

# CHAPTER ONE

## THEORETICAL BACKGROUND RURAL & INTEGRATED RURAL DEVELOPMENT PROGRAMME.

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# 1. THE PHILOSOPHY OF RURAL DEVELOPMENT AND THE HISTORICAL PROCESS.

The population of India according to 1981 census was about 68.5 crores. Bulk of its population i.e. 76.3% lives in the villages. Therefore it is called rural India. As major bulk of population of India lives in rural area, it requires priority in the planning of development of the nation India lives in villages and their upliftment is the development of the nation. Most of the people living in the villages have agriculture as their main occupation. In the past agriculture income was sufficient to provide livelihood to the villagers. The rapidly growing population has outstripped food supply which is not only insufficient in quantity but also in quality and area of agriculture land remained the same. Automatically the pressure on land increased and agriculture income become insufficient to provide livelihood to all. Therefore villagers started to find out other sources of income to maintain their families. Some villagers started to migrate to urban areas and created new problems in these areas. In the villages sources of income are limited as there are lack of sources and amenities to start new occupations. So, the life of villagers become difficult and full of problems.

This idea of rural development went on changing day by day.

The idea of village self-sufficiency has recently received great deal of attention from social scientists and policy makers. The reasons for this may be political, academic or even human considerations. In fact, the problem of improving the lot of 70% of our population that lives in rural areas has assumed greater significance because of its explosive nature which is threatening our very existence. Vast number of people in rural areas live below the poverty line \*1. They include landless labourers, small farmers artisans and other weaker sections of society. They have been subjected to economic deprivation, exploitation, discrimination and opration of the worst kind and of all types. Their abject poverty and subhuman living conditions were standing monuments and living expressions that demanded a new policy framework which gave priority to the amolieration of the lot of our village population. Improving the quality of life of these people became the subject of national and international debates. The government was committed to the philosophy of social justice and socio-economic development of the rural areas. The government of India started its plan of planned growth soon after independence. These plans had very clear and specific objectives to achive, namely, eradication of poverty and reducing disparities both between the urban and rural sector and within each sector itself. Thus, villages were to be raised, so as to reduce the disparities between

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1. Srivastava (Dr.) A.K. Integrated Rural Development in India  
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urban and rural sector. At the same time a programme of action was to be launched coupled with massive propaganda and economic incentives to reduce the disparities between the 'haves' and 'have-nots' in the rural sector itself and elimination of privileges of chosen few.

"Rural Development as a concept is not a new one. It had received the attention of people like Gandhi, Tagore and many others much before independence. Tagore's Shantiniketan was perhaps the first systematic attempt in this direction. The problem of rural reconstruction however was concretised by Gandhiji. He experienced the toil, drudgery and sub-human living conditions in villages of India-Having lived it, Gandhiji knew for certain that unless and until the village economy of India was boosted, 'Swarajya' would be meaningless. The soil of India he said with agony and anguish lives in villages and India's salvation lay in rural reconstruction. It is not surprising, thus, to note that the new government decided to give highest priority to agriculture and rural development programmes. The driving force behind such a philosophy were a firm belief in the humanistic ideology of Gandhiji and a very rational <sup>\*2</sup> approach of increasing agricultural productivity. Rural Development however has to be seen from comprehensive way of development by enhancing economic, social, Civil and infrastructural development with specific

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\*2 Ibid., P. 10,

emphasis on removing poverty, unemployment and under employment existing in rural areas. However it also includes agricultural growth, development of agro - industries and provision of social services making villages self sufficient and prosperous.

"Development of rural sector assumes a place of crucial significance in the over all development and growth of our economy. During the last three decades, efforts have been made through the planning process to accelerate the pace of development of this primary sector for achieving desired goals of economic and social development. This is reflected in a number of 'sectoral' as well as 'sectional' Programmes implemented during the period with particular emphasis on development of the rural sector in the nature of Community Development Programme. Intensive Agriculture Development Programme. Integrated area development programme, comprehensive area development programmes, Drought Prone area programme, Hill area development programme, small marginal farmers and agricultural labourers' development programmes. Rural employment programmes. Integrated Rural development programmes etc. The basic objectives, through these programmes, have been not only to provide adequate infrastructural support and education, health and other facilities to the rural population but also maximisation

of rural resources to achieve rapid growth and diversification in the field of agriculture rural industries, employment patterns and allied activities in the rural sector. \*3

The idea of integrated rural development is the result of our experiences gained through various programmes designed for rural development. Even as a concept our thinking on rural reconstruction has undergone a lot of changes. Rural development earlier was taken to be synonymous with agriculture development. The significance of agriculture development cannot be under scored. It is not only basic for the development of rural areas but also of the industrial sector as it supplied the major and necessary raw material for many industries. The rural sector is expected to provide the necessary savings for investment in industrial economy. It was soon realised that rural development was much broader in its scope. It meant developing the necessary infrastructure, cottage and small industries as well as secondary and tertiary sectors such as marketing which are vital for the process of economic development.

Rural development strategies by force of circumstances have been dynamic in nature, community

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\*3 Mishra. M.S. Rural Development. P.3

Development and national extension blocks were started in the early fifties as a part of rural reconstruction programme. The panacea for rural problems was seen, at the time, through the development of agriculture and allied sector. The C.D.P. did have its impact on the socio-economic and cultural matrix of our village population. They brought about definite and specific changes in the socio-cultural mores of the rural people and created a will in the village masses to improve their lot. Community development may have not achieved much, but its role cannot be minimised. If nothing else they generated hope in the rural masses.

The government of India accepted its recommendations and setup the Intensive Agricultural District Programmes in certain selected districts all over the country. A central organisation with the District Collector as its head was set up for achieving higher productivity in food. The collector was made responsible for coordinating the work of the various functional experts who were responsible for marketing, storage, irrigation, purchases, co-operatives and demonstration activities of the agency. The experiments were a definite success inasmuch as the farmers readily adopted the scientific farming techniques.

An evolution of the I.A.D.P. Programme however revealed certain lacunae which created The base for an intensive development plan. It was felt that I.A.D.P. was not the answer to the problem of rural development. It just touched the periphery of the problem. Agricultural development was just one part of the total development process. There were many other developmental sectors ancillary to agriculture which could not be touched in the ~~xx~~ I.A.D.P. Programme. Beside this, the administrative boundaries of the district were hard abstacles to scientific development and optimal utilisation of irrigation, land, human and energy resources. \*4.

#### PROBLEMS OF RURAL DEVELOPMENT.

Problems of rural dèvelopment have been faced both by government organisations and voluntary sector right from the beginning of independence. As has been experienced, the rural development is not an easy task. It is always interoven by various problems and difficulties It is fact that in most of the developing countries, standard of living of rural masses is lower than that of urban population and India is not an exception to it.

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\*4. Srivastava (Dr.) A.K. Op.Cit., PP. 11,12.



In India there is a pressure of over population on existing land. The agricultural technology is also not much improved and developed. We also notice that the facilities such as irrigation, soil conservation electrification, transportation etc. we lacking. Due to drought situation, rural population is finding it difficult to get potable drinking water.

The small scale and cottage industries also do not help people either to compete in the market or to improve their economic standard. The rural banking system also do not appropriately reach to the needy rural masses.

"The situation is often described as that of a vicious circle of poverty in rural areas. Since the level of income is low, savings are low, and investment below. Since the rate of capital formation is low, the rates of growth is stagnant and so, there is less income. Also, since the level of education is low the standard of management is low, which in turn leads to low rates of development ". \*5

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\*5. Edited by - T.K. Lakshman and B.K. Narayan. Rural Development In India. A Multi - Oimensional Analysis. Article by - P.R. Dubhashi Problems of Rural Development in Developing Countries and Administrative planning for Rural Development, March 1984. P.52.

Before the community Development Programmes were launched in early fifties, the concerned ministries/departments were carrying out their activities in rural areas through their own functionaries at the state, district and village levels independently and in isolation of each other. The Ministries and departments were able to carry on some minimum development works touching a few aspects, covering only certain sections of the rural population. For the first time an attempt at a systematic integrated rural development was initiated in the year 1952 with the inception of the community Development Programmes in the country. \*6 The basic intention of the Programme was to serve the rural people and to reach as large a number of them as possible. The concept of making one multi-purpose functionary responsible at the grass roots level for all rural development activities. The basic aim of the C.D. programme was to generate community effort and relate them with those of the government towards bringing about improvement in the economic social and cultural levels of the rural community. However it was not an easy task to bring about improvement in the economic and social transformation of the vast rural masses, most of whom were illiterate and living in a tradition-ridden society. Thus the benefit of C.D. could

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\*6. Mishra S.N. and Sharma Kushal. Problems and prospects of Rural Development in India. P.17.

not reach the poor masses and as such their lot more or less remained the same. This obvious truth was realised during the fourth plan period and as a result an effort was made to take up various programmes specially designed for the weaker sections of the rural India.

Some of the special programmes taken up in the fourth and fifth five-year plans. \*7.

"The strategy for the sixth plan as regards rural development is again the alleviation of the rural poverty. For this, efforts will have to be made to increase the productive capacity of the rural poor by creating avenues for gainful employment and securing remunerative price for his produce. The plan proposals envisage following methodology for rural development.

- i) Increasing production and productivity in agriculture and allied sectors.
- ii) Resource and income development of vulnerable section of the rural population.
- iii) Availability of credit to the rural poor.
- iv) Promoting marketing facilities for the rural sector.
- v) Promotion of employment opportunities in the village.

- vi) Provision of essential minimum needs for the rural sector.

If these objectives and the various sectoral targets laid down for their realization are achieved, it would go a long way in improving the lot of the rural areas. According to the sixth Five year Plan, "There has been an improvement in the quality of life over the planned period. Between 1950-51 and 1978-79 per capita private consumption has grown by 46 percent. The distribution of private consumption also shows some improvement in the share of the poorest groups." \*8.

## 2. HISTORICAL BACKGROUND OF INTEGRATED RURAL DEVELOPMENT.

The history of rural development in Punjab starts with the community Development movement in the year 1952. The object of this movement was to bring a change in the mental outlook of the people and to instil in them a spirit to strive for better living conditions. This may be termed as the first attempt to seek the participation of the people in the implementation of development schemes. In 1961, the Panchayati Raj system was introduced and a three-tier

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\*8. Singh Hoshir (Dr.) Rural Development in India. P.4

structure of Gram Panchayats, Block samities and Zila Parishad was organised and linked with rural development. Blocks have been made units for rural development in the country since the inception of the community Development movement. After the community Development Programme, ~~many~~ several Programme, If development in the rural areas have been under taken.

The Model village scheme was the first such scheme started during the year 1969-70. Under this scheme in the 1st Phase certain civic amenities were to be provided of streets, construction of drains and disposal sullage water etc. The Jayanti Village scheme was the second scheme under the individual village approach to develop the rural areas. One Jayanti Village was selected in each block and a sum of Rs. 50,000 was allotted per village for the purement of streets, construction of drains and street lighting etc. This scheme also met little success as it wasnot supported by any economic programme. \*9

For increasing production in rural areas, programmes like Intensive Agriculture Development Programme, Integrated cattle Development Programme and

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\*9. Srivastava (Dr.) A.K. Op.cit. PP 56 & 57 publications. 1986.

the like were taken up. In 1970 centrally sponsored schemes for small farmers and marginal farmers and agricultural labourers were started in a few districts and subsequently extended to the rest of the state by the state Government. These schemes address themselves only to the weaker sections of the rural community and remain isolated from the general development activities in the state. \*10. The Model village and Jayanti villages programmes were not co-ordinate with other developmental activities like the SFDA/MFAL schemes resulting in minimal beneficial results. These schemes only helped in creating an awareness for development in the rural areas-but these were inadequate to satisfy the aspirations of the rural community. This programme for integrated rural development has been evolved with a multi-dimensional approach. Its focus is on the systematic, scientific and integrated use of available nature resources to enable every person to engage himself in a productive and socially useful occupation. It is contemplated that hereafter all developmental activity in the rural areas will be integrated into the main fabric of this programme so that there is a co-ordinated approach to solve the problems and maximise the benefits of investment in this sector. Various complementary social and economic activities involving

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\*10. Srivastava (Dr.) A.K. Op.cit. PP 56 & 57  
Publications. 1986.

production, distribution, employment and health are to be taken up in a co-ordinated manner so as to reinforce one another and bring about a total development larger than what will be possible if each programme were to be taken up in isolation". \*11.

#### DROUGHT PRONE AREA PROGRAMME.

With a view to developing special services for areas having special problems. Drought prone Area Programme has been implemented in around 75 districts which are frequently visited by droughts. The basic objective is to reduce the affects of drought in order to improve the economy of these areas through a package of infrastructural and farm development, activities with optimum utilization of land, water, human and livestock resources. District DPAP agencies have been set up under the societies Registration Act with collector as its chairman and various district officers concerned with rural development and non-officials as members. The Block Development Officer with his team of extension officers assist in the implementation of the programme. The Programme and services under the project include dry-land farming, afforestation, irrigation, cattle and dairy development, sheep and pasture development. The focus of the programme is on increased employment

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\*11. Srivastava (Dr.) A.K. OP.cit. , P. 58.

potential of small and marginal farmers. \*12.

### 3. INTEGRATED RURAL DEVELOPMENT.

The former Finance Minister presented a paper entitled "strategy for integrated Rural Development in the parliament along with the financial budget for 1976-77. This paper highlighted the need for a systematic, scientific and integrated use of all our natural resources, as part of the process, enabling every person to engage himself in a productive and socieally useful occupation and earn in income that would meet at least the basic needs. Adopting the above basic principles, new integrated Rural Development Programmes were initiated in 20 districts in the country specific objectives of this programme are :-

(1) The Programme must provide gainful employment and increase the purchasing power of the rural poor.

(2) Job opportunities must be provided through the application of science and technology in making optimum use of existing local resources - human, animal, plant, soil, water mineral and other resources, and

(3) The programme should be simple enough to operate and economically viable so as to ensure that it is quickly

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\* 12. Chowdhary (Dr.) D.Paul. New Partership in Rural Development., P. 10.



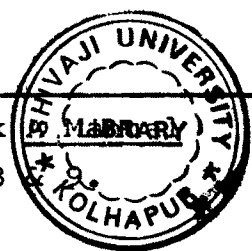
capable of being self relaint and self replicating under similar or varying conditions.

It is also stated that these plans will broadly cover a systematic assebsment of the present utilization of the area and the preparation of inventory of resources available for future development and based on them, action plans would be formulated.

One will wonder whether the Integrated Rural Development Programme is a going back to the old community Development approach. There is nothing new in these programmes except that it is now intended to handle the projects on more scientific and co-ordinated lines. The spatial aspect of planning viz, appropriate location of social and economic activities over the physical space, which was not adopted in the community development programmes, is not accepted in the Integrated Rural Development Programme also. It is paradoxical that some of the very few good results obtained from the pilot Research Projects in Growth centres have not been used in the new approach of the Integrated Rural Development. \*13.

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\*13. Thaha. A.L. and Thaha (Mrs.) Mumtaz. Annex on Integrated Rural Development., PP. 8



## PROGRAMME

Conceptually integrated rural development should mean multifaced development of rural economy by exploiting to the local resources in men, material, land and water. It has to be mainly on the basis of local initiative and drive. The Government should act as a catalyast to bering about this change but it is the intrinsic strength of the economy itself which should support the services, the rising standards and sectoral economic activities. The environmental and infrastructural improvements which are disiderata in the present situation can be partially supported by outside help but the local population has to pay for their maintenance and upkeep. It has to be understood that no outside agency can sustain the economic activities of the village for any length of time. This concept brings out the importance of integrating all economic activities in consonance with the local resources. The vast untapped rural labour force is a cibi city which has to be turned in to assets by harnessing them in fruitful and gainful employment. Full rural development is the goal of Integrated rural development.

In a rural situation the following are likely to be the main elements.

(1) In the agricultural sector, the emphasis has to be on land reforms, supply of inputs, soil conservation, water management, fisheries, poultry, dairy farming, post-harvest technology, angmentation and harvessing of new sources of energy.

(2) Cottage and small industries including Agro Industrial, Management and skill in marketing of the products of industry.

(3) Health and Family Welfare including environmental improvements.

(4) Education, Social eduction and cultural activities.

(5) Social welfare programmes including programmes for children, women and other weaker sections.

An integrated development plan, however, will be in consonance with local resources, local enterprise with an intimate knowledge and understanding of local conditions, local needs and local possibilities.  
**\*14.**

#### 4. INTEGRATED RURAL DEVELOPMENT :

With a view of reducing disparities in income among the rural people, increase in employment opportunities and to ensure equitable distribution of benefits of development, whole village development programme has been implemented. The main contents of the programme are :-

- i) consolidation of holdings.
- ii) Overall development, maximising irrigation support, cropping programme for the village.
- iii) Development of non-agriculture sector.

The focus of the programme is on the fact that the benefits of the programme should flow to all sections of the village.

This was followed by a scheme of Integrated Rural Development. This scheme had the following features.

- i) District will be the unit of development.
- ii) Duly such backward districts will be taken which have potential for growth and basic development infrastructure.

- iii) The Programme will have different stages such as preparation of maladyremedy analysis, resources, investories, action plans through academic and research institutions.
- iv) Optimum utilization of natural resources.
- v) Mitigation of poverty and generation of employment opportunities.
- vi) Emphasis on economic development of weaker and underprivilegedof rural society.
- vii) Input of science and technology for agriculture, infrastructure development, housing, village industries, home management etc.

Though work was already started on implementation of this concept of integrated rural development in districts of chandrapur and wardha (Maharashtra), and Tumkur (Karnataka) Bankura (W.B.) Hissar (Hariyana), Kamrup (Assam), Mehboobnagar (A.P) Hoshiarpur (Pb.) Kutch (Gujarath), Puri (Orrissa), Tehri Garhwal and Mirzapur (U.P.), Cannanore (Kerala) Rohtas (Bhiar), Kangre (H.P.) and Dharmapuri (TN). There has been rethinking of this concept in the context of preparation of block plans and emergence of area development programmes with a new integrated approach to rural development. \*15.

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\*15. Chowdhary (Dr. ) D. Paul. Op.cit. P. 12.

In rural development, the community itself is simulatenously the subject as well as the object of the development, Hence an integrated approach for development is a necessity.

AIMS OF INTEGRATED RURAL DEVELOPMENT :-

Integrated Rural Development aims at total Physical planning and full scientific utilization of available men/women power and material resources. It requires diversification of the rural economy and basically aims to promote.

- 1) Men/Women power development.
- 2) agricultural development.
- 3) Rural industrilization.
- 4) Infrastructure development, including improved networks of roads, transport and communication.
- 5) Social investments in hospitals, schools, potable water supply, cultural activities, community buildings etc...

To achieve the above and provide for basic needs such as food, clothing, housing, health, education and fuel, it is necessary to develop new and more efficient methods of production. Research in to traditional crafts, for example could be highly

rewarding. In many instances traditional crafts, after some developmental efforts, can compete effectively with machine made products. \* 16.

MAJOR OBJECTIVES OF THE INTEGRATED RURAL DEVELOPMENT

PROGRAMME BE AS FOLLOWS :-

- 1) To provide full and gainful employment.
- 2) To achieve at least 50% increase in agricultural production.
- 3) To receive/intensity traditional rural industries and trades.
- 4) To facilitate development of cottage and small scale Agro-based and ancillary industries.
- 5) Full development of Local resources.
- 6) To ensure that weaker sections of the rural society are enabled to participate in the development process. \*17.

The agencies provide subsidy to the extent of 25 percent to small farmers and 33<sup>1</sup>/<sub>3</sub> percent to marginal

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\*16. Abel (Prof.) M. Integrated Rural Development,  
Article by - Bhargava, S.C., PP. 61 & 62.

\*17. Srivastava (Dr.) A.K. Op. Cit., P. 59.

farmers and agricultural labourers on identified capital investments and inputs.

It is clear from all IRDP studies that the programme succeeds best in agriculturally developed regions with a good infrastructure and administration, where the incidence of poverty is the greatest. There is also abundant evidence that the better off among the poor have been able to deploy their assets much more profitably than the very poorest.

Many experts have asked whether the very poorest, who generally belong to the weakest castes and tribes, can really be expected to make successful entrepreneurs. They lack literacy, skills, owned capital and above all, social status. When many of them are unable to lift their heads up before upper castes, when they do not dare assert their rights to land or even drinking water, can they really assert their commercial rights as entrepreneurs?

The ironic conclusion is that IRDP is best suited for the least poor people in the least poor areas. Yet the emphasis in the seventh plan is proposed to shift to the poorest people in the poorest regions. This can only result in a waste of funds.



Indias most ambitious antipoverty scheme. The Integrated Rural Development Programme (IRDP) is being recast in the seventh Plan to try and rectify the major shortcomings that plagued it in the sixth plan. Unfortunately it seems that the government has simply not understood (Or does not wish to understand) what has really gone wrong. There is a grave danger, therefore, that the changes being made in IRDP will result in a bigger waste of money than ever.

The IRDP aims to raise people above the poverty line by giving them subsidies and cheap bank loans to acquire assets like cows, bullock carts and shops, thus make them entrepreneurs. According to PEO report IRDP is basically sound despite some problems, and that a few modifications here and there will enable it to become a major weapon in eradicating poverty.

#### 5. SPECIAL FEATURES OF IRDP

It is mainly economic programme supported by social development programme such as health, nutrition and education.

It identifies and works with poorest families first.

After identification and works with poorest families first.

After identification, the head of the family or chief-bread-winner is selected as a beneficiary for intensive assistance.

Any activity which is economically viable is per-mitted.

A project is prepared in respect of each beneficiary.

Beneficiary who requires skills development and all other expenses on training are met.

It is based on identification of local resources skills and pre-portion.

It is the programme for development of the target groups beneficiaries in a specific area.

#### 6. ADMINISTRATION OF SUBSIDY :

The guide lines for the administration of subsidy under the I.R.D.P. are given below :-

The basic principles for administration of subsidy are six folds :-

- 1) subsidy should not be passed on to the beneficiaries in cash, but should be paid in kind.
- 2) Subsidy be said behalf of the beneficiaries.
  - a) To the lending institution, s co-operative or commercial, if the programme is tied up with loan.
  - b) To an approved agency or institute which has been authorised by the sanctioning authority to execute the work on behalf of and for the benefit of the loans.
- 3) The limit of subsidy should be strictly in accordance with approved percentage or pattern of assistance as indicated for each scheme.
- 4) The final adjustment of subsidy may be made on completion of the work and it may not wait till the last instalment of the loan is repaid.
- 5) The maintenance of accounts in this respect should be done accordance with the system in vogue. i.e. in accordance with the state Govt. rules and ~~xxx~~ practices other wise provided.
- 6) The procedure be such as to ensure proper utilization of the subsidy taking the local situation in the account. \* 18.

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\*18. Srivastava (Dr.) A.K. Op. cit., pp. 227 and 228.

## 7. SCHEMES FOR INTEGRATED RURAL DEVELOPMENT PROGRAMME.

The major aspect of development for the cluster will include improvements in agricultural production, soil and water conservation projects, expanded rural services, subsidiary occupations like dairy, poultry, piggery, etc. and cottage and small industries.

In the villages that are taken up for intensive development bench mark surveys would be conducted. This survey would indicate the present position of agriculture (including dairy, piggery, poultry etc. ), Irrigation, Electrification, cottage and small scale Industries, etc. It would also indicate the type of soils, cropping pattern etc.

On the basis of this data, schemes would be drawn up in each cluster. It would be ensured that these schemes are complimentary in nature and aimed at integrated development. For instance, if Animal Husbandary Department Proposes to set up dairy units, the scheme should contain adequate provision for increasing fodder production on the one hand and marketing of milk and supply of cattle feed on the other. This group of functionaries would examine all schemes so that ultimately an integrated programme is drawn up

according to the needs of the cluster. These schemes will mainly relate to agriculture, farm forestry, animal husbandary, poultry and piggery development, soil and water conservation etc. Adequate emphasis, agro-based industries, etc., so as to ensure comprehensive development programme and provision for employment. \*19.

#### Main schemes.

- 1) Agriculture.
- 2) Co-operation - Nucleus Societies.
- 3) Animal Husbandary, Poultry, Piggery etc.
- 4) Soil and Water conservation.
- 5) Fishery.
- 6) Cottage and small scale Industries.

Under the main Schemes there are 84 small schemes can be taken.

#### 8. ADMINISTRATIVE FRAME WORK FOR THE PROGRAMME.

To success a rural programme, proper administration of a programme is important. Many times because of lack of proper administration programme fails. As Integrated Rural Development involve many schemes it requires great effort in proper devetailing of the schemes to achieve a properly integrated programme.

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\*19. Srivastava (Dr. A.K. Op. Cit. P. 62.

### The Integrated Rural Development

Programme has been coordinated in the ministry of Rural Development Department at the state level. The Development commissioner is responsible for the implementation of the programme at the state level. At the Block level, the Block Development and Panchayat Officer is incharge of the scheme with the involvement of the existing administrative structure ~~at~~ at block the block level and Chief Executive Officer at the district level. The Integrated Rural Development Programme for the cluster is not implemented as a seperate Programme with its own chain of command but it would be linked and co-ordinated with other block-level programmes.

To ensure effective implementation of the scheme, adequate delegation of powers at various levels are necessary to co-ordinate the programme with other departments. The Block Development and Panchayat Officer are authorised to recommend cases to banks for loans etc. In the implementation process the Gramsevak a village level worker is main co-ordinator for the programme. The implementation of the various schemes and their inter-relation and complementary to each other is closely watched at the state level.

## 9. PROBLEMS IN IMPLEMENTING IRDP

The programme envisage sanction of package of schemes to each family such as providing assistance for purchasing milk-animals, goats, 'ambar charkhas' retail shops, etc. so that its condition is shifted above the poverty line. This is not being done now and only one loan is sanctioned to each beneficiary. Hence there is the danger of assisted families going back to square one and the enormous efforts and money providing waste.

The role of banks is very much important in the programme. Only subsidy would be provided by the Government While the actual loan would be provided by the banks, Manpower position in the rural branches of the banks continues to be tight. Further, even assuming that only one loan is to be granted to each family, credit assistance to 15 million house holds in the sixth plan would result in the coming into being of 15 million new bank accounts which emburden the branches activities much more . In order to discharge their obligations the banks would have to strengthen their branch net-work in rural areas by ~~xxxxxx~~ training and deploying additional staff to assist in this work.

One of the Major areas of neglect is provisions of assistance to the beneficiary under TRYSEM for marketing their product. Any bankable or viable scheme is bound to fail in the absence of proper marketing support. In fact, the provision of marketing support. In fact, the provision of marketing should be in-built in any scheme of assistance. This would also facilitate prompt recovery of the loan and thus guarantee economic uplift of the beneficiary. It is true that officials may not find it feasible to arrange for marketing assistance to different individuals for different products. It may, therefore, be suggested that instead of providing different loans to individual beneficiaries for different purposes, one or two viable projects may be selected for a block or district.

The beneficiaries must be provided assistance for only these identified activities along with markets support. If possible these beneficiaries may be organised in the form of a co-operative society.

One of the main drawbacks is that the institutional finance is seldom adequate, also



~~ex ex mpx wxxx xixx~~ it is not well supported by consumption loan. The studies so far have revealed that the major problem of the tribals, SC and ST, is the exploitation by the middle men and traders while ~~xxx~~ purchasing their products. The money lenders exploit them by providing consumption loans at exorbitant rates of interest. The tribals have customary linkages with these exploiters and hence cannot revolt against them. Therefore, it is not enough to provide loan and subsidy to these beneficiaries but efforts should also be made to free them from the traditional clutches of money lenders, traders and middle men. If this is not done, the programme would fail to achieve its objective in a lasting or durable manner. \* 20.

Finally, no programme of rural development can be successful unless steps are taken to prevent leakages. It must be remembered that economic uplift of the rural poor is not an easy task to be attained overnight constant efforts with high degree of devotion and dedication can alone help change the situation. It requires consistent efforts and a capacity to learn from the earlier mistakes.

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\*20. Khadi Gramodyog. The journal of Rural economy.  
Vol XXX 111, No.6 March, 1987, PP. 272 & 273.

CRITERIA FOR SELECTING THE BENEFICIARIES (BELOW POVERTY LINE) UNDER THE INTEGRATED RURAL DEVELOPMENT PROGRAMME OF DROUGHT PRONE AREA.

The uniform pattern pattern of criteria adopted in almost all the places of Maharashtra while selecting the beneficiaries related to the following terms and conditions.

- 1) The annual income of the beneficiaries has to be below Rs. 3500/-
- 2) The person must hold the below poverty line card issued by Block Development Officer.
- 3) Such a person should not have irrigated land above 1½ hectors and non irrigated land above 3 hectors.

As per government orders the rural survey of all the families in Maharashtra was conducted in 1981-82, According to this survey the person whose annual income was up to Rs. 3500/- were considered below poverty line (BPL). In order to increase their income, different schemes are implemented under Irrigated Rural Development Programme such schemes are implemented with the help of different nationalised and co-operative banks. These banks provided some part of money as loan and remaining part of loan is subsidised by the government.