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# INDIAN JOURNAL OF AGRICULTURAL ECONOMICS



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## **SUMMARIES**

### **IMPACT OF DROUGHT PRONE AREA PROGRAMME ON RURAL ECONOMY AND EMPLOYMENT IN ARID/SEMI-ARID REGIONS**

Y. V. R. Reddy and M. Sudha\*

The study of arid and semi-arid regions characterised by scanty rainfall and frequent and severe droughts is crucial as they contribute to a major chunk of pulses and oilseeds of the economy. A number of programmes like FFW, NREP, DPAP and IRDP have been launched in these areas with the specific objective of poverty alleviation and employment generation of small and marginal farmers and agricultural labourers. The success of any developmental programme ultimately depends on the micro level decisions made by those for whom it is meant. Since the resource endowments, knowledge and attitudes of farmers decide their decision-making capacity, the present study attempts to evaluate the impact of Drought Prone Area Programme (DPAP) on the income and employment in the rural economy. The study covered the DPAP and the adjacent non-DPAP villages of eight locations representing various agro-climatic conditions. The resource endowments like size of the farm, family, assets, liabilities, yields of various crops, family and bullock labour utilisation pattern of the selected households were collected and analysed. The results indicated an overall significant improvement in the productivity of crops and family and bullock labour utilisation pattern in the DPAP villages. Though significant, the impact was not uniform for all the centres under study. It was observed that by adopting a proper area approach and timely and adequate supply of inputs like seed, fertiliser, and credit coupled with active participation by the extension personnel and farmers, the programme can be made more effective in ameliorating the conditions of the rural folk.

### **AWARENESS, BENEFITS AND OPINION ABOUT SPECIAL PROGRAMMES: A CASE STUDY OF UDAIPUR DISTRICT**

M. K. Ghadoliya†

It is general belief that special programmes such as IRDP and NREP introduced recently to combat the problem of poverty and unemployment have helped only the higher strata in the rural areas and the lower strata are unaware about these programmes. In this paper an attempt is made to examine the awareness, the benefits derived and their opinion about these

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programmes. A three-stage stratified random sample of 120 households from six villages in three tehsils of Udaipur district in Rajasthan was obtained relating to the agricultural year 1981-82. These households were interviewed personally and a schedule was designed in which specific questions were directed for this purpose. Only 55 per cent of the households were aware of the IRDP and NREP and of these, nearly two-thirds were aware of only NREP. It requires more efforts on the part of the government to popularise the self-employment and individual beneficiary programme of IRDP. Only one-fourth of the eligible households have actually derived benefits from these programmes which mainly include increase in foodgrains consumption and employment opportunities. Increase in income was reported by nearly 28 per cent of the households. There were also some complaints such as the programme was of short duration and the quality of foodgrain supplied was very poor. It is therefore concluded that these programmes have proved beneficial but efforts should be made to create awareness among the rural masses so that the change brought about by these programmes may be permanent in nature and enormous funds spent on these programmes may not prove a waste.

#### RURAL DEVELOPMENT: A CHALLENGE BEFORE IRDP: A FRESH LOOK

Sibranjan Mishra\*

The Integrated Rural Development Programme (IRDP), a family-based beneficiary oriented and asset endowing programme with accent on self-employment, to lift some of 'the poorest of the poor' families above the poverty line in the rural areas, accounts for about 49 per cent of the total Seventh Plan rural development investment. But the IRDP has failed to lift the majority of the target groups above the poverty line on a permanent basis. The IRDP in its conceptualisation and planning, design and operational strategy leaves many things to be desired. Among the problems faced by the IRDP Programme are the problem of identification of the beneficiaries, remote control due to decentralised planning and implementation, administrative problem due to linking of subsidy with loans, target oriented approach, lack of co-ordination between IRDP agencies and other institutions, cumbersome loaning procedure, and inadequate supervision mechanism. Certain changes are essential in order to achieve the objectives with regard to IRDP. In view of the insufficient command over goods and inadequate entitlements legitimatised by the legal and institutional systems of the poor, the IRDP should be an integral part of the land reform that tries to redistribute land to the landless or ownership rights at least to the land-poor tenants. Secondly, one sure means to generate productive and self-sustaining self-employment on a comprehensive scale in our country is rural industrialisation. The existing disarti-

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culated structure of industrialisation has weak and palsied multiplier effects. The constraints on inter-sectoral diversification to accelerate the process of vertical shifts within the work force from the primary to the secondary sector should be removed. The IRDP so far has been concentrated in the primary sectors. Again, of late, there is some sort of blinking awareness about the need for people's participation. To motivate the people to participate, the service-oriented voluntary organisations should be utilised to act as catalytic agents, a link between the government and the people. Finally, the attitude of looking to the government for everything should be removed. People should be awakened to the need of 'self-help operation.' Through the IRDP Programme, this culture should be revitalised.

### PEOPLE'S INVOLVEMENT IN IRDP: A STUDY IN INDO-GANGETIC PLANE—EAST UTTAR PRADESH

A. K. Sinha, S. P. Upadhyay, Bindhyachal Singh and R. G. Upadhyay†

Integrated Rural Development Programme (IRDP) accounts for about 50 per cent of the money to be invested in rural development during Seventh Five Year Plan. Various economists, social scientists, institutions and organisations including the Programme Evaluation Organisation of the Planning Commission had examined in detail the shortcomings of IRDP. The utility of the programme and its continuation is beyond dispute. This study, based upon the data from a proportionately selected sample of 198 beneficiaries of six randomly selected development blocks of three districts, namely, Azamgarh, Ballia and Ghazipur in East Uttar Pradesh, was planned to ascertain the possibility of people's involvement at different stages of the programme with the objective of evolving a mechanism which will facilitate its speedier and efficient implementation in a co-ordinated manner with the minimum harassment to the beneficiary. The study leads to the conclusion that a Gaon Sabha level IRDP Committee consisting of Gram Pradhan, special interests like small farmers, marginal farmers, landless labourers, artisans and Scheduled Castes, VDO and Lekhpal should be entrusted with the responsibility of beneficiary identification and asset supervision and should be involved in the process of project identification to check over-saturation and multiplicity of similar projects. The study has concluded that co-operative marketing institutions should be involved in the supply of assets and inputs to minimise price manipulations depriving the beneficiary of subsidy. A marginal reduction in subsidy along with substantial reduction in the rate of interest may lead to better subsidy management and higher loan repayment.

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## DROUGHT-PRONE AREAS PROGRAMME—A DISTRICTWISE ANALYSIS

M. Krishnan and A. K. Vasisht\*

The Drought-Prone Areas Programme (DPAP) was started in 1973. The basic objective of this programme is the development of a strategy for the development of drought-prone areas through infrastructural development on a watershed basis. An attempt has been made in this paper to study the progress of DPAP during the Sixth Plan period of 1980-81 to 1983-84 in 73 districts of 13 States based on latest available data on sectoral expenditure and physical achievements, credit disbursed and subsidies paid, production, yield and growth of some important food and commercial crops in the DPAP districts held in juxtaposition with those districts not covered under this programme. Minor irrigation justifiably was found to be the major area of thrust in the drought-prone districts. Similarly, the emphasis was found to be on extending credit and subsidies to the small and marginal farmers. An overall growth and improved performance in most of the crops cultivated in the respective DPAP districts was noted between 1980-81 and 1983-84. Sufficient justification was found for the continuation on the same lines, the envisaged direction and thrust of the DPAP in the Seventh Plan too.

## AN IMPACT STUDY OF INTEGRATED RURAL DEVELOPMENT PROGRAMMES IN MAHENDRAGARH DISTRICT OF HARYANA

R. K. Khatkar, U. K. Pandey and D. S. Nandal†

The present study pertaining to 70 beneficiaries of IRDP in Rewari block of Mahendragarh district in Haryana was undertaken with a view to examine the identification of beneficiaries, economic viability of the scheme, impact of IRDP assistance, proportion of beneficiaries crossing the poverty line and the strategy to uplift the remaining above the poverty line. It was observed that only 37.1 per cent of the beneficiaries were properly identified while as many as 48.6 per cent of them were misidentified. Over 14 per cent of the beneficiaries misutilised all IRDP assistance resulting in outright leakages. Cases of wrong identification were the highest in the case of ISB scheme followed by minor irrigation, camel and cart, buffalo and sheep schemes respectively. This calls for proper streamlining of the identification and selection process of the beneficiaries in an objective way through the involvement of people's institutions. The returns over variable cost are positive for all suggested schemes which invariably result in negative net returns when all costs including imputed value of family labour are deducted from total returns. In fact, the schemes suggested for the beneficiaries are already in existence

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on a wide scale in the study area and qualify the benefit-cost (excluding family labour cost) ratio test of economic viability. Nevertheless, these schemes suffer from various handicaps in respect of adequate facilities for marketing, access to credit, supply of raw material, etc.

The IRDP assistance has shown fairly good impact on income, consumption and employment of properly identified beneficiaries. With the increase in income, the marginal propensity to consume declines and it shows the relevance of the application of Engle's law of consumption in the case of rural poor. On the whole, the increase in income, consumption and employment for beneficiary family worked out to Rs 1,746.45, Rs. 778.49 and 118 mandays respectively. The share of consumption expenditure in total income declined from 91.19 per cent before IRDP assistance to 76.23 per cent after IRDP assistance. About 31 per cent of the properly identified rural poor could comfortably cross the poverty line, which formed only 11 per cent of the total sample. Amongst schemes which helped a largest number of beneficiaries to comfortably cross the poverty line were minor irrigation, followed by buffalo and camel and cart schemes and among beneficiaries who could comfortably cross the poverty line in the descending order were small farmers, marginal farmers and landless labourers. The desirable impact of IRDP can be better realised if it is integrated not only with other poverty alleviation programmes but also with the overall development programmes of the area. This calls for the formulation and implementation of programmes in a decentralised manner taking into account its specific resource endowment, needs and development potential with participation of people at the grass-root level.

#### CREDIT FINANCE FOR INTEGRATED RURAL DEVELOPMENT PROGRAMME IN BALLIA DISTRICT OF EAST UTTAR PRADESH: AN ANALYTICAL APPROACH

H. K. Saxena\*

This study aims to evaluate the benefits of bank finance disbursed to rural inhabitants under IRDP in Ballia district of East Uttar Pradesh. Specifically, it examines the impact of financial assistance to the farmers on agricultural development and the response of cost of loaning to different causal factors in the farm sector. The data for this study were obtained from sample households selected by multi-stage stratified random sampling. At the first stage of the sampling, Chhitauni branch of Ballia Kshetriya Gramin Bank was selected purposively in view of its volume of business. At the second stage, a list of small and marginal cultivators financed by the Bank during the financial year 1982-83 was obtained and 50 per cent of such beneficiaries were selected randomly. The reference years for this study were 1982-83

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and 1983-84. The data obtained from the sample households were analysed with the help of normal statistical tools. A multiple linear regression equation was employed for the purpose of estimating the contribution of explanatory variables on the resultant factor. The findings of this study reveal that the IRDP loans have benefited the small and marginal cultivators by enhancing their income and employment. However, the procedure for the sanctioning of loans and identification of households needs to be changed so as to minimise the time taken in the sanction of loan and to reduce the cost of loaning.

### EVALUATION OF INTEGRATED RURAL DEVELOPMENT PROGRAMMES: A CASE STUDY IN SIKKIM AND DARJEELING

S. Bhattacharjee and R. C. Mondal†

In the present paper an attempt has been made to evaluate the performance of IRDP schemes operating in Darjeeling and Sikkim. Though the study has certain limitations, our analysis is mainly confined to the following aspects: (a) consideration of eligibility criterion, (b) income mobility criterion and (c) credit delivery system and administrative system. Contrary to the hypotheses of Rath and Subbarao, our survey confirms that at least in the hill areas, the beneficiaries have justified their inclusion in the programme. All the sampled beneficiaries belong to the income bracket of Rs. 2,500 and below. Regarding income mobility, our study shows that though in helping the beneficiaries to cross the poverty line the IRDP's achievement is meagre, the beneficiaries have moved up the ladder of income brackets irrespective of caste affiliation. This is not a very mean achievement considering the fact that the average amount of assistance was of the order of nearly Rs. 3,000 only.

Similar to other regions, the trend of uniform strategy of over-emphasising on one or two programmes are also noticed. In the case of Sikkim, agricultural programmes have got absolute priority whereas in Darjeeling, the IRD Programmes are concentrated in animal husbandry and tertiary sector. But unfortunately, in Darjeeling IRDP schemes for animal husbandry have failed to achieve any good result in spite of good access to the marketing facilities with Himalayan Milk Union Ltd. The unsound credit delivery system and administrative failure have been cited as major lacunae of IRDP. Our study reveals that recently, certain improvements are noticed in these spheres. In respect of the implementation of IRDP schemes, government machinery vis-a-vis beneficiaries' response is more effective in Sikkim than that of its counterpart in Darjeeling. The relevance of IRDP is appreciable in agriculturally backward regions like Sikkim and Darjeeling. So far as its successful implementation is concerned, the backward regions should be favoured with special rate of subsidy, linkage of marketing, etc. Decentralised planning authority and machinery should be provided for successful implementation of IRDP.

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## A STUDY ON PATTERN OF LOANS ADVANCED UNDER IRDP IN HISAR DISTRICT OF HARYANA

S. S. Guliani and I. P. Singh\*

The present study analyses the pattern of loans provided under the Integrated Rural Development Programme (IRDP) in Hisar district of Haryana. The study revealed that under IRDP the major emphasis in terms of advancement of loans was given to the marginal farmers and agricultural labourers. The number of beneficiaries together under these categories accounted for more than 80 per cent of the total beneficiaries, accounting for about 85 per cent of the total loan advanced. As regards the purposewise distribution of loans, it was observed that as many as 46 per cent of the beneficiaries received loans for the purchase of buffaloes accounting for 47.94 per cent of the total amount of loan advanced. Next in importance was loans advanced for the purchase of sheep and bullock pair. It is observed that in the case of small farmers, the loans were mainly advanced for the purchase of buffaloes, bullocks and bullocks with cart, whereas for marginal farmers, loans were mainly advanced for purchase of buffaloes, sheep and purchase of bullocks. In the case of agricultural labourers, the loans were mainly advanced for the purchase of sheep and buffaloes whereas for non-agricultural labourers, the loan was mainly advanced for establishing Kiriyana Shop. It was also found that loans advanced for all purposes were not sufficient to meet the actual requirement.

## INTEGRATED RURAL DEVELOPMENT VIS-A-VIS AGRICULTURAL DEVELOPMENT

T. Satyanarayana and Y. J. Peter†

Several agro-based schemes have been formulated under the Integrated Rural Development Programme to alleviate the economic conditions of the landless, small and marginal farmers. Owing to the inherent planning and implementation problems, these schemes are not yielding impressive results. In several cases, infrastructural facilities supporting these schemes are inadequate and so the IRDP beneficiaries are not able to over-power the converging forces of poverty, despite the massive financial support. The poor are to be provided with an initial dose of assistance to help them take-off from the poverty platform. The assistance should be carefully planned with an in-built follow-up facility. Otherwise, the beneficiaries will be sliding back into the poverty pool. The present poverty alleviation schemes of IRDP are found

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less effective in bridging the gap in rural development and, on the other hand, proved to be an economic burden to the banking industry.

For better performance of IRDP schemes, it is suggested to have a single window, multipurpose approach through well equipped autonomous Rural Development Institute, established in each developmental block. These institutions will identify suitable result-oriented schemes for rural uplift and implement them with meticulous follow-up. They will also help in overpowering the domination of the rural rich and orient the poverty alleviation schemes in the right direction. It is further suggested that all rural development activities should be channelised through the vast network of co-operatives that are existing in the country. The co-operative approach will also help in bringing about vertical and lateral integration of the rural development programmes and monitor the progress of the schemes and their lending and recovery activities. It is also necessary to involve all the organisations concerned with rural development, including the academic institutions in every aspect of planning, administration and supervision of IRDP schemes. This will ensure a co-ordinated approach to rural problems from different sectors and help in sharing their expertise and experiences. A better performance of IRDP can be achieved if phasewise approach to rural development is adopted, initially started in the identified pockets, supported by adequate infrastructure and resources. This guarantees a better monitoring of the welfare schemes. The economic gains of the first phase of developmental schemes are ploughed back into the future schemes with an increased operational area. Thus, the forward linking of the phasewise planning will finally result in an overall upliftment of the poor in rural India.

#### POVERTY ALLEVIATION PROGRAMMES IN HARYANA— NEED FOR A NEW STRATEGY

Malkit Kaur, Kusum Aggarwal and Sushil Kharinta\*

The paper aims at finding out the factors hindering the achievement of the objectives envisaged in the Integrated Rural Development Programme (IRDP) in Haryana and to suggest suitable strategy for its effective planning and implementation. The major obstacles found in the effective implementation of the programme were: the irrational criterion adopted for the selection of the beneficiaries which left out a large number of families found to be living below poverty line; wrong identification of beneficiaries which resulted in a large number of pseudo-beneficiaries; lack of awareness among the rural poor responsible for their not taking advantage of the scheme; absence of any linkages to provide institutional support for the supply of raw material and marketing facilities; lack of follow-up action after the delivery of the asset; existence of credit gap between the loan disbursed and the actual cost of the

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asset and absence of schemes suited to different areas. Based on the findings, the policy implications suggested are: revision of the income criterion for selection of the beneficiaries to Rs. 6,420 so as to cover all the families living below poverty line; a door to door survey for selection of genuine beneficiaries; bringing awareness among rural poor to enable them to take advantage of different development programmes; adequate training of the beneficiaries related to the asset provided; ensuring the supply of raw material and marketing facilities; increasing the amount of loan to cover the cost of the good quality asset and basic facilities needed for its maintenance; proper arrangement for verification of the assets and follow-up action; education of the block level functionaries and people's participation in the planning, implementation and evaluation of the programme.

### AN APPRAISAL OF INTEGRATED RURAL DEVELOPMENT PROGRAMME IN BANDA DISTRICT OF UTTAR PRADESH

D. K. Singh†

In this paper an attempt has been made to analyse and evaluate the planning and implementation process of IRD Programme in two blocks, namely, Chitrakut and Barokhar Khurd of Banda district of Uttar Pradesh. A sample of 40 beneficiaries spread over four villages was selected randomly. The study relates to the period 1984-85. The main findings of this study are as follows: The selection of beneficiary households was improper, only 26 out of 40 beneficiaries were actually eligible for assistance under this programme. There was no significant impact of IRD Programme on the income of beneficiaries. Only 65 per cent of the total beneficiaries have crossed the poverty line. The average income of the beneficiaries from all sources increased by 53 per cent after the implementation of the IRDP. The additional income accruing to small farmers was noted to be very low, while in the case of non-agricultural labourers, it was the highest. The tertiary sector fared better than the agricultural sector.

The programme was not implemented properly due to wrong identification of beneficiaries, and lack of co-ordination between the block functionaries and financial agencies. It has been found that schemes financed under the IRDP had no link with the local resources potential and the need of the beneficiaries. The amount of loan granted to the beneficiaries was insufficient to create new assets. The beneficiaries did not get any support from the institutions for the purchase of raw materials. The provision for marketing and availability of inputs were not adequate in this district. In the implementation of IRD schemes, the local people should be actively involved.

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DIVERSIFICATION OF INCOME AND EMPLOYMENT  
THROUGH IRDP: A STUDY IN PERIYAR  
DISTRICT OF TAMIL NADU

K. Dhanasekaran, R. Elango and K. Baskaradoss\*

IRDP is quite sound in its conception and formulation. The drawbacks in the implementation could be rectified by suitable monitoring and public participation of Kundrakudi type. The study covers two villages, namely, Ayalur and Kugalur of Gobichettipalayam block of Periyar district. The villages were chosen to represent the backward (Ayalur) and the affluent (Kugalur) regions of the block. By using inter-temporal approach, the levels of income and employment were compared during the pre-loan period and the post-loan period. The study was designed to find out the nature and extent of variations in income before and after the introduction of IRDP. The study also measured the diversification of rural employment to demonstrate the diversification effects on the alleviation of poverty. The evidences showed that there was diversification of sources of income from crop and agricultural wages to dairying, poultry, secondary and tertiary sectors and non-agricultural wages. The diversification is comparatively higher in Kugalur than in Ayalur. The employment pattern also shows that over the years the percentage of non-agricultural employment has sizeably increased and it is higher for both males and females in Kugalur than in the Ayalur village. The percentage of households living below poverty level was higher in Ayalur than in Kugalur. This shows a positive relationship between the percentage of people lifted above poverty level and diversification of sources of income and employment. This has happened primarily because of its approach towards income and employment generation through creation of assets. The results of the study confirms that farm and non-farm enterprises should be diversified through effective implementation of IRDP. In this context, the concept of local level participation and planning of 'Kundrakudi type' is suggested.

INTEGRATED RURAL DEVELOPMENT PROGRAMME IN  
BIHAR: PERFORMANCE AND IMPLICATIONS

Jagdish Prasad†

This paper makes an attempt to evaluate the performance of IRDP in regard to the objectives of proper identification of the poor households (target group) and potentiality of the loan/subsidy in increasing employment and income of the beneficiary households. The data presented in this study are based on field survey of both the old and present beneficiary households. Forty households from old and present beneficiaries are selected on random

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sample basis from the list of beneficiaries respectively from Musahari block in Muzaffarpur district of Bihar. The inter-temporal and cross-sectional approaches are used in comparing the changing economy of the old and present beneficiary households. The changing situations of the old and present beneficiary households of different income groups in terms of improvement in income and employment is made to show the effectiveness of the programme and their suitability for the upliftment of the poorest.

The study reveals that a large proportion of the old beneficiary households is mis-classified as poor. However, the proportion of mis-classification as poor is very low among the present beneficiary households. It further reveals that though the programmes in both the cases of old and present beneficiary households have resulted in creating a positive impact on generating employment and income of the poorest sections of the society, the increase in income is not very substantial due to the low per capita investment. Thus, the study suggests that in order to achieve the objectives of the programme certain changes in policies need to be urgently adopted. The programme needs to be all pervasive concerning all sectors of the rural economy and all sections of the weaker people. The least that can be done and ought to be done, if the programme is to provide growth with social justice, is to implement such policies that aim to identify correctly the rural poor under which adequate financial support for creation of assets and employment and income should be provided through well planned implementation of the programme, ensuring co-ordination.

### INTEGRATED RURAL DEVELOPMENT PROGRAMME— CONSTRAINTS AND REMEDIES

S. R. Yadav, M. M. Jaiswal, A. K. Singh, S. N. Gupta\*

Though the IRD Programme was introduced during 1978-79, it could gain momentum only during the last two to three years. It faced a number of constraints in its implementation and appropriate systems and procedures are still being evolved to solve them. So it becomes imperative to examine these constraints and suggest remedies. A brief account of these constraints and their remedies are mentioned below: The personnel of various departments, involved in the implementation of different programmes, do not have a clear understanding about the concept of integrated rural development. They work in isolation without linkage with other agencies, creating serious obstacles to the programmes. So, suitable training courses for various personnels should be designed to give them adequate knowledge of integrated rural development and to develop specific skills for preparing development plans, formulating viable schemes, ensuring co-ordination and integration. Identification of proper beneficiaries is the main problem for the success of

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the IRDP. In many cases the selection of the beneficiaries is done in a haphazard manner at the end of the financial year, which results in corruption and inadequate assistance to the families. Identification of the 'target group' should be done correctly by the trained staff. Identification work should also involve the people's representatives and the coverage of women beneficiaries should be increased up to 30 per cent.

The schemes/programmes undertaken in the IRD programmes are often uneconomic, unsuitable to the area and beneficiaries because of untrained workers. So the schemes formulated should be location-specific, economically viable and best suited to the beneficiaries. The beneficiaries should be fully appraised about the economic viability of the schemes and other requirements. As regards credit distribution, this problem can be solved through arranging credit camps for the beneficiaries. It will help in its distribution according to needs, time and supervision. There is also need to evaluate the IRD Programmes yearly for the proper allocation of resources on priority basis, and know the progress of the different schemes under IRDP.

#### IRD PROGRAMMES: ECONOMIC FEASIBILITY OF INSTALLING BIO-GAS PLANTS ON INDIVIDUAL FARMS IN HARYANA

Sunil Suri, D. D. Gupta and V. K. Singh†

Haryana has launched a massive programme of installing bio-gas plants under IRDP and other programmes and has succeeded in installing 18,115 family size plants upto 1984-85. As a result, huge funds have been invested on individual farms. This study attempts to evaluate this investment from individual farmer's viewpoint with the objective to find out the benefit-cost ratio on different sizes of farm holdings. Kurukshetra district, with the maximum number of gas plants in the State, was purposively selected for the study out of which ten villages of Thanesar block, having bio-gas plants, were randomly selected. All the 57 plants of different sizes installed in these villages were selected for detailed analysis. Benefit-cost (B-C) analysis was done by dividing the annual benefit by annual costs. If the ratio so obtained was higher than unity, the investment was considered to be economically viable.

The study revealed that only about 50 per cent of the installed capacity of the bio-gas plants was utilised. The utilisation of the capacity was inversely related to the plant size. In the total annual benefits, the share of gas and enriched manure was about 56 and 44 per cent respectively. In the total annual costs, the share of fixed and operational costs was 51 and 49 per cent respectively. It is also evident from the study that investment in installation of bio-gas plants on individual farms is a sound proposition as B-C ratio was more than unity in the case of all sizes of bio-gas plants on different sizes of farms. There is thus a clear case for patronising the installation of bio-gas plants on individual farms as it can help not only in reducing the acute

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problem of manure and fuel shortages in the rural areas, but also in improving the level of living and status of the family. To do so, a well planned strategy regarding selection of proper sites for plant installation, arrangement of trained masons in the rural areas, training of bio-gas owners, provision of credit, good quality inputs and post-installation service is needed. Bio-gas plants should not be thrust upon unwilling families merely to achieve targets. Moreover, plants installed at improper sites may fail to achieve the objective as is happening in a large number of cases.

### INTEGRATED RURAL DEVELOPMENT PROGRAMME— ITS RELEVANCE FOR THE FUTURE

M. L. Singh\*

The study was conducted in Palamau district in Bihar with the following objectives: (1) to examine the impact of IRDP in terms of income generation, (2) to identify the pitfalls in its implementation and (3) to suggest measures for improving the quality of its implementation. The study was based on a cross-section enquiry of 132 households financed during 1983-84 by Bishrampur and Patan branches of Regional Rural Bank. Of the total households, 41 were covered under goat rearing scheme, 36 under dairying, 18 under the supply of bullocks and 26 were covered under minor irrigation. Further, six households were provided with sewing machines and five with loudspeakers. The incomes of the beneficiaries for two years, 1982-83 and 1984-85, were estimated and used as pre-and post-IRDP incomes. It was found that financial assistance per household was Rs. 1,927 including a subsidy of Rs. 797. The scale of finance per household was Rs. 944 for goat rearing, Rs. 2,387 for dairying, Rs. 1,463 for the purchase of bullocks and Rs. 3,228 for rahats/pumpsets. It was Rs. 1,293 for tailoring and Rs. 2,334 for the purchase of loudspeakers. The assistance per household was low under most of the schemes resulting in investment units of smaller size in many cases, poor quality of assets supplied and the coverage of all beneficiaries under one investment activity only. It was found that 15.2 per cent of the households were ineligible for IRDP assistance. Only 8.33 per cent of the households were able to cross the poverty line and 41.67 per cent of households reported an increase in their income on the adoption of IRDP. Goat scheme showed a dismal performance due to heavy mortality of the animals and the performance of dairying was very unsatisfactory due to supply of inferior quality of animals, their poor feeding and lack of market. Minor irrigation was remunerative but the performance of other schemes was not satisfactory. The programme suffered from poor implementation such as absence of right selection of beneficiaries and schemes, lack of backward and forward linkages, lack of motivation and inadequacy of infrastructure. The programme holds a better promise for the rural poor, provided the quality of its implementation is improved.

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## ROLE OF NATIONAL RURAL EMPLOYMENT PROGRAMME FOR REMOVAL OF UNEMPLOYMENT AND POVERTY — A STUDY IN TWO DISTRICTS OF ASSAM

T. N. Saikia†

The paper makes an attempt to examine the role of National Rural Employment Programme (NREP) in the alleviation of unemployment, under-employment and poverty based on a study of two districts in Assam. The specific objectives of the paper were to examine (1) whether the selection of beneficiaries was proper as per the intended norms, (2) whether the employment generation and income are adequate for the removal of unemployment and poverty, (3) to study the usefulness of the created assets in rural economic transformation and (4) to suggest measures to streamline the implementation. The study was conducted in Lakhimpur and Jorhat districts of Assam. A four-stage sampling design was adopted to select 180 beneficiaries from four development blocks. The study highlighted that the selection of beneficiaries was not proper. About 54.44 per cent and 38.89 per cent of the sample families in Lakhimpur and Jorhat districts respectively had a per capita per month income of above Rs. 76 each and the total annual family income was also above Rs. 5,000. It was also found that out of the total sample families, 27.7 per cent in Lakhimpur district and 33.6 per cent in Jorhat district were from the land holding group of two hectares and above. The employment potential generated under NREP schemes was also meagre. The well meaning national programme in the study area could generate additional employment potential for about 37.2 man-days per annum (12.9 per cent) in Lakhimpur district and 52.7 man-days (17.8 per cent) in Jorhat district, on an average. Corresponding to this, the additional income generated by additional employment opportunity was also found to be marginal. In the aggregate the sample NREP workers earned an additional annual income of Rs. 358.9 (4.8 per cent of total income) in Lakhimpur district and Rs. 581.4 (11.6 per cent of total income) in Jorhat district. The wage rate fixed under the programme was opined to be very low and hence the scheme is not attractive to the wage earning class. The programme requires reorientation in regard to its basic premise. A few suggestions are offered for improving the effectiveness of the programme.

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FINANCING BY STATE BANK OF INDIA AGRICULTURAL  
DEVELOPMENT BRANCH, JABALPUR (M.P.) IN PATAN  
BLOCK OF JABALPUR DISTRICT UNDER INTEGRATED  
RURAL DEVELOPMENT PROGRAMME

A. K. Sarawgi, B. B. Beohar and S. S. Gour\*

The present study attempts to assess the impact of IRDP on the beneficiaries during the period 1982-84 and specifically to find out (i) the purpose-wise disbursement of loans by the bank to the different categories of identified families, and (ii) the extent and nature of beneficiary families crossing the poverty line. The study covers 45 families who were issued loans under IRDP by State Bank of India, Agricultural Development (A.D.) branch, Jabalpur in Patan block of Jabalpur district (M.P.). These were grouped into two social groups: (i) Scheduled Castes and Scheduled Tribes (SC/ST) and (ii) non-Scheduled Castes/Tribes. These were also grouped on the basis of economic levels into three groups, namely, (i) landless labourers, (ii) marginal farmers and (iii) small farmers. The data were collected by survey method.

It is revealed from the study that on overall basis although a large percentage of the total finance has been issued to the SC/ST as compared to others, it worked out to be roughly the same per family in both the categories. The landless labourers of the SC/ST families were financed more not only in terms of total finance but also on per family basis as compared to other families and marginal and small farmers. Loans were issued for the purposes of bullocks, bullocks and bullock carts and dairy. It was found out that no family of SC/ST received finance for dairy enterprise. There was variation with respect to the quantum of loan per family for the various purposes but it remained roughly the same among the categories of families for an individual purpose. It was observed that the landless labourers obtained loans for bullocks to facilitate transport of goods which they used to carry out with the help of human labour, so in this way they increased their income by increasing their efficiency. Thus, the coverage of the families in the programme was in line with the objective laid down in IRDP.

The impact of bank finance under the programme was assessed in terms of family labour income from all sources at two points of time, *i.e.*, before bank finance and after advancing loan. The analysis revealed that overall, 71 per cent of the families crossed the poverty line after the implementation of the programme. All the families in the category of small farmers crossed the poverty line; on the other hand, 69 per cent of the landless labourers and 65 per cent of the marginal farmers could cross the poverty line. Between the social groups, 74 per cent of the non-SC/ST crossed the poverty line as against 69 per cent of the SC/ST. The reason for such a marginal variation may be due to the fact that the number of SC/ST families was large as compared to the

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other groups. The analysis also confirms the conclusion drawn in this study that the economic status in terms of family labour income and the level of specialisation of the families is a cause for the increase in the income of the farm families through the supply of finance. Thus, the study revealed that the objectives laid down under IRDP have been fulfilled and there is a positive impact of the programme.

### INTEGRATED RURAL DEVELOPMENT PROGRAMME: RECEPTIVITY AND REACTION

P. K. Awasthi, A. Shrivastava, S. K. Gupta and P. Atkare†

An attempt has been made in this paper to evaluate the impact of IRDP on the economic status of rural people in Jabalpur district of Madhya Pradesh. The study is based on data collected from 40 beneficiaries (ten beneficiaries from each activity covered, *i.e.*, agriculture including minor irrigation, animal husbandry, rural industries and village level business from five progressive villages (where maximum amount is disbursed) of Shahpura block of Jabalpur district. The period of study refers to 1981-83. The main conclusion emerging from our analysis of secondary and primary data is that small and marginal farmers accepted village level business and intensified their agricultural business. Agricultural labourers took up animal husbandry to increase their income and rural artisans intensified their business and look up village level business. The programme helped to deliver the goods by mobilising the available human resources of the rural areas. In 1981-82 most of the finance was given for agricultural activities but in the following year rural industries took the lead, although in overall terms agricultural activities continued to lead in terms of issue of finances. Similarly, in 1981-82 the percentage of subsidy to total loan was more as compared to 1982-83. This is a very good trend in the economic progress of the district. The beneficiaries of minor irrigation received the maximum amount of Rs. 12,953 per beneficiary for the purchase of motor pumps, installation of tubewells, digging of wells, etc. while the amount advanced for village level business including TRYSEM was the lowest (Rs. 553). The finance provided through the IRDP scheme to the beneficiaries raised their income significantly and the programme was quite successful in terms of generating additional income from the present business.

The highest increase in income was noted in the case of village level business. More than 50 per cent of the selected beneficiaries could rise above the poverty line due to bank finance under the programme. The number of beneficiaries crossing the poverty line was more in village level business (90 per cent) while it was the least in animal husbandry activities (30 per cent).

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The programme concerned with the major activity has a fair chance of success if it is costless and risk-free, it is within the management capability of the people and aboveall it is profitable. The paper contains a few suggestions for improving the working of the programme.

### IMPACT OF TRANSFER OF TECHNOLOGY ON THE ECONOMIC POSITION OF WEAKER SECTIONS OF RURAL AREAS IN KARNAL DISTRICT OF HARYANA

D. D. Gupta and M. K. Chaudhary\*

The paper attempts to study the impact of transfer of technology through the Lab-to-Land programme on the cropping pattern, crop and milk yield, income and employment status of small/marginal farmers and landless labourers in Karnal district of Haryana and also to discuss future strategy issues in this regard. A sample of 20 per cent of the 170 families was drawn to collect relevant information on these issues for the years 1981-82 to 1983-84. The study revealed that no major change was observed in the percentage area under cereals (paddy and wheat) during the period, which accounted for three-fourths of the cropped area, indicating thereby the predominance of subsistence type of crops. The increased cropped area during 1983-84 was shared by pulses/oilseeds and cash crops on small farms and by cereals on marginal farms. In the latter the area under cash crops and fodders declined due to more stable income from cereals. The average yield of the crops registered an increase during the period, particularly in 1983-84 on account of higher skill and knowledge gained by the beneficiaries. The productivity of milch animals in different categories of households also went by 7 to 12 per cent in 1982-83 and by 17 to 29 per cent in 1983-84 as compared to 1981-82. The employment of family members increased slightly by around three per cent in 1982-83 and by about seven per cent in 1983-84 over the base year. This increase was not substantial. On the other hand, family income registered an increase of about 25 per cent in 1982-83 and by about 51 to 59 per cent in 1983-84. The share of income from livestock went up from 41 per cent to 55 per cent in the case of landless households. In the future strategy for the development of weaker sections, it is necessary that the provision of assets should be supplemented by technology transfer and supply of associated inputs. Rural markets should be started on a large scale to provide avenues to the weaker sections to purchase inputs and to sell their products.

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## NATIONAL RURAL EMPLOYMENT PROGRAMME IN HIMACHAL PRADESH—RETROSPECT AND PROSPECT

Kanwar Parkash Chand, Ranveer Singh and M. L. Sharma†

During the last one and a half decade about half a dozen special rural employment programmes were implemented to help the socially and economically deprived section of rural population. Amongst these, the National Rural Employment Programme (NREP) occupies an important place. The main objective of this programme is to provide gainful additional employment to the unemployed and under-employed persons through the creation of durable community assets, inducing rapid growth in the rural economy. But it could not achieve much towards its objectives in Himachal Pradesh. This paper attempts to analyse the cause of its poor performance. The study is based on the data collected from 163 beneficiaries and 74 non-beneficiaries selected from two districts of the State. The assets created under NREP comprised school building, village link road, panchayat ghar, irrigation canal, tanks, etc. In terms of total number, irrigation works were insignificant which suggests that indirect employment (by way of multiplier effect) was almost negligible. So far as the distributive aspect of the created employment under NREP is concerned, the study revealed that the major share of the direct employment created has gone to the target group. The duration of the employment was quite scattered across districts/blocks of the State. The average number of days a worker worked in NREP works was between 50 to 100 days. The contribution of NREP in total family income was between 6 and 30 per cent. Most of the created assets were not of durable nature due to lack of maintenance. The shelf of projects was decided by political consideration, as such the programme appears to have been planned irrespective of the need to develop the local production base. The programme has not been able to make any dent on seasonal unemployment and under-employment due to its faulty implementation. A major portion of the works was executed during the months/period (April to September) when cultivators were busy in one agricultural operation or the other. Further, delay in payment of wages to workers has also affected the participation of the rural work force in NREP works.

Poor performance with regard to the distribution of foodgrains as a component of wages has been mainly due to faulty distribution system, non-availability of grain in time, its non-acceptability to the workers, etc. In most of the areas foodgrains were distributed through village Pradhan. This faulty distribution system itself seems to be a major factor behind the poor performance due to its in-built inefficiency and malpractices. Since NREP continues to remain a major feature of the Seventh Plan, therefore, to make judicious use of funds spent on it, it is high time to review and redesign the programme to make it more effective in inducing rapid growth in the rural economy and in ameliorating mass poverty through gainful employment.

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## A CRITICAL STUDY OF THE IMPACT OF IRDP ON AGRICULTURAL SECTOR OF JABALPUR DISTRICT

Hem Chand Jain\*

The IRD Programme was implemented in Jabalpur district of Madhya Pradesh from October 1980. The paper examines the impact of the programme on the agricultural sector after two years of its implementation in Shahpura block which covers the maximum number of beneficiaries in the district. It is based on randomly selected 40 beneficiaries from four categories of beneficiaries, namely, agriculture including minor irrigation, dairying, rural industry and self-employment business. The results of this study revealed that more than 70 per cent of the selected beneficiaries belonged to the upper classes of society and were also literate. The pre- and post-loan period comparison of selected respondents in regard to changes in cropping pattern and average yields of crops indicated that there was no major shift in the acreage under crops but the yields of crops increased appreciably because of the expansion of irrigation facility, resulting in an increase of cropping intensity from 117 per cent to 131 per cent. There was an appreciable increase in the level of investment of the sample beneficiaries under the agricultural programme in the post-loan period, raising the input-output ratio to 1:3.90, resulting in an increase of per hectare net return by two-fold over the pre-loan period. Similarly, in the case of animal husbandry programme, the input-output ratio increased to 1:11.02 in the post-loan period. The net additional return under this programme worked out to 123 per cent in the post-loan period as compared to the pre-loan period. The economic analysis of different sub-activities of rural industry programme supported under IRDP indicated that on an average, a beneficiary of rural industry programme increased his net return to the extent of 84 per cent. In the case of the village level self-employment activities, the average net income of selected beneficiaries increased by 71 per cent in the post-loan period while in the case of the selected beneficiaries in agriculture, dairying and rural industries, it increased by 88, 96 and 63 per cent respectively. Thus, dairying contributed the maximum increase in net income, followed by agriculture including irrigation and rural industries. The findings of the study brought out the fact that out of the beneficiaries covered in this study, 65 per cent crossed the poverty line, 20 per cent remained below the poverty line and 15 per cent tended to slip down at any time below the poverty line, if the second dose of assistance is not provided. The self-employment activities and certain village level industries need critical analysis to make them viable for support in raising the incomes above poverty line of those who subsist upon them.

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## NATIONAL RURAL EMPLOYMENT PROGRAMME IN TAMIL NADU

C. Arputharaj and E. C. Rajayan\*

In Tamil Nadu, the National Rural Employment Programme has been implemented from April 1981 as a Centrally sponsored programme. In this paper an attempt is made to evaluate the working of the programme and to assess its impact on rural economy. The major objective was to study the changes in employment, wages and income pattern with emphasis on net additional income from the programme. The selection of sample districts and Panchayat Unions was based on the utilisation of funds. South Arcot district for the best performance and Dharmapuri district for the lowest utilisation of funds were selected. Similarly, from each of these two districts, two Panchayat Unions, one for the highest and another for the lowest utilisation of funds, were chosen. The study is based on data collected from 180 beneficiaries (at the rate of 15 households per scheme) and 100 non-beneficiaries from both the districts. The reference period was 1983-84. The schemes selected for the study were: (i) construction and repairs of rural roads, (ii) construction and repairs of school building and (iii) construction of Harijan colony. All the above three schemes have generated adequate employment opportunities to the workers. In both the districts the programmes have been implemented in all the Panchayat Unions. There was delay in the implementation of the schemes. Priority was not given to works on the basis of local needs but it was on the basis of availability of funds. Further, proper supervision of construction work was not done by the technical personnel. There was lack of co-ordination between departments.

However, the works have created employment opportunities to the workers. For instance, in Palacode Panchayat Union (Palacode selected for better performance from Dharmapuri district) the number of man-days of employment generated increased by over 53 per cent in 1983-84 over that in 1981-82. In both the districts every year expenditure on construction of rural roads alone was more than 75 per cent of the total expenditure. Thus, roads are the basic requirement for future development and their proper maintenance will create incremental benefit to the society. The annual income of the workers have doubled. Of the total income, 64.48 per cent of the income was derived from NREP works. Therefore, productive employment was created under all the works.

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REORIENTING INTEGRATED RURAL DEVELOPMENT  
PROGRAMME—AN ANALYSIS

Jharakhande Rai and Davendra Singh\*

The paper is based on studies on IRD Programme conducted at the micro level. The impact of the programme on agricultural development is found to be positive but the full benefits from the programme could not be reaped due to managerial constraints. A comparative analysis of yield, income and employment generated on resource endowed farms, IRDP beneficiary and non-IRDP small and marginal farms in Sultanpur and Fatehpur districts of Uttar Pradesh revealed that the differential benefits in yield, income and employment were more for the resource rich farmers (those who are fully equipped with physical and technical resources in the same location), followed by IRDP beneficiaries and non-beneficiaries. The findings of the study indicated that productivity, income and employment can be increased in crop enterprises and poultry farming by transfer of appropriate technology and input assistance to the resource poor under the IRDP. The strategy for efficient implementation of IRDP should include an appropriate package of policy measures to assist the rural poor to improve their economic conditions.

EVALUATION OF THE INTEGRATED RURAL DEVELOPMENT  
PROGRAMME—A CASE STUDY OF JABALPUR DISTRICT IN  
MADHYA PRADESH

Ganesh Kawadia†

The paper seeks to examine and evaluate the progress of the various schemes of IRDP in terms of their impact on the economic status and income of the beneficiaries in Jabalpur district of Madhya Pradesh. The study is based on a primary survey conducted in Shahpura block of Jabalpur district. The findings are based on a random sample of 140 beneficiaries drawn from the list of IRDP beneficiaries covering different schemes operating in the block during 1980-85. The success of the programme has been evaluated from three stand-points: (1) number of beneficiaries assisted during the Sixth Plan period, (2) increase in the income of beneficiaries and (3) percentage of beneficiaries who crossed the poverty line as a result of the assistance provided. The results of the study suggest that the IRDP in Jabalpur district did not achieve its physical and financial targets set under the Sixth Plan Period. Only 77.5 per cent of the targeted households could be covered and only 63 per cent of the resources could be mobilised during this period. The poor coverage of

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the programme was due to the fact that a large number of identified families did not come forward to ask for assistance. The concentration of beneficiaries increased under service activities while it decreased under agricultural and rural industrial activities over time. Thus, there was a shift from commodity production activities to non-commodity production activities. This showed that the beneficiaries in non-commodity production sector were unduly expanded just to achieve the physical targets. Even ineligible families (20 per cent wrong identification) were accepted for financial assistance. As a consequence, the benefits of the programme infiltrated into the hands of the relatively better-off sections of the rural community. The impact of the programme on income generation and poverty alleviation was rather limited. Only one-third of the poor beneficiaries were able to move above the poverty line.

For assessing the relative effectiveness of various schemes of the programme, their asset elasticity of income was compared. The elasticity coefficients in all the schemes were positive and significant except for agricultural activities. In agricultural activities, the assistance had no significant impact on income generation. Minor irrigation schemes were found to be the best in this respect. In the case of rural industries and petty business shops, the elasticity coefficient was small, indicating low impact of assistance on income generation. It was, however, reported by many beneficiaries that if more work were made available, these schemes could also prove to be more profitable. The grant of credit to too many persons had created a glut in the market and discouraged many to avail of the facilities provided. Therefore, it is important to diversify the schemes under the programme and to ensure that these activities meet the felt needs of the people. It is equally important to extend organisational and marketing support to the programme to make it more effective and acceptable.

#### THE ECONOMIC REHABILITATION OF RURAL POOR PROGRAMME AND THE TRIBAL BENEFICIARIES: AN ECONOMIC ANALYSIS IN MAYURBHANJ DISTRICT (ORISSA)

M. L. Chakraverty, J. P. Singh and H. N. Atibudhi\*

A study conducted in Mayurbhanj district of Orissa in 1986 examined the economic benefits of Economic Rehabilitation of Rural Poor (ERRP) programme on tribal beneficiaries. It revealed that despite mis-utilisation of funds, sheep farming generated maximum additional man-days employment (249.34 per cent) on marginal farms followed by poultry (96.89 per cent). On landless beneficiary households, sheep farming increased the scope for employment by 30.91 per cent followed by carpentry and cottage industries (28.40 per cent). On an average, the increase in income from all sources was found to be 31.91 per cent on marginal farms and 37.57 per cent on landless

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beneficiary farms. Positive and statistically significant coefficients of linear and Cobb-Douglas production function confirm that the invested finance resulted in a significant increase in the level of employment,<sup>1</sup> income and assets of the beneficiaries during the post-ERRP period over the pre-ERRP period.

## IRDP: NEED FOR FOLLOW-UP

Nadeem Mohsin<sup>†</sup>

This paper attempts to examine the loopholes in the implementation of the Integrated Rural Development Programme, and strongly prescribes for accelerating the process of follow-up in IRDP, which is absolutely lacking. The programme, at present, is being viewed merely as a loan disbursing programme, although it has a much broader objective of making the beneficiaries earn from the programme, so that they are able to enhance their economic status and raise themselves above the poverty line. The paper discusses at length, why, owing to lack of necessary follow-up, the programme has not been able to make much headway. On the basis of the findings discussed in the paper, certain policy prescriptions have also been given. The first and the foremost is that the IRDP has to be linked with other development programme if poverty alleviation is to come about. It also emphasises the need for infrastructural development, which creates bottlenecks in the effective functioning of the programme. In the end, it stresses the need for a will to develop among the rural poor and a sincerity of purpose among the concerned agencies.

## IRD PROGRAMME—A CRITICAL ECONOMIC REVIEW

G. N. Singh, R. K. S. Kushwaha and S. D. S. Sengar\*

An attempt has been made in this paper to evaluate the impact of IRDP on the level of income and employment of the weaker section of the rural community in district Ghazipur, Uttar Pradesh during the agricultural year 1984-85. The study is based on data collected from 100 beneficiary households at two points of time, namely 1980-81 (the year of start of IRD Programme) and 1984-85 covering the same sample households in Deokali block of the district. The financial assistance provided under the various schemes of the programme resulted in a substantial increase in the level of employment and income of beneficiary households in 1984-85 over 1980-81. As many as 43 per cent of the beneficiary households crossed the poverty line (above Rs. 3,500) during 1984-85. Nearly 88 per cent of the selected beneficiary

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households felt that they had been benefited from the IRD Programme. About 35 per cent of the selected beneficiary households reported that they did not face any problem in obtaining the assistance under IRD Programme. The remaining 65 per cent reported that they had faced many problems in getting the benefits from the project due to cumbersome process of getting loans, high rates of interest, lower amount of credit as against the desired amount, etc. Thus, for increasing the efficiency in the implementation of the programme there is a need for a comprehensive review of the viability of on-going schemes specific to the areas including their integration with the local level plans of the district and the blocks so as to make them more suitable for catering to the needs and conditions of different areas. Efforts to develop secondary and tertiary sector schemes would have to be intensified in future to absorb the surplus rural manpower. In future the physical targets as regards the coverage of beneficiaries under IRDP should be fixed with due consideration to the level of development and economic conditions prevailing in different areas.

#### STRATEGY FOR THE EFFECTIVENESS OF ANIMAL HUSBANDRY SCHEME WITHIN IRDP

Amar S. Guleria and Anand P. Yadav†

The objectives of this study were (i) to understand the nature and extent of animal husbandry schemes within IRDP, (ii) to assess the impact of these schemes on the level of living and (iii) to identify the problems and suggest measures for making the schemes effective in Solan district of Himachal Pradesh. The study relates to the year 1984-85. Against the annual target of 3,000 families to be covered under the schemes in the district, over 2,400 families were benefited. The majority of the beneficiaries were Scheduled Castes and Scheduled Tribes. The details pertaining to the actual expenditure under various schemes of the IRDP revealed that the animal husbandry schemes accounted for the largest share of 59 per cent of the total actual expenditure as compared to any other schemes of the IRDP in Solan district. The number of families who crossed the poverty line in 1984-85 was estimated at 26 per cent in the block under study as compared to 38 per cent in the district as a whole.

The comparative study of beneficiaries and non-beneficiaries during the pre- and post-IRDP period revealed that the total number of livestock with the beneficiaries increased by 27 per cent in 1984-85 as compared to the pre-IRDP period (1980-81). The share of animal husbandry schemes in the current strength of cattle stock was found to be 28 per cent. This not only helped in improving the living conditions of the households but also resulted in the expansion of market and infrastructural facilities in and around the villages.

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Despite the improvements in income and level of living of the households, it is felt that the programmes under IRDP could be more successful and effective if the problems faced at various levels are eradicated. A number of such problems have been identified in the paper and measures are also suggested to overcome them.

### PROBLEMS OF ADJUSTMENTS OF SUBSIDY AND REPAYMENT OF IRD LOANS IN VARANASI DISTRICT, UTTAR PRADESH

B. D. Shukla, S. Tripathi and R. S. Dixit\*

An attempt is made in the paper to study the implementation of the Integrated Rural Development Programme (IRDP) and the role of commercial banks in percolating the benefits in three development blocks of Varanasi district of Uttar Pradesh. The reference year of the study is 1982-83.

The IRD beneficiaries belonged to agricultural and non-agricultural occupations. Weavers were the largest group of beneficiaries. As many as 84 per cent of the beneficiaries had a monthly income of Rs. 300 each, yet there were some, whose incomes were found to be above the poverty line norm. The majority of beneficiaries were poor landowners or even landless who constituted 48.20 per cent of the beneficiaries. Most of the land holders were marginal or small farmers. A few beneficiaries belonged to the big farmer category, which is definitely in violation of the conditions laid down for the distribution of IRD loans. Most of the beneficiaries belonged to the Scheduled Castes and backward castes. Chamars among the Scheduled Castes took greater advantage of the IRD programme.

The distribution of data relating to IRD loans revealed that loans for the purchase of buffaloes accounted for the largest share of 32.8 per cent of the total loans advanced, followed by loans for handloom (28.60 per cent). Most of the beneficiaries (55.80 per cent) received loans in kind whereas some (27 per cent) received loans in cash and a few (17.20 per cent) both in cash and kind.

The analysis of data relating to the adjustment of the subsidy revealed that more than one-fourth of the beneficiaries complained that the subsidy amount was not adjusted against their accounts, mostly due to the deliberate delay and inefficiency of the concerned officials. Only a few beneficiaries were fully aware of the procedure relating to the repayment of loans. One-third of the beneficiaries could not repay the outstanding loan instalment due to loss in business, crop failure, domestic crisis or death of the animals purchased through the loan. Most of the beneficiaries stated that the IRD loan repayment was replete with problems, such as rigid application of the periodicity of instalments, uncertainty concerning the interest on loans, non-issuance of pass books, illegible entries in pass books, lack of proper guidance

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by the bank officials, and exploitation by the middleman in depositing the instalments.

The study has emphasised the fact that a rethinking is necessary before getting embroiled too deeply into the IRDP trap. Like so many rural development programmes of the past, the IRDP is also developing lacunae through the mode adopted for its implementation and planning. The programme is basically designed to benefit the poorest of the poor in the rural areas. But as the study shows, the identification of the beneficiaries in this programme has become the victim of malpractices of the developmental bureaucracy, unscrupulous officials and self-seeking village middlemen. The beneficiaries had to share the benefits with these elements. The subsidy part of the loans being considered as free gift are being misused by the beneficiaries for obtaining the loans and by the officials in granting them. Furthermore, the exercise of identification of the beneficiaries gets influenced by the local power structures. The IRDP, like other rural development programmes, has contributed to the strengthening of parasitic elements in the rural society who are thriving on the developmental cake meant for the poor. The study has also brought out the fact that the benefits are not percolating to the really needy groups nor are they suited to the requirements of the needy persons. The malpractices found in the process of implementation of the programme need to be ruthlessly eradicated to achieve the objectives for which IRDP was launched.

### STRATEGIES FOR GROWTH WITH EQUITY: LESSONS OF IRDP EXPERIENCE

Katar Singh†

This paper is aimed at testing the hypothesis that the goals of growth and equity are not necessarily conflicting and that it is possible to design strategies that can achieve both these goals simultaneously. This hypothesis is tested, albeit not rigorously, on the basis of the evidence gathered from the experience of the Integrated Rural Development Programme (IRDP). To begin with, a simple analytical framework is specified and the determinants of growth and equity derived therefrom. A few simple criteria of evaluating the growth and equity effects of development policies are also deduced from the analytical framework. Then, the strategy of IRDP is described and evaluated in terms of these evaluation criteria. It is shown that the strategy of IRDP can meet both the goals of growth and equity simultaneously. The administrative structure that has been created for IRDP is also evaluated to see whether it is congruent with the strategy of IRDP. Finally, it is shown that although the performance of IRDP has varied widely and there have been many shortcomings in its implementation, on balance, it has been successful in promoting both growth and equity simultaneously. This then, tentatively proves our hypothesis.

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## IMPACT OF INTEGRATED RURAL DEVELOPMENT PROGRAMME IN INCREASING INCOME AND EMPLOYMENT ON MARGINAL AND SMALL FARMS IN DISTRICT BANDA (U.P)

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The present study was conducted during 1983-84 in Kamasin block of district Banda, Uttar Pradesh. The main objectives of the paper were (1) to study the achievements and financial position under IRD Programme in district Banda, (2) to assess the impact of the programme on the level of income and employment of marginal and small farmers, and (3) to study the constraints in the implementation of the programme and suggest remedial measures. For the purpose of study, 50 beneficiary and 50 non-beneficiary farmers were selected from the block on random sample basis. The analysis of the distribution of farm credit showed that in the case of beneficiaries, fertilisers and seeds accounted for 24.59 per cent of the total loan, purchase of buffaloes for 35.69 per cent, purchase of cows for 4.35 per cent and purchase of bullock and bullock carts for 35.37 per cent. On an average, net income on beneficiary and non-beneficiary farms worked out to Rs. 2,152.57 and Rs. 1,437.11 per hectare respectively. On an average, per hectare employment per family worker was higher on beneficiary farms (229 days) than on non-beneficiary farms (187 days). These figures indicate that income and employment were significantly higher on beneficiary farms than on non-beneficiary farms, participating in IRD Programme. The main problems faced in the successful implementation of the programme were that the loans were not available at proper time and the quality of animals distributed was poor, resulting in low output and income. It is suggested that farm technology and appropriate enterprises should be adopted by the farmers according to skill, technical knowledge and family consumption needs under a sound credit plan.

## WEAKER SECTIONS' HOUSING PROGRAMME—A FEASIBILITY ANALYSIS

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There is a growing realisation among development strategists that investment in housing is as productive as investment in physical capital and it is socially desirable to strengthen and stabilise the country. The aim of this study is to have a micro analysis of the implementation of Weaker Sections Housing Programmes (WSHP). The back-drop of the functioning of WSHP in Visakhapatnam may be summed up as excess staffing, political bias, wastage of funds, poor development of land, burden of beneficiaries' financial con-

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tribution, illegal allowances, lapses in physical progress, violation of the principle 'housing by self-help', little co-ordination between housing and other complementary programmes and the low coverage of households. The Seventh Five Year Plan has allocated Rs. 541 crores for the provision of house construction assistance to 2.71 million rural families. Recommendations for a future strategy may include institution of independent district level agencies for land development, liberation of beneficiaries from the financial bindings, exclusion of manual labour from the cost of construction, initiating the involvement of Voluntary Agencies, integrating housing with other technical and institutional measures for the promotion and generation of employment opportunities, extension of training to the implementing personnel by professional institutes and investment in the development of right values, interests, motivations and attitudes of the people. Motivating the voluntary agencies towards such investment is essentially a requisite to cover the entire 12.2 million landless families.

A STUDY ON THE IMPACT OF FOCAL POINTS UNDER  
INTEGRATED RURAL DEVELOPMENT PROGRAMME  
(IRDP) ON MARKETING OF FARM PRODUCE  
IN THE PUNJAB

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In the wake of gluts and inadequate storage and processing facilities in grain markets, the produce deteriorated in quality. The organisations and structures have not grown in size and efficiency to cope with the requirements of efficient disposal of foodgrains. To cope with this problem the government had opened many procurement centres and focal points. This study was, therefore, undertaken to examine the impact of these focal points under Integrated Rural Development Programme (IRDP) on marketing of farm produce in the Punjab. The study showed that the marketed surplus of wheat in the main markets decreased from 1974 to 1986 whereas it showed an increasing trend in the procurement centres and the focal points. The average marketed surplus of wheat in the focal points increased by 125 per cent in 1985-86 as compared to 1978-79. On the other hand, the capacity of the market yards in about 50 per cent of the focal points was inadequate in comparison with the daily marketed surplus of wheat. No doubt, the majority of the focal points (70 per cent) were linked with concrete roads, yet other facilities like storage, processing, agro-services, input materials and some facilities within the market were grossly inadequate. In spite of this, the sales of wheat and paddy by the selected farmers in these focal points during 1985-86 were much higher than in 1978-79. It was found that the average quantity of wheat sold by the selected farmers was about 70, 21 and 9 per cent in the focal points, main markets and

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sub-yard respectively in 1985-86 which shows a larger clientele for the focal points. The study thus indicated that marketed surplus of wheat and paddy was catching fast in the focal points but the needed and matching market infrastructures and other facilities were grossly inadequate. Thus, there is need to strengthen these focal points with such market infrastructures as adequate market yards, good agro-service centres, adequate supply of inputs and banking facilities. This will help to ease the gluts in the main markets and in the focal points and enable the grain markets to perform better, bringing greater efficiency.

### IMPACT OF INTENSIVE CATTLE DEVELOPMENT PROGRAMME ON LIFE EXPECTANCY OF BOVINES IN RURAL AREAS OF PUNJAB

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The Intensive Cattle Development Programme (ICDP) is a package programme dealing with all aspects for improved milk production and includes controlled breeding, improved feeding, better management, disease control and proper marketing facilities. In order to assess correctly the contribution of developmental efforts in the ICDP as distinct from changes due to general development, it would be necessary to carry out simultaneously the estimation of the response indicators in the 'control' area which is agro-climatically similar to the ICD area but lying outside it. The Indian Agricultural Statistics Research Institute has conducted a large scale sample survey in Amritsar and Ferozepur districts of Punjab for estimating age-specific fertility and mortality rates in cattle and buffaloes in ICD area and in the adjoining area (non-ICD). The estimates of mortality rates for Haryana, non-descript and Sahiwal breeds of cattle and Murrah, non-descript and Nili breeds of buffaloes were utilised for the construction of life tables separately for animals in the ICD and non-ICD areas. In this paper the life expectancy of either sex of these breeds of bovines is compared over the two areas. The life expectancy of animals was more in the ICD area than in the non-ICD area. This reflects the desirable effect of better facilities available in the former area. Extension of development activities in the non-ICD area also would help in providing proper health cover for more bovines under actual village conditions.

### THE NEED FOR MICRO LEVEL PLANNING

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The planning process in India has succeeded to a large extent in building the foundations of a self-reliant economy. In future, agricultural programmes should be directed towards consolidating the gains already obtained. In

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certain regions of the country, developments have taken place which may nullify the progress so far achieved. This brings into focus the necessity for micro level planning suited to the needs of an area or a region. The present situation in Thanjavur agriculture supports the need for micro level planning. Thanjavur was one of the pioneering areas in which the Intensive Agricultural District Programme was implemented. During the past two decades, considerable progress has been achieved in Thanjavur agriculture. The spread of high-yielding paddy strains is almost complete. The farmers are choosy about using quality seeds and its pre-treatment. Use of manures and chemical fertilisers has risen very significantly. Adoption of plant protection measures is almost universal. Tractor ploughing is in practice in all the farms and many are using pumpsets to raise nurseries. All these have resulted in significant increases in paddy production and yields. In the last few years, Thanjavur farmers are facing problems in getting irrigation water for their paddy crop. The paddy crop in Thanjavur largely depends upon the south-west monsoon and water released from the Mettur Dam. The efforts of the last 25 years will be of no avail, unless the district gets irrigation water in time and in sufficient quantity and there seems to be no hope of solving the problem regarding the sharing of Cauvery water between the different States. Under these circumstances, suitable alterations in the cropping pattern of the district is indicated, taking into account the available irrigation water. Reduction of area under paddy and switching over to crops requiring less water are advocated. The situation in Thanjavur demonstrates the importance of formulating development programmes based on local planning approach to suit the local needs.