

**CHAPTER FOUR**

**INTEGRATED RURAL DEVELOPMENT PROGRAMME IN GADHINGLAJ TALUKA**

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#### 4.1 INTRODUCTION:

The Integrated Rural Development Programme (IRDP) has been active in the Gadhinglaj Taluka and has set various targets for subsidies and which have been achieved to an extent for the period 1983-84 to 1993-94. The targets and achievements have been given in Table 4.1 (on the following page).

The target for distribution of subsidy was Rs.8.94 lakh in the year 1983-84. Achievement of distribution of subsidy in the same year was Rs.7.90 lakh, which was 88.37 percent of the target. The target for distribution of subsidy has continuously increased in the period of 11 years, i.e. 1983-84 to 1993-94. The exceptional year is 1986-87. At the same time, achievement of distribution of subsidy is also increasing constantly. Exception years are 1987-88 and 1988-89.

In the year 1993-94, the target for distribution of subsidy was Rs.24.79 lakh, whereas the achievement was Rs.45.25 lakh, 182.53 percent of the target for the year. During the period 1983-84 to 1993-94, the total target for distribution of subsidy was Rs.188.63 lakhs and during the same period, the achievement of distribution of subsidy was Rs.200.45 lakh.

Table 4.1  
Progress of IRDP in Gadhinglaj Taluka (1983-84 to 1993-94)

Year	Subsidy		Total Beneficiaries		Classification of Beneficiaries							
	(T)	(A)	(T)	(A)	Sch.Castes	I.S.B.	Women	Others	(T)	(A)	(T)	(A)
	(Rs. in Lakhs)				(T)	(A)	(T)	(A)	(T)	(A)	(T)	(A)
1983-84	8.94	7.90 (88.37)	435	420	79	85	-	-	-	-	356	335
1984-85	12.84	11.65 (90.73)	638	630	102	130	-	-	-	-	536	500
1985-86	15.25	10.38 (68.07)	370	371	81	77	112	40	-	-	177	254
1986-87	12.84	15.00 (116.73)	435	825	178	212	131	150	-	-	126	463
1987-88	15.48	11.32 (73.13)	NA	590	NA	106	NA	114	-	-	NA	370
1988-89	17.24	12.27 (71.17)	770	588	230	159	232	162	231	135	77	132
1989-90	17.34	19.04 (109.80)	750	970	96	135	276	285	NA	NA	NA	NA
1990-91	22.52	21.38 (94.94)	894	1464	102	246	358	482	NA	NA	NA	NA
1991-92	20.75	21.80 (105.06)	830	1134	91	145	NA	NA	322	335	NA	NA
1992-93	20.64	24.46 (118.51)	730	1109	91	195	292	235	369	549	NA	NA
1993-94	24.79	45.25 (182.53)	923	1396	118	270	461	275	NA	NA	NA	NA
<b>TOTAL</b>	<b>183.63</b>	<b>200.45 (106.27)</b>	<b>6775</b>	<b>9497</b>	<b>1168</b>	<b>1760</b>	<b>1862</b>	<b>1743</b>	<b>922</b>	<b>1019</b>	<b>1272</b>	<b>2054</b>

(T) : Target (A) : Achievement I.S.B. : Industry, Service, Business. NA : Not available  
Note: Figures in brackets are percentages of achievement over the targets each year.

Source: Records of DRDA Office, Gadhinglaj.

The percentage of target for distribution of subsidy for the year 1983-84, compared to the total for the period 1983-84 to 1993-94 was only 4.73 percent and it was 13.14 percent for the year 1993-94 (Table 4.2) on the following page. In fact, the share of each year in the total target increased almost continuously from 4.73 in 1983-84 to 13.14 in 1993-94. The percentage of achievement of subsidy for the year 1983-84 compared to the total achieved for the whole period was 3.94 and it reached 22.57 percent for the year 1993-94. At times, the achievement of distribution of subsidy has been less than the given target and at other times, it has been greater than the given target. For the above eleven years, the total target for distribution of subsidy is less than the achievement of distribution of subsidy.

Table 4.1 also shows the total number of target beneficiaries during 1983-84 was 435 and achievement was 420. On the other hand, in 1993-94, the target beneficiaries were 923 whereas achievement was 1396. As compared to the year 1983-84, the actual beneficiaries trebled in number by 1993-94. During the period of eleven years, the total number of families benefitted is 9,497. There are 15,415 families who are below 'poverty line' in Gadhinglaj Taluka and the IRDP has to reach 5,918 families. It is clear that the IRDP in Gadhinglaj Taluka has achieved more than the given target. The target was given for eleven years and number of families to be covered was 6,775. However, the actual number of families reached was 9,497.

Table 4.2  
Progress of I.R.D.P. in Gadhinglaj Taluka (1983-84 to 1993-94)

Year	Achievement of Subsidy		Total Beneficiaries		Beneficiaries of Sch. Castes		Industry, Ser-vice, Business		Women		Others	
	(T)	(A)	(T)	(A)	(T)	(A)	(T)	(A)	(T)	(A)	(T)	(A)
1983-84	4.73	3.94	6.42	4.42	6.76	4.82	-	-	-	-	29.98	16.30
1984-85	6.80	5.81	9.41	6.63	8.73	7.38	-	-	-	-	42.13	24.34
1985-86	8.08	5.17	5.46	3.90	6.93	4.37	6.01	2.29	-	-	13.91	12.36
1986-87	6.80	7.48	6.42	8.68	15.23	12.04	7.03	8.50	-	-	9.90	22.54
1987-88	8.20	5.64	NA	6.21	NA	6.02	NA	6.54	-	-	NA	18.01
1988-89	9.13	6.12	11.36	6.19	19.69	9.03	12.45	9.29	25.05	16.09	6.05	6.42
1989-90	9.19	9.49	11.07	10.21	8.21	7.67	14.82	16.35	NA	NA	NA	NA
1990-91	11.93	10.66	13.19	15.41	8.73	13.97	19.22	27.65	NA	NA	NA	NA
1991-92	11.00	10.87	12.25	11.94	7.79	8.23	NA	NA	34.92	39.92	NA	NA
1992-93	10.94	12.20	10.77	11.67	7.79	11.07	15.68	13.48	40.02	65.43	NA	NA
1993-94	13.14	22.57	13.62	14.69	10.10	15.34	24.75	10.64	NA	NA	NA	NA
<b>TOTAL:</b>	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

(T) : Target (A) : Achievement NA : Not available

Note: Figures in brackets are percentages of achievement over the targets each year.

Source: Records of DRDA Office, Gadhinglaj.

Table 4.2 shows the percentage of target families to be reached for the different years and the total for the whole period. It is clear that there has been an increasing trend in the number of targeted families each year. The share of such families in the total for whole period was 6.42 in 1983-84 and increased; albeit with oscillations, to 13.62 in 1993-94. The percentage share of achievement for each year in the total achievement has shown similar tendencies with the achievement in 1983-84 amounting to 4.42 percent of the total for the period which increased to 14.69 percent in 1993-94.

In the year 1983-84, the target beneficiaries were 435, whereas actuals beneficiaries were 420. Among these beneficiaries, the target for the scheduled castes was 79 and for other 356 and the achievement was 85 and 335, respectively. The target for the ISB was not given up to the period 1984-85 and the target for women was not given upto the period 1987-88. On the other hand, the target for beneficiaries for the year 1993-94 was 923 and achievement was 1396. Among these, the target for the scheduled castes was 118, the target for ISB was 461 and achievement was 270 and 275 families, respectively, for the year. During the period of eleven years, i.e. from 1983-84 to 1993-94, the total number of beneficiaries were 9,497, of which 1760 were scheduled castes, 1743 were ISB, 839 women and 2054 were other category families.

Of the total beneficiaries, the scheduled castes and other categories achievement has been more than their target whereas the achievement of ISB and women class has been less than the given respective targets.

The details of the distribution of loans and the number of the beneficiaries are given in Table 4.3 below and Graph 4.1 (on the following page).

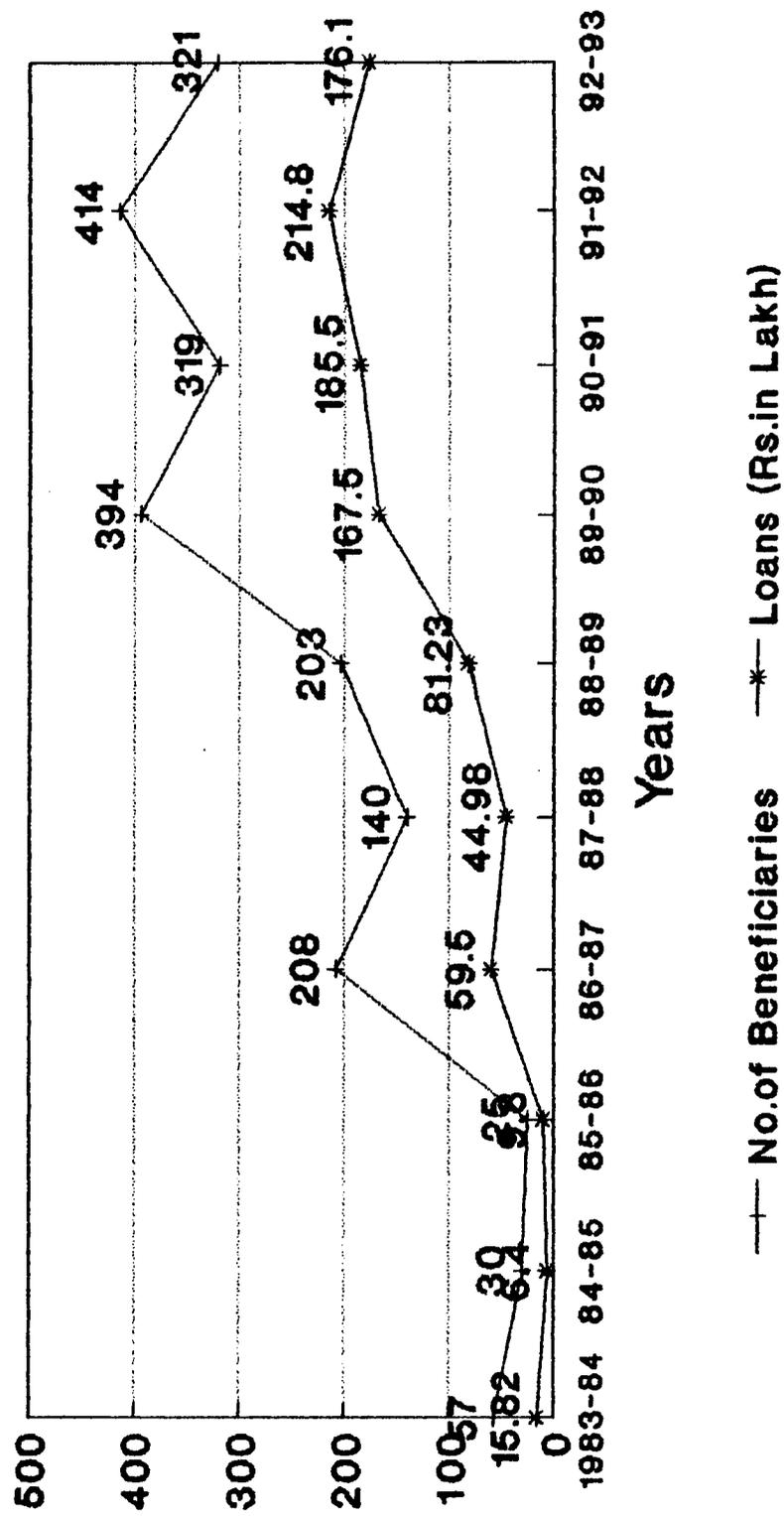
Table 4.3  
Number of Landless Beneficiaries and Total Loan  
Distribution under the IRDP in Gadhinglaj Taluka  
(1983-84 to 1992-93)

Year	Number of Beneficiaries	Loans (Rs.in '000)
1983-84	57	158.20
1984-85	30	64.00
1985-86	25	98.00
1986-87	208	595.00
1987-88	140	449.80
1988-89	203	812.30
1989-90	394	1675.00
1990-91	319	1855.10
1991-92	414	2148.00
1992-93	321	1761.00
<b>Total:</b>	<b>2111</b>	<b>9616.40</b>

Source: Records of the Office of DRDA,  
Gadhinglaj.

# Graph 4.1 (Table 4.3)

## Landless IRDP Beneficiaries and Total Loan Disbursement



During the year 1983-84, Rs.158.20 thousand were distributed to the 57 beneficiaries whereas during the year 1992-93, Rs.1761 thousand were distributed to 321 landless beneficiaries as loans. However, during the 10 years, Rs.9616.40 thousand were distributed to 2111 landless beneficiaries.

There were 57 beneficiaries in the year 1983-84 and the number of beneficiaries increased to 321 in the year 1992-93, an increase of more than six times over the period. The loan distributed to the landless labourers in the year 1983-84 was Rs.158.20 thousand, which increased to Rs.1761 thousand in 1992-93. In comparison to the loan distributed in the year 1983-84, the total amount distributed in 1992-93 increased eleven times. The amount of loan distributed and the number of landless beneficiaries has been increasing at a faster rate from the year 1986-87. During the period of ten years, the total loan distributed among the 2111 landless beneficiaries was Rs.9616.4 thousand.

The total loan amount, in fact, has been distributed among 1327 landless families. Some families applied for and received loans more than once and thus the total number of beneficiaries is 2111.

The socio-economic structure, particularly in the Indian rural scene, is such that those families which are classified as 'backward' are also very poor. The IRDP has been envisaged to help improve the economic condition of such persons. Thus,

Table 4.4 below and Graph 4.2 (on the following page) throw light on the distribution of loans among the backward class and non-backward class beneficiaries.

Table 4.4  
Disbursement of Loans among Various Classes under  
IRDP in Gadhinglaj Taluka (1983-84 to 1992-93)

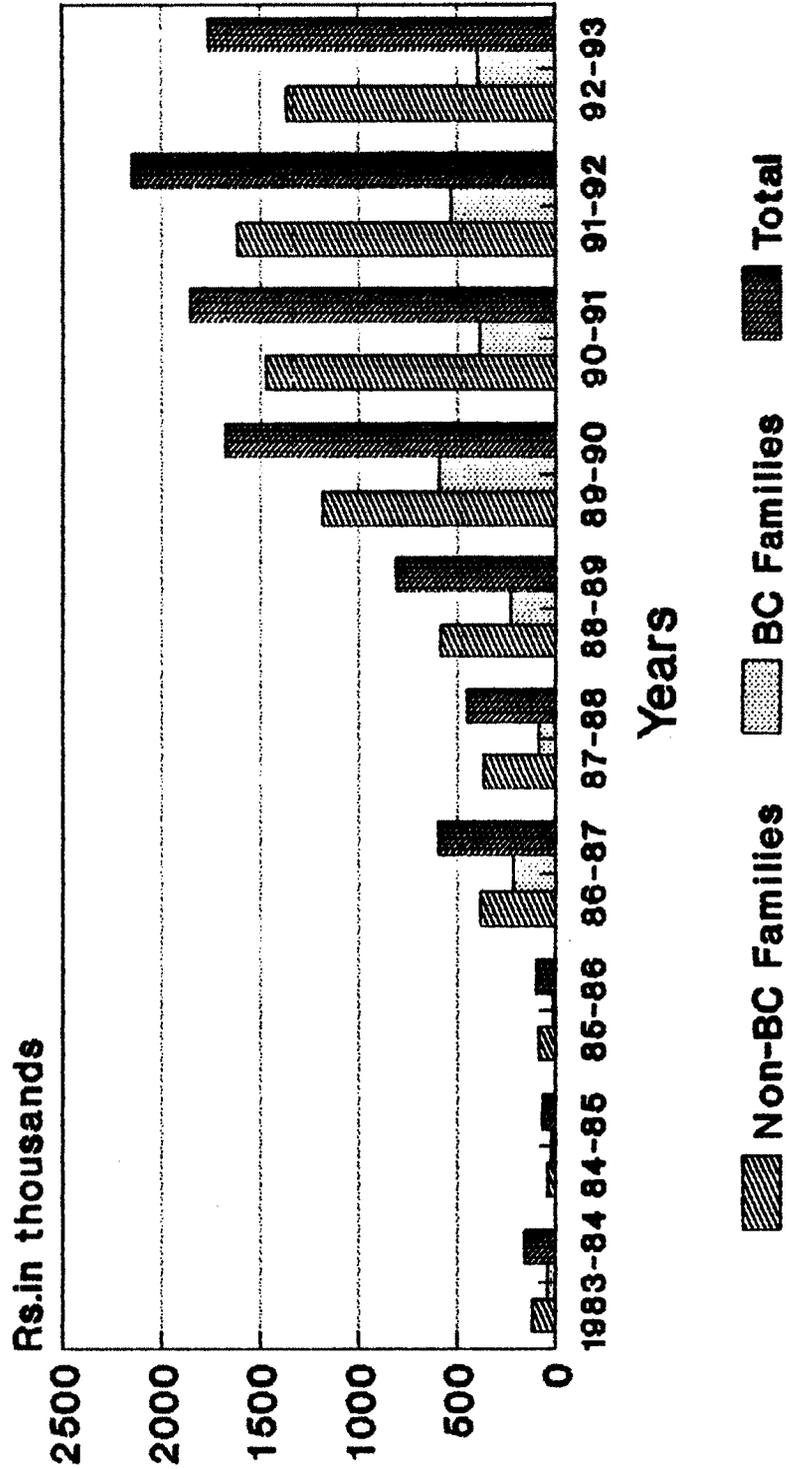
Year	Loans Disbursed to		(Rs. in '000)
	Non-BC families	BC families	Total
1983-84	118.60 (74.96)	39.90 (25.04)	158.20 (100.00)
1984-85	42.00 (65.62)	22.00 (34.38)	64.00 (100.00)
1985-86	85.50 (87.24)	12.50 (12.76)	98.60 (100.00)
1986-87	380.00 (63.86)	215.00 (36.20)	595.00 (100.00)
1987-88	365.80 (56.69)	84.00 (43.41)	449.80 (100.00)
1988-89	583.90 (71.88)	228.40 (39.12)	812.30 (100.00)
1989-90	1182.50 (70.59)	592.50 (29.41)	1675.00 (100.00)
1990-91	1470.60 (79.27)	384.50 (20.73)	1855.10 (100.00)
1991-92	1615.00 (75.18)	533.00 (24.82)	2148.00 (100.00)
1992-93	1366.20 (77.58)	394.80 (22.42)	1761.00 (100.00)
<b>Total</b>	<b>7210.10</b> (74.97)	<b>2406.30</b> (25.03)	<b>9616.40</b> (100.00)

Note: Figures in brackets are percentage to row total.

Source: Records of the Office of DRDA, Gadhinglaj.

# Graph 4.2 (Table 4.4)

## Class-wise Disbursement of IRDP Loans



In 1983-84, Rs.158.20 thousand were distributed. Of this total amount disbursed, Rs.118.60 thousand (75 percent) were given the non-backward families and only Rs.39.9 thousand (25 percent) was distributed to the backward class beneficiaries. On the other hand, in 1992-93, of the Rs.1761 thousand distributed, Rs.1366.20 thousand were distributed to the non-BC landless beneficiaries, i.e. 77.58 percent of the total amount, whereas Rs.394.80 thousand (22 percent) were distributed among the BC beneficiaries. During the period of 10 years, i.e. 1983-84 to 1992-93, Rs.9616.4 thousand were distributed, of which Rs.7210.1 thousand (74.97 percent) were distributed among the non-BC and Rs.2406.30 thousand (25.03 percent) among the BC beneficiaries.

It can be seen from the above that though the amount of loan distributed to non-BC and BC beneficiaries has increased by many times during the period of 10 years, their percentage share has remained more or less constant.

The amount of individual loans sanctioned/distributed varies from beneficiary to beneficiary. The amount varies from upto Rs.3000 to Rs.15000-18000.

Table 4.5 (on the next page) throws light on the amount-wise distribution of landless beneficiaries during the year 1983-84 to 1992-93. In 1983-84, there were 57 beneficiaries, of which 41 (72 percent) were given the loan of upto Rs.3,000, 14 (25 percent) received loans of between Rs.3000 and Rs.6000 and 2 (3.5 percent) received between Rs.6,000 and 9,000. From

Table 4.5  
Amount-wise Distribution of Landless Beneficiaries in Gadhinglaj Taluka (1983-84 to 1992-93)

Year	Amount (Rs. in thousands)																	
	Upto 3	3 - 6	6 - 9	9 - 12	12 - 15	15 - 18	TOTAL											
1983-84	41 (71.92)	14 (24.56)	2 (3.50)	-	-	-	57 (100)											
1984-85	24 (80.00)	6 (20.00)	-	-	-	-	30 (100)											
1985-86	13 (52.00)	11 (44.00)	1 (4.00)	-	-	-	25 (100)											
1986-87	166 (79.80)	33 (15.86)	7 (3.36)	-	1 (0.48)	1 (0.48)	208 (100)	1 (0.48)	1 (0.71)	1 (0.49)	140 (100)	203 (100)	394 (100)					
1987-88	56 (40.00)	54 (38.57)	27 (19.28)	2 (1.42)	-	-	140 (100)	58 (41.43)	1 (0.71)	1 (0.71)	140 (100)	203 (100)	394 (100)					
1988-89	18 (8.86)	125 (61.57)	58 (28.57)	1 (0.49)	-	-	203 (100)	172 (84.75)	1 (0.25)	1 (0.25)	140 (100)	203 (100)	394 (100)					
1989-90	30 (7.61)	190 (48.22)	172 (43.65)	1 (0.25)	-	-	394 (100)	15 (3.80)	6 (1.52)	6 (1.52)	140 (100)	203 (100)	394 (100)					
1990-91	15 (4.70)	98 (30.72)	200 (62.69)	6 (1.88)	-	-	319 (100)	7 (2.20)	7 (2.20)	7 (2.20)	140 (100)	203 (100)	394 (100)					
1991-92	7 (1.69)	207 (50.00)	191 (46.13)	7 (1.69)	2 (0.48)	-	414 (100)	5 (1.21)	5 (1.21)	5 (1.21)	140 (100)	203 (100)	394 (100)					
1992-93	5 (1.55)	242 (75.38)	44 (13.70)	29 (9.03)	1 (0.31)	-	321 (100)	375 (117.06)	45 (14.02)	45 (14.02)	140 (100)	203 (100)	394 (100)					
<b>TOTAL:</b>	375 (17.76)	980 (46.42)	702 (33.25)	45 (2.13)	5 (0.23)	4 (0.18)	2111 (100)											

Note: Figures in brackets are percentages of achievement over the targets each year.

Source: Records of DRDA Office, Gadhinglaj.

the year 1987-88, there were instances of beneficiaries receiving more than Rs.9,000. In the year 1992-93, the total number of beneficiaries was 321, of which 5 (1.55 percent) were given loans of upto Rs.3,000, 242 (75 percent) were given between Rs.3,000 and Rs.6,000, 44 (14 percent) were given Rs.6,000 and 9,000, 29 (9.03 percent) were given between Rs.9,000 and 12,000 and one (0.31 percent) was given between Rs.12,000 and 15,000 by way of loans. In 1983-84, there were only 57 landless beneficiaries, which increased to 321 in 1992-93. During the period of ten years total, the number of beneficiaries has risen to 2111.

In 1983-84, 2 beneficiaries received between Rs.6,000 and 9,000 by way of loans, whereas in 1992-93, 44 received similar amount. Though not a single beneficiary was given a loan of above Rs.9,000 in 1983-84, an amount of between Rs.9,000 and 15,000 was given to 30 beneficiaries in 1992-93.

It can be seen from the above that a few beneficiaries benefitted with high loan facilities. During the period of ten years, only 54 beneficiaries received loans of between Rs.9,000 and 18,000.

Table 4.6 (on the next page) throws light on the amount-wise distribution of loans to the landless backward category beneficiaries in Gadhinglaj Taluka. Seventeen beneficiaries received assistance in the year 1983-84, of which among 12 (71 percent) received upto Rs.3,000, 5 (29 percent) received assistance of between Rs.3,000 and 6,000. In 1992-93, 74

Table 4.6  
Amount-wise Distribution of B.C.Landless Beneficiaries in Gadhinglaj Taluka (1983-84 to 1992-93)

Year	Amount (Rs. in Thousands)										TOTAL
	Upto 3	3 - 6	6 - 9	9 - 12	12 - 15	15 - 18					
1983-84	12 (70.58)	5 (29.42)	-	-	-	-	-	-	-	-	17 (100)
1984-85	10 (83.33)	1 (8.33)	1 (8.33)	-	-	-	-	-	-	-	12 (100)
1985-86	4 (66.66)	2 (33.33)	-	-	-	-	-	-	-	-	6 (100)
1986-87	42 (75.00)	11 (19.64)	2 (3.57)	-	1 (1.78)	-	-	-	-	-	56 (100)
1987-88	22 (53.65)	16 (24.39)	8 (19.51)	1 (2.43)	-	-	-	-	-	-	41 (100)
1988-89	-	38 (66.66)	19 (33.33)	-	-	-	-	-	-	-	57 (100)
1989-90	11 (8.87)	70 (56.45)	43 (34.37)	-	-	-	-	-	-	-	124 (100)
1990-91	4 (6.25)	14 (21.87)	45 (70.31)	1 (1.56)	-	-	-	-	-	-	64 (100)
1991-92	3 (2.77)	58 (53.70)	45 (41.66)	2 (1.85)	-	-	-	-	-	-	108 (100)
1992-93	3 (4.05)	63 (85.13)	6 (8.10)	2 (2.70)	-	-	-	-	-	-	74 (100)
<b>TOTAL:</b>	111 (19.85)	272 (48.65)	169 (30.23)	6 (1.07)	6 (0.17)	-	-	-	-	-	559 (100)

Note: Figures in brackets are percentages of achievement over the targets each year.

Source: Records of DRDA Office, Gadhinglaj.

beneficiaries received assistance under the IRDP, of which 3 (4 percent) received upto Rs.3,000, 63 (85 percent) received between Rs.3,000 and 6,000, 6 (8 percent) between Rs.6,000 and 9,000 and only 2 (3 percent) between Rs.9,000 and 12,000.

During the period of ten years, the total BC beneficiaries amounted to 559. During the period of ten years, 111 BC beneficiaries benefitted from loans of upto Rs.3,000, 272 (48.65 percent) between Rs.3,000 and 6,000, 169 (30.23 percent) between Rs.6,000 and 9,000, 6 (1.07 percent) between Rs.9,000 and 12,000 and only one received a loan of more than Rs.12,000.

The percentage of beneficiaries receiving loans of upto Rs.3,000 is decreasing, whereas that of loans of Rs.3,000 to 6,000 has been increasing.

Similarly, a large number of non-BC families have received assistance under IRDP in Gadhinglaj Taluka during 1983-84 and 1992-93. The number of such persons receiving various amounts of loans each year are shown in Table 4.7 (on the following page).

In 1983-84, 40 beneficiaries received assistance under the IRDP. Of these, 29 (72.50 percent) received upto Rs.3,000, 9 (22.50 percent) received between Rs.3,000 and 6,000 and 2 (5 percent) received between Rs.6,000 and 9,000. On the other hand, in 1992-93, 247 non-BC beneficiaries received assistance under IRDP. Of these, 2 (0.80 percent) received upto Rs.3,000, 179 (72.47 percent) received between Rs.3,000 and

Table 4.7  
Amount-wise Distribution of non-BC Landless Beneficiaries in Gadhinglaj Taluka (1983-84 to 1992-93)

Year	Amount (Rs. in Thousands)										TOTAL
	Upto 3	3 - 6	6 - 9	9 - 12	12 - 15	15 - 18					
1983-84	29 (72.50)	9 (22.50)	2 (5.00)	-	-	-	-	-	-	-	40 (100)
1984-85	14 (77.77)	4 (22.23)	-	-	-	-	-	-	-	-	18 (100)
1985-86	9 (47.36)	9 (47.36)	1 (5.26)	-	-	-	-	-	-	-	19 (100)
1986-87	124 (81.57)	22 (14.47)	5 (3.28)	-	-	-	-	1 (0.65)	1 (1.01)	1 (0.68)	152 (100)
1987-88	34 (33.34)	44 (44.44)	19 (19.19)	1 (1.01)	-	-	-	1 (1.01)	-	-	99 (100)
1988-89	18 (12.32)	87 (51.58)	39 (26.71)	1 (0.68)	-	-	-	1 (0.68)	-	-	146 (100)
1989-90	19 (7.03)	120 (44.44)	129 (47.77)	1 (0.37)	1 (0.37)	-	-	-	-	-	270 (100)
1990-91	11 (4.31)	84 (32.94)	155 (60.78)	5 (1.96)	-	-	-	-	-	-	255 (100)
1991-92	4 (1.30)	149 (48.69)	146 (47.71)	5 (1.63)	2 (0.65)	-	-	-	-	-	306 (100)
1992-93	2 (0.80)	179 (72.47)	38 (15.38)	27 (10.94)	1 (0.40)	-	-	-	-	-	247 (100)
<b>TOTAL:</b>	264 (17.1)	707 (45.55)	534 (34.40)	40 (2.57)	4 (6.25)	3 (0.19)					1552 (100)

Note: Figures in brackets are percentages of achievement over the targets each year.

Source: Records of DRDA Office, Gadhinglaj.

6,000, 38 (15.38 percent) received between Rs.6,000 and 9,000, 27 (10.75 percent) received between Rs.9,000 and 12,000 and 1 (0.40 percent) received between Rs.12,000 and 15,000.

The above Table shows that in 1983-84, 40 beneficiaries received assistance and the number increased to 247 in 1992-93. The number of recipients has increased by about 6-fold. It is pertinent to note that though the number of beneficiaries has increased between 1983-84 and 1992-93, those receiving upto Rs.3,000 has declined from a total of 29 in 1983-84 to only 2 in 1992-93. On the other hand, in 1983-84, 9 beneficiaries received loans of between Rs.3,000 and Rs.6,000, whereas in 1992-93, 179 beneficiaries received similar loan amounts. This shows an increase of 20 times.

Similarly, in 1983-84, only 2 beneficiaries received loans of between Rs.6,000 and 9,000, whereas in 1992-93, 38 beneficiaries were included in this category increase of 19-fold. However, not a single beneficiary received a loan of above Rs.6,000 in 1983-84 whereas 32 beneficiaries received loans of above Rs.9,000. Thus, after 1986-87, only 11 beneficiaries received loans of above Rs.12,000.

The performance of various financial institutions, both commercial as well as cooperative banks, in the implementation of the IRDP in Gadhinglaj Taluka is well documented. The Bank of India, Union Bank of India, State Bank of India, Dena Bank, United Western Bank and cooperative banks have considerably financed various sectors during the years 1983-84 to 1992-93.

The credit disbursement for the years 1983-84 to 1992-93 under the IRDP programmes by different sources are furnished in Table 4.8 (on the following page) and Graph 4.3 (one page after).

In 1982-83, the share of the cooperative banks in the total loan approvals under the IRDP in Gadhinglaj Taluka was only 17 percent with the rest being the share of the commercial banks. However, there has been a distinct shift in the importance of cooperative banks during the period under study. The share of the cooperative banks increased almost continuously to 55 percent. Consequently, the share of the commercial banks declined from a high of 83 percent in 1983-84 to 44 percent in 1992-93. For the period as a whole, the share of cooperative banks has been 53 percent and that of commercial banks 47 percent of the total assistance given the landless labourers in Gadhinglaj Taluka.

The bank-wise performance of credit flow reveals that the cooperative banks financed Rs.26.60 thousand in 1983-84, Rs.18.00 thousand in 1984-85, Rs.29.90 thousand in 1985-86, Rs.96.40 thousand in 1986-87, Rs.152.50 thousand in 1987-88, Rs.386.10 thousand in 1988-89, Rs.1144.00 thousand in 1989-90, Rs.957.60 thousand in 1990-91, Rs.1256.40 thousand in 1991-92 and Rs.961.10 thousand in 1992-93, out of the total credit disbursed.

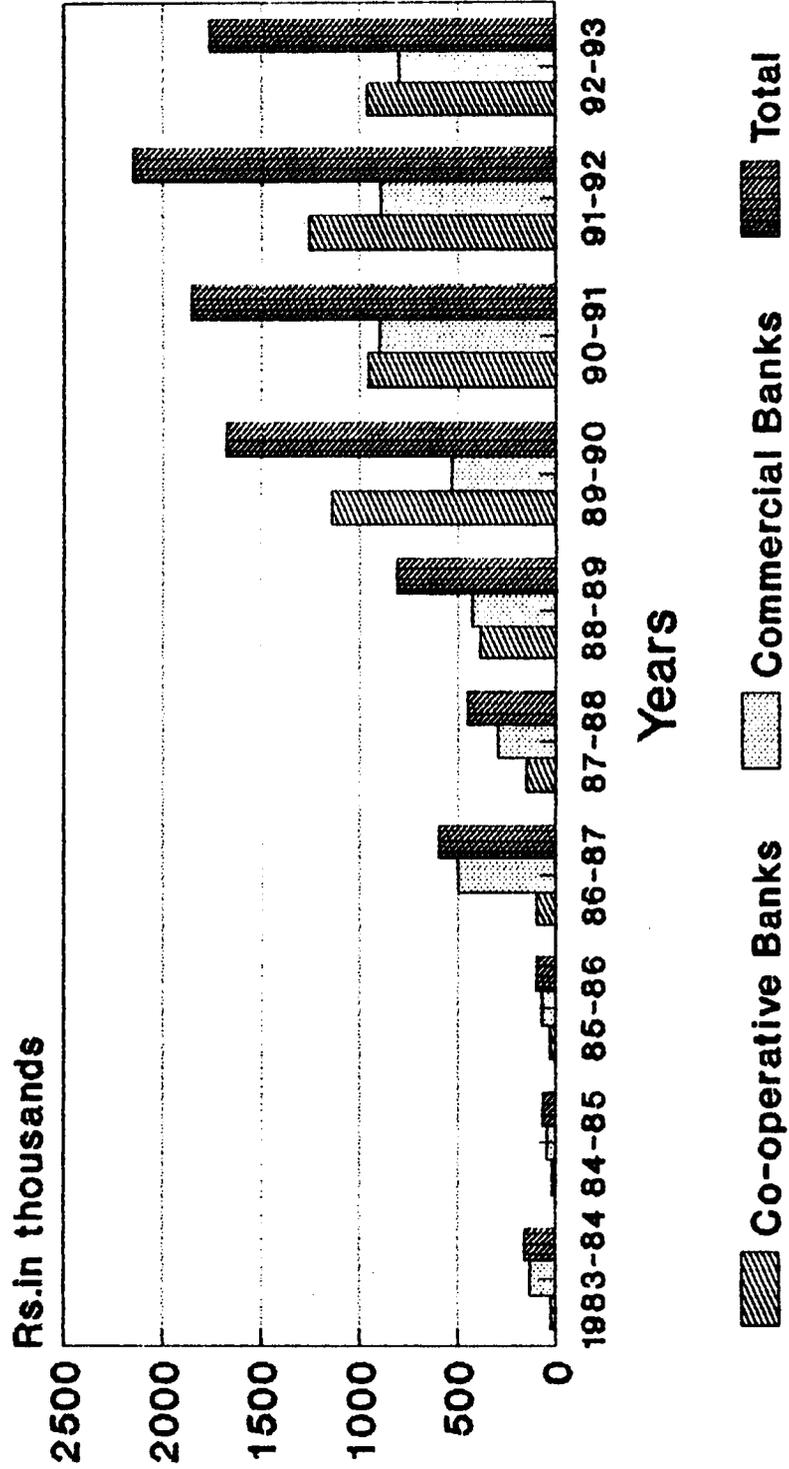
Table 4.8  
Credit through financial institutions under the IRDP in Gadhinglaj Taluka (1983-84 to 1992-93)  
(Rs. in '000)

Year	Cooperative Banks	Commercial Banks	Total Bank Finance
1983-84	26.60 (16.81)	131.60 (83.19)	158.20 (100)
1984-85	18.00 (28.12)	46.00 (71.88)	64.00 (100)
1985-86	29.90 (30.51)	68.10 (69.49)	98.00 (100)
1986-87	96.40 (16.20)	498.60 (83.80)	595.00 (100)
1987-88	152.50 (33.90)	297.30 (66.10)	449.80 (100)
1988-89	386.10 (47.53)	426.20 (52.42)	812.30 (100)
1989-90	1144.00 (68.29)	531.00 (31.71)	1675.00 (100)
1990-91	957.60 (51.61)	897.50 (48.39)	1855.10 (100)
1991-92	1256.40 (58.49)	891.60 (41.51)	2148.00 (100)
1992-93	961.10 (54.57)	799.90 (44.43)	1761.00 (100)
<b>TOTAL:</b>	5028.60 (52.59)	4587.80 (47.41)	9616.40 (100)

Note: Figures in brackets are percentages of achievement over the targets each year.

Source: Records of DRDA Office, Gadhinglaj.

**Graph 4.3 (Table 4.8)**  
**IRDP Credit through**  
**Financial Institutions**



On the other hand, the commercial banks financed Rs.131.60 thousand in 1983-84, Rs.46 thousand in 1984-85, Rs.68.1 thousand in 1985-86, Rs.498.60 thousand in 1986-87, Rs.297.30 thousand in 1987-88, Rs.426.20 thousand in 1988-89, Rs.531 thousand in 1989-90, Rs.897.50 thousand in 1990-91, Rs.891.60 thousand in 1991-92 and Rs.799.90 in 1992-93, out of the total disbursement.

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