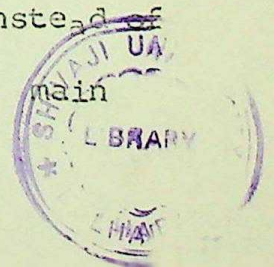


CHAPTER - VCONCLUSIONS

Here in India we were fortunate enough to have had a seminar thinkers of the calibre of Mahatma Gandhi who gave us the concept of Antyodaya. In whose view, the utility of all development programmes must be measured against one basic yardstick, i.e. the real benefits to be derived by the poorest person. This concept has been firmly reiterated by the Janata party which has called "for a new type of planning, a new approach to administration, new values and an altogether new ethos." Every planning dilemma should combine political and professional skills first then the role of scientists and technologists starts with development activities for balanced regional development. Antyodaya is nothing conversion of development activities into portfolio of economically vital projects are seriously under-taken in consultation with bankers and administrators for upliftment of poorest of poor family.

Development is meaningful only if it is linked with social and economic justice. The economic justice was tried to be given in 'Antyodaya' by providing means of life. The scheme is meaningful in the sense that it directly acts on upliftment of rural poors. Instead of integrating all kinds of justice. This is the main

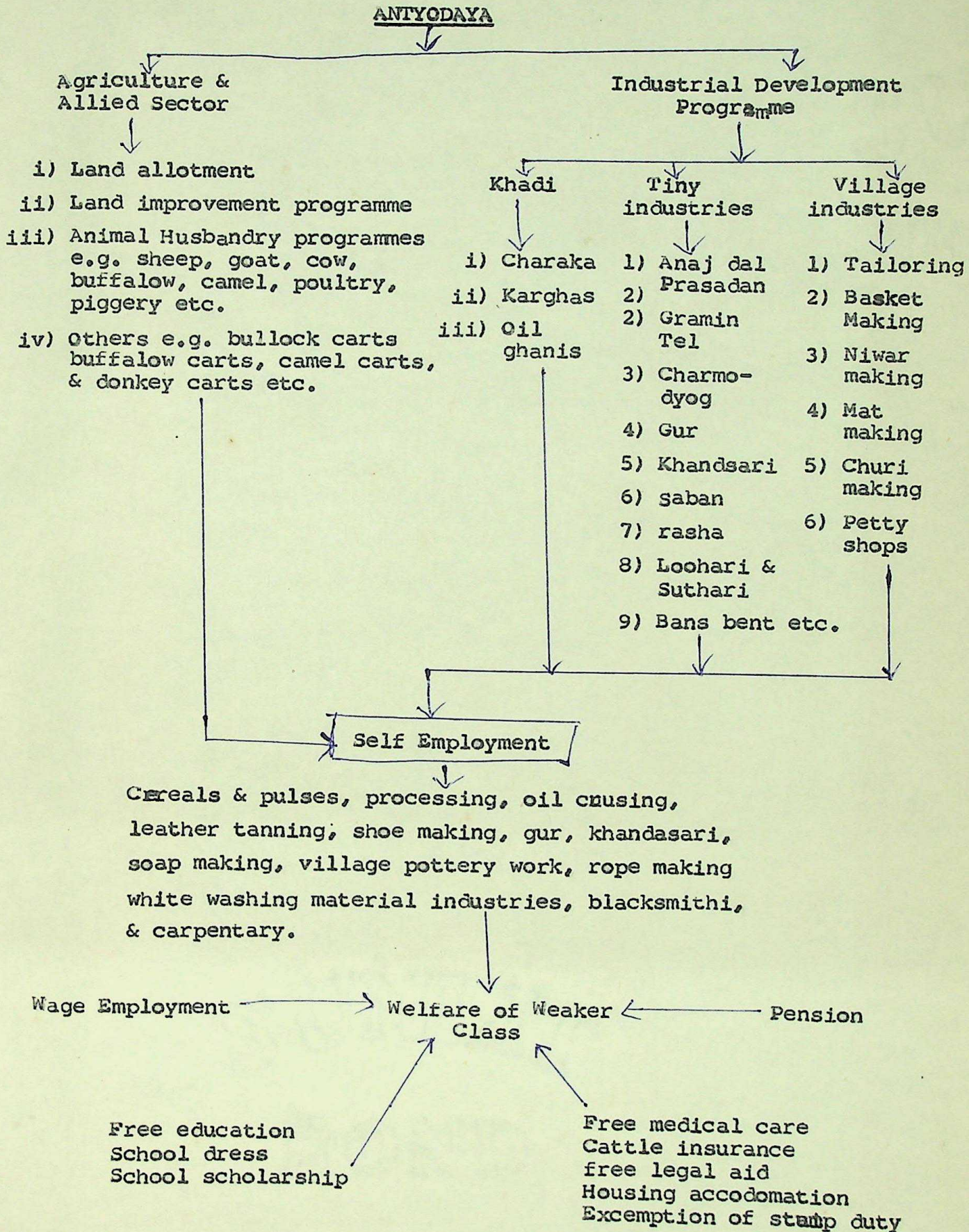


feature that 'Antyodaya' is well known for that.

The whole 'Antyodaya' programme may be summerised in following chart. This chart will show that the scheme was mainly concentrated on employment generation through self-employment ventures or wage employment, and secondly, welfare of weaker section was emphasised only for rural poors, living below poverty line, which was the end product of Antyodaya to place such poors above the poverty line. The scheme was divided into Agriculture and Allied Sectors and Industrial Development Programmes. All contemplated programmes were assisted by banks leaving land allotment and pension followed by government subsidy.

The mobilisation of resources is an important factor in planning strategies, without which the aims of plan will not be fruitfull. The Antyodaya has arranged to use local resources for the development of a particular locality. The resources include bank finances subsidy and grants to various schemes like SFDA, MFAL, DPAP, DDP, Khadi and village Industries Board, etc. These programmes includes various small activities catagorised in the chart. The funds were supplied by commercial and co-operative banks of a locality. The loans were allotted on differential Interest rates ratios.

Antyodaya at first instance was left to publicity by conscious social butterflies. And it was also in the



charge of serious people who understand the problem in depth. The good-will of all important political parties was sought for this programme of global importance. But each individual's contribution to the programme was infinitesimal importance. As well as the beneficiaries were only benefit takers, nothing more.

Rajasthan Government no doubt had created a general awareness among the poor. Not only this the programme look forward to a wide range of employment through which a family would get at least means of livelihood. The failures and successes were measured by strictly economic yardsticks. Antyodaya had helped in raising status and credit worthiness in villages through assisting economic activities to the beneficiaries.

The identification of 'Antyodaya' was found fair in almost all districts, leaving minor doubtful identifications only in selected districts. The selection was contributed by VLWs, school teachers, Sarpanchas, and member of gram-panchayat. Because they know the economic condition of villagers. Some families were lately known that they were identified for Antyodaya scheme.

From Antyodaya many schemes were demanded by poor families as well as social workers, e.g. sanitation programme. The free medical care was available only where Govt. hospitals are available. It was doubtful that purchase of

46 animals by poors were economically weak to enter into fruitful bargaining ⁱⁿ some funds were also misutilised. Cattle and sheep rearing were well developed but the average productivity was low. Fodder shortage was the main problem of the local livestock population.

India is well known for multi-faced development taking place for a selected areas. This affected on the development programmes which had became ill health. Obviously there is no single method which could be applied to the country as a whole with its diverse social and economic conditions.

To introduce mixed farming for antyodaya families would be helpful. Inspite of the low productivity of land Rajastan produces surplus foodgrains. The potential for development in agriculture is very large though not sufficiently tapped so far.

The lag between sanctioning and disbursement of loans was not substantial, the urgent attention was not given to the task of speeding up disbursement.

The total subsidy programme was substantial but its benefit does not gone to the poorest of poor families. There was delay in the procedure.

The fact remains that in areas where the density of operations under Antyodaya scheme was inadequate, the

47 antyodaya families does not get sufficient technical, marketing and other assistance after loan disbursement. Therefore, the linkages of beneficiaries with technical agencies need not be urgently improved, otherwise the full income effects of assets given materialises in a short period of time. Inadequate of follow up assistances were too serious.

Most of the so-called thinkers advised about inadequacies of institutions which was not improved. The working of financial institutions was not mutual and co-ordinative.

To supplement government efforts, co-operation of non-official bodies like voluntary agencies engaged in social and rural development work and professional institutions was not proposed vitally to be sought by associations them in the formulation and implementation of block level plans under 'Antyodaya'. The plan was implemented as government plan.

The scheme was started by Janata Government which was much influenced by Gandhism. After the collapse of Janata Government in July 1979 and changes in strategies proposed in the Draft Sixth Plan also created an uncertainty regarding the programme and at last the scheme has been suspended.

Antyodaya only concentrate on transfer of income

and creation of employment.

The success of programme will depend on the efficiency and dedication with which the concerned governmental and non-governmental agencies implement it. But it is truism that most of our plans have founded on the rock of implementation, many plans, ideas may not see the 'light of day', because they are never implemented. The success of the programme, therefore, depend upon its efficient implementation. This was not found with government agencies.

The planning at the district level, therefore, amounts to nothing more than the allocations of sectoral or departmental investments.

The social and cultural life of the majorities of houses holds are dishertening. They have little social life and enjoyment.

It is an economic project of individual benefit and not those of common benefit.

It was most essential that all borrowers who belongs to the weaker sections should get loans both from commercial and cooperative banks at the same rate of interest but was not balanced which affects hardships and inequality of treatment. Moreover, without support of institutional agencies successful implementation of various schemes under Antyodaya is not possible. It had seen that the state Govt.

49 had tried in motivating of banks to agree to provide timely and adequate loan finance the rate of interest charged by commercial and cooperative banks was comparatively high the banks could not find any supervisory activity to watch on utilization of loans, due to ill-transport facilities towards rural areas.

Keeping in line with the all India policy of development of cottage and village industries and the needs of the State, the greater investment amount for these industries is required. Under Khadi and Village Industries the antyodaya families were improved their standard of living.

The Antyodaya programme was not fundamentally different from present 'New Twenty Point Programme of India.'

The Antyodaya programme has considered only the identification of selecting the poors and providing them employment or making them economically viable through exploitative institutional frame work.

Improvement in the quality of life and purchasing power of the most under-privileged sections of the rural poor will be the sole criterion in the determination of priorities in programme formulation and implementation.

Effective implementation of the land reforms may

affect better than allotment of land to poor families and will generate employment opportunities and automatically equalises the income disparity.

If Government of Rajasthan has to increase employment, then it would be better to start public works and Employment Guarantee Schemes or Food for Works Programmes. The Integrated Rural Development Scheme is well known plan for rural development programme.

The application of new technology on small farm will reinforce the economy.

Risk Fund though introduced for encouraging the financial institutions was not collected sufficiently.

The problem of marketing tie up was not solved by the government. The beneficiaries belong to weaker segment of society does find a danger of their exploitation with the emergence of unscrupulous elements. The marketing tie up would have ensured a regular flow of income to the beneficiaries.

Though cattle insurance is essential the rates of premium were, however, very high.

Land improvements were done out of surplus land which was usually waste and uncultivable. The land allotment was not followed by the loan assistance for land

1 improvements to the required demand.

The officials of revenue, blocks level offices were affected on their normal departmental duties. They faced the burden of duties.

The departmental co-ordination which is basic for Antyodaya or any other schemes was found not proper.

The poors were not helped to become more productive and growth oriented.

There should be a regular system of concurrent evaluation of the working of the programme to adopt timely corrective measures.

Thus, as mentioned earlier the target achieved under the programme are very high ranging between 58 and 100 per cent. This had encouraged many other state governments to adopt this programme. The Central government has announced that the central help for this programme will be available to states if it is carried out under the I.R.D. programme. A provision of Rs. 1500.00 lakhs has been kept for this programme for the sixth plan period and Rs. 300.00 lakhs for 1981-82. The target of families to be benefitted under this programme during the sixth plan period is 4.10 lakhs and that for 1981-82, 0.90 lakh families.

The programme is already introduced and continued

in Uttar Pradesh, Himachal Pradesh, Bihar, Gujarat, Manipur and Orissa. And the process of identifying the beneficiaries is on in these states. The Antyodaya has supported by World Bank and Ford Foundation. The R.B.I. also tried in revising the system of advancing institutional credit to the poorest people who have no asset to offer as security against loan. Only the value-orientation should be taken at this stage, which is the moot point in implementation of the programme.

As has happened earlier in the case of other programmes, the banks run into difficulties with the non-payment or delayed payments of the loan instalments. What is needed is to create an awareness among the beneficiaries to pay their loans. The Government has been convincing the R.B.I. in revising the system of advancing institutional credit to the poorest people who have no offer as security against loan.

As was seen from targets achieved by field survey and the determination of the Government of Rajasthan to bring the development process right down to the grass roots level, the programme is definitely going to make a dent into the poverty of the rural population of the State. The tempo is needed to be sustained.

Thus, the problem of elimination of poverty is not only a problem of identifying the poor and helping them.

It is not the problem of tackling the individual poor householder. The basic problem as mentioned by Dr. B.C. Mehta (Reader, Rajasthan University, Jaipur) is that of realising the rural economy from clutches of feudal-userer ^{oligarchy} ~~obligate~~. The Programme should involve the division and transfer of huge resources from the rural rich to the rural poor, for which the political cadre and administrative machinery does not exist this position. Hence the programme be expected to have a lasting effect on the problem which it aims to solve. This calls for revision and rearrangement of plan priorities with re-orientation of socio-economic structure in rural areas, industrial growth, development of appropriate technology, provision of adequate finance, regular supply of raw material, marketing tie up, training for skill development, creation of proper infrastructure and efforts to redistribute the income and consumption in favour of the poor sections of the society. Growing of an agro-industrial rural economy as an integral part is the need of the hour and will alone can lead us towards the right direction in solving this really formidable problem of rural poverty.