

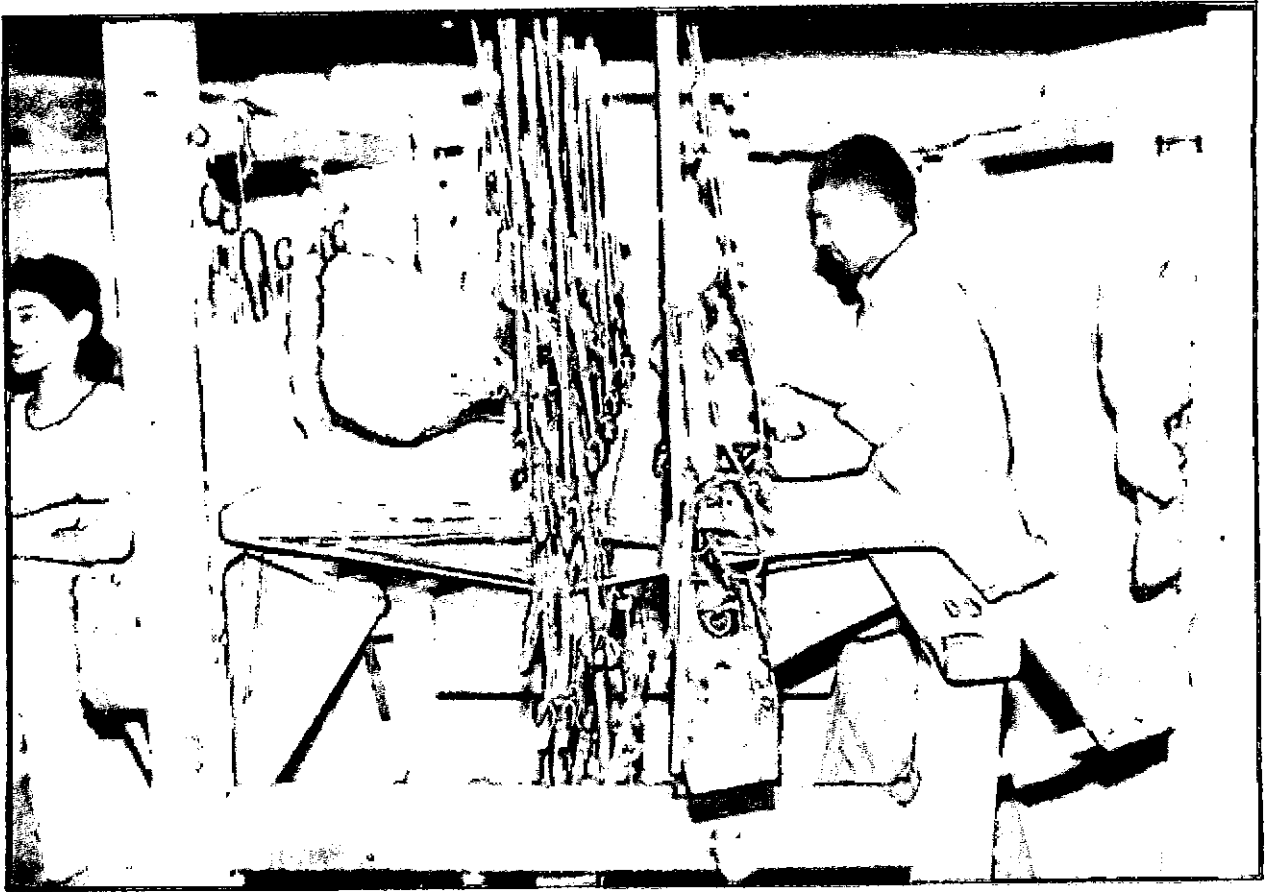
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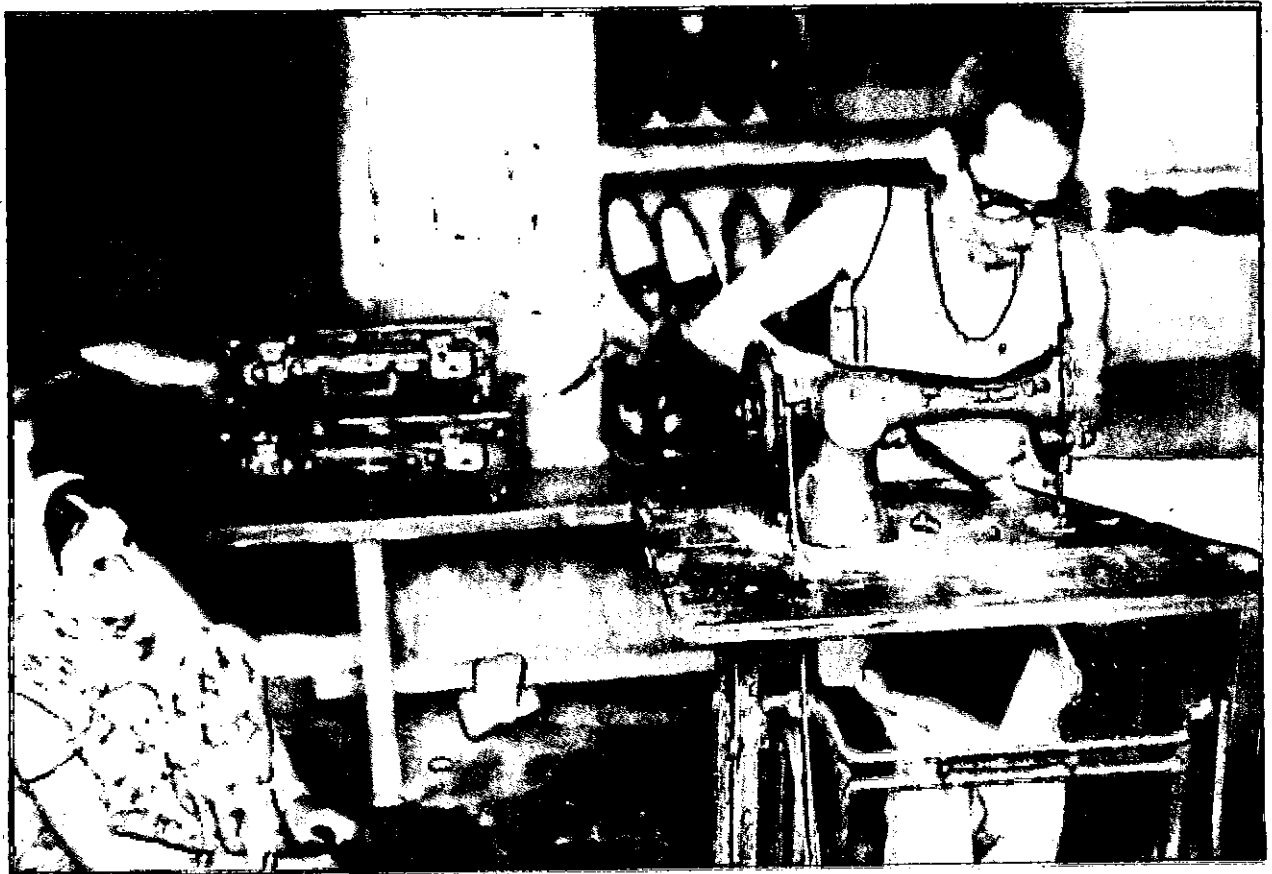
Kurukshetra



**Integrated Rural Development
- Programme**



The Integrated Rural Development Programme is a major instrument of the Government strategy to alleviate poverty. Its objective is to enable selected families to cross the poverty line through a strategy of productive asset endowment.



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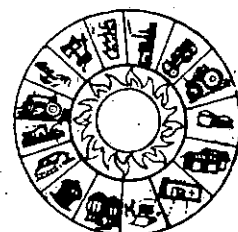
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How IRDP schemes can be better implemented?

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THE STUDIES ON THE IMPLEMENTATION of poverty eradication programmes indicate two related phenomena: (a) a lukewarm attitude by the block level bureaucracy to implement the programmes due to lack of coordination between the developmental departments on the one side and (b) lack of awareness on the part of rural poor to absorb the benefits from the special schemes which results in intermediaries appropriating a considerable portion of the benefits. In other words, on the one side the financial allocations (both credit and subsidy) are on the increase but on the other, the schemes are not realising the expected results. To seek the possible explanations for the aforesaid problems/issues, the field level data collected from the beneficiaries and officials in two blocks in Coimbatore district, Tamil Nadu, have been utilised. The two blocks selected are Madathukulam (block I) and Pongalur (block II)—the former is an irrigated and relatively developed block compared to the latter which is a dry and less developed block.

Methodology

THE MOST PROMINENT AMONG the ongoing poverty eradication programmes is the IRDP. Two schemes—dairying and the minor-irrigation—have been taken as representative schemes. It may be noted that, the expenditure on the former is 52 percent which is the highest among animal husbandry schemes and the expenditure on the latter is 4 percent which is a considerable amount among the agriculture oriented schemes, to the total expenditure on IRDP in Tamil Nadu. The primary data have been collected from the beneficiaries selected through simple random sampling from the lists obtained from the block offices. The sample beneficiaries include 91 small farmers, 49 marginal farmers and 90 landless agricultural labourers (the blockwise, schemewise, categorywise break up can be seen in table 1). In addition, information has also been gathered from the Village Level

Workers (VLWs), Extension Workers, Block Officials, Veterinary Doctors, Secretaries of Milk Producers' Cooperative Societies (MPCSs), and Agricultural Service Cooperative Societies (ASCSs), and the branch managers and Agricultural Officers of the commercial banks and Land Development Banks (LDB) working in the two blocks.

The paper is divided into two parts: The first part deals with the clientele perception on IRDP, the role of Extension Workers in the implementation of the schemes, the state of coordination between the departments and between financial institutions and the block level functionaries, and the problems and issues involved in monitoring the schemes. In the light of the explanations given about the IRDP implementation, an analysis has been made to know the benefits the beneficiaries received from IRDP and that has been given in the second part.

Clientele perception

THE RELATIONSHIP OF THE BENEFICIARIES, either with the banks or with block level departments is not direct. In-between them, there is an intermediary, may be an extension worker or a village/political leader, who plays an important role in introducing the schemes, in delivering the benefits, in the utilisation of the scheme and in the repayment of the loan. Understanding this relationship is important, since this determines, in a way, the success of the schemes. Various malpractices have been reported in the field like appropriation of subsidy, receiving grease money etc. by the intermediaries. To know through whom the beneficiaries came to know about the IRDP schemes, information has been collected from the sample beneficiaries by way of eliciting questions. The responses can be seen in table 1.

TABLE-1

Sources of Information to the Beneficiaries about the Schemes

Sl. No.	Sources of information	BLOCK I					BLOCK II					Total
		Small Farmers		Marginal Farmers		Agricultural Labourers	Small Farmers		Marginal Farmers		Agricultural Labourers	
		M.I.	D.S.	M.I.	D.S.	D.S.	M.I.	D.S.	M.I.	D.S.	D.S.	
1.	Village Level Workers (VLW)		16 (59.3)		2 (15.4)	28 (53.8)		6 (30)		3 (20)	12 (31.6)	67 (29)
2.	Bank Officials	11 (52.4)	5 (18.5)	7 (63.6)	3 (23)	2 (3.8)	13 (56.5)		6 (60)	1 (6.7)		48 (20.8)
3.	Extension Worker	7 (33.3)	3 (11)	4 (36.4)	1 (7.7)		8 (34.8)		4 (40)			27 (11.7)
4.	MPCS Secretary		3 (11)		6 (46)	10 (19.2)		12 (60)		8 (53)	10 (26.3)	49 (21.3)
5.	Village Leaders, Political Leaders				1 (7.7)	12 (23)		2 (10)		3 (20)	16 (42)	34 (14.8)
6.	Others (ASCS Secretary, Mass Media etc.)	3 (14.3)					2 (8.7)					5 (2.2)
		21	27	11	13	52	23	20	10	15	38	230

Note : M.I. = Minor Irrigation Schemes

D.S. = Dairy Scheme

Figures in the parenthesis are percentages.

In respect of the minor irrigation scheme, Table-1 indicates that, in both the blocks, more than half of the small farmers came to know about the scheme through the bank officials and around 34 percent of them through the extension workers. In the case of marginal farmers more than 60 percent of them received information through bank officers and the rest of them by the extension workers. Since the implementation of schemes coming under minor irrigation category (deepening of wells, laying pipelines, provision of electric motor pumpsets, Oil Engines) involves many procedures, the guidelines came through proper channels. But one important problem noticed here is that under the pretext of small farmers some big farmers in connivance with extension workers received loans under this scheme.

If we take Dairy Scheme, a different picture emerges : no household survey has been done in the case of small and marginal farmers in both the blocks. In the absence of this, nearly 60 percent of the small farmers came to know about the scheme through VLW in block I and 30 percent in block II.

Majority of the small farmers became aware of the scheme through the secretaries of MPCSSs (60 percent) in block II. The perception of the marginal farmers about the scheme is based upon the information provided by the secretaries of MPCSSs, VLWs, bank officials and also from local leaders. In terms of percentage it is 46, 15.4, 23 and 7.7 percent in the block I and 53, 20, 6.7 and 20 percent in the block II respectively.

In the case of agricultural labourers, the household survey has been done only for 16 households, that too only in the first block and the rest have been chosen arbitrarily without any criterion. Table 1 clearly reveals this point. While more than 53 percent of them have been approached by the VLWs in block I, it is only 32 percent in block II. The village leaders/local political leaders played an important role in getting loans sanctioned to the 23 percent and 42 percent of the labourers in block I and in block II respectively. It is also observed that, in order to win over the poor peasantry and labourers (predominantly for political reasons), the intermed-

aries, in many cases, misled them by saying that the loan is non-repayable. This facilitates them to appropriate subsidy in addition to the commission paid by the beneficiaries.

Since most of the beneficiaries came to know about the IRDP schemes through the intermediaries their perception about the objectives of the programme is very poor. In the cases where the assistance involved a number of procedures and required frequent contacts with officials, in such cases beneficiaries are aware of the things and have some knowledge about the schemes (e.g. minor irrigation schemes). In all other cases, the beneficiaries expressed their ignorance about the programme, and they are not aware that it is meant for their welfare. Their perception is that it is a government programme which helps some people in rural areas with subsidy. Due to their ignorance and lack of guidance from the extension workers and other officials they are on the mercy of intermediaries to approach the bank in order to get the assistance. On the whole, the sample beneficiaries lack the perception about the contents of the IRDP schemes and its objectives.

Extension workers

OBVIOUSLY, THE VLWs and Village Extension Workers (VEWs) are the kingpins in executing the beneficiary oriented programmes, but unfortunately they also happen to be a weak link in the chain. The discussions with them, revealed that their contention about the IRDP schemes, its objectives, identification of beneficiaries etc. are very poor and they expressed that the target oriented approach and multiplicity of schemes without adequate field level staff makes them discontent about the IRDP implementation. Our intention is not to blame the VLWs and VEWs for the poor implementation of IRDP: our discussions with the officials at the block level revealed that they themselves are not serious about IRDP. They are treating it as an additional work for them. Their main complaint is that the authorities at the District level/State level are fixing the targets unrealistically without consulting the local officials and thus, in a way, forcing them to implement the schemes without increasing the number of VLWs and other facilities. This lead them to select the beneficiaries arbitrarily, most of the times without consulting the bank officials and also without any household survey. The role perception, both by the officials and VLWs, in respect of IRDP implementation appears to be as one of notional and not intentional.

Co-ordination

CO-ORDINATION AMONG THE developmental departments is very much lacking in not only at the implementation level but also at the stage of undertaking follow-up measures. About the latter, we will discuss in the next paragraphs under the heading monitoring. The failure to do

the household survey in the case of majority of the beneficiary households itself is an indication that even while planning the scheme itself the block officials and the banks have failed to coordinate their activities to do the groundwork. In these circumstances expecting a fruitful coordination at the successive stages for successful implementation of IRDP is not forthcoming. Many complaints and counter complaints have been made by the officials of various development departments, between banks, between the block officials and banks etc. Most of the problems are cropping at the instances of

- i) formulation of purchasing committee to purchase milch animals etc., and also while visiting to the cattle markets to purchase milch animals,
- ii) conducting Credit Camps and Credit Recovery Camps,
- iii) delay in depositing the subsidy amounts in the respective banks by the DRDA,
- iv) taking steps to settle the insurance claims when the milch animals dies, and
- v) block level review meetings, etc.

In the above mentioned instances, an official from one agency or one department will be absent and due to this either they have to postpone the work/meeting or execute that work in his absence. For example, the bank managers have no control over the veterinary doctors and they are finding it very difficult to get their services during the purchase of milch animals and also at the time of the settling the insurance claims. Some more problems like inadequate staff, lack of conveyance facilities, etc., are expressed by the VLWs and other extension workers and some beneficiaries complained about corruption and malpractices by some officials. Given the scope of this paper, however, these issues are beyond our context.

Monitoring

THE BENEFICIARIES WILL ATTAIN the expected income and employment levels provided if they are utilising the schemes effectively. In turn, the effective utilisation depends on the provision of facilities like input supply, services, marketing the products etc. Again this will be ensured not by mere coordination of the departmental activities but by serving the poor with determination. The officials (both block level and financial institutions) regularly send the reports to their respective higherups regarding the performance of IRDP implementation. In turn the State/DRDA also fixes some targets and issues the guidelines. The fact is that the success of IRDP is measured in terms of amounts disbursed and number of beneficiaries covered; the question of how far the

beneficiaries utilised the loans and to what extent they improved their income and employment levels etc. are seldom investigated with thoroughness. The information collected from the beneficiaries regarding the 'after loan' assistance and services gives some indication as to the poor performance of the schemes.

Minor Irrigation Scheme: Minor irrigation loans at the best can increase the irrigated area or assure the irrigation supply to raise more crops (increasing the cropping intensity) or can do both. But to raise the crops, the poor farmers need further assistance like crop loans and services from Agricultural Ser-

vice Cooperative Societies (ASCS) and Extension Workers to raise High Yielding Variety Crops and to increase their productivity by adopting new technology. Adequate and timely provision of the above said inputs and services alone can ensure the increase in productivity of crops cultivated by the poor farmers. And provision of marketing outlets for the products by avoiding middlemen, is the next step to make the poor farmers to get the remunerative prices to increase their income. The role of minor irrigation and agricultural development administration is pertinent here. To know how far the follow-up measures have been taken by various developmental departments, the data collected in this respect have been tabulated (table 2) and analysed here.

TABLE—2

Monitoring the I.R.D.P. Schemes (minor irrigation scheme)

	BLOCK I		BLOCK II	
	Small Farmers	Marginal Farmers	Small Farmers	Marginal Farmers
1. Number of beneficiaries received minor irrigation loans	21	11	23	10
2. Number of beneficiaries received further loans like crop loans (i.e. after the minor irrigation loans)	12 (57)	6 (54.5)	7 (30.4)	3 (30)
3. Number of beneficiaries reported the post - loan visits of				
a) Bank Officials	6 (28.6)	6 (54.5)	3 (13)	2 (20)
b) Extension Workers	13 (61.9)	5 (45)	10 (43.5)	2 (20)
4. Number of beneficiaries are members in the Agricultural Service Co-operative Society (ASCS)	15 (71)	4 (36.4)	7 (30.4)	
5. Number of beneficiaries received some assistance through ASCS	8 (38)	3 (27)	3 (13)	1 (10)
6. Number of beneficiaries received assistance from other departments like Horticulture, Sericulture, Oil Seeds etc.	4 (19)	2 (18)	3 (13)	2 (20)

Figures in parenthesis are percentages to the total number of beneficiaries.

It is seen from the table 2 that, on the whole, block I has been better placed than block II in terms of indicators listed. More than half of the small and marginal farmers received crop loans (i.e. after the minor irrigation loans) in block I and it is just 30 percent in block II. The visits by the bank officials are not enough and the visits by extension workers are more in the case of small farmers compared to marginal farmers. It is observed in the field that the extension workers are biased towards medium and big farmers and they rarely give attention to the problems of small and marginal farmers. The assistance the sample beneficiaries received from the ASCSs, which is crucial, is not satisfactory. As the ASCSs are controlled by the rich and medium farmers, the small and marginal farmers have a low and sometimes nil rate of access to its services. Same is the case with other departments who have been involved in implementation of minor irrigation schemes. The fact, revealed from the above analysis, is though the beneficiaries are provided loans to increase the irrigation facilities, follow-up measures have not been taken effectively by the concerned departments for the successful working of the schemes. This will be best explained while analysing the benefits received from the scheme in the next section.

Dairy Scheme: In conformity with the guidelines of National Bank for Agriculture and Rural Development Bank (NABARD), a provision has been made to sanction second loan to the same beneficiary to help him to become economically viable. The banks, however, are reluctant to sanction second loans. This and other details can be seen from table 3. While majority of the beneficiaries in block I and the agricultural labourers in block II are members in MPCCs, the percentage of small and marginal farmers becoming members in the milk societies is comparatively low (40 percent in block II). The visits by the veterinary doctor are only few and the beneficiaries themselves take the animals to the veterinary dispensaries whenever the need arises. Except milk procuring, the MPCSSs are not serving the poor beneficiaries much in the rural areas, and this can be seen from table 3 that the percentage of beneficiaries receiving further

TABLE-3

Monitoring the IRDP schemes (dairy scheme)

	Small Farmers	BLOCK I Marginal Farmers	Agricultural Labourers	Small Farmers	BLOCK II Marginal Farmers	Agricultural Labourers
1. Total number of beneficiaries	27	13	52	20	15	38
2. Number of beneficiaries received						
a) Second Loan			19 (36.5)			6 (15.8)
b) Third loan			6 (11.5)			
3. Member in MPCSS	22 (81.8)	10 (76.9)	42 (80.7)	8 (40)	6 (40)	29 (76)
4. Number of beneficiaries reported the visits of veterinary doctor (during the reference year)						
a) Visited once	12 (44)	2 (23)	13 (25)	6 (30)	4 (26.7)	12 (31.6)
b) Visited Twice	6 (22)	4 (30.8)	2 (3.8)		2 (13)	4 (10.5)
c) Three times and more		1 (7.7)	2 (3.8)			3 (7.9)
5. Number of beneficiaries reported the post-loan visits by bank/block officials	12 (44)	5 (38)	7 (13.5)	7 (35)	3 (20)	11 (28.9)
6. Number of beneficiaries received assistance like cattle-feed and also undertaken calf rearing scheme through MPCSS	4 (14.8)	2 (15.4)	8 (15.4)	3 (15)	2 (13)	5 (13)
7. Number of beneficiaries insured their animal	17 (63)	11 (84.6)	45 (86.5)	8 (40)	11 (73)	32 (84)

Figures in the parenthesis are percentages to total no. of beneficiaries.

assistance from MPCSSs is very low (around 15 percent). Most of the beneficiaries have insured their animals because while purchasing itself it has been made compulsory. However, those who purchased on their own have not insured their animals.

Benefits from the schemes

IN THE CASE OF MINOR IRRIGATION SCHEME, a considerable number of beneficiaries (both small and marginal farmers in both the blocks) have reported that there is an increase in their income after undertaking the scheme. However, this increase in income is not enough in all the cases to improve their position which revealed in their low rate of repayment of loans. Again the income has not increased in accordance with the increase in employment level revealing the fact that they are not remuneratively employed. This has been further

made known clearly by a lower percentage of the beneficiaries expressing improvement in their asset position.

As far as the Dairy Scheme is concerned, the pattern is slightly different: the small and marginal farmers fared well in block II compared to their counterparts in block I. The improvement in income, employment levels and asset position is little higher and also more number of beneficiaries repaid their loan in block II than in block I. The point that employment level has increased at a higher percentage than income is due to the fact that some beneficiaries have been provided with poor quality of animals, in some other cases the feeding practices are very poor and the net result is low productivity.

A look into the benefits received by the agricultural labourers by the Dairy Scheme gives some interesting results.

Increase in employment level is very high in both the blocks but if it comes to income increased, block II stands in a better position compared to block I. But in contrast to this, there is a remarkable improvement in asset position in the case of beneficiaries in block I and very low in block II. This may be due to the fact that nearly 48 percent of the beneficiaries of the first block received more than one milch animal whereas only 16 percent of the beneficiaries received second loan in the second block. Yet another interesting thing is, during the survey it was confirmed that, in some cases the second loan subsidy was adjusted for the repayment of first loan by either purchasing a poor quality animal only for the loan part or by showing the same animal as newly purchased one. This can be proved statistically; only 23 percent of the agricultural labourers have reported that their income has increased but nearly 46 percent of them repaid the loan completely.

As stated earlier, the income generated from the assets given to the beneficiaries is very small and that is why majority of them expressed the need for further assistance. More than 75 percent of the small farmers in the second block and 58 percent in the first block expressed the need for further assistance. This percentage is higher in the case of marginal farmers. Among the agricultural labourers nearly 79 percent in the first block and 89 percent in the second block require further assistance to improve their economic condition.

Conclusion

A VERY LOW PERCEPTION of the rural poor indicates the dire need for increasing awareness among them about the special schemes meant for their welfare. The lukewarm attitude of the implementation machinery should also be changed. Selecting the deserving beneficiaries by conducting household surveys, credit camps and Gram Sabhas etc. will ensure in assisting right beneficiary. The major advantages of such exercises are the cutting across the dominance of intermediaries and avoidance of leakages. This can be done by active and also effective coordination among the various village level developmental functionaries. Improving the qualification of the VLWs and VEOs by way of giving training to them will improve their performance in the rural areas. Since the problems at the village level are different from those at the district level (they centre around actual implementation of the schemes), the success of the village level machinery. Taking care of the selection of VLWs, their training, supervision, avoiding the interference in their working, etc.,

are some of the steps that needs to be considered in order to ensure the effectiveness of implementation of the programme/schemes.

As far as coordination among the development departments and monitoring the schemes are concerned, there is an urgent need for overhauling the present block level set-up to ensure the success of the programmes. In the Seventh Plan apart from increasing the outlay under IRDP the emphasis has been laid (i) for the provision of second assistance, (ii) to increase the total assistance per beneficiary to Rs. 6000, and (iii) to diversify the activities under the programme by increasing the number of beneficiaries under the secondary and service sectors. These things will succeed only when effective planning has been done by the cooperation of various developmental departments. In addition to the planning, educating the poor to undertake the schemes, organising them to effectively utilise the assistance given, providing the follow-up services etc., are some of the steps to be taken by the functionaries. 'Total approach' to the implementation of IRDP will improve the economic conditions of rural poor in a lasting basis. Failing to do this will not only affect the beneficiary crossing the poverty line but also it will result in mounting overdues which in its turn will affect the position of the banks working in rural areas. And, if adequate care has not been taken to curb the well to do people taking away the benefits meant for the poor, it will result in widening the existing inequalities in the rural areas.

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Integrated Rural Development Programme: an overview

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IN INDIA, ABOUT SEVENTY-SIX PERCENT of the population lives in villages and 70 percent is dependent on agriculture in a direct or indirect way (Census, 1981). Since agriculture alone cannot provide full employment to the existing population, there is widespread unemployment and under-employment among the rural population which has led to the poverty. Realising the backwardness of rural people, many rural development programmes were started by the Government after Independence for the eradication of rural poverty and to improve their living conditions. But these programmes failed to achieve their objectives in totality and did not succeed in removing poverty, unemployment and in creating productive assets.

The first step in this direction was the launching of Community Development in October, 1952. The objective was to bring around socio-economic development of the villages with the willing cooperation and participation of the villagers. To enhance participation of local people in decision making process, the Panchayati Raj System was introduced in 1959 and the three tier system (Gram Panchayat, Block Samiti and Zila Parishad) was established. But C.D. failed in increasing the agricultural production, removing illiteracy, tackling problem of unemployment, improving health and hygiene etc. because it focussed much on basic amenities than economic development, people did not participate equally and adequately, most of the officers were not rural oriented.

Later on the IADP, IAAP and the HYVP were launched in 1961, 1964 and 1966 respectively with major emphasis on increasing food production in country. HYVP brought significant results and country became self-sufficient in food grains. But All India Rural Credit Review Committee set up by the RBI (1969) reported that big farmers obtained more credit than they should have, while small farmers were given less. On its recommendations, SFDA's and MFALAs were

set up in 1971-72 to deal with the problems of small and marginal farmers and agricultural labourers by formulating specific programmes to improve their income. But these could hardly bring about any significant result in reducing the socio-economic inequality or improving the conditions of the poor.

Studies conducted during 1971-75 also showed that these programmes benefitted the big farmers more as compared to small and marginal farmers and landless labourers. Such a situation gave a strong support to the idea of integrating all the ongoing rural development activities under one umbrella. Consequently, in the Indian Science Congress Session of 1975, the concept of Integrated Rural Development received a wide support. A working group consisting of representatives of departments of Rural Development, Agriculture Research & Education, Science & Technology (DST), the Planning Commission and the Council of Scientific and Industrial Research was set up in May, 1976 to suggest norms and to select at least one district in each state for taking up Integrated Rural Development projects. This group suggested following criteria for the selection of districts for the programme :-

- a) Economically backward districts that had considerable development potential.
- b) Districts in which problems of unemployment and underemployment were more acute.
- c) Districts that already had certain basic development infrastructure.
- d) Districts in which scientific and technological institutions had already been working or were within easy access for involvement in the programme.

By following above criteria, the programme was introduced in the year 1976-77 on Pilot basis with an ad hoc budget provision of Rs. 15 crores in 20 selected districts representing different socio-economic and ecological conditions so that the experience gained in these districts could be used in other parts of the country. Later on, in 1978-79, IRDP was launched in 2300 blocks. Every year the programme was to be extended in 300 blocks. From October 2, 1980, the programme was extended to all the 5011 development blocks in the country.

THE MAIN OBJECTIVE OF IRDP is to raise the standard of living of the poorest families in rural areas above the poverty line on a lasting basis by giving them income generating assets and access to credit and other inputs. The target group comprises of small and marginal farmers, agricultural and non-agricultural labourers, rural craftsmen and artisans, Scheduled Castes and Scheduled Tribes and in fact all such families of 5 persons whose annual income is less than Rs. 4800.

Every year 600 families are selected from each block (including at least 30 percent belonging to Scheduled Castes/Tribes). Out of these, 400 families are covered under Primary activities (agricultural and allied activities), 100 each under Secondary (village & cottage industries) and Tertiary activities (service sector).

For identifying families, house-hold survey is done and families with annual income of less than Rs. 4800 are identified. The list of families to be assisted is placed before and approved by the Gram Sabha. Out of these, families with annual income up to Rs. 3500 are taken first so as to keep focus on the poorest of the poor. After identifying each individual family, appropriate economic activities are identified in consultation with beneficiary concerned and suitable bankable schemes are drawn up and forwarded to banks for approval by DRDA. The extent of subsidy is 25 percent for small farmers, 33 $\frac{1}{3}$ percent for marginal farmers, agricultural labourers, rural artisans and 50 percent for tribal families.

The follow up of the projects given to beneficiaries is done through Identity-cum-Monitoring card (Vikas Patrika). Vikas Patrika contains information about general particulars, socio-economic background, training requirements, data on supply of tools, equipments and raw materials and their use, training already received and given during project duration. A time-table for monitoring is prepared giving the details of the dates fixed for each visit to the beneficiaries and also the names of the officials concerned. With a view to streamline and improve the implementation of IRDP and to ensure that benefits of the programme are reaching the deserving people, the Department of Rural Development has undertaken concurrent evaluation of IRDP beneficiaries from October 1985 with the help of 29 independent reputed research institutions all over the country.

TO SEE THE IMPACT OF IRDP, five evaluative studies with an all-India coverage have been conducted by the Programme Evaluation Organisation of the Planning Commission (1985), RBI (1984), NABARD (1984), Institute for Financial Management & Research, (1984), Deptt. of Rural Development (1986, 1987). The findings of these major studies have been presented in the Table. The findings indicate that as a result of benefits under IRDP, large number of beneficiaries have received incremental income, crossed the poverty line and their overall status in the village society stands elevated. But the percentage of loan repayment is unsatisfactory. The loan repayment schedule needs rethinking. Similarly, the percentage of ineligible beneficiaries who received assistance is quite high and in 22 percent cases no incremental income was generated by the asset. The studies have also highlighted the insufficient backward and forward linkages, inadequate field staff, lack of adherence by the implementing agencies to prescribed procedures and guidelines, short training periods and irregularities in the supply and maintenance of assets.

Steps in Seventh Plan

A NUMBER OF STEPS have been taken by the government to improve the implementation of IRDP during the Seventh Plan.

1

The poverty line has now been revised to Rs. 6400 per annum for a household instead of the earlier limit of Rs. 3500 but the cut off line for identification has been fixed at Rs. 4800. A supplementary dose of assistance has been provided to those families assisted during Sixth Plan but who could not cross the poverty line. Now IRDP beneficiaries can get loan up to Rs. 10,000 without any security cover.

2

The approach of uniformity in allocation of funds target fixation has been changed to one of selectivity based on incidence of poverty in block/state. For effective management of IRDP, 22 blocks have been selected throughout the country where the assets will be acquired by beneficiaries directly without the intervention of purchase committee.

3

To ensure better participation of women in development process the coverage of women beneficiaries has been increased to 30 percent.

4

It has been emphasized that identification of beneficiaries must involve people's representatives much more closely.

TABLE
Finding of five major evaluative studies

Coverage	Deptt. of R.D. (1986)	(1987)	IFMR (1984)	RBI (1984)	NABARD (1984)	PEO (1985)
I. a) No. of States	22 & 9 UTs.	23 & 3 UTs.	2	16	15	16
b) No. of districts	36	36	5	16	30	33
c) No. of Blocks	72	72	17	16	60	66
d) Sample size	16101	8086	1859	730	1498	1170
II. Percentage of beneficiaries who received incremental income	76	78	90	51	82**	88
III. Percentage of beneficiaries who crossed P. Line	52 12	59 (PL Rs. 3500) 12 (PL Rs. 6400)		17***	47+	49.4
IV. Percentage of Loan repayment	45 55	44 No amount overdue 56 Overdue amount less than Rs. 250 greater than Rs. 2000/-	79.6**		69 % or repayment	% of beneficiaries 80-100 28 60-80 17 40-60 26 20-40 16 No repayment 9
V. Percentage of ineligible beneficiaries who received assistance	9	9	Tamil Nadu-60 Maharashtra-20	16	15	26

* were happy with IRD assistance

** Expressed in terms of 1982-83 prices

***After discounting income on the basis of consumer price index for agricultural labourers as on February, 1984.

+22% at current prices.

++Did not find any difficulty in the repayment of loan

Improvement in functioning of banks at grass-root level has been emphasised. Decision has been taken to set up Internal Audit Cells at the State Headquarters, and delegation of power (to approve the distt./block plans) from State Level Coordination Committee to Governing Body of DRDA.

5

To improve credit flow, in case of unbanked blocks, the DRDAs may get the funds from the banks and lend to beneficiaries against State Government Guarantee. To eliminate delay in adjustment of subsidy, the requirement of giving 15 days notice to DRDA has been done away with. The frequency for disbursement of loans by bank branches has been increased from 2 days in a month to 4 days in a month.

6

Telex facility is to be provided at all DRDA offices to quicken the pace of communication to and from the DRDA.

State Governments have been advised to set up Vigilance Cells attached to each District Rural Development Agency (DRDA) and report to the State Headquarters/Central Government every month about the nature of complaint and action taken thereon.

7

Setting up of special teams for formulation of model projects on pilot basis for a few selected districts. Setting up of District Supply Marketing Agency in each district to provide support to the beneficiaries particularly in procuring raw materials, marketing of finished products and technical know how.

Shortcomings

1

The work implemented through other programmes like RLEGP, NREP, etc. are often neither coordinated nor

integrated with the requirements of families identified for assistance under IRDP. There are administrative weaknesses both in terms of qualified and experienced staff required at the block and district level and in respect of vertical and horizontal coordination and integration between different departments such as Agriculture, Horticulture, Fisheries, Animal Husbandry, District Industries, Central Department and Banks and DRDA and block level officials. DRDAs do not have staff under their control at blocks. Moreover DRDA officials are unable to make frequent visits to beneficiaries in field for want of proper conveyance.

2

Frequent transfer and vacant posts of key officials especially the Project Officers, incharge of DRDAs greatly impairs the efficiency and effectiveness of the administrative set up at different levels. There is an absence of forward and backward linkages. No real steps have been taken to provide institutional support for the supply of raw materials more particularly for marketing which is an important component of the programme.

3

Inadequacy of banking infrastructure affect credit flow adversely and shortage of staff results in insufficient scrutiny and delayed disposal of loan applications. Absence of supervision and follow up, insistence on security result in the exclusion of the poorer among the target group. There has been selection of wrong and biased selection of beneficiaries who are already above the poverty line (the real poor not being covered). According to RBI study the percentage of ineligible families is 16 percent, NABARD study 15 percent, PEO study 26 percent and Deptt. of Rural Development study 9 percent.

4

Beneficiaries are generally selected by grass-root level officials rather than by Gram Sabha. Beneficiaries are not imparted proper training before sanctioning the project. Moreover there prevail corruption and malpractices in the sanctioning of loans and subsidy. Repair and maintenance facilities and aftercare and support by government agencies is not made available to majority of beneficiaries.

5

Due to the selection of unsuitable/wrong schemes for beneficiaries in some cases, no incremental income is generated by the assets which is a matter of serious concern. Selection of schemes under the programme has shown an overwhelming bias towards Animal Husbandry particularly Milch cattle due to which there is shortage of good quality animals, art-

ificial increase in the price of animals, absence of linkages and support structures for feed, health cover and marketing. Non-adoption of cluster or group approach in the selection of beneficiaries and activities.

6

Multiple agencies (programme wise and sector wise) are competing to serve essentially the same target group resulting in duplication/overlapping of functions, which increases the cost of services and wastage of resources. There are no sound programmes for health, education and veterinary services.

7

The programme did not provide for establishing/setting up of more number of activities in secondary and tertiary sectors which is more crucial to lessen burden on land and help increase per capita income. Follow up and monitoring are the weakest aspects of the programme.

Suggestions

1

Cluster and group activities approach should be adopted in the selection of beneficiaries and activities. Adequate steps should be taken to streamline the monitoring arrangements at the State, District and particularly at the block level by providing adequate staff and setting up monitoring cells in all the states. Efforts should be made to provide sufficient staff in rural bank branches for an effective follow up and to check high percentage of overdue.

2

There is an urgent need to strengthen coordination linkages between DRDA and Development Departments, Regional Rural Banks and Training Institutions etc. There should be adequate training facilities for providing training to beneficiaries before starting the project and also to different categories of officials such as Project Officers of DRDA, DDPOs, BDOs, VEWs and Extension Officers to enable them to perform efficiently the functions delineated in their job charts by strengthening the existing training institutions.

3

Beneficiaries should be motivated to ensure that they take full advantage of the scheme in a right manner. Effective steps should be taken to provide institutional support for purchase of raw material and marketing of products prepared by the beneficiaries. Identification of beneficiaries must involve people's representatives much more colselly so that the real poor are selected.

4

As suggested by Government of India, a bond/pronote should be got filled up for subsidy portion exclusively by the beneficiary to guard against misutilization of subsidy or misappropriation of the asset. State Government should make this bond/pronote enforceable under the provisions of local laws to enforce recovery of the misutilized/misappropriated amount from the erring beneficiaries.

5

If a beneficiary obtains benefits by misrepresenting the facts about the economic status of his family, penal action should be taken against him under the existing provisions in the criminal laws. In cases of misrepresentation in collusion with official hierarchy, penal action should be taken against such erring officials. Annual physical verification of assets should be undertaken by the DRDA, in order to know whether the assets are intact or not ?

6

Government should take adequate steps to remedy the lacuna of frequent transfer of key officials so that work does not suffer. The procedure for the settlement and reimbursement of insurance claims by the beneficiaries should be streamlined. Orientation of bank staff should be done from time to time to avoid procedural delays.

7

Voluntary organisations operating in the rural areas should be encouraged to participate in the effective implementation of the programme. Separately the programme provides funds

for projects to be taken up by such organisations. Government should organise credit camps and credit-cum-recovery camps to facilitate early completion of the formalities required for sanction of loans and to avoid hardship to the beneficiaries.

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Working of IRDP and financial institutions: a study

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EVEN AFTER FORTY YEARS of Independence, poverty and unemployment continue to be the major problems plaguing the country demanding complete attention of planners and policy makers. Different approaches were spelt out in different plans, but basic objectives remained to be ensuring growth with equity and social justice, self-reliance improved efficiency and productivity ultimately resulting in full employment. The focus had always been on the problems of poverty alleviation and expanding employment opportunities.

Of the many programmes aimed at eradicating poverty and providing productive employment opportunities, the Integrated Rural Development Programme (IRDP) is the most comprehensive programme in operation since 1978-79 and today it covers all the Blocks in the country. Studies so far on the working of the IRDP have given mixed results.

Finance is an essential and important input for breaking the vicious circle of poverty. The Cooperatives, Commercial Banks and Regional Rural Banks have come in a big way to provide institutional credit to IRD Programme. But studies made so far have shown that, in spite of the enlargement of the institutional finance, it appears that the informal sector still continues to cater to the rural credit in a significant way. Experience indicates that the only way to do away with the informal sector is by diffusing the institutional credit to large sections of our society with simplified approaches and procedures. Multipurpose, multiple programmes and multi-agencies are no doubt required to tackle the gigantic problem, but what is more important is the coordination between different agencies to avoid multiple-finance to the same individual. Designing suitable schemes, duly identifying the target groups, proper implementation of the schemes, and their monitoring timely recoveries, periodical evaluation and taking remedial measures all equally necessary for the success of any scheme.

IN THE PRESENT MICRO-LEVEL STUDY, an attempt is made to examine the working of IRD Programme, financing by different financial institutions in Chittoor District of Andhra Pradesh.

The district covers an extent of 15,152 sq.kms. consisting of 1548 villages. The total population of the district as per 1981 census is 27.47 lakhs accounting for 5.13 percent of the State's total population. The total population of Scheduled Castes is 4.78 lakhs and Scheduled Tribes 0.79 lakhs, whereas agricultural labourers are 3.58 lakhs, marginal farmers 2.04 lakhs and small farmers 1.27 lakhs of the population in the district.

The district has been served by various financial institutions, which cater to various credit requirements of the farmers. By the end of December 1986, the total number of branches of the Commercial Banks went up to the level of 140, Regional Rural Bank branches 66 and Co-operative Banks (CDCCB + APCCADB)* 31. The growth and spread of financial institutions in the district in the recent past has been quite satisfactory. The details relating to bank branches operating in the district are given in the Table-1.

The number of branches of 26 Scheduled Banks operating in the district stood at 237 as on the 31st December, 1986 as compared to 184 and 221 as on end of 1982 and 1984 respectively. Besides 237 bank branches, one branch of Andhra Pradesh State Financial Corporation is catering to the needs of the district.

Chittoor district has 20 Panchayat Samithis comprising 66 Revenue Mandals. The IRDP had covered only cluster

* CDCCB = Chittoor District Cooperative Central Bank Branches 19.
APCCADB = Andhra Pradesh Cooperative Central Agricultural Development Bank = 12.

villages upto 1983, but from the year 1983-84 the IRDP covers not only the villages selected on a geographical contiguity basis, but also spreads benefits to other villages of Samithi area in functional clusters.

TABLE—1

Progress of The Banks Branches in The District

Year	Commercial Bank Branches	Regional Rural Bank Branches	Cooperative Bank Branches	Total
1982	134	19	31	184
1983	134	36	31	201
1984	137	53	31	221
1985	140	66	31	237
1986	140	66	31	237

The progress of IRDP is as follows in the given tables. The programme was actually started in the year 1978-79 in Chittoor district, but it came into active and effective implementation in the district with the beginning of the Sixth Five Year Plan. Physical targets and achievements of IRDP in the district is shown in the Table-2.

TABLE—2

Position of Families benefited under IRDP.

Year	Target No. of families	Achievement No. of families benefited	Short (-) excess (+)
1980-81	15144	7941	(-) 7203
1981-82	12469	13435	(+) 966
1982-83	12000	10813	(-) 1187
1983-84	12350	14628	(+) 2298
1984-85	11903	17410	(+) 5507
1985-86	6830	7569	(+) 739
1986-87 (upto March)	11728	14037	(+) 2309

Source: Compiled from DRDA, Draft Annual Action Plan, 1987-88.

In the year 1980-81 targets of all the activities under IRDP were 15,144 units but it could not achieve the same. Actual achievements during the period was only 7941 units. During the year 1981-82 the achievement of the programme was nearly double than the achievement of the previous year. For the years 1984-85 and 1985-86, the achievements of the

programme was 17,410 units and 8996 units which exceeded their targets by 5507 units and 739 units respectively. But in the year 1985-86, the performance of IRDP was not significant. The achievement of the programme in 1986-87 was 14037 units exceeding the target by 2309 units. Now the financial targets and achievements in the district have been shown in the Table-3.

TABLE—3

Position of Finance under IRDP.

Year	Target	Achievements	Short or Exces
1980-81	92.46	65.42	(-) 27.04
1981-82	168.96	169.59	(+) 0.63
1982-83	148.76	170.36	(+) 21.60
1983-84	158.00	169.44	(+) 11.44
1984-85	139.58	183.51	(+) 43.93
1985-86	134.92	129.33	(-) 5.59
1986-87	281.35	297.77	(+) 16.42

Source: Compiled from DRDA, IRDP, Draft Annual Action Plan, 1987-88.

Table-3 clearly shows that the financial achievement of IRDP in the district is satisfactory in almost all the years. The programme did not reach its targets in the year 1980-81 and 1985-86. The performance was very encouraging during the financial year 1984-85 exceeding by Rs. 43.93 lakhs.

Table-4 shows the extent of coverage of Scheduled Caste and Scheduled Tribe families in the district. Of all the seven years, given in the table, the coverage of SC families was high in the year 1981-82. From the table, we can find a fact that the DRDA officials and other concerned authorities in the district were very alert in providing assistance to the SC and ST families, which is most important segment of the target group.

Bank-wise performance

THE DETAILS OF BANK-WISE PERFORMANCE under Annual Action Plan 1987, are given below in the Table-5.

Let us see the sector-wise/Bank-wise allocations under the programme in Table-6.

Since Chittoor district is a drought-prone area, maximum importance was given for minor irrigation schemes during the year 1987. A careful study of the various figures furnished in Table-6 will clearly indicate that a lot of emphasis was laid on agriculture and allied activities in the IRDP during the year 1987 in the district. It can be also observed from

TABLE—4

Coverage of SC/ST Families under IRDP

Year	Total Families benefited		SC Families benefited				ST Families benefited			
	Physical No.	Financial (Rs.in lakhs)	Physical No.	%	Financial (Rs.in lakhs)	%	Physical (No)	%	Financial (Rs.in lakhs)	%
1980-81	7941	65.42	1562	19.7	39.16	59.9	693	8.7	15.76	24.1
1981-82	13435	169.59	6463	48.1	79.13	46.7	837	6.2	15.86	9.4
1982-83	10813	170.36	4257	39.4	57.80	33.9	450	4.2	7.69	4.5
1983-84	14628	169.44	5676	38.8	68.37	40.4	709	4.8	8.64	5.1
1984-85	17410	183.51	8021	46.1	89.57	48.8	1012	5.8	15.18	8.3
1985-86	7569	129.33	3198	42.3	58.15	45.0	633	8.4	14.98	11.6
1986-87	14037	297.79	6051	43.1	115.82	38.9	1209	8.6	29.60	9.9

TABLE—5

Bank-wise Allocations of IRDP under AAP 1987.

Sl. No.	Name of the Bank	No. of branches	No. of units	Amount (Rs.in lakhs)
1	Sri Venkateswara Grameena Bank	66	3168	132.33
2	State Bank of India	32	1203	50.04
3	Indian Bank	28	1515	64.87
4	The Vysya Bank	15	244	9.77
5	Andhra Bank	15	479	19.70
6	Indian Overseas Bank	7	357	14.77
7	Union Bank of India	4	254	12.68
8	UCO Bank	4	74	3.06
9	Syndicate Bank	4	67	2.76
10	State Bank of Mysore	4	127	6.33
11	Corporation Bank	4	211	8.42
12	Bank of India	3	29	1.31
13	Central Bank of India	3	38	1.72
14	Bank of Baroda	2	72	2.90
15	Canara Bank	2	119	4.81
16	Vijaya Bank	2	24	1.22
17	CDCC Bank	19	151	6.21
18	APCCAD Bank	12	977	48.05
	Total	226	9109	391.13

Source: Lead Bank, AAP, 1987.

the table that Commercial Banks and Regional Rural Banks occupied the first and second places with the amount of Rs. 204.73 lakhs (52.34 percent) and Rs. 132.17 lakhs (33.80 percent) respectively. While the Co-operative Banks occupied the third place with the amount of Rs. 54.23 lakhs (13.86 percent) to the total in the IRDP during the year in the district.

In order to assess the particular bank's contribution towards IRDP, it becomes necessary to go through the individual performance of every bank operating in the district. It can be observed from the Table-6 that the target under the programme has been achieved due to the efforts made in the branches of RRBs and Commercial Banks. Sri Venkateswara Grameena Bank ranks first with 34 percent of the targeted performance, followed by Indian Bank with 16.6 percent, and State Bank of India with 13 percent. They financed 5886 families out of 9109 which comes around 65 percent with the net work of their 126 branches.

Observations

THE AUTHORS HELD SEVERAL DISCUSSIONS with a senior Rural Development Officer of State Bank of India posted in Chittoor district. In his views, the dairy activity is a flop since the climate in the district is not conducive for rearing murrah buffaloes. He felt that the activities financed during the last two years of the Fifth Five Year Plan are no more encouraged now. According to him, extending credit for the purchase of rams, proved successful since these give quick returns and there is possibility of reinvestment of the income generated thus.

Animal husbandry schemes proved to be a failure since the veterinary aid was inadequate and even the presence of

TABLE—6

Sector-wise/Bank-wise Allocation of IRDP for the year 1987

(Rs. in Lakhs)

Sl. No.	Sector	Commercial Banks		Regional Rural Banks		Cooperative Banks		Total	
		No. of units	Amount	No. of units	Amount	No. of units	Amount	No. of units	Amount
1	2	3	4	5	6	7	8	9	10
1	Agriculture	486 (10.10)	12.30 (6.01)	325 (10.26)	8.26 (6.25)	109 (9.66)	2.77 (5.11)	920 (10.10)	23.33 (5.96)
2	Minor Irrigation	888 (18.45)	47.71 (23.30)	665 (20.99)	35.77 (27.06)	347 (30.76)	18.72 (34.52)	1900 (20.86)	102.20 (26.13)
3	Animal husbandry	688 (14.29)	40.00 (19.54)	455 (14.36)	26.00 (19.67)	157 (13.92)	9.00 (16.60)	1300 (14.27)	75.00 (19.18)
4	Sericulture	591 (12.28)	26.00 (12.70)	392 (12.37)	17.25 (13.05)	135 (11.97)	5.94 (10.95)	1118 (12.27)	49.19 (12.58)
5	Horticulture	1152 (23.94)	47.03 (22.97)	732 (23.11)	25.90 (19.60)	276 (24.47)	14.52 (26.77)	2160 (23.72)	87.45 (22.35)
6	I.S.B.	1008 (20.94)	31.69 (15.48)	599 (18.91)	18.99 (14.37)	104 (9.22)	3.28 (6.05)	1711 (18.78)	53.96 (13.80)
	Total	48.13 (100.00)	204.73 (100.00)	3168 (100.00)	132.17 (100.00)	1128 (100.00)	54.23 (100.00)	9109 (100.00)	391.13 (100.00)

Note: Figures in parenthesis indicates percentage to the total

Source: Compiled from Lead Bank, Annual Action Plan, 1987, Indian Bank, Chittoor.

a veterinary hospital in a bigger locality was of no avail as there was no adequate supply of medicines. The calf-rearing activity which was taken up under the joint supervision of Banks and Animal Husbandry Department is giving satisfactory results. Under this scheme everything is given in kind and a calf is given to the beneficiary. There is no commitment on the part of the beneficiaries. This scheme is more profitable and the veterinary aid is available at door steps. The minor irrigation activities are satisfactory and proving highly profitable to the beneficiaries. In the case of all other activities, the effective follow-up action is absent. The Rural Development Officer was of the view that due to mass banking it is not possible to maintain proper records furnishing

details on the economic impact of credit on the beneficiaries.

The concept of banking system has changed greatly due to the introduction of IRDP. Credit worthiness, conduct and character—the main requisites for sanctioning a bank loan are all waived in the case of IRDP loans and the qualitative achievement is at its lowest ebb. Most of the schemes are a failure since the choice of the activities actually to be taken up rests with Government officials instead of the beneficiaries. There are instances where persons who have a rich experience in sheep rearing are given loans under the allocations for "tanning" since the bank officials are anxious to fulfil the targets under the head 'tanning' ultimately resulting in mismanagement, misutilisation and heavy dues and overdues.

Impact of IRDP on rural poor - a micro study

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POVERTY HAS NOW BECOME a challenge to human civilisation, as it has been quenching the ardour and vital force and freezing the life-giving stream of humanity. Poverty curtain has descended right across the face of the world dividing materially and philosophically into two different worlds, two separate planets, two unequal humanities - one embarrassingly rich and the other desperately poor.

Development with social justice has thus assumed paramount importance in the policy frame work of development planning in India. The new strategy adopted to meet the requirements of the new policy was that of 'special programmes of rural development supplemented by consolidation of gains of development through institutional measures, infrastructural development, programmes for rural employment social welfare measures like nutrition, rural housing and other innovative features were created. At the same time notable additive features were created like correction of regional imbalance, and anti-poverty measures which found expression in the 'National Programme of Minimum Needs'. Again it was during the Fifth Five Year Plan, that the strategy of integrated rural development was spelt out for the first time. The strategies and policies of rural development have evolved through distinctive phases over the period of planned development, each phase synchronising by the large with the overall development strategies of the respective five year plans.

Since the inception of community development programme, these programmes were/are implemented at various levels. For the alleviation of poverty, many anti-poverty programmes have been launched by Government of India too, particularly from seventies. The programmes by way of public policies may be classified, broadly into two types--one being comprehensive policies and the other being incremental policies. Comprehensive policies lead to structural transforma-

tion, whereas incremental policies are concerned to the policies like regenerations, public distribution system, developmental schemes with subsidy, etc. Integrated Rural Development Programme is one among the major strategies of development, particularly from sixth and seventh plans. It is the single largest scheme for providing direct assistance to the rural poor. This programme is meant for the poorest among the poor.

The programme emphasises on the 'target group' which is concomitant with small and marginal farmers, tenants and share-croppers, landless agricultural labourers and rural artisans. Members of the Scheduled Castes and Tribes are also in the target group as they also suffer from economic and social handicaps.

Aims and objectives

- 1) To provide productive assets and employment to the poor for enabling them to attain higher incomes and a better standard of living.
- 2) It aims at the diversification of agriculture through animal husbandary, dairying, forestry, fishery, sericulture, etc. It would benefit both landless and the land holders and it constitutes an important plank of the programme.
- 3) It aims at creating new productive assets for improving the lot of the rural poor, etc.
- 4) It aims at narrowing down the inequalities of wealth and income in the rural society.

Methodology

THE PRESENT STUDY ATTEMPTS to analyse the Integrated Rural Development Programme in some villages in one block of the Warangal district in Telangana area. A micro

level study provides us an insight into the phenomenon. For this purpose, a micro-level study was conducted of about 50 households sample of various schemes implemented during the year 1983-84 in one block. For this, data collected by a structured questionnaire to the beneficiaries. For the purpose of the present study, only Taluk division was taken into consideration, but not the Mándal. The present paper highlights an impact of the IRDP during the year 1983-84, 1984-85 in Cherial Taluk.

The Taluk Cherial is situated in Warangal district of Andhra Pradesh. It is 90 Kms. away from the district head-quarter. For this purpose, six villages were selected and grouped as I to VI. In these six villages, 50 samples of various programmes implemented were collected. They were studied from their socio-economic background, their assets position and the impact of the programme.

Table-1 indicates the caste-wise beneficiaries in the sample villages. In all the samples, there are 22 accounting to 44 per cent SC families, 5 accounting to 10 percent ST families, 18 accounting to 36 percent backward class families and 5 accounting to 10 percent other caste families.

TABLE—1

Castewise Beneficiaries In Sample Villages

Group	No. of beneficiaries	SC	ST	BC	OC
I	11	5 (45.45)	1 (9.09)	4 (36.36)	1 (9.09)
II	6	4 (66.67)	Nil	2 (33.33)	Nil
III	12	4 (33.33)	2 (16.67)	4 (33.33)	2 (16.67)
IV	8	5 (62.50)	Nil	2 (25.00)	1 (12.50)
V	9	2 (22.22)	Nil	6 (66.67)	1 (11.11)
VI	4	2 (50.00)	2 (50.00)	Nil	Nil
Total:	50	22 (44.00)	5 (10.00)	18 (36.00)	5 (10.00)

Source: Field Data.

Note: Figures in the brackets indicate percentage.

Table-2 shows category-wise beneficiaries. In all 50 respondents, there are 14 accounting to 28 percent small farmers, 15 accounting to 30 percent marginal farmers, 11 accounting to 22 percent agricultural labourers and 10 accounting to 20 percent non-agricultural labourers.

Table-3 pertains to the assets position of the beneficiary families. Out of 50 families, 26 families accounting to 52 percent are possessing assets and remaining 24 families accounting to 48 percent do not possess any assets.

TABLE—2

Categorywise Beneficiaries

Group	No. of beneficiaries	Small Farmers	Marginal Farmers	Agricultural Labourers	Non-Agricultural Labourers
I	11	5 (45.45)	6 (54.55)		
II	6		1 (16.66)	4 (66.66)	1 (16.66)
III	12		1 (8.33)	4 (33.33)	7 (58.33)
IV	8	5 (62.50)	3 (37.50)		
V	9	4 (44.44)	4 (44.44)		1 (11.11)
VI	4			3 (75.00)	1 (25.00)
Total:	50	14 (28.00)	15 (30.00)	11 (22.00)	10 (20.00)

Source: Field Data.

Note: Figures in brackets indicate percentage.

TABLE—3

Assets Position Of The Beneficiaries

Group	No. of beneficiaries	No. of families possessing assets	No. of families without any assets
I	11	9 (81.82)	2 (18.18)
II	6	1 (16.67)	5 (83.33)
III	12	2 (16.67)	10 (83.33)
IV	8	7 (87.50)	1 (12.50)
V	9	7 (77.78)	2 (22.22)
VI	4		4 (100.0)
Total:	50	26 (52.00)	24 (48.00)

Source: Field Data.

Note: Figures in brackets indicate percentage.

Table-4 deals with the particulars of scheme-wise beneficiaries.

Table-5 shows the particulars of amount sanctioned and the subsidy given to the beneficiaries. All the 50 respondents were sanctioned an amount of Rs. 1,81,021 at an average of Rs. 3,620=42 and the subsidy amount given to all these respondents was Rs. 56,700 and per beneficiary subsidy was Rs. 1,134. The subsidy was nearly one third of the amount sanctioned.

Table-6 portrays the particulars of purpose-wise utilisation of the amount sanctioned. Thus, 50 respondents were

TABLE—4
Particulars of Schemewise Beneficiaries

Group	No. of beneficiaries	Oil Engine	Electric Pump-set	Plough Bullock	New well sinking	Develop ment of old wells	Cart & Bullock	Sheep rearing	Piggery Unit	Cobbler	Saloon	Kirana shop (small-shop)	Flour Mill	Cycle Taxi	Tea Stall	Vegetable Vendor	Fruit Vendor	Brick making
I	11	4 1+PPE	5	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
II	6	-	-	-	-	-	-	-	-	2	-	1	-	-	1	2	-	-
III	11	-	-	-	-	-	1	-	2	-	1	3	1	1	-	-	1	2
IV	8	3	1+ PPE	-	2	1	-	1	-	-	-	-	-	-	-	-	-	-
V	9	1	3	-	2	-	1	-	-	-	-	-	-	1	1	-	-	-
VI	4	-	-	-	-	-	-	-	2	1	-	-	-	1	-	-	-	-
Total:	50	8	9	2	4	1	2	1	4	3	1	4	1	3	2	2	1	2

Source: Field Data. PPE = Plant Protection Equipment.

sanctioned an amount of Rs. 1,81,021 for three schemes in Group-I, four schemes in Group-II, eight schemes in Group-III, five schemes in Group-IV, six schemes in Group-V and finally three schemes in Group-VI.

Table-7 explains about the income particulars of the beneficiaries caste-wise before implementation of the programme and after implementation of the programme.

On the over all, the income of the 50 beneficiary families before the implementation of the programmes was Rs. 81,745 at an average of Rs. 1,634.90 and after the implementation of the schemes the income of these families increased to

Rs. 1,56,695 at an average of Rs. 3,133.90. After implementation of the schemes, the income of these families increased by 91.68 percent. The net income after the implementation of the programmes of these sample beneficiaries is Rs. 84,950 at an average of Rs. 1,449.

Conclusion

IN THIS PROGRAMME THE SCHEMES ARE limited. The role of village development officer in the programme is critical. He is who sponsors the schemes after a clear-cut survey. But he is the most neglected man by the banker. There is no special officer in the block office to have control over the implementation of the programme. There is a political

TABLE—5
Subsidy And Amount Sanctioned

Group	No. of beneficiaries	Source		Total amount Sanctioned	Average amount.	Total subsidy	Average subsidy
		SBH	SBI				
I	11	SBH	-	50,900-00	4,627-27	14,733-00	1,339-36
II	6	-	SBI	8,000-00	1,333-33	1,481-00	246-83
III	12	-	SBI	37,089-00	3,090-75	12,525-00	1,043-75
IV	8	SBH	-	36,025-00	4,503-12	11,986-00	1,498-25
V	9	SBH	-	41,607-00	4,623-00	12,609-00	1,401-00
VI	4	SBH	-	7,400-00	1,850-00	3,366-00	841-50
Total:	50			1,81,021-00	3,620-42	56,700-00	1,134-00

Source: Field Data.

TABLE-6

Purposewise Utilisation Of The Amount Sanctioned

Group	No. of beneficiaries	Amount sanctioned	Amount use for the purpose				No. of schemes	Total amount used for other purpose			
			Oil Engines	Electric Pumpssets	Plough Bullocks						
I	11	50,900-00	4 + 1 PPE 23,700	5 22,200	2 5,000		3				
II	6	8,000-00	Cobbler 2 4,000	Kirana 1 2,000	Tea stall 1 1,000	Veg. Vendor 2 1,000	4				
III	12	37,089-00	Cart bullock 1 4,355	Piggery Units 2 3,400	Saloon 1 3,000	Kirana shop 3 6,334-00	Flour Mill 1 5,000	Cycle Taxi 1 3,000	Fruit Vendor 1 2,000	Brick making 2 10,000	8
IV	8	36,025-00	Oil Engine 3 13,500	Electric pump. 1 + PPE 4,900	New well sinking 2 10,625	Develop-ment of Old well 1 3,000	Sheep rearing 1 4,000			5	
V	9	41,607-00	Oil Engine 1 5,500	Electric Pumpssets 3 12,800	New well sinking 2 15,000	Cart & Bullock 1 4,307	Cycle Taxi 1 3,000	Tea stall 1 1,000		6	
VI	4	7,400-00	Piggery Units 2 3,400	Cobbler 1 2,000	Cycle Taxi 1 2,000					3	
Total:	50	1,81,021-00									

Source: Field Data.

TABLE-7

Income Particulars According To The Castewise Before And After Implementation Of The Programmes

Caste	No. of beneficiaries	Income before implementation of the programmes	Income after implementation of the programmes	Net income after the programmes	Average income before programmes	Average income after the programmes	Average increase in income after the programme
SC	22	39,300-00	72,600-00	33,300-00	1,786-36	3,300-00	1,513-64
ST	5	3,900-00	9,850-00	5,950-00	780-00	1,970-00	1,190-00
BC	18	29,545-00	55,895-00	26,350-00	1,641-38	3,105-27	1,463-89
OC	5	9,000-00	18,350-00	9,350-00	1,800-00	3,670-00	1,870-00
Total:	50	81,745-00	1,56,695-00	74,950-00	1,634-90	3,133-90	1,499-00

Source: Field Data.

(Continued on page 24)

Integrated Rural Development Programme: problems and prospects

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THE INTEGRATED RURAL DEVELOPMENT PROGRAMME was initially launched in 2300 selected Community Development Blocks in the country in the year 1978-79. But it was extended to all the blocks of the country. Its objective is to provide productive assets and employment to the target group for enabling them to attain higher incomes and a better standard of living. The target group consist of Scheduled Castes, Scheduled Tribes, agricultural and non-agricultural labourers, rural artisans, marginal and small farmers and those who are living below the poverty line. A family whose annual income from all the sources is below Rs. 3500 is considered to be below poverty line.

Under IRDP clusters of villages are selected and covered during each year. Villages are to be selected taking into account infrastructure, credit absorption capacity, availability of credit institution, concentration of SCs and STs and availability of extension personnel of the area. Identification of the beneficiaries for providing assistance is based on household survey.

Keeping these concepts in view, the present study was conducted in four selected villages under Chakdah Block in the district of Nadia of West Bengal. The IRDP has been jointly launched by the Union and the State Governments through District Rural Development Agency (DRDA) since 1980-81.

THE IRDP IN THE FOUR VILLAGES failed to cater the felt needs of the beneficiaries who are living below the poverty line. The participations of the target group was not possible due to leadership of rich people in the villages as well as political pressure among the different political parties in the villages. The list of the beneficiaries was made by the Panchayat Samiti and generally they recommended their follower to the District Rural Development Agency (DRDA). A large section of target group did not have any faith in this programme.

The authors also studied the achievement of IRDP as well as the improvement of economic conditions of the beneficiaries. Seventy beneficiaries were studied and these beneficiaries were assisted with various schemes viz. van rickshaw, passenger rickshaw, bullock cart, fish catching equipment, basket making, umbrella repairing, sewing machine, bullock, goat and duck, rice processing, grocery and *Bidi* making. It is revealed from the study that only 50 per cent of the beneficiaries improved their economic condition to some extent.

The beneficiaries under schemes of IRDP such as van rickshaw, passenger rickshaw, bullock cart, fish catching equipment, basket making, umbrella repairing and sewing machine improved their economic condition to some extent because these beneficiaries engaged their physical labour with their respective schemes and they had not to depend upon other infrastructure facilities. On the other hand, beneficiaries under the scheme of bullocks, goats and ducks, rice processing, grocery and *Bidi* making could not improve their economic condition due to lack of other infrastructure facilities. For example, goats, ducks, and bullocks were supplied to the beneficiaries but there was a lack of feed, lack of medical facilities etc. So the animals died.

In some cases, the beneficiaries of the IRDP themselves reported that they had used the fund of IRDP for unproductive purposes. A small number of beneficiaries used the fund for medical treatment of their family, marriages and other ceremonies.

The fund was supplied to the beneficiaries through the Panchayat Samiti but there was no follow-up or supervision in the villages by both the Panchayat Samiti and staff of the District Rural Development Agency for effective implementation of the programme. Besides, beneficiaries' knowledge

and attitude towards IRDP was so insufficient that they did not understand the objectives and purpose of the programme. As a result, the beneficiaries under IRDP used the fund for unproductive purposes.

FOR SUCCESSFUL IMPLEMENTATION OF IRDP following suggestions should be considered by planners, administrators and executors.

Unless IRDP is properly integrated with land reforms and other developmental activities, the acute problems of rural poverty and unemployment would not be solved. The DRDA should allow the existing target group oriented approach to alleviation of rural poverty to continue or should take an integrated view of the whole society.

IRDP should be democratised and decentralised by giving more power of decision and operation to the village

panchayat. The DRDA should adopt growth oriented or scheme oriented approaches for solving problems of poverty and unemployment.

After selection of beneficiaries in the village, a comprehensive training should be given regarding the objectives of IRDP and implementation of different schemes by the DRDA, Panchayat Samiti and Gram Panchayat.

A follow-up programme should be taken by District Rural Development Agency, Panchayat Samiti and Gram Panchayat, for smooth functioning of different schemes among the beneficiaries. A proper infrastructure facilities should be given to the beneficiaries for effective implementation of schemes like bullock, goat and duck, rice processing etc.

(Contd. from page 22)

interference in indentifying the poor and grounding the schemes. Political pressure makes the officials deviate from the prescribed norms and the procedures of the department. The banker takes lot of time to implement the schemes for screening, sanction letter, gaurantee, subsidy, margin-money and fulfilling the other formalities. At the same time inadequate supervision and follow-up action for all these schemes are identified as the main problems.

All the beneficiaries except two expressed that the amount sanctioned is insufficient to get rid of poverty once for all. The beneficiaries of new well sinking and development of old wells, expressed that they need assistance for pump-sets.

The income of the 22 SC families increased by 84.73 per cent. The per capita income of the five other caste families reveals that they have crossed the poverty line. Given a chance, the beneficiaries like to select the scheme instead of getting it from above.

There is no doubt that at the district level the DRDAs are functioning well with the qualified technical personnel. All the beneficiaries have expressed a very good opinion about the programme. They feel such programmes will surely have effect on their socio-economic life. They wellcome such anti-poverty programmes.

Beneficiaries of IRDP in Gujarat, Karnataka and Rajasthan : a study

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THE INTEGRATED RURAL DEVELOPMENT PROGRAMME has been in operation for the last five years. Empirical studies undertaken by different agencies identified certain problems relating to the process of implementation and suggested solutions. However, these survey type studies have not been diagnostic enough to isolate factors influencing the human element in accomplishing the cherished goal.

In order to have an in depth understanding of the complex situation, case studies of the beneficiaries from different schemes of IRDP have been undertaken in three states in the country viz., Gujarat, Karnataka and Rajasthan. It was felt desirable to select 15 beneficiaries (5 in each state) on identical schemes from these states largely representing different sectors like : (a) Animal husbandry (5 beneficiaries), (b) Agriculture (5 beneficiaries), (c) ISB (2 beneficiaries) and (d) TRYSEM (3 beneficiaries). In this process, it was possible to identify similar cases like (a) milch cattle and sheep/goat rearing units under Animal Husbandry (b) bullocks and/or bullock cart, oil engine and irrigation well under Agriculture, (c) basket weaving and foundry unit under ISB and (d) sewing machine and carpentry units under TRYSEM.

This compilation highlights the problems experienced by the beneficiaries in (a) identification as a beneficiary, (b) securing the loan, (c) acquiring the asset, (d) availability of inputs, (e) problems of marketing, (f) maintenance of the asset, (g) outcome of the scheme in enabling the beneficiary to cross the poverty line and (h) attitude towards the contact persons (officials/non-officials).

It is hoped that the findings would be useful for the functionaries at different levels who are involved in the implementation of Integrated Rural Development programme.

THE OBJECTIVES OF THE STUDY is to study the various dimensions of the identification of the beneficiaries, their

interest in the programme and the motivation to select a particular scheme; to study the process of sanction of subsidy and loan by DRDA and Bank respectively; and to assess the performance and impact of the scheme. One district each in Gujarat and Karnataka and two districts in Rajasthan were selected for the study. The districts, blocks and villages were selected in consultation with the concerned DRDA and Block officials.

From each state, five beneficiaries were selected representing different schemes, implemented. All those studied were males except for the TRYSEM beneficiary in Rajasthan. Similar schemes were chosen in three states as far as possible in order to understand the functioning of the schemes in different states.

The sample consisted of seven landless labourers, six marginal farmers, one small farmer and one rural artisan. The schemes chosen were dairying (3), bullocks/carts (3), goat and sheep rearing (2), ISB and TRYSEM (5) and minor irrigation (2).

The method of collecting data for these case studies involved interviewing the beneficiaries with the help of a semi-structured schedule followed by discussions and observations.

THE FACTORS FOUND TO BE motivating beneficiaries of dairy scheme in three states were :

- (i) In Gujarat, informing of his inability to supply milk any longer to some of the customers in view of his buffalo going dry, stimulated spontaneous response from one of the customers who happened to be a district level official, to initiate the process of identification and acquiring the asset.

- (ii) In Karnataka, the low returns from the traditional barber's occupation prompted the beneficiary to change his occupation to dairy scheme. Apart from this, he had seen the successful functioning of the milk cooperative society since its inception.
- (iii) In Rajasthan, it was a typical case of a person, who was maltreated by people around for his handicap as well as his dependence on others. His determined efforts to transform himself from a total dependent to an earning member made him to approach the Gram Sevak.

As for the bullock/cart scheme in Gujarat and Karnataka, (a) their inability to secure plough bullocks at the appropriate times, (b) need to pay high rental rate for plough bullock service, (c) hope to earn additional income through providing bullock/cart services on hire; paved the way for opting for the scheme. In Rajasthan, it was a casual enquiry with the Gram Sevak about any possibility of securing financial help to start some scheme to earn additional income for providing better education and other facilities to children, resulted in taking up this scheme.

In regard to sheep/goat rearing units, the beneficiaries of Karnataka and Rajasthan, accepted the scheme thinking that they would hopefully improve their economy. Moreover, they aspired for a change from their respective traditional occupations.

In regard to the ISB unit, the beneficiary from Karnataka had applied for piggery units but was forced to take-up bamboo basket making, much against his will.

The beneficiary from Rajasthan is from a nomadic tribe who had a desire to settle down at a place and incidentally worked in a foundry, picked up a few skills, and attempted to establish a unit by himself which subsequently proved successful.

The TRYSEM beneficiaries in Gujarat and Karnataka worked as helpers with professional carpenters and got interested in that occupation and the training they underwent further strengthened their skills. In Rajasthan, the beneficiary was deserted by her husband and found herself an unwelcome and inevitable burden to the parents. Hence, she decided to take up tailoring in preference to weaving, with a view that it could provide income without having to leave the house.

Out of the two beneficiaries from Gujarat under minor irrigation scheme one person preferred to take up to loan to sink a new well instead of depending on rain fed crops, whereas the other one intended to make use of the canal water which is available throughout the year by the side of his fields, hence purchased the oil engine.

In Gujarat and Rajasthan, the beneficiaries had not faced any problem in getting identified for any of the schemes, whereas in Karnataka, ISB and TRYSEM beneficiaries experienced some problems like (a) imposition of a different scheme than requested for and (b) need to waive age restrictions.

IN REGARD TO SANCTIONING OF THE LOAN, it took 10 days to 4 months in Gujarat, 1 to 3 months in Karnataka and 10 days to 10 months in Rajasthan. The inordinate delay in all the three states was because the beneficiaries had to comply with the formalities as were laid down by the DRDA and Bank officials. In regard to acquisition of the assets, most of the beneficiaries faced problems of non-availability of desired quality of assets within the sanctioned amount. The need to pay some advance before purchasing the asset also contributed to further delay. Since the beneficiaries had to travel long distance for the purchase of assets, they had to incur some expenditure on travel. A specific problem relating to Karnataka was that they had to incur expenses towards brokerage and other sundry items. Instead of the beneficiary going to the block and bank so many times to enquire about the loan position, it may be desirable that the information be made available to them through the VLW.

The milch scheme beneficiary in Gujarat pedals 8 kms. twice a day to market the milk due to the non-availability of milk collection centre in village. The sale of milk through the cooperatives has been facilitating the recovery of loan promptly in Karnataka. The milk collection centre opened by the Dairy Development Corporation facilitated the sale of milk in Rajasthan. For effective recovery of loan in regard to dairy scheme, this pattern may have to be replicated in other states also.

The income generated through bullocks/cart scheme in Gujarat is not lucrative as it is a seasonal activity, whereas the beneficiary from Karnataka is getting Rs. 18 per day throughout the year for ploughing and providing services on bullocks on hire. In Rajasthan the scheme is considered as an additional income generator rather than serving the basic needs as the beneficiary has not been suffering from want of satisfaction of basic needs before taking up the scheme because of his primary and secondary occupations.

For want of adequate space, the beneficiary from Karnataka could not maintain the sheep for long as they developed diarrhoea and he disposed off the diseased ones and retained only one to show to DRDA officials in the event of verification. In Rajasthan, the beneficiary of the goat rearing scheme could not get the expected benefits partly due to the death of three goats and also due to five of the goats remaining sterile.

The beneficiary of bamboo basket scheme in Karnataka found it difficult to market the finished product as he had to commute long distances every time. In exchange for baskets,

he gets paid in kind which he cannot further invest for buying inputs. Beneficiary from Rajasthan who took up iron melting plant for making grills, agricultural implements, etc. did not experience any problem of marketing his finished products.

In regard to carpentry, the beneficiary from Gujarat could find work throughout the year in and around the village. Since the beneficiary from Karnataka did not belong to professional carpenter class, he is not encouraged by the saw mill owners to buy waste wooden pieces for the manufacture of electrical blocks and boards. He travels long distances to sell finished products. It is a seasonal activity.

Even though there is demand for stitching the clothes, the beneficiary from Rajasthan hardly spends two hours per day and prefers to spend the remaining time to assist her father at farm and mother at home.

The beneficiary in Gujarat finds it difficult to raise crops during summer as there is shortage of water in his irrigation well.

In regard to Animal Husbandry programme the milch animal scheme beneficiaries in three states studied were below the poverty line in their annual income before receiving the asset through IRDP. The assets have been in the possession of the beneficiaries for two and a half years in Gujarat, one year and two months in Karnataka and three years in Rajasthan. After repaying the first loan, the beneficiary from Rajasthan secured another buffalo and has been repaying the loan instalments regularly. The scheme enabled all the three beneficiaries studied to cross the poverty line.

Even after receiving the asset one and half years ago, the beneficiary with a sheep rearing unit in Karnataka continues to live below poverty line because he disposed of the asset within three months of acquiring them. The goat rearing unit beneficiary in Rajasthan had his income below poverty line before he took up the scheme. The mortality of three and sterility of five goats have denied him full benefit of the scheme even though he crossed the poverty line. The remaining goats have been with him for one year.

Even though the beneficiary from Gujarat has been benefited from two schemes viz. plough bullocks (since 1 year and 10 months) and bullock cart (since two months), his incremental income is very meagre and hence he could not cross the poverty line. This is partly due to his owning only 1.5 acre of land and partly due to inadequate demand for giving them on hire for the villagers.

The beneficiary from Karnataka after buying the bullocks one and a half year ago has been getting good income regularly by getting bullocks on hire. His income increased considerably and enabled him to cross the poverty line.

Bullock and bullock cart beneficiary from Rajasthan had his income above poverty line even before acquiring the asset two years ago. In spite of the heavy demand for hiring his bullocks and cart service, the beneficiary spends only one third of his time. If this is taken up as full time avocation, higher returns can be secured.

The bamboo scheme beneficiary from Karnataka lived below poverty line before the assets were acquired two years ago. The scheme initially was highly satisfying but the satisfaction decreased as he could not further invest on bamboos, as whatever he earned, it was spent on consumption. Out of the funds allotted for the purchase of bamboos, a part of the money was spent on acquiring a pig without the knowledge of the DRDA which made him to cross the poverty line though the sale of piglings.

The ISB beneficiary from Rajasthan had his income below poverty line before starting the foundry. There has been a substantial raise in the income during the 16 months with his new avocation. He not only crossed the poverty line himself but also enabled two more persons whom he engaged as assistants to cross the poverty line.

THE TRYSEM BENEFICIARY from Gujarat had his income below poverty line two and a half years ago before undergoing training in carpentry and acquiring the implements. The income thus generated through this occupation helped him in crossing the poverty line. This is mainly due to the beneficiary's sincere efforts to go in search of work in and around the villages throughout the year.

The TRYSEM beneficiary in Karnataka needed the IRDP assistance two years ago as he lived below the poverty line. Now with the training in carpentry and financial assistance to buy the required tools and wood to produce electrical blocks and boards, his income increased and he was able to cross the poverty line.

The TRYSEM beneficiary in Rajasthan who acquired a sewing machine after training one and a half years ago had her father's income above poverty line after he secured milch cattle through IRDP. Her income due to the asset was less than Rs. 100 per month as she hardly spent two hours a day on stitching clothes in preference to assisting her parents in farm and home.

The minor irrigation (well) beneficiary in Gujarat had his income below poverty line before receiving the benefit two and a half years ago. The well not only helped him in irrigating the agricultural land but also for mango orchards, thus enabling him to improve his economic condition considerably.

The minor irrigation (oil engine) beneficiary in Gujarat had his income below poverty line before receiving the benefit two and half years ago. Since water was available throughout the year for cultivating his lands, he could get sufficient

income to repay the first loan and subsequently secured a second loan for the purchase of a she-buffalo. After acquiring these two assets he has crossed the poverty line.

Though the milch scheme beneficiary from Gujarat is a wilful defaulter, he did not misuse the incremental income, but constructed a house and purchased two she-buffaloes which indicates that he has improved his economic condition. After repaying the present loan he wants to buy some more she-buffaloes and improve his economic condition further. The milch scheme beneficiary from Karnataka has been making repayments regularly through milk cooperative society and has plans for applying for a second loan to buy high breed cows. There is considerable change in the occupational pattern as his sons have evinced keen interest to take up the dairy scheme on a larger scale. The beneficiary from Rajasthan is reported to be regular in repayment of second loan also. He is neither happy with the present nor has hopes for the future as his almost settled marriage never took place.

The beneficiary of bullock/cart from Gujarat has repaid the loan by selling away his she-buffalo well in advance of the stipulated time and got a second loan to buy a cart. He does not have much hopes for the future.

The beneficiary from Karnataka is happy about the bullocks scheme. Even though he is getting regular income throughout the year, he has not started repaying the loan. He has plans to repay fully as soon as he gets sugarcane crop. He hopes to apply for a second loan for a milch animal. The beneficiary from Rajasthan has been a regular repayer and makes use of the bullocks and cart fully for his agricultural operations and partly for earning additional income. He hopes that this scheme also would be helpful in providing a better future for his children.

The beneficiary from Karnataka of sheep rearing unit likes to continue his traditional occupation than rearing sheep, but he likes to rear goats as it is lucrative and also less susceptible to infections. He plans to repay the remaining balance and forget the bitter experience of rearing sheep. The circumstantial abstinence from the repayment of the loan by the goat unit beneficiary in Rajasthan was attributed to death of three and sterility of five goats and the problem of his performing the marriage of his four daughters in a single occasion are the few reasons identified. He pleads that he is not a wilful defaulter and that he wants to absolve himself of the blemish. He hopes that his sons would assist him in looking after the goats after his daughters join their husbands.

The ISB unit beneficiary from Karnataka even though he invested a part of the loan intended for bamboo basket making

on purchase of a piggling, which he originally sought for and which turned out to be more profitable, enabled him to repay the loan within a year. He applied for a second loan for starting a piggery unit. He also applied for a three acres of government land in which he proposes to house the pigs and also cultivate it. The beneficiary from Rajasthan has been regular in repayment. He made use of the facility provided to bring himself above poverty line besides providing employment for two more persons who were struggling in poverty. He has plans to expand his unit with a second loan for purchasing an electrically operated iron melting machine.

AS FOR THE TRYSEM BENEFICIARIES from the three states, in Gujarat the beneficiary of the carpentry unit has been repaying the loan regularly as he is earning a good income throughout the year by working along with a group of carpenters on contract basis in construction of houses and furniture making. After repaying the present loan he is planning to take a second loan in order to establish a furniture show room in his own village. At the instance of the bank manager he has been depositing regularly in the pigmy account to be adjusted towards the loan at the end of the year. After repaying the balance, he wants to apply for a bigger loan to produce electrical blocks and boards on a larger scale. In Rajasthan, the tailoring scheme beneficiary repaid 80 percent of the loan amount at a time by diverting the stipend received in bulk on the advice of the gramsevak. The remaining amount she proposes to pay again on the advice of gramsevak who only suggested that she can stop repayment of the instalments for the time being. She proposes to obtain a second loan to purchase an electrically operated sewing machine with additional facilities of embroidery. For the present and future her only hope is to join her husband after he gets over the infatuation developed with another girl.

The beneficiary from Gujarat obtained a loan to sink a new irrigation well. In addition to the loan under IRDP, he secured one more loan from the bank by mortgaging his land and purchased an electric motor pumpset. He is not only utilising the water for irrigating his field but also using for his mango grooves. Because of assured irrigation facilities he improved his economic condition further and repaying the loan instalments regularly. He has further plans to undertake mango business during the seasons.

One more beneficiary from Gujarat who took loan to buy an oil-engine repaid the loan regularly and secured a second loan for the purchase of a she-buffalo. He has crossed the poverty line and has further plans of buying a pair of plough bullocks and a cart.

Co-ordination under IRDP: a study.

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THE INTEGRATED RURAL DEVELOPMENT PROGRAMME is one of the several programmes launched to alleviate and ameliorate the plight of the rural poor, envisages as it does the development of rural areas and the weaker sections of the people, comprising small and marginal farmers, tenants, share croppers, landless labourers, rural artisans, members of Scheduled Castes and Scheduled Tribes and others who are socially and economically crippled. As numerous agencies are engaged in this programme, coordination among them is indispensable to achieve the desired ends and objectives. The desirability of coordination needs hardly to be emphasized.

Co-ordination is an administrative process which seeks to bring about the unity of purpose in order to achieve common objectives. Effective coordination is, therefore, necessary between different units under the same organisation and between different agencies working for the common end.¹ It helps in achieving desired results, ensuring effective and good relations between different agencies and institutions. It also helps in removing bottlenecks and avoiding wastage due to overlapping and duplication.

In the present study an attempt has been made to judge the existing position of coordination at the district, block and root levels, and to determine whether it has been adequate, inadequate or conspicuous by its absence among different levels and agencies working for the same purpose. The study was conducted in five blocks i.e. Ajnala, Majitha and Tarn-taran of Amritsar district and Moga I and II in Faridkot district (Punjab State) selected at random. The sample consisted of five B.D. & P.Os, five S.E. & P.Os, twenty-four Gram Sevaks, nineteen Panchayat Secretaries and thirty-six Bank Officers. The requisite information was collected on a well designed schedule. The selected respondents were personally interviewed.

THE CHAIRMEN OF THE DRDAs are the coordinators at the district level and monthly meetings of the heads of different departments are held under their Chairmanship to review the progress of the rural development programmes. Problems and deficiencies are discussed in the meetings and for vertical coordination necessary instructions are imparted through the respective heads of departments concerned to ensure coordination. The creation of the District Rural Development Agency as a multi-disciplinary body has eased somewhat the problem of coordination at the district level as far as IRDP is concerned. But the problem has not disappeared altogether. For example, co-ordination is still required and it is inadequate between the DRDA and the District Industries Centres.² So far as the coordination between government agencies and banks is concerned, though it is of crucial importance in the IRDP, yet even the district collector has no formal authority over the banks. The existing coordination mechanisms of District Co-ordination Committees and through lead bank are not proving equal to the task. Bankers blame the government for failure and vice versa.³

To make an assessment of co-ordination at the block-level, our respondents were asked questions. The data collected and presented in the Table, show that in the block development staff it has been adequate. As majority of the B.D. & P.Os (5, 100 percent), S.E. & P.Os (4, 80 percent), Gram Sevaks (21, 87.5 percent) and Panchayat Secretaries (18, 90 percent) opined that there was adequate co-ordination within the block development staff. It was confirmed through formal and informal meetings. Co-ordination was reported inadequate by one (20 percent) of the S.E. & P.Os, three Gram Sevaks (12.5 percent) and one (5.3 percent) of the Panchayat Secretaries. On the whole, co-ordination within block development staff, viz; the B.D. & P.Os, S.E. & P.Os, Gram Sevaks and Panchayat Secretaries implementing the DRDA programmes and other development schemes, was adequate

TABLE
Distribution of respondents according to their responses
about co-ordination.

CO-ORDINATION	Nature of responses		
	ADEQUATE	INDE- QUATE	NOT AT ALL
Co-ordination within Block Development Staff :			
B.D. & P.Os N=5	5 (100.0)		
S.E. & P.Os N=5	4 (80.0)	1 (20.0)	
Gram Sevaks N=24	21 (87.5)	3 (12.5)	
Panchayat Secretary N=19	18 (94.7)	1 (5.3)	
Sub Total N=53	48 (90.6)	5 (9.4)	
Co-ordination with other Agencies:			
B.D. & P.Os N=5	1 (20.0)	4 (80.0)	
S.E. & P.Os N=5	2 (40.0)	3 (60.0)	
Gram Sevaks N=24	5 (20.8)	14 (58.4)	5 (20.8)
Panchayat Secretary N=19	2 (10.5)	14 (73.7)	3 (15.8)
Bank Officers N=36	6 (16.7)	23 (63.9)	7 (19.4)
Sub Total N=89	16 (18.0)	58 (65.8)	15 (16.2)
Co-ordination with other non-officials:			
B.D. & P.Os N=5	5 (100.0)		
S.E. & P.Os N=5	5 (100.0)		
Gram Sevaks N=24	15 (62.5)	7 (29.2)	2 (8.3)
Panchayat Secretary N=19	12 (63.2)	4 (21.0)	3 (15.8)
Bank Officers N=36	8 (22.2)	8 (77.8)	28
Sub Total N=89	37 (41.5)	19 (21.4)	33 (37.1)

because the field level functionaries were under the direct control of the concerned Block Development & Panchayat officers.

Further, the table enables us to make certain reasonable inferences. Firstly, co-ordination is not adequate between the Block Development staff and other departments such as Agriculture, Industry, Co-operation, Animal Husbandry, Horticulture, Education and Engineering etc. as four (80 percent) of the B.D. & P.Os mentioned that it was inadequate because these extension officers were not under the official control of the B.D. & P.Os but were responsible to their respective district heads. Most of these officers were equal to the status of the Block Development and Panchayat Officer. It made difficult for the B.D. & P.Os to achieve the targets of the SFDA/DRDAs through other extension officials. Secondly, the majority of the S.E. & P.Os (3, 60 percent), Gram Sevaks, (14, 58.4 percent) and Panchayat Secretaries (14, 73.7 percent) opined that the co-ordination was inadequate with other departments because the field level workers of other departments had no link with them and mainly the stress was laid on achieving their own departmental targets. During the open discussions with the development staff, it was reported that there was no team work in practice. The Ministry of Rural Reconstruction had rightly stated that "Agriculture extension officers and 70 to 80 percent of the field level workers have been taken away from the block development administration after the introduction of the training and visit system of agricultural extension. This has completely eroded the block administration and incapacitated it from doing any effective work which is crucial to the success of anti-poverty programme." There was no co-ordination between the block and participating bank.⁴ It was cross checked from the banking authorities. In the opinion of 23(63.9 percent) of the bank officers, co-ordination with the block administration was inadequate. Other 7(19.4 percent) reported that there was no co-ordination with the block staff. Adequate co-ordination was mentioned by 6(16.7 percent) of the Bank officers.

Most of the Bank officers who had been financing the weaker sections on the recommendation of the SFDA/DRDA, reported that there was no joint or spot verification in practice in the district of Faridkot. Therefore, in their views co-ordination was inadequate. Some attempts had been made by the DRDA, Amritsar, for conducting joint verification by the development staff and concerned bankers.

IT WAS ALSO OBSERVED and reported that there was lack of co-ordination among financing agencies and the sponsoring agencies. As a result of it, double financing, overlapping and duplication of banking facilities followed. One of the Bank officers remarked that "Cases are sponsored by many agencies viz. SFDA/DRDA, Fish Farmers Development Agency, Khadi and Village Industries Board, District Industries Centres, Scheduled Caste Land Development and

Financial Corporation, Dairy Development Corporation, Backward Classes Land Development and Financial Corporation And animal Husbandry Department, so many times a beneficiary manages to get loan through these agencies from different banks (including co-operative Banks). Therefore, the duplication of benefits follows." Another officer stated, "Not to speak of duplication and even quadruplication,orrowers raise loan from many financing institutions, as there is no cross check." There was an officer, who pointed out, "Suppose a beneficiary gets loan from a bank, duly recommended by an agency, he again gets some other loan from another agency. But the new agency never checks before recommending whether the beneficiary has already been assisted and enjoyed the subsidy at the maximum. In this way such persons go on getting the benefits." To examine the coordination between the block administration and the financing institutions, the Gram Sevaks and Panchayat Secretaries were asked whether they helped the bankers in recovery of loans. The majority of the Gram Sevaks (20, 83.2 percent) and 16(84.2 percent) of the Panchayat Secretaries reported that they did not help the bankers in recovery of the loans. It clearly indicates that effective co-ordination could not be established between the development staff and the bankers.

Lack of proper co-ordination led to duplication of procedures. The applicant had to fulfil a number of formalities starting from filling up of an application form, which was to be endorsed with a land record certificate and no dues certificate from the Cooperative Society duly signed by a Gram Sevak or the Panchayat Secretary and to the Block Development and Panchayat Officer. Further, the BDO and P.O. sent the application to the SFDA/DRDA. After registration, the application was recommended to the concerned bank to finance the applicant. Now, the Bank Officer assessed the economic viability of the applicant at his own level. In this way duplication of procedure followed. The Bank officers were asked a question whether they were again verifying the economic viability of the beneficiaries. There were 32 out of a total number of 36 respondents, who reported that they had been again verifying the case at their own levels. It resulted in delay in the finalisation of the case of the applicant and the sanction of loan.

CO-ORDINATION AMONG the banks was reported inadequate due to the allocation of villages to some banks. One of the Bank Officer stated, "There are certain villages which are not allotted to any bank and the sponsoring agencies are sending the loan applications of those villages to different banks. It creates many problems." It becomes very necessary that permanent allocation of villages to some bank should be made. It was found that a large number of beneficiaries were provided assistance under dairy scheme. But infrastructure facilities such as milk collection centres, supply of cattle feed on concessional rates and necessary veterinary facilities were not made available in the villages; where these

beneficiaries lived, it was due to ineffective coordination.

The table shows that in the opinion of most of the development administration staff, coordination with non-officials (elected representatives at the village level) was adequate as 5(100.0 percent) of the B.D. & P.Os, the S.E. & P.Os 5(100.0 percent), Gram Sevaks 15(62.5 percent) and 12(63.2 percent) of the Panchayat Secretaries reported so. Inadequate coordination with the non-officials was mentioned by 7 Gram Sevaks (29.2 percent) 9 Panchayat Secretaries (21.0 percent) and 8(22.2 percent) of the bank officers. It was inadequate because of non-cooperation on the part of the elected representatives. Those who had reported that there was no coordination with non-officials, 2(8.3 percent) of the Gram Sevaks, 3(15.8 percent) of the Panchayat Secretaries and a majority of the bank officers 28(77.8 percent). It was adequate in the opinion of a large number of the block officials as they had kept themselves in touch with these non-officials. The bank officials did not try to coordinate their activities with the non-officials to a greater extent. Therefore, the problem of recovery was not being solved, as these officials did not seek cooperation and assistance from the non-officials.

To conclude, we may say that the coordination within the block development administration was adequate. It was inadequate with other departments and agencies involved in development of the rural poor. Coordination was also inadequate among bankers. The multiplicity of sponsoring agencies led to overlapping and duplication for want of coordination. Coordination with the non-officials was not established at all on the part of the banks. On the whole, vertical and horizontal coordination was not effective owing to the absence of adequate power and control.

Suggestions

THE DISTRICT CONSULTATIVE Committees constitute an important forum at the grass-roots level for coordination. The main objectives of these Committees are: allocation of the Credit Plan prepared by the Lead bank among the financial institutions; monitoring the implementation of the Credit Plan by these agencies; sorting out problems faced by the official agencies and Credit institutions; allocating identified growth Centres among the different banks so as to expeditiously extend the branch net-work in the district; evolving methods and procedures to step up the flow of Credit to priority sectors and neglected sections of the rural community and generally serving as a joint forum for discussing the developmental needs of the district. Though the collector is head of the DCC, he does not wield any formal authority over the financial institutions over which the lead bank also has no authority.⁵ It is suggested that "all the banks in the districts should recognise the authority of the lead bank, particularly for planning and implementation of government

sponsored programmes/schemes, district and block Credit Plans and various action plans. The views of the lead bank should also carry due weight with the controlling officers of various banks operating in the district. In turn, the lead bank officer should be accountable for any lapse on the part of any branch. Further, each bank operating in the district should designate one officer at the district level as it should be made responsible for providing the required information about his bank branches to the lead bank district manager.⁶ Moreover, some additional power should be given to the district collector to control and coordinate the activities of the financing institutions.

Coordination among Government agencies is equally important as the need of coordination arises from the very beginning. Proper identification of the poor is not possible without proper coordination among government agencies. A person belonging to the target group should not have more than five acres of land and his income not exceeding Rs. 4800 per annum. Number of family members is also important. There is no government department having all these facts. This will have to be collected from different agencies. We will have to cross check them. Again coordination is required while selecting the cluster and for providing the infrastructural facilities.⁷

ANOTHER SUGGESTION IS THAT, "the successful implementation of IRDP depends upon the supporting services and facilities extended by government departments and their performance should be regularly reviewed. A block coordinating Committee may be set up at the block level to coordinate the activities of government department Cooperative banks and Commercial banks."⁸

To check duplication and overlapping of financing activities, a permanent allocation of villages to some bank should be made and it should not be frequently changed. There should be proper coordination among the government departments and banks. The process of joint verification of the beneficiaries for whom applications have been sponsored by the concerned agency gives good results, therefore at the initial stage this process should involve the representatives of bank, agency, VLWs, Gram Panchayat and block authorities. So coordination at the grassroot level should be given utmost preference.

For effective and better coordination, there should be class I officer at block level with sufficient administrative powers. As the Coordination between the financing institutions and the elected representatives is not good, to establish it, banker should develop friendly attitude and create better rapport with the elected representatives of the local bodies. It will help in solving the problem of recovery too.

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Common Fund Programme: an experiment in Nagaland

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WE WILL NOW BRIEFLY DISCUSS the Model Rules and the procedures mentioned above :

The model rules :

These are called the Village Development Boards' Model Rules 1980. These rules are framed under the Village Area Councils Act 1978. There are twenty-seven rules which define the roles of :

- (a) the people of the village ;
- (b) the village council (i.e. the village elders' assembly) ;
- (c) the village development board (i.e. the village common fund committee) ;
- (d) the deputy commissioner ; and
- (e) the government

People of the village

THE RULE TWELVE SAYS, "The Board shall meet on the same date every month ... such a Meeting shall be open to public." The rule thirteen says, "Any person attending the meeting may ask a question, all questions which are not answered to the satisfaction of the questioner shall...be recorded by the secretary."

The field experience of the last one year and a half showed that People had not grasped the significance of the rule. Special efforts are presently afoot to educate the People on this point. One measure, taken in the last two months, was a single page pamphlet making a seven point summary of the Village Development Board Model Rules 1980 which is now being distributed house by house in all our villages in the local languages. Our estimate is that at least twenty percent of the people will grasp the significance of the above rules. The pamphlet further contains a five point suggestion.

This is the fifth part of the report by Shri A.M. Gokhale, presently Joint Secretary, Department of Rural Development, written when he was Secretary, Rural Development, Government of Nagaland in 1982. The earlier parts of the series have already appeared in our previous issues of 'Kurukshetra'.

The report describes the process of establishing "Village Development Boards" in all the villages of Nagaland from 1977 to 1980 and the functioning of these grass roots level bodies upto the end of 1982. This account is based on field experience of a number of officers and is here presented with a hope that officers of all subject matter specialisations now in the field will find it useful.

A brief account of the functioning of the Village Development Boards upto 1988 has been added to the report and will appear at the end of the last instalment.

One suggestion is that a General Assembly of the citizens of the village should meet at least once a year. In this General Assembly the Common Fund Committee will make a report about past activities. This suggestion is based on the fact that at least in one tribe viz. the administrative officers, the General Assembly has been a reality for the last at least two generations. The people call it Sensomungdang ('Senso' meaning citizens and 'Mungdang' meaning assembly). In most other tribes once a year General Meeting regularly takes place, but there this general Meeting's powers have not crystallised as in the case of the Sensomungdang. After distribution of this pamphlet, conversations with some village elders indicate that they favour a formal addition to the Model Rules. We are still keeping a 'listening watch'.

Village Council

THE INSTITUTION DESCRIBED BY US as Village Elders' Assembly has already been sketched in the earlier parts of this narrative. Its traditional powers and duties were always unwritten. The Village & Area Councils Act 1978, arising from the earlier Act, merely attempts to set down in writing these powers and duties. The Village Development Board Model Rules lay down three functions for the elders :

- to issue directives, as and when necessary, to the Common Fund Committee and to the people,
- to choose members of the Common Fund Committee and replace a member,
- to decide cases arising out of the Common Fund Committees work.

In Phek district, where the Common Fund Committees were formed first, there have been just seven cases in the last six years. With the exception of, perhaps two, the Village Elders settled the cases with all sense of urgency. In the exceptional two cases there was laxity which was dealt with by the District Administration.

An elderly public leader from the district last year said :

"This programme has brought too many bad cases."

To this the reply was :

"This programme has detected and dealt with bad cases."

The elders agreed.

Village Development Board

THIS IS WHAT WE HAVE CALLED the Common Fund Committee. These came into being in 1976 in one district. The present set of Model Rules is directly based on the rules operated in that district by the Deputy

Commissioner. The Model Rules are for the Common Fund Committees to follow. The members of the Committee are chosen by the Village Council. The precise manner of choosing the member has not been laid down. But it is obvious that the elders, while choosing members, must ensure that the people have confidence in this choice. The Committee has to meet once a month on the same date. Once the date is fixed then there are no notices. Since there is no convener, automatically this discretion has been taken away. The idea of fixed date of meeting arose as a solution to the usual situation where the committees become defunct because they never meet. They never meet because there is a convener and he forgets his duty. The Deputy Commissioner is the ex-officio Chairman although he is not required to attend the meetings. One of the members is Secretary. Last two years' operation has shown that the Secretary's job is pretty heavy. As a result, there has been a demand that the Secretary should be paid a salary. The rules are silent on this issue. We expect each village to follow its own wisdom, tradition in working out a method for helping its Secretary.

Deputy Commissioner

HE IS THE CHAIRMAN. The rule twenty lays down his duty as Chairman. The rule requires that the Village Development Board's resolution authorising expenditure from the Common Fund, be presented to the Deputy Commissioner by the Secretary personally. The word personally occurs in the text of this rule. Then the Deputy Commissioner has to make up his mind—shall I approve or not approve. In this, he has to quickly and personally decide the answer. If he decides not to approve, then it is incumbent/mandatory for him to take one of the following two actions :

- record his reasons on the resolution and return it for reconsideration ; or
- put his reasons before the People in a notified meeting in the village.

The rule is silent on the next question, "What if the Common Fund Committee passes the same resolution after reconsideration?" or "What if the people ratify the resolution?"

There has been considerable debate on this. One learned elderly man with judicial experience opined that, in the context of the entirety of the rules, the answer is,

"The Deputy Commissioner has then no choice but to approve the resolution. If he still refuses, he runs two risks : firstly he loses face, and secondly, his refusal can be successfully challenged."

Another elderly man with tremendous experience of public affairs opined :

"The Deputy Commissioner can misuse the silence in the rule. It would be better to clearly break the silence in the rule."

For the moment, the rule stands as it is. The rule twenty seven gives the power of interpretation to the Deputy Commissioner, subject to the government's approval.

We would like to point out for special emphasis a provision in the rule twenty which requires the Secretary of a Common Fund Committee to meet the Deputy Commissioner personally. The word personally has occurred in the text of rule twenty to cut out the possibility of the Deputy Commissioner's office procedures for dealing with the Common Fund Committee's resolution degenerating into a bureaucratic obstacle. In the seminar of the Chairmen of Village Councils and Area Councils and Secretaries of Village Development Boards, the delegates from a particular district pointed out that they were having to pass through tiresome procedures before being able to meet the Deputy Commissioner. So a general letter addressed to the Deputy Commissioners of all districts was written emphasising the work personally occurring in the text of rule twenty.

This rule twenty, which crystallises the Deputy Commissioner's role in the affairs of a Common Fund Committee, is also an attempt to codify the relationship between the Deputy Commissioner and the villages in his jurisdiction as it has evolved in Nagaland over the last hundred years. Today the Deputy Commissioner is the only official amongst so many government officials in the district whose word is presumed to be the truth. This presumption is based on the last hundred years' public experience in which much of the Deputy Commissioners' decision making has been in a face-to-face situation. This is because the people whom the Deputy Commissioners administered belong to the Spoken Word Culture. This kind of culture resulted in the Administration itself becoming Spoken Word Administration. Today therefore the people in the villages expect that their Deputy Commissioner will protect their interest. He is some kind of a custodian of Public Trust.

Government

THE ROLE OF THE GOVERNMENT is specifically mentioned in rule twenty seven - the government's approval is necessary to make the Deputy Commissioner's interpretation of the rules final. Last two years have not shown any such cases. However we will mention here the situation in one district which could throw up such cases.

Many of the Village Councils in that district read on rule four too literally as under :

"The members of the Village Development Board shall be chosen by the Village Council....."

So the Village Councils chose the members. But subsequent events showed that the members could not function properly. The People shouted, and gossiped.

Some asked the elders :

"How did you choose members without taking us into confidence?"

The elders opened the book of rules and said :

"The Village Council are empowered."

The questioner persisted,

"If you choose members without ascertaining whether they enjoy public confidence, what good can they do?"

The gossiping reached the ears of the district administration. The Administration decided to clarify the issue to all villages. The Deputy Commissioner's interpretation was that the Village Council must first take the People into confidence and then proceed further to actually choose members. Since this interpretation found a lot of favour with the People, the Village Councils accepted it. There was no formal case.

A Village-wise approach

THESE PROCEDURES ARE IN 36 PARAS and attempt to lay down a definite role for :

1. The Village Development Board.
2. The Block Development Officer.
3. The District Planning Board with the Deputy Commissioner as Chairman.
4. The Rural Development Department.

These procedures were promulgated on November 27, 1980 after approval by the Cabinet. The pre-approval process was short but fairly tortuous. The most crucial hurdle was the likely objection by the Accountant General and the Finance Department of the Government of Nagaland. Another crucial hurdle was the likely objections by the Planning Department. The Accountant General's and the Finance Department's likely objections centred around the provisions in the draft procedures which proposed to release the allotment to a village in the form of Grant in Aid. The Grant in Aid mode was proposed to deal with the usual experience of villages failing to complete planned schemes by the 31st March. In the earlier practice, this situation would be dealt with by advance completion certificates issued by the Block Development Officers to enable drawal of money from the treasuries. At this stage, the intention would only be to avoid a lapse of the allotment. Later on, when the village knew that money had been drawn, all kinds of interests would combine into a local conspiracy to compel the Block Development Officer to disburse the money in spite of incomplete works. The trouble could be removed if we had some way

of releasing the money yet ensuring completion of work by the end of May. The Grant in Aid mode was proposed to be the answer. All these things were explained. Surprisingly the then Accountant General took the matter very enthusiastically and consented to the Draft Procedures. The Honourable Minister for Rural Development personally took two long meetings with the concerned departments and finally steered the Draft Procedures in the Cabinet. The Planning Department's objection centred around a principle, now established, more as a convention than as a principle as such, that concrete plans must precede allocation of funds. The Draft Procedures on the other hand proposed to indicate allotments before the village made a plan. However, it was agreed to let the procedures run on an experimental basis. The Rural Development Department's contention was that indication of an allotment and sanctioning of a Grant in Aid did not mean that the village could touch the money before they made a plan.

The Rural Development Department's argument is best summed up as follows :

Suppose a rich man puts X rupees into the pocket of a poor man and puts his lock on the poor man's pocket. The rich man then tells him, "You convince me about what you would do with this money. Only then I will open my lock." In this situation, the giver has adequately safeguarded the money and the taker is sure that he has actually received the money. This situation gives both the giver and taker a fair chance.

After approval by the Cabinet, the procedures were promulgated. The various steps when written down in the sequence in which they now occur are as follows :

By February end :

The Deputy Commissioners intimate to the Rural Development Department a list of villages with the number of households.

By April end :

The Rural Development Department works out a list of villages with the allotment and promulgates the list. Of the total fund available, the Rural Development Department sub-allots, villagewise, ninety percent and the remaining ten percent is kept as a Reserve Fund. This Reserve is shared by the District Planning Boards and the department for sanctioning additional funds for backward villages, for training camps for villagers and for Experimental schemes.

By June end :

The Block Development Officer receives Village Plans.

By August end :

The Block Development Officer and his field staff complete a round of the villages scrutinizing the Village Plans.

By September end :

The Block Development Officer submit the Village Plans to the District Planning Board. After obtaining the approval of the District Planning Board, the Block Development Officer asks the villages to commence work and complete within the time stipulated by the District Planning Board.

By October end :

The Rural Development Department sanctions the Grant in Aid. The Block Development Officer draws the amount and simultaneously credits to the bank accounts of the Village Development Boards.

By February end :

Village Development Boards intimate to the Block Development Officers that the planned activities have been completed.

Note : This depends on what time the District Planning Boards have given to the villages. Last two years practice shows that the District Planning Boards have generally allowed time of five months from mid September to end February.

By April end :

The Block Development Officer and his field staff go around the villages, verifying the works done by the people.

By May end :

The Block Development Officer submits his verification report to the District Planning Board. After approval by the District Planning Board, the Village Development Boards are fully eligible to draw the amount lying in their bank accounts.

The money, released by the Rural Development Department, thus first goes into a Bank Account. From the Account to the village. The Pipeline has three valves :

1. District Planning Board's approval of Block Development Officer's verification report on actual performance.
2. Village Development Board's Resolution.
3. Approval of the Resolution by the Deputy Commissioner.

They show the way...

This feature is based on success stories viz. achievements gained in various spheres of rural development by farmers, institutions, experimenters and individuals. There is hardly an argument over the fact that dedication and zeal to put in hard work can achieve anything. And one achievement inspires and shows the way to others!

We hope our esteemed readers will send us their own experiences in the field so that others can benefit by them to usher in a better life for our rural people.

(EDITOR)

An inexpensive roof

THE TALL, MAJESTIC AND GENTLY NODDING coconut tree found in abundance in Kerala is considered a "Kalpavriksha" meaning "wish fulfilling tree". For, there is no part of the tree that is not used in some way or other by the people. For instance, coconut water is used in the preparation of many drugs and chemical formulations, coconut oil is a highly favoured cooking medium in many parts of Southern India, coconut kernel is used in many food items of daily consumption, the coconut shell is an easily available fuel source and the coconut husk is basic raw material in rope manufacturing. The list of potential use is thus endless.

However, the least known resource of the coconut tree is the use of coconut leaves as thatches for houses in rural areas. As it is, the coconut leaf -- the annual global production of which runs into about 42 million tonnes - is a cheap and easily available roofing medium in many parts of the tropics in India, Sri Lanka, and New Guinea. Rural houses widely use coconut thatches. In Tamil Nadu as per an official estimate, some 230 crore coconut leaves are used as thatch material for about 20 lakh rural dwellings.

And any innovation in extending the life and improving the quality of coconut thatches cannot but be a boon to millions of dwellers in rural areas of tropical countries.

The Trivandrum-based Regional Research Laboratory (RRL) has been focusing its research efforts on the coconut tree, an important sinew of Kerala's plantation economy. Being a cash crop of immense economic significance, it has in recent times, diversified into a value added product.

Perhaps no other RRL technology has attracted so much attention as the one concerning the improvement in the quality and durability of planted coconut thatches. This technology not only extends the life of coconut thatches but also renders it fire-proof. The process is both inexpensive and efficient. The first step is the treatment of the coconut leaf thatches with copper sulphate, a potential fungicide. Either the copper sulphate solution is sprayed on the thatch or the thatch is dipped in the copper sulphate solution. Subsequently the dried thatches are treated with cashewnut oil mixed with kerosene oil. Cashewnut oil is an easily available raw material that serves as an excellent water repellent. Trials conducted by Dr. C.K.S. Pillai, a polymer chemist at RRL, showed that roofs devised out of chemically treated coconut leaf thatches

survived for about four years. Whereas the untreated thatched roofs under similar environmental conditions hardly lasted a year.

The research efforts of Dr. Pillai started in early eighties, proved that coconut leaves deteriorate due to rain and shine as well as alternate wet and dry cycles. But more important than these cyclical changes fungal action made possible by the entry of the fungi into the leaves through the stomatal openings is mainly responsible for the decay of the thatches. Hence Dr. Pillai thought of using copper sulphate as a fungicide.

The Kanyakumari based social and spiritual organisation, Vivekananda Kendra is presently engaged in popularising chemically treated "extended life" thatched roofs in selected villages of Southern TamilNadu. Dr. G. Paran Gowda of Vivekananda Kendra, the moving spirit behind the popularisation of this RRL developed innovative thatched roof, says, "The net result is saving of three Ms — men, material and money. Money to the extent of 100%."

In the national analysis, the improved coconut thatched roof will provide not only a big boost to rural housing but also help already existing thatched dwellings to get away from the drudgery of replacing the roof at a great cost and strain.

*Radhakrishna Rao
Bangalore*

Improved Potters' wheel

POTTERY IS THE FAMILY PROFESSION of Rama Shetty in Shivapura village of Madur block, Mandya District. Despite shedding sweat, he used to reel in poverty by working on his old, rickety traditional potters' wheel. Rama Shetty could not come out of the financial hardship and was cursing his fate for all the troubles.

He was one of the lucky artisans to be identified by the Vijaya Bank, Maddur branch, for financial assistance Rs. 5000 for purchasing an improved potters' wheel and for working capital.

A skilled worker as he was, Rams Shetty's deft hands soon started shaping mud-vessels and other assorted items like flower-pots, water-kooza etc. It was a pleasure to work on the new wheel, he confided, which increased production three-fold. The income also trebled. Rama Shetty is sending his children to school for he feels that there is no bright future for his kids in his profession and wants them to take up other professions. Stainless-steel and aluminium utensils and plas-

tic pots have come to stay and even villagers hardly buy mud-pots these days, he said. Realising the mistake of getting five children in these hard-days, he has made her wife to undergo Tubectomy operation.

The banks assistance has given him a new zeal to work hard and improve his economic condition.

*Shameen Ahamad
Field Publicity Officer,
Dte. of Field Publicity,
Mysore.*

The future is bright

ROH IS A SMALL VILLAGE located at a height of about 10,000 fts. in the sub-Himalayan mountains in Arunachal Pradesh. The nearest town to Roh is Tawang. It requires a full day march to reach there from the village. The journey is arduous and it is to be done by foot over porter-track. Of the 20 and odd house-holds, one belongs to Rinching Tsering, a humble Monpa oblivious of modern learning and living. Employed as a care-taker of a PWD *Aramghar* at a place further up on the mountains, this grand-old-man is a loving father and a good housekeeper. In 1981, he was not surprised when his eldest son Wangdi Lama expressed his desire to go out to pursue his studies to become a Doctor. Rinching Tsering had some apprehension, because he was sure he could not have met the expenses for his son's noble ambition. Poorly paid, the father was non-committal, but the son was determined.

Wangdi Lama after having completed his studies successfully at Tawang and Bomdila collected his 10 + 2 School Certificate and some other meagre belongings and proceeded to Pandicherry, since he had been selected for admission to Jawaharlal Institute of Post Graduate Medical Education and Research, Pandicherry. His father could at best provide him near to Rs. 100 only per month but how does it make a Medical student? Wangdi Lama the youthful boy brimming with confidence never gave up hope. He was awarded a Scholarship by the Union Territory, Government of Arunachal Pradesh. He pursued his studies far away at Pandicherry. From the mountains of Arunachal Pradesh to the sea at Pandicherry was certainly a long-journey-a fruitful one.

Wangdi Lama was no more the shy boy of Roh village after nearly 6 years. Now he is Dr. Wangdi Lama, the Ist Doctor from among the Monpas with a MBBS degree. Dr. Lama is currently posted as a Medical Officer in Tawang District HQ Hospital. He is back among his own people. Now he is the pride of the Monpas, because the old, the aged and

the sick talk to him for treatment in their own dialect. Rinching Tsering, the ageing father of Dr. Lama too feels proud of his son while he continues to serve in his humble post at Broxer village.

While telling about his future ambition, Dr. Lama says, "I am satisfied with my job and the service I am rendering to my people. I propose to take-up Post-graduate studies in some speciality so that I can serve better with more confidence."

Apparently, a bachelor, when asked about his marriage and family settlement, Dr. Wangdi Lama gives an enigmatic smile which means so many things.

The way Dr. Lama has shown has taken many more young boys and girls from Tawang to medical college all over the country. In a few years from now even in the remotest medical centres like Zemithing, Thingbu and Mukto, we may find a Monpa Doctor busy curing patients.

*T. Kar,
Field Publicity Assistant,
Tawang.*

His love made her learn

KETAKI NAG (26), MOTHER OF FOUR CHILDREN - three daughters and a son, is a successful learner at the Gaintale Village Adult Education Centre (AEC). Her husband is employed at the Toll Gates in Sambalpur.

When she joined the AEC, she did not know how to read and write. She had to take the letters from her husband to someone else to get them read. She also had problem for replying him.

Now after completing the course at the AEC, she is able to read her husband's letters and also write to him without the help of other people. Naturally, she is proud of her achievement. Also she now signs in the money order form and not gives her thumb impression.

By attending the AEC she has also realised the need for limiting her family and has undergone operation. She now wants her children to go to school regularly and get education so that they would all grow-up and find useful vocations. She is also interested in undergoing training in tailoring.

Ketaki Nag is now a literate and confident woman.

*From 'Crusade against illiteracy'
Dte. of Adult Education
New Delhi.*

Book Review

LAND REFORMS IN INDIA: Edited by A.R. Rajpurohit

Published by Ashish Publishing House, 8/81, Punjabi Bagh, New Delhi. Pages : 216. Price. Rs. 175.

THE NINE CHAPTERS OF THIS BOOK are the papers presented at the symposium on land reforms in Karnataka held in 1982 at the Institute for Social and Economic Change, Bangalore. The papers have been contributed by knowledgeable persons who are experts in their field. The topics covered are germane to the subject of land reforms in Karnataka in particular. A reading of the whole book presents the same picture as would be relevant for the country as a whole. That is to say, lot of defects have crept in land reform legislation while its implementation has been tardy. Unless the loopholes are plugged and implementation taken up more effectively, it is difficult to deliver the goods to the poor cultivators who have not benefited much from agrarian reforms.

The first chapter on genesis of agrarian relations in the Coastal Karnataka throws abundant light on the historical growth of land relations in North and South Kanara. One can see through the historical evidence that land reforms in Karnataka are not only centred on economic issues but also on the social issues. The positive relationship between caste hierarchy and the land ownership quite often comes in the way of the effective implementation of land reforms legislations. The enlightened tenants of the coastal Karnataka who belong to the lower strata of caste hierarchy and with newly gained political power have presented themselves as a big power influencing the positive results. The subsequent chapter is on political economy of land reforms in India wherein it is observed that the question of land reforms in Karnataka cannot be understood fully and properly without viewing the question from a historical perspective of social development and the law of economic development which is operative in our country. An attempt has been made to explain the question of land reforms from legislation to implementation on the basis of group interests and alliances. While the groups involved are the landlords, the government, the tenants and the bureaucracy, etc., the group interest and caste interest have been equated. The next two chapters also deal with the same theme, more or less with the same kind of conclusions.

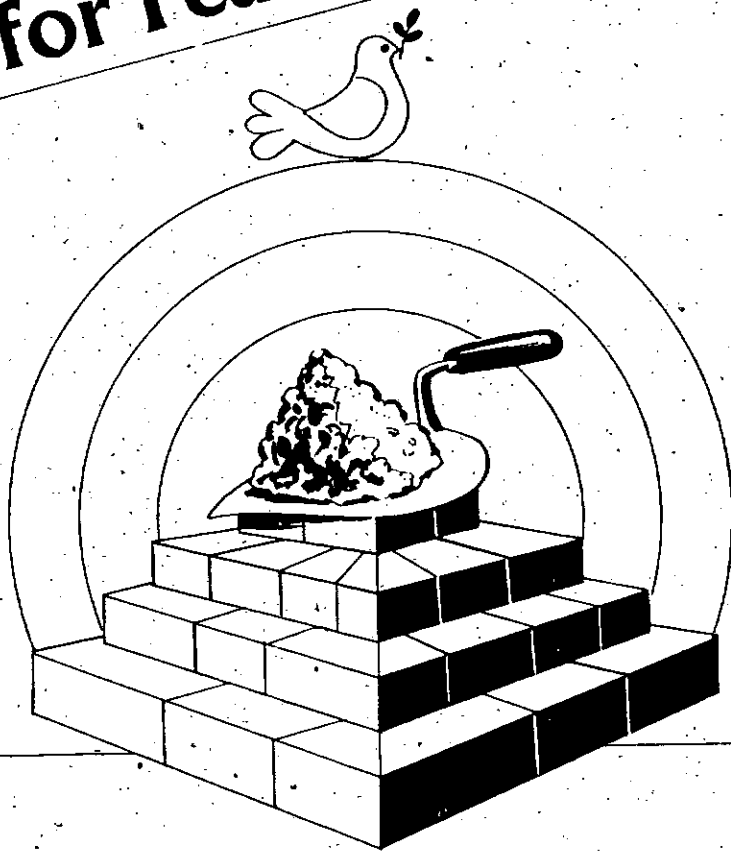
OTHER TOPICS DEALT WITHIN the book relate to disposal of government waste lands for cultivation, utilisation of surplus land, working of land tribunals and changing agrarian structure. It has been argued that though in principle priority was to be given to the Scheduled Castes and Tribes in the disposal of waste lands, in practice this has not been so. It is maintained that mere granting of land without the complementary inputs for crop production would be futile. Financial and other assistance by way of loans for land improvement and crop production should be given to land securing families. The programme of settling the landless and depressed on land needs to be more concerted on the part of the State to prove effective. Likewise, the paper on surplus land has only tale of woes to tell. There seems to be little benefit in pursuing the present policy of distributing the surplus lands unless the government takes upon itself operation of transferring such land for the purpose of cultivation.

In the chapter on land tribunals, the author has taken pains to explain the legal, technical and structural aspects of the land tribunals. With deriving conclusions, the author of this paper has made a plea for a detailed study of the working of tribunals. It is strange but true that structurally the land tribunals consist of persons generally committed to a particular political party which may not have any commitment to make the tiller the owner of the land. Operationally, such tribunals could become effective only if the rural masses are conscious of their rights and the rural poor are organised. In Karnataka the tribunal is a quasi-judicial body empowered to conduct a summary enquiry and it functions in every Taluka of the State, having unfettered discretion in the matter of deciding the question before it, on the basis of the facts ascertained by it. It is, however, felt that tenants have been put under difficulties and the system has not provided justice to tillers.

The price of the book is very high and bibliography is conspicuous by its absence.

—Navin Chandra Joshi

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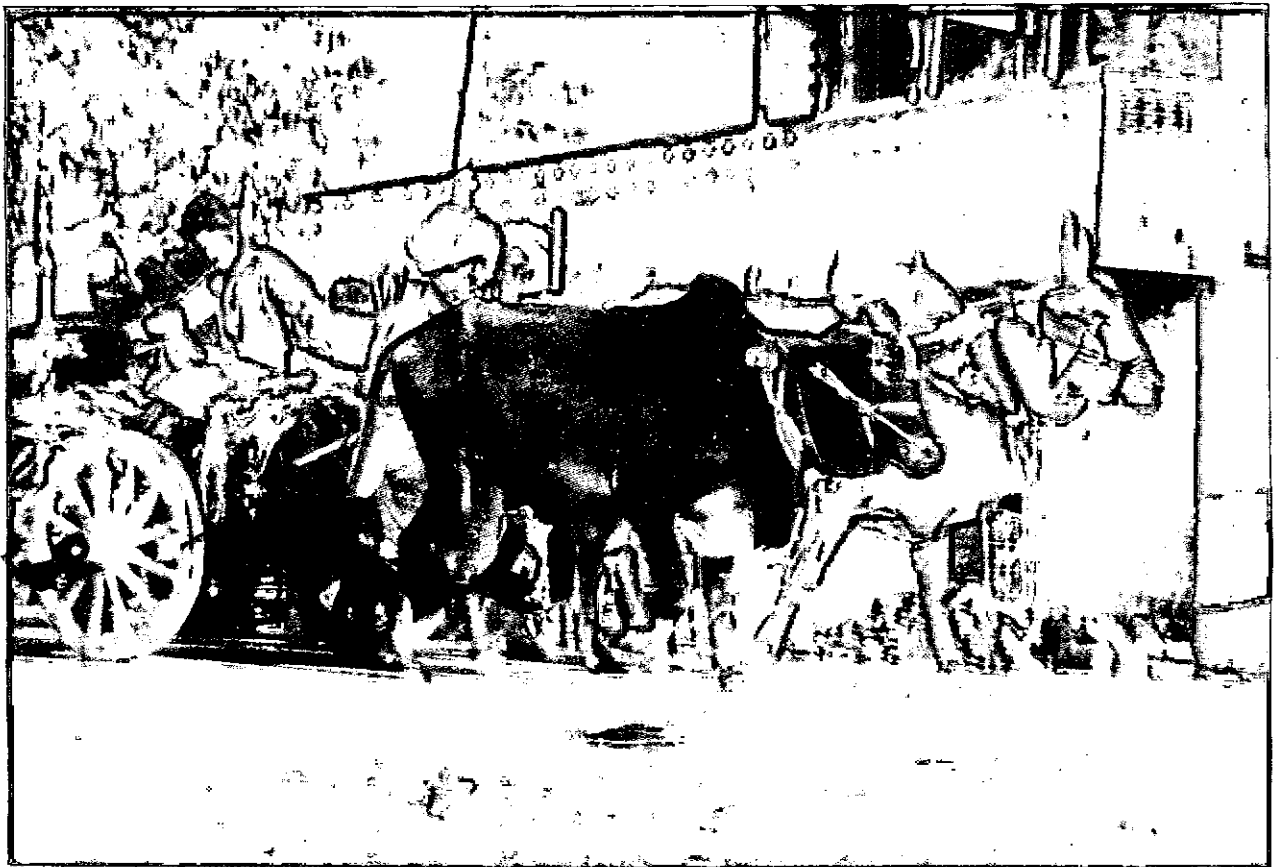
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The employment generation schemes under IRDP have a very wide range - from milch animals to potters' wheel, from bullock cart to tea stall, depending on the requirements of the beneficiaries.



4-10-2006

