

6.1 INTRODUCTION:

On the whole, by the foregoing study, survey, tables, process, implementation of IRDP in Gadhinglaj Taluka, the data collected and analyzed, shows that the IRDP has an important and positive impact on the families of sample beneficiaries. Beneficiaries' living condition has not changed substantially though they are benefitted by the IRDP. However, some of the main conclusions and recommendations have been discussed briefly through analysis in the relevant Chapters.

6.2 CONCLUSIONS:

The conclusions as revealed through the records of the IRDP office (DRDA's), Gadhinglaj, and the analysis of data are:

According to the records of the IRDP office and the progress reports of the IRDP in Gadhinglaj Block, the IRDP work is under progress but is unsatisfactory. It is seen that the IRDP has distributed more than Rs.2.0 crores' subsidy during the period 1983-84 to 1993-94. The IRDP has more than achieved its target. At times, the IRDP had paid subsidy more than targetted. On the whole, the IRDP had reached 9497 families and among them, 1327 were landless labourers. However, the IRDP has not reached every 'below-poverty-line' family in areas of Gadhinglaj Taluka as yet. The IRDP records reveal that in Gadhinglaj Taluka, 15,415 families are living 'below-poverty-line' and among them, 2015 are landless

labourers. It also shows that 9497 are total beneficiaries and of these, 1327 are landless labourers. Thus, it is concluded that 61.60 percent of the total 'below-poverty-line' families have benefitted under the IRDP, while 65 percent of landless families have benefitted likewise. Thus, the IRDP has to reach further 35 percent landless. The total number of landless labourer families that have been advanced financial assistance under the IRDP are 2111 during the ten year period between 1983-84 and 1992-93. But in actual fact, the number of actual landless labourer families in Gadhinglaj Taluka is 1327. This indicates that some of these families had taken loans under the IRDP more than once. 688 landless labourer families have not benefitted from the IRDP.

The IRDP records also reveal the total loans given to the landless beneficiaries. The sum of Rs.9616.4 thousand by way of loans has been given to landless beneficiaries; of which, Rs.7210.10 thousand have been given to 1,552 non-backward class landless beneficiaries and Rs.2406.3 thousands have been given to 559 backward class beneficiaries. On an average, a sum of Rs.4,645 had been given to each of the non-backward beneficiaries, while Rs.4,304 had been given to each of the backward beneficiaries. On the whole, on an average, each beneficiary received a sum of Rs.4,555 under the IRDP. Thus, the benefits accruing to the non-backward beneficiaries are slightly higher than the average, and for the backward beneficiaries, is less than average. Thus, the backward beneficiaries have received lower assistance from the IRDP in

Gadhinglaj Taluka. However, the backward beneficiaries have received greater amount by way of subsidy than the non-backward beneficiaries. The backward beneficiaries receive 50 percent subsidy, whereas the non-backward beneficiaries receive 33 percent subsidy.

During the survey and enquiries through questionnaire with the sample beneficiaries, a number of important 'facts' on the working of the IRDP and the progress of the landless labourers were revealed. On the basis of such information, the impact of the IRDP on the landless labourers in Gadhinglaj Taluka may be examined.

According to the survey, it is found that the annual income of 79 percent of the landless labourers (beneficiaries) has increased. However, it is seen that the increase of annual income is temporary but not permanent.

It is also seen that 14 percent landless beneficiaries' annual income has not increased and 7 percent landless beneficiaries' annual income has, in fact, declined. It is seen that 83 percent landless beneficiaries had taken loans for milch cattle. However, the IRDP officer or bank officer probably did not go into the antecedents of the milch animals and also on the availability of information on the type of the livestock, place for the livestock, sources of grass and fodder and conditions to preserve the livestock. Though the beneficiaries are landless labourers, the concerned officers did not enquire into their problems. Some beneficiaries lost

out in deal due to the 'defects' in the milch cattle, such as barrenness, disease, etc. This is perhaps because the government veterinary doctor did not examine the livestock properly, sometimes the beneficiaries had purchased low quality assets to save money.

It is noticed that 26 percent of assets (milch cattle) were sold by the beneficiaries. Thus, through doubts on the bonafides of such beneficiaries and the bank and/or the IRDP officials were successfully hoodwinked by these beneficiaries.

However, the bank and the IRDP office do not check the assets. Thus, there is no supervision or control over the beneficiaries. The problem could be attributed to lesser commitment on the part of the bank officials and/or the personnel of the IRDP. On the other hand, the greenbook was given to each beneficiary but these books are not recorded at the time of each loan of IRDP families.

It is seen during the survey that 49 percent of the beneficiaries did not have to undergo much difficulty to secure the loan under the IRDP due to the help of local political leaders. However, it appears that the political leaders had given priority only to select beneficiaries. On the other hand, the other 51 percent of the beneficiaries had to endure suffering, due to official behaviour, in the form of delay in sanctions, delay in despatching the application forms, etc.

Finally, we conclude that the working of the IRDP is progressive, but it is not satisfactory. The condition of the landless labourers has not improved through the IRDP work in Gadhinglaj Taluka.

6.3 SUGGESTIONS:

The landless labourers are yet to benefit through the working of the IRDP. The IRDP's working should be effective for the landless labourers. The working can become more effective if the working of the IRDP is revamped slightly.

1. The Government has a list of the 'below-poverty-line' families, but the IRDP has not reached each and every such family. So, it is suggested that, the IRDP should try to reach each and every family, particularly those who have, as yet, not been able to receive any benefit from the IRDP scheme.

2. There are number of problems that the landless labourers face and one of them is the lack of adequate land holding, which is the most important. The IRDP provides loan facilities or subsidy which are secondary needs.

Therefore, the IRDP may look into these problems and devise suitable policies to alleviate the suffering of the landless labourers in Gadhinglaj Taluka. Probably more dedicated personnel with greater freedom to work might help in the matter.

3. IRDP's office is located in the Taluka place. However, some villages are a long distance from the Taluka place. So, the landless labourers or the below-poverty-line families have to expend time and money to get assistance from the IRDP. Therefore, it is suggested that the IRDP office may divide the blocks in various divisions and the IRDP officers should visit each division regularly. They should also provide advisory facilities about the IRDP to the needy families. This step can save time and money of the families. On the other hand, such a step would make the local political leaders redundant, as far as the IRDP is concerned and such leaders' interference in the scheme will be obviated.

4. Bank officers and the IRDP officers should check the assets of the beneficiaries each year. This is mainly because the some of the beneficiaries give the acquired assets to their friends or relatives or they sell them off. The supervision by bank officers or the IRDP officers is important.

5. IRDP takes, at times, a very long time to take a decision on loan applications. In fact, the IRDP assistance must be readily available to these families. Thus, measures should be adopted by the IRDP functionaries to reduce delays to the minimum possible time period. The below-poverty-line families should not be made to wait so long for loans.

6. IRDP gives loans and subsidy to the below-poverty-line families, but there is a limitation on the loan amount to be sanctioned and the subsidy on it. It is found that the loan amount is not sufficient to acquire better assets. It is, therefore, suggested that the bank should increase the maximum limit on the loan. The IRDP should also increase the subsidy amount to the below-poverty-line families.

7. It is presumed that when the IRDP advances the loans to the below-poverty-line families, the beneficiaries have the knowledge or the skilled needed in his occupation. However, this knowledge or skill is traditional and cannot help increase his annual income. Therefore, it is suggested that the IRDP should also provide facilities or tie up with those associations that can provide these facilities, so that the skills or knowledge are enhanced and the beneficiary received more than financial encouragement.

8. The 'below-poverty-line' list that is being used was prepared more than ten years ago. The IRDP office does not verify and update the list at regular intervals or at all. It does not check as to whether the conditions of the below-poverty-line families have improved such that they have gone above the poverty line or not. This could be a result of earlier assistance for business, trade, etc. As the annual income of these families increases, they will be out of 'below poverty-line' list and the remaining families then can get more benefit from the IRDP scheme.

9. Most of the members of the below-poverty-line families are illiterate. They do not have any awareness of the IRDP schemes. It is suggested that these families be enabled to acquire rudimentary education, training and knowledge of their rights. They should not depend on middlemen to get benefits of these programmes.

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