

## C H A P T E R    I V

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### IMPLEMENTATION    O F    I R D P

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## C H A P T E R    I V

### IMPLEMENTATION    O F    IRDP

The rural areas which constitute the very backbone of India are caught up in a vicious circle of poverty. And as we know, poverty is a formidable obstacle to development, be it social, economic or political.

The Government, since Independence and particularly, from the 60s has taken up poverty eradication programme on a priority basis.

Integrated Rural Development Programme is one of the several programmes, started by the Government of India after Independence to alleviate and ameliorate the plight of the rural poor. Its main objectives are to eliminate unemployment and underemployment, eradicate poverty in the rural areas and raise the standard of living of families above the poverty line on a lasting basis by providing them income generating assets and access to credit and other inputs. The target group consists of small and marginal farmers, agricultural and non-agricultural labourers, rural craftsmen and artisans, scheduled castes, scheduled tribes and others, who are socially and economically backward.

Many developments are involved in the implementation of this programme and drawbacks are also several. The implementation of

Poverty Eradication Programme indicates two related phenomenon, a lukewarm attitude by the block level bureaucracy to implement the programme due to lack of co-ordination between the developmental departments on the one side and lack of awareness on the part of rural poor to absorb the benefits from the special schemes which results in intermediaries appropriating a considerable portion of the benefits.

Since 1980-81, Integrated Rural Development Programme in Ankola taluk is being implemented. It covers almost all the villages of the taluk. It seems that the dairy business to be the choice of the beneficiaries to a greater extent. Due to some of the lacunas in the implementation, the programme has achieved only partial success. In order to understand the exact extent of the success of the programme, number of variables such as awareness regarding the programme, social and economic background, nature of benefits, extent of technical assistance, extent of utilisation, procedure and extent of loan re-payment, etc., are studied.

In this scheme four parties are involved, viz, the D.R.D.A., the B.D.O., the Bank, and the beneficiary. Each one has his own problem in IRDP with the other three parties. The beneficiary in the target group will have to be identified by the Block Development Officer (BDO). BDO sponsor the application and send it to the bank, for giving loan. The bank in turn, has to inform the District Rural Development Agency (DRDA) giving 15 days notice for the release of

subsidy. The loan amount and the subsidy will be released while implementing the scheme simultaneously for asset creation.

The relationship of the beneficiaries either with the banks or with block level departments is not direct. In between them, there is an intermediary, which may be an extension worker or village level worker who plays an important role in introducing the scheme, in delivering the benefits, in the utilisation of the scheme and in repayment of loan. Understanding this relationship is important, since this determines in a way, the success of the scheme. Various malpractices have been reported in the field like demanding bribe by an intermediary, etc. To know through whom the beneficiaries come to know about IRDP scheme, information has been collected from the respondents selected for the purpose of this study.

In the light of the explanation given about IRDP implementation in Anekal taluk, an analysis has been made to know the benefits the beneficiaries received from IRDP.

**[A]      AWARENESS REGARDING IRDP**

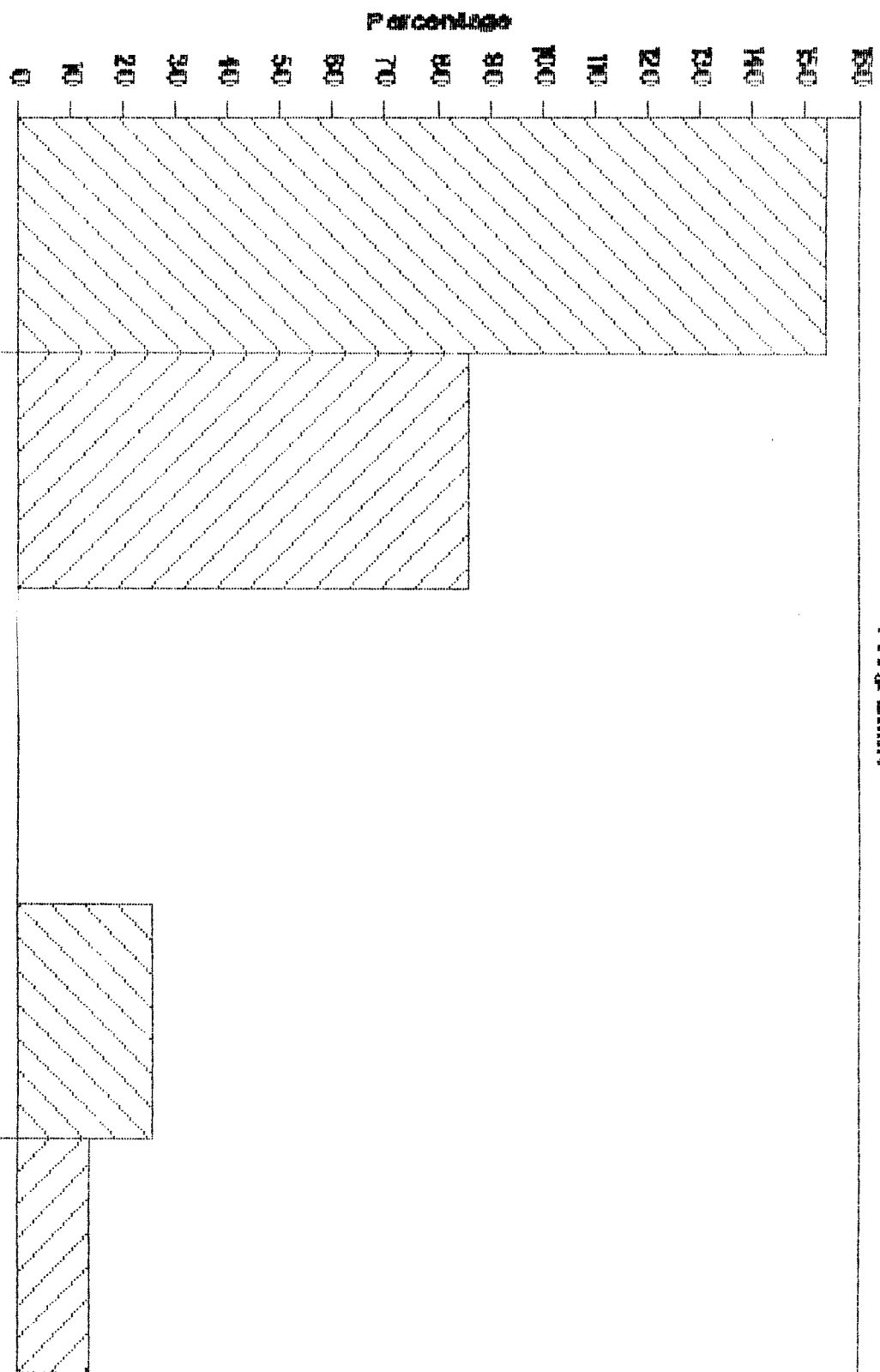
Awareness means the level of understanding, having the knowledge, etc. Awareness is important in everybody's life as the actions which one would take in his/her may depend upon the level of awareness. It is said that higher the level of awareness, higher would be the level of action. Further, knowledge will be useful when it is operative. When knowledge becomes operational, it would develop

skills in people. Hence, for the purpose of the study, we have taken knowledge and skill of the people in order to understand the level of awareness. Since it was difficult to measure skill, previous experience in the trade was taken as an indicator to understand the level of skill.

It was assumed that level of awareness regarding the Integrated Rural Development Programme is very important while studying its success in implementation. In order to understand the level of awareness of IRDP, the researcher has also identified number of sub-variables such as knowledge regarding the programme, knowledge regarding eligibility, the source from which the application is obtained, etc.

# *Knowledge About Economic Development*

**Programs**



The following table shows the distribution of the respondents according to their awareness of Government schemes.

**TABLE 4.1**

**KNOWLEDGE ABOUT ECONOMIC DEVELOPMENT PROGRAMME**

<b>SR.NO.</b>	<b>KNOWLEDGE OF ECONOMIC DEVELOPMENT PROGRAMME</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
1	Aware	154	86
2	Not aware	26	14
<b>TOTAL</b>		<b>180</b>	<b>100</b>

The table depicts that 86 percent of the respondents had knowledge about IRDP and 14 percent of the respondents did not have knowledge about IRDP. It can be said that the percentage of persons familiar with IRDP schemes are comparatively large, and only very few (14 percent) were not aware of the programme. It might be a cause of ignorance or illiteracy.

It is observed that many times the respondents were not aware of the Government programmes or schemes and the rules and regulations. If these persons get the benefit of these schemes, their income position will be tolerably better.

The distribution shows the source of information of the respondents regarding the IRDP schemes.

**TABLE 4.2**

**SOURCE OF INFORMATION**

SR.NO.	SOURCE OF INFORMATION	FREQUENCY	PERCENTAGE
1	Gramsevak	119	66
2	Village Accountant	49	27
3	Bank	6	3
4	Sarpanch	3	2
5	Self	3	2
<b>TOTAL</b>		<b>180</b>	<b>100</b>

The table shows that the source of information in case of 66 percent of the respondents was Gramsevak. 27 percent of them got the help to procure information from Village Accountant. The bank officials have provided information to 3 percent of them while 2 percent of the respondents were aware of the IRDP by themselves.

It can be concluded that the Gramsevaks who are the responsible persons at the Block level to enlist the information to the beneficiaries, he has played a significant role which is a healthy sign. Others have also helped them.



The following distribution shows the knowledge regarding eligibility for help.

**TABLE 4.3**

**KNOWLEDGE REGARDING ELIGIBILITY FOR HELP**

SR.NO.	KNOWLEDGE REGARDING ELIGIBILITY FOR HELP	FREQUENCY	PERCENTAGE
1	Yes	116	64
2	No	64	36
<b>TOTAL</b>		<b>180</b>	<b>100</b>

It was clear from the table that 64 percent of the respondents had knowledge about eligibility for help. Whereas, 36 percent of them were ignorant about the schemes, the reason might be lack of awareness, or ignorance or that they may not be interested in the programme.

In a study conducted on "Poverty allevation and IRDP" (Nageshwar Rao 1985), it was pointed out that the success of the programme to a great extent depends on the information diffusion through public meeting, participation and co-operation of service organisations which can play a major role in educating and enlightening the rural folk on benefits of IRDP.

Distribution of respondents according to the sources of obtaining the application forms.

**TABLE 4.4**

**SOURCES FROM WHERE APPLICATION FORMS WERE OBTAINED**

<b>SR.NO.</b>	<b>SOURCE OF APPLICATION FORMS</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
1	B. D. O. Office	138	77
2	Gramsevak	32	18
3	Village Accountant	6	3
4	Bank	4	2
<b>TOTAL</b>		<b>180</b>	<b>100</b>

The table shows that, 77 percent of the respondents had received the application forms from the B.D.O., 18 percent from Gramsevak, and 3 percent and 2 percent from Village Accountant and Banks respectively.

It was felt that, if Gramsevak could distribute the forms the needy person need not go to the B.D.O. Office, sacrificing a day's wages.

It can be concluded that, the Gramsevaks who are the local arm of the extension service system of the Government and who were supposed to look after the various schemes intended for the development of the poor families in their respective blocks, need to improve the functional effectiveness.

Distribution of respondents according to their previous experience is given below.

**TABLE 4.5**

**PREVIOUS EXPERIENCE OF RESPONDENTS**

<b>SR.NO.</b>	<b>PREVIOUS EXPERIENCE</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
1	To some extent	135	75
2	To a great extent	33	18
3	Not at all	12	7
<b>TOTAL</b>		<b>180</b>	<b>100</b>

The above table shows that only 18 percent of the beneficiaries had previous experience and skill to a great extent in the area in which they sought assistance. Majority of them (75 percent) responded that, they had experience only to some extent in the area in which they sought assistance, and 7 percent of the beneficiaries had no experience in the area in which they wanted assistance.

In Anekal taluka, dairy business is very popular and the infrastructure, including marketing and other services are found to be good. Therefore, most of the people especially from the lower income strata have some experience in rearing milch animals. Hence the selection of the beneficiaries are found to be in accordance with popular will, available skill and feasibility of the scheme.

Official insistence for adopting IRDP scheme was enquired and the information is tabulated below.

**TABLE 4.6**

**OFFICIAL INSISTANCE**

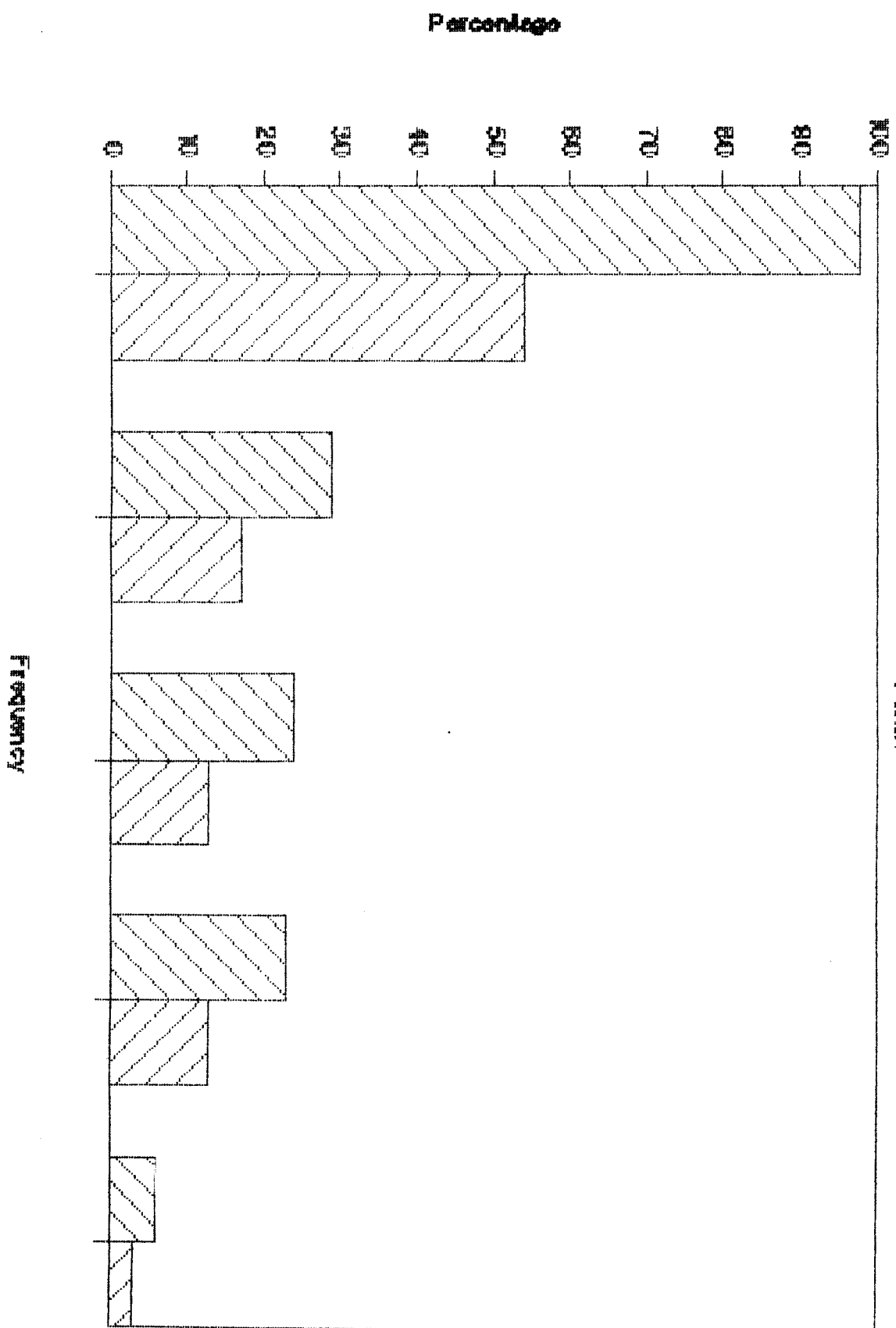
SR.NO.	OFFICIAL INSISTANCE FOR IRDP SCHEME	FREQUENCY	PERCENTAGE
1	To some extent	98	55
2	To a great extent	81	44
3	Not at all	1	1
TOTAL		180	100

The above data shows that majority (55 percent) of the beneficiaries responded that to some extent, they were being insisted by the officials for taking up the scheme. 44 percent of respondents maintained that the officials insisted to take up the scheme to a great extent, only 1 percent said that nobody insisted for the scheme.

Even though training facilities could be provided to the beneficiaries under IRDP, one fact is clear that for the effectiveness of the scheme, the official through whom the benefits of the scheme is implemented in the village should have a positive outlook and supporting role.

# Help Taken To Fill The

Form



Distribution of respondents according to help taken in filling the forms is depicted in the table below.

**TABLE 4.7**

**HELP TAKEN TO FILL THE FORMS**

<b>SR.NO.</b>	<b>HELP TAKEN TO FILL FORMS</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
1	Gramsevak	98	54
2	Village accountant	29	17
3	Bank officials	24	13
4	Others	23	13
5	Self	6	3
<b>TOTAL</b>		<b>180</b>	<b>100</b>

From this table, it is found that majority (54 percent) of the respondents have taken help to fill the forms from Gramsevak. While, 17 percent took help from village accountants. About 13 percent beneficiaries have taken help from bank officials and others respectively. Only 3 percent respondents did not take any help in filling up the forms.

The data shows that majority (97 percent) of the beneficiaries had to depend on others for filling up forms. This is natural because majority of them were illiterates.

The knowledge about IRDP was cross tabulated with the age group of the respondents and the results are produced below.

**TABLE 4.8**  
**AGE AND KNOWLEDGE OF IRDP**

AGE (Yrs)	KNOWLEDGE ABOUT IRDP	NO KNOWLEDGE ABOUT IRDP	TOTAL	PERCENTAGE
26 - 30	17 (77)	5 (23)	22	100
31 - 40	30 (86)	5 (14)	35	100
41 - 50	45 (86)	7 (14)	52	100
Above 50	62 (87)	9 (13)	71	100
	151	26	180	

(Figures in parentheses indicate row percentage)

The above table reveals that almost in all the age groups the respondents are aware about the IRDP scheme in majority. Only in the younger age group of 26 to 30 years there are more respondents who do not have the knowledge about IRDP scheme.

The analysis shows the knowledge increases with increase in age. The older people seem to look around in the village and acquire information on various issues. Whereas, the younger ones are more ambitious and would be dreaming of seeking their fortune outside the village setup. Hence, we see comparatively more people in the lower age group to be unaware of the IRDP scheme.



[B] BENEFITS UNDER IRDP

The benefits derived from the programme were in the form of materials (kind), which would help the beneficiaries to use the productive assets successfully to increase their income and bring them above the poverty line.

Inorder to understand the nature of benefits received under IRDP, the researcher has studied items such as, nature of help received, reasons for choosing the milching animals, quality of animal received, and option for choosing the benefits.

Distribution of respondents according to their benefits sanctioned is illustrated in the following table.

**TABLE 4.9**

**BENEFITS SANCTIONED**

SR.NO.	PROJECT SANCTIONED	FREQUENCY	PERCENTAGE
1	1982	14	8
2	1983	1	1
3	1984	8	4
4	1985	15	8
5	1986	34	19
6	1987	28	16
7	1988	57	31
8	1989	23	13

It was clear from the table that 40 percent of the respondents have taken loan during the year 1982-86. Whereas, 60 percent of them availed during 1987-89. It means majority of them got IRDP benefit just three years back.

The following table shows the nature of benefit obtained by the respondents.

**TABLE 4.10**

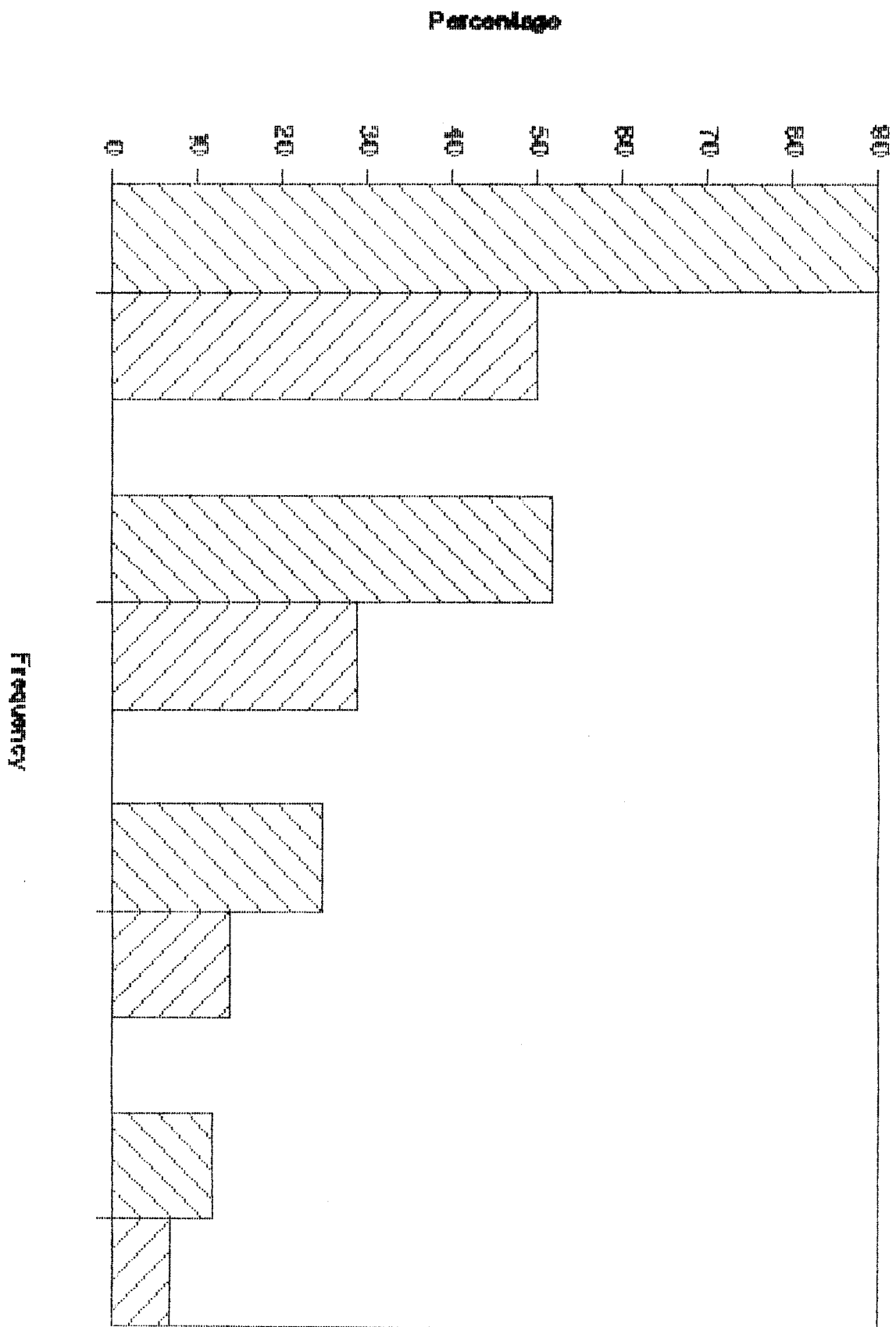
**NATURE OF BENEFIT OBTAINED**

<b>SR.NO.</b>	<b>NATURE OF BENEFIT</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
1	Cow	174	96
2	Buffalo	4	2
3	Bullock and Bullock cart	1	1
4	Petty shop	1	1
<b>TOTAL</b>		<b>180</b>	<b>100</b>

The table shows that 96 percent of the respondents received cows, 2 percent of them received buffaloes, 1 percent each received bullock carts and petty shop.

It can be concluded that dairy business is most popular among the beneficiaries.

# Reasons



The researcher was interested in knowing the reason as to why most of the respondents selected milch cattle. Hence, it was discussed with them and their responses are presented below.

**TABLE 4.11**

**REASONS FOR CHOOSING MILCH COWS**

<b>SR.NO.</b>	<b>REASONS</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
1	Better marketing facilities	90	50
2	Easy maintenance	52	29
3	Forced by officials	25	14
4	Had previous experience	12	7
<b>TOTAL</b>		<b>180</b>	<b>100</b>

The table shows that 50 percent of the respondents had chosen milch cows because of better marketing facilities. Easy maintenance was the reason given by 29 percent of the respondents for their choice, while 14 percent were forced to accept them due to the force by officials and 7 percent of them chose it as they were experienced in the maintenance of milch cattle.

It was found that majority of the respondents were landless agricultural labourers. Having a pair of cows would supplement their income and also it is profitable as the yield of cows are higher than that of the buffaloes.

Besides this, owing to the nature of their job as agricultural labourers they are in a position to easily maintain and feed the cows and hence this benefit is best suited to them. Also a cow will supplement their otherwise meagre diet.

Distribution of the respondents depending upon the quality of animals that they received.

**TABLE 4.12**

**QUALITY OF THE ANIMALS RECEIVED BY THE RESPONDENTS**

SR.NO.	QUALITY OF ANIMAL RECEIVED	FREQUENCY	PERCENTAGE
1	Good breed animals	170	96
2	Not good breed animals	8	4
TOTAL		178	100

It is clear from the table that, majority (96 percent) of the respondents got good quality animals and only 4 percent of the beneficiaries failed to receive good breed animals.

For those that failed to receive good animals it may just be an unfortunate incident or perhaps a hasty purchase made by them.

Distribution of the respondents depending upon the schemes that they opted from the IRDP schemes.

**TABLE 4.13**

**OPTION OF THE BENEFICIARIES**

SR.NO.	OPTION	FREQUENCY	PERCENTAGE
1	Cow	131	73
2	Petty shop	18	10
3	Bullock cart	14	8
4	Cycle shop	9	5
5	Poultry farm	8	4

As shown above 73 percent of the respondents were interested in getting cows. 10 percent wanted to start petty shops, while 8 percent of them were interested in getting bullocks and bullock carts, 5 percent in cycle shops and 4 percent of the beneficiaries wished to start a poultry farm.

It can be concluded that only 73 percent were allowed to choose their option (as is obvious from the table 4.10 as compared with table 4.13). In other cases the IRDP officials preferred to give cows



only. Because, according to them it is very profitable and easy to maintain cows.

Sometimes it is found that the beneficiaries require guidance, as many of them opt for schemes without having the know-how and assessing the feasibility of the scheme in thier own context. In such cases it becomes a essential duty of the officials to guide them and make them realise the pros and cons of the schemes and what is best for them.

C] UTILISATION OF THE SCHEME

The success of implementation of any scheme for rural development depends upon the proper utilisation of the scheme.

In the present study, the majority of the beneficiaries were illiterates. Hence a follow up is required, not only to get first hand information about the utilisation of the assets but also for the purpose of imparting proper information for the utilisation of the assets.

Therefore, the researcher has attempted to know the extent of utilisation of the scheme, by studying the current status of the assets and the satisfaction of the beneficiaries regarding the scheme. The researcher has also tried to correlate the income status and the utilisation of the scheme and whether the beneficiaries are further interested in second assistance, etc.

Distribution of the respondents according to the utilisation of the scheme.

**TABLE 4.14**

**UTILISATION OF THE SCHEME BY THE RESPONDENTS**

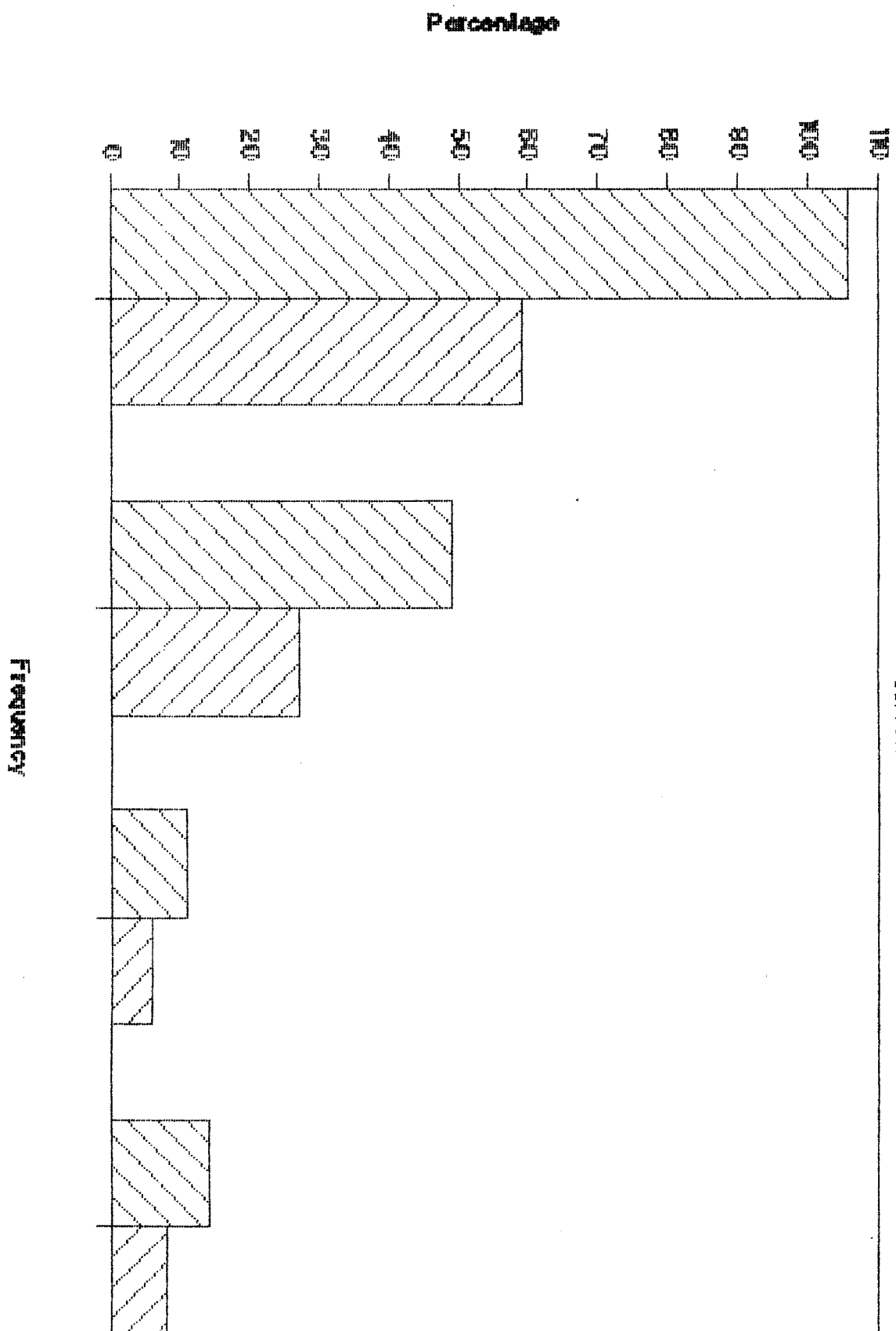
<b>SR.NO.</b>	<b>UTILISATION OF THE SCHEME</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
1	Utilised	131	73
2	Not utilised	49	27
<b>TOTAL</b>		<b>180</b>	<b>100</b>

It was found that 73 percent of the respondents had utilised the scheme properly and 27 percent of them had not utilised the scheme properly. The reason may be either they get a very low income or have maintenance problem, etc.

The success of implementation of various schemes for rural development depends upon proper utilisation of the scheme. The concerned officers should probe into the causes of mis-utilisation and help the respondents in overcoming the difficulties experienced by them.

# *Current Status Of The*

Appendix



Distribution of the respondents according to the current status of the assets.

**TABLE 4.15**

**CURRENT STATUS OF THE ASSETS**

SR.NO.	CURRENT STATUS OF ASSETS	FREQUENCY	PERCENTAGE
1	Intact	106	59
2	Asset sold	49	27
3	Partially perished	11	6
4	Asset totally perished	14	8
<b>TOTAL</b>		<b>180</b>	<b>100</b>

The above distribution shows the current status of the assets. In this table 59 percent of the respondents had maintained their assets properly. Whereas, 27 percent of them sold their asset, the asset was partially perished in case of 6 percent and it was totally perished in the case of the remaining 8 percent.

Although majority of beneficiaries utilised the benefits they received, a large number misused the assets. The major flaw in the scheme was failure in selecting the right and deserving beneficiary and lack of proper follow up. Unless these two aspects are controlled the mis-utilisation rate would continue to remain in all the schemes of the Government.

The following cross tabulation shows income and current status of the asset accrued by the beneficiaries.

TABLE 4.16

INCOME AND CURRENT STATUS OF THE ASSETS

INCOME IN RS.	INTACT	PARTIALLY PERISHED	TOTALLY PERISHED	ASSET SOLD	TOTAL
800 - 1000	7 (39)	3 (17)	3 (17)	5 (27)	18 (100)
1001 - 3000	63 (51)	6 (5)	10 (9)	44 (35)	123 (100)
3001 - 4000	32 (91)	2 (6)	1 (3)	-	35 (100)
4001 - 5000	4 (100)	-	-	-	4 (100)
<b>TOTAL</b>	<b>106</b>	<b>11</b>	<b>14</b>	<b>49</b>	<b>180</b>

The table shows that 39 percent of the respondent's assets were intact in the income group of Rs. 800 - 1000 which constitutes the minimum among all the income groups.

In the income group of Rs. 1001 - Rs. 3000, 51 percent of the respondents had their assets intact; 91 percent of the respondent's assets were intact in the income group of Rs. 3001 - Rs. 4000 and all the assets were quite healthy of all the respondents in the income group of Rs. 4000 - Rs. 5000.

From the above table one fact is quite clear that there is a chance of the asset remaining intact and viable as the income level of the families goes up. Possibly due to lack of funds for maintenance of the assets the beneficiaries may have neglected their assets which has led to their partial or total perishment. Also it is observed that in the two lower income groups a good percentage of the respondents have sold their assets, which may again be due to lack of funds for their maintenance or for any other necessities which has forced them into selling the asset.

There is also a possibility that the assets could have perished within a short span of time, if adequate support is not given to the beneficiaries. This may be due to the negligence of the officers, who perhaps had no anxiety to see what happens after the loans are disbursed.

Therefore, the IRDP authorities are expected to be more vigilant and more follow up is required and proper advice given to the beneficiaries.

Distribution of the respondents according to their satisfaction with the scheme is represented in Table 4.17 below.

**TABLE 4.17**

**SATISFACTION WITH THE SCHEME**

<b>SR.NO.</b>	<b>SATISFACTION WITH SCHEME</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
1	Satisfied	120	67
2	Dis-satisfied	60	33
<b>TOTAL</b>		<b>180</b>	<b>100</b>

The above table shows that 67 percent of the respondents were satisfied with the IRDP scheme and 33 percent were not satisfied. Majority of them were happy since they were benefited by the scheme and were able to look after the families as well as the assistance available. Whereas, the rest respondents were dissatisfied because the assets they received were not intact or partially defective.

On further enquiring, it was found that the majority of these assets were intact and those who have procured the present assets have utilized them to the maximum and are intending to get additional assistance in the form.



[D]      REPAYMENT OF LOAN

The study also casts light on the repayment level of the beneficiaries, since it is one of the most important indicators in assessing the success of any economic programme.

In Integrated Rural Development Programme scheme, generally the repayment schedule may extend over a period of 3 to 5 years.

The following table depicts the distribution of respondents by procedure of repayment.

**TABLE 4.18**

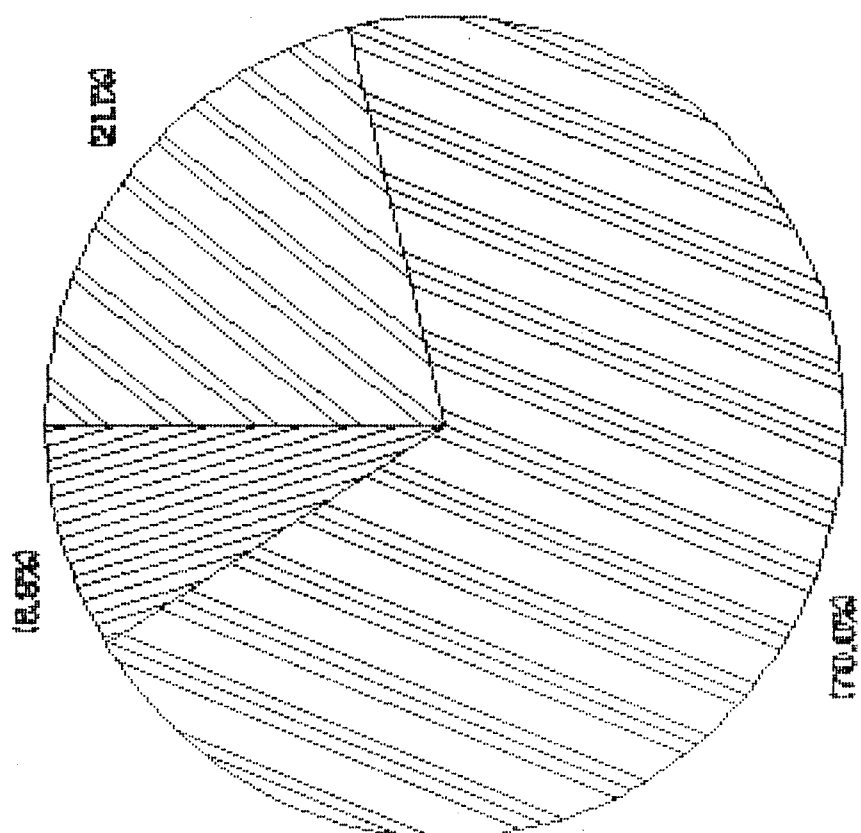
SR.NO.	PROCEDURE FOR REPAYMENT	FREQUENCY	PERCENTAGE
1	Yearly	40	22
2	Monthly	103	58
3	Quarterly	26	14
4	Half yearly	11	6
<b>TOTAL</b>		<b>180</b>	<b>100</b>

Majority (58 percent) of the beneficiaries opted to repay the loan taken on a monthly basis. Whereas, 22 percent were paying on a yearly basis. A few of them (14 percent and 6 percent) were repaying on a quarterly and half-yearly basis respectively.

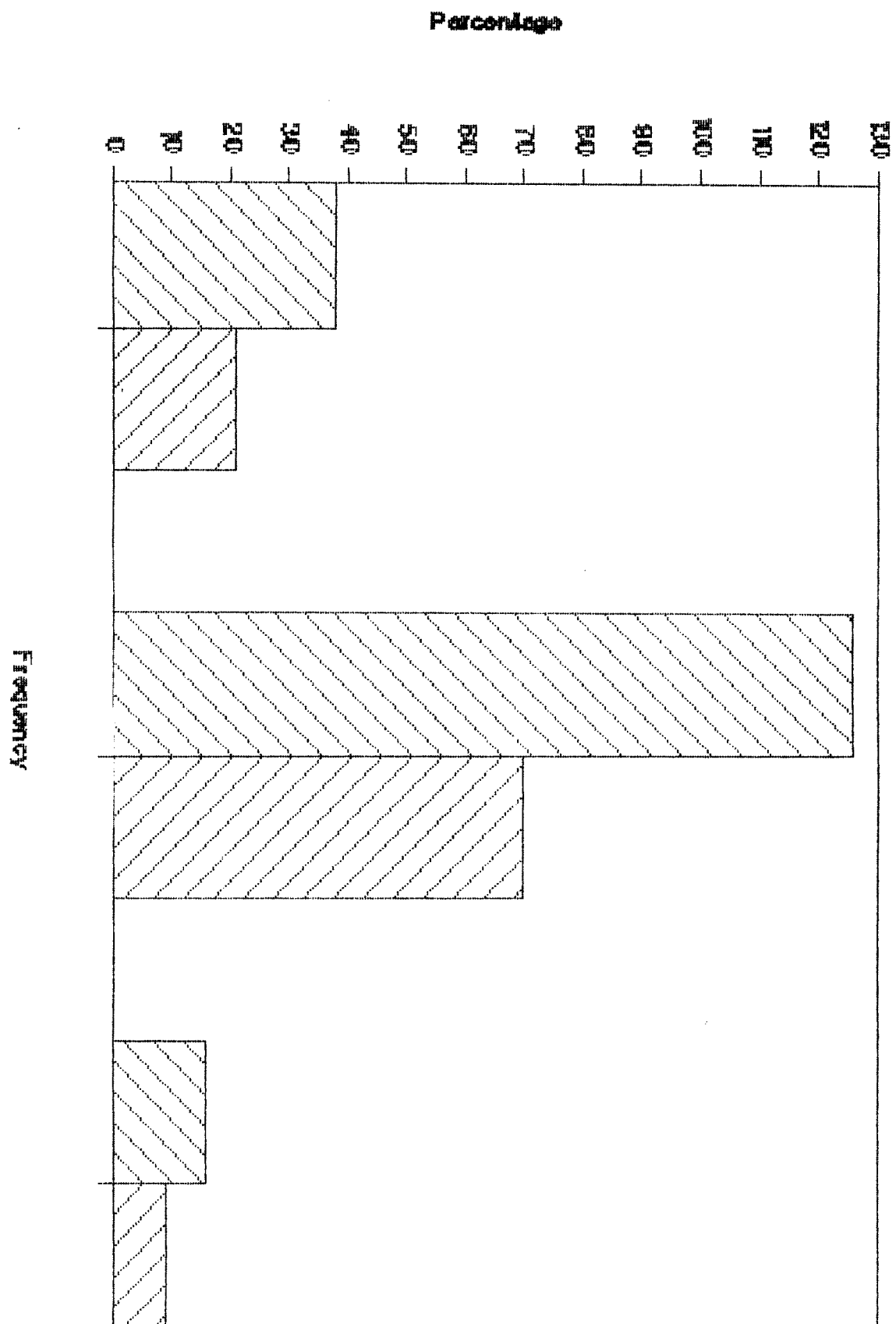
Most of the beneficiaries received milch animals and the marketing is done through the co-operative society. Therefore, the repayment was linked through co-operative society and the society settles the accounts on a monthly basis. Hence, majority of the beneficiaries found it, feasible to schedule their repayment on a monthly basis.



### *Extent of Loan Repayment*



# *Extent of Loan Repayment*



Efforts were also made to understand the extent of repayment. The following table shows the distribution of respondents about the extent of loan repayment.

**TABLE 4.19**

**EXTENT OF REPAYMENT**

<b>SR.NO.</b>	<b>EXTENT OF REPAYMENT</b>	<b>FREQUENCY</b>	<b>PERCENTAGE</b>
1	Fully	38	21
2	Partially	126	70
3	Not at all	16	9
<b>TOTAL</b>		<b>180</b>	<b>100</b>

The data in the above table shows that majority (70 percent) of the respondents have repaid their loans only partially. Only 21 percent of the respondents have paid the entire amount of loan and obtained the second assistance as well. Whereas, 9 percent of the respondents have not at all repaid the loan. If proper facilities such as veterinary help, fodder, etc., are available, the repayment level may go up.

The following cross tabulation gives an idea of projects sanctioned and the extent of loan repayment.

**TABLE 4.20**

**PROJECT SANCTIONED AND EXTENT OF REPAYMENT**

YEAR	FULLY	PARTIALLY	NOT AT ALL	TOTAL
1982	1	13	-	14
1983	-	1	-	1
1984	-	4	4	8
1985	4	7	4	15
1986	7	26	1	34
1987	7	21	-	28
1988	10	40	7	57
1989	9	14	-	23
<b>TOTAL</b>	<b>38</b>	<b>126</b>	<b>16</b>	<b>180</b>

The yearwise distribution of the projects sanctioned and the extent of repayments made by the beneficiaries shows that 142 beneficiaries obtained the loan during the last four years (1986-1989). Among them 23 percent of the beneficiaries have fully paid, 71 percent are in the process of repayment of their loan and only 5 percent of the beneficiaries did not repay the loan so far.

As per the Integrated Rural Development Programme, the loan amount should be repayed in five years. At the time of collection of data, most of the beneficiaries were however, continuing their repayment of loan and maintaining the repayment schedule.

Hence one can say that the repayment of the loans in these seven village\$ under the present study, is satisfactorily.

[E]      PRACTICAL DIFFICULTIES

It is observed that certain difficulties were faced by the IRDP beneficiaries at village level due to ignorance, illiteracy, etc. It may also be due to some other factors such as, lack of follow-up, failure in conducting information meetings by the officials at the village level, etc.

In order to understand the practical problems faced by the people in the seven villages under pre-sent investigation, an enquiry was made in the areas such as problems in getting the forms, difficulties in filling up the forms, problems in marketing facilities, supplementary income, etc.



Distribution of the respondents according to their difficulties in obtaining and filling up of the application forms is depicted in the following table.

**TABLE 4.21**

**DIFFICULTIES IN OBTAINING & FILLING APPLICATION FORMS**

RESPONSE	DIFFICULTIES	NO DIFFICULTIES	TOTAL
In getting form	2 (1)	178 (99)	180 (100)
In filling form	58 (32)	122 (68)	180 (100)

(Figures in parentheses indicate row percentage)

The above table shows that the IRDP beneficiaries by and large do not have any difficulties in both, getting the forms and filling up the forms.

It is observed that 99 percent of the beneficiaries do not face any difficulties in getting the forms whereas, 1 percent face some or the other kind of difficulties.

In the same way 68 percent respondents had no difficulties in filling the forms. However, 32 percent respondents faced in filling the forms.

On further probing into the nature of difficulties, it was noted that some of the difficulties in filling the application forms were either due to ignorance, illiteracy or they were afraid to meet the Block Development Officer for the clarification since they considered their status to be very low.

It was felt that the officers should have some arrangement, by which they can contact concerned people, who may not come to the Government offices and is available the beneficiaries to solve their difficulties.

The distribution of respondents according to their difficulties in getting application sanctioned is represented in Table 4.22 below.

**TABLE 4.22**

**DIFFICULTIES IN GETTING APPLICATION SANCTIONED**

SR.NO.	DIFFICULTIES IN SANCTIONING LOAN RESPONDENTS	PERCENTAGE
1	No difficulties	177 98
2	Some difficulties	3 2

The above table shows that majority (98 percent) of the respondents had no difficulties in getting application sanctioned. Only 2 percent of the respondents had some difficulties in getting application sanctioned. However, the researcher further enquired about the bribe they had to give for getting the application sanctioned and the data is given below.

Distribution of the respondents who have bribed the officials in getting their loan sanctioned is shown in the following table.

**TABLE 4.23**

**EXTENT OF BRIBING FOR LOAN SANCTIONING**

SR. NO.	RESPONSE	RESPONDENTS	PERCENTAGE
1	Not bribed	175	97
2	Bribed	5	3

It is noticed from the responses of the IRDP beneficiaries from the seven villages under present study that 97 percent beneficiaries have not given bribe in any form to the IRDP and concerned officials in getting their loan sanctioned. Whereas, 3 percent respondents have stated that they had to give bribe for getting their loan sanctioned.

Efforts were also made by the researcher to understand whether any additional investment were needed to be made by the IRDP beneficiaries in order to make the IRDP scheme viable. This is shown in the following table.

Distribution of respondents according to their supplementary investment is shown in the following table.

**TABLE 4.24**

**SUPPLIMENTARY INVESTMENT OF THE BENEFICIARIES**

SR.NO.	EXTRA INVESTMENT	FREQUENCY	PERCENTAGE
1	No extra investment	157	88
2	Rs. 101 - 200	14	7
3	Rs. 201 - 500	4	2
4	Rs. 501 - 1000	5	3
<b>TOTAL</b>		<b>180</b>	<b>100</b>

It was found that majority (88 percent) of the respondents did not put any extra investment in the area of benefit received. Whereas, 12 percent of them stated that they had to put extra investment to the extent of Rs. 101 to Rs. 1000.

Although, the loan sanctioned was sufficient in majority cases, some beneficiaries have put in extra investment to fulfil the infrastructural facilities such as maintainance of fodder and veterinary facilities. Marketing facility is an important aspect in any business in order to make it success. Attempts were made to understand the adequacy of marketing facilities available to the beneficiaries. This is shown in the following table.

Table 4.25 shows the distribution of respondents according to the marketing facilities existing in the villages.

**TABLE 4.25**

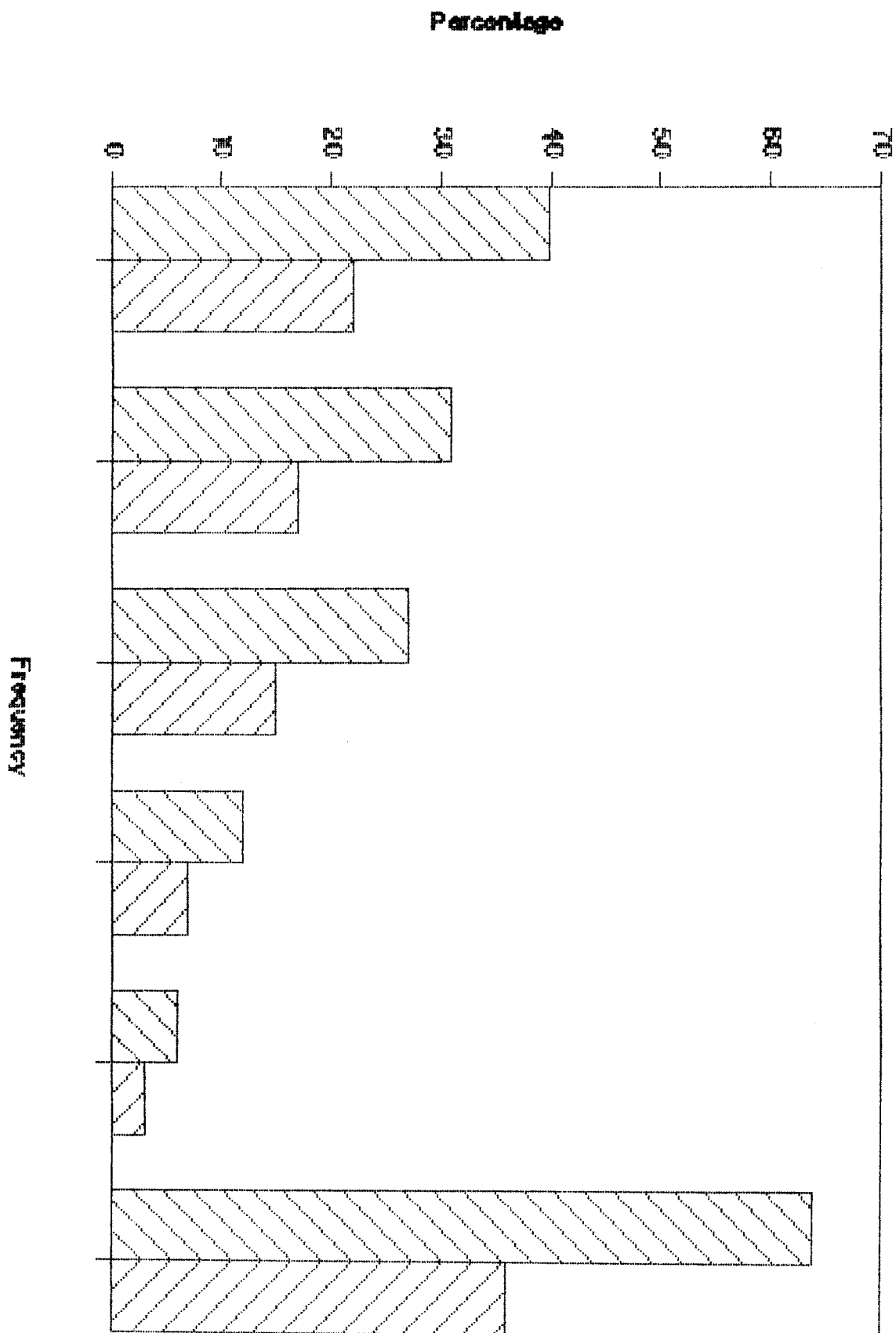
**MARKETING FACILITIES**

SR.NO.	MARKETING FACILITIES	FREQUENCY	PERCENTAGE
1	Adequate	10	6
2	Somewhat adequate	134	74
3	Inadequate	36	20
<b>TOTAL</b>		<b>180</b>	<b>100</b>

It is observed from the table that in majority cases (74 percent), the marketing facilities were somewhat adequate, only in 20 percent cases the beneficiaries reported that the marketing facilities were inadequate. On the other hand, only 6 percent respondents claimed that the existing marketing facilities and infrastructure is adequate to conduct their business in the village.

Although, there were some facilities for marketing in most of the cases, few experienced certain difficulties. This may be due to some of the villages did not have marketing facilities and had to go to other villages for selling their produce.

# Suggestions



The distribution of the respondents according to their suggestions about the IRDP scheme is shown in the following table.

**TABLE 4.26**

**RESPONDENTS SUGGESTIONS ABOUT IRDP SCHEME**

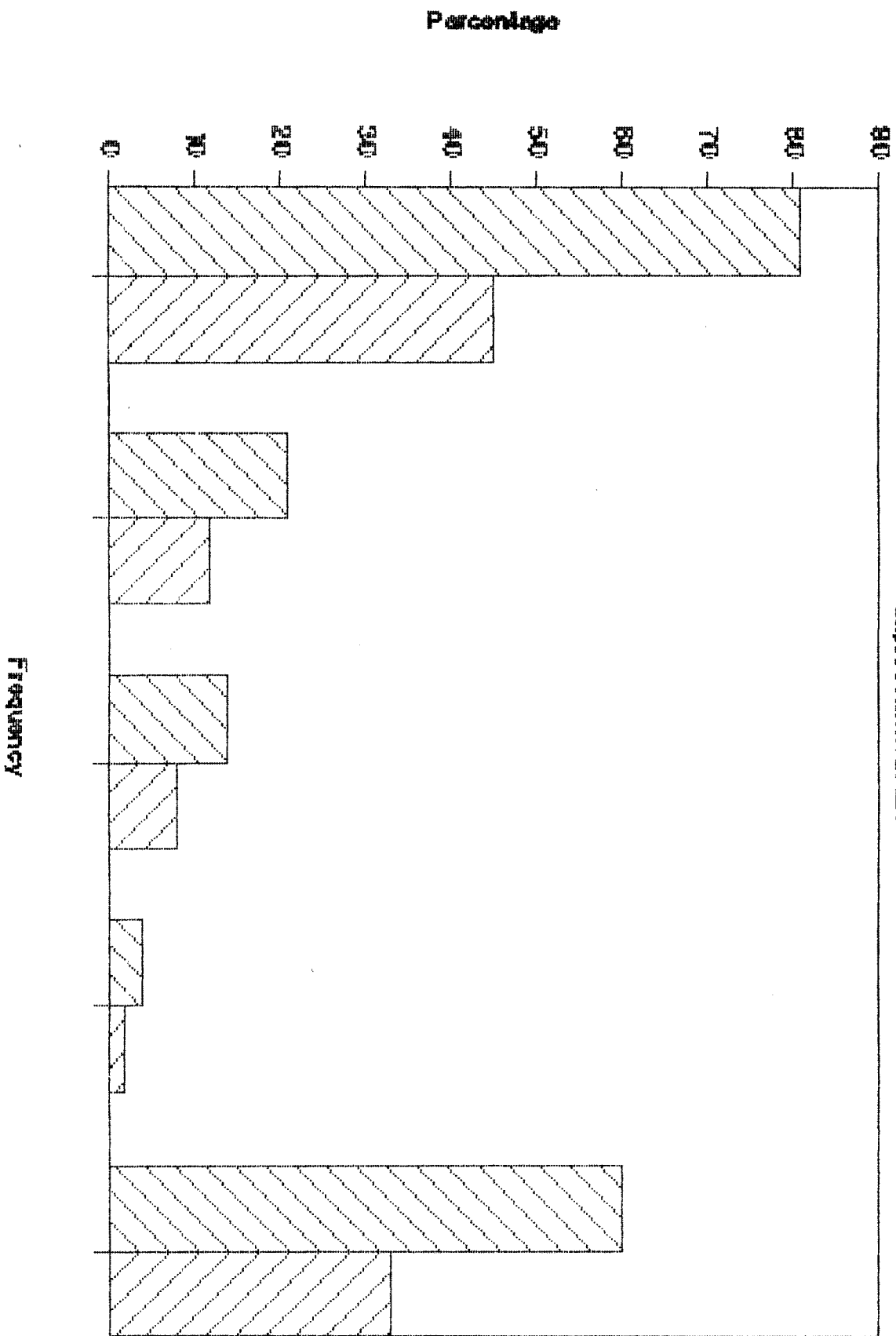
SR.NO.	SUGGESTIONS	FREQUENCY	PERCENTAGE
1	No suggestion	64	36
2	Maintenance should be provided	40	22
3	Interest rate be reduced	31	17
4	Loan amount be increased	27	15
5	Shelter be provided	12	7
6	Need more subsidy	6	3

When asked for suggestions to the beneficiaries about IRDP scheme, a large number (36 percent) of respondents did not give any suggestions. However, 64 percent respondents gave various suggestions such as, maintenance should be provided, reduction in the interest rate on loan, loan amount should be increased, shelter should be given, and provision of more subsidy. Among those who gave suggestions majority had suggested for giving maintenance such as <sup>e</sup> veterinary facilities, feed/fodder and maintain the milch animals in good condition.



The researcher also made efforts to understand an overall impression about the improvement in the quality of life of the beneficiaries. Questions were asked to get the opinion of the beneficiaries about what they think of the improvements.

*The Graph Showing The Improvement in Life*



The following table shows the distribution of respondents for improvement in their life.

**TABLE 4.27**

**IMPROVEMENT IN LIFE OF RESPONDENTS**

SR.NO.	IMPROVEMENT IN LIFE	FREQUENCY	PERCENTAGE
1	Improved family condition	81	45
2	Economic change	21	12
3	Improved to some extent	14	8
4	Social change	4	2
5	No change	60	33
<b>TOTAL</b>		<b>180</b>	<b>100</b>

The table shows that, the extent of impact on the socio-economic condition of the respondents. The standard of living was improved in case of 45 percent of the beneficiaries, while 12 percent admitted to getting more income. On the other hand, 8 percent felt that their economic condition was improved only to some extent, 2 percent opined that there was a social change and 33 percent felt that there was no change. Hence, it is quite clear from the data that majority of them felt that there was some improvement in their life although this may not be up to the desirable level.