
CHAPTER - V

SUMMARY AND SUGGESTIONS

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In this section a brief summary of the contents of earlier chapters is presented. It also includes suggestions based on the present study for better implementation of IRDP.

The **FIRST CHAPTER** of this work is introductory which deals with concepts such as 'Development' and 'Rural Development'. It also gives a brief historical account of rural development programmes in India before and after independence.

The **SECOND CHAPTER** reviews the studies on IRDP. The studies having bearing on the topic undertaken have been selected and reviewed. While reviewing the studies, attention is focused on aspects such as awareness of rural people regarding IRDP, information system, identification of beneficiaries, delivery of credit, repayment of loans, incremental income of beneficiaries and hurdles in the administration of IRDP and its evaluation.

The **THIRD CHAPTER** deals with the methodology adopted for the present study: details regarding the research problem, objectives of the study, geographical area covered under this study, selection of villages, selection of the respondents and tools used for data collection are noted.

The **FOURTH CHAPTER** deals with the working of IRDP in Hukkeri Taluka. It mainly incorporates major findings of the sample survey of IRDP beneficiaries. In general, it deals with the personal and socio-economic background of IRDP beneficiaries and also, more importantly, with some aspects

of implementation of IRDP in Hukkeri Taluka of Belgaum District of Karnataka State.

The objectives of this study were :

1. To know the procedure adopted for identifying the beneficiaries.
2. To know to what extent the benefits of IRDP have gone to the poorest among the poor.
3. To understand whether IRDP helps to improve socio-economic condition of the beneficiaries.
4. To know whether SCs and STs are receiving priority accorded to them in the guidelines.
5. To identify the problems and hurdles in the effective implementation of the IRDP, if any.

With the consonance of the objectives of the present study, the major findings are noted below :

1. PROCEDURE ADOPTED FOR IDENTIFYING THE BENEFICIARIES:

The IRDP's target group consists of the poorest of the rural poor. According to the IRDP procedures the families belonging to the poorer sections of village community such as, small and marginal farmers, agricultural and non-agricultural labourers, rural artisans and craftsmen, Scheduled Caste and Scheduled Tribe families whose annual income is less than Rs. 11000/- and whose name figures in the below poverty line list approved by the Gram Sabha, can be assisted under the programme.

It was found in this study that the beneficiaries were selected by convening Gram Sabha meeting. However, some of the selected beneficiaries' names were not found in below poverty line list. It was reported by some of the respondents that the Chairman of the Gram Panchayat, as a dominant person in the village, influences Government and Bank officers and treats them in such a way that they remain under obligation and favour his relatives and other familiar persons, whose names are not in below poverty line list. The present study also supports the findings noted in the Mandi District Study Report (1986) and the study by D.S. Dhillon and Sandhu (1990). Thus this study also observed some of the cases of wrong identification of IRDP beneficiaries.

2. TO WHOM BENEFITS OF IRDP HAVE GONE ?

It is generally observed and believed that most of the benefits of government schemes have gone to the people belonging to upper socio-economic strata in the villages. Therefore, one of the objectives of this study was to examine that whether the benefits under IRDP have gone to the poorest among the poor in the villages in Hukkeri Taluka of Belgaum District.

It was observed in this study that 90% of the beneficiaries were really poor. Therefore, it can be said that in most of the cases, the benefits under IRDP have gone to those for whom the scheme is designed to benefit. All these 90% beneficiary families were listed in the B.P.L. list and their economic status as reflected in the housing condition, income and assets they had before the assistance and also as personally observed by the researcher, was very low.

However, 5 families which received benefits under IRDP, were in fact economically better off families. These families were listed in the B.P.L. list. This means some well-to-do families somehow 'managed' to include their names

in the BPL list and tried to get the benefits. These families were having ration cards showing income much less than their actual income. This type of wrong identification of IRDP beneficiaries needs to be immediately suspended.

3. IMPROVEMENT IN THE ECONOMIC CONDITIONS AND STANDARD OF LIVING OF THE BENEFICIARIES :

It was observed that 90% of the beneficiaries reported some improvement in their economic condition, but it is not upto the mark. It was reported that whatever assistance they received under IRDP helped them to meet their daily needs. It helped them to keep them alive. However, with present income, they are not in a position to improve the quality of their life. According to their own assessment, income generation was too low to be able to improve their standard of living and also to be able to cross the poverty line. However, some of the beneficiaries reported that they were financially in a position to give education to their children. Only 8 of the beneficiaries have crossed the annual income of Rs. 11,000/- indicating that they have crossed the poverty line in technical terms.

4. PROPORTION OF SCs AND STs AMONG THE BENEFICIARIES:

According to the Government of India's guidelines for the selection of beneficiaries, 50% of the families belonging to the categories of SCs and STs should be assisted under the IRDP.

In the present study, it was observed that out of 50 beneficiaries, 18 (36%) were SCs and 5 (10%) were STs i.e. 46% of the total beneficiaries. Thus, it is clear that due priority was given to the SCs and STs while selecting the beneficiaries under the IRDP.

5. IMPLEMENTATION OF IRDP : HURDLES :

The implementation of IRDP in Hukkeri Taluka was not totally successful because of some hurdles noted below.

1. Wrong identification of some beneficiaries encouraged corruption and cheating in the implementation of IRDP.
2. Selected beneficiaries are neglected for assistance thereby keeping the really poor families far away from the fruits of IRDP.
3. Asset verification was not done for the last two years. It indirectly encouraged beneficiaries to become defaulters.
4. Asset provided for income generation could not generate desired level of income.
5. Absence of proper marketing facilities for products generated by assets provided under IRDP is found.

* Who default?
 "wrong" - means

SUGGESTIONS:

On the basis of the findings of the survey conducted and on the basis of personal observation, the following suggestions are envisaged :

- 1) Proper communication and information facilities are not available at the village level. Therefore, there is a need of strong machinery for propagating the programme. Awareness regarding IRDP and other rural development programme needs to be increased. Along with propaganda through Radio, TV news-paper etc., person to person communication is necessary. This can be done with the help of village level workers.