

**CHAPTER FIVE
DATA ANALYSIS AND INTERPRETATION**

A survey of the landless labourers who were beneficiaries under the Integrated Rural Development Programme (IRDP) in Gadhinglaj Taluka was undertaken to examine the possible effects of the programme on the recipients of the benefits. The results of the survey are being presented in this Chapter.

Table 5.1
Classification of Respondents

<u>Classification</u>	<u>Respondents</u>	<u>Percentage</u>
General	108	72.00
Backward	42	28.00
<u>Total:</u>	150	100.00

Of the respondents, 108 (72 percent) belonged to the General Categories of landless labourers, whereas 42 (28 percent) belonged to backward classes (Table 5.1). Thus the randomly selected sample indicates that the backward classes constituted a fairly small proportion, slightly more than a quarter of the beneficiaries under the IRDP. This, in fact, reflects, to an extent, on the general position on the ground in Gadhinglaj Taluka.

Table 5.2 (on the next page) shows the classification of families of the respondents by size. It is found normally the size of the family ranges from 5 members to 20 members. However, the size upto 5 members family predominates with 73.33 percent (110 families) of the respondents had upto 5

Table 5.2
Classification of Respondents' Families by Size

<u>No. of Family Members</u>	<u>Respondents</u>	<u>Percentage</u>
1-5	110	73.33
6-10	37	24.67
11-15	-	-
16-20	3	2.00
<u>Total:</u>	150	100.00

members in the family. This was followed by 37 respondents (24.67 percent) with family size ranging from 6 members to 10 members. There were 3 (2 percent) whose family size ranged between 16 and 20 members. It is wellknown and recorgnized that larger the size of the family, greater would be the chances of existence of abject poverty. Here the point that must be remembered that the respondents are landless labourers. A larger family constitutes a burden and a cause of poverty.

Table 5.3
Respondents' Level of Education

<u>Education Class</u>	<u>Respondents</u>	<u>Percentage</u>
Illiterate	92	61.33
1 to 4 Standard	27	18.00
5 to 9 Standard	12	8.00
Matriculation	19	12.67
Graduation	-	-
<u>Total:</u>	150	100.00

The level of education of the respondents is also an important factor in his/her outlook on life. Of the 150 respondents, 92 (61.33 percent) are illiterate, 27 (18 percent) lower primary level education, 12 (8 percent) upper primary level and 19 (12.67 percent) are matriculates. There is not a single respondent who is a graduate. Thus, the data collected shows that the respondents are very poorly educated, if at all.

Table 5.4
Occupation of Respondents

<u>Occupation</u>	<u>Respondents</u>	<u>Percentage</u>
Agriculture Labour	112	74.67
Cobbler	10	6.67
Carpenter	8	5.33
Porter	2	1.33
Tailoring	4	2.66
Fishing	2	1.33
Shepherd	2	1.33
Woodcutter	2	1.33
General Merchant	2	1.33
Potter	2	1.33
Musician (Koravi)	2	1.33
Barber	2	1.33
<u>Total:</u>	150	100.00

The respondents have different occupations and the survey has revealed that 112 respondents (74.67 percent) are engaged

in agricultural work, i.e. agriculture labour. The remaining 38 respondents are engaged in various occupations, including respective traditional occupations (Table 5.4 on the preceding page). Thus, it is clear that landless agricultural labourers mainly depend upon agricultural sector for their livelihood. Some are engaged in other sectors also. During the survey, it was found that they do not get full time employment opportunities in the agricultural sector, as a consequence, they are working in other occupations/sectors.

Table 5.5
Amount of Loan sanctioned to the Respondents

<u>Amount Group</u>	<u>Respondents</u>	<u>Percentage</u>
Upto Rs.2,000	3	2.00
Rs. 2,000- 4,000	26	17.33
Rs. 4,000- 6,000	51	34.00
Rs. 6,000- 8,000	22	14.67
Rs. 8,000-10,000	24	16.00
Rs.10,000-12,000	19	12.67
Rs.12,000-14,000	5	3.33
<u>Total:</u>	150	100.00

These landless labourers have been recipients of assistance under the IRDP. Table 5.5 shows the amount of loans sanctioned to the respondents. The amount of loan varies from 'upto Rs.2,000' to 'Rs.12,000-14,000' during the period from 1983-84 to 1992-93. Of the 150 respondents, the largest group accounted for 'between Rs.4000-6,000' of loans received; 34 percent of the respondents. There were only 3 respondents who

received financial assistance of 'upto Rs.2000' under the IRDP 26 'between Rs.2000-4000', 22 respondents who got 'between Rs.6000-8000'; 24 respondents who received 'between Rs.8000-10000', 19 who received 'between Rs.10000-12000' and only 5 who received 'between Rs.12000-14000'.

During the survey, it was found that those who have taken loans more than once have got more subsidy. It is obvious that many respondents have not been able to receive the benefit of IRDP with the consequence of the existence of poverty.

Table 5.6
Purpose of Loans

<u>Classification</u>	<u>Respondents</u>	<u>Percentage</u>
Buffalow	113	75.33
Cow	12	8.00
Bullock	11	7.33
Goat/Sheep	3	2.00
Fishing	3	2.00
Cobbler	7	4.67
Tailor	1	0.67
<u>Total:</u>	150	100.00

The condition of the landless labourers can improve, provided they utilize the IRDP assistance properly. It is, therefore, pertinent to examine the purpose of loans taken by the respondents. The various heads for which assistance was provided to the respondents in Gadhinglaj Taluka under the IRDP is given in Table 5.6.

One hundred and thirteen respondents have taken loans for purchase of buffalows, 12 for the purchase of cows, 11 for the purpose of bullocks and 3 for the purchase of goats/sheeps. Three of the respondents have taken the assistance to improve their fishing, 7 for leather work and only 1 for tailoring work.

It is seen that 125 respondents (83.33 percent) have taken loans for dairy occupation. On the other hand, some respondents prefer other occupations, probably ancestral occupations. Thus, the analysis indicates that a maximum number of the respondents are engaged in primary activities and not in secondary or tertiary sectors.

Table 5.7
Time Taken to Get Loans Sanctioned

<u>Time (in months)</u>	<u>Respondents</u>	<u>Percentage</u>
One	73	48.67
Two	38	25.33
Three	14	9.33
Four	7	4.67
Five	3	2.00
Six	7	4.67
Seven	-	-
Eight	-	-
Nine	-	-
Ten	-	-
Eleven	-	-
Twelve	8	5.33
<u>Total:</u>	150	100.00

In order that the purpose and aims of the IRDP are achieved, it is important that the programme is efficiently implemented. One of the criterio could be the time taken to

sanction a loan after receiving the application. The data collected indicates that the IRDP is being implemented fairly efficiently. Almost 48.67 percent of the respondents received sanction of loans within a month of making an application for such loans (Table 5.7).

Table 5.7 shows the duration of period between application sent and sanction of the loan received by the respondents. On the other extreme, 8 respondents reported to have received sanction to their loan applications 12 months after making such an application. It appears that these are exceptional cases, and almost 95 percent of the 150 respondents received sanction to their loan applications within six months.

It is also seen that 83 percent of the respondents had their loans sanctioned within 3 months of making an application. On the other hand, 12 percent of the respondents have had their loans sanctioned within a period of 3 months to 6 months.

It has been found in the survey that 51 percent of the respondents suffer due to the behaviour of the officials. The respondents had to meet the block officials and bank officials several times before getting their loan application approved. On the other hand, 49 percent of the respondents had no such experience and they received prompt service due to the assistance from political leaders.

Table 5.8
Additional Amount spent by the Respondents

<u>Classification</u>	<u>Respondents</u>	<u>Percentage</u>
Nil	43	28.67
Upto Rs.500	73	48.67
Rs.500-1000	23	15.33
Rs.1000 & Above	11	7.33
<u>Total:</u>	150	100.00

Although the respondents received financial assistance under the IRDP in Gadhinglaj Taluka, many of them had to contribute their own funds to acquire assets under the scheme. Fortythree of the 150 respondents (28.67 percent) did not have to contribute any of their own resources for acquiring assets (Table 5.8). Thus, 71 percent of the respondents spent additional money to purchase assets. The range of additional money spent is from 'upto Rs.500' to 'above Rs.1000'. Of the 107 respondents, who spent additional amount, 73 percent have spent less than Rs.500, 23 between Rs.500-1000 and 11 above Rs.1000.

During the survey, it was noticed that the respondents did not get the required amount to purchase their assets and as a consequence, they had to spend additional amounts of their own. Respondents have arranged for these amounts either from their own resources or borrowed from others. It was found during the survey that those who spent additional amount owned a number of assets like healthy milch cattle.

Table 5.9
Source of Loans

<u>Catetory of Bank</u>	<u>Respondents</u>	<u>Percentage</u>
Commercial Banks	66	44.00
Cooperative Banks	84	56.00
<u>Total:</u>	150	100.00

The source of financial assistance for the landless labourers under the IRDP are commercial banks and cooperative banks. Table 5.9 shows that a maximum number of respondents have taken loans from cooperative banks (56 percent), while 44 percent of the respondents have taken loans from the commercial banks.

Thus, it is clear that the cooperative banks have given more loans than have the commercial banks to the landless labourers under the IRDP in Gadhinglaj Taluka.

During the survey, it was observed that the banks had not given loans in cash to the beneficiaries, but only those assets for which the respondents had applied.

The assets acquired - milch cattle and other functional assets - are shown in Table 5.10 (on the next page). Eightythree percent of the respondents had acquired milch cattle with the help of the IRDP. Of these, 72 had healthy cattle at the time of the survey. The cattle for the respondents had become unhealthy whereas six respondents reported their milch cattle to be dead. A fairly high number

Table 5.10
Present Status of the Assets Acquired

<u>Condition</u>	<u>Respondents</u>	<u>Percentage</u>
Healthy cattle	72	48.00
Unhealthy cattle	9	6.00
Dead cattle	6	4.00
Sold cattle	38	25.33
Functional assets	25	16.67
<u>Total:</u>	150	100.00

of respondents (38) reported to have sold their assets acquired under IRDP and 25 respondents had stated that their assets acquired under IRDP were functional. The functional assets are bullocks, sheep/goats, fishing material, cobbler's material and sewing machines.

During the survey, it was noticed that 48 percent of the assets are healthy on account of good and healthy assets purchased and care taken by the owners. On the other hand, 6 percent of the assets are unhealthy on account of being cheated at the time of purchasing and carelessness on the part of the owners; for instance, lack of grass and animal feed, unhealthy condition of living and lack of medical facilities. It was found that 4 percent of the assets have died due to diseases and lack of medical facilities. It was also found that 26 percent assets (milch cattle) were sold because of various reasons; for instance, lack of place, lack of grass, domestic difficulties (for marriage, housing) and loan

repayment problems. It was also found that some of the respondents purchased assets which were passed on to their friends and relatives.

Table 5.11
Loans repaid by the Respondents

<u>Classification</u>	<u>Respondents</u>	<u>Percentage</u>
In time	124	82.67
Functional	22	14.66
Defaulter	4	2.67
<u>Total:</u>	150	100.00

The IRDP programme can be successful if it helps the recipients to improve their economic conditions and when the loanees pay back the loans on schedule. The details of loan repayments are given in Table 5.11 above.

During the survey, it was found that 124 respondents (82.67 percent) had repaid their loans in time, according to their agreement made with the financial institutions. On the other hand, 22 respondents (14.66 percent) were repaying their loan as these were current ones. But 4 respondents (2 percent) had not repaid their loans and were not repaying them. They were defaulters. Most of those who repaid their loans could do so by supplying milk to the cooperative dairies and their instalment were cut every month through their milk payments or due to the fear of financial institutions' action.

The defaulters did not repay loans on account of domestic problems.

Table 5.12
Sources of Information about IRDP Assistance

<u>Source</u>	<u>Respondents</u>	<u>Percentage</u>
Gramsevak	61	40.67
Friends	34	22.67
Society Chairman	15	10.00
Government Officer	15	10.00
Sarpanch	13	8.66
Dairy Chairman	12	8.00
<u>Total:</u>	150	100.00

Table 5.12 shows the sources of information on IRDP assistance. During the survey, it was noticed that the maximum number of respondents made contact with the Gramsevaks whereas a few respondents made contact with the milk dairy chairman to get the IRDP assistance. Thus, 61 respondents (40.67 percent) have received information on the IRDP from the Gramsevak whereas 12 respondents (8 percent) have got the information from the dairy chairman. Likewise, there are 77 respondents who have got information from friends, society chairman, Sarpanch and Government officers.

The raison d'etre of the IRDP is to improve the economic conditions of the poorest of the poor. It is, therefore, quite important to examine whether the incomes of the respondents have increased after receiving the assistance from the IRDP.

Table 5.13 (on the next page) shows the annual income of the respondents at the time of assistance. During the survey, it was found that a maximum number of respondents' income was

Table 5.13
Family Annual Income below IRDP Assistance

<u>Income Group</u> Rs./Family/Year	<u>Respondents</u>	<u>Percentage</u>
Upto Rs.1,000	90	60
Rs.1,000-2,000	30	20
Rs.2,000-3,000	18	12
Rs.3,000-3,500	12	8
<u>Total:</u>	150	100.00

upto Rs.1000 whereas very few respondents' income was Rs.3500. The annual income of 90 respondents was not more than Rs.1000. On the other hand, 60 respondents' income was more than Rs.1000 but less than Rs.3500. Among them, 30 respondents' income varied from Rs.1000 to Rs.2000, 18 respondents' income from Rs.2000 to Rs.3000 and 12 respondents' income from Rs.3000 to Rs.3500. During the survey, it was found that for those whose income was not more than Rs.1000, the standard of living was very low. They could not fulfil their daily needs and they were living in small huts. However, after the assistance under IRDP, there was quite a positive change.

Table 5.14 (on the following page) throws light on the changes in the income of the respondents after the IRDP assistance. It has been found that about 80 percent of the respondents revealed an improvement in their incomes. For 14

Table 5.14
Changes in Incomes of the Respondents
after IRDP Assistance

<u>Change in Income</u>	<u>Respondents</u>	<u>Percentage</u>
Income Increased	119	79.33
Income unchanged	21	14.00
Income decreased	10	6.67
<u>Total:</u>	150	100.00

percent of the respondents, there was no change in their income. However, 10 respondents were worse off than before mainly because of the 'loss' of the asset acquired with IRDP assistance.

During the survey, it was found that those whose assets were 'good and healthy', their incomes had increased. On the other hand, those whose assets were not healthy and lacked other facilities, their income did not increase. But those whose 'assets' died were the losers. Thus, for such persons, there is no remarkable progress in shifting from lower income group to higher income group. Though some respondents' incomes have increased, they have not risen above the poverty line. It shows that the landless labourers are living in poor condition and more needs to be done. The efforts under the IRDP can be doubled and greater assistance in the form of continuous monitoring and advice should be undertaken.

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