementation of schemes and programmes meant for the rural poor. The basic objectives of the DRDS is the implementation of Special Economic Programmes (SEP) meant for specified target groups, namely, the poorer sections of the rural strata. In this task the DRDS implements a number of Special Economic Programmes. They are -

1. Integrated Rural Development Programme (IRDP);
2. Training for Rural Youth In Self-Employment (TRYSEM);
3. National Rural Employment Programme (NREP);
4. Special Component Programme (SCP);
5. Livestock Production Programme (LPP);
6. Drought Prone Area Programme (DPAP) and
7. 100 Wells Programme.

Along with the above programmes, it also implements programmes meant for the development of the poor initiated by the State Government from time to time.
For the management in rural development to succeed, it must necessarily involve the three inter-related activities of plan formulation, plan implementation and plan evaluation. In essence, the implementation process begins with planning and ends with evaluation. In between these stages, it encompasses the different facets of implementation, namely, execution and monitoring. Thus the task of the DRDS can be listed as follows:

1) Planning
2) Execution
3) Monitoring and
4) Evaluation.

The process of task management can be illustrated effectively with the help of its principal programme, namely, the IRDP.

Integrated Rural Development is the "outcome of a series of quantitative and qualitative changes occurring among a given rural population and whose converging effects indicate, in time, a rise in the standard of living and favourable changes in the way of life of the people concerned." Integrated Rural Development is a comprehensive concept involving every aspect of rural social life. It is viewed as a 'systematic, scientific and integrated use of all our natural resources and as part of this process enabling every person to engage himself in a productive and socially useful occupations and earn an income that would
meet at least the basic needs. The IRD involves extending the benefits of development to the poorest among the poor.

The IRDP aimed at creating new productive assets for the rural poor for improving their standard of living. It was assumed that with the help of such productive assets they would cross over the poverty line and sustain their development. In this process the main thrust area of the IRDP were:

i) Improving productivity of land by providing access to varied inputs,

ii) Diversification of agriculture, through other sectors like animal husbandry, forest, fisheries, horticulture, sericulture industries, tertiary industries and business.

iii) Processing and manufacturing activities based on local resources.

The Sixth plan had aimed at covering 15 million rural families under this programme. The strategy involved was assisting on an average 600 families per block per year. An outlay of Rs.750 crores in the Central sector and an equal matching grant by the State Government were the main sources of finance for this programme. Thus, the overall financial outlay stood at Rs.1500/-, crores central and State Governments shared on
a 50: 50 ratio. An outlay of Rs.35/- lakhs per block was earmarked for the Sixth Plan.

For each block yearwise the funds allotted in the following order.

<table>
<thead>
<tr>
<th>Year</th>
<th>Rs. in lakhs</th>
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</thead>
<tbody>
<tr>
<td>First Year</td>
<td>5</td>
</tr>
<tr>
<td>Second Year</td>
<td>6</td>
</tr>
<tr>
<td>Third Year</td>
<td>8</td>
</tr>
<tr>
<td>Fourth Year</td>
<td>8</td>
</tr>
<tr>
<td>Fifth Year</td>
<td>8</td>
</tr>
<tr>
<td>Total Five Years</td>
<td>35 per Block</td>
</tr>
</tbody>
</table>

The broad allocation of funds was 72.5 per cent for beneficiary oriented programmes, 10 per cent for providing infrastructural facilities, 10 per cent for training and 7.5 per cent for administration. Apart from the total outlay of Rs.1500/- crores the programme intends to mobilise an investment of Rs.3000/- crores in the form of institutional credit. Thus, the total outlay of the IRDP during the Sixth Plan stood at Rs.4500/- crores which included Rs.1500/- crores as subsidy and Rs.3000/- crores as
credit. In all 61 schemes were devised, of this, 5 are agriculture, 8 irrigation, 9 animal husbandry, 29 village industries, 8 in tertiary sectors and 2 other sundry schemes.

**Planning And Implementation:**

Planning and implementation are two faces of the same coin. Hence plan implementation cannot be considered in isolation from formulation of programme with which it is intimately concerned. Effective implementation really begins at formulation stage when various decision-making groups are drawn into the process of preparing plan. In order to accomplish the objectives and goals of a given organisation, planning of tasks and activities is essential. The process of plannings in the DRDS is purely bureaucratic planning since planning and implementation are intertwined in one administrative apparatus.

In the DRDS, planning has acquired greater prominence. Here plans have to be prepared keeping in view the guidelines issued by the central ministry of agriculture and rural development and State government. Planning in its true spirit is less in the DRDS. However, the broad programmes issued by higher echelons will be split areawise and target-wise, taking into consideration the resources and the level of development in a particular area. DRDS prepares every year an annual action plan (AAP). These action plans show the activities to be carried out in a particular year. All DRDS in the State have to prepare action plans and submit them to the State Level Coordination Committee (SLCC)
for approval. Later, it should be got approved by the Central Government. Usually the process of preparation of the action plan begins a little before the commencement of the next financial year, i.e., in February or March. In May/June the SLCC meets and accords its assent. Later, the same will be sent to the Central Government. The final approval will come by October, in some instances it may be early also. In some instances it may be delayed up to December. Delay in approval means delay in implementation. Sometimes in some cases it is not possible to implement at all. For instance, "in 1980-81 horticulture sector in the DRDS, Dharwad could not be implemented since the approval came late. This is because horticulture schemes are season-bound and once the season is over means schemes cannot be implemented. Under such conditions schemes will go waste." In some cases in a few sectors schemes will be implemented without waiting for the approval if such schemes are included in the previous year. If the schemes are entirely new, they are executed only after approval.

The annual action plans are prepared taking into account the sector plans in each sector. The sector plans are prepared by the sector heads in each district. Tentative break-up of funds will be sent to the district implementing officers. On the basis of this, they prepare schemes in their respective sectors and send them to the DRDS. For instance, the animal husbandry plans are prepared by the Senior Assistant Director of Animal Husbandry and Veterinary Services. Then it will be sent to the
DRDS and through DRDS it will reach SLCC and Central Government. After the final approval it will be sent to the respective Directorates for technical sanction. Once the technical sanction is accorded, the plan is ready for implementation. However, there are certain exceptions. For instance, with regard to industries plans there is no need for technical sanction by the Director of industries and Commerce since the Manager, District Industries and Commerce is himself a Joint Director cadre who prepared it. Even though each development department prepares plan for their respective sector, the DRDS has the final say in its alterations and modifications. Alterations and modifications will also be made at higher levels. For instance, in the fisheries sector at Dharwad DRDS the spill-over work at Neerasagar was not approved by the Central Government and department of fisheries was asked to take up the same.

The Annual Action Plans were by and large an exercise indicating the annual breakup of targets, financial requirements etc. of the perspective plans. They are merely operational instruments for long-term perspective plans. In the words of Gunnar Myrdal, the plans in the Indian context were not operational and are merely a fiscal budget for public investment. This is true even in case of Annual Action Plans of the DRDS. The involvement of block staff in the preparation of annual plans appears to be minimal.
The abstract AAP of Dharwad and Kolar DRDS reveal that they are nothing but the fiscal budgets with allocation of targets and funds. It is found that schemes undertaken were mostly the same as those were recommended at the State level. Thus, the planning exercise attempted by the DRDS by and large remained very much short of the conceived idea. This is because the planning exercise at DRDS is merely pooling information from the district and block level implementing staff and allocating them the funds with targets. In practice, planning at this level seems to be an aggregation of departmental schemes from a bunch of schemes identified and approved. In the PEO evaluation of IRDP also this fact has been perceived. The report says, "the field observations revealed that the block and district development departments were utilised more for obtaining data and information rather than for the formulation of the plans. It is emphasised that the overall record of district administration in planning and execution of development programmes is not an enviable one.

**Role Of Planning Officer:**

In Karnataka the District Planning Officer under the Deputy Commissioner is the principal planning officer for the district. It is headed by the District Planning Officer, a full time planner of the district. District Planning Officer (DPO) is one of the members of the governing body. As such he is supposed to assist the DRDS in its plan formulation. In this connection a question was asked to the executive
Most of the officers felt that the DRDS should involve DPO in its planning effort. Even a few planning officers also felt the same. Interestingly, one of the District Planning Officers said "As regard the DPO's role in DRDS planning not much positive role. Of course, they (DRDS) asked my assistance in planning. I did not give scope for such an assistance as already the DRDS has a few senior Officers in charge of planning such as Credit Planning Officer." Further, he added, "Not much role of DPO in the DRDS planning." This is a kind of bureapathyology which Merton and Thompson had highlighted. The attachment to sub-goal that is DPO's own role rather than a role in a wider perspective is one of the conditions denoting the existence of 'bureapathyology'.

**Block Level Planning:**

In order to ensure 'growth with social justice' philosophy of Indian planning enunciated in the Fourth Plan the micro or regional planning has been adopted as a device. Thus, micro-planning or area planning supplemented earlier sectoral planning. In order to overcome the defects and inadequacies of trickle-down model and sectoral planning, micro-planning in the name of district and block planning was initiated. The exercise of Special Economic Programme (SEP) tried to operationalise the notion of block level planning. The IRDP relies mainly on this sub-district planning.
The literature on block level planning is bewilderingly wide. The concept of block level planning has emerged from the need to prepare plans for optimum utilisation of resources to meet the felt needs of the local people, unemployment and underemployment to have socio-economic facilities within the accessible distance, to provide employment and adequate income to the rural poor, and to have public participation in the plan formulation. The idea underlying block-level planning is "to accelerate the process of decentralisation in the hope that a more systematic planning effort with a smaller coverage will not only help to speed up the development process but also improve it qualitatively in the sense of making it more responsive to the needs of the weaker sections of the community." In essence, it is a plan intended to cover the block with a focus on the poorer sections of the society. It has an added advantage in narrowing the gap between targets and achievements.

District Planning vis-a-vis block level planning has certain advantages. However, the block being a homogeneous unit of planning, block level planning is feasible and viable in terms of socio-economic space and administrative considerations. Economically and geographically, it constitutes a compact and viable unit. Socially, it is homogeneous in terms of population and the level of development etc. Likewise, administratively it is highly manageable and ensures smooth operationalisation of developmental exercises and efforts towards a more meaningful realisation.

As regards the IRDP, the micro-level planning in the name of block-planning is done but in an entirely different fashion. In the
selected district, it is found that the government staff at district level simply break up the funds and targets blockwise. For instance, the animal husbandary officer of the district splits the funds meant for it blockwise. Likewise, the targets are too split blockwise. There are two things involved in it. Firstly, the socio-economic survey of the block gives physical, geographical, economic and social information. Secondly, it shows allocation of targets and funds for the five year period. This is done by breaking up the district figure blockwise. This has been also found by P.E.O study on IRDP. The study says, "... in most cases simply divided the district level targets, financial allocation etc., equally into existing blocks irrespective of the size, population, potential for further development and the level of development already achieved." 20

Most of the voluminous district and block plan documents are nothing more than statistical tables giving the disaggregation of the outlays and physical targets for various anti-poverty and related programmes in a purely mechanistic manner without any considerations of the potentials and requirements. 21 The net result is that they have become merely resource surveys and socio-economic agricultural surveys and are useful as a background materials.

What are the reasons for this lacuña? The planning organisation at the district level is headed by the District Planning Officer(DPO). As discussed in the preceding sections, the role of DPO is miniscule. At block level, neither the block development staff nor the DRDS has any
personnel which can prepare block level plan in a desirable fashion. The block level implementing staff is also not involved effectively in this exercise. Too much is expected from the normal planning expertise available at the district and block levels. The links with credit and financial institutions are formally established at the district level, whereas at block level it is only for the implementation of schemes. The strengthening of physical base is necessary for block level planning. Lastly, the community participation in the block-level planning is of utmost importance and necessity. This is because popular participation leads to realistic plans, better mobilisation of resources, finance and labour, better implementation with greater cooperation, and lastly broader distribution of benefits. In this connection the PRIs can be effectively utilised. At present the PRI's have absolutely no role to play in block-level planning. Under these circumstances planning from below has no real meaning. Thus the whole planning process suffers from certain inherent weaknesses which necessarily result in tardy implementation of the IRDP. Lack of rational framework, coordination, objectivity and people's participation are the distinct weaknesses of planning at the
drds

Another facet of block level planning is spatial planning. At present departmentalism is the operating philosophy of block level planning. The structure of development administration at district and block level only permits investment of funds, planning, decision-making and execution of programmes on sectoral basis, not on area basis, below
the state level. Hence, in the block-level planning, the block is not conceived as a unit; instead, it is split into sectors or departments. No serious attempt has been made to develop the block plan. Neither sectoral or departmental-based nor space-based block-level planning is perceived in the DRDS. Hence the block level planning in the DRDS is a myth. Entire stress is on the quantum rather than the quality of achievement. Thus it can be inferred that whatever new programmes, initiatives, techniques and tools employed, new structures are set up, the extent of doing things in grass roots development administration has remained unchanged. In a developing country like India, where the developmental activities are financed by the governmental investments, block level planning particularly micro-level planning for self-generating growth is often neglected and by passed. It also suffices to say that the process of differentiation, integration and legitimation which are societal in the process of modernisation has left the public bureaucracy unchanged, thus, leaving it in a conventional mould. In the absence of block plan the IRDP continues to be a programme for the improvement of the rural poor without any plan or conception of total development of villages. There is a total lack of effective planning exercise. A number of deficiencies have been found which are also corroborated by other studies.

Cluster Formation:

In the implementation of IRDP cluster approach is employed. Identification of a cluster of villages with a focal point as a growth-centre constitutes an important task in the implementation of the
IRDP. The clusters constitute a viable unit for implementation, monitoring, controlling the direction of developmental programmes. In forming clusters a number of approaches such as location theory, input-output model, growth centre approach and central place theory are made use of. It is argued by some scholars that in block level planning, Christaller's central place theory can be employed to form cluster. The most important elements in the central place theory are:

1) Centralisation,
2) Central Function,
3) Hinterland of Central Places,
4) Importance of Central Places, and
5) Central Places.

On the other hand, V.K.R.V.Rao, suggests the unit area of development as a basic unit in which inter-village integration in socio-economic terms is sought and will become the basic unit of micro-planning. It is altogether a new concept which is more comprehensive than the currently used cluster approach. The most basic criteria for cluster formation is contiguity of villages (with the distance range limited to no more than 7 Kms.) and the viable population (between 4-6 thousand).

It is found that in DRDS neither the cluster approach delineated above nor the notions of 'unit area of development' enunciated by V.K.R.V.Rao is adopted. Before initiating the socio-economic survey for
identifying the target families clusters are formed. In IRDP, the cluster approach involves clubbing of revenue villages in the nearby vicinity. In each cluster, villages ranging from 3 to 10 are grouped together. While selecting the villages in a cluster norms like, existing financial institutions other infrastructure available and weaker sections of the people are taken into account. Each cluster will be allotted to the financing institution. This approach also advocates the development of growth centres in the clusters.

The cluster approach has been under severe criticism both by academicians and administrators. Since it is a territorial cluster it cannot be fitted into sectoral programme. A few schemes require separate cluster and do not fit into a territorial cluster due to non-viability. For instance, development of sericulture, fisheries and industries demands sectoral cluster rather than territorial cluster. One senior official in the fisheries department opined "The new IRDP which advocates cluster approach will not be favourable to the development of fisheries. Boundary restrictions are hinderance to fisheries development, because these schemes can be implemented only when potentialities are prevailing. In some cluster potentialities may not be prevailing. Under such cluster, fisheries development is not possible". An officer of Industries and Commerce Department explains how this approach is a hindrance to the implementation of industrial schemes. "Now there is confusion between IRDP and TRYSEM programmes. TRYSEM is outside the IRDP, but the DRDS authorities insist on implementing TRYSEM under the cluster village which is IRDP unit. It is not possible because under cluster
villages we may not find adequate number of persons in this regard, because they are poorest among poor whose industrial trades may not fit his traits. Hence, we should be allowed to go beyond the IRDP cluster and select the beneficiaries for industrial training. Due to this at present only a few are coming forward. Another way is to form cluster concentrating on artisans only. For instance, a group of silk weavers make a cluster and help them. By forming general cluster it is not possible to implement due to non-viability. For instance, in a general cluster we may get only a few beneficiaries in the industrial trades. It is not possible to organise training for them separately. Sectors like fisheries, sericulture and minor immigration should be excluded from the IRDP territorial cluster. In these cases a minimum client population is required to sustain a particular function which is called 'threshold population.' These schemes require potentialities to develop. In a general cluster such potentialities are rather very limited and at times may not be available. Under such conditions programmes will go unimplemented. Thus in the process of implementation of any scheme one has to deal with realities instead of pure concepts. Table nos.6.1 and 6.2 give the idea of clusters and allotment to financial institutions in selected districts of Dharwad and Kolar.

**Identification of Beneficiaries:**

Precise identification of the poor on the basis of assets, income and caste etc., is the first step in implementation. In order to identify the
## TABLE - 5.1

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<tbody>
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<td></td>
<td>No. of cluster</td>
<td>Co-op</td>
<td>Banks</td>
<td>No. of cluster</td>
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<td>Byadgi</td>
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<td>4</td>
<td>4</td>
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<td>Dharwad</td>
<td>7</td>
<td>7</td>
<td>15</td>
<td>18</td>
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<td>7</td>
<td>11</td>
</tr>
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<td>1</td>
<td>7</td>
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</tr>
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<td>2</td>
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<td>Shirahatti</td>
<td>4</td>
<td>4</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>88</td>
<td>15</td>
<td>86</td>
<td>131</td>
</tr>
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</table>

Discrepancy is due to allotment of clusters to multiple financing institutions and vice-versa
### TABLE - 6.2

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<tbody>
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<td></td>
<td>No.of Cluster</td>
<td>Co-op</td>
<td>Banks</td>
<td>No.of Cluster</td>
</tr>
<tr>
<td>Bagepalli</td>
<td>5</td>
<td>2</td>
<td>3</td>
<td>Clusters are not formed for the year 1982-83</td>
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<tr>
<td>Bank</td>
<td>11</td>
<td>3</td>
<td>9</td>
<td>11</td>
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<td>Chintaman</td>
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<td>8</td>
<td>10</td>
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<td>-</td>
<td>6</td>
<td>7</td>
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<td>2</td>
<td>6</td>
<td>13</td>
</tr>
<tr>
<td>Gudibanda</td>
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<td>2</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Kolar</td>
<td>11</td>
<td>2</td>
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</tr>
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</tr>
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<td>-</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td>Srinivaspura</td>
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<td>1</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Total</td>
<td>90</td>
<td>17</td>
<td>61</td>
<td>98</td>
</tr>
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Discrepancy is due to allotment of clusters to multiple financing institutions and vice versa.
beneficiaries, a socio-economic survey of the families in the selected cluster villages has to be made. This is done differently in different districts. In most of the districts survey has been done by VLWs, whereas in some districts it is by stipendary graduates. In a very few districts survey has been done by a few research institutes. For instance, in Kolar and Bangalore districts, a few clusters have been surveyed by research institutes. In Dharwad district stipendary graduates have done the survey. Wherever VLWs carry out the survey, they will get some extra benefit in terms of money. There are criticisms that the survey has not been scientific. One official feels that "survey of household under IRDP is not scientific since it is done by non-trained stipendary graduates". The repercussions of such an unscientific survey are many. One of the consequences is that understatement of income and recording of beneficiaries which result in identifying wrong and ineligible beneficiaries. This ultimately results in benefits being cornered by the well-off sections of the society sidelining the deserving and needy ones. The effect of such unscientific and faulty surveys resulted in 8.2 per cent and 9 per cent of beneficiaries being wrongly identified in Dharwad and Kolar districts respectively. In the NABARD study, such wrong identifications stood at 11 per cent for the year 1983-84. A study conducted by the Canara Bank also revealed this fact. In Kerala too household survey has not been properly conducted. This fact has come to the notice of the implementing officers but it has not been rectified or corrected. One evaluation report says, "The implementing officers felt that the data collected through the household survey were not satisfactory."
This is a serious criticism and it points out the drawback of the whole process since unscientific surveys obviously result in wrong identification of beneficiaries and thereby the very purpose of IRDP and DRDS is defeated. Like the earlier efforts in rural development, the population genuinely in need will be once again neglected and sidelined.

The existing guidelines for identification of beneficiaries do not have any intrinsic drawback but the inadequacies are with the functionaries responsible for their application. It is found that household surveys are not done according to the guidelines issued by the Government. The VLWs were to shoulder the chief responsibility in this operation, but it is generally found that they were indifferent in conducting door-to-door survey. Also lack of training to calculate household income and lack of rigorous scrutiny of income estimates at the higher level of the hierarchy caused the wrong identification of beneficiaries. Thus Gerald Caiden's apprehension that 'actual behaviour is not identical with recommended pattern at all times in all places and with all administrations' comes true in the case of the household survey in the context of DRDS.

The household surveys are conducted to elicit information about the target families. The socio-economic information of the target families is collected on the basis of household surveys. Along with it other proposals of beneficiaries on the type, nature and quantum of assistance, is also elicited. The social information including the status of family (nucleus or joint), their literacy level, religious and caste denomination, strength of family (number of children). The economic data included the
extent and nature of land-holding, occupation, nature of settlement, income, nature and extent of other assets and indebtedness if any. After the household survey these are consolidated village and blockwise on the basis of income groupings. The income groupings in the selected district varies. The families are classified on the basis of their annual income.

The thrust of the IRDP is on lifting the families above the poverty line, the basic criterion to be used for identifying the families should be the income of the poverty line which is within an income of Rs.67/- per head per month is adopted. On an average, a rural family may have five members and thus those families whose income from all sources is less than Rs.3000/- per annum may be treated as living below the poverty line.

To identify and assist the beneficiaries under IRDP, the Antyodaya approach is adopted. This approach lays emphasis on the need to extend benefits first to the poorest among poor. Accordingly, efforts are made to select the poorest of the beneficiaries first and formulate economically viable income-generating scheme for them. It is felt that this will prevent cornering of subsidy and similar assistance by influential and comparatively well-to-do families in the rural areas. However, it is found that the Antyodaya approach in selecting beneficiaries is not followed everywhere. Before finally selecting the families for assistance an assessment will be made of their income and eligibility and economic status are verified from the village assembly i.e., by conducting Gramsabha.
About 80 per cent of beneficiaries are selected in such meetings. In spite of this high degree of selection of beneficiaries in the Gram Sabha meetings, there are instances of wrong identification. In Kolar it is observed that the family of a school teacher in one of the villages of Kolar block was selected and the scheme was sanctioned in the name of the teacher's wife. Such glaring violation of principles of selections are found elsewhere in the state and the country.

However, the Gram Sabhas have operational value in performing the boundary control function. In these meetings the proposed beneficiaries who fall short of selection criteria are deleted from the proposed services. In this way cornering the benefits by other than the target population is curbed. Thus, an affective boundary control function to block the entrance of non-target population is performed. This function of boundary control is rather limited in view of skewed rural power structure. It is observed "...mere selection of beneficiaries through Gram Sabha meetings alone will not ensure ineligible beneficiaries being selected as Gram Sabha meetings may not prevent ineligible but powerful people silencing any opposition in existing socio-economic set-up of rural India." 

The diversification of schemes is done in these meetings and at times against the will of beneficiaries. Such cases are numerous since the BDO and VLW in the psychosis of target fulfilment force different schemes on the beneficiaries who accept them against their will. In Kolar
it was found that cobblers were given dairy schemes against their desire
to have their profession developed. Likewise a labourer was given an
industrial scheme which was beyond his abilities. Bullock and carts
were given in large numbers in some villages without any regard to the
need for their service. Such a trend was also present elsewhere in the
country. In one of the States it is observed that a scheme was imposed
on a beneficiary regardless of his motivation. Thus, in implementing
schemes, individual preferences were rarely adhered to.

The genuineness of the beneficiaries is ascertained at the Gram
Sabha meetings. The representatives of the financing institutions will
also be associated in the identification of beneficiaries so their
involvement is ensured from the very beginning.

In one of the Gram Sabha meetings attended by the researcher, the
following observations were made. The members who attended were the
B.D.O., Village Level Worker, Manager of the Financing Institutions, and
Field Officer of the Financing Institution. About 150 villagers attended.
The B.D.O. highlighted the thrust and contents of the IRDP. Manager of
the Financing Institution spoke on the assistance rendered by them, but
his main focus was on the repayment of credit. Later, the names of the
beneficiaries were called and the B.D.O. was asked randomly about their
asset and income. A few names were deleted since their income exceeded
the prescribed limit for IRDP assistance. The B.D.O. also enquired about
the proposed assistance desired by the beneficiary. In this connection
he stressed for diversification of assistance i.e., from animal husbandry to other schemes like agriculture etc.

The beneficiaries accept the scheme even against their interest in view of subsidy. In one of the studies it is noted that a majority of respondents expressed that they are more interested in the subsidy than in the asset. It is needless to add that under such circumstances failure of the scheme is inevitable. Hence, it is suggested that any sanctioned scheme should be matched with the interest of the beneficiary. The selection of activities and beneficiaries must reflect "good understanding of local society derived from knowledge of prevailing social mores, and particularly the under currents of local caste and sub-caste systems". This is because where this has been ignored the activities have necessarily failed which is evident from past experiences.

The absence of Village Accountant (VA), a key functionary for determining the land records was felt strongly. The beneficiaries who came to know about the land limit used to declare within the stipulated land limits, since the Village Accountant was absent these declarations could not be verified at the meeting. Later the VLW said that he would verify the same with the Village Accountant. It is felt that the very purpose of convening the Gram Sabha to verify the eligibility of target families was defeated in the absence of the Village Accountant.

The efficiency of the Gram Sabha is often questioned. It is because in such Gram Sabhas naturally once again the well-to-do sections
dominate, of course, at times which is detrimental to the interest of poor sections of the populace. In the presence of vested interests the unorganised poor cannot speak or raise the issues concerning identification, selection, assistance and so on.

There were many inadequacies in the household survey conducted in the selected districts. They are:

1. Survey Schedule has not been completely filled;

2. The unit cost for calculating assets and income for various items varied in the local market;

3. The extent of indebtedness is indicated in the survey was not correct. During field visits it is found that families are not aware of their actual indebtedness (in exact figure). Many families gave different figures which when later verified with the financing institutions, were found to be not correct;

4. Many a time beneficiary has not been advanced the assistance he demanded. For instance, in Kolar it is observed that more and more beneficiaries demanded animal husbandry assistance, since it was very popular. But officials had to limit it to their targets and extended assistance in other sectors like sericulture, etc. In Kolar without caring for the families'
proposals, other schemes have been forced on the beneficiary in order to reach the targets.

Family Plan:

This is the second stage in the implementation of the national plan objectives concerning removal of unemployment and significant reduction of underemployment, aiming to provide additional income to the poor sections of rural social strata requiring detailed planning for household. This is one of the crucial aspects in the implementation of IRDP.

After the identification of families a 'Family Plan' will be prepared keeping in view the family resource and their likely traits. This will be formulated taking into account the schemes available. The family plan should aim at generating additional income. About 600 families are selected in each taluk every year for assistance. The selected districts have not ventured into this plan actively. Even in PEO study also it is observed that family plans as prescribed for the families below the poverty line had not been prepared in any of the selected districts.

Credit Mobilisation:

Since the Governments (Centre and State) bear the subsidy part of the IRDP scheme, the rest of the finance is to be mobilised through
various financing institutions. The Credit Planning Officer who is responsible for this has to plan and mobilise the credit by organising the meetings with the financing institutions. In this connection lead banks have been assigned an important role. The lead bank will coordinate the credit support needed by the DRDS.

The Lead Bank prepares the District Credit Plan in which areas to be covered under the government sponsored schemes are included. It ensures the implementation of the District Credit Plan. In this connection, it coordinates and monitors the banking activities in the district. For instance, Dharwad Annual Action Plan for the year 1984 states: "Reporting has to be more prompt and accurate. Returns under New Information System and other periodical statements to lead banks should be sent promptly and punctually. The controlling officers/inspecting officials should monitor/scrutinise for the prompt submission of statements/periodic reports. The district coordinators have to evolve a systematic monitoring system to assess the performance of its individual branches in the district so that remedial measures can be taken up if there is any shortfall noticed under any of the scheme/sector."

There is also a District Consultative Committee (DCC) for this purpose. The Deputy Commissioner is the Chairman and Manager, District Lead Bank is the Secretary. All the regional managers of the banks and other financing institutions are members of this committee. The Project Director, DRDS is also a member. The Secretary convenes the meetings
once in a month. There is also a standing committee which is a sub-committee of the DCC. For this also the D.C. is Chairman and the Manager, District Lead Bank is the Secretary. This also meets once in a month. In these meetings credit mobilisation is discussed and action taken.

There are few reservations about the Lead Bank notion. The Banking Commission 1972 (Chairman, R.G.Saraiya) says that the Lead Bank has no authority over others, nor was it necessary for others to approach the Lead Bank for any specific purpose. The Lead Bank Officer belongs to a particular bank and he may not be able to extract cooperation from the officers of the other banks. At block level there is no coordinating officer or agency as far as the credit mobilisation is concerned. Hence there is an urgent need for extension of the Lead Bank concept to the block level too. The credit mobilisation effort depends upon the effectiveness and efficiency of Lead Bank and the Credit Planning Officer. The Credit Planning Officer by his personal dynamics has to mobilise credit from various institutions. The Lead Bank Officer also plays a crucial role. The Lead Bank is expected to be a co-ordinating agency for commercial and cooperative banks for short term and long term credits.

**Programme Campaigning:**

Dissemination of information to various sections of people is a precondition for involving the people in implementation of plan
programmes. The credit campaigning means publicizing the schemes available to the beneficiaries. This is nothing but selling the programme. This is mainly done by VLWs and other field functionaries. In some instance, publicity measures such as leaflets and pamphlets are distributed, posters are displayed and through press and radio, programmes are publicized. These means are utilised marginally and have no substantial utility. Secondly, widespread illiteracy and poverty among rural population (especially the poorest sections) do not permit penetration of the above means of publicity. The Central and State Governments have a wide network of publicity, but their efficiency is rather discouraging. The District Information Officer is the principal information disseminator and broadcaster at district level. But as such his role in the DRDS campaigning is minimal. This has been corroborated in another study conducted in the Dharwad district. It is now evident that publicity media is very ineffective with the result villagers do not have information. This necessarily reduces the interest in the programme which ultimately affects the output of the programme and organisation. The system of communication has been advanced considerably, on the other hand, the administrative apparatus has not changed in its modus operandi. A sort of administrative lag is thus created.

The beneficiaries does not know, where and what type of assistance is available. One administrator remarks: "Beneficiaries are unaware about where the subsidy and finance is coming. Awareness of the DRDS and IRDP is completely missing." Thus, it necessarily required special extension facilities to inform the beneficiaries about the programme and
motivation and guidance to participate in the programme. The popular aphorism is that knowledge is power. In the absence of knowledge regarding schemes and assistance to that extent the rural poor are deprived of a very essential power. This power of knowledge is one of the prerequisites for the success of the poverty-alleviation programmes. In the absence of this knowledge two kinds of exploitations are posited. Firstly, middle-men will arrive on the scene and exploit the poorer sections by means of deleterious practices, secondly, well-off sections once again corner the benefits depriving the needy and genuine rural poor.

A seminar held at NIRD, recommended "By and large majority of the small and marginal farmers hail from economically and socially backward communities and do not have the necessary education to comprehend and assimilate the benefits of various programmes. It is generally felt that, by themselves, they are not in a position to articulate their grievances and needs in an effective manner. It is therefore, necessary that steps should be taken to educate the small and marginal farmers about programmes intended for them and create full awareness about them." This also holds good for agricultural labourers, rural artisans and other disadvantaged sections of the rural social strata. Traditional arts and other media of communications may be used in creating awareness of the programmes and making the beneficiary to accept it in true spirit. Since the modern mass media instruments have failed to create the necessary motivation, enthusiasm and consciousness among the poorest sections of the rural populace, the traditional mass media are represented by the rich folklore and other arts which have emanated from the rural
people would be useful tools to reach the last man in the village community.

**Credit Advancing:**

The credit advancing differs from scheme to scheme. It also differs from individual beneficiary scheme to infrastructure development schemes, which is aimed in DPAP sector. The maximum amount of subsidy available to an individual is Rs.4,000/- in DPAP areas and Rs.3,000/- in the rest of the areas. The pattern of assistance is as follows:

**Pattern Of Assistance:**

1) Individual Beneficiary Scheme
   
   (a) Small Farmer
       25%

   (b) Marginal Farmer, Agricultural Labourer
       and Non-Agricultural Labourer

   (c) Rural Artisans
       33%

   (d) Scheduled Tribes

2) Community Minor Irrigation Works

3) Follow-up assistance for setting up of units under rural industries programme

   33.3% of the capital cost subject to a ceiling of Rs.3,000/-
In the selected districts the credit and subsidy advanced are shown in Tables-6.3, 6.4, 6.5 and 6.6.

In the performance of subsidy adjustments in the selected districts, Dharwad district with around 90 per cent (89.2%) of subsidy adjustments takes the place of pride. With regard to Kolar the percentage stood at just 51.3 per cent. The noteworthy picture is with regard to Dharwad in which two taluks namely Dharwad and Ranebennur have exceeded the target. Likewise the performance of three taluks averaged above 90 per cent.

The Kolar district performance is marginal compared to Dharwad. Except Chintamani (63.1%) and Gowaribidanur (67.0%) and other taluks are averaging fifty per cent or below (vide tables 6.3 and 6.4).

Tables 6.5 and 6.6 reveal two things. Firstly, animal husbandry, agriculture and minor irrigation accounted for a lion's share in subsidy and credit in the selected districts. In Dharwad the sectors, animal husbandry (58.9%), agriculture (25.3%) and minor irrigation (9.5%) accounted for 93.7% in subsidy adjustment, while other sectors like horticulture, fishery and ISB (Industry, Service and Business) occupy only 6.3% of the total subsidy. In case of Kolar, the sectors animal husbandry, agriculture and ISB (Industry, Service and Business) contributed 95 per cent of the total subsidy, while other sectors like sericulture, horticulture and minor irrigation accounted for only 5 per cent.
<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the Taluk</th>
<th>Target for the period Sixth Five Year Plan (in lakhs)</th>
<th>Actual Distribution of Subsidy (in lakhs)</th>
<th>Shortfall/Access (in lakhs)</th>
<th>Percentage of Performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Dharwad</td>
<td>35.00</td>
<td>46.01</td>
<td>+11.07</td>
<td>131.46</td>
</tr>
<tr>
<td>2.</td>
<td>Hubli</td>
<td>35.00</td>
<td>26.41</td>
<td>-18.59</td>
<td>75.46</td>
</tr>
<tr>
<td>3.</td>
<td>Kalaghatagi</td>
<td>35.00</td>
<td>23.27</td>
<td>-11.73</td>
<td>66.49</td>
</tr>
<tr>
<td>4.</td>
<td>Naragund</td>
<td>35.00</td>
<td>27.19</td>
<td>-7.81</td>
<td>77.66</td>
</tr>
<tr>
<td>5.</td>
<td>Gadag</td>
<td>35.00</td>
<td>27.55</td>
<td>-7.35</td>
<td>79.00</td>
</tr>
<tr>
<td>6.</td>
<td>Mundargi</td>
<td>35.00</td>
<td>25.02</td>
<td>-9.98</td>
<td>71.49</td>
</tr>
<tr>
<td>7.</td>
<td>Ron</td>
<td>35.00</td>
<td>33.87</td>
<td>-1.13</td>
<td>96.77</td>
</tr>
<tr>
<td>8.</td>
<td>Navalgund</td>
<td>35.00</td>
<td>20.40</td>
<td>-14.60</td>
<td>58.29</td>
</tr>
<tr>
<td>9.</td>
<td>Savanur</td>
<td>35.00</td>
<td>31.93</td>
<td>-3.07</td>
<td>91.23</td>
</tr>
<tr>
<td>10.</td>
<td>Shiggaon</td>
<td>35.00</td>
<td>25.71</td>
<td>-9.29</td>
<td>73.46</td>
</tr>
<tr>
<td>11.</td>
<td>Shirahatti</td>
<td>35.00</td>
<td>20.97</td>
<td>-14.03</td>
<td>59.91</td>
</tr>
<tr>
<td>12.</td>
<td>Hangal</td>
<td>35.00</td>
<td>27.85</td>
<td>-7.15</td>
<td>79.57</td>
</tr>
<tr>
<td>13.</td>
<td>Kundgol</td>
<td>35.00</td>
<td>25.35</td>
<td>-7.64</td>
<td>72.42</td>
</tr>
<tr>
<td>14.</td>
<td>Haveri</td>
<td>35.00</td>
<td>32.78</td>
<td>-2.22</td>
<td>93.66</td>
</tr>
<tr>
<td>15.</td>
<td>Hirekerur</td>
<td>35.00</td>
<td>27.80</td>
<td>-7.20</td>
<td>79.43</td>
</tr>
<tr>
<td>16.</td>
<td>Ranebennur</td>
<td>35.00</td>
<td>35.08</td>
<td>+0.08</td>
<td>100.22</td>
</tr>
<tr>
<td>17.</td>
<td>Byadgi</td>
<td>35.00</td>
<td>30.27</td>
<td>-4.73</td>
<td>86.49</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>995.00</strong></td>
<td></td>
<td></td>
<td><strong>89.20</strong></td>
</tr>
</tbody>
</table>
TABLE - 6.4
Talukawise Distribution Of Subsidy In The VI Five Year Plan Kolar District

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the Taluk</th>
<th>Target for the period Sixth Five Year Plan (in lakhs)</th>
<th>Actual Distribution of Subsidy (in lakhs)</th>
<th>Shortfall/Access (in lakhs)</th>
<th>Percentage of Performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Kolar</td>
<td>35.00</td>
<td>19.12</td>
<td>15.88</td>
<td>54.63</td>
</tr>
<tr>
<td>2.</td>
<td>Malur</td>
<td>35.00</td>
<td>17.24</td>
<td>17.76</td>
<td>49.26</td>
</tr>
<tr>
<td>3.</td>
<td>Bangarpet</td>
<td>35.00</td>
<td>17.29</td>
<td>17.71</td>
<td>49.40</td>
</tr>
<tr>
<td>4.</td>
<td>Mulabagal</td>
<td>35.00</td>
<td>18.27</td>
<td>16.73</td>
<td>52.20</td>
</tr>
<tr>
<td>5.</td>
<td>Srinivasapura</td>
<td>35.00</td>
<td>13.36</td>
<td>21.64</td>
<td>38.17</td>
</tr>
<tr>
<td>6.</td>
<td>Chintamani</td>
<td>35.00</td>
<td>22.09</td>
<td>12.91</td>
<td>63.11</td>
</tr>
<tr>
<td>7.</td>
<td>Sidlaghatta</td>
<td>35.00</td>
<td>16.51</td>
<td>18.49</td>
<td>47.17</td>
</tr>
<tr>
<td>8.</td>
<td>Chickkaballapur</td>
<td>35.00</td>
<td>19.52</td>
<td>15.48</td>
<td>55.77</td>
</tr>
<tr>
<td>9.</td>
<td>Gowanibidanur</td>
<td>35.00</td>
<td>23.47</td>
<td>11.53</td>
<td>67.06</td>
</tr>
<tr>
<td>10.</td>
<td>Gudibanda</td>
<td>35.00</td>
<td>12.18</td>
<td>22.82</td>
<td>34.80</td>
</tr>
<tr>
<td>11.</td>
<td>Bagepalli</td>
<td>35.00</td>
<td>18.47</td>
<td>16.53</td>
<td>52.77</td>
</tr>
</tbody>
</table>

| Total   | 385.00            | 197.52                                             | 187.48                                   | 51.30                     |
### TABLE - 6.5

**Yearwise and Sectorwise Subsidy Adjusted In Selected District**

(\textit{Rs. In Lakhs})

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Dharwad Kolar</td>
<td>Dharwad Kolar</td>
<td>Dharwad Kolar</td>
<td>Dharwad Kolar</td>
<td>Dharwad Kolar</td>
<td>Dharwad Kolar</td>
</tr>
<tr>
<td>Animal husbandry</td>
<td>22.63</td>
<td>Not in operation</td>
<td>45.05</td>
<td>49.85</td>
<td>88.59</td>
<td>48.97</td>
</tr>
<tr>
<td>Agriculture</td>
<td>13.80</td>
<td>-do-</td>
<td>15.44</td>
<td>1.69</td>
<td>2.59</td>
<td>2.75</td>
</tr>
<tr>
<td>Sericulture</td>
<td>0.40</td>
<td>-do-</td>
<td>5.47</td>
<td>1.42</td>
<td>0.26</td>
<td>2.20</td>
</tr>
<tr>
<td>Minor irrigation</td>
<td>7.46</td>
<td>-do-</td>
<td>7.44</td>
<td>2.01</td>
<td>2.56</td>
<td>1.70</td>
</tr>
<tr>
<td>Industry Service Business</td>
<td>-</td>
<td>-do-</td>
<td>0.61</td>
<td>1.126</td>
<td>4.38</td>
<td>2.10</td>
</tr>
<tr>
<td>Horticulture</td>
<td>0.20</td>
<td>-do-</td>
<td>-</td>
<td>-</td>
<td>0.007</td>
<td>-</td>
</tr>
<tr>
<td>Fisheries</td>
<td>0.22</td>
<td>-do-</td>
<td>0.09</td>
<td>-</td>
<td>0.83</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>44.71</strong></td>
<td>No</td>
<td><strong>74.10</strong></td>
<td><strong>56.136</strong></td>
<td><strong>99.217</strong></td>
<td><strong>57.72</strong></td>
</tr>
</tbody>
</table>
### TABLE - 6.6

Yearwise And Sectorwise Credit Distributed In Selected Districts

(K. In Lakhs)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Dharwad</td>
<td>Kolar</td>
<td>Dharwad</td>
<td>Kolar</td>
<td>Dharwad</td>
<td>Kolar</td>
</tr>
<tr>
<td>Animal</td>
<td>55.77</td>
<td>-do-</td>
<td>137.34</td>
<td>101.63</td>
<td>291.95</td>
<td>89.85</td>
</tr>
<tr>
<td>husbandry</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agriculture</td>
<td>41.49</td>
<td>-do-</td>
<td>37.83</td>
<td>4.07</td>
<td>179.07</td>
<td>5.81</td>
</tr>
<tr>
<td>Sericulture</td>
<td>0.98</td>
<td>-do-</td>
<td>0.56</td>
<td>4.42</td>
<td>0.95</td>
<td>4.86</td>
</tr>
<tr>
<td>Irrigation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Industry</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service &amp;</td>
<td>-</td>
<td>do-</td>
<td>0.61</td>
<td>2.240</td>
<td>4.38</td>
<td>4.46</td>
</tr>
<tr>
<td>Business</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Horticulture</td>
<td>0.007</td>
<td>-do-</td>
<td>-</td>
<td>-</td>
<td>0.014</td>
<td>-</td>
</tr>
<tr>
<td>Fisheries</td>
<td>-</td>
<td>-do-</td>
<td>0.26</td>
<td>-</td>
<td>0.091</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>120.54</td>
<td>-do-</td>
<td>237.82</td>
<td>116.66</td>
<td>487.07</td>
<td>108.56</td>
</tr>
</tbody>
</table>
The situation with regard to credit is the same since it follows the path of subsidy. In Dharwad 93.5 per cent of total credit is meant for animal husbandry (56.1%), agriculture (28.3%) and minor irrigation (9.1%) and 6.5 per cent of credit distributed in among other sectors like sericulture, horticulture, ISB and fishery. Animal husbandry (71.7%), agriculture (16.7%) and ISB (4.8%) accounted for 93.2 per cent of the total credit distributed while other sectors like sericulture, horticulture and minor irrigation contribution stood at 6.8 per cent only. Therefore, it is evident that the schemes under animal husbandry occupied a prominent place in the IRDP assistance and agriculture took the second rank.

The over emphasis on animal husbandry and neglect of core sectors like industries, sericulture, agriculture confirms to Meadows' assertions. Meadows and his colleagues are of the opinion that by and large short-term implications get priority over those having long-term implications. This is to show that the schemes in animal husbandry will have only marginal effect on the beneficiary since they are secondary occupation to agriculture. Sectors like agriculture and industries in the long-run would have yielded much concrete and lasting fruits.

The whole implementing exercise, keeping aside the exceptional procedures and norms, the normal course is as follows:
1. Communicating Annual Action Plan to district level implementing officers;

2. Each district level officer convenes meeting of his executive staff at the sub-district level, representatives of financing institutions and project director, DRDS;

3. Selection of area for implementing;

4. Block targets fixed in the Annual Plan will be distributed to various agencies and functionaries;

5. Receiving loan application either by financing institutions or by concerned field level implementing officer or by B.D.O and his staff;

6. Verifying the loan application looking at the proposed beneficiaries list. In case those applications which need to be identified, arrangement will be made to get identification certificate issued by the B.D.O.;

7. Meeting the applicant and conducting inspections by the block level implementing officer. For instance, in case of animal husbandry schemes it is the Assistant Director of Animal Husbandry and Veterinary Services conducts the inspection of animal husbandry
loan application. The inspection will be focused on the viability of the Project for which the finance is requested,

8. If everything is right till this stage such application will be forwarded to the financing institutions for sanctioning loan. After sanctioning loan the list of loans sanctioned will be sent to the B.D.O and respective development functionary at block;

9. Regarding the release of subsidy from the DRDS the concerned development functionary should submit the list of beneficiaries for whom subsidies are to be released with the relevant vouchers. The DRDS will release subsidy directly to the financing institutions. Even financing institutions can prepare list of beneficiaries for whom subsidies are to be released and submit it to the DRDS. Such proposals for claiming subsidy will be submitted in duplicate to the DRDS. The DRDS after verifying releases subsidy directly to the concerned financing institutions;

10. In most of the schemes loans will be given in kind rather than in cash. This means loan and subsidy will be adjusted to the proposed expenditure. For instance, if a beneficiary is interested in buying she-buffalo he will be provided with the buffalo, not the cash to purchase the buffalo. This means assistance will be provided in kind by purchasing whatever the beneficiaries are interested in within the sanctioned project. Subsidy will not be
released to the beneficiary in cash. It will be adjusted to his loan account with the respective financing institution, as subsidy is linked with credit.

It is found that there are aberrations to this course. One inference can be drawn from this, which is confirmed by most of the evaluation studies is that "most of the steps as per the Government guidelines for implementation of the programme have not been either followed or not properly followed." This is a clear indication of the existence of 'formalism' in programme implementation. Formalism is the discrepancy between the prescriptive and descriptive, and rules and regulations laid and corresponding actual practices.

**Monitoring And Follow-Up:**

Monitoring being an integral part of the programme management, it automatically becomes the responsibility of the organisational system which is created for planning and implementation of a specified programme or rural development in particular. Monitoring machinery at Block level thus consists of the following:

**Block Level Coordination Committee**

B.D.O

E.O.

V.L.W.
At the district level it is once again the DRDS organisation which takes up the monitoring work. It includes.

Governing Body

| Deputy Commissioner
| District Level Consultative Committee
| Project Director
| A.P.Os
| Block Organization

A sound information system is necessary for effective and meaningful monitoring and follow-up. Information flow should differ from stage to stage of the implementation process and it should minimise distance too. At the block level the 'identity-cum-monitoring card' forms the basic source of information. The personal observations of VLW, EOs do contribute to a large extent in pooling and collecting the basic information for monitoring. At the district level various kinds of monthly, quarterly and yearly reports concerning financial and physical progress form the primary information. There are six proforma in which block officials have to send reports for monitoring. They are--

(a) Proforma I Block Level Annual Report (monitoring per capita income of the beneficiaries);

(b) Proforma II Block level Quarterly Report for monitoring the financial progress;
(c) Proforma III Block level Quarterly Report for monitoring the physical progress;

(d) Proforma IV, Block level Quarterly Report for monitoring the employment content;

(e) Proforma V Block level quarterly narrative report; and

(f) Proforma VI District/Agency Level monthly progress report based on selected indicators.

In actual practice this is not adhered to since it is time-consuming. Again, most of them are repetitive in nature. The question of efficacy of these periodic returns is often raised since the higher authorities neither cross-verify nor physically verify. It is said that physical verification of reports is the most neglected item of the programme implementation. Under such a monologous situation whatever the field functionaries send upwards, becomes the Bible for the higher authorities thus misleading themselves, the government and the society in general. The management information system adopted for the purpose of monitoring of these programmes is by and large weighed in favour of assessing the results in terms of expenditures incurred and physical achievement in terms of numbers, irrespective of the physical quantity of achievements. The ideal reporting should cover the volume, quantity, time expended and costs of each programme activity so that efficiency can be gauged if not measured rigorously.
In fact the actual implementation begins at this stage. How the beneficiary advances should be closely supervised. It is felt that there is an urgent need for a proper follow-up including the physical verification of assets in respect of the beneficiary. This is necessary to mitigate the after-assistance problems and check the misutilisation of assistance. All the implementing officers from district to field are responsible for monitoring and follow-up. At block level a detailed monitoring is necessary. It should be done in respect of each selected beneficiary. Identity-cum-monitoring card (IMC) have been issued to the selected beneficiaries wherein his socio-economic profile and assistance rendered are recorded. One card will be given to beneficiary, one each to B.D.O, V.L.W., concerned development functionary and financing institutions. Whenever the development functionary visits the beneficiary, he writes his remarks in the IMC maintained by the beneficiary. This will enable him to watch the progress of the beneficiary. Follow-up will be normally done for two years from the commencement of assistance. It is believed that within two years he would cross the poverty line.

The monitoring and follow-up is done with the help of supervision, field visits and inspection. Strict supervision is one of the primary requisites for the success of IRDP, emphasised the Public Accounts Committee. The supervision of credit advanced is of utmost necessity for two reasons:

(1) To assist the beneficiary to overcome the difficulties that arise in the utilisation of credit assistance;
(2) To see that the assistance rendered is used for the purpose it is meant.

It is said that the supervised loans are often used for purposes other than those for which they are requested. Thus, the crux of supervision should, therefore, lie in ensuring that growth is taking place, i.e., the amount lent is generating income to enable the borrower to repay the loan.

The periodic field visits by the implementing staff of the block and district along with financing institutions are necessary to supervise and guide the beneficiary in the proper utilisation of assistance rendered by the DRDS. It helps in motivating the beneficiary to raise his income above poverty line. The field visits should serve the following purposes.

(1) Building a close and continuous rapport with the villagers,

(2) Creating a sense of confidence among villagers about the keenness of assistance;

(3) Changing technique of production,

(4) Acting as a link between other agencies involved in rural development; and

(5) To assess the gaps between the envisaged and achieved.
Inspection is a method of controlling behaviour in the public interest. The inspections by the officials is one of the ways to monitor the implementation of a programme. Almost all the implementing officers are inspecting officers too. For instance, the inspecting officers for the animal husbandry schemes are (i) Senior Assistant Director of Animal Husbandry and Veterinary Services, (ii) Assistant Project Officer, Animal Husbandry, (iii) Assistant Director of Animal Husbandry, (iv) Animal Husbandry Extension Officers, (v) Block Development Officer, (vi) Financing Institution staff, and (vii) Managing Directors and Secretaries of Societies.

During the inspection it can be observed whether the beneficiary is utilising the assistance properly and articles supplied are available with him. Any deficiency in this with the beneficiary is reported to the DRDS for further action. It is felt that emphasis has to be on the quality of inspection rather than on the periodicity of inspection. The officer inspecting has to develop an ability to discern and cross-check questionable, dubious and faulty information.

During field work it was found that the monitoring and follow-up are totally absent in the process of implementation. As such the spirit of monitoring and follow-up is very much lacking in the IRDP implementation. The PEO evaluation report says categorically that "in Karnataka, generally no specific arrangements had been made to oversee the programme." Another study also reveals the same trend. It states monitoring and documentation particularly at the block level and the
district levels are not satisfactory. It is found that in other States too the same phenomena is prevailing. In the absence of monitoring, feed-back is lacking and to that extent effective implementation suffers.

Moreover, wherever it exists it is of a casual nature and not written in black and white. One of the Assistant Commissioner of the sub-division states, "As regards review and evaluation of the DRDS scheme by the Assistant Commissioner, it is of informal nature. Whenever the A.C. goes to the field to any work he just enquires about the DRDS schemes progress also. It is of a casual nature." It means officers do not go for purely this work. Another development functionary speaks of difficulties in putting it into black and white. "Follow-up is done orally ordering the concerned defaulter. He quoted an instance. A few days back we gave bulk of sheep to a bonded labour. After a few days officers received a complaint that the animal is diseased and on the verge of collapsing. Then the officer went there and noticed the animal given by them was replaced by another weak and unhealthy. This was done by the beneficiary in order to eat-up insurance money. This has been done by selling a good one for higher price and buying cheap one. When the officer interrogated the beneficiary told that he had some trouble so he sold it. Later, he promised that he would replace it in a couple of days. Officer says under such condition he cannot put these in black and white because he knows that the animal is replaced but he cannot say it in writing without initiating enquiry. It will be time consuming and everything will be delayed. And as defaulter agrees to
replace it morally we are bound to give some time for replacement. This we cannot write in black and white." Inspection and supervision seem to have been relegated to background and deal more with procedures, accounts and irregularities. Bureaucratic 'red tape' is the factor which hinders the effective monitoring and follow-up, thus neglecting the meaningful role of feedback. The paucity of technical staff for programming and monitoring is a critical problem affecting the inadequate monitoring and follow-up. Along with it structural constraints do impede effective monitoring in the DRDS. Task centres for pinpointing responsibility get blurred and the overall rigidity and inflexibility inherent in the set-up makes it difficult to monitor qualitative performance.

The monitoring and follow-up require concrete and coordinated effort by the implementing officers. The credit advancing exercise demands coordinated effort of implementing officers and financing institutions. Likewise, the monitoring and follow-up exercise also need the coordinated effort, because implementation is not a mere disbursement of subsidy. It is more than disbursement of subsidy. The essence of implementation is raising the families above the poverty line.

The seminar held at NIRD, Hyderabad from 15 to 19th October 1984 recommends that the VLWs should constantly watch the progress of the assisted beneficiaries according to the set parameters and the same should be noted in the identity-cum-monitoring card for initiating on corrective measures. Further, it suggests that the BDO must be made fully responsible for monitoring at block level and the Block level Coordination Committee in its monthly meeting take up this. In this
process bank officials and the beneficiary too should be involved. Banks should have an officer exclusively for monitoring as recommended by the Reserve Bank of India. The beneficiaries are also used as communicators of the progress of the schemes, but there is a general complacency in recognising the importance of evaluation in project management like the DRDS.

**Evaluation:**

Evaluation is a culminating step in the implementation process. Evaluation is necessary to know how the programmes are carried to the beneficiaries and to what extent they are benefited. It shows the success stories and the drawbacks in the implementation of schemes.

The objectives of evaluation are --

1) To improve the implementation of developmental programme,

2) To determine the progress of any activity or job carried out during the programme.

3) To provide periodic check on effectiveness of operational activities;

4) To provide a realistic report for the use by individual organisation and professional groups;
v) To enhance one's knowledge about the various problems faced in the programme and its progress;

vi) To provide information that gives satisfaction, a feeling of accomplishment and confidence;

vii) To determine the short term and long term impact of the programme in terms of socio-economic dimension; and

viii) To determine whether the projects undertaken are contributing to overall objectives or not.

In the DRDS the spirit of evaluation is missing. Of course, there is a Project Evaluation Officer (PEO) in the DPAP districts. There is a committee for the review of progress of schemes implemented by the DRDS. The Project Director (P.D) DRDS is the Chairman whereas P.D. DPAP is the Vice-Chairman, PEO and there are other members of this committee. This committee reviews the progress. As regards the work of PEO so far no substantial work in the selected districts seems to have been done. Moreover, he is only concerned with the DPAP sector. There are many problems in evaluation at DRDS. One PEO opines: "In DRDS there is no emphasis on evaluation. There is inadequate staff for evaluation at block level. Since PEO has to cover a district he needs a vehicle. Evaluation in DRDS is just reporting of what happened and what was the impact, it is not binding on the authorities to accept the findings and..."
Another PEO remarks, "At present there is lack of cooperation from implementing staff at block and village level. When PEO goes there to collect information even after prior information the functionaries deliberately avoid meeting and thereby avoid giving data. PEO does not have any assistant for collecting information. One Statistical Assistant is there but he works independently and always goes for other works normally with the Project Director." Thus, inadequate review and evaluation initiatives which is one of the drawbacks of public bureaucracy is manifested overtly. It is suggested that schemes must be assessed in terms of their socio-economic impact on the district as a whole rather than as mere assessment of financial and physical targets achieved.

A question was asked to development functionaries whether they take any corrective action after evaluation.

**Question:** Do you take any corrective action after evaluation?

Answers are presented in the Table No. 6.7.

**TABLE - 6.7**

Corrective Action On The Basis Of Evaluation

<table>
<thead>
<tr>
<th>Answers</th>
<th>Category Of Respondents</th>
<th>Total</th>
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<tbody>
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<td>I.G.B.</td>
<td>II DE</td>
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<tr>
<td>Yes</td>
<td>6</td>
<td>9</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
<td>12</td>
</tr>
<tr>
<td>NA</td>
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<td>6</td>
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<tr>
<td>Total</td>
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The above table shows that the percentage of "No" is almost equal to the percentage of "Yes". It means only a few officials take corrective action after evaluation. It shows that findings of evaluation are not binding, hence evaluation has no positive role in the DRDS. This trend is not confined only to the lower echelons of development administration. The findings of numerous sponsored studies have not been used to correct the errors found in implementation by the higher level administrators. This also indicates that the government servants who have all these days been moulded in a regulatory administrative spirit have not transformed quantitatively to handle the task of development administration. Unlike in regulatory administration a sense of looking back towards clients is necessary in order to apprise themselves of the necessary impact. Merely providing assistance in kind or cash is not implementation, on the other hand it involves and demands too constant vigil and supervision of the assisted beneficiary. This is necessary in order to lift the poorer sections above the poverty line. In this connection a seminar held at NIRD during 4-8 February 1985 expresses that instead of post-evaluation it is necessary to introduce a system of concurrent evaluation for each project as a whole on block and district wise basis.

The Chain Of Administration From The Beneficiary Perspective;

A person who wants to avail himself of benefits under the DRDS spectrum of schemes (this applies mainly in IRDP) has to satisfy himself that he comes under at least one of the categories of the target group. The target group consists of small farmer, marginal farmers, agricultural
labour and rural artisans. The second stage is that he should come under the household survey which is not his concern. In this stage if household surveys are done in a census enumeration type, he is sure to be covered under it. Otherwise there are possibilities that he may be omitted since household surveys as are conducted are unscientific and do not involve complete enumeration. The third stage is on the basis of eligibility the beneficiary has to opt for his scheme. In this process the VLW and other Extension Officers should guide him properly regarding the viability and suitability of various schemes. However, in reality this is not done, whatever is done is at the Gram Sabha meetings and credit camps. But due to the constraint in such meetings it is not possible for the development staff to appraise properly and effectively the viability and feasibility of various schemes. The ultimate result is that the beneficiaries select the schemes on the basis of their whims and fancies. The selection is normally determined by group psychology which at times is manifested in the Gram Sabha. This is the reason why concentration on animal husbandry scheme is heavy. Fourthly, the application for assistance to the BDO. This is a crucial step since everything is determined at this stage. The application must be accompanied by the following important documents:

(a) extracts of records of rights,

(b) no dues certificates from local branches of banks, co-operative societies and other financial institutions,
(c) no dues from Tahsildar, and

(d) non-encumberance certificates.

The crux of bureaucratic problems arise at this stage of procurement of these certificates. This process of procuring various certificates is cumbersome and time consuming. It is an open secret that to get these certificates, palm-greasing is necessary, particularly of the village accountant. In order to avail governmental benefits a poor man has to move from pillar to post and spend money which is very scarce. Procuring a no dues certificate from financial institutions has been waived but still some authorities insist on it with a view to safeguarding the interests of institutions. Thus, one of the defects of bureaucracies, namely, waste and inefficiency have crept into the banking system too. This also reflects on the poor standardisation of Indian banking operations. Standardisation is one of the necessary measures to ensure economy in time, money, material and men in operations. It is suggested that the multiple agency system should be scrapped to avoid delays.

In order to overcome this dire consequence of development bureaucracy, an innovation has been introduced in the form of 'credit camps'. On a particular date and venue, all the concerned officials camp and process all the applications and dispose of the cases. In this camp, the functionaries of the DRDS, financial institutions, Block Officer, development functionaries at block level, revenue authorities particularly the village accountant and the VLW participate. In the beginning this
was very popular and yielding good results. In due course, it declined
since many officials failed to attend it on a particular date and venue,
reducing its effectiveness. Moreover, the development functionaries are
engaged in a different kind of activities in different places and pooling
all at one place becomes a problem. Mere preannounced time was not
enough to associate the bank authorities, since it was difficult for them
to associate with these activities in normal banking hours. In the
absence of bank officials the very purpose of credit camps was defeated.

Fifthly, the beneficiaries' applications are forwarded to the BDO by
the VLW. He sends all applications of a particular village in a bunch.
In the BDO's Office it is again scrutinised by the Extension Officer for
credit. Later it is sent to the DRDS for sanctioning of subsidy. At the
next stage the financing institutions scrutinise it again and as per
the target allotted to it sanctions the loan. In subsidy adjustment
variations are found. Sometimes the DRDS deposits the subsidy amount in
advance. In that case the loan is sanctioned along with the subsidy
immediately. In some instances, the DRDS sends the subsidy along with the
beneficiaries' applications by cheque. In such cases, the disbursement
of loan is delayed. If the loan is sanctioned, the interest will be laid
on the subsidy part too. This becomes a burden on the beneficiaries.
If the subsidy is not promptly adjusted the beneficiary has to pay the
interest on the principal amount till it is not subsidised. The situation
thus remains regressive for IRD beneficiaries. In one study it is
revealed that the reasons for the poor performance was the delay in
actual sanctioning of loans. To quote the finding of another such study: 
"A large number of beneficiaries felt that a pretty long time is being 
taken by the bankers to sanction the loan. Meanwhile a considerable 
amount in the form of subsidy is held by the banks without being used 
for any constructive purpose. This would dampen the enthusiasm of the 
beneficiaries in undertaking the scheme. Since the procedure used for 
obtaining the loan is very cumbersome, the beneficiaries are forced to 
84 waste their time, money and energy in obtaining certificate." Thus the 
cumbersome administrative procedures retarded the free flow of 
institutional funds to target populace in time.

Lastly, the purchase of assets, like animals under animal 
husbandry schemes, is made by the Purchase Committee. There is a 
Purchase Committee at block level consisting of Block level Officers, bank 
managers and veterinary doctors to assist the beneficiary to acquire 
assets. The sole purpose of purchase committee is to see that the 
beneficiary uses the loan to purchase the asset for which it is 
sanctioned. The purchases are usually made at local markets or 
otherwise in nearby markets. The concerned development functionaries 
are associated in this process. The problems in purchases are that of 
going to neighbourhood markets and their transportation etc., fall on the 
beneficiaries. This is one of the retrograde steps in the assistance, 
since the beneficiaries are taxed on this in the loan component. The 
result is the supply of inferior quality animals.

The functioning of the Purchase Committee (PC) exhibited certain 
drawbacks. Assets purchased through PCs have revealed that inferior
and uneconomic assets were purchased through improper methods. In some instances, assets were purchased against the preference of the beneficiaries. It was noticed that inferior quality assets were supplied by the dealers either in connivance with PC members or with prior knowledge of demand of beneficiaries at higher prices than those that generally prevailed in the markets. The study conducted by Canara Bank during 1982 also revealed this fact. In many instances, assets prevailing with the beneficiaries were shown as fresh thereby negating the very purpose of advances made. It suffices to say that on many occasions PCs have some understanding with the beneficiaries.

The beneficiaries are provided with the 'identity-cum-monitoring card' (ICM) in which all details are entered. One such card will be kept with the BDO, financing institution and the beneficiary. This ensures cross-reference of the assistance provided and the level of progress achieved after the delivery of service and assistance. As per the schedule, the VLW-EOs and other inspecting staff must pay regular visits to the beneficiaries and their progress or problems faced must be evaluated and appropriate action initiated to resolve their problems. However, it is found that these cards were not fully made use of in this exercise since this exercise was not regular. At times, records were not fully entered into it thus making a mockery of ICM device. Such instances are found in Andhra Pradesh and elsewhere in the country.

Once the assistance is provided, the role of development administration is minimised but actually it should increase. Since the
IRDP enunciates supervised targets approach the beneficiary must be closely supervised in order to properly and fully utilise the assistance. Unlike the pre-assistance stage, the supervision and attention to beneficiaries in post-assistance stage is crucial. Unless and until the beneficiaries are closely supervised, there are few possibilities of the rural poor rising above the poverty line. But in actual operation it is often practised in development bureaucracy that once the assistance is provided their responsibility and role is almost minimised. The close supervision and monitoring are missing factors in the implementation of IRDP. Thus the chain of administration from the beneficiaries perspective is as follows:

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Potential Beneficiary
   | Household Survey
   | Identification and Selection of Beneficiaries
   | Selection of Schemes
   | Procurring Necessary Documents
   | Application
   | Forwarding Application To BDO
   | Scrutiny by BDO
```
Misutilisation of Assets:

In the implementation the problem of misutilisation of assets is one of the critical problems. This type of problem certainly defeats the very purpose of the schemes and the DRDS. The asset misutilisation is noticed in the following ways:

(a) Selling of the asset,
(b) Replacing the asset with lower quality asset,
(c) Showing fictitious asset,
(d) Same asset is shown in the name of number of beneficiaries,
(e) Using the asset for the purpose other than it is meant,
(f) Deliberate escalation of the price of the asset in connivance either with brokers or with officials, and
(g) Poor management of asset due to lack of training
Such instances of asset misutilisation are found in both the districts but the intensity is severe in Kolar. This is not confined to the selected district only. Such cases are reported in other studies too. 7 to 25 per cent of misutilisation of assets have been reported. Another study records 23 per cent of misutilisation of asset, as sold or fully perished or partly perished or defective or non-purchase of assets.

From the misutilisation of assets the following inferences may be drawn:

Firstly, this tendency of misutilisation shows that the beneficiaries are not serious about generating additional income and they are only interested in consuming the subsidy which is like a charity. This is the direct consequence of non-recognition of clients as partners in implementation. In essence lack of clients' participation resulted in this type of apathy.

Secondly, misutilisation is due to the lower quality of assets which prove to be unproductive and disposing of such items, is the only way out. This reflects on the implementation of schemes and functioning of the purchase committee.

Thirdly, the trend of waiving of loans has to a large extent contributed to the misutilisation of assets. The beneficiaries are not serious enough to productively use the asset in order to repay the loan.
This apathetic tendency of the beneficiary is also responsible for misutilisation.

Lastly, it reflects on the efficacy and efficiency of the government monitoring these schemes. The beneficiaries know that there is no strict supervision or check on them regarding the utilisation of assets. This apathy on the part of the development administration at grass roots is also largely responsible for misutilisation.

The Problem Of Recovery Of Loan:

Large portion of amount meant as assistance to the beneficiary is provided by way of loans. This credit has to be repayed as soon as the asset becomes productive. On this presumption loans are advanced to the beneficiaries. It is found that beneficiaries have not repaid the loan component in spite of generating additional income from the assistance provided. In the selected districts 52 per cent and 45 per cent recovery of credit respectively in Dharwad and Kolar are reported. These figures were fluctuating in view of regular repayments by the sincere beneficiaries. However it is revealed by the bank authorities that the overdue position in the district is disheartening, advances are not being recycled as anticipated. In another evaluation it is found that 71.4 per cent of the loan outstanding due to non-payment. These figures indicate that a large portion of the loan is outstanding which naturally negates the spirit of rural banking to weaker sections of the rural society. However, at the all-India level the concurrent evaluation records only 47
per cent of beneficiaries had loans outstanding against their name. Apte in his study reveals that 84 per cent of beneficiaries have repaid their loans, of this 80 per cent beneficiaries by selling the animals and winding up their business have repaid the loans since they did not find it a worthwhile exercise. In a study in Andhra village it is reported that 70 per cent of beneficiaries have repaid the loan within the stipulated period. Likewise, in another study it stood at 54.8 per cent.

There are numerous reasons for inadequate recovery. They are:

(a) Misutilisation of assets,
(b) Deliberately not repaying,
(c) Inadequate recovery staff,
(d) Trend of loan waiving,
(e) General drought conditions and market fluctuations,
(f) Instigation by local leaders not to repay,
(g) Unproductive assets,
(h) Loss due to faulty management of enterprise,
(i) Unawareness of repayment procedure etc., and
(j) Wilful defaulters.
It is inferred from the field observations that the schematic weaknesses have contributed a lot to the non-recovery. In the present study it is revealed that 9.7 per cent respondents' assets have become unproductive and have incurred loss in income in Dharwad. Such instances are mostly inherent in the content of the scheme and the inefficient implementation of the programmes.

In loan advancing and disbursement, all departments and agencies were involved whereas the recovery is the sole responsibility of the financing institutions. All departments and agencies in principle agree to cooperate in recovery drive, however, in actual practice it is not so. The Tahsildar is asked to associate with the Recovery Team but he rarely spares time for this in view of his preoccupation with revenue and other magisterial responsibilities. Likewise, the BDO and his staff too do not evince any interest in the recovery of dues considering it purely as the problems of bankers and other financing institutions. Such an indifferent attitude on the part of the Tahsildar and Block staff has eroded the faith in the governmental departments by the financing institutions. In view of this apathy of the government departments in recovery, the financing institutions adopt a harder course in financing the loans. However, in contrast to this, P.D. Kasbekar, Director, National Institute of Bank Management, adopts a different view. He is of the opinion, "It is not correct to expect the Government should come forward and help the bankers in recovery work. Government itself is facing difficulties in recovering their own dues. Bankers should devise their own ways and means for recovering the overdues."
In this connection the role of politicians and local leaders is rather very negative and inimical to the success of the programme. It is revealed that politicians and local leaders have at times guided the beneficiaries not to bother about the repayment of loans and they would convince and pressurise the Government to write off. In a research study it is reported that the local political leaders instigate the borrowers not to repay loans.

The lack of civic responsibility among the populace is one of the reasons for heavy overdues. The trend of wilful defaulters is on the rise, which is resulting in mounting overdues. Several cases of wilful defaulters are found in the selected districts and elsewhere in the country. People must be mentally oriented to repay the debt in order to recycle the same for further development.

In order to rectify the adverse recovery situation, statutory initiatives are necessary. In this connection an amendment to either the Bank Loan Recovery Act, or Revenue Recovery Act may be given consideration. Such statutory supports are functionally useful. Firstly, it empowers the banks to attach the property of the individual to the loan. Thus it creates responsibility to repay the loans. Secondly, it creates a deterrent psyche and overcomes the casual attitude to loans. Finally, it will popularise the group guarantee system which has failed due to fall in potential loaner alone.
Delivery System For The Rural Poor:

Delivery system has a crucial role in determining the success of any programme or plan. An effective and responsive delivery system has become a prime necessity to deliver services and goods to the rural poor, thereby bringing about rural development.

Firstly, delivery system should be near to the people. Secondly, an effective delivery system demands an integration of services. Thirdly, the delivery system should have an in-built boundary control. Fourthly, a responsible delivery system demands a participative management in delivery administration. The fifth ingredient is that procedure and rules of delivery system should be simplified. Lastly, most of the rural development programmes are implemented through the bureaucracy and as such the delivery system has become part and parcel of governmental bureaucracy.

Single Window Approach:

In order to ensure efficient and effective delivery of services to the rural poor, the single window approach at the village level is often suggested for supply of credits and inputs. The single window approach relieves the rural poor from moving from pillar to post and thus saves their time and money. The National Development Council, while adopting the approach paper on the VIIth Five Year Plan recommended the integration of two credit structure (short term and long term). In this
initiation of the NDC the single window approach owes its genesis. The Andhra Pradesh took a lead in this direction. It aimed at providing multi-functional services to the rural farmers at one contact point which is called single window. Such a single window agency must be conceived in co-operatives making them viable in economic and administrative terms. The Andhra Pradesh Government, reorganising the primary agricultural co-operative societies, cooperative central banks and merging the primary agricultural development bank with co-operative central bank adopted the 'single window' approach for delivering multifarious services to the rural populace. In Karnataka, time and again there is a hue and cry for this, but it is yet to find a place in rural development administration.

Implementation of Bio-Gas Scheme: A Case Study in Kolar District:

The implementation of bio-gas scheme in Kodiyamsundra of Kolar taluka commenced on 18-6-1982 at the Deputy Commissioners' office under the DCs' Chairmanship. The same day identification plan was done and spot inspection was carried out the same noon. The spot inspection team consisted of bio-gas engineer, B.D.Os, Assistant Manager, Canara Bank, Divisional Office, bio-gas supervisor and Agricultural University Research Officer. Two divergent opinions prevailed during the spot inspection. The local leaders appraised that the identified beneficiaries have enough cattle to feed bio-gas plant whereas the bio-gas supervisor (who is like VLW) argued that they don't have proper cattle input for a
viable biogas plant. On 19-6-1982 applications were built and sent to
the Canara Bank on 21-6-1982. The Manager and Field Officer of the
Canara Bank along with the biogas supervisors visited the identified
beneficiaries for appraising themselves about the feasibility. This visit
was made at the instance of biogas supervisor's demand. On 23-6-1982
records were built by the Canara Bank after careful discussions
24-6-1982 digging of pits were given approval. On 25-6-1982, loans were
sanctioned to all the five beneficiaries and Rs.500/- as a first instalment
was released for materials etc. Due to shortage of cement at the BDO
Office, the biogas supervisor met the Tahsildar for the same on
26-6-1982. On the same day Rs.700/- for each was released for purchase
of bricks and other requisite materials. On 28-6-1982, 44 masons were
given training at the same place regarding the construction of the plant.
On 29-6-1982, 50 bags of cement were taken to the village and on
4-7-1982, 10 bags of cement were issued to each plant. On 7.8.1982 the
biogas supervisor went to Bangalore for bringing cow dung from the milk
dairy. On 8-9-1982, two truck loads of cow dung was brought from
Bangalore. other officials visited the spot to see the progress of the
case. On 9-9-1982, and 10-9-1982, cow dung was filled and on 16-9-1982,
the Minister of Revenue inaugurated 2 plants. Of the 21 plants, one
belongs to SC beneficiary and the other to big farmer. Immediately
within a month plants stopped functioning and all plants became defunct.
No subsidy was released except one. In case of subsidy, too the DC
misguided the beneficiaries. It was announced earlier that it would be
75 per cent but later it was reduced to 33 per cent. Due to this the
beneficiary did not accept it.
On 4-1-1983, beneficiaries requested the Special DC to waive the loan since their plants were not functioning. On 16-2-1983, a note (case paper) was sent to the BDO for action. Later the BDO asked the bio-gas supervisor to inspect and report. The bio-gas inspector inspected and reported back to the BDO. The bio-gas supervisor paid visit and found the following number of animals with each beneficiary.

<table>
<thead>
<tr>
<th>Beneficiary</th>
<th>Animals as recorded in application</th>
<th>Animal as found actually</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beneficiary I SC</td>
<td>4 bullock 2 Ox</td>
<td>2 Ox 2 Calves</td>
</tr>
<tr>
<td>Beneficiary II SC</td>
<td>6 buffaloe 2 Ox 2 Cow</td>
<td>2 Cow 3 Goat</td>
</tr>
<tr>
<td>Beneficiary III SC</td>
<td>4 Buffaloe</td>
<td>2 Cow 3 Goat</td>
</tr>
<tr>
<td>Beneficiary IV</td>
<td>4 Cow 3 Buffaloe 2 Ox 6 Goat 4 Sheep</td>
<td>4 Cow 1 Buffaloe 2 Ox 4 Goat 2 Sheep</td>
</tr>
<tr>
<td>Beneficiary V</td>
<td>1 Cow 2 Ox 2 Buffaloe 1 Calf 3 Sheep</td>
<td>1 Cow 2 Ox 2 Buffaloe 1 Calf 3 Sheep</td>
</tr>
</tbody>
</table>

Later these cases have been reported to higher authorities. On 12-5-1983 again the Special DC sent phonogram message to send a detailed report on non-functional bio-gas units. The urgency was noted in the
message and the concerned were asked to send on the same day. The case could not be settled and the DRDS insisted on recovering all the charges. The bio-gas plants could not be commenced and became defunct.

This scheme was implemented primarily to facilitate the Revenue Minister to inaugurate it. Also district authorities and the DRDS were interested in fulfilling the target. Due to these considerations, it was implemented in haste and the net result was absolutely nil, serving the populist aspirations of politicians. This case suffices to show how development bureaucracy works. The identification, feasibility, motivating the beneficiaries and participation of the beneficiary, loan advancing, subsidy releasing and recovery of loan are operationalised in a mechanical way without commitment of a spirit of purpose. Target fulfilment and satisfying the higher authorities in the bureaucracy are the sole criteria which are the unique features of bureaucracy. The non-functioning reveals lack of follow-up in monitoring and carelessness on the part of development administration. To sum up, it is evident from the above case that the development bureaucracy is unable to overcome its original sin of caring more for routine than the actual results.

This chapter focused on the various dimensions of task management process in DRDS. Various stages involved in the task management is discussed and conclusions are drawn at appropriate places and the broad conclusion is that whatever innovations in planning, implementation and monitoring process are initiated they have been marginally employed.
The innovations like credit camps, family plans, block-plans and others have been adopted in a miniscule measure. It exhibits a peculiar trend of governmental bureaucracy that it is averse to employ new tools and techniques in its operational dynamics, with the result the task management in poverty alleviating schemes is carried mostly in a conventional bureaucratic manner and spirit too. That is why W. Arthur Levis observed: "Development Planning is hardly practicable until a country has established a civil service capable of implementing plans."

The irony is that the Indian economic planning over the years has become sophisticated in its tools and techniques while correspondingly there has been deterioration in the quality of implementation. Due to this tendency the larger portion of blame for negative results are laid on this neglected aspect of implementation. In essence, qualitative transformation of bureaucracy to shoulder massive developmental assignments have not been effected, thus leaving the bureaucracy to its ivory tower mentality.

The essence of development administration is establishing new patterns of relationship with clients of administration. This necessarily calls for an effective achievement of developmental goals and objectives which in special terms uplifts the rural poor above the poverty line. In this connection the efforts of DRDS in Dharwad and Kolar Districts will be examined in the following chapter.
REFERENCES


6. Ibid., pp.171-172.


22. The block level planning is hampered by the inadequacy of trained staff, absence of planning machinery and right persons to supervise the plan formulation and implementation. See Mumtaz Taha and D.Shanthuda "Plan Formulation And Implementation At Block Level: A Study In Waranapathy block Andhra pradesh", *Journal Of Rural Development*, Vol.1, no 6, November 1982, pp.914-949.

23. Other problems are (a) Centralisation, (b) no trained and adequate staff, (c) no proper planning for identification of beneficiaries, (d) lack of clear guidelines, (e) non-availability of reliable data, (f) unrealistic target setting, for details see, Chaman Lal Kashyap, *Management And Planning Of Rural Development In India*, (New Delhi, Ashish', 1989), pp.92-97


31. Implementation deals with realities instead of concepts, Execution process therefore is more important than the planning process. With good execution any of the plans might work quite well and make a significant contribution to development" For details see, Louis J.Walinsky, The Planning And Execution Of Economic Development: Non-Technical Guide For Policy Makers And Administrators, (New York, McGraw Hill, 1963), p.64.

32. M.Devendra Babu, and P.Thippaiah, "IRDP In Karnataka Some Drawbacks", Rural India, Vol 50, no.4-5, April-May,1987, pp 81-84
33. **Integrated Rural Development Programme: An Evaluation Study,**


40. Nilakantha Rath, "Garibi Hatao, Can IRDP Do It?" **Economic And Political Weekly,** Vol 20, no.6, Feb.9, 1985, pp.238-246


44. Gram Sabha Meeting held at Hiremalligwad, Dharwad block on 15-6-1984.


49. "The Lead Bank Scheme (LBS) came into operation in December 1969. It was established on the recommendations of the study group set-up by the National Credit Council and the Committee of Bankers was a significant effort in the fulfilment of the objectives of mobilisation of deposits on a massive scale and stepping-up lending to the weaker sectors of the economy. The emphasis under the LBS was to make banks an important instrument of local development by entrusting individual Lead Bank with the responsibility to find growth centres, assess deposit potential, identify credit gaps and evolve a coordinated programme of credit deployment in consultation with other banks and credit agencies in the area of its operation. In this task the Lead Bank has to establish dynamic relationship between the nationalised and un-nationalised banks, between commercial banks and co-operative credit institutions, between short and long term lending institutions and integration of credit and..."
banking business with other activities." For details, see, Gurudev Singh and S.R. Asokan, Institutional Finance In Rural India Efficiency And Efficacy, (New Delhi, Oxford and IBH Publishing Co, 1988), p.29


51. S.N. Mishra and Kushal Sharma, Problems And Prospectus Of Rural Development In India, (New Delhi, Uppal, 1983), p 76.


57. Workshop on Utilisation Of Potentials Of Traditional Media For Rural Development 5-8 February 1985, Rural Development, Ibid., pp 71-77


74. Feedback is essentially a dynamic process through which information about the performance of a system is communicated in such a way as to effect the subsequent behaviour of the system. Oran A. Young, *Systems Of Political Science*, (Englewood, Cliffs, N. J. Prentice Hall, 1968), p. 43.

75. Agenda Note For The First Meeting Of The Sub-Group Of The Economic And Planning Council For Karnataka Constituted To Review The Implementation Of Poverty Alleviation Programme On 10-6-1985, (Bangalore, Plan Monitoring And Implementation Division, Planning Department, Government Of Karnataka, 1985), p. 3, (Cyclostyled).


93. Sudhir K. Jain, "Rural Credit Administration: The Case Of Non-Agricultural Loans", Paper presented to the National Seminar On Rural Development Administration held at Institute For Social And Economic Change, Bangalore, 72, dt. 4-5, Nov., 1982:

