
CHAPTER - I V

**IMPLEMENTATION OF IRDP IN
HUKKERI TALUKA : AN APPRAISAL**

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This chapter deals with the results of the present study conducted to evaluate the implementation of IRDP in Hukkeri Taluka of Belgaum District (Karnataka). As mentioned in the last chapter, 50 beneficiaries from six villages located in Hukkeri Taluka of Belgaum District were the respondents for the present study.

In this chapter the data regarding socio-economic background of the respondents and implementation and experience of IRDP in six villages are presented and analysed.

4.1 BENEFICIARIES COVERED UNDER IRDP :

The data regarding the total number of beneficiaries covered under IRDP in six villages selected for the study was initially obtained from the office of the Block Development Officer, Hukkeri. According to the figures obtained from B.D.O. office, 75 beneficiaries from 6 villages were covered under the IRDP in the year 1994-95. The details are presented in table 4.1 below.

Table 4.1 :

IDENTIFIED IRDP BENEFICIARIES FROM SIX VILLAGES

Sr.No.	Name of the Village	No. of beneficiaries
1	PASCHAPUR	24
2	GUDAS	9
3	SOLAPUR	20
4	SULTANPUR	9
5	NAGANUR K.M.	6
6	BASTAWAD	7
	TOTAL	75

Source-B.D.O. Office, Hukkeri.

Along with the list obtained from the B.D.O. office, the researcher visited all the 6 villages and contacted all the 75 persons. It was found that out of 75 persons, only 50 persons had actually received assistance under the IRDP.

When further inquiry was made as to why these 25 persons were not given the loan, the Bank officials told that since they had already exhausted the quota of beneficiaries under IRDP, therefore, they could not give assistance to them. From Sultanpur village out of 9 selected beneficiaries only 1 beneficiary had got assistance when inquired about the remaining 8 beneficiary Bank officials reported that their earlier experience of repayment of the loan amount by the IRDP beneficiaries was not good, therefore, they were reluctant to give the loan amount. / ??

?? - punitive measure against
entire village?
- or against identified
beneficiaries

Therefore, the data for the present study were collected from these 50 beneficiaries drawn from the six villages. The table 4.2 below present the details regarding the beneficiaries actually covered under this study.

Table 4.2 :

RESPONDENTS COVERED UNDER THE PRESENT SURVEY		
Sr.No.	Name of the Village	No. of Respondents
1	PASCHAPUR	13 (24)
2	GUDAS	9 4
3	SOLAPUR	19 (20)
4	SULTANPUR	1 (9)
5	NAGANUR K.M.	3 6
6	BASTAWAD	5 7
	TOTAL	50 75

4.2 SOCIO-ECONOMIC BACKGROUND OF IRDP-BENEFICIARIES :

The data regarding personal and socio-economic background of the IRDP beneficiaries are analysed below.

A) PERSONAL BACKGROUND :

- i) SEX : Out of 50 respondents, 29 (58%) were male beneficiaries and remaining 21(42%) female beneficiaries.
- ii) AGE : The age-wise distribution of the IRDP beneficiaries is presented in the table 4.3 below.

Table 4.3 :

DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR AGE.

Sr.No.	Age Group	No. of Respondents
1	21 to 30	10 (20%)
2	31 to 040	26 (52%)
3	41 to 50	12 (24 %)
4	51 above	2 (04%)
	Total	50 (100%)

(Figures in the brackets indicate percentage to the total)

The table indicates that the majority (52%) of the beneficiaries belong to the age-group of 31 to 40 years. Thus, in the present sample relatively young respondents below the age of 40 were numerically dominant (72%) and the proportion of relatively old respondents (age of 51 or more) was very low.

iii) MARITAL STATUS : - An overwhelming majority i.e. 39 (78%) of the respondents were married, 10 (20%) were widows and only 1(2%) was unmarried.

iv) EDUCATIONAL STATUS : The data regarding educational status of the beneficiaries is presented in the table 4.4 below.

Table : 4.4

**DISTRIBUTION OF RESPONDENTS ACCORDING TO THEIR
EDUCATIONAL LEVEL:**

Educational attainment	No of beneficiaries
Illiterate	45 (90%)
Primary	3 (6%)
Secondary	2 (4%)
Total	50 (100%)

The table clearly shows that an overwhelming majority i.e. 45 (90%) of the respondents were illiterates and only 10% of them were literate. Among the literate, 3 (6%) had primary level education to their credit and only 2 (4%) have gone upto secondary level of schooling.

v) CASTE

The IRDP beneficiaries are drawn from different castes. The table 4.5 below shows the caste, religion-wise classification of beneficiaries.

Table 4.5

CASTE-WISE DISTRIBUTION OF IRDP BENEFICIARIES

Sr.No.	Beneficiaries' caste/ Religion	No. of Beneficiaries
1	Holer (SC) Hindu	15 (30%)
2	Madar (SC) Hindu	1 (2%)
3	Koravar (SC) Hindu	1 (2%)
4	Samagar (SC) Hindu	1 (2 %)
5	Parit (OBC) Hindu	1 (2%)
6	Shimpi (OBC) Hindu	1(2%)
7	Kammar (OBC) Hindu	1 (2 %)
8	Maratha (Hindu)	1 (2%)
9	Veerashaiv Lingayat	20 (40%)
10	Others (STs, Jain and Muslims)	8 (16%)
	Total	50 (100%)

As the data reveal all the major caste categories in the villages have also been represented in the sample. One of the objectives of this study was to see that whether SCs/STs have been given due priority while selecting the beneficiaries. The data indicate that due priority was given to the SCs and STs while selecting the IRDP beneficiaries.

vi) **OCCUPATIONAL BACKGROUND :**

The Table 4.6 below shows occupational status of the beneficiaries.

Table 4.6 :

**OCCUPATIONAL BACKGROUND OF BENEFICIARIES BEFORE
ASSISTANCE**

Sr.No.	Occupation	No. of Beneficiaries
1	Daily wage earners/Agricultural Labourers	29 (58 %)
2	Agriculturist	12 (24%)
3	Small Businessmen	6 (12 %)
4	Artisans	3 (6%)
	Total	50(100%)

The above table clearly shows that nearly 3/5 (58%) of the IRDP respondents belong to the category of daily wage earners / agricultural labourers. This again indicates that IRDP beneficiaries were selected from amongst the rural poor.

B) FAMILY BACKGROUND :

In this sub-section, respondents' family background is analysed in terms of the data relating to the structure of the family, educational status of the family, earning members in the family, total income of the family and family assets.

i) **FAMILY STRUCTURE:** 37 beneficiaries belong to the nuclear family and remaining 13 beneficiaries hailed from the joint family. As compared to joint family dwellers, nuclear family dwellers were numerically large.

ii) EARNING MEMBERS IN THE FAMILY :

Out of 50 families 43 were having 1 or 2 earning members, 4 families were having 3 to 4 earning members and 3 families were having more than 5 earning members. The families having one or two earning members (86 %) were of largest number.

iii) FAMILY INCOME :

The table 4.7 below shows annual family income of the IRDP beneficiaries before assistance under IRDP.

Table 4.7:

ANNUAL FAMILY INCOME OF IRDP BENEFICIARIES :

Family Income	No of families
Below Rs. 3,000/-	1 (2%)
Rs.3001/- to Rs.5000/-	8(16%)
Rs.5001/- to Rs.7000/-	31 (62%)
Rs.7001/- to Rs.9000/-	7 (14%)
Rs.9001 to Rs.10999/-	3 (6%)
Total	50 (100%)

The table shows that 80 % of the beneficiaries were having income less than Rs. 7000/- per annum, 14 % families were having their income in range of Rs. 7001/- to 9000/- and only 6% families in the range of Rs. 9001/- to 10999/- per annum. This indicates that the beneficiaries were selected from amongst the low income families. These annual income figures have been recorded on ration

card of these families. In few cases, however, the actual annual income of the family exceeds the figure noted on the ration card.

How many?
How do you know?

C) FAMILY ASSETS :

The data regarding the family assets of the beneficiaries were also collected. Family assets such as condition of the house, land holding and other income generating assets were taken into consideration.

i) HOUSING CONDITION :

It is found that none of the beneficiaries have pakka (RCC) house. Among the respondents there are 46 beneficiaries who have semi-pakka houses and 4 kachha houses.

ii) LAND HOLDING PATTERNS :

The information regarding the size of the land owned by the beneficiaries is presented in table 4.8 below:

Table 4.8 :

DISTRIBUTION OF RESPONDENTS ACCORDING TO THE SIZE OF LAND OWNED

No.	Size of Land Holding	No. of beneficiaries
1	Landless	30 (60%)
2	1 Guntha to 1 Acre	12 (24%)
3	1 Acre to 2 Acre	4 (8%)
4	2 Acre to 3 Acre	2 (4 %)
5	3 Acre to 5 and above Acres	2 (4%)
	Total	50 (100%)

The table 4.8 clearly shows that majority i.e.30 (60%) of the beneficiaries were landless. Nearly one-fourth (24%) of the respondents owned the land but the size of the land varied between 1 Guntha to 1 acre. Amongst 8 respondents, only 2 were having more than three acres of land. However, except one, all were having non-irrigated land.

iii) INCOME GENERATING ASSETS:

The majority i.e. 42 (84 %) of families were not having live stock before becoming IRDP beneficiaries. Only 8 (16%) families had live stock. In other words, 3 families were having 1 cow each and 5 families were having she-buffalo one each.

With regard to other employment generating assets, out of 50 families only one family had sewing machine.

4.3 LOAN LIABILITIES :

An inquiry into the loan liabilities of the beneficiaries before assistance under IRDP revealed that out of 50 respondents, 8 (16%) had taken loan from their relatives and 2 (4%) from village level money lenders.

4.4 LOAN UNDER IRDP: TIME TAKEN TO SANCTION THE LOAN :

All the respondents have reported that their loan was sanctioned by the concerned authorities within a period of 3 months after submission of the applications for the same.

4.5 LOAN UNDER IRDP : SANCTIONED AMOUNT :

The table 4.9 shows the amount sanctioned to the beneficiaries under the IRDP along with the purpose for which the amount was sanctioned.

Table 4.9 :

AMOUNT SANCTIONED UNDER IRDP LOAN WITH THE PURPOSES

Purpose of for which loan was desired	No. of Beneficiaries	Sanctioned Amount in Rs.
A] ANIMAL HUSBANDRY		
i) She-buffalo	24	1,32,066/-
ii) Cow	6	45,000/-
iii) Sheeps	3	6,900/-
Sub-total	33	1,83,966/-
B] BUSINESS :		
i) Kirana Shop	2	34,000/-
ii) Vegetables Shop	2	7,333/-
iii) Band-set	1	11,000/-
iv) Mud pot-making	1	6,000/-
v) News-paper shop	1	3,333/-
vi) Bangle shop	1	3,333/-
vii) Tea stall	1	11,000/-
viii) Sewing-machine	1	6,567/-
ix) Foot-wear shop	1	5,000/-
Total	11	67,566/-
C] AGRICULTURE		
i) Bullock-cart	3	20,734/-
ii) Pump-set	2	12,600/-
iii) Threshing-machine	1	12,000/-
Total	6	45,334/-
Grand Total	50	2,96,866/-

The table 4.10 shows that most of the beneficiaries i.e. 33 (66%) have received the loan for purchasing Milch animals and sheep raring followed by small business 11 (22%) and only 6 (12%) persons received loan for agriculture.

4.6 RE-PAYMENT OF LOAN UNDER IRDP :

When inquired about the re-payment of the loan under IRDP, only 10 (20%) of the respondents reported that they had repaid the entire amount of loan. These respondents were also having bank pass books with them showing the details regarding the sanctioned loan amount and payment of installments. Among the six villages, Gudas village has emerged as the majority 9 (18%) repaying the loan under IRDP. It is interesting to note that one respondent re-paid the entire loan amount before utilising it for generating income under the pressure of eventuality of auction by the bank.

There were 40 (80 %) 'defaulters' in the sense that they had not repaid the entire amount of loan due to various reasons such as wasteful expenditure, ill-health of the family members and bad habits.

4.7 ARE INCOME GENERATING ASSETS STILL WITH THE BENEFICIARIES ?

It was found that, at the time of field survey, an overwhelming majority i.e. 45 (90%) beneficiaries had income generation assets with them. Only 5 (10 %) beneficiaries had lost their assets. The reasons were being ill-health of the beneficiary or the family member, faulty assets and illegal selling of assets to others. It was pointed out that three beneficiaries had received faulty assets. Consequently the respondents on enquiry stated that they were unable to generate income and re-pay the loan.

4.8 ENHANCEMENT OF INCOME AFTER IRDP ASSISTANCE :

At present below poverty line family income ranged upto Rs. 11000/- . The table 4.10 shows annual family income before and after IRDP assistance.

Table 4.10

ANNUAL FAMILY INCOME BEFORE AND AFTER IRDP ASSISTANCE

Income Before Assistance in Rs.	No. of Beneficiaries	%	Income After Assistance in Rs.	No. of Beneficiaries	%
Below 3000	1	(2%)	3000 to 5000	1	(2%)
3001 to 5000	8	(16%)	5001 to 7000	7	(14%)
5001 to 7000	31	(62%)	7001 to 9000	26	(52%)
7001 to 9000	7	(14%)	9001 to 11000	8	(16%)
9001 to 10999	3	(6%)	11000 above	8	(16%)

From above table it is clear that increase in income levels was found, but this enhancement was too low. Nonetheless all the beneficiaries added to the increase of their income which consists of the range of Rs. 2000/- to Rs. 4000/-. Among the beneficiaries who crossed below poverty line were 8 (16%). However, before assistance these beneficiaries were having high income (Rs. 7001/- to Rs. 9000/-). Another 8 beneficiaries increased their income level which consists of range of Rs. 9001/- to Rs.10999/-. The majority of beneficiaries i.e. 26 (52%) increased their income levels which consisted of range of Rs. 7001/- to Rs.9000/. Remaining 7 beneficiaries increased their income level which consisted of range of Rs. 5001/- to Rs.7000/-. Only 1 beneficiary increased his old family income of less than Rs. 3000 and entered the range of Rs. 3000/- to Rs. 5000/-.

4.9 SAVINGS :

It was found that none of the beneficiary had savings to his/her credit by generating the same from the assets provided under the IRDP.

4.10 : SUGGESTIONS FOR BETTER IMPLEMENTATION:

Amongst the 50 beneficiaries 25 have given different suggestions for better implementation of the IRDP . Their responses have been presented in the tabular form in table 4.11.

Table 4.11

RESPONDENTS' SUGGESTIONS FOR BETTER IMPLEMENTATION OF IRDP

Sr.No.	Suggestions	No. of Beneficiaries
1	Increasing the assistance amount	22
2	Increasing the re-payment period	8
3	Assistance should be given in form of money	15
4	Providing the market facilities	5
5	Doing away with wrong identification	7
6	Training to the beneficiary	5
7	Information system should be improved	15
8	All selected beneficiaries should be given assistance	10
9	Awareness about programme should be created	15

Out of 25 respondents, 22 of them suggested that there is a need of increasing the assistance amount since they felt that the present amount is inadequate for purchasing standard and qualitative assets. Hence they also ascribed to low increase in family income. 15 beneficiaries each wanted

strengthening of information system and creation of awareness of rural development programmes respectively. Some respondents i.e. 15 suggested that the assistance should be in the form of money and same should be given in hand so as to purchase good quality assets at reasonable rates. 10 respondents suggested that selected beneficiaries should not be neglected for assistance. 8 respondents argued for increasing the period of repayment as they felt that the present repayment period was too short which leads to make the beneficiary a defaulter. 7 respondents argued for doing away with the wrong identification of some beneficiaries. 5 respondents each insisted for providing market facility and training to the selected beneficiaries respectively.

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

I. 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.

II. 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.

III. 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.

IV. 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.

V. 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. What identified name correctly?
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.

AWARENESS ABOUT IRDP :

Whether beneficiaries were aware about the IRDP, before receiving assistance under IRDP ? It was found in this study that though they have got assistance under this programme, they were not having any information about IRDP. The respondents were also not aware about the items of assets for which the assistance is available, the percentage of subsidy available and the scheme of repayment of loan under the IRDP. Even the beneficiaries were unable to report the amount of loan actually sanctioned to them, the amount of subsidy, rate of interest and second dose assistance etc., because they were not provided with the bank pass-book. This indicates the failure of communication media to convey

the information regarding this scheme to the people for whom the scheme is designed. More or less similar findings have also been reported by scholars such as Katar Singh (1986), Vasant Desai (1991). At present lack of awareness about IRDP can also be considered as one of the major hurdles in the better implementation of this programme. This suggests that along with Radio, TV and print media, the person to person communication mechanism needs to be evolved and strengthened. The persons such as elected members of the Gram-panchayats and Gram Sevaks should be given responsibility to make familiar all the schemes and details about them, such as IRDP, to all the villagers thorough the Gram Sabha meetings and through their personal interactions with the villagers.

Thus, in this chapter the major findings of the present study are discussed in detail. Against this background, in the next chapter an attempt has been made to summarise the themes covered in the different chapters of the present work.
