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INTRODUCTION

STATEMENT OF THE PROBLEM

Integrated Rural Development Programme (IRDP) which has been the outcome of a historical evaluation in the field of rural development plan process is now being implemented to bring the rural poor above the poverty line as well as general economic welfare of the rural masses.

Integrated Rural Development Programme is a centrally sponsored scheme with the funding shared by the State and Central Governments on a 50 : 50 basis.

The IRDP is the latest in the series of a number of Rural Development Programmes envisaged by the Govt. and at present they are making a comprehensive attempt in identifying the rural poor and providing them the necessary package for development inputs including infrastructures with the objective of generating more income and employment opportunities and raise the rural poor above the poverty line.

The present study deals with the implementation of IRDP programmes and policies for rural development in selected villages of Anekal Taluka in Bangalore District of Karnataka State.

RURAL DEVELOPMENT PROGRAMME BEFORE INDEPENDANCE

Before Independence, the foreign rulers concentrated their efforts on the urban areas only and the rural areas were merely looked upon as suppliers of cheap labour and agricultural produce. The Colonial rulers merely wanted to keep their administrative edifice intact and wanted the Indian economy to be sub-servient to the British economic interests. Naturally, rural areas received sparse attention except through distribution of Takavi loans which again were never a part of well designed programme of rural development. Fortunately, where the Government was neglecting its responsibility for rural development, public leaders were in their own limited way, trying hard for rural upliftment. Mahatma Gandhi had declared that political emancipation had no meaning unless it lifted the people from poverty and ignorance. He enunciated 13 point programmes of rural development involving basic education, Village Industries, Khadi and other minimum requirements of the rural areas to improve the quality of the life there¹.

Several programmes were undertaken in the past to achieve the objectives of rural development and modernise our villages. The more well known among them were,

- (1) Intensive rural development activities carried out at Sevagram and the Sarvodaya centres in the Bombay State.
- (2) Dr. Spanler Hatch of Y.M.C.A. at Marathandem in 1921.
- (3) Ravindranath Tagore at Shantiniketan in 1922.

- (4) F. L. Brayne in Gurgaon District in Punjab in 1927.
- (5) V. T. Krishnamachari in the former Baroda State in 1927.
- (6) Firaka development in Madras in 1946.
- (7) Experiment to build up community centres for refugees at Nilokheri in Punjab in 1947.
- (8) Pilot Project at Etava and Gorakhpur in the U. P. under the inspiration of Albert Meyers in 1948.

There early programmes towards community development initiated in the Pre-independence period provided a broad framework for undertaking such kind of programmes in the post-independence period. A great significance was attached to these programmes because they provided sound conceptual footing to undertake specific programmes for the less developed, needy and downtrodden masses of the society.

While these programmes have recorded appreciable achievements, they have suffered from many handicaps such as flaws in the implementation process because of lack of dedicated and committed implementing machinery and pressure from the relatively well-to-do and influential sections of the population. So these piecemeal programmes were not clear-cut, well thought out and had no common philosophy throughout these programmes.

The "Grow More Food Enquiry Committee" headed by V. T. Krishnamachari, who won the laurel in Baroda Project, had designed

the blue print of the future programme of community development. Subsequently, having obtained green signal from the Government, the Planning Commission incorporated the programme of community development in the First Five Year Plan with these words :

"Community development is the method and rural extension is the agency, while the First Five Year Plan seeks to initiate a process of transformation of the social and economic life of the villages²."

RURAL DEVELOPMENT PROGRAMME AFTER INDEPENDENCE

After the independence, the Government of India has realised the importance of Rural Development as more than 80 percent of her population lives in rural areas. It is all-round development of the rural areas with special emphasis on the weaker section of the rural population especially, the small farmers, landless labourers, rural artisans, etc.

There are several programmes, which were undertaken in the past, to achieve the objectives of the rural development. So the community development programme is one of the programmes after the Independence, which was launched on October 2, 1952. The objective of which was to review and revitalise the social, economic, political and cultural life of the villagers with the help of intelligent and active participation of the rural people. Social scientists have conceived the community development in the following four ways.

- a) As a process of change, through which people pass from one stage to another.
- b) As a method, which seeks to direct the process to achieve certain end,
- c) As a programme, with a focus on accomplishing certain activities concerning the welfare of the people with the help of subject material specialist, and
- d) As a movement, with an ideological content.

The objectives of the community development programme are inumerated below.

- [1] Area development with a minimum all-round progress.
- [2] Self-help programme, people's participation being the essential feature, and
- [3] Development of the whole community with special emphasis on the weaker and the under-privileged sections.

COVERAGE OF THE PROGRAMME

The community development programme covered all aspects of rural life, namely, agriculture, rural industries, education, housing, health, recreation, etc.

Till 1974, there were 5,123 community development blocks. These covered 46.89 crores of population, 5.6 lakhs of villages and

31.6 lakh square miles of area³. The Fourth Evaluation Report of 1957, divided the programme activities into following four programmes.

- * Construction Programmes with pakka roads, etc.
- * Irrigation Programmes with wells, pump sets, etc.
- * Agricultural Programmes with soil conservation, etc.
- * Institutional Programmes with youth clubs, vikas mandals, demonstration, etc.

PERFORMANCE OF THE PROGRAMME

The initiative of the people in development work is still lacking. The objectives are partially achieved. The true spirit underlying the programme is not achieved.

NATIONAL EXTENSION SERVICE

Extension work and community programme will run concurrently. The only difference being that the former, which is being restricted in scope, will cover a wider region, while the later aiming at all-round development will concentrate on particular areas.

BENEFITS

Benefits derived at the time of the creation of village assets are mostly in terms of kind and all the activities. Programmes mostly fall in self-employment. The National Extension Service Programme creates potentialities for employment, both in the field of skilled and unskilled work.

According to Evaluation Committees, the failure of community development programme in essence is due to one or more of the factors such as ignorance, lack of will on the part of personnel, faulty organisational principles, fatalism of the vast bulk of the people, lack of technical and social skills.

The Balwantrai Committee Report is critical of the structural foundation of the community and administration. According to the Report,

"..... admittedly, one of the least successful aspects of the community development and National Extension Service Work is its attempt to evoke popular initiative. We have found that few of the local bodies at a level higher than the Village Panchayat have shown any enthusiasm or interest in this work and even the Panchayats have not come into the fields to any appreciable extent. An attempt has been made to harness local initiative through the formation of ad-hoc bodies mostly with the nominated personnel and invariably advisory in character. These bodies have not given indication of durable strength nor the leadership necessary to provide the motive force for continuing the improvement of economic and social conditions in rural areas. So long as we do not discover or create a representative and democratic institution which will supply the local interest, supervision and care necessary to ensure that expenditure of money upon local objects conforms with the needs and wishes of the locality, invest it with adequate power and assign to it appropriate finance. We will never be able to evoke local interest and local initiative in the field of development⁴".

SMALL FARMERS DEVELOPMENT AGENCY & MARGINAL FARMERS AGRICULTURAL
LABOURER [S.F.D.A. & M.F.A.L.]

In the early years of planning, the National Extension Service (N.E.S.) blocks were thought of as an ideal institutional arrangement for the comprehensive development of rural areas. This programme did not succeed to the desired level in ensuring economic gains to the weaker sections in the rural areas. Similarly, the Intensive Agricultural District Programme (I.A.D.P.) the Intensive Agricultural Area Programme (I.A.A.P.) and the new strategy based on the high yielding seed, fertilizer, technology did not produce only all-round development since they were tailored to the richly endowed areas or farmers.

It was thought that new agricultural technology could be introduced independent of the size of the farm and that the resultant increase in the production and income will equitably be distributed among the large and small farmers.

"The introduction of modern technology under the intensive areas and High Yielding Varieties Programme (H.Y.V.P.) has not only quickened the process of economic polarisation in rural areas but as also contributed to increasing social antagonisms between landlords and tenants and land-owners and labourers⁵."

As a result, the privileged classes seem to have derived more benefits than the weaker sections, who showed a marked inability

to avail themselves of the opportunities offered to them by the advances made in agriculture technology. As against this, the All India Rural Credit Survey Committee (1966-69) headed by Venkarappaiah, examined the factors operating against the poor in obtaining credit from public credit institutions. The consideration of the report of the committee by the Govt. of India, led to a creation of two separate agencies viz., Small Farmers and Development Agency and Marginal Farmers and Agricultural Labourers Agency in the country. The former was started exclusively for the viable small farmers, while the later was meant for the marginal farmers and agricultural labourers.

Although, the rationale of both the schemes was almost the same, the programme content was slightly different. In the Small Farmers Development Agency, emphasis was laid on credit and timely supply of inputs. Whereas, in the Marginal Farmers and Agricultural Labourers, the emphasis was on scheme for generating employment.

OBJECTIVES OF SFDA AND MFML

The objective of SFDA and MFML was to raise the level of the weaker section of the rural area.

FEATURES OF SFDA AND MFML

- a) Creation of an agency exclusively for planning and implementation of economic schemes for the poor.
- b) Major innovation in administrative structure at district level due to formation of SFDA/MFAL as society registered under the Societies Registration Act.

- d) The society structure gave it flexibility and autonomy which was not enjoyed by the district administration before.
- e) For the first time, the Govt. of India accepted direct responsibility for poverty alleviation and started funding the agencies at the district level directly.
- f) There were major programmes for the alleviation of poverty focussed on identified groups of poor⁶."

The coverage of small farmers development agency was limited to certain districts in the country. All the districts were not covered at that time.

PERFORMANCE OF THE SCHEME

It has failed to achieve its objectives in removing the basic causes which stand in the way of small man's participation in development process like IAAP/IADP. Also the promoter's role and the place of bigger land owners, as centrals to the design of development was not played to significant extent. During the Sixth Plan the agencies had identified 16.7 million beneficiaries of whom 8 million were assisted.

FOOD - FOR - WORK PROGRAMME (FFWP)

Food-for-work programme was initiated in 1979. The Govt. had accumulated a buffer stock of over 20 million tonnes of food grains

in 1977. A suggestion was made by several economists that these food grains be used as a payment for work to the persons living below the poverty line.

OBJECTIVES OF FFWP

- (1) To generate additional gainful employment for both men and women in the rural areas.
- (2) To create durable community assets and to strengthen the social infrastructure in order to increase production and raise the living standards in the rural areas.

Initially, the scheme was introduced on a pilot basis and covered 120 districts of the country.

BENEFITS

The benefits were derived in terms of kind only at the time of employment generation. To create durable community assets emphasis was on wage employment. Wage payment in terms of food grains has been greatly welcomed by the agricultural labourers. They get their requirements at Government value, which is generally lower than that prevailing in the open market. They do not have to go to the market for purchasing food grains nor do they have to beg the money lender or the landholder for it. A visit to the market means skipping one day's wages and getting food grains from some one, results in a liability. The supply of food grains also ensures

minimum nutritional level in the family. The Food-for-Work programme has now been changed to National Rural Employment Programme⁷."

PERFORMANCE OF THE SCHEME

This programme too has failed to generate permanent avenues of employment. This was due to the fact that it was not conceived as a part of the Integrated Rural Development Programme. So it achieved its objectives to a partial extent.

DROUGHT PRONE AREAS PROGRAMME [DPAP]

In the Fourth Plan, a Rural Workers Programme (1970-71) was redesigned as Drought Prone Area Programme. The objective of the programme was to develop the water shades, live stock and human resources in these areas.

At the beginning of the Sixth Plan, it was in operation in 511 blocks of 74 districts of 13 States. The total area covered is 5.33 lakh sq. kms. and the population covered to the extent of 70.75 million.

BENEFITS

Stress has been laid on promoting a more productive dryland agriculture on the basis of the soil and water resource management as well as the agro-climatic condition of the programme including farm forestry and horticulture. While doing so, wages are paid in terms of cash and wage employment is created⁸."

PERFORMANCE OF THE PROGRAMME

The programme has only partially achieved the objectives with which it was launched. The total number of beneficiaries under the programme during the Sixth Plan period was about 41.81 lakhs out of which 10.19 lakhs belonged to Schedule Caste and 7.50 lakhs to Schedule Tribes. The total employment generated during the period under the programme was 1,656.30 lakh man-days.

DESERT DEVELOPMENT PROGRAMME [DDP]

The Desert Development Programme was launched in 1977-78, on the recommendation of the National Commission on Agriculture. The objective of the programme was to control desertification and restoration of the ecological balance of certain desert and semi-desert areas and creation of conditions for raising the level of production, income and employment of the people of the areas.

In the Sixth Plan, the programme covered 132 blocks in 21 districts of 5 States and covers about 3.62 laks sq. kms. with a population of about 15 million, constituting 42 percent of the area and 16 percent of the population of the States in which the programme is operative.

BENEFITS

While achieving objectives of this programme, wages are paid in cash and wage employment process is developed.

PERFORMANCE OF THE PROGRAMME

This programme has over the years, achieved its objectives only partially. In the Sixth Plan, as against plan allocation target of Rs. 100 crores, the actual allocation for this period worked out to be Rs. 94.85 crores⁹."

HILL AREA DEVELOPMENT PROGRAMME [HADP]

The Hill Area Development Programme is in operation before the inception of the Fifth Five Year Plan. The objective of the programme was to aim at the restoration of the eco-system of these areas and to bring about more balanced regional development.

It covers the Himalayan and the Western Ghats regions which constitute 21 percent of the total area and one percent of the total population of the country.

According to this programme, the basic needs of the hill communities will be kept in the forefront in formulation of development programme. Special attention will be paid to relieve women and children of the drudgery in the hills and the important basic needs like energy, fodder, water supply, education and health will be given due attention. In the process, wages are paid in cash and wage employment is created.

PERFORMANCE OF THE PROGRAMME

Since Fifth Five Year Plan, this programme has achieved its objectives partially. The Fifth Five Year Plan made an allocation of Rs. 170 crores, while it was raised as high as Rs. 560 crores in the Sixth Five Year Plan.

DPAP and HADP have achieved partial success over the years. The constraints from which these programmes have suffered have been financial but organisational inadequacies, lack of clear-cut plan of development for the area to which co-ordinated efforts of all concerned agencies could be directed¹⁰."

TRAINING RURAL YOUTH FOR SELF EMPLOYMENT (TRYSEM)

Training Rural Youth for Self Employment programme was launched on 15th August, 1979. Its main objective is to provide technical skills to rural youth to enable them to take up self-employment in the broad fields of agriculture industries, service business activities, etc.

The coverage of the programme during Sixth Plan (1980-85) was to provide training to about 2 lakh rural youth every year under the TRYSEM. Stipend to the trainees is payable at the rates ranging from Rs. 75 to Rs. 200 per month. Trainees can apply for subsidy and bank loans, which are given on the pattern of IRDP to take up self-employment scheme in this programme.

PERFORMANCE OF THE PROGRAMME

The scheme did not achieve only significant success in developing confidence among them to set up self employment ventures. However, this programme also achieved partial success against the expectations. As against the target of 10.05 lakh youths to be trained during the Sixth Plan, 9.4 lakh youths were actually trained, thus achieving 93.3 percent of the target¹¹.

NATIONAL RURAL EMPLOYMENT PROGRAMME (NREP)

The National Rural Employment Programme was launched in October 1980. It replaced the earlier Food-for-Work programme and became a regular part of the Sixth Five Year Plan from 18th April, 1981. Since then, it is being implemented as a centrally sponsored programme on 50 : 50 sharing basis between the Centre and the State Governments.

The objectives of the programme aim at creation of durable assets and generating gainful employment in rural areas. The programme was covered throughout the length and the breadth of the country.

In the programme wages are paid in terms of cash and kind. One kilogram of food grains was required to be given to the workers as a part of the wages with effect from 16-1-84. Food grains are distributed at subsidised rates, the cost of the subsidy being born

fully by the centre. Wages are paid to the workers engaged under the NREP in accordance with the wage rates notified for the relevant schedule of employment under the Minimum Wages Act of 1948. The choice of projects under the NREP takes into account the labour intensity of project and self-employment is created.

PERFORMANCE OF THE PROGRAMME

Employment generation target under the NREP has been consistently achieved. However, it is not known as to how much of this has been directed towards those who are landless and poorest among the poor. The basic objectives laid down in programme have been achieved, partially. For implementation of NREP, a total outlay of Rs. 1,873 crores was actually made available and an amount of Rs. 1,834 crores was utilised under the programme during the Sixth Plan period.

RURAL LANDLESS EMPLOYMENT GUARANTEE PROGRAMME (RLEGP)

Rural Landless Employment Guarantee Programme was launched on 15th August 1983. The objectives of the programme are listed below.

- (a) To improve and to expand the employment opportunities for rural landless with a view to provide employment for atleast member of every landless labour household upto 100 days in a year.

- (b) Creation of durable assets for strengthening the rural infrastructure which will lead to rapid growth. The programme covered entire country.

The wages to be paid to unskilled workers under the Minimum Wages Act. The wages are paid weekly, partly in food grains and partly in cash. This is supposed to improve the consumption level and nutritional status of the poorest section of the rural population. The programme mainly concentrated on wage employment.

PERFORMANCE OF THE PROGRAMME

The objective of the programme is to provide guarantee of employment to at least one member of every rural landless. This however, was not practicable and hence the performance of the programme was not satisfactory.

The implementation of the programme picked up from 1984-85. This can be seen from the fact that as against the revised target of 300 million man-days, 260.44 million man-days (i.e. 87 percent) of the target was achieved¹².

DEVELOPMENT OF WOMEN & CHILDREN IN RURAL AREAS (DWCRA)

During the early years of the operation of the IRDP, it was felt that the benefit under the programme was not flowing to the women in adequate measure. Therefore, a new scheme, Development of

Women and Children in Rural Areas (DWCRA) was introduced in September 1982, on a pilot project basis in 50 selected districts in different states as a sub-scheme of the DRDP. The aim of the scheme is to enable the rural women to increase their income by providing them necessary support in taking up income generating activities.

PERFORMANCE OF THE PROGRAMME

The objective of this scheme is to enable the rural women to increase their income by providing them necessary support in taking up generating activities, could not be operationalised as per expectations, and achieved partial success. During 1986-87, it was proposed to organise 7,500 women's group and against this target upto January 1987, 4544 groups had been formed¹³.

INTEGRATED RURAL DEVELOPMENT PROGRAMME (IRDP)

A number of programmes have been in operation in the country, aiming to improve the conditions of the rural poor. Though their coverage was spread all over India, these could not do so, because of the large number of blocks in the country. Sometimes, there was overlapping in the distribution of benefits due to common target group. This territorial overlapping combined with different finding patterns of these programmes, not only created considerable difficulties in effective monitoring and accounting but often blurred the programme objectives. It is proposed that such multiplicity of programmes for the rural poor operated through a multiplicity of

agencies should be ended and be replaced by one single integrated programme, operative throughout the country. The programme will be called IRDP. The IRDP has a wider scope and much deeper concepts than the other programmes.

Based on the experience gained out of the development effort in post-independence India and above all the experience gained by running the SFDA programme of the Sixth Five Year Plan. It is the strategy adopted by the Govt. of India for achieving the major goals of the plan which seeks to "alleviate rural poverty" strengthen the rural areas and to reduce the regional disparities.

Initiated in 1978-79, in 2,300 development blocks in areas covered by special programmes like Small Farmers Development Agency, Drought Prone Area Programme, Common Area Development, IRDP forms a major component of the new 20 Point Programme.

On October 2, 1980, it was extended to the entire country in 5,011 blocks with an outlay of Rs. 5 lakh per block for 1980-81, 6 lakh for 1981-82, and 8 lakh per block for 1982-85 as subsidy. This was to be supplemented by bank credit. The Sixth Plan estimated a total of about Rs. 1,500 crores to be disbursed as subsidy for the five years, together with total bank credit of about Rs. 3000 crores. In Seventh Plan, direct subsidy and bank credit will be Rs. 7,000 crores and Rs. 16,000 crores respectively.

OBJECTIVES

IRDP has a short run goal of helping the rural poor to attain higher income and long run goal of enabling them to raise above the poverty line once and for all. The distinction between the short run and the long run goal is necessary for an objective evaluation of the programme. This objective seems to be appropriate under the prevailing socio-economic and political environment in the country. In retrospect, it seems that the goal of total rural development as originally envisaged in the draft Sixth Five Year Plan (1978-83) was too comprehensive to be dealt with under a single programme. Therefore, the planners' decision to narrow down the focus of IRDP from total rural development to the development of rural poor is justified.

APPROACHES IN IRDP

There are three main elements of the basic approach and strategy of IRDP namely, Cluster Approach, Antyodaya Approach and Package Approach. These approaches are based on India's experience with various area development programmes such as the Drought Prone Area Programme, Command Area Development Programme, etc.

The Antyodaya Approach is used for selecting the beneficiaries. This approach which requires that the poorest of the poor be selected first for assistance, is based on the experience of the Antyodaya Programme. The Package Approach on the other hand,

requires that each selected beneficiary be provided with a complete package of necessary inputs, raw materials, services, etc.

IRDP provides to a limited extent, for building up of the necessary infrastructure for supplying its production schemes. Besides, it seeks to establish horizontal and vertical linkages with other development programmes of different departments like agriculture, animal husbandary, irrigation, forestry, fishery, industry, etc., and with minimum needs programme. In a nutshell, IRDP envisages that while the beneficiary oriented transfer of assets would be arranged under the programme, the necessary back up services and infrastructure would be provided by the concerned departments¹⁴.

PERFORMANCE OF THE SCHEME

An observation of the process of implementation of the IRDP in most district would reveal that the programme has only partially been achieved, the objectives with which it was launched. A major reason for this failure is deviation which the programme suffered from the basic spirit envisaged by the planners. There has been no sincere efforts to link the programme with the requirements of the particular village community, the skills available in the villages for various activities and the economic viability of various schemes in regard to the potential available in the village.

ORGANISATIONAL STRUCTURE OF IRDP

The structure of IRDP is based at following levels.

[1] IRDP at National Level :- At the national level, Ministry of Rural Development is responsible for policy making, planning, direction, co-ordination and monitoring of IRDP. IRDP came into being force during the year 1978-79, but on October 2, 1980 it was extended to the entire country.

[2] IRDP at State Level :- At the State level, Department of Rural Development is responsible for policy planning, implementation, co-ordination, supervision and monitoring of IRDP. A Commissioner of Rural Development is headed by the Secretary, Rural Development as its Commissioner to ensure proper implementation, supervision, monitoring and evaluation of IRDP.

[3] Co-ordination Committee at State Level :- A Coordination Committee is chaired by the Principal Secretary. The committee reviews, sanctions, co-ordinates, monitors and evaluates all agriculture schemes of IRDP in the State.

The committee members comprised of the Head of concerned departments namely, Agriculture, Animal Husbandary, Co-operation, Irrigation, Forestry, Fishing, Finance, Industry and Planning. In addition, representatives of the Govt. of India in the Ministry of Rural Development, Reserve Bank, the National Bank for Agriculture and Rural Development (NABARD), co-operative and commercial banks also constitute this committee. The committee normally meets once in three months.

[4] IRDP at District Level :- At the district level, District Rural Development Agency is responsible for planning, implementing, co-ordinating, supervising and monitoring IRDP. The committee is chaired by the District Development Officer. The committee comprises of MPs and MLAs, Chairman of Zilla Parishad, district level heads of technical departments, representatives of concerned co-operative and commercial banks and representatives of weaker sections and rural women, Chief Executive Director assisted by 8 to 9 Assistant Project Officers (APOs) in various subject matter areas. District Collector keeps co-ordination with the financial institutions.

[5] IRDP at Block Level :- At the block level, Block Development Officer is the incharge of the IRDP scheme. He is responsible for planning and implementation. One additional extension officer and ten village level workers assist the working of the committee at the block level.

SELECTION OF BENEFICIARIES

Selection of IRDP beneficiaries is expected to be made by following the Antyodaya Principle i.e. while selecting the families, families below the poverty line will be selected. Poverty line will be defined in terms of annual income of the family. A family having annual income of Rs. 6,400 or less is considered to be a family below poverty line. Under this programme, the family will be assisted to reach an annual income level of Rs. 6,400.

The key note of the programme is that family incomes have to be raised above the poverty line and the amount of subsidy and loan also the scheme needs to be tailored accordingly. It is estimated that an investment of around Rs. 5000 is necessary to generate sufficient income for crossing the poverty line.

IRDP aims at providing income generating assets including working capital, wherever necessary to the target group beneficiaries, with the package of assistance comprising subsidy and institutional credit.

The "cut-off" line for identification of the families for assistance would be Rs. 4,800 annual income per family. However, in order to ensure that the poorest of the poor gets the assistance, first it would be ensured that families with annual income level upto Rs. 3,500 are assisted first.

All such families have been assisted in a block. The block level officer would report the DRDA that all the families with annual income upto Rs. 3,500 have been assisted. The DRDA would then verify the situation by issuing public notice and give sanction to the block to assist the families in Rs. 3,501 to Rs. 4,800 income bracket.

In the IRDP at Anekal taluk, there are several schemes for IRDP, implemented by the IRDP officers as shown in the Appendix-A.

IRDP IN ANEKAL TALUK

Anekal block is situated in the south eastern portion of Bangalore District, about 40 kms away from the city, and has the total area of 535 sq. kms. There are 224 villages in the taluk, out of the total population 3 lakh, urban population is only 0.38 lakh and 2.72 lakh are ruralites. This means that more than 90 percent of population are rural people who mostly depend on agriculture and other subsidiary occupation for the livelihood.

Dairy is an important source of subsidiary income to a large number of rural people. It provides gainful employment to farmers, particularly during the lean months of agricultural operation. Dairy therefore has an important place in the mixed saving economy of our country and considered as a priority by the Government especially in the Anekal taluka and has started milk collecting points in villages and chilling centre at Anekal. There is a good scope for expansion of dairy farming in this taluka.

The location of the taluka is well suited for both agricultural and industrial production as the communication link of the taluka with major cities like Bangalore and industrial areas of Tamilnadu is very good and ideal.

The major staple food grown in this taluka is Ragi, mostly under rainfed conditions. Rice is grown in the tank bed area. The taluka is also fast catching up in the development of sericulture, the

cattle development in particular has made very rapid strides. The practice in this area is to produce cross breed heifers and sell them to the neighbouring states. The area is covered by Karnataka Dairy Development Corporation.

The Taluka is well served with a network of veterinary institutions comprising of 3 veterinary dispensaries and 13 artificial insemination units which function under one Regional Artificial Insemination Centre. The Artificial Insemination Centre and the Regional A.I. Centre are under the intensive cattle development project. All the institutions in the Taluka provide breeding facilities to the cattle population in the Taluka.

The SFDA, Bangalore has also taken up animal husbandary programmes such as establishment of dairy units, sheep units and piggery units to the target group with the assistance of the nationalised banks.

The live stock production programme under the centrally sponsored scheme came in to operation in the taluk since 1976. Under this scheme, the SFDA/MFAL one assisted by a way of subsidy in establishing piggery units and rearing of cross breed cows. During 1980-81, the IRDP came into operation in the taluk, right from 1978-79. The schemes which were implemented by the Government have been in operation in all the villages. However, an observation of the process of implementation of the IRDP in the taluk is still lacking. The scheme has not achieved any significant success in developing

confidence among them to set up self employment ventures. The result was that in many cases, individuals who lacked even the basic skills for a particular vocation/activity were financed under the scheme only because they had shown a preference for that particular activity. The frequency of the meetings at the village level by the block level officers were so infrequent that the follow-up was bare minimum.

Here, it would be pertinent to point out that the BDO and banks have little role to play in correcting this faulty cycle of identification of IRDP beneficiaries. Bankers are the last links in the chain and they have to play the role of a credit agent. The taluk profile, maps and list of population is appended in the Appendix-B.

The taluk receives adequate rainfall. The normal rainfall registered is 804.6 mm whereas, the average rainfall comes to be 558.4 mm. The taluk receives major part of its rains during June to December. The weather is good for health.

EDUCATION

There are 11 nursery schools, 177 lower primary schools, 53 higher secondary schools, 10 highschools, 2 colleges. For higher education, most of the student population has to depend upon the city colleges. The literacy percentage of the Anekal taluka is 36.77. Thus, the data reveals that there are enough educational facilities in the taluka and the literacy level is fair.

MEDICAL FACILITIES

There are 5 primary health units in the taluk, 2 primary health centres, and 2 family planning centres one situated at the taluk level.

INDUSTRIAL DEVELOPMENT

There are number of industries in the taluk. Entrepreneurs are constantly given encouragement through Self Employment Programme. The progress in this sector is satisfactory as there are 15 big and medium industries, 102 small industries, 1071 handloom industries, and 71 home industries.

AGRICULTURE AND WATER RESOURCES

Agriculture is the main occupation in the taluk, Paddy, Ragi and Pulses are the major crops grown in the area. The water sources in the taluk are inadequate. The agriculturists depend mainly on tanks and wells. The areawise foodgrains produced in the block comprise of 1855 hectares of land is growing paddy, 22033 hectares of land is growing ragi, 3866 hectares of land is growing pulses. On an average, 41,726 tonnes of food grains are produced in the taluk¹⁵.

Sericulture is also a predominant occupation in the taluk. The climatic condition and soil is suitable for mulberry crops.

Horticulture crops in the taluk are grapes, mangoes, bananas, potatoes, tomatoes, coconuts, etc. All these horticulture produce are transported to the city markets. There is growing demand for fruits and vegetables.

REVIEW OF LITERATURE

Aulakh (1983)¹⁷ has studied financial requirements and rates of banks. In his study, he outlined some of the drawbacks of implementing the programme between financial requirements and rate of banks. He has observed that for obvious reasons, the branches have been opened by the bank first at potential centres and certain backward pockets still do not get their services. These areas would also require special consideration since financial position of the persons living in such pockets will be comparatively poor as compared to other areas. But the study has not touched the implementation of IRDP.

Nageshwarrao (1985)¹⁸ has studied poverty allevation and IRDP, under various Five Year Plans. He found inspite of the various efforts, the Government has failed to reduce poverty and unemployment. This is perhaps, due to the failure to establish linkages between agricultural activities and other related services.

Ajaykumar Singh (1985)¹⁹ has studied the administrative support given to IRDP in Nalanda district of Bihar. The study concludes that the implementation of IRDP suffers from the indifferent

attitudes of the personnel and their improper behaviour. They will always bypass the poor inspite of the best intentions of the planners.

Bhakthar Salomon (1985)²⁰, has studied the involvement of youth in IRDP. He points out that there is divergent view, only goes to prove that everything is not well with our rural development programme. The restructuring, policy thrusts and the style of functioning in implementation of rural development programmes can only be brought about by reforming political order.

Chandakavate (1985)²¹ in his article has studied tardy implementation of IRDP in Sindigi taluk in Karnataka State. He points out that the programme was not based on decentralised micro level organisation structure. As such, in few cases, the scheme has not been formulated with the consultation with beneficiaries. He also pointed out that there are no regular follow-up visits and the extension services were not offered satisfactorily by the concerned bankers and the block officials.

Mohanasundaram (1988)²² in his article on "How IRDP schemes can be better implemented?" has noted that poverty eradication programme indicate two related phenomena. These include (a) lukewarm attitude by the block level bureaucracy to implement the programme and lack of co-ordination between various development departments, and (b) lack of awareness on the part of rural poor to absorb the benefits from the special schemes. This results in intermediaries

appropriating a considerable portion of the benefits. On the other side, the financial allocations are on the increase but the schemes are not realising the expected results.

Santra and Mondal (1988)²³ has studied IRDP problems and prospects. The study confined to four selected villages under Chakdah block in the district of Nadia of West Bengal. The IRDP in the four villages failed to cater the felt needs of the beneficiaries who are living below poverty line. The participation of the target group was not possible due to leadership of rich people in the villages as well as political parties in the villages and found that a small number of beneficiaries have been mis-utilised. After availing assistance, there was no follow-up programme by the concerned authorities.

Mohinder Singh (1988)²⁴ confined himself to five blocks of Amritsar District and Faridkot District of Punjab State on co-ordination aspect of IRDP. He has attempted to judge the existing position of co-ordination at the district, block and root levels. The co-ordination within the block development administration was adequate. However, it was inadequate with other departments and agencies involved in development of the poor. Co-ordination was also inadequate among the bankers. Vertical and horizontal co-ordination was not effective owing to the absence of adequate power and control.

Bhatt (1989)²⁵, conducted a study on evaluation of the integrated rural development programme in Pithoragarh block of

Kumaon Division of UP. The study indicates that inspite of the detailed guidelines, the IRDP beneficiaries were not selected on the basis of the detailed household survey. The list was prepared by Village Development Officer and approved by the Gram Pradhana, and found that local level officials frequently demand bribes from villagers likely to be benefited. The data also reveals that sanctioned loan did not reveal that sanctioned loan did not match with the actual cost of the benefit assets. He indicated that inadequacy of financial assistance is another significant problem. The third type of problem faced in the purchase of benefit assets, was the non-availability of good quality benefit assets. People's participation in the planning and implementation was inadequate and ineffective.

Pathuluru (1991)²⁶ focused his attention on the recovery of financial assistance under IRDP in Mothkur Mandal in Nalagonda district. The major portion of assets/investments provided under the major anti-poverty programme is not utilised as it was intended and it has not been successful in improving the economic conditions of some of the poor households. About one-third households, repaid the entire amount of loan component and two-third paid partially.

OUTLINE OF THE STUDY

The present study attempts to examine the effectiveness of IRDP in Anekal taluk by evaluating the implementation of the scheme. Therefore, efforts were made to assess nature of benefit, awareness,

extent of utilisation of the assets, repayment, technical assistance, practical difficulties faced by them. Taking these objectives in consideration; the data was collected, consolidated and analysed. The entire study is presented in five chapters, the outline of which is mentioned below.

CHAPTER I deals with the statement of the problem, the Rural Development before and after Independence, the concept of IRDP, organisational structure, IRDP in Anekal taluk and review of literature.

CHAPTER II explains the methodology adopted in this study which includes, purpose of the study, sampling method, data collection and processing.

CHAPTER III describes the profile of the respondents. The statistical information derived from the primary sources has been used to substantiate and desirable the socio-economic background of the respondents.

CHAPTER IV deals with various aspects of the implementation of Integrated Rural Development Programme.

CHAPTER V summarises the conclusions of the study with the suggestions on the improvement of the functioning of IRDP in the area under consideration.

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