CHAPTER - VI
SUMMARY OF FINDINGS AND RECOMMENDATIONS

Since the very advent of India’s FIVE YEAR PLANS during early fifties, a number of programmes have been undertaken by the National Government for improving the economic conditions of the rural poor in the country. It had been unavoidable and essential too, because India has been predominantly an agricultural country with majority of its 90 crore population residing mostly in villages (56000 in number) spread over the entire range of the country.

In a country where the persons living below poverty line constitute nearly half of the total population, the concept of rural development has undergone a considerable change over the last four decades;

A number of attempts had been made in this direction to mend the programmes of rural development. To suit the needs of the weaker sections, special agencies such as Small Farmers Development Agency (SFDA), Marginal Farmers and Agricultural Labourers Agency (MFALA), focusing attention on the small and marginal farmers and agricultural labourers, the bulk of the rural community, were created in pursuance of implementation of such programmes. But in spite of these sporadic attempts for the progress and prosperity of rural economy during pre-independence, nothing appreciable could be achieved and the entire rural economy remained virtually stagnant.

During last four decades of planning of our economy; no doubt the achievements have been manifold and almost in every sphere of the national economy but only in physical terms and then have also aggravated a quantum of problems related with
rural areas during this period. This has been mainly because of the high annual growth rate (2.5 percent) of population; since this increasing population has neutralised all the developments in the country, both in the agricultural and the industrial sectors. Again as expected that benefits of economic development would flow down to lower levels automatically; did not work under the prevailing conditions of our country. Realising that this sector of national population i.e. small and marginal farmers and the landless labourers who are the main constituent of our rural society, had not gained materially through the planning process, special schemes viz SFDA and MFALA were initiated in 1969 to help these classes, in selected areas on the recommendations of the All India Rural Credit Review Committee of the central government, which in turn were gradually extended to cover the entire country. In the same continuation integrated area (Rural) development approach was adopted in the programme such as Command Area Development (CAD) and Drought Prone Area Development Programme (DPAP); but by the end of the Fifth Five Year Plan, it was observed that these programmes too were not adequately benefitting the population living below the poverty line which constituted the majority of population in rural areas.

Realising these problems in the management and implementations of rural development programmes, the Government of India felt it necessary to reorient the programmes of rural development; for which the first and most desirable step was to merge several programmes (specially the SFDA, MFALA, DPAP, CADA) into a single unified programme. Thus emerged the Integrated Rural
Development Programme (IRDP) during the Sixth Five Year Plan (1980-85). In the beginning it covered 2000 development blocks; which later on spread over to all the 5011 blocks covered under above mentioned programmes.

However, for success and/or to get desired results of any development programme an appraisal and critical evaluation of its implementation is a must. Hence the present micro level study in Mirzapur district of Eastern Uttar Pradesh, during the agricultural year 1990-91 on the basis of sample enquiry of 100 respondents selected randomly (50 Beneficiaries and 50 Non-beneficiaries); with following objectives and hypotheses as an attempt to evaluate usefulness of IRD Programmes in the region under study in particular on the whole country in general; towards economic upliftment of the rural poors.

Objective
1. To study the present socio-economic status of the sample households.
2. To study the impact of Integrated Rural Development Programmes on employment and income of the beneficiaries.
3. To study as to which items have been most beneficial for those to whom the loans are given.
4. To make a comparative analysis of the recovery position of various categories of persons benefitted with loans.
5. To study the constraints in the implementation of Integrated Rural Development Programmes and suggest suitable measures for its normal working.
Hypotheses
1. I.R.D. Programmes are contributing positively in generating higher incomes.
2. I.R.D. Programmes result to higher employments.

Findings and Conclusions

The various findings and conclusions there of as on the basis of analysis of the data of the present study corresponding to district Mirzapur in Eastern Uttar Pradesh are presented and discussed as under:

(i) Among total beneficiaries in the sample maximum (48 percent) were landless labourers followed by marginal and small farmers (each 26 percent). Again among these the maximum loans were sanctioned for purchase of live stock animals including poultry-birds, pigeries and camels; while other items of loaning were pumping set and puchoon shop.

(ii) The average size of farm family varied from 3.31 to 4.20 without any appreciable change between beneficiaries and non-beneficiaries. Further, number of non workers has been dominant over that of workers and it increased with increase in farm size. This shows that landless labourers families are more prone to working as compared to small and marginal farmers.

(iii) Wheat and Paddy are the major crops grown on the farms of the region under study and these two taken together occupied 83 to 91 percent of gross cropped area. The intensity of cropping has been found to be higher for beneficiaries as compared to non-beneficiaries.

This shows that loaning under various IRDP schemes helps in the intensification of cropping through adopting better cropping
patterns, and thus resulting to more income generation at the farm through higher reinvestments.

(iv) The per farm availability of live stock animals is more on a beneficiary farm as compared to non-beneficiary farm for majority of the categories of the animals i.e. the buffalos, he buffalos, poultry-birds and camels.

This shows that in majority of cases IRDP loan beneficiaries have higher numbers of animals as compared to non-beneficiaries and thus having higher income from live stock as compared to non-beneficiaries.

(v) The average annual farm income is found to be higher in case of beneficiaries as compared to non-beneficiaries for all the three categories of the respondents. The percentage increase in income of beneficiaries as compared to non-beneficiaries has been of the order of 16 to 37 percent. This clearly indicates enhancement of farm incomes as a result of IRDP loan assistance.

(vi) Agriculture and live stock are the main components of a respondents income on a farm, whether a beneficiary or a non-beneficiary. These two taken together account for 94 to 98 percent of total income in case of small farmers while 67 percent to 75 percent in case of marginal farmers. In case of landless labourers the main components of income are live stock and other sources which include wages of hired labourer, cultivation on hired land etc.

(vii) The per capita annual employment of beneficiaries have been found to be much higher than that of non-beneficiaries. The percentage increase in annual employment of beneficiary as
compared to that of non-beneficiary has been of the order of 42 to 72 percent. This results to that IRDP schemes are contributing positively towards employments generation at the farm.

(viii) With regard to recovery of loans, small farmers come at the top followed by marginal farmers and landless labourers; with respected recovery percentage as 63 percent, 61 percentage and 43 percent.

This shows that small farmers are better loan repayers as compared to marginal farmers and landless labourers; as on basis of present empirical study.

(ix) The difference between mean income of a beneficiary and that of non-beneficiary has been found to be statistically significant at 1 percent level of significance as on the basis of 't' test of significance, for all the three categories of beneficiaries. It shows that loaning has effectively increased the respondents income leading towards more income generation at the farm.

With regard to annual employment, the difference between mean annual employment of the beneficiary and that of a non-beneficiary has been found to be statistically significant at 1 percent level of significance in case of small and marginal farmers, but it being insignificant at 5 percent level in case of landless labourers.

This results to the acceptance of the first hypothesis i.e. IRD programme are contributing positively in generating higher incomes; completely i.e. for all the three categories of beneficiaries, while the second hypothesis i.e. IRD programmes results to higher employments, is also accepted in case of small and
Recommendations

On the basis of data analysis through use of various statistical methods, the various IRDP schemes have been found to be very useful and contributing positively with regard to income generation, higher employment opportunities, better cropping patterns and higher inventory values for almost all the categories of the beneficiaries i.e. small, marginal farmers and landless labourers; but to make implementation of IRDP schemes still more effective for the betterment of rural masses in district Mirzapur in particular and the whole country in general. It is very essential to account for following suggestions and recommendations.

(1) The loan should be distributed (Sanctioned) uniformly to all the categories of beneficiaries i.e. small and marginal farmers, landless labourers, village artisans; and should not be confined to only one particular category of beneficiaries.

Likewise all the items should be covered under loaning and that the loan should not be sanctioned only for a particular item. The loans sanctioned should be broad based and should include all items.

(2) Though IRDP schemes have generated additional employment, but, it is not uniform for all the categories. Efforts should be made for creation of additional employment in case of small and marginal farmers as well as compared to landless labourers.

(3) The non-beneficiaries families should also be taken into account to all possible extent under IRDP schemes for further
enhancement of income for rural sector besides from benefitting individual families to make quicker poverty alleviation in the rural sector.

(4) The schemes should be designed in such a manner that landless labourers are able to have their own income generation units rather than to depend totally on others for their bread and butter (two times meals).

(5) All efforts should be made to explore the possibility of various types for the repayment of loans particularly in case of marginal farmers and land less labourer in the region under study.

(6) Too much formalities should be avoided as far as possible in getting the loans sanctioned. The loaning should be adopted in a simple and easy way.

(7) Due to duplication of loaning pattern, the farmers take loans from one financial institution to repay the loan with interest for other type of loan which they have taken from other financial institutions. This is not good on the parts of these farmers and they should be encouraged to invest the amount only for productive purposes.