



EVALUATION REPORT
ON
INTEGRATED
RURAL DEVELOPMENT
PROGRAMME

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PROGRAMME EVALUATION ORGANISATION
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PREFACE

The present Evaluation Study was undertaken by the Programme Evaluation Organisation of the Planning Commission at the instance of the Ministry of Rural Reconstruction as part of its work programme for 1983-84. The objectives of this study as decided under the guidance of a Technical Advisory Committee appointed for the purpose were as follows: —

- (i) To study the process of assistance including planning, formulation, advance action/preparatory steps and the procedure laid down and generally followed at the State, District, Block, Village and Beneficiary levels in relation to (a) needs and aspirations of the target families, and (b) the appropriateness of the schemes;
- (ii) To study the organisational and administrative infrastructure;
- (iii) To study the economic infrastructure and selection of economically viable schemes;
- (iv) To study the existing infrastructure and flow of credit for financing economic activities;
- (v) To study the post-acquisition aspects including utilisation and maintenance of assets, supply of inputs, marketing linkage, etc. and
- (vi) To study the impact of the programme on the target families.

2. The coverage of the study was confined to 16 States namely, Andhra Pradesh, Bihar, Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Orissa, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal. It was also decided that the study should be able to throw some light in regard to the functioning of IRDP in different types of situations/areas. These different types of situations were visualised as corresponding to seven different types or categories of areas, namely Tribal Areas, Hill Areas, Agriculturally Developed Areas, Agriculturally Less Developed Areas (rain-fed), Desert Areas, Areas with Good Administrative Infrastructure for local level planning and implementation and Areas with Poor Administrative Infrastructure for local level planning and implementation.

3. The selected States and the districts selected from each of the States were grouped into these seven area categories. From the 16 selected States, 33 Districts and 66 Blocks representing each of the seven area categories were selected. From each of the selected blocks 2 clusters/villages were proposed to be selected. From each of the clusters/villages a sample of 20 beneficiary families was to be taken from the list of families who had received IRDP benefits during 1981-82. The sample of the households was to be selected in the same proportion from among the beneficiaries of the primary, secondary and tertiary sector benefit schemes as prescribed by the Ministry of Rural Development in the Guidelines for providing benefits to the selected families in each block. Thus, from each cluster/village, a sample of 12 beneficiary families belonging to primary sector comprising schemes relating to agriculture, animal husbandry and subsidiary occupations, and 4 beneficiary families each from the secondary and tertiary sectors were to be selected.

4. According to the study design prepared for this study, it was envisaged that a sample of 2640 beneficiary households (for all the 3 sectors), who had received benefits during 1981-82, would be selected. However, the sample which actually became available was in respect of only 1170 households, as the required number of families benefited during the year 1981-82 was not available in the selected districts. The availability of sample households from the primary sector was only 55 per cent of the envisaged size, 18 per cent from the secondary sector and 37 percent from the tertiary sector. The 1170 selected beneficiaries came from 132 clusters/villages.

5. Since each of the objectives of the study required a set of selected indicators or parametres to be used as instruments of assessment, the Programme Evaluation Organisation, for the first time, organised a joint workshop of planners, implementors and evaluators concerned with the Integrated Rural Development Programme in the Western States to draw up the key indicators for developing the instruments for the assessment of the Programme. This Workshop which was convened at Goa in February 1983 under the Chairmanship of Professor A. M. Khusro finalised a set of indicators which were spelled out in the relevant Guide Points issued to the field teams for investigations at different levels of the administration of the Programme.

6. In keeping with its objectives, the study has sought to cover a vast enough ground. Apart from presenting a survey of the administrative and organisational structure at the state, district and block levels and an appraisal of the planning process and implementation of the programme at the time that the study was in the field it has also attempted to set forth the socio-economic profile of the sample beneficiary households to outline the nature and type of benefit schemes provided to them and to assess the economic impact of the programme on them. Chapter VII of the Report presents in qualitative terms the views and assessment of the beneficiaries themselves in regard to the general impact of the Programme. The analysis and appraisal made is among other things, with reference to and in terms of the detailed guidelines issued by the Ministry of Rural Development and the norms and procedures prescribed therein. It needs to be noted in this context that for purposes of the identification of the beneficiaries to be covered under the IRD Programme, the Ministry's guidelines had taken a cut off point of an annual income of Rs. 3500 per family as representing the poverty line. The assessment made in the report in respect of the extent to which the Programme enabled the selected sample beneficiaries to come above the poverty line is specifically in terms of this norm only. It has no reference to the concepts of "poverty line" or "people below the poverty line" as used in the literature on the Sixth Five Year Plan. Considering that after the adoption of this norm there was a considerable price rise, the escalated value of an annual household income level of Rs. 3500 would have been appreciably higher even in 1981-82. Looked at in this light the aberration as to the misclassification of some 26 per cent of the selected sample households, which the report points out were in the income bracket of above Rs. 3500, also assumes a somewhat different complexion than what may appear at first sight. This also suggests that there is a case for a suitable revision and also perhaps a measure of flexibility in the income norm to be adopted in future for the selection of beneficiaries and provision of benefits to them under IRDP.

7. The findings and conclusions of the study and the recommendations and suggestions emanating therefrom are too numerous to be listed in a short preface. For convenience and also for providing a connected account of the various aspects examined in the report a fairly extensive summary of its main findings, conclusions and recommendations has been given in Chapter IX. Yet

it would not perhaps be out of place to touch upon in passing a few of the themes which flow from them. Going merely by the yardstick of an annual household income level of Rs. 3500 nearly 49.4 per cent of the selected sample households were able to cross the poverty line. From among the beneficiaries in the income bracket of Rs. 2500 to Rs. 3500 practically all of them and in nearly all the area categories were able to come up to an income level of Rs. 3,500 and above. This was despite the fact that the average amount of financial assistance provided per unit/scheme was well below the maximum limits permissible under the criteria laid down, that the building up of the organisational set-up needed for effectively administering the programme took considerable time, that there were gaps in infrastructural and supporting facilities and the formulation of the annual plans as well as the devising of technically more sound benefit schemes by and large fell very much short of anticipations and original conception. Taking these and similar aspects into account, relative to the costs and investments per unit, the income generating impact of the programme was not inconsiderable. If it is that the majority of the households in the lowest income group were not able to raise their incomes above Rs. 3,500 this was partly because the quantum of assistance made available to them was not adequate—they needed some supplementary assistance to generate sufficient incremental incomes—and partly because of other factors such as the inadequacy of supporting facilities and lack of sufficient coverage through productive tertiary and secondary sector activities having a better potential for income generation.

8. A distinct and clear impression which surges from the findings and conclusions of the Study is that adequate provision of necessary infrastructural and supporting facilities as well as more careful tailoring of the benefit schemes to suit specifically to the differing conditions and characteristics of various areas could greatly contribute towards enhancing the effectiveness as well as the impact of the programme. The provision of the required infrastructural and supporting facilities to the beneficiary households in terms of adequate credit, supply of raw materials and other requirements, development of suitable marketing linkages, training and upgradation of the skills are some of the aspects having a vital bearing on the successful operation of the programme. Together with a streamlined planning process, the more scientific preparation of perspective and annual action plans as well as the devising of more appropriate benefit schemes, it is these aspects which would have to receive due attention in the future implementation of the Programme. Equally important is the more adequate monitoring and follow-up action on the programme including the maintenance of the assets provided to the beneficiaries.

9. The field work of the Study was conducted by the evaluation teams comprising of the Project Evaluation Officers/Research Officers and their investigating staff located at different centres and functioning under the seven Regional Evaluation Officers of the Programme Evaluation Organisation. For the processing of the field data collected, the Computer Services Division of the Planning Commission provided useful support and cooperation. The Project Director of this Study was Shri S. B. Saharya, one of our most experienced Deputy Advisers who retired from the Government Service in January, 1985 but stayed on as Consultant to see through its finalisation. He also handled the onerous task of analysing and interpreting the large amount of data and information and the preparation of the draft report with the able assistance of Shri B. P. Verma, Research Officer and other staff attached to his Division. In the preparation of the study design, instruments of observation and training of the field staff, Mrs. Mridula Krishna, Joint Adviser, Programme Evaluation Organisation, gave her help and guidance. The final version of the report

was prepared by the Project Director in close collaboration with and under the supervision and guidance of the present Adviser (Evaluation). Both the Project Director and myself would also like to thank the secretariat staff who diligently assisted first in the preparation of the manuscript and later in the cyclostyling of the report.

10. In collecting the background and other information required, the Programme Evaluation Organisation received valuable help and assistance from the Ministry of Agriculture and Rural Development, the concerned State Governments and the officers working at the DRDAs in the selected districts. The cooperation and help given by all of them is gratefully acknowledged.

11. This report is presented in the modest expectation that its findings and conclusions would provide some insight into the functioning and implementation of the IRD Programme, what it has done for the uplift of the rural population and also how it has done so. The recommendations and action points brought out in the report, it is hoped, will receive the due consideration of the Ministry of Agriculture and Rural Development as well as of the State Governments and thus serve as useful pointers for bringing about the desirable reorientations, modifications and readjustments in the content, planning process and strategy of this Programme. If the study proves to be of some use in the future redesigning of this major poverty alleviation programme, the effort and labour put in for its preparation would be amply rewarded and also condoned for such blemishes of style and presentation as, despite care, might have crept in.

G. P. KAPUR,
Adviser (Evaluation)

NEW DELHI
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CHAPTER I

INTRODUCTION

The Programme Evaluation Organisation of the Planning Commission, at the instance of the Ministry of Rural Reconstruction*, decided to undertake an all-India evaluation study of the Integrated Rural Development Programme as part of its work programme for 1983-84. With a view to formulating the objectives of this study and providing guidance as to its coverage and sampling design, methodology, instruments of observations, etc., a Technical Advisory Committee with Professor A. M. Khusro, Member, Planning Commission as Chairman was constituted. The composition of the Committee, which comprised of a few senior officers of the Planning Commission and representatives of the Ministry of Rural Development, Ministry of Finance (Department of Banking), Reserve Bank of India, National Bank for Agricultural and Rural Development (NABARD), State Bank of India, State Governments of Maharashtra, Himachal Pradesh, Uttar Pradesh, Tamil Nadu, Gujarat and Karnataka and of research and academic institutions like the Indian Institute of Management Ahmedabad and Agricultural Economic Research Centre, University of Delhi is given in Annexure I to this chapter. The objectives, scope and design of the study were finalised under the directions of the Technical Advisory Committee. However, before describing these, it will be useful to give a brief account of the background against which the IRD Programme was launched as also some of its salient features and underlying strategy.

Integrated Rural Development Programme

1.2 Since the very commencement of planning rural development has been one of the prime objectives of India's development plans. Under the Community Development Programme started almost simultaneously with the beginning of the First Five Year Plan on 2nd October, 1952, the birth anniversary of Mahatma Gandhi a network for basic extension and development services in rural areas was sought to be established. The Second Five Year Plan aimed at extending it to the whole of rural India. Looked at in retrospect the implementation of this programme no doubt assisted considerably in generating awareness among rural communities of the potentials for further development which made quicker adoption of major technological advances in agriculture possible later in the mid-sixties. However, the experience also indicated that in order to be suffi-

ciently effective it needed strengthening in important ways. There was also the concern that the programme had not made a significant enough impact on increasing farm production and rural employment, that the benefits of the various development programmes were accruing mostly to those better endowed with land resources and that more was required to be done to help the landless, the rural unemployed and economically and socially disadvantaged section of rural society.

1.3 In realisation of the aspects just referred to programmes specifically designed for small and marginal farmers, agricultural labourers and the landless were taken up around the early seventies. During the Fourth Five Year Plan (1969-74) programmes such as Small Farmers Development Agency Programme (SFDA) and Marginal Farmers and Agricultural Labourers (MFAL) were initiated. In the mid-seventies a special programme for the development of drought prone areas (DPAP) was introduced and in late seventies the Desert Development Programme was taken up. The Food for Work Programme (later developed into National Rural Employment Programme) was started in 1977 so as to provide work for rural poor particularly, during periods of slack employment of the year and at the same time to create durable community assets. During the Fifth Five Year Plan (1974-79) a Command Area Development Programme was also launched. However, while the special programmes presently referred to operated for a span of years in selected areas and also in several cases simultaneously in the same area and for the same target groups in a large number of blocks in the country and did contribute towards bringing about an improvement in the conditions of the poorer people, none of these programmes covered the whole country. Besides, it was felt that in order to deal with the dimensions of rural poverty in the country a far more ambitious programme was required. Thus a new programme known as the Integrated Rural Development Programme (IRDP) was launched in 1978-79.

1.4 The concept and approach underlying this new programme was outlined by the Union Finance Minister while presenting the Central Budget for 1976-77†. When the programme was started in 1978-79 initially 2,300 blocks in the country were taken

*Now renamed as the Ministry of Agriculture and Rural Development.

†In this Budget Speech he had *inter alia* stated: "I would like to emphasise that an effective attack on rural poverty and under development can only be planned in the framework of an integrated programme of rural development based on detailed knowledge of local needs, resource endowments and potentialities. The focus must be on maximum utilisation of locally available resources, including local manpower, rather than the introduction of large inputs from outside. We have to evolve operational district plans which fully take into account the precise and separate requirements of each area. For this purpose, a comprehensive survey of natural resources assumes great urgency. We have to make full use of the potential offered by modern science and technology for the regeneration of our rural economy."

up. Of these some 2,000 blocks were already covered by special programmes, like Small Farmers Development Agency Programme (SFDA), Draught Prone Areas Programme (DPAP) and the Command Area Development (CAD). Every year the programme was to be extended to 300 new blocks. With the coverage of another 300 blocks during 1979-80 the IRDP got extended to a total of 2,600 blocks as on 31st March, 1980. Besides, the small and marginal farmers, the programme was specific in regard to agricultural workers and landless labourers and additionally brought within its purview the rural artisans. Later during 1980-81 the Government of India took a major policy decision to extend the benefits of the programme to the target group families in all the 5,011 blocks in the country from 2nd October, 1980. With effect from the same date the Small Farmers Development Agency (SFDA) programme which was under implementation in selected areas was merged with IRDP. This programme was also included as a component of the New 20-Point Programme announced by the Prime Minister in January, 1982.

1.5 The main aim of the IRDP is to raise the level of living of the poorest families in the 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 includes small and marginal farmers, agricultural and non-agricultural labourers, rural craftsmen and artisans, scheduled castes and scheduled tribes and virtually all families of about 5 persons with an annual income level of below Rs. 3,500. The thrust of the programme is on raising incomes and generating opportunities for employment through schemes pertaining to agriculture and ancillary activities, cottage and small scale industries as well as any other viable forms of economic activities, suiting the target group of families. As bulk of the rural poor are landless suitable types of activities in the secondary and tertiary sectors have also been included to benefit this group of target families. Support to these families in the form of supply of raw-materials, marketing facilities, training and upgradation of skills has also been emphasised in the programme.

1.6 The Sixth Plan had envisaged that over the five years of the plan assistance under the IRDP would be provided to 15 million families. On an average assistance to 3,000 families in each block was to be provided over a five year period. The target was to cover about 600 families (including at least 30 per cent belonging to Scheduled Castes and Scheduled Tribes) in each block every year. Of these, approximately 400 families were expected to benefit through agriculture and related activities, about 100 families through village and cottage industries and the remaining 100 families through the service sector activities. The Sixth Plan provided for a five year financial allocation of Rs. 1,500 crores to be shared equally by the Centre and the States. This amount, which was to be utilised mainly by way of subsidy, was to be further supplemented by credit to an extent of Rs. 3,000 crores to be provided for the purpose by the cooperative and commercial banks. Thus, the total investment under the programme was visualised to be of the order of Rs. 4,500 crores.

Implementation of the Programme

1.7 For the implementation of the Programme the detailed operational guidelines were issued by the Ministry of Rural Development in March, 1981. Among other things, these guidelines laid down that a Five Year Perspective Plan should be drawn up for each Block and aggregated at the district level based on practical possibilities of development in primary, secondary and tertiary sectors. This Plan was to be based on an assessment of the developmental assets of the block and to deal broadly with optimum utilisation of ground and surface water, dairy, animal husbandry, fisheries, village and cottage industries and other activities in the tertiary sector. Based on this, a programme of assistance to the poorest families was required to be drawn up and implemented each year in a phased manner. It was contemplated that the preparation of the Five Year Perspective Plan as well as the Annual Action Plan would be completed by the end of July, 1981.

1.8 The Ministry of Rural Development also recommended the setting up of District Rural Development Agency/Society (DRDA) at the District level, headed by the Collector/Deputy Commissioner and a full-time executive officer responsible for planning, project formulation, and implementation of IRD Programme. This Agency was to be provided with a team of administrative, monitoring and accounting staff besides, Assistant Project Officers related to relevant disciplines in the area. The implementation of the Programme in the field was to be done through the DRDAs with the assistance of the Block machinery, i.e., the BDO, Extension Officers and the Village Level Workers. The expenditure on the proposed set-up was not to exceed 7.5 to 10 per cent of the IRDP funds available with the DRDA. Since the programme envisaged preparation of a comprehensive plan for every block a three-Member planning team at the district level comprising an Economist/Statistician, a Credit Planning Officer and an expert in the field of rural industries was also to be set up as part of the district level agency.

1.9 The financial outlay proposed for an IRDP block was Rs. 5 lakhs in the first year of the Sixth Plan (1980-81), Rs. 6 lakhs in the second year and Rs. 8 lakhs each in the last three years. The total outlay of Rs. 35 lakhs per block was treated as additional funds available for IRDP. The gradual stepping up of the outlay was expected to take care of the time involved in initial steps, such as preparation of Block and District Plans, identification of beneficiaries, building up of the organisational structure, etc.

1.10 The financial provision for the programme made in the Plan was almost entirely for subsidies, extension, technical guidance, supply of inputs, marketing support, etc. Besides it covered vocational training of rural youth (both men and women) belonging to poor families in various crafts. Under the programme, a subsidy at the rate of 25 per cent and 33.3 per cent to small and marginal farmers respectively was to be provided. In case of tribals, however, the subsidy provision was allowed to the extent of

50 per cent of the capital cost of the scheme for individual family. The ceiling limits for the subsidy were fixed at Rs. 3,000 for the small and marginal farmers, agricultural and non-agricultural labourers and Scheduled Castes and Rs. 5,000 for Scheduled Tribes subject to a maximum of 50 per cent of the individual project cost. As regards rural industries and rural artisans programme, a subsidy of Rs. 3,000 was fixed. The cost of the assets to be provided to a family was to be financed through both the subsidy provided by the Government and loans to be advanced by the banking institutions.

1.11 At the State level a Coordination Committee headed by the Chief Secretary was to be constituted to approve the schemes under IRDP and to monitor and oversee all aspects of implementation of this programme. The Collector as Chairman of the District Rural Development Agency was required to provide coordination in the implementation of the programme at the district level. The existing consultative machinery for ensuring regular credit support for the programme was also to be activated at the state and district levels. The representatives of the people, including Members of Parliament, Members of State Legislative Assemblies, Zilla Parishads, Panchayat Samitis were expected to be involved in the implementation and monitoring of the schemes.

1.12 It was also envisaged that for the purpose of the grant of subsidy and sanction of loans for schemes under IRDP at least one-third of the beneficiaries should be the women heads of households. With a view to enabling rural women to effectively take advantage of rural development programmes in general and schemes covered under IRDP in particular a new scheme viz. Scheme for Development of Women and Children in Rural Areas (DWCRA) was launched by the Government of India from September, 1982 on a pilot basis in 51 selected backward districts in different States as a part of the IRD Programme. This scheme was required to be implemented through DRDA with the assistance of a whole-time Assistant Project Officer (Women's Programme) in the DRDA team and one additional Gram Sevika at the block level. The approved Sixth Plan outlay for this scheme was Rs. 15.60 crores and this cost was also to be shared by the Central and State Governments on a 50:50 basis. In addition, UNICEF was expected to support the Government efforts by providing assistance in cash and equipment to the extent of US \$ 9 million.

Identification of the Target Families

1.13 Since 3,000 families in a block were planned to be covered under the programme over a period of five years, a year-wise phasing was advised in regard to the implementation of the programme in the selected clusters/villages. The clusters were required to be formed in terms of the number of contiguous villages or functional linkage and availability of village functionaries like VLWs, school teachers, etc. The guidelines recommended a household survey covering all the clusters with the help of a prescribed proforma for collecting information and details regarding the size of the family, social status, literacy, occupation, land holding, assets, income and indebtedness etc. This survey was to be confined to the families having an annual income of less than Rs. 3,500 besides cultivators having an operational area of less than 5 acres. The families below the poverty line so defined were to be classified into various income ranges and the poorest among them were to be selected for providing the assistance. The final selection of the poorest families was required to be done in the meeting of the Village Assembly/Gram Sabhas to ensure the fairness of the selection.

1.14 The appropriate type of economic activity for each identified poor family was to be determined after full consultation of the Village Assembly/Gram Sabha and suitable bankable schemes were to be drawn up, keeping in view the capacity of the identified household to take risk, its existing resource-base and managerial capability. The investment plans for each identified family had to be sent to the cooperative and commercial banks for loans. It was also considered necessary to ensure that the selected scheme had the back up of the entire chain of productive activity required including marketing.

Progress of the Programme

1.15 Up to the end of 1979-80 the number of blocks covered under IRDP was 2,600 and the total number of families identified was of the order of 32.50 lakhs. In 1980-81 the coverage of the Programme was extended to all the 5011* Blocks in the country. According to the information available from the Ministry of Rural Development the overall progress of the programme during the first four years of the Sixth Plan was as brought out in Table 1.1.

TABLE 1.1 : Progress under IRDP—All India Achievements

Items	Sixth Plan target (1980-85)	1980-81	1981-82	1982-83	1983-84	Total (1980-84)
1	2	3	4	5	6	7
1. Total Plan Allocation (Rs. crores)	1,500	250.00	300.66	400.88	407.36	1,359.45
2. Total Plan Expenditure (Rs. crores)	1,500	158.64	264.65	359.59	406.09	1,188.97
3. Total Credit Mobilisation (Rs. crores)	3,000	289.05	467.59	713.98	773.51	2,244.13
4. Total Investment (2.3) (Rs. crores)	4,500	447.69	732.24	1,073.57	1,179.60	3,433.10
5. Percentage of Utilisation to total Plan Allocation	..	63.32	88.02	89.70	99.69	87.46

*Subsequently the number of blocks was raised to 5092 (1983-84).

TABLE 1.1—*contd.*

1	2	3	4	5	6	7
6. Total number of Beneficiaries (Families) to be covered (target in lakhs)	150	30.07	30.07	30.07	30.54	120.74
7. Total number of Beneficiaries (Families) covered (in lakhs)	..	27.27	27.13	34.55	36.85	125.80
8. Percentage of SC/ST families covered total	..	28.60	36.90	40.70	41.71	37.56
9. Subsidy per Family (Rs.)	..	582	975	1,041	1,102	..
10. Credit per Family (Rs.)	..	1,060	1,723	2,066	2,099	..
11. Investment per Family (Rs.)	..	1,642	2,698	3,107	3,201	..
12. Subsidy—Credit Ratio	..	1:1.82	1:1.77	1:1.98	1:1.90	..

Source —Ministry of Agriculture and Rural Development (Government of India).

1.16 It will be observed from the table that during the first two years of the Sixth Plan i.e., 1980-81 and 1981-82, the progress of the programme in terms of the number of families to be covered fell short of the annual target. In the succeeding two years, however, the programme seemed to have gained considerable momentum and the number of families covered exceeded the annual targets by a significant margin. Over the four years (1980-84) taken together as against a target of 120.74 lakh families, 125.80 lakh families were covered. The proportion of Scheduled Castes/Scheduled Tribes families covered also picked up from year to year and averaged 37.56 per cent over the four years (1980-84) as against at least 30 per cent envisaged initially.

Evaluation Study—Objectives, Design and Instruments of observation

1.17 The objectives of the present evaluation study as decided upon in the light of the deliberations of the Technical Advisory Committee, were as enumerated below:

- to study the process of assistance including planning, formulation, advance action/preparatory steps and the procedure laid down and generally followed at the State, District, Block, Village and Beneficiary levels in relation to (a) needs and aspirations of target families, and (b) appropriateness of schemes;
- to study the organisational and administrative infrastructure;
- to study the economic infrastructure and selection of economically viable schemes;
- to study the existing credit infrastructure and flow of credit for financing economic activities;
- to study the post-acquisition aspects including utilisation and maintenance of assets, supply of inputs, marketing linkage, etc; and
- to study impact of the programme on the target families.

1.18 The coverage of the study, it was decided would be confined to 16 States namely Andhra Pradesh, Bihar, Gujarat, Haryana, Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Orissa, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal. It was also intended that the study should be able to throw some light as to functioning of IRDP in different types of situations/areas. These different situations were

visualised as corresponding to seven different types or categories of areas mentioned at (a) to (g) below. With a view to include all the seven area categories within the scope of the study, the States selected were grouped as shown below:

Area Category	States
(a) Tribal areas	Madhya Pradesh and Orissa
(b) Hill areas	Jammu & Kashmir, West Bengal Tamil Nadu, (Western Ghats)
(c) Agriculturally Developed areas.	Haryana, Andhra Pradesh (Coastal areas) Punjab.
(d) Agriculturally Less Developed areas (Rainfed).	Eastern Uttar Pradesh and Maharashtra.
(e) Desert areas	Rajasthan
(f) Areas with Good Administrative Infrastructure for local level planning and implementation.	Gujarat, Kerala, Karnataka
(g) Areas with Poor Administrative Infrastructure for local level planning and implementation.	Bihar, Himachal Pradesh and Madhya Pradesh.

Study Design and Selection of the Sample

1.19 The evaluation study was designed to be conducted at four levels viz., at the level of districts, blocks, clusters/villages and beneficiaries. Collection of information and data was accordingly resorted to at these four levels. For the selection of the sample at each of these levels the following procedure was adopted:

- District.—Within each State, a sample of two districts was taken up for the Study. For drawing this sample the districts falling within the Area Category relevant to the concerned State/States were arranged in descending order of their performance. One district was selected from among those which had shown good performance and the second district from among those which had shown poor performance. The performance of the districts was measured on joint consideration of (i) the percentage of the families actually benefited from 1st April, 1981 to 31st March, 1982 to the total number of families proposed to be assisted in the district; and (ii) the percentage of expenditure incurred to the financial allocation made in

the same period. In all 33 districts were selected from the 16 States in which the study was conducted. The names of districts selected in each State are indicated in Annexure II. In West Bengal one district representing the hill area was selected and in Madhya Pradesh four districts (2 each representing 2 area categories) were selected. In other States two districts were selected.

(b) **Block.**—A list of all the blocks within the selected district was prepared in descending order of the number of families actually benefited during 1981-82. The blocks were stratified in 2 strata. The first stratum comprised half the number of blocks from above and the second stratum comprised the remaining blocks. One block each was selected at random from the two strata using the random tables.

(c) **Clusters/Villages.**—From each of the selected Blocks two clusters/villages were proposed to be selected. For this purpose all the clusters/villages covered under the programme were listed in descending order depending upon the number of families actually benefited during 1-4-1981 to 31-3-1982. The clusters/villages were then selected at random by using random tables.

(d) **Beneficiaries.**—A list of all beneficiary families in a cluster/village benefited during 1981-82 was prepared and the beneficiary households were classified depending upon the nature of the economic activity whereby they had derived the benefit under three sectors viz. (i) Primary Sector—agriculture and allied activities including subsidiary occupations, (ii) Secondary Sector—village and cottage industries including artisan occupations, and (iii) Tertiary Sector—those having petty shops, carts, rickshaws, etc. From each cluster/village a sample of 12 beneficiary families from the primary sector and 4 beneficiary families each from secondary and tertiary sectors was to be selected by using random tables. This was in the same proportion as laid down in the guidelines issued by the Ministry of Rural Development. In all 20 sample beneficiary households were to be selected from each of the sample clusters/villages.

1.20 Thus the summary position of the sample proposed to be selected for the study at different levels was as shown below:

(a) Number of States	16
(b) Number of Districts	33
(c) Number of Blocks	66
(d) Number of Clusters/Villages	132
(e) Number of Beneficiary households	2640

Instruments of Investigation

1.21 For the collection of the quantitative data and qualitative information required for the study the following instruments of investigation and observation were devised at various levels:

(a) State level

- (i) Schedule for collecting quantitative data on the achievements and progress in the implementation of the programme;
- (ii) Guide points for discussing with the officials concerned with the implementation of the programme at the State level.

(b) District level

- (i) Schedule for collecting quantitative data on the achievements and progress in the implementation of the programme within the district;
- (ii) Guide points for discussions with the officials of the District Rural Development Agency (DRDA), Development departments, District Industries Centre, Khadi & Village Industries Board, etc. and with the officials of banking institutions including lead bank at the district level.

(c) Block level

- (i) Schedule for collecting quantitative data on the achievements and progress in implementation of the programme in the selected block;
- (ii) Guide points for discussions with the officials of the block, banking institutions functioning within the selected block and other agencies at that level.

(d) Cluster/Village level

- (i) Schedule-cum-questionnaire for canvassing the village functionaries and group of knowledgeable persons in the selected villages.

(e) Beneficiary level

- (i) Beneficiary schedule-cum-questionnaire for canvassing the sample families of the selected villages to assess the impact of the programme.

Orientation of Field Staff

1.22 With a view to imparting necessary orientation to the PEO field team to handle the field work for the Study, Training Seminars were organised on a regional basis at Pune, Lucknow, Ludhiana and Bangalore in May-June, 1983. Besides the officers from the PEO Headquarters and the field teams, officials from the concerned State Governments also participated in the Seminars. The field teams were also given orientation in the conduct of field investigation.

Field Work

1.23 The field work of the Evaluation Study was taken up during 1983-84 by the PEO teams located in the respective States under the supervision of Regional Evaluation Officers. This was followed by field visits by the Project Director to some States who also held discussions with the Secretaries incharge of the Programme in those States.

Scheme of Presentation of the Report

1.24 Before concluding this Chapter it may be useful to outline the scheme of presentation of the information and field data collected for the study. Chapter II gives a survey of the administrative and organisational structure existing in the concerned States for the implementation of the programmes in the light of the relevant recommendations of the Ministry of Rural Development. Chapter III presents a discursive account of the planning process. The aspects relating to programme implementation have been covered in Chapter IV. The subsequent Chapters have been devoted to bringing out the different aspects of the impact of programme. Thus Chapter

V deals with the socio-economic profile and identification of sample beneficiaries and Chapter VI examines the provision of benefits and financial assistance. Chapter VII sets forth the views of the sample beneficiaries on the general impact of the IRDP and their suggestions for removing the flaws and deficiencies of the Programme. The economic impact of the implementation of the programme in terms of income and employment generation has been dealt with in Chapter VIII. In the last Chapter the main conclusions and recommendations emerging from the Study have been summarised so as to provide an overall assessment of the working and impact of the Programme.

ANNEXURE I

Composition of the Technical Advisory Committee for Evaluation Study of Integrated Rural Development Programme

1. Prof. A.M. Khusro,—*Chairman*
Member,
Planning Commission,
New Delhi.
2. Shri G.V. Ramakrishna,—*Member*
Adviser (Rural Development),
Planning Commission,
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3. Shri G.L. Bailur,—*Member*
Joint Secretary,
Ministry of Rural Development,
Krishi Bhavan,
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4. Shri V.K. Dikshit,—*Member*
Joint Secretary,
Department of Banking,
Ministry of Finance,
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5. Shri H.B. Shiva Maggi,—*Member*
Executive Director,
Reserve Bank of India,
Central Office, Bombay.
6. Shri Sant Das,—*Member*
Executive Director,
NABARD, Shri Niketan,
Dr. Anne Besant Road,
Worli, Bombay.
7. Shri K.G. Paranjape,—*Member*
Secretary (Planning)
Government of Maharashtra,
Bombay.
8. Shri H.B.N. Shetty,—*Member*
Secretary,
Rural Development,
Government of Tamil Nadu,
Madras.
9. Shri P.C. Negi,—*Member*
Secretary,
Rural Development,
Government of Himachal Pradesh,
Simla.
10. Shri D.S. Bagga,—*Member*
Secretary, Rural
Development,
Government of Uttar Pradesh,
Lucknow.
11. Shri Anil Shah,—*Member*
Secretary,
Rural Development,
Government of Gujarat,
Gandhinagar.
12. Shri B.D. Dikshit,—*Member*
Chief General Manager,
State Bank of India,
Parliament Street,
New Delhi.
13. Dr. K. Puttaswamaiah,—*Member*
Senior Director,
Planning & Evaluation,
Government of Karnataka,
Bangalore.
14. Dr. C. Gopinath,—*Member*
Chairman,
Indian Institute of
Management, Ahmedabad
(Centre for Management in
Agriculture).
15. Dr. Lakshmi Narain,—*Member*
Director,
Agro-Economic Research
Centre, Delhi University,
Delhi.
16. Shri Anand Sarup,—*Member*
Adviser (Evaluation).
17. Mrs. M. Krishna,—*Member*
Joint Adviser (PEO).
18. Shri S.B. Saharya,—*Convenor*
Deputy Adviser,

ANNEXURE II

List of Selected

Area Category	State	District
1	2	3
(a) Tribal areas	Madhya Pradesh	1 Jhabua 2 Bastar
	Orissa	1 Koraput 2 Sundergarh
(b) Hill areas	Jammu & Kashmir	1 Jammu 2 Anantnag
	West Bengal	1 Darjeeling
	Tamil Nadu	1 Kanyakumari 2 Madurai
(c) Agriculturally Developed areas	Haryana	1 Karnal 2 Jind
	Andhra Pradesh	1 Guntur 2 Vizianagaram
	Punjab	1 Ferozepur 2 Sangrur
(d) Agriculturally Less Developed areas	Uttar Pradesh	1 Sultanpur 2 Mirazpur
	Maharashtra	1 Osmanabad 2 Thane
(e) Desert areas	Rajasthan	1 Bikaner 2 Jodhpur
(f) Areas with Good Administrative Infrastructure for local level planning and implementation.	Gujarat	1 Kheda 2 Rajkot
	Kerala	1 Cannanore 2 Quilon
	Karnataka	1 Uttar Kannada 2 Mysore
(g) Areas with Poor Administrative Infrastructure for local level planning and implementation	Bihar	1 Samastipur 2 Palamau
	Himachal Pradesh	1 Una 2 Kulu
	Madhya Pradesh	1 Damoh 2 Betul

CHAPTER II

ADMINISTRATIVE AND ORGANISATIONAL STRUCTURE

Both in terms of the volume of aggregate investment planned and the number of families to be benefited the Integrated Rural Development Programme was the largest programme of the Sixth Five Year Plan for the alleviation of poverty in rural areas. Moreover, by virtue of its underlying strategy and content the implementation of a comprehensive programme of this nature entailed (a) the preparation of a Five Year Perspective Plan for each block; (b) a survey of local resources; (c) proper identification of at least 3,000 families in a block; (d) preparation of bankable schemes for assisting the selected families in a range of viable economic activities; (e) administering the subsidy on the prescribed scale provided for and arranging the needed credit support through effective liaison with the credit and banking institutions; and (f) provisions of necessary technical guidance to the beneficiaries. The Programme had also in-built provisions for monitoring the implementation of the programme and for follow up action to ensure that the benefits reached the target groups as well as for the concurrent evaluation of the impact. In view of these aspects the Guidelines* issued by the Ministry of Rural Development had, among other things specifically covered the aspects pertaining to the strengthening of administrative machinery for the formulation, implementation, supervision and monitoring of the IRD Programme. In fact some definite norms and models for developing the administrative organisation for the purpose were communicated to all the State Governments and Union Territories. The study of the administrative and organisational set up for the Programme was, therefore, taken as one of the objectives of this evaluation study. Based on the information gathered during the course of the study, this chapter accordingly presents an appraisal of the administrative arrangements and structure for the implementation of IRDP existing in the States selected at the State, District and Block levels.

Administrative Set-up at the State Level

2.2 The Ministry of Rural Development had prescribed that programmes like Integrated Rural Development Programme (IRDP), National Rural Employment Programme (NREP), Rural Landless Employment Guarantee Programme (RLEGP), Drought Prone Areas Programmes (DPAP), etc. at the level of State Headquarters should be looked after by a single department having an overall control over the development administration right up to the Block and field levels so that the inter-sectoral coordination with other departments, operational aspects of implementation, review, monitoring, etc. are adequately taken care of. The Ministry had further suggested the creation of a separate post at the level of a Commissioner for dealing with all the special programmes and that this officer should be suitably assisted by

middle level officers of the rank of Joint/Deputy Secretary for monitoring, formulation and implementation of these programmes in the districts. It was also recommended that the subject-matter specialists should be in a position to ensure that the field staff gets the necessary technical guidance.

2.3 At the end of March, 1982 the Ministry of Rural Development with a view to emphasising the need for a strong administrative set-up for effective implementation of IRDP forwarded to the State Governments a copy of the comprehensive circular issued by the Government of Gujarat in November, 1981 relating to the establishment of a new organisational set up for rural development in that State which had been named as the Commissionerate of Rural Development with the suggestion that they may consider creating an administrative set up on somewhat similar lines if such a set up did not already exist. The Office of the Commissionerate created in Gujarat State was headed by Secretary Rural Development as its Commissioner and consisted of a Joint/Deputy Commissioner (Rural Development) alongwith three Assistant Commissioners (one each dealing with IRDP, DPAP and NREP), a Deputy Conservator of Forests, Deputy Director (Statistics), Deputy Director (Animal Husbandry) and Deputy Director (Credit) whose services were obtained on deputation from one of the nationalised banks in addition to other necessary supporting staff. It was envisaged that this organisation should on behalf of the Government direct, guide, advise, inspect, supervise, monitor and evaluate all the functions and performances discharged by the District Rural Development Agencies as well as by other implementing agencies involved in the implementation of rural development programmes.

2.4 Realising that only a few State Governments like Rajasthan had agencies like 'Special Schemes Organisation' staffed with experts drawn from various disciplines who were responsible for project formulation, implementation and monitoring of the programme, the Ministry of Rural Development had earlier addressed the State Governments in August, 1981 suggesting that where such an agency did not exist it would be necessary that an inter-disciplinary cell consisting of officers drawn from various concerned departments was set up at the State level to assist the Secretary incharge of the IRD Programme in its effective implementation and monitoring. Such a cell, it was indicated could consist of an economist/statistician and one or two technical officers of the rank of Joint Director and the expenditure for the purpose would be shared on a 50:50 basis by the Centre and the States.

2.5 The information gathered during the course of the study indicated that there was no uniform pattern

*These Guidelines were in the form of communications addressed by the Ministry of Rural Development to the State Governments Union Territories and have been printed in a booklet entitled "Important Circulars on Integrated Rural Development Programme".

as regards the organisational set up at the State Headquarters for the administration and execution of the IRDP, Annexure I to this chapter sets out the broad organisational pattern at the State level existing in the 16 States covered by this study at the end of March, 1983. It will be observed, therefrom that only in 14 of these States the Rural Development Department was headed by an officer of the rank of a full-fledged Secretary/Commissioner. These States were Andhra Pradesh, Bihar, Gujarat, Himachal Pradesh, Jammu & Kashmir, Karnataka, Maharashtra, Madhya Pradesh, Orissa, Punjab, Rajasthan, Tamil Nadu, Uttar Pradesh and West Bengal. Out of these 14 States, apart from Gujarat (which as indicated above had especially devised administrative set up) and Rajasthan (which had a Secretary for IRDP and also a Special Schemes Organisation) only 3 States namely, Punjab, Maharashtra, and Uttar Pradesh had a separate Secretary incharge of rural development. In 4 other States namely, Bihar, Himachal Pradesh, Karnataka and Tamil Nadu while there was a separate Secretary incharge of rural development he had also an additional responsibility like the Panchayat Raj Department, Cooperation Department or Local Administration or Development Department. In Andhra Pradesh the Principal Secretary who controlled both the Forests and Rural Development Departments as the overall incharge, was assisted by a full-time Commissioner for Rural Development. In the remaining 4 of these States rural development was being looked after by a Secretary incharge of other departments as well. In Jammu & Kashmir the Commissioner-cum-Secretary Agricultural Production was incharge of IRDP, in Madhya Pradesh, Secretary Rural Development was also the Development Commissioner, in Orissa, Secretary Agriculture and Cooperation Department looked after IRDP and in West Bengal, Secretary Department of Planning and Development was responsible for IRDP as well. In Haryana the IRD Cell was placed under the charge of the Joint Secretary Department of Agriculture who was assisted by a Director Special Projects Cell. In Kerala, Special Secretary Development Department-cum-Development Commissioner was incharge of IRDP.

2.6 In respect of the supporting staff available to the Senior-most officer incharge of the IRDP, the position, as will be seen from Annexure I, varied considerably from State to State. Even allowing for variations in organisational pattern as between different States the existing administrative set up at the State level seemed to be adequate in most States only for purposes of general administrative and financial control and supervision. In most of the States, excepting Gujarat and Rajasthan and to an extent Andhra Pradesh, the kind of a strong administrative set-up recommended by the Ministry of Rural Development had not come into existence at the time this study was made. In spite of the Central Government offering to share the cost of creating and manning some of the additional posts required, the State level set up lacked the support of sectoral and subject-matter specialists who could assist in the formulation of projects and schemes and provide technical guidance to the field staff in an adequate manner and on the required scale. In as much as rural development and programmes like IRDP

are bound to have a prominent place in the future development programmes it is most advisable that all the State Governments build up at the earliest a strong and well equipped organisational set up at their headquarters for implementing such programmes and providing effective and adequate guidance in all respects to field agencies and staff. Depending upon the conditions in each individual State such a set-up should have the necessary complement of subject-matter specialists who can actively assist in the formulation of viable schemes and oversee their working. The pattern designed should also ensure that suitable mechanisms are established for securing the needed inter-departmental coordination.

District Level Organisation

2.7 At the District level the guidelines had recommended that the planning and implementation agency should be the District Rural Development Agency (DRDA) headed by the Collector/Deputy Commissioner or CEO, Zilla Parishad in State where he was of the same status. This agency was to have a full time executive officer preferably, a senior-scale IAS officer or an equivalent officer of the State Services and it was expected that the officers appointed to these positions would be given a continuity of tenure in this assignment for at least two to three years. The broad organisational pattern suggested for the DRDA was as shown in the organisational chart at Annexure II. However, to suit the local requirements and conditions in different areas, Assistant Project Officers belonging to other disciplines such as Fisheries, Sericulture, Credit Planning, Rural Industries, etc. could also be appointed. The post of an Economist/Statistician was also sanctioned. While he was to be mainly responsible for the preparation of the plan the other functionaries of the Agency were also to be responsible for project formulation and implementation in their respective disciplines. Thus the functionaries of the DRDA were to be responsible both for planning and implementation of the Programme.

2.8 The study, however, indicated that although the Programme had been extended throughout the country from October 2, 1980 the District Rural Development Agencies (DRDAs) had been set up only in 23 out of the 33 districts selected for the study by 1980-81. In seven of the remaining ten districts viz., Sambalpur, and Koraput (Orissa), Jammu and Anantnag (Jammu & Kashmir), Darjeeling (West Bengal), Sultanpur (Uttar Pradesh), and Quilon (Kerala) the DRDAs were constituted only in 1981-82 and in the three other selected districts namely, Mirzapur (Uttar Pradesh), Palamau (Bihar) and Osmanabad (Maharashtra), these came into operation in 1982-83. Thus there was a considerable time lag in building up the needed organisational structure for the implementation of the programme in all the districts. Of the 33 districts selected for this study nearly 30 per cent did not have the planning and executing agency of the programme in the year in which it was extended all over the country. This partly explains the rather uneven progress of the programme in the first two years of the Sixth Plan. It was also observed that the requisite planning

teams had not been organised in most of the DRDAs and efforts did not seem to have been made to develop the capability for planning and formulation with the result that resource surveys could not be taken up and perspective plans were not prepared as per the guidelines.

2.9 The staff position of the DRDAs in the selected districts (sanctioned and actually in position) existing at the time of the study is shown in table 2.1 by the seven area categories.

2.10 It will be seen from table 2.1 that the post of Project Officers had been sanctioned and were appointed in all DRDAs in the selected districts representing the different area categories excepting that in Tribal areas, Hill areas and Areas with Good Administrative Infrastructure the officers in position were short of the sanctioned strength by one in each case. The districts in which the Project Officers had not been appointed in the respective DRDAs were Koraput (Orissa), Darjeeling (West Bengal) and Cannanore (Kerala).

TABLE 2.1: Staff Position of the DRDAs in the Selected Districts by Area Categories as on 31-3-1983

Area Category	Project Officer		Assistant Project Officers		Investigator/Research Assistant		Accounts Officer/Accountant	
	Sanctioned	In position	Sanctioned	In position	Sanctioned	In position	Sanctioned	In position
1	2	3	4	5	6	7	8	9
(a) Tribal areas	4	3	28	18	8	5	12	10
(b) Hill areas	5	4	18	13	13	11	11	10
(c) Agriculturally Developed areas	6	6	37	26	15	14	9	8
(d) Agriculturally Less Developed areas	4	4	17	17	2	2	9	9
(e) Desert areas	2	2	9	8	8	6	12	7
(f) Areas with Good Administrative Infrastructure	6	5	28	21	10	9	7	7
(g) Areas with Poor Administrative Infrastructure	6	6	22	15	9	7	12	9
TOTAL	33	30	159	118	65	54	72	60

2.11 The staff position in each of the 33 DRDAs of the selected districts is indicated in Annexure III. As regards the posting of Assistant Project Officers (APOs) it was found that in many DRDAs the sanctioned posts were lying vacant. As against the total sanctioned strength of 159 APOs only 118 were in position. The districts in which the shortage was particularly pronounced were Bastar in Madhya Pradesh (only 3 in position out of 7 sanctioned posts); Darjeeling in West Bengal (1 out of 4 sanctioned posts); Guntur in Andhra Pradesh (only 4 out of 7 sanctioned posts); and Rajkot in Gujarat (3 out of 6 sanctioned posts). However, the posts of Accounts Officers had been sanctioned in most cases and the incumbents were also in position except in Vizianagaram (Andhra Pradesh), Cannanore (Kerala) and Una (Himachal Pradesh) where this post had not even been sanctioned. It was said that there was general reluctance on the part of deputationists to take up the assignments in the DRDAs as the normal perquisites enjoyed by them in their own departments, did not become available to them. It was also said that there was a tendency on the part of sectoral departments to lay off their less competent personnel by sending them to DRDAs. The concerned officials also did not have the keenness and motivation to work in the DRDAs since they were not being given any deputation allowance.

Block Level Set-up

2.12 The Ministry of Rural Development had visualised that the adequate and responsive Block Level extension machinery is a sine quo non for the successful implementation of IRDP as this machinery had to be primarily responsible for (i) identification of families; (ii) preparation of bankable schemes/projects for them; and (iii) monitoring of the implementation of the programme. The functionaries of the Block administration were also expected to play an important role in maintaining liaison with the banks and other financial agencies for credit mobilisation, supply of inputs, organisation of marketing arrangements, etc., and to undertake periodic follow up of the schemes drawn up for the families. They were also expected to assist the financing institutions in the recovery of loans given to the beneficiaries.

2.13 According to the original schematic pattern, a Block was to have one BDO, 8 Extension Officers (one each for agriculture, animal husbandry, cooperation, panchayat, rural industries, engineering, social education and programme for women and children) besides 10 Gram Sevaks, 2 Gram Sevikas, one Progress Assistant, one Store-keeper-cum-Accountant, one Senior Clerk, one Cashier, one Typist, one Driver

and four class IV staff. The Ministry of Rural Development had, however, reviewed the set-up at the Block level early in 1981 and found that most of the functionaries were not in position. Many blocks did not have posts of Extension Officers for Industry, Co-operation and Animal Husbandry. Some of the posts had been transferred to the respective technical departments. On the introduction of T&V System, the Agriculture Extension Officer and 70 to 80 per cent of the VLWs had also been taken away from the Block establishment. Consequently the Block administration had got considerably eroded. The Ministry of Rural Development had, therefore, suggested a revitalisation of the Block level machinery and recommended to the State Governments that while ordinarily the block level set-up should provide for 10 Village Level Workers (VLWs), a complement of Extension Officers for credit, industries, women programme and a Progress Assistant as originally envisaged in the schematic budget the additional requirements of staff at the block level could be assessed for each State and 50 per cent of the cost of the minimum additional staff required for the effective implementation of IRDP would be borne by the Government of India.

2.14 The study revealed that most of the States taken advantage of the assistance offered for the strengthening of the field staff. However, in many cases the incumbents had not been placed in position. The Block level technical officers continued to remain under the control of respective 'line' Departments with the result that the inter-sectoral linkage was by and large lacking.

2.15 The State-wise review of the position at the block indicated that in Madhya Pradesh the Government had created a post of Lady Social Education Organiser (LSEO) in each of the blocks and raised the strength of the VLWs to 10 per block. In the State of Jammu & Kashmir the new staffing pattern had been sanctioned for the majority of the blocks and apart from the BDO provided for one Assistant Veterinary Surgeon, one Agriculture Extension Officer, one Assistant Registrar (Cooperatives), one Assistant Project Officer (DRDA) and one representative each from the lead bank and the Social Welfare Board. It was, however, observed that the full sanctioned team was not in position in the four blocks selected for the Evaluation Study in this State. In Andhra Pradesh, the State Government with a view to bringing the IRDP blocks at par with IAAP blocks, had provided one Extension Officer (Agriculture) and five VLWs to about 30 blocks spread over six districts. In Uttar Pradesh, it was reported that the Government had decided to post one Assistant Development Officer (ISB) in each of the Blocks. The Rajasthan Government had strengthened the block level team by upgrading the post of BDO to the State Administrative Service and providing at least four Extension Officers representing the disciplines of cooperation, agriculture, animal husbandry and statistics. Besides, additional VLWs had been posted in all the blocks covered by T&V system in the State. The State Government had also placed under the BDO, Extension Officer (Industries) from the District Industries Centre and the Block level super-

visor from the Khadi and Village Industries Board. In Karnataka, the strength of VLWs had been raised to 10 in all the Blocks and additional posts of Extension Officers (Agriculture) and the Progress Assistant had been created but the incumbents had not been posted till the date of field visit. In Bihar, additional posts of four VLWs had been sanctioned in all the Blocks covered by T&V system. One post of Extension Officer (women) had also been sanctioned but actual posting had yet to be done. In rest of the States the administration had not felt the need to further augment the staff strength at the Block level. A few State Governments reported that they were not in a position to share the burden of even 50 per cent of the cost of the additional staff due to paucity of resources although they realised the need to provide additional staff for the effective implementation of the programme. Some of the States had also felt that the ceiling of 7.5 per cent of the total IRD allocations for administrative expenses was inadequate and required to be raised.

Continuity of Tenure

2.16 The Integrated Rural Development being a target oriented and time-bound programme, it was considered essential that the team of officials and functionaries incharge of the Programme at the State, District and Block levels should have a continuity of tenure for a period of three years or so. The Ministry of Rural Development had in this context also emphasised the need to discourage frequent or premature transfers of officers at the implementation level. With a view to studying this aspect information was collected regarding the turn-over of the staff at DRDA level. This information is set out in Annexure IV and indicates the frequency of changes in the incumbents to different posts in terms of the number of officers appointed to the respective posts during the three years period 1980-81 to 1982-83. For example, it was found that in three of the selected Districts viz. Cannanore (Kerala), Vizianagaram (Andhra Pradesh) and Jodhpur (Rajasthan) the turnover of Project Officers of the DRDAs was as high as 10, 9 and 8 respectively over a period of three years. In seven districts namely Madurai (Tamil Nadu), Karnal (Haryana), Sultanpur and Mirzapur (Uttar Pradesh), Osmanabad (Maharashtra), Una and Kulu (Himachal Pradesh), the average period of the tenure of a Project Officer was even less than one year. In 18 of the selected districts the number of incumbents posted as Project Officers varied from 2 to 3 during three years. The frequency of the change in the incumbents to the posts of Assistant Project Officers was also high in several cases. Together with the incidence of non-sanctioned or unfilled posts the lack of reasonable continuity of tenure of the key functionaries responsible for field level implementation and organisation of the programme greatly impaired the efficacy and effectiveness of the administrative set up at the district level. It is, therefore, of utmost importance that the concerned State Governments take steps to remedy this lacuna.

Training of Functionaries

2.17 Right since the decision to extend the IRDP all over the country, the Ministry of Rural Development had realised the need to acquaint the functionaries responsible for executing the programme at various levels with the processes involved in its implementation viz. (a) the preparation of district/block perspective plans; (b) identification of families belonging to the target group; (c) drawing up of suitable investment schemes for each identified family; (d) mobilising credit for meeting the cost of such schemes; and (e) monitoring and follow up. The levels at which training had to be imparted were (a) Collectors and Project Directors of DRDAs; (b) Assistant Project Officers and BDOs; (c) Extension Officers at the Block level; and (d) VLWs. Towards the end of December 1980 a five day training workshop for District level executives was organised at the National Institute for Rural Development, Hyderabad (NIRD). This was followed by two Workshops, one for State level executives (3 days) and the other for District level executives (5 days) in January, 1981. The NIRD also organised two more workshops one in April 1981 (5 days) and another in November, 1981 (3 days) for District level executives. In addition a national seminar on IRDP for State level executives was arranged at NIRD (August 17-29, 1981). Besides, a series of workshops at Vigyan Bhavan, Indian Institute of Public Administration (New Delhi), College of Agriculture Banking, were organised also during 1981-82. The main objective of these workshops was to upgrade the professional knowledge and competence of the key operational level personnel.

2.18 It was envisaged that comprehensive training programme for block and village level officials would be organised by the respective State Governments in the language of the concerned administration in Districts and Blocks. This was indeed a stupendous task and nearly one lakh personnel of different levels were to be imparted training. However, there were a number of institutions like the State Institutes of Public Administration, State Institutes of Universities, Institutes of Management, ICAR etc. which were conducting training and research in various aspects of rural development. With a view to availing the

facilities for training at such institutes the Ministry of Rural Development had been providing financial assistance to such institutions for organising seminars, workshops, training programmes, evaluation etc. Several States also had Extension Training Centres (ETCs) for the training of field level functionaries.

2.19 In July, 1982 the Ministry of Rural Development requested all the State Governments/Union Territories to organise training and orientation workshops of 2 to 3 days duration at the State and the District Headquarters for various functionaries including bank officials, officers of the District Industries Centres and others directly connected with the implementation of the IRDP. The training programmes at the Block Level were envisaged for the BDOs, Extension Officers and VLWs. These were to be organised by the DRDAs.

2.20 The field investigations, revealed that the extent of trained personnel available with the DRDAs was very inadequate. Table 2.2 brings out the extent to which the DRDA personnel had been trained by area categories. This shows that only 10 out of 30 Project Officers posted at the time of the field study had undergone training in IRDP. In case of Agriculturally Developed areas and Desert areas none of the Project Officers of the selected DRDAs had received any training. For all the districts taken together while 33 per cent of the Project Officers had undergone training in IRDP, the percentage of trained APOs was only 19 since only 23 out of 118 APOs in position had got any training. The situation in the case of the Accounts Officers was almost similar since only 18 per cent of those in position had received training in IRDP work. In 16 out of the 33 selected districts, none of the staff members had attended any training workshops or camps. These included the districts of Jhabua, Damoh, Betul (Madhya Pradesh), Madurai (Tamil Nadu), Karnal and Jind (Haryana), Guntur (Andhra Pradesh), Mirzapur (Uttar Pradesh), Osmanabad (Maharashtra), Koraput and Sundergarh (Orissa), Anantnag and Jammu (Jammu & Kashmir), Bikaner and Jodhpur (Rajasthan), and Palamau (Bihar). The Project Officer from Bastar had received training in the banking system at New Delhi whereas the Project Officers of six districts viz. Kanyakumari, Thane, Quilon, Cannanore,

TABLE 2.2 : *Extent of training of Personnel of DRDAs for Implementation of IRDP as on 31-3-83*

Area Category	Number of Officers Trained and in Position					
	Project Officer		A.P.Os.		Accounts Officer	
	In Position	Trained	In Position	Trained	In Position	Trained
1	2	3	4	5	6	7
(a) Tribal areas	3	1	18	..	2	..
(b) Hill areas	4	1	13	1	3	1
(c) Agriculturally Developed areas	6	..	26	4	2	..
(d) Agriculturally Less Developed areas	4	2	17	7	2	1
(e) Desert areas	2	..	8	..	2	..
(f) Areas with Good Administrative Infrastructure	5	4	21	9	5	1
(g) Areas with Poor Administrative Infrastructure	6	2	15	2	1	..
TOTAL	30	10	118	23	17	3

(..) Indicates Nil

Mysore and Uttar Kannada were given an orientation for about 10 days at the National Institute of Rural Development, Hyderabad. It was noted that only in 14 selected districts the Assistant Project Officers belonging to different disciplines, Project Economists and the Accounts Officers had received some training and orientation. In the rest of the districts no such training had been organised for the functionaries of the levels of Assistant Project Officers including BDOs and VLWs. It was observed that at the district/block levels, the officials were not sufficiently trained to enable them to attempt the preparation of the block level Five Year Perspective Plans as envisaged by the Ministry of Rural Development. This serious deficiency was recognised by almost all the State Government representatives. In some cases even the basic concepts were not clear to the functionaries.

2.21 The district-wise position as regards the training of DRDA personnel is given as Annexure IV to this Chapter. In view of the deficiency of trained staff, it is felt that the regular training courses should be organised on the pattern arranged by the State Governments in the sixties for Community Development Project Officers, BDOs, Extension Officers and the Village Level Workers. The existing training institutions including the ETCs could if necessary, be suitably strengthened so as to adequately cater to the requirements.

Supervision and Coordination

2.22 The IRDP had sought to establish a system of close supervision and coordination at different levels of administration. In this context it was observed that most of the States had constituted State Level Coordination Committees for coordination and supervision of the implementation of the Programme. In West Bengal the Coordination Committee examined the Reports and the Action Plans of the DRDAs. However, in Tamil Nadu no State level Coordination Committee had been set up. In Jammu & Kashmir there was a State Level Steering Committee with Agriculture Production Commissioner as Chairman in addition to a High Level Committee headed by the Chief Minister and with a few MPs and MLCs and senior officials as members. The latter met once in a year. In Punjab, Haryana, Gujarat, Bihar, Andhra Pradesh, Orissa, Madhya Pradesh, Kerala, Maharashtra a State level Coordination Committee under the Chairmanship of Secretary had been set up to oversee the working of the Programme and also to secure necessary cooperation from different departments and the banks. These Committees were required to meet twice a year. In Andhra Pradesh a State Level Sanctioning Committee with Principal Secretary, Forest and Rural Development Department as Chairman had also been constituted with Secretaries and Directors of the Technical Departments as members. The representatives of the lead banks, Managing Directors of Andhra Pradesh Dairy Development Corporation, Irrigation Development Corporation, etc., were also associated with the Committee for the prompt clearance

of the schemes. In Uttar Pradesh the State Level Coordination Committee had been constituted under the Chairmanship of Agriculture Production Commissioner with Secretaries of Departments dealing with Rural Development, Finance, Planning, Industry and other development departments to review the implementation of the Programme and approve the Annual Action Plans and proposals for infrastructure support. In Rajasthan the State Level Coordination Committee for IRDP and State Level Planning and Coordination Committee for Rural Development had been constituted. Besides, the progress was also reviewed at the level of Chief Minister. In Karnataka high powered State Level Coordination Committee to deal with the problems of Coordination between the Government Departments and the institutional finance agencies to ensure timely financial assistance had been constituted. Another Committee had also been set up to deal with Special Economic Programmes including IRDP to oversee their implementation. In Himachal Pradesh there was a State Level Steering Committee with Chief Minister as Chairman and MPs, Secretaries of important Departments, representatives of Banks, NABARD, etc., as members.

2.23 At the district level the Ministry of Rural Development had suggested that the District Rural Development Agency will have a governing body under the Chairmanship of Collector/Deputy Commissioner/Chief Executive Officer, Zilla Parishad with the following as Members:

- (i) A representative of the State Government;
- (ii) A representative of the Central Cooperative Bank;
- (iii) One representative of the Land Development Bank;
- (iv) Chairman of the Zilla Parishad or his representative;
- (v) Representative of the Lead Bank;
- (vi) General Manager, District Industries Centre;
- (vii) MPs and MLAs of the area;
- (viii) One representative of Rural Women;
- (ix) Two representatives of the Weaker Sections: one of them to be drawn from Scheduled Castes and Scheduled Tribes;
- (x) Project Officer, DRDA Member-Secretary.

2.24 It was also suggested that Commercial Banks should also be given representation where substantial credit support to the programme is provided by them. In view of the large membership of the governing

body setting up of an Executive Committee consisting of 5 to 6 members including the Chairman, Project Officer and representatives of important Departments and Banks was also suggested. This was supposed to meet atleast once in a month for taking important decisions of an urgent nature. The governing body was required to meet atleast once in a quarter. The matters of long-term importance, including the Plan were required to be approved by the governing body. It was found that generally the governing body in the selected districts had been meeting regularly as envisaged. There were also District Development Committees functioning in all the selected districts. These Committees were headed by the District Collector/Deputy Commissioner and their meetings were attended by the district level Heads of the Development Departments, BDOs, and representatives of the Banks and non-official bodies. The Committee was required to meet every month. Its main function was to enforce coordination between all the district level departments and other agencies like Khadi & Village Industries Board (KVIB), District Industries Centre, Banks etc. The District Development Committee reviewed the working of all development programmes in operation in the district and attended to day to day problems of implementation and administration of the IRDP as also of inter-departmental coordination.

2.25 In addition, District Consultative Committees had been formed to review the working of the financial institutions. Its Chairman was District Collector/Deputy Commissioner with the senior most officer of the lead bank functioning as Member-Secretary. This Committee was represented by all the Commercial and Cooperative banks and the concerned district level officers. Besides reviewing the progress of the working of various financial institutions, the Committee attended to the inter-institutional problems of day to day nature and also to the problems of coordination between the Government departments and other agencies with the financial institutions. The Committee also provided guidance in the formulation of District Credit Plan and its approval was done by the Committee. Cases of the expansion of bank branches in the district were also pursued with higher authorities by this Committee.

2.26 In sum, the administrative structure in most of the States had not undergone the requisite degree of strengthening envisaged by the Ministry of Rural Development for the successful implementation of the programme. The project formulation machinery at the state level was found to be rather weak in most of the States except in Gujarat, Rajasthan and Maharashtra. In the former two States a separate special schemes organisation had been set up consisting of technical experts from the respective disciplines. At the district level, the DRDAs did not have technically qualified and motivated specialists who could prepare the perspective plans on the lines recommended by the Ministry of Rural Development. The problem of coordination at the district level was being experienced in spite of the governing body and the District Development Committees constituted by the State Governments. What it really needed was the

horizontal coordination at the ground level rather than the vertical departmental functional hierarchy.

2.27 As regards the block level machinery, the BDOs generally regarded IRDP as just one more activity in addition to several other diverse programmes for which they carried the responsibility for implementation at the ground level. The block machinery was thus found to be quite weak for providing an appropriate and integrated delivery system. This was possibly due to dual control and multiplicity of other sectoral programmes being administered by 'line' departments of the respective state level organisations/departments. Besides strengthening of the machinery, there was the basic problem of the administrative control of Project Officers of DRDAs over the BDOs who continued to remain under the Development Department. Some positive steps therefore need to be taken to ensure that BDOs are fully answerable to the Project Officers in respect of implementation of IRDP. The BDOs in turn, must have control over the Block Team of the technical staff placed under the respective 'line' departments. The field staff was also not exposed to any specialised training relating to rural development. All these aspects need to be looked into in depth. For this purpose it may be desirable to have a high level Committee with sufficient representation from the States which could examine and go into all relevant aspects and recommend an organisational structure adequate for the effective implementation of the programme like IRDP in future.

2.28 To sum up, the IRDP Programme had been initiated in most of the selected districts without sufficient advance preparatory work. Nearly, 70 per cent of the selected districts had reported inadequacy of the administrative and banking infrastructure and supporting services to provide benefit assets to the selected beneficiaries. The funds earmarked for the creation of necessary infrastructure were reported to be inadequate by many of the DRDAs. The Ministry may, therefore, examine the possibility of raising the ceiling of expenditure on infrastructure from the existing limit of 10 per cent. The State Government in turn will have to take action in advance to build up the necessary infrastructure to meet the requirements of the IRDP beneficiaries.

2.29 It was observed that there was hardly any integration with the various on-going programmes due to the lack of inter-departmental coordination. Even the Annual Action Plans had been prepared only in case of 53 per cent of the selected blocks in the year 1980-81. Planning exercise by the DRDAs was limited mainly to financial allocations and linked with targets under the respective sectoral heads. Economic issues, input requirements including supporting infrastructure had not been identified in most cases so as to take care of the backward and forward linkages for the successful implementation of the Programme. Generally the States had not adopted the guidelines laid down by the Ministry of Rural Development in regard to the preparation of Block/District Five Year Perspective Plans which were required to be based on detailed household surveys, family plans and

the cluster plans. This was mainly attributed to the lack of sufficient time as well as the required expertise at the disposal of DRDAs.

2.30 It is suggested that in future the highest priority should be given to the formulation of a Perspective Plan for each block based on the survey of resources, survey of the development potential as well as the constraints of each area and of the existing institutions and the on-going activities in the area. The Plan should broadly indicate the structure, the dimensions and the linkages of the programme which

could be taken up in the area. In this regard the sectoral development funds and funds allocated to DRDAs could be consolidated and pooled together. Such an integrated approach should not only lead to some economy in resource use but also cost reduction. Here it may be worthwhile setting up a single planning team of technical experts under the DRDA which should be made responsible for drawing up an integrated development plan for the block/district with due consideration to the local and regional priorities and the financial and material resources available in the area.

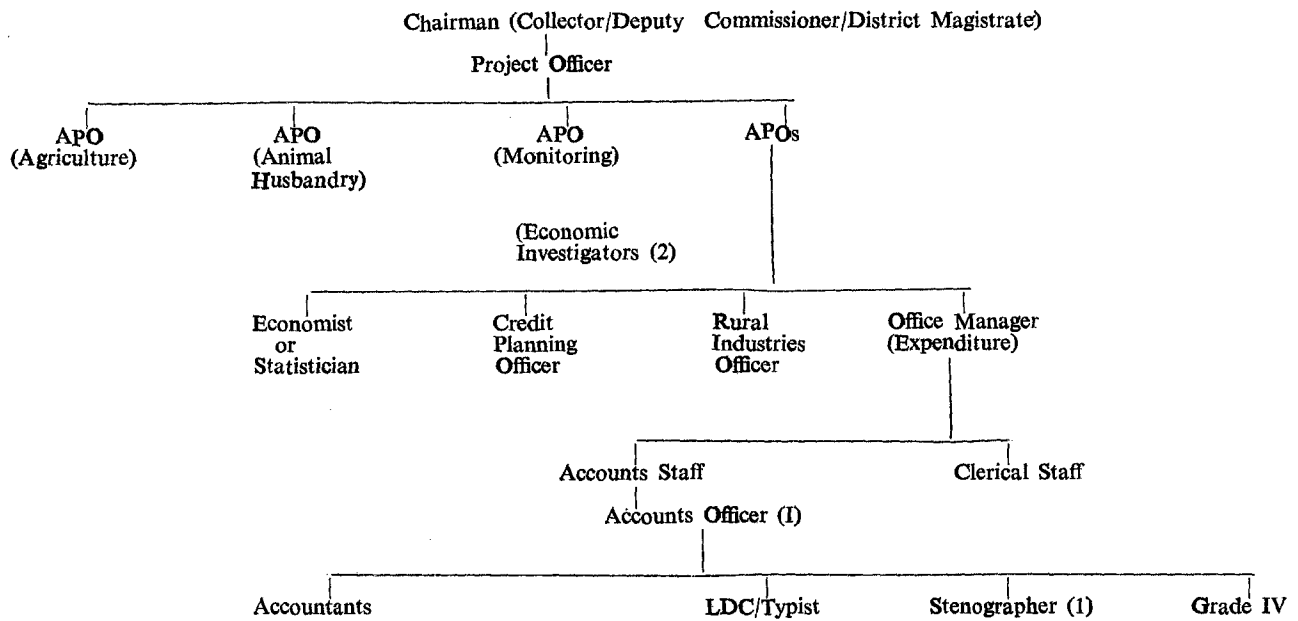
ANNEXURE I
Organisational set up of I.R.D.P. Cell at the State Level as on 31st March, 1983

State	Secretary/ Additional Secretary	Joint Secretary/ Director/Project Director/Joint Commissioner	Joint Director/ Deputy Secretary/ Deputy Commissioner	Deputy Director/ Senior Research Officer/Under Secretary
1	2	3	4	5
1. Madhya Pradesh	Secretary (RD)-cum-Development Commissioner—1.	Joint Commissioner—1	Deputy Commissioner—4	..
2. Orissa	Secretary, Agriculture & Cooperative Department—1	Joint Secretary—1	Deputy Secretary —1	..
3. Jammu & Kashmir	1. Commissioner-cum-Secretary, Agriculture Production Deptt.—1	..	..	1. Dy. Director Statistics—1 2. Dy. Director Panchayat—1
4. West Bengal	Secretary, Department of Planning and Development—1	Jt. Secretary, of Planning (IRD Cell)—1	..	Special Officer—1
5. Tamil Nadu	(From 1980—81 secretary, Deptt. of R.D. Local Admn. Department—1 (From June, 1983) Commissioner and Secretary, R.D. & Local Admn. Department	Jt. Secretary, R.D. & Local Administration—1 1. Director (R.D.)—1 2. Additional Director (R.D.)—1	Deputy Secretary—1	1. Under Secretary—1 2. Deputy Director (Monitoring)—1
6. Haryana		1. Jt. Secretary, Deptt. of Agriculture (Head of IRD Cell)—1 2. Director, Special Project Cell—1	..	..
7. Andhra Pradesh	1. Principal Secretary, Forest & R.D. Overall incharge—1 2. Commissioner (R.D.)—1	Director IRDP—1	Deputy Secretary R.D. & A.H.—1	1. Development Officer Agri.—1 2. Special Officer (A.H.)—1 3. Special Officer Evaluation & Monitoring—1
8. Punjab	Secretary (R.D.)—1	Joint Development Commissioner (IRD)—1	..	Dy. Director (EP)—1
9. Uttar Pradesh	Secretary (R.D.)—1 Special Secretary (R.D.)—1	..	Deputy Secretary (RD)	1 Project Officer (RD Monitoring Cell)—1
10. Maharashtra	Secretary (R.D.)—1	1. Addl. Director and Dy. Secy.—1	Deputy Secretary—1	Dy. Director—3
11. Rajasthan	Secretary (R.D.)—1	1. Project Director (IRDP)—1 2. Project Director (Credit)—1	..	..
12. Gujarat	Commissioner of RD & secy. Agri and co operation & Forest—1	..	1. Dy. Commissioner—1 2. O.S.D. & Deputy Commissioner—1 3. Jt. Director (Statistics)—1 4. Jt. Director (Agriculture)—1	1. Dy. Conservator of Forests—1 2. Dy. Director (Animal Husbandry)—1
13. Kerala	1. Spl. Secy., Dev. Deptt.-cum-Dev. Commissioner—1 2. Addl. Secy.—1 (Planning & Monitoring)	..	1. Dy. Secy.—1 2. Dy. Dev. Commissioner—1	..
14. Karnataka	Secretary, R.D. and Coop.—1	Director, Special Eco. Programme & Dy. Secretary (R.D. & Coop.)—1	..	1. Under Secretary (IRD Cell)—1 2. Dy. Director (IRD) Monitoring Cell—1
15. Bihar	1. Commissioner-cum-Secretary, Rural Reconstruction Panchayat Raj—1 2. Special Secretary, Rural Reconstruction Deptt.—1	..	1. Dy. Secy.—1 2. Jt. Director (Animal Husbandry)—1 3. Jt. Director (Industries)—1 4. Jt. Director (Statistics)—1	Under Secretary—1
16. Himachal Pradesh	Financial Commissioner (Dev.) and Secretary of R.D.—1	Director (RD)—1	Deputy Director-cum-Under Secretary (R.D. Wing)—1	..

ANNEXURE I—Contd.

State	Research Officer/ Economist/ Statistician	Investigator/Research Asstt./Asstt. Statistical Officer/Statistical Assistant	Remarks
1	6	7	8
1. Madhya Pradesh	1. Project Economist—1 2. Research Officer —1 3. Stat. Officer —1	1. Research Asstt.—6* 2. Asstt. Stat. Officer—6p 3. Investigators—4@	*Vacant @Two vacant
2. Orissa	Stat. Analyst —1	Investigator—9@	@1 post Vacant
3. Jammu & Kashmir . . . .	..	..	..
4. West Bengal	Assisitant Secretary —1	..	..
5. Tamil Nadu . . . . .	..	..	..
6. Haryana	1. Project Economist—1 2. Industry Expert—1 3. Asst. Project Officer—3*	1. Investigator—4@ 2. Technical Asst. 2	*Vacant @Vacant only one computer against Investigator
7 Andhra Pradesh . . . . .	..	1. Senior Investigator —2 2. Jr. Investigator —2	
8. Punjab	1. Statistician-cum-Economist—1 2. Research Officer —1	Investigator—3	
9. Uttar Pradesh	Statistician (RD) —1	1. Stat. Asstt. Monitoring Cell—1	For Monitoring Cell Govt. of U.P. has created posts of Jt. Director, Dy. Director (Accts), Tech. Asstt and Stat. Asstt. but not filled so far)
10. Maharashtra	Research Officer—2	Research Asstt.—4@	@1 Post vacant
11. Rajasthan	Staistical Officer—1	Statistical Asstt.—3	..
12. Gujarat	1. Executive Engg. —1 2. Assistant Commi- sioner —4	..	..
13. Kerala	1. Finance Officer —1 2. Statistical Officer —1	..	..
14. Karnataka	1. Assistant Director IRDP —2@	Senior Statistical Assistant—1 Assistant —1	@1 Post vacant *vacant
15. Bihar	1. Project Economist—1 2. Statistician —4	..	*Vacant
16. Himachal Pradesh	Statistical Officer—1	Investigator—2* Statistical Asst.—3	*Vacant

ANNEXURE II

Organisational Chart for District Rural Development Agency

APO-Assistant Project Officer.

ANNEXURE III

Staff Position of the DRDAS in the Selected districts as on 31st March, 1983

Area Category	State	District	Project Officer		Asstt. Project Officers		Investigators/Research Asstt.		Acct. Officer/Accountant	
			S	P	S	P	S	P	S	P
1	2	3	4	5	6	7	8	9	10	11
(a) Tribal areas	Madhya Pradesh	1. Jhabua	1	1	7	5	3	1	4	4
		2. Bastar	1	1	7	3	1	NP	4	3
	Orissa	1. Koraput	1	NP	7	5	2	2	1	1
		2. Sundergarh	1	1	7	5	2	2	3	2
(b) Hill areas	Jammu & Kashmir	1. Jammu	1	1	2	2	1	1	2	1
		2. Anantnag	1	1	2	1	1	1	1	1
	West Bengal	1. Darjeeling	1	NP	4	1	3	3	3	3
	Tamil Nadu	1. Kanyakumari	1	1	5	4	4	2	1	1
		2. Madurai	1	1	5	5	4	4	4	4
(c) Agriculturally Developed areas	Haryana	1. Karnal	1	1	7	5	3	3	2	2
	Andhra Pradesh	2. Jind	1	1	6	4	1	1	2	2
		1. Guntur	1	1	7	4	2	1	2	1
	Punjab	2. Vizianagaram	1	1	7	7	2	2	NS	NS
		1. Ferozepur	1	1	5	3	4	3	1	1
		2. Sangrur	1	1	5	3	3	3	2	2
(d) Agriculturally Less Developed areas	Uttar Pradesh	1. Sultanpur	1	1	5	5	NS	NS	2	2
		2. Mirzapur	1	1	2	2	1	1	4	4
	Maharashtra	1. Osmanabad	1	1	5	5	1	1	2	2
		2. Thane	1	1	5	5	NS	NS	1	1
(e) Desert areas	Rajasthan	1. Biakaner	1	1	4	3	4	4	5	4
		2. Jodhpur	1	1	5	5	4	2	7	3
(f) Areas with Good Administrative Infrastructure.	Gujarat	1. Kheda	1	1	6	5	4	4	2	2
		2. Rajkot	1	1	6	3	NS	NS	1	1
	Kerala	1. Cannanore	1	NP	4	3	1	1	NS	NS
		2. Quilon	1	1	5	5	1	1	1	1
	Karnataka	1. Uttara Kannada	1	1	3	1	2	2	1	1
		2. Mysore	1	1	4	4	2	1	2	2
(g) Areas with Poor Administrative Infrastructure.	Bihar	1. Samastipur	1	1	5	3	NS	NS	3	2
		2. Palamau	1	1	4	4	2	1	2	1
	Himachal Pradesh	1. Una	1	1	1	1	NS	NS	NS	NS
		2. Kulu	1	1	2	1	1	NP	1	1
	Madhya Pradesh	1. Damoh	1	1	5	3	3	3	3	3
		2. Betul	1	1	5	3	3	3	3	2
	TOTAL		33	30	159	118	65	54	72	60

S=Sanctioned.

NS=Not Sanctioned.

P=In position.

NP=Not posted.

ANNEXURE IV

Extent of Training personnel of DRDA trained for Implementation of I.R.D.P. as on 31st March, 1983

Area Category	State	District	Number of following- officers trained & in position						
			Project Officer		A.P.O.s.		Accounts Officer		
			In position	Trained	In position	Trained	In position	Trained	
1	2	3	4	5	6	7	8	9	
(a) Tribal areas	Madhya Pradesh	1. Jhabua	1	..	5	..	1	..	
		2. Bastar	1	1	3	..	..	..
	Orissa	1. Koraput	..	..	5	..	1	..
		2. Sundergarh	1	..	5	..	..	..
(b) Hill areas	Jammu & Kashmir	1. Jammu	1	..	2	..	..	..
		2. Anantnag	1	..	1	..	..	..
	West Bengal	1. Darjeeling	..	..	1	1	1	..
	Tamil Nadu	1. Kanyakumari	1	1	4	..	1	1	
2. Madurai		1	..	5	..	1	..		
(c) Agriculturally Developed areas.	Haryana	1. Karnal	1	..	5	..	1	..	
		2. Jind	1	..	4	..	1	..	
	Andhra Pradesh	1. Guntur	1	..	4	..	..	..
		2. Vizianagaram	1	..	7	2	..	..
	Punjab	1. Ferozepur	1	..	3	1	..	..
		2. Sangrur	1	..	3	1	..	..
(d) Agriculturally Less De-veloped areas.	Uttar Pradesh	1. Sultanpur	1	1	5	2	..	..
		2. Mirzapur	1	..	2	..	..	..
	Maharashtra	1. Osmanabad	1	..	5	..	1	..	
		2. Thane	1	1	5	5	1	1	
(e) Desert areas	Rajasthan	1. Bikaner	1	..	3	..	1	..	
		2. Jodhpur	1	..	5	..	1	..	
(f) Areas with Good Ad-ministrative Infrastruc-ture.	Gujarat	1. Kheda	1	1	5	1	1	..	
		2. Rajkot	1	..	3	1	1	1	
	Kerala	1. Cannanore	..	..	3	1	..	..
		2. Quilon	1	1	5	5	1	..	
	Karnataka	1. Uttar Kannada	1	1	1	1	1	..	
		2. Mysore	1	1	4	..	1	..	
(g) Areas with Poor Ad-ministrative Infrastruc-ture.	Bihar	1. Samastipur	1	..	3	1	..	..
		2. Palamau	1	..	4	..	..	..
	Himachal Pradesh	1. Una	1	1	1	1	..	..
		2. Kulu	1	1	1	..	..	..
	Madhya Pradesh	1. Damoh	1	..	3	..	1	..	
		2. Betul	1	..	3	..	..	..
TOTAL			33	30	10	118	23	17	3

(..)indicates 'Nil'.

CHAPTER III

PLANNING PROCESS

The Ministry of Rural Development had envisaged that with a view to achieving the objectives of the IRD Programme a five year development profile, or a perspective plan as well as an annual action plan will be drawn up for each block and aggregated at the district level. A five year credit plan and the annual credit plan were to form part of the block plan. The Five Year Perspective Plan was intended to provide a blue print indicating (a) the available potential in the primary, secondary and tertiary sectors; (b) gaps in the supporting infrastructure; and (c) linkage for training and marketing for raising the incomes of the target group.

3.2 For the preparation of the block plans, the Ministry had issued detailed operational guidelines to the State Governments which were to serve as a model for the functionaries engaged in the formulation and implementation of the IRD Programme. In terms of these guidelines as a first step, data was required to be collected on the existing local conditions of the block and its resource potential. The inventory of local resources was to include (i) population and human resources; (ii) area and location specific resource data; (iii) economic activities with details of institution engaged in those activities; (iv) other infrastructure (location specific); and (v) social and institutional facilities alongwith location.

3.3 The next step was to study all the on-going development programmes (both plan and non-plan) in the block apart from current activities of voluntary agencies, cooperative institutions, corporations/institutions viz., Handloom Corporations, Scheduled Castes Corporations and other similar bodies relevant to the objectives of the IRD Programme. This was required not only to assess the relevance of each of the schemes in the context of the needs of the target group but also to facilitate identification of constraints encountered in the implementation of the on-going programmes.

3.4 The proposed analysis of local resources and review of the on-going programmes was to help in the preparation of Five Year Block Development Plan. It was envisaged that the perspective plan would indicate the magnitude and dimensions of the potential for sector-wise development. This plan was to be prepared in consultation with the local heads of technical departments, lead banks and institutions like the Khadi & Village Industries Board and the District Industries Centre. The Block Plans were to be aggregated to become the relevant District Plan and submitted to the governing body of the DRDA for approval.

3.5 After the perspective plan was completed a credit plan based thereon was to be prepared taking into account the guidelines issued by the Reserve

Bank of India on the preparation of District Credit Plans and by ARDC (now called NABARD) on the preparation of block banking plans. The Ministry of Rural Development had recommended delineation of the clusters with the assistance of banks and other officers at the block level. The credit plan was thus envisaged to indicate the type and magnitude of the proposed activities, the area of operation of each branch of the bank and cluster of villages allotted to the branch and the quantum of credit support expected to be available from each branch for the allotted villages for various sectors/activities.

3.6 The Ministry of Rural Development had recommended phasing of the implementation of the programme over a period of 5 years so as to cover about 600 beneficiaries per year in the selected clusters. The phasing was to be done according to the criteria laid down viz. (i) existence of the programme specific infrastructure; (ii) availability of credit institutions; (iii) present level of development in the area and the capacity to absorb credit to the extent envisaged; (iv) concentration of scheduled castes and scheduled tribes and other weaker sections below the poverty line; and (v) any other specific criteria relevant for the purpose. The clusters were to be either spatial in terms of a number of contiguous villages or functional in character e.g. villages falling on milk routes, etc. The number of selected clusters was to depend mainly on the availability and spread of field functionaries like VLWs.

3.7 The next step was to prepare cluster-wise annual plan for the block. For this purpose a survey of families living in the selected clusters was recommended. The preliminary survey was to be confined to the families owning or operating less than five acres of land and other families whose income was prima-facie less than Rs. 3,500 per annum. The detailed survey, on the basis of which final selection was to be made, was expected to indicate the asset position, present occupation and the occupation preferred by each household under the scheme. It was recommended that the bank managers or their officers should be associated with the household survey and the identification of beneficiaries. The final selection was to be made in the meeting of the Gram Sabha/Village Assemblies.

3.8 This was to be followed by the preparation of the family plans. An income generation plan was to be prepared for each family with due regard to the preferences indicated by the families and the feasibility and economic viability of the scheme and the facilities available for training. A package of activities of different types involving all working members were to be devised including the assistance for improvement in skills for the younger members and women of the family under TRYSEM. The individual family plans of all the families living in each cluster were envisaged to become the cluster plan.

3.9 The cluster plans were collectively to become the Annual Block Plans indicating the requirement and availability of both institutional credit and subsidies. The unit costs approved by NABARD and other credit institutions were required to be adopted for estimating the credit requirements. The Annual Credit Plan for the Block was thus to indicate the total credit required to be mobilised by the financial institutions during the year for various activities.

3.10 There was also provision for the maintenance of a Village Plan register containing details of all the identified families and the development programmes drawn up for them including loans and subsidies given to them. It was envisaged that the list of these families would be made available to the other concerned departments in respect of the services like nutrition, primary education, adult education, family welfare, children's and women's programmes, health and housing etc. This was intended to ensure not only the economic development of the families but also the education of the children, health and welfare of the vulnerable members of the identified families.

3.11 The Project Officer of the DRDA and his team of experts were required to prepare the Five Year Perspective Plan as well as the Annual Action Plan. The responsibility for collection of data and preliminary analysis was that of the Block staff. The sectoral component of the Plan was to be finalised by the technical sectoral experts in consultation with the BDO, Bank Managers and others concerned at the Block level. The Block Plans were to be got endorsed by the Panchayat institutions.

Preparatory Work

3.12 As brought out above, a pre-requisite of the planning process visualised for the I.R.D. Programme was the assessment of the existing infrastructure available in the district for the implementation of the programme including adequate net work of financial institutions, availability of raw material and inputs, adequate power supply for some of the benefit schemes under the primary, secondary and tertiary sectors, communications and marketing facilities, etc. For the Animal Husbandry Programme, for instance, the availability of adequate infrastructure support in terms of cattle feed and fodder, veterinary care, availability of animals of good quality, marketing arrangements, etc. was a prime requirement. In case the existing infrastructure facilities were inadequate, the additional infrastructure was required to be created. For this purpose the Ministry of Rural Development had allowed necessary expenditure on infrastructure subject to a ceiling of 10 per cent of the total allocations.

3.13 The present study had, therefore, attempted to make a broad assessment of (a) the adequacy of the infrastructure available in the selected areas at the time of the launching of the IRDP, and (b) steps taken by the respective State Governments to create the additional infrastructure required for the effective implementation of the programme. Information on these aspects was gathered in the course of State and District level discussions.

3.14 Annexure I to this Chapter brings out the overall position as regards the adequacy or otherwise of infrastructure facilities for each of the selected districts. The information gathered revealed that out of the 33 districts selected for the study, 18 districts reportedly had inadequacy of the infrastructure to provide benefit assets to the selected beneficiaries. In these areas there were considerable gaps in the facilities not only in respect of branches of commercial banks but also in the provision of communications, power, health, veterinary care and other supporting services. In regard to another 5 districts it was reported that the number of financial institutions and their branches were not adequate to meet the loan requirements of the target families although other infrastructural facilities were available. The rest of the 10 districts viz. Jhabua (Madhya Pradesh), Madurai and Kanyakumari (Tamil Nadu), Jind and Karnal (Haryana), Osmanabad (Maharashtra), Quilon (Kerala), Ferozepur (Punjab), and Kheda and Rajkot (Gujarat) reported adequate facilities for implementation of the IRDP. In these areas the communication and other infrastructural facilities including financial institutions, power and health were relatively well developed.

3.15 It was, however, reported from many selected districts that the funds allotted for creation of the infrastructure to the extent of 10 per cent of the total allocations were not adequate and that this limit needed to be enhanced. It was also observed that different departments were dealing with the various sectoral schemes and there was lack of integrated and coordinated efforts in this direction. The functionaries reported that there was hardly any scope for creation of additional sectoral services to meet the requirements of the IRDP beneficiaries due to the limited funds at the disposal of the concerned departments.

3.16 For coping with this aspect it is suggested that in order to ensure a more effective utilisation of the limited resources available for additional infrastructural development, it may be worthwhile to explore the possibility of consolidating and pooling together the available sectoral departmental funds and the funds allocated to the DRDA so that coordinated action can be taken for the creation of required infrastructure. If such an integrated approach is adopted, this may, to an extent, ease the situation in this regard.

Five Year Perspective Plans

3.17 The information collected at the State level revealed that more than half of the States studied had, despite the emphasis in the guidelines, not attempted the preparation of the Five Year Perspective Plans for the districts. Even in case of the States where the preparation of the Perspective Plans had been taken up, it was observed that all the districts had not been covered. Out of the 33 districts selected for the present study, 16 Districts Rural Development Agencies (DRDAs) had not prepared Perspective Plans for their respective districts. Annexure II to this Chapter shows the position in this regard as on 31st March, 1983 for each of the selected districts.

Among the DRDAs which claimed the preparation of the Five Year Perspective Plans, 3 DRDAs were from the selected districts of Tribal areas, 4 from Hill areas, 3 from Agriculturally Developed areas, 1 from Agriculturally Less Developed areas, 1 from the Desert areas, 3 from Areas with Good Administrative Infrastructure and 2 from Areas with Poor Administrative Infrastructure. The summary position by area categories is brought out in the table 3.1.

TABLE 3.1: *Preparation of Perspective Plans—Position by Area—Categories as on 31st March, 1983*

Area Category	No. of districts	No. of districts for which Perspective Plans	
		Completed	Not completed
1	2	3	4
(a) Tribal areas	4	3	1
(b) Hill areas	5	4	1
(c) Agriculturally Developed areas	6	3	3
(d) Agriculturally Less Developed areas	4	1	3
(e) Desert areas	2	1	1
(f) Areas with Good Administrative Infrastructure.	6	3	3
(g) Areas with Poor Administrative Infrastructure.	6	2	4
TOTAL	33	17	16

3.18 It was reported that in majority of the 17 districts claiming to have completed the Perspective Plans the DRDA and the lead bank officials were involved in the preparation of the Perspective Plans. Most of them were said to have consulted the BDOs and the district levels heads of the concerned development departments, including the District Industries Centre while finalising these plans. The field observations, however, revealed that the block and district development departments were utilised more for obtaining data and information rather than for the formulation of the Plans.

3.19 The guidelines had indicated that the DRDAs might draw upon the expertise locally available in the scientific and research institutions in their areas of operation like the research stations of the ICAR, Agricultural Universities, Regional Research Laboratories, Krishi Vigyan Kendras, Community Polytechnics, Indian Institutes of Science and Technology, etc., in formulating projects under the IRD Programme. The field investigations, however, indicated that only 4 DRDAs out of the 33 selected districts had utilised the services of voluntary agencies and scientific research organisations in a limited manner. The concerned districts were Damoh and Bastar (Madhya Pradesh), Jodhpur (Rajasthan) and Samastipur (Bihar). Their experience in this regard, it was stated was not only very happy since the approach of

the research institutions was more of an academic nature which hardly suited the actual local conditions.

3.20 The guidelines had also prescribed a time schedule for the preparation of Five Year Perspective and Annual Action Plans. The Five Year Perspective Plans (1980-85) for each block and district were to be completed within a period of about 80 days. The preparation of Annual Action Plan was expected to take another 40 days. The Ministry of Rural Development had, therefore, suggested to the State Governments that the Five Year Perspective Plans as well as the Annual Action Plans for the respective districts should be completed by the end of July, 1981. The information gathered in the course of the study, however, revealed that even in case of the States where these exercises were claimed to have been taken up, the work had not been completed till 1982-83. In certain areas it had even been delayed further. Although, it could be said that the time limit fixed by the Ministry of Rural Development was rather ambitious, the fact that these Plans had taken more than two years to complete is indicative of tardiness in the matter. It was also observed that instead of formulating the Perspective Plans for each of the blocks based on family and cluster plans, the DRDAs had attempted the district plan first. They had in most cases simply divided the district level targets, financial allocations, etc., equally into the existing number of blocks irrespective of the size, population, potential for further development and the levels of development already achieved.

3.21 Another lacuna observed in these plans was that too much emphasis seemed to have been laid on the responsibility of the banks for the provision of credit facilities where as the technical, extension, inputs supply, marketing and other infrastructural support needed for the successful implementation of the programme had not been spelled out in adequate detail. The critical areas of the infrastructure needing adequate strengthening had also not been specifically identified with the result that the required forward and backward linkages could not have been provided in many cases. Also no attempts seemed to have been made to formulate the sectoral projects based on the Perspective Plans. There was also little or no indication in the Plans regarding the extent of the potential for development of the various sector-wise activities. Thus the formulation of the Five Year Perspective Plans wherever attempted by the DRDAs by and large remained very much short of the original conception.

Annual Action Plans

3.22 All the concerned State Governments had reported that the Annual Action Plans were prepared in all the districts at block level which in turn were aggregated at the district levels. It was observed that in case of all the districts selected for the study, the block-wise Annual Action Plans were prepared every year. During the initial years, it was reported that such plans were not formulated for all the blocks in the districts. However, from 1982-83 onwards, the Annual Action Plans were prepared for

all the blocks of the selected districts except in case of the districts falling in 'Agriculturally Less Developed areas' and 'Areas with Good Administrative Infrastructure'. Annexure III to this chapter shows

the position as regards the preparation of Annual Action Plans in each of the selected districts during 1980-81 to 1982-83. The summary position is indicated in table 3.2

TABLE 3.2: *Position Regarding Preparation of Annual Action Plans in the Selected Districts—By Area Categories*

Area Category	No. of districts selected	No. of blocks in the districts	Number of blocks reporting completion of Annual Action Plans during					
			1980-81		1981-82		1982-83	
			Number	Per cent	Number	Per cent	Number	Per cent
1	2	3	4	5	6	7	8	9
(a) Tribal areas	4	73	12	16.44	61	83.56	..	..
(b) Hill areas	5	71	48	67.61	13	18.31	10	14.08
(c) Agriculturally Developed areas	6	69	38	55.07	31	44.93	..	..
(d) Agriculturally Less Developed areas	4	58	34	58.62	4	6.90	..	..
(e) Desert areas	2	13	4	30.77	9	69.23	..	..
(f) Areas with Good Administrative Infrastructure	6	73	61	83.56	1	1.37	..	..
(g) Areas with Poor Administrative Infrastructure	6	65	28	43.08	37	56.92	..	..
TOTAL	33	422	225	53.32	156	36.97	10	2.37

NOTE:—In Hill areas, Agriculturally Developed areas and Agriculturally Less Developed areas, one more block in each case was created in 1982-83 and in Areas with Good Administrative Infrastructure 2 more blocks were created in 1982-83. Hence total number of blocks in 1982-83 came to 427.

3.23 It will be seen from table 3.2 that the number of blocks reporting completion of Annual Action Plans during 1980-81 was 225 out of a total of 422. The number of such blocks increased to 381 in 1981-82 and 391 in 1982-83. Thus the Annual Action Plans had been prepared for about 53 per cent of the blocks in 1980-81, for 90 per cent of the blocks in 1981-82 and for 93 per cent of the blocks by 1982-83, out of a total of 422 blocks in the selected districts in 1982-83. District-wise position was that by 1982-83 the Annual Action Plans had not been prepared in two of the selected districts namely Mirzapur (Uttar Pradesh) and Mysore (Karnataka).

3.24 As regards the contents of the Annual Action Plans it was observed that these were more or less similar to the Five Year Perspective Plans. In most of the cases the annual break-up of the targets and allocations as provided in the Perspective Plans formed the basis of the Annual Action Plans. In the number of cases the DRDAs had treated the same document as the Perspective Plan as well as the Annual Action Plan. Thus, the Annual Action Plans were by and large an exercise indicating the annual break-up of targets, financial requirements etc. of the Five Year Perspective Plans. Although the guidelines had laid stress on the preparation of cluster plans on the basis of which the Annual Action Plans and the Perspective Plans for the blocks were to be formulated, there was not a single instance where cluster plans had been prepared and aggregated into the Block level plans.

Household Surveys

3.25 As mentioned earlier, the detailed guidelines for conducting the household surveys in the selected clus-

ters and the villages were issued in 1980-81. The Ministry of Rural Development had envisaged that initially cluster/village plans based on the survey of all the households would be formulated only in those blocks where comprehensive household surveys had been initiated and for which an amount of Rs. 60,000 per block was provided under the scheme of Area Planning for Full Employment during 1978-79 and 1979-80. For other blocks the Ministry had recommended that the household survey should be conducted only in the identified clusters for which an expenditure upto Rs. 10,000 per year per block could be incurred out of the funds allocated for the block. Prior to 1980-81, planning at the beneficiary level or at the village or cluster levels had not been taken up. The implementation of the programme was being done on a rather pick and choose method. It was noticed that till the time the field work for the present study was taken up, the household surveys as advised in the guidelines had not been attempted in 8 of the selected districts viz. Anantnag (Jammu & Kashmir), Madurai (Tamil Nadu), Vizianagram, (Andhra Pradesh), Sultanpur and Mirzapur (Uttar Pradesh), Bikaner and Jodhpur (Rajasthan) and Samastipur (Bihar). In Bikaner and Jodhpur districts of Rajasthan the lists of the families below poverty line and poorest of the poor to be assisted during the Sixth Plan period had been prepared for all the villages of the blocks by the VLWs and Patwaris jointly and finalised in the Gram Sabha meetings. Thus the Rajasthan Government had followed the 'ANTYODAYA' approach in so far as the selection of the target families was concerned. Hence, the State Government did not feel the necessity to conduct fresh household surveys. In the other six districts mentioned earlier the village functionaries had visited the villages and prepared the

list of households below the poverty line for providing benefits under the programme.

3.26 In the selected districts of Punjab, namely Sangrur and Ferozepur fresh household surveys under IRDP were not carried out. The State authorities had made use of the data collected in connection with the State-wide survey undertaken earlier in 1980 for the identification of families living below the poverty line. In most of the remaining selected districts the base line survey of the households living below the poverty line was initiated as per the guidelines in 1982-83. The initiation of the cluster-wise household survey was reported only from the selected districts of Bastar and Jabua (Madhya Pradesh), Kanyakumari (Tamil Nadu), Karnal and Jind (Haryana), Guntur (Andhra Pradesh) and Kheda and Rajkot (Gujarat). In the remaining districts the household surveys had not been completed till the time of field visits for this study. In case of

Osmanabad and Thane (Maharashtra), Uttar Kannada (Karnataka), Palamau (Bihar), Una and Kulu (Himachal Pradesh), the household survey was reported to have been completed in all the villages and blocks by the time the Evaluation Team visited these districts.

Family Plans

3.27 It was observed that the family plans as envisaged by the Ministry of Rural Development for the families below the poverty line had not been prepared in any of the selected districts. In case of Karnal and Jind (Haryana), Guntur (Andhra Pradesh), Thane (Maharashtra) and Quilon and Cannanore (Kerala) it was reported that some sort of family plans were attempted mainly to obtain the options from the beneficiaries for giving the benefit schemes. In case of other districts three options of the benefit schemes were obtained from the prospective beneficiary families.

ANNEXURE I

District-wise position regarding adequacy/inadequacy of infrastructural facilities

Area Category	State	District	Adequate Infra-structure		Inadequate infra-structure
			In all respects	Except banking	
1	2	3	4	5	6
(a) Tribal areas	Madhya Pradesh	1. Jhabua	Yes	..	..
		2. Bastar	..	..	Yes
	Orissa	1. Koraput	..	..	Yes
		2. Sundergarh	..	..	Yes
(b) Hill ersaila	Jammu & Kashmir	1. Jammu	..	Yes	..
		2. Anantnag	..	Yes	..
	West Bengal	1. Darjeeling	..	..	Yes
		Tamil Nadu	1. Kanyakumari	Yes	..
	2. Madurai		Yes	..	..
	(c) Agriculturally Developed areas	Haryana	1. Karnal	Yes	..
2. Jind			Yes	..	..
Andhra Pradesh		1. Guntur	..	Yes	..
		2. Vizianagaram	..	Yes	..
Punjab		1. Ferozepur	Yes	..	..
		2. Sangrur	..	..	Yes
(d) Agriculturally Less Developed areas .	Uttar Pradesh	1. Sultanpur	..	..	Yes
		2. Mirzapur	..	..	Yes
	Maharashtra	1. Osmanabad	Yes	..	..
		2. Thane	..	..	Yes
(e) Desert areas	Rajasthan	1. Bikaner	..	..	Yes
		2. Jodhpur	..	..	Yes
(f) Areas with Good Administrative Infrastruc- ture.	Gujarat	1. Kheda	Yes	..	..
		2. Rajkot	Yes	..	..
	Kerala	1. Cannanore	..	..	Yes
		2. Quilon	Yes	..	..
	Karnataka	1. Uttar Kannada	..	..	Yes
		2. Mysore	..	..	Yes
(g) Areas with Poor Administrative Infrastru- cture.	Bihar	1. Samastipur	..	Yes	..
		2. Palamau	..	..	Yes
	Himachal Pradesh	1. Una	..	..	Yes
		2. Kulu	..	..	Yes
	Madhya Pradesh	1. Damoh	..	..	Yes
		2. Betul	..	..	Yes
TOTAL			10	5	18

ANNEXURE II

Position of completion of Five Year Perspective Plans as reported by the DRDAs as on 31 March, 1983

Area Category	State	District	District for which Pers- pective Plans	
			Completed	Non com- pleted
1	2	3	4	5
(a) Tribal areas	Madhya Pradesh	1. Jabua	Yes	..
		2. Bastar	Yes	..
	Orissa	1. Koraput	..	No
		2. Sundergarh	Yes	..
(b) Hill areas	Jammu & Kashmir	1. Jammu	Yes	..
		2. Anantnag	..	No
	West Bengal	1. Darjeeling	Yes	..
	Tamil Nadu	1. Kanyakumari	Yes	..
		2. Madurai	Yes	..
	(c) Agriculturally Developed areas	Haryana	1. Karnal	..	No
2. Jind			..	No
Andhra Pradesh		1. Guntur	Yes	..
		2. Vizianagram	Yes	..
Punjab		1. Ferozepur	Yes	..
		2. Sangrur	..	No
(d) Agriculturally Less Developed areas	Uttar Pradesh	1. Sultanpur	Yes	..
		2. Mirzapur	..	No
	Maharashtra	1. Osmanabad	..	No
		2. Thane	..	No
(e) Desert areas	Rajasthan	1. Bikaner	Yes	..
		2. Jodhpur	..	No
(f) Areas with Good Administrative Infrastruc- ture.	Gujarat	1. Kheda	..	No
		2. Rajkot	..	No
	Kerala	1. Cannanore	Yes	..
		2. Quilon	Yes	..
	Karnataka	1. Uttar Kannada	Yes	..
		2. Mysore	..	No
(g) Areas with Poor Administrative Infrastruc- ture.	Bihar	1. Samastipur	..	No
		2. Palamau	..	No
	Himachal Pradesh	1. Una	..	No
		2. Kulu	..	No
	Madhya Pradesh	1. Damoh	Yes	..
		2. Betul	Yes	..
TOTAL		33	17	16

ANNEXURE III

Position of Preparation of Annual Action Plans in the Selected Districts

Area Category	State	District	No. of blocks	Number of blocks reporting completion of Annual Plans during									
				1980-81					1981-82				
				Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2	3	4	5	6	7	8	9	10	9	10	9	10
(a) Tribal areas	Madhya Pradesh	1. Jabua 2. Bastar	12 32	12 ..	100.00 ..	..	..	..	..	32 12	100.00 100.00	..	..
	Orissa	1. Koraput 2. Sundergarh	12 17	..	..	..	..	..	..	17	100.00	..	..
(b) Hill areas	Jammu & Kashmir	1. Jammu	8	..	..	8	100.00	..	..	8	100.00	..	..
	West Bengal	2. Anantnag	10	5	50.00	5	50.00	..	..	5	50.00	10	100.00
	Tamil Nadu	1. Darjeeling 1. Kanyakumari 2. Madurai	10 9 34	10 9 34	100.00 100.00 100.00	..	..	..	..	..	..	..	..
(c) Agriculturally Developed areas	Haryana	1. Karnal	8	8	100.00	..	..	..	..	7	100.00	..	..
	Andhra Pradesh	2. Jind	7	..	..	..	..	..	..	..	..	..	..
	Punjab	1. Guntur 2. Vizianagram 1. Ferozepur 2. Sangrur	21 14 9 10	21 .. 9 ..	100.00 100.00 100.00 ..	..	..	..	..	14 10	100.00 100.00	..	..
(d) Agriculturally Less Developed areas	Uttar Pradesh	1. Sultanpur	19	15	78.95	4	21.05	..	..	..	..	..	..
	Maharashtra	2. Mirzapur 1. Osmanabad 2. Thane	20 6 13	.. 6 13	100.00 100.00	..	..	..	..	..	..	..	..
(e) Desert areas	Rajasthan	1. Bikaner 2. Jodhpur	4 9	4 ..	100.00 ..	9	100.00	..	..	..	..	..	..
(f) Areas with Good Administrative Infra-structure.	Gujarat	1. Kheda	10	10	100.00	..	..	..	..	..	..	..	..
	Kerala	2. Rajkot	13	12	92.30	1	7.70	..	..	..	..	..	..
	Karnataka	1. Cannanore 2. Quilon 1. Uttar Kanada 2. Mysore	11 17 11 11	11 17 11 ..	100.00 100.00 100.00..	..	..	..	..	..	..	..	..
(g) Areas with Poor Administrative Infra-structure.	Bihar	1. Samastipur	14	14	100.00	..	..	..	..	..	..	..	..
	Himachal Pradesh	2. Palamau	25	..	..	25	100.00	..	..	25	100.00	..	..
	Madhya Pradesh	1. Una 2. Kulu 1. Damoh 2. Betul	4 5 7 10	4 10	100.00 100.00	5 7 ..	100.00 100.00 ..	..	..	5 7 ..	100.00 100.00..	..	..
TOTAL				422	225	53.32	156	36.97	10	2.37			

Note:—In Jammu, Karnal, Sultanpur one block each was created in 1982-83 and in Cannanore 2 more blocks were created in 1982-83. Hence total number of blocks came to 427 in 1982-83.

CHAPTER IV

PROGRAMME IMPLEMENTATION

This Chapter is devoted to an analysis and assessment of the implementation of the IRD Programme in the selected States/Districts/Blocks/Clusters with particular reference to the (i) identification and selection of target families; (ii) provision of benefit schemes; (iii) financial assistance made available to beneficiaries, the role of financial institutions, repayments of loans etc; and (iv) follow-up action and monitoring of the implementation of the programme. At the end, a broad assessment of the working of the programme of Training of Rural Youth for Self-employment (TRYSEM) has been made based on the information available in different areas.

Identification and Selection of Target Families

4.2 According to the guidelines issued by the Ministry of Rural Development the weaker sections of society consisting of small and marginal farmers, agricultural labourers, and rural artisans were to form the group of beneficiaries to be covered under the IRD Programme. A family or household was to be taken as a unit. A rural family with an annual income not exceeding Rs. 3500 was considered eligible for selection as a beneficiary under the programme. Persons connected by blood and marriage and normally living together and sharing the same kitchen constituted the household. Based on this criterion a preliminary survey was to be taken up for the identification of poorest of the poor families. The final selection was, however, to be based on a comprehensive household survey to ascertain income and economic condition of these families and their preference for the benefit scheme occupation. Thereafter these families were to be classified, on the basis of their annual income, into three income groups viz., (i) Rs. 0-1500, (ii) Rs. 1501-2500 and (iii) Rs. 2501-3500. The families falling in the lowest income group were required to be covered first for providing assistance under the IRD Programme in consultation with the head of the household. Screening of the list of these families by appropriate authorities and approval of village panchayat/gram sabha were recommended so as to ensure that only the deserving families were identified for assistance and that influential and comparatively better off families did not corner the subsidy and other benefits.

4.3 In all 600 beneficiaries per block were to be selected every year for providing the benefits. Of these 400 beneficiary families were to be selected for schemes under the primary sector, 100 in the secondary sector and the remaining 100 in the tertiary sector. It was recommended that at least 30 per cent of the beneficiaries should belong to the Scheduled Castes and Scheduled Tribes. Special attention was to be paid to the inclusion of (a) women beneficiaries, (b) ex-bonded labourers and (c) land allottees.

4.4 The information collected for the present evaluation study indicates that in spite of the detailed guidelines none of the State Governments had followed them

with any uniformity. In Madhya Pradesh, the cluster approach was reported to have been adopted where-by 25 per cent of the total number of Gram Panchayats of a block formed a cluster. The beneficiaries were selected on the basis of a detailed household survey conducted every year in one cluster of each block. The selection of about 600 families per block per year for assistance under the programme was done from the cluster surveyed. In case the number thus selected fell short of the targetted number as per the instructions of the Ministry of Rural Development, upto 50 per cent of the families to be benefited were selected from outside the cluster. For identification the income criterion was generally followed. However, the selection of the beneficiaries were not approved by the Gram Sabha but was endorsed by the Sarpanch. The list was actually prepared by the Gram Sevak and approved by the Sarpanch. There were cases where beneficiaries were not aware of their selection under IRDP. The State Government had also issued instructions that 50 per cent of the beneficiaries should be from Scheduled Castes and Scheduled Tribes whereas the guidelines had prescribed the proportion as at least 30 per cent. The bank officials were also not involved in the selection of beneficiaries.

4.5 In Orissa household surveys were not conducted in the initial stage. The identification of target families was done on the recommendations of the village Pradhan/knowledgeable person. Later it was done through school teachers and by obtaining a family profile in a prescribed proforma. The selection of beneficiary families was also not endorsed by the Gram Sabha. There were a few complaints of wrong identification of the beneficiaries. It was only towards the end of October, 1983 that the State Government issued instructions that only after the approval of village assembly the list of beneficiaries should be sent for endorsement to the Advisory Committee set up at the block level.

4.6 In Jammu & Kashmir the household survey had not been completed in the selected district of Anantnag. The list was prepared with the help of officials and non-officials. Initially even the Project Officers were not clear about the methodology and contents of the survey. There were also cases where a relaxation in respect of income criterion of the beneficiaries was permitted. Panchayats were associated only in a limited way with the selection of beneficiaries. The list was not endorsed at the meetings of the Gram Sabha. It was reported that there were no Scheduled Tribes and released bonded labourers in the State. In Jammu district 35 per cent of the beneficiary families belonged to Scheduled Castes. The Banks were not involved in the selection of beneficiaries.

4.7 In West Bengal no household survey had been taken up in the selected district of Darjeeling. The identification of beneficiaries was done by Gram Panchayats with the help of VLW. The Gram Sabha was

not convened at the time of selection of beneficiaries. The Banks were also not involved in the selection of beneficiaries.

4.8 In Tamil Nadu the household survey was conducted only in February, 1982. The Gram Sabha as an institution was not in existence. The list of families selected was published and put on the notice board of the block and panchayat, if any. The selection was done by the village elders and influential persons in the village. The Banks were not involved in the selection of beneficiaries.

4.9 In Haryana the household survey had been conducted in the selected clusters of the block. The identification of beneficiaries was being done on the basis of this survey. However, in areas outside the cluster, the assistance was provided to the families on the basis of applications made by individuals. The selection was approved by the Gram Sabha. It was reported that special credit camps had been organised. Bank representatives were also reported to have been present in the credit camps.

4.10 In Punjab a state-wide survey was under taken in September, 1980 for identification of the poor families. These families were given yellow cards to enable them to take advantage of the facilities available to the poor. The DRDAs were thus able to select from this list the poorest of the poor. The Government had issued instructions to functionaries to cancel these cards in case of those beneficiaries who had been able to cross over the income level of Rs. 3500 per annum. Neither the Gram Sabha nor the Banks were thus involved in the final selection of beneficiaries.

4.11 In Andhra Pradesh no household survey as per the guidelines was undertaken. The identification was done on the basis of information collected by the village Level Workers with help of Sarpanch, Patwari, etc. This was followed by credit camps organised jointly by Banks and DRDAs. The village assemblies were not taken into confidence at the time of the selection of beneficiaries.

4.12 In Uttar Pradesh the cluster approach was not adopted in the selected districts of Mirzapur and Sultanpur. Scientific household surveys were also not undertaken. It was reported that in Mirzapur district 9 out of 20 blocks were covered under the Special Component Plan. In these blocks the household survey had been undertaken earlier. The data thus collected was reportedly used for selection of families under IRDP. By and large the families were selected by 'pick and choose' method by the VLWs. The Gram Sabha had not been involved in the selection of beneficiary families. This had led to a few cases of wrong selection of families. It was, however learnt that in 1983-84 the State Government had issued instructions making it obligatory on the DRDA to take the Gram Sabha into confidence while selecting the target families. The Banks were not involved in the identification of beneficiaries.

4.13 In Maharashtra initially the beneficiaries were identified according to the master list of SFDA and MFAL maintained by SFDA agencies in SFDA areas

and the Agriculture Department in other areas. However, in 1982-83, household survey had been completed in all the selected districts and a list of target families had been prepared. The list was also approved by Gram Sabha in Thane district. However, in the selected district of Osmanabad, village assembly had not been convened for selection of beneficiaries. It was reported that the authorities feared that since the Gram Sabha could be politically influenced the selection may not be fair.

4.14 In Rajasthan no detailed household surveys were taken up for identification of the target group of families. As per the guidelines issued by the State Government, the Collector was finally responsible for the selection of beneficiaries based on the list of the poorest families in each village prepared by Patwaris/Gram Sevaks and approved by the Gram Sabha. At the meetings of the Gram Sabha, officials from the Block, DRDA and Revenue Departments were present alongwith Panch/Sarpanch. The final selected lists were consolidated block-wise and printed for each block. These lists were circulated to all the Banks and other agencies. Banks were thus not involved in the identification of beneficiary families.

4.15 In Gujarat, the household survey was confined only to those families who were below the poverty line in the selected clusters. The State Government did not find it feasible to undertake a complete survey of all the households in the State. The income criterion for identification of beneficiaries was strictly followed and no relaxation was permitted to come up to the required number of beneficiaries per block. Priority was given to the families who were below the annual income level of Rs. 2500. The selection of beneficiaries was not endorsed by the Gram Sabhas. According to the State Government Officials it was not practicable to convene the Gram Sabha more than once a year whereas the identification was a continuous process. Besides, there were chances of favouritism due to the domination of a particular caste/community group in the village. The Banks were not involved in the identification process.

4.16 As regards Karnataka it was reported that identification of beneficiaries was done after conducting a detailed house to house survey as per the guidelines. The survey was entrusted to the Agricultural Assistants and Block Extension Officers. The list prepared was later approved by the Gram Sabha. The poorest were the first to be selected. Banks were also reported to have been involved in the selection of families. The list as approved by Gram Sabha was sent to the DRDA for processing. Finally a copy of the approved list was forwarded by DRDA to Banks, BDOs, and District Heads of Development Departments.

4.17 In Kerala, the VLWs had prepared cluster wise list of families below the poverty line. The household survey was confined to this list which was finally approved by the concerned Panchayat Member as there was no institution like that of Gram Sabha in the State. There were, however, a few cases where selection of comparatively better-off families was made at the cost of Antyodaya families.

4.18 In Bihar no household survey had been undertaken till the time of the field visit for this study. The selection was made by VLWs and BDO in the initial stage. Later the village Pradhan was also involved. In many areas the list of beneficiaries included under SFDA Programme had been utilised for selection of beneficiaries under IRDP. Many cases of wrong identification were, however, reported by the people. It was reported that only in 1983-84, the State Government had issued instructions that detailed household surveys should be undertaken and that the Gram Sabha should be taken into confidence while selecting the beneficiaries. In the absence of any foolproof method for ascertaining the income of a family, the decision of block authorities was taken as final. Since the involvement of Gram Sabha in 1983-84, the number of cases of wrong identification were reported to have been reduced to some extent.

4.19 In Himachal Pradesh the families were selected from the lists of households maintained for providing benefits under the SFDA/MFAL/Antyodaya Programme till 1980-81. Later detailed household surveys were conducted in the entire State. It was reported that in some of the districts, the approval of the Gram Sabha was taken whereas in other areas this was not done. However, in 1983-84 the State Government issued instructions that the list of the identified beneficiary families should be endorsed by the concerned Gram Sabha. On verification of the economic status of the

concerned families, the Gram Sabha was free to delete the names of those with false claims from the list and include other households having an income below Rs. 3500 per annum.

4.20 For purposes of the present study the field units of the Programme Evaluation Organisation were asked to collect data in respect of the total number of families actually assisted under IRDP during the period 1980-81 to 1982-83 relative to the target fixed by the respective State Governments for the selected districts. According to the reports received from the field units, the number of families covered and actually assisted during this period in the selected districts aggregated to 7,96,535 families as against the target of 6,96,000. The coverage of families thus exceeded the target by about 14 per cent. Of the number of families assisted 2,52,304 families or 31.68 per cent belonged to Scheduled Castes and Scheduled Tribes. As per the guidelines the target for coverage of Scheduled Castes and Scheduled Tribes was initially prescribed at the minimum of 20 per cent but was subsequently revised to 30 per cent. Of the total number of assisted families the coverage of women beneficiary households in the districts for which the relevant information was available, came to only 4.5 per cent. Table 4.1 sets out the position as regards the number of families to be assisted and those actually assisted in the selected districts during the three years 1980-81 to 1982-83 by area categories. It also gives the number of Scheduled Castes/Scheduled Tribes and women beneficiaries.

TABLE 4.1: Number of Families to be Assisted and Actually Assisted in the Selected Districts during 1980-81 to 1982-83 by Area Categories

Area Category	Number of families to be assisted	Number of families actually assisted	Number of families belonging to		Number of women beneficiaries
			Scheduled Castes	Scheduled Tribes	
1	2	3	4	5	6
(a) Tribal areas	99,600	67,842 (68.11)	10,775 (15.88)	40,689 (59.98)	633 (0.93)
(b) Hill areas	1,21,200	1,78,644 (147.40)	21,315 (11.93)	2,003 (1.12)	16,009 (8.96)
(c) Agriculturally Developed areas	1,16,400	1,37,728 (118.32)	48,425 (35.16)	6,807 (4.94)	2,437 (1.77)
(d) Agriculturally Less Developed areas	1,02,600	1,42,203 (138.60)	40,530 (28.50)	8,465 (5.95)	1,301 (0.91)
(e) Desert areas	23,400	21,360 (91.28)	5,441 (25.47)	387 (1.81)	1,279 (5.99)
(f) Areas with Good Administrative Infrastructure	1,33,000	1,63,106 (123.57)	24,894 (15.26)	1,905 (1.17)	12,685 (7.78)
(g) Areas with Poor Administrative Infrastructure	100,800	85,653 (84.97)	27,969 (32.65)	12,699 (14.83)	1,509 (1.76)
TOTAL	6,96,000	7,96,536 (114.42)	1,79,349 (22.52)	72,955 (9.16)	35,853 (4.50)

N.B.I—Figures in brackets are percentages

4.21 The data given in the above table shows that in the aggregate, the number of families actually assisted exceeded the target by 14.42 per cent. In Hill areas the target was exceeded by 47.40 per cent, in Agriculturally Less Developed areas by 38.60 per cent, in Areas with Good Administrative Infrastructure by 23.57 per cent and in Agriculturally Developed areas by 18.32 per cent. On the other hand in Desert areas, Areas with Poor Administrative Infrastructure and Tribal areas the number of families actually assisted fell short of the target and came to 91.28 per cent 84.97 per cent and 68.11 per cent respectively.

4.22 District-wise position in respect of the number of families to be assisted and actually assisted is shown in Annexure I. This indicates that in Madurai (Tamil Nadu) the target was exceeded by 109 per cent, in Kheda (Gujarat) by 96 per cent and in Sultanpur (UP) by 84 per cent. On the other hand in Anantnag (Jammu and Kashmir) only 41 per cent of the target in respect

of the number of families to be covered was realised. In Bastar (Madhya Pradesh) and Kulu (Himachal Pradesh) only 50 per cent and 54 per cent of the families respectively could be covered for assistance under the Programme.

4.23 Sector-wise distribution of the assisted beneficiary families in the selected districts during 1980-81 to 1982-83 is shown in Table 4.2. This indicates that nearly 81 per cent of the beneficiaries were assisted through schemes falling under the primary sector, about 8 per cent through schemes in the secondary sector and the remaining 11 per cent through tertiary sector schemes. Here again, there was a pronounced deviation from the Ministry's guidelines which had envisaged, that in view of the unsatisfactory land-man ratio, the fact of an increasing work force and the need for maximising employment, 33 per cent of the families may be assisted through secondary and tertiary sector schemes.

TABLE 4.2: Sector-wise Distribution of the Families Assisted during 1980-81 to 1982-83

Area Category	Number of families assisted under			Total
	Primary Sector	Secondary Sector	Tertiary Sector	
1	2	3	4	5
(a) Tribal areas	45,553 (67.15)	10,898 (16.06)	11,391 (16.79)	67,842
(b) Hill areas	1,66,843 (93.39)	6,595 (3.69)	5,206 (2.92)	1,78,644
(c) Agriculturally Developed areas	1,11,311 (80.82)	3,559 (2.58)	22,858 (16.60)	1,37,728
(d) Agriculturally Less Developed areas	1,08,668 (76.42)	23,108 (16.25)	10,427 (7.33)	1,42,203
(e) Desert areas	16,749 (78.41)	1,326 (6.21)	3,2285 (15.38)	21,360
(f) Areas with Good Administrative Infrastructure	1,29,172 (79.20)	14,051 (8.61)	19,883 (12.19)	1,63,106
(g) Areas with Poor Administrative Infrastructure	65,244 (76.17)	5,475 (6.39)	14,934 (17.44)	85,653
TOTAL	6,43,540 (80.79)	65,012 (8.16)	87,984 (11.05)	7,96,536

4.24 The data presented in Table 4.2 also indicates that in Hill areas over 93 per cent of the families were assisted by schemes relating to primary sector activities and only about 7 per cent of the families were benefited by schemes pertaining to secondary and tertiary sectors. In other area categories also excepting tribal areas, the percentage of families assisted by schemes for primary sector ranged between 76 to 81 per cent. Thus in general the progress in organising benefit schemes in secondary and tertiary sector activities was comparatively tardy. It was only in the case of Tribal areas that the benefit schemes devised under secondary and tertiary activities corresponded to the proportion visualised in the guidelines.

4.25 Information was also collected in respect of the utilisation of funds allocated to the DRDAs during the three years period 1980-81 to 1982-83 in the selected districts. This is presented in Table 4.3. In nearly half of the selected districts, the utilisation of funds was more than 100 per cent of the allocation. The maximum utilisation of 144 per cent was in Rajkot (Gujarat) followed by 138 per cent in Kheda (Gujarat) and Bikaner (Rajasthan). The poorest performance was observed in Anantnag (Jammu & Kashmir) where utilisation was only 35 per cent of the allocated funds. In 8 districts, the utilisation was in the range of 50 to 75 per cent and in 7 districts it was in the range of 76 to 100 per cent.

TABLE 4.3: Utilisation of IRDP Funds during 1980-81 to 1982-83 (Percentage of expenditure to Funds Allocated.)

Percentage of Expenditure to Funds Allocated		Selected Districts			
1		2			
(i) Below 50	Anantnag (35.08)				
(ii) Above 50 and upto 75	Bastar (54.60)	Sundergarh (68.83)	Jammu (62.20)	Darjeeling (69.50)	
	Mirzapur (60.59)	Quilon (65.26)	Kulu (54.74)	Betul (72.82)	
(iii) Above 75 and upto 100	Vizianagaram (82.36)	Sangrur (94.27)	Jodhpur (88.74)	Mysore (99.21)	
	Samastipur (95.68)	Palamau (82.81)	Una (77.13)		
(iv) Above 100	Jhabua (105.39)	Koraput (103.05)	Kanyakumari (102.88)	Madurai (123.65)	
	Karnal (104.35)	Jind (102.59)	Guntur (127.80)	Ferozepur (116.24)	
	Sultanpur (118.33)	Osmanabad (101.16)	Thane (101.11)	Bikaner (138.49)	
	Kheda (138.19)	Rajkot (144.01)	Cannanore (109.50)		
	Uttarkannada (109.29)	Damoh (110.88)			

Benefit Schemes

4.26 According to the guidelines of the Ministry of Rural Development, any viable economic activity having potential for raising the income level of the beneficiary family above Rs. 3500 per annum on a lasting basis could be taken up for implementation. The basic approach was to select from the package of schemes sanctioned by the authorities one or more schemes in which the individual beneficiary had experience and motivation for deriving benefits. Some of the important schemes under different sectors recommended for the beneficiaries were listed on the operational guidelines issued by the Ministry of Rural Development. The typical schemes under the primary sector were minor irrigation works (individual and community), supply of milch animals, poultry units, sheep units, piggery units, goats, ducks, fisheries, sericulture, etc. Assistance was also to be made available for taking up secondary and tertiary sector activities like setting up of cottage or artisan based rural industries, shoe repairing units, tailorings, grocery and petty shops, rickshaw pulling, bullock carts, camel carts, etc.

4.27 The block level officials were expected to take care that only such schemes were selected as were economically viable, technically feasible and also acceptable to the beneficiaries. The choice of the schemes was ultimately to depend on the availability of the requisite inputs, marketing facilities and other supporting infrastructure. The adequacy of the unit size under different schemes was considered very vital. The NABARD had recommended a project lending approach for the programme with a view to ensuring that the beneficiaries obtained the maximum benefit

from the investments in individual benefit schemes. In this connection it had issued detailed guidelines which were to be followed by Banks in providing loans for various schemes. Thus IRDP beneficiaries of milch animals were to be provided at least 2 good quality animals at an interval of 6-8 months, besides facilities for adequate supply of feed and fodder, training in cattle rearing and feeding, animal health care, and marketing of milk. In the case of schemes under ISB (Industry, Services and Business) sector, it was visualised that arrangements for the supply of raw materials as well as the sale of the products should be there. These arrangements were expected to be provided as a part of the normal set-up funded under the respective sectoral plans of the State Governments. However, in case of any gaps 10 per cent of the IRDP allocations could be made available by DRADA for this purpose.

4.28 The present evaluation study shows that in the early stages, the State Governments had not made any attempt to prepare a shelf of bankable schemes suitable for different areas in their States. Gradually, however, a few States took up intensive work in this regard. It was observed that in many areas the functionaries at the DRDA and the block levels were not familiar with the economics of various schemes for which NABARD had issued detailed guidelines. The most common and popular schemes offered to the beneficiaries in different areas were milch cattle, piggery, poultry, sheep, goat and minor irrigation in the primary sector. In the tertiary sector cycle rickshaws, bullock/camel carts, sewing machines and petty shops were popular. In a few areas loud-speakers and music-bands had been distributed to the identified beneficiaries without taking into account the potential

demand in the area and income generating capacity of such benefit schemes. The choice of the activities should have been such that these were economically viable and in keeping with the resource potential and other conditions of the areas concerned.

4.29 The functionaries in many areas had also not ascertained the availability of inputs and good quality assets, necessary marketing facilities etc. and the potentiality of the schemes in the area. They had also not worked out the income generating potentialities of specific schemes. In the case of animal husbandry schemes, for instance, the functionaries in most of the States had not provided economic units to the beneficiaries although NABARD had issued necessary guidelines in this regard. The provision of one time benefit of a milch animal alone did not help the beneficiaries to cross the poverty line. Only in one or two States the second milch animal was provided. The quality of the milch cattle supplied to the beneficiaries was, also not always up to the mark in view of the heavy demand. In most of the cases the States were yet to organise the breeding programmes for the milch cattle as required. A few cases had come to the notice where the same animal had changed hands more than once. There were also complaints regarding inadequate veterinary support in terms of lack of the necessary supply of medicines and provision of timely attention to the animals. Perhaps the organisation of mobile veterinary dispensaries could be considered to overcome difficulties in this regard.

4.30 After the delivery of assets there was no follow-up regarding their maintenance. It was noticed that the Milk Producers' Cooperative Societies for the beneficiaries of milch cattle had not been organised in many selected areas, specially where the cluster approach had not been adopted and the schemes had a thin spread. The training of beneficiaries particularly for the management and care of milch animals and poultry is equally important. There were many cases where animals/birds had died due to lack of proper knowledge to look after the exotic varieties. It may therefore, be worthwhile organising training farms somewhat on the model adopted in Kerala where a farm had been established to train young people in dairying and poultry. At this farm, financed by the DRDA since 1980, the training was being imparted to milch cattle beneficiaries in respect of some of the basic aspects of animal husbandry, viz. first-aid, nutritive-aid, etc. Most of the beneficiaries were also not aware of the facility of an insurance cover against the risk of the death of the animals/birds. In cases where the beneficiaries had insured the animals there were reports about the problem of securing the necessary certificate from the veterinary doctor and completion of other formalities which took as much as 4 months to settle the claims. There is thus need for streamlining the procedure for the settlement and reimbursement of insurance claims.

4.31 As indicated earlier the development of activities under the secondary sector had not been encouraging. The Ministry of Rural Development had rightly recommended the development of village and small industries in rural areas with a view to absorbing the sur-

plus manpower from the primary sector. In this area it is, however, important to develop the capacity of the beneficiaries to acquire skills in respect of activities in which they were to be employed and absorbed. The rural poor will no doubt take some time to get used to the various secondary sector schemes as he has yet to develop the confidence and the skill to successfully engage himself in these occupations. It may be worthwhile for this purpose encouraging labour intensive orientation activities with adequate forward and backward linkages. In some areas the voluntary agencies and the Khadi-Village Industries Board (KVIB) had organised such activities which were reported to have proved to be very popular. The arrangements for supply of raw-materials and marketing through a group endeavour had succeeded as a result of the setting up of artisan complexes with the help of funds available under NREP. The quality of products was ensured due to the availability of modern equipment and technical services. The individual risk had been minimised and at the same time regular income was assured to the beneficiaries in terms of wages. This arrangement was also expected to give the artisan an opportunity to upgrade his skill while on the job and enable him to take up in course of time some of the schemes independently.

4.32. The functionaries had generally complained that the cost of various benefit schemes, their economics and the loans and subsidies available under the rules were unrealistic considering the rise in prices. For example, the unit cost fixed for the camel/bullock cart was reported to be inadequate to purchase a standard size cart. The beneficiaries in such cases were forced to borrow an additional amount from the money lenders/friends to cover the cost of the cart. Non-availability of good quality carts was another problem posed by the beneficiaries. Similar problems were observed in case of the purchase of healthy and better variety of the animals/sheep/pigs. Although the NABARD had gone into the question of revision of cost recently its recommendations were yet to percolate to the officials at the field level.

4.33 There was an urgent need for a proper follow-up, including the physical verification of assets in respect of the beneficiaries who had earlier received assistance. Although the guidelines specifically mentioned that an additional dose of assistance should be available to the beneficiaries till they were able to cross the poverty line, yet the officials in their keenness to achieve the target of additional 600 beneficiaries per block had tended to neglect the earlier beneficiaries. Many of the officials felt that the first commitment of an ensuing Annual Plan should be towards providing an additional economic unit to all deserving beneficiaries rather than picking up fresh beneficiaries only to meet the target.

Size of Investment and Role of Financial Agencies

4.34 The Ministry of Rural Development had recommended a ceiling of Rs. 3000 by way of subsidy and a matching loan from the banks to a typical beneficiary. The pattern of subsidy varied according

to the type of scheme and the category of beneficiaries as indicated below:

Pattern of Assistance

- (i) Individual Beneficiary Schemes
- | | |
|---|-----------------|
| (a) Small Farmer | 25 per cent |
| (b) Marginal farmer, Agricultural labourer and non-agricultural labourer. | } 33.3 per cent |
| (c) Rural Artisan | |
| (d) Scheduled Tribes | 50 per cent |
- (ii) Community Minor-Irrigation Works. 50 per cent of the cost apportionable to small farmer/marginal farmer
- (iii) Follow-up assistance for setting up of units under rural industries programme. 33.3 per cent of the capital cost subject to a ceiling of Rs. 3000.

4.35 The maximum amount of subsidy available to an individual non-tribal beneficiary was Rs. 4,000 in DPAP area and Rs. 3,000 in rest of the areas. For a tribal beneficiary, the ceiling was Rs. 5,000. According to the guidelines the subsidy was not to be passed on to the beneficiary in cash. It was to be paid by DRDA on behalf of the beneficiary to the financing agency. The ceiling of subsidy were to be strictly in accordance with the pattern of assistance indicated above. Subsidy was also available for working capital loans to rural artisans and craftsmen engaged in trades like carpentry, black-smithy, shoe-making, etc. provided the total amount required for purposes of the working capital did not exceed Rs. 1,000. It was recommended that some tie-up arrangements for marketing and recovery of instalments out of the sale proceeds could be considered while processing the applications for working capital.

4.36 The financial institutions were required to sanction the loan to the beneficiaries for the net amount only i.e. for the amount representing the total capital cost minus the subsidy. A bond/promote covering the net loan portion only could be taken by the bank to ensure prompt recovery of loan from the borrower in case of the misutilisation of the assistance. A similar bond was to be executed between the DRDA and the beneficiary for the subsidy portion. The subsidy and the loan amounts were to be released simultaneously to facilitate immediate adjustment of the amount of the subsidy against the total capital cost. In order to encourage cooperative institutions to lend to the target group, risk fund was provided at the rate of 6 per cent for short and medium term loans and 2 per cent for long-term loans. The banks were required to furnish a monthly report on the adjustment of the subsidy deposited by the DRDAs. The instalments for loan repayment were to be easy and evenly spread out. The Banks were also directed that no security cover from the beneficiaries should be insisted upon for loans upto an amount of Rs. 5,000.

4.37 The Reserve Bank of India had issued guidelines in December, 1981 to all the scheduled commercial banks that the lead banks should ensure allocation for all the villages and families identified

under the IRDP in 1981-82 to specific branches of the participating banks. The Bank Managers were made responsible for the processing of loan applications within a period of 15 days with due regard to the viability of schemes in the context of complementary infrastructure already available or its likely development in the near future in the block/district concerned. The units of assets to be supplied under the scheme to each beneficiary and the cost of the units had to be in accordance with the guidelines laid down earlier by ARDC and now NABARD.

4.38 The grounds on which the Banks were permitted to reject the loan applications were (i) lack of essential details in respect of land holding, other assets owned, borrowings, occupation, etc.; (ii) default in respect of some loan taken from a Commercial/Cooperative/Regional Rural Bank; (iii) ineligibility in respect of income criteria laid down; (iv) lack of training/experience in the activity proposed; and (v) non-viability of the scheme etc. However, it was necessary for the financing agency to assign the reasons for the rejection of applications to the sponsoring authorities for their information and record. The Bank Managers were also required to furnish to the BDOs, a monthly statement regarding the disposal of individual applications within 15 days from the end of the month to which the statement related.

4.39 The information collected for the present evaluation study shows that the total bank loans advanced to the beneficiaries during the three year period 1980-81 to 1982-83 in the selected districts were of the order of Rs. 12,520.61 lakhs. The total subsidy provided to the beneficiaries during this period amounted to Rs. 5,603.83 lakhs. The per beneficiary amount of subsidy and credit thus came to Rs. 704 and Rs. 1,572 respectively. The per beneficiary investment (loan + subsidy) was Rs. 2,276 and the subsidy—credit ratio was 1 : 2.2 Table 4.4 gives the details by area categories.

TABLE 4.4: Per Capita Subsidy, Credit, Investment and Subsidy Credit Ratio in the Selected Districts during 1980-81 to 1982-83

Area Category	Per Capita Subsidy (Rs)	Per Capita Credit (Rs)	Per Capita Investment (Rs)	Subsidy Credit Ratio
1	2	3	4	5
(a) Tribal areas	744	1,655	2,399	1:2.2
(b) Hill areas	569	986	1,555	1:1.7
(c) Agriculturally Developed areas.	802	1,628	2,430	1:2.0
(d) Agriculturally Less Developed areas.	633	1,533	2,166	1:2.4
(e) Desert areas	1,045	2,915	3,960	1:2.8
(f) Areas with Good Administrative Infrastructure.	761	1,701	2,462	1:2.2
(g) Areas with Poor Administrative Infrastructure.	976	2,118	3,094	1:2.2
TOTAL	704	1,572	2,276	1:2.2

4.40 The per capita investment (average for three years), it will be seen, was the lowest in the Hill areas (Rs. 1,555) and highest in the Desert areas (Rs. 3,960). In case of Agriculturally Less Developed areas and Tribal areas it was Rs. 2,166 and Rs. 2,399 respectively. It will be apparent that the IRDP target group particularly in Hill areas, Agriculturally Less Developed areas and Tribal areas needed a higher rate of investment than had been provided to them so as to enable them to earn sufficient incremental income to cross over the poverty line. Considering that in most cases beneficiaries had been given assistance for acquiring assets only as a one time activity, a second dose of assistance should have been provided to such beneficiaries within the prescribed ceiling. This would have augmented the capa-

city of concerned beneficiaries to generate a larger income. It is suggested that the implementing authorities should intensify their efforts to raise the per capita investment in case of the IRDA beneficiaries particularly belonging to the areas mentioned above to enable them to rise above the poverty line.

4.41 Information was also collected in respect of the role of various financial agencies viz. Cooperative Banks, Commercial Banks and Regional Rural Banks in regard to the credit support provided to the IRDP beneficiaries in the selected districts. The table 4.5 shows the amount of loans advanced by different financing agencies during the period 1980-81 to 1982-83 to IRDP beneficiaries in the selected districts falling in different area categories.

TABLE 4.5: Loans advanced to IRDP Beneficiaries in the Selected Districts Agency-wise during 1980-81 to 1982-83 by Area Categories

Area Category	Amount of loan (in Rs. lakhs) advanced by			
	Cooperative Banks.	Commercial Banks.	Regional Rural Banks.	Total
1	2	3	4	5
(a) Tribal areas	250.13 (22.27)	872.92 (17.73)	..	1,123.05
(b) Hill areas	645.87 (36.61)	1,000.12 (56.68)	118.44 (6.71)	1,764.43
(c) Agriculturally Developed areas	387.54 (19.47)	1,603.18 (80.53)	N.A.	2,242.12
(d) Agriculturally Less Developed areas	674.39 (30.93)	1,081.12 (49.58)	425.03 (19.49)	2,180.54
(e) Desert areas	380.86 (61.17)	234.15 (37.61)	7.58 (1.22)	622.59
(f) Areas with Good Administrative Infrastructure	511.36 (18.43)	2,121.20 (76.47)	141.32 (5.10)	2,773.88
(g) Areas with Poor Administrative Infrastructure	465.01 (25.63)	1,348.98 (74.37)	..	1,813.99
TOTAL	3,315.16 (27.02)	8,261.67 (67.34)	692.37 (5.64)	12,520.61

N.B.:— Figures in brackets are percentages.

(—) Indicates Nil.

N.A.—Not available.

4.42 It will be observed that the share of Regional Rural Banks in the total loans sanctioned to the IRDP beneficiaries in the selected districts was less than 6 per cent and the Cooperative Banks provided another 27 per cent of the loan financed. The bulk of the financing was done by the Commercial Banks which accounted for 67 per cent of the total loans granted to the beneficiaries. It was reported that the terms and conditions of loans from the Cooperatives particularly those relating to the rate of interest (13 to 14 per cent) and the admissibility of maximum loan amount (20 times to the value of shares held) were disadvantageous to the borrowers as compared to Commercial Banks Loans. The Commercial Banks charged interest at the rate of 10 per cent per annum and at 4 per cent in case of beneficiaries having income below Rs. 2000 under the Differential Rate of Interest (DRI) scheme. For loans upto

Rs. 5000 the security was also not to be demanded by the Commercial Banks from the beneficiaries. In part the comparatively limited role of the Cooperative Banks was also due to fact that in certain areas the Cooperative Societies were lying defunct.

4.43 The Cooperative Banks, however, accounted for 61 per cent of the total loans granted in the Desert areas followed by about 37 per cent in Hill areas and 31 per cent in the Agriculturally Less Developed areas. Their involvement in the Agriculturally Developed areas and Areas with Good Administrative Infrastructure was only to the extent of about 19 per cent and 18 per cent respectively. In Tribal areas and Areas with Poor Administrative Infrastructure the Regional Rural Banks played no role. However, their share was about 19 per cent in Agriculturally Less Developed areas.

4.44 It was reported that in some areas subsidy amount was not adjusted immediately after providing assets to the beneficiaries with the result that the beneficiary had to pay interest even on the subsidy portion of the cost of the assets. In one of the tribal districts of Madhya Pradesh, the adjustment of subsidy had taken almost a year. There were also reports of some cases of misappropriation of the subsidy amount with the connivance of the bank and block officials. The Government may explore the possibility of introducing suitable checks and procedures to prevent such malpractices. It was reported that a few bank branches were insisting on security from the beneficiaries even in case of loans upto Rs. 1000. In some cases in Maharashtra the banks were reported to be charging fee for inspection etc. at the rate of Rs. 80 per loanee. It was also observed that the recovery schedule was arbitrarily decided by banks. In certain cases the beneficiaries were asked to return the loans in a year or two even though this was contrary to the instructions of the NABARD. The tight recovery schedules had the effect of not leaving enough surplus income with the beneficiaries for meeting their day to day needs and in fact, acted as a disincentive in some cases. Incidentally it was noticed that the beneficiaries were generally not aware of the details of the loan taken, subsidy received, interest charge, repayment period etc. They did not possess even the bank pass books as these were being kept with the respective banks in many cases.

4.45 The position as regards the loans sanctioned by Commercial Banks varied from area to area. The Project Officer of DRDAs in a number of cases had reported that the loan applications were rejected by banks on flimsy grounds. In a few cases the banks had refused to assign any reason for the rejection of applications. The rejection rate in the selected district of Sangrur (Punjab) was reported to be as high as 70 per cent. In some of the selected districts in Tribal areas, Hill areas, Desert areas and Areas with Poor Administrative Infrastructure the rate of rejection of loan applications had gone upto 50 to 55 per cent. It is, however, interesting to note that in Jodhpur (Rajasthan) and Kheda (Gujarat) the rejection rate was only of the order of 2 to 3 per cent.

4.46 Another disturbing feature was the high percentage of overdues. In many areas it generally varied from 50 to 60 per cent. It was as high as 70 per cent in one of the selected districts of Uttar Pradesh and Punjab which in real terms meant that no instalment of loan had been repaid, besides adjustment of subsidy. The banks were naturally concerned that re-cycling of funds for lending to the IRDP beneficiaries might be seriously affected unless vigorous efforts were made to recover the loans regularly. The recovery of loans should be the common problem of banks and the DRDA. Credit Camps organised jointly by State administration and the Banks had helped in Kanyakumari (Tamil Nadu) speedier recovery of the loans with the result that the recovery rate was reported to be 85 to 90 per cent. The Bank Managers had generally complained that the staffing pattern of branches specially in rural areas was hardly adequate to take care of the massive loan programme which not only included ex-

amination of loan applications and verification of assets but also follow up of the beneficiaries for the recovery of loans. It was reported that only about one-third of the rural branches had technically qualified field officers. Efforts will have to be made to provide adequate staff to the rural branches for an effective follow up of the beneficiaries and to check the high percentage of overdues.

Follow-up Action and Monitoring

4.47 The Ministry of Rural Development had laid great stress on adequate follow-up action and monitoring of the impact of IRD Programme in terms of increase in income of the beneficiaries. For this purpose, an identity-cum-monitoring card, called Vikas Patrika, to be given to each beneficiary, was introduced. Copies of this document were to be supplied to the banks and also maintained at the block and DRDA levels. The Project Officers of the DRDA and BDOs were required to assign definite responsibility for filling up the monitoring card, its updating and inspection. A monitoring schedule was to be drawn up indicating the names of the functionaries responsible for monitoring the implementation of the programme and the days fixed for their visits. This was done to ensure that the beneficiaries had maintained the assets given to them properly and had derived benefits therefrom. It was also to serve as a check that the asset had not been fraudulently disposed off. The follow-up was to be done for a minimum period of two to three years after providing benefits to the beneficiaries. It was envisaged that this procedure would enable the State Governments to indicate the number of families assisted under the programme as also of those who had crossed the poverty line.

4.48 It was observed that many States had not introduced the Vikas Patrika till the time of field visits for this study. Even the verification of assets had not been attempted. However, the States of Gujarat and Rajasthan had taken positive action in this direction. In order to watch the resultant increase in the income of the beneficiaries, a sample survey of 10 beneficiary families in each block was undertaken in Gujarat State in 1982-83 to ascertain the increase in their income. The Government of Rajasthan had developed a system whereby the physical verification of the assets given to the beneficiaries was being done on an annual basis. The entire verification was, by and large, completed by a fixed date. It was also reported that for proper follow-up and after care of IRDP beneficiaries, the village functionaries were asked to adopt one village. They were expected to contact the assisted IRDP families every fortnight and depending upon the actual position to send a green/red card to the BDO and Project Officer, DRDA. In the event of any mis-utilisation of assets, the red card was to be forwarded to the BDO and the Project Officer who in turn were supposed to get in touch immediately with the beneficiary for necessary corrective action. The State Government had also arranged a workshop of all the Project Officers in the beginning of the year where the action calendar for each month was finalised. The Project Officers were required to report by the 10th of the month about the compliance of the action calendar to the

retary, Special Schemes Organisation. The progress was also being reviewed at the levels of Minister in-charge of the Programme and the Chief Minister periodically.

4.49 In Karnataka, generally no specific arrangements had been made to oversee the programme. However, one of the Project Officers of the DRDA had reported that by providing transport facilities to Extension Officers, misutilisation of IRDP assets could be minimised to a considerable extent. In tribal districts of Madhya Pradesh, it was found that the arrangements for verification of assets were not very satisfactory although it was claimed that for 10 per cent of the beneficiaries verification was done by the Project Officers and the Assistant Project Officers regularly in respect of the proper utilisation of the loans and maintenance of benefit assets. However, in the other two selected districts viz., Damoh and Betul in the State, nothing had been done in this direction. In Jammu & Kashmir, Punjab, Himachal Pradesh, Uttar Pradesh, Bihar and Orissa, no suitable arrangements existed for overseeing the utilisation of benefit assets at the district and block levels. In Tamil Nadu, Rural Welfare Officers in one of the selected districts had been instructed to undertake asset verification of all the beneficiaries in their area. However, in actual practice this had not been done. In Haryana, there was no arrangement for verification of assets as no staff was sanctioned for this purpose at the block level. In Andhra Pradesh, the arrangements for verification of assets were unsatisfactory even though there were instructions from the State Government to the Project Directors and APOs, to oversee the utilisation of assets. In Thane district of Maharashtra, the officers of the DRDA had contacted the beneficiaries and verified the proper utilisation of the assets, whereas in the Osmanabad district, no such verification had been done. In Kerala, the verification of assets had been taken up by BDOs with the help of Village Extension Officers and in some cases by Banks. It is suggested that other States may consider adopting the pattern followed by the States of Gujarat and Rajasthan in regard to the verification of assets and also studying the impact of the Programme in terms of resultant increases in the income of the beneficiaries.

4.50 The Ministry of Rural Development had suggested to the State Governments to strengthen the monitoring arrangements at the district and block levels. The creation of a monitoring cell at the State level was also stressed for which the cost was to be shared by the Ministry of Rural Development. The monitoring cell at the State level was supposed to concentrate its attention on certain key indicators, like the speed, effectiveness and productivity of the investment activities undertaken through IRDP. The DRDAs were required to watch the performance of the blocks and other agencies and point out slip-pages which might have occurred during implementation of the programme. It was also suggested that the impact study of the IRD Programme on the beneficiaries should be concurrently undertaken so as to highlight the incremental income accruing to the beneficiary, the size of the loan and subsidy provided and the factors responsible for the success or failure of the investments made. The proposals for entrust-

ing the evaluation studies to selected institutions was to be got approved by the State Level Coordination Committee. An expenditure not exceeding Rs. 20,000 for each study could be incurred. Such studies were intended to critically evaluate aspects like the identification of beneficiaries, formulation of schemes and implementation of the programme as also the impact in terms of increase in incomes etc.

4.51 It was observed that the posts of APO (Monitoring) at the DRDA level and the Progress Assistants at the block level had not been filled up in many of the States. Even the monitoring cells at the State level in certain States were not functioning satisfactorily. It was reported that the monitoring cells in certain States were not able to furnish information for all districts on a month to month basis. The information as prescribed by the Ministry of Rural Development relating to certain key indicators for all the districts in the States was not available at one time. In view of this position the monitoring arrangements at the State, district and block levels needed to be suitably strengthened and streamlined.

4.52 It was observed that based on information supplied by State Governments, monthly Progress Reports on IRDP, were being prepared by the Ministry of Rural Development. Besides, based on the data directly furnished by the States, the monitoring of the physical progress of IRDP in terms of the number of families assisted was also being done on a monthly basis by the 20-Point Programme Cell of the Planning Commission. The Ministry of Rural Development also received quarterly progress reports from the State Governments and the consolidated quarterly reports were being issued by the 20-Point Programme Cell since 1982-83. These progress reports no doubt provide a fairly good overview of the progress of the programme. However, their utility would be enhanced if an annual review also gives adequate coverage on such aspects as the utilisation of subsidy amounts, mobilisation of credit, etc.

Training of Rural Youth for Self-employment (TRYSEM)

4.53 The national scheme of Training of Rural Youth for Self-employment (TRYSEM) was initiated in August, 1979 as an important component of IRDP. Its objective was to select every year 40 youths, both men and women, in each of the blocks and to train them in terms of both skills and entrepreneurship to enable them to take up self-employment vocations. Its scope was later widened to include training for wage employment as well. The youths between the ages of 18 to 35 years could be drawn from any of the three sectors primary, secondary and tertiary.

4.54 While training was an important input under the TRYSEM, the programme envisaged, in addition, provision of a complete package of service for self-employment on a full-time basis. Some of the schemes under self-employment were bee-keeping, plying of cycle rickshaws, repairing and maintenance of agricultural machinery, construction of bio-gas plants,

basket weaving, bakery etc. All eligible families of small and marginal farmers, landless agricultural labourers and rural artisans, would be covered under the programme. The main objective was to select such promising young men and women who had aptitude and inclination to take up self-employment activities and were also prepared to take risks. The number of 40 persons per block was not to be followed rigidly in each case and could vary from block to block. It was envisaged that atleast one-third of the trainees would be women.

4.55 Financial assistance permissible under the scheme was of two types viz. (a) recurring and (b) non-recurring. Recurring assistance was to be provided from IRDP funds and shared equally by the Centre and the States. This assistance related to (i) stipends to trainees; (ii) training expenses to be paid to training institutions/master trainers; (iii) supply of raw material to the institution/master trainer; (iv) tool-kit to trainees; and (v) reward to master trainers. For non-recurring assistance, the Ministry of Rural Development set apart, outside the umbrella of IRDP, an amount of Rs. 5 crores in the Sixth Five Year Plan under the TRYSEM programme for strengthening of the training infrastructure viz. construction of dormitories, class-room and workshops, purchase of equipment and aids. For Agricultural Universities, Central Institutions etc., provision was made for Central assistance on a 100 per cent basis. In case of other institutions, the assistance was to be shared equally between the Centre and the States.

4.56 For selecting the youths the Ministry of Rural Development had prescribed certain procedure. The BDOs were required to procure lists of eligible, willing and suitable men and women from VLWs, revenue officials, extension officers, panchayat leaders, community leaders, Yuvak and Mahila Mandals, Voluntary agencies, officials and non-officials working in the fields of agriculture and allied activities, khadi and village industries, handlooms, handicrafts, coir, sericulture, etc. All primary, middle and high schools, technical schools, ITIs, polytechnics, production-cum-training centres, cooperatives, etc. were to be intimated about the selection to be made so as to enable them to suggest suitable candidates. From the lists thus prepared youths from families below the poverty line were to be selected on the basis of certain criteria, viz., (i) they should belong to the poorest families; (ii) one third of the candidates should be women; (iii) priority was to be given to SC/ST candidates; (iv) persons having completed 9 months course under the National Adult Education Programme; and (v) youth belonging to families with traditional skills in the line activity chosen for self-employment or who had acquired technical, management or entrepreneurial skills through formal or informal courses run by various institutions.

4.57 A block level committee for the final selection of the youths under TRYSEM was to be constituted. The members of the committee were to include BDOs, Chairman of Block Panchayat Samiti, a representative of the most reputed voluntary agency in the block, Principal of the nearest ITI, represen-

tative from the Khadi & Village Industries Board and the branch managers of the banks concerned with the area of the block from which the candidates were to be selected. Some aptitude tests were also recommended. The committee was expected to give due consideration to the location of villages to which the youths belong, nearness of roads, the need to reach out to the backward areas or members of the backward classes, etc.

4.58 A list of projects with brief profiles was also to be prepared at the district level and tested in the field by the block level officers. In respect of activities pertaining to agriculture, agro-climatic conditions, irrigation potential, targets for cropped area, high yielding varieties, application of fertilizers, etc. were to be the material factors to be taken into account. Based on these aspects, self-employment ventures, such as production of seeds, seedlings, fish seeds, poultry, piggery, sericulture, apiculture, etc. could be taken up. As regards industries, the main stress was to be laid on the processing of surpluses available from agriculture, horticulture, animal husbandry, forestry and the utilisation of local skills, and crafts. Marketing was another important factor to be considered in the entire exercise of planning of the projects in the secondary sector. As regards the tertiary sector activities a quick survey of the facilities already available along with their locations, population expected to be covered by servicing units was suggested. A district could also have a plan for establishing tailoring shops, hair cutting saloons, bakeries, repair workshops, etc.

4.59 As regards the mode of imparting training under TRYSEM it was recommended that it should be non-institutional in character viz., craftsmen, skilled artisans, progressive farmers industrial and servicing units, commercial and business establishments. The selection of master craftsmen was to be confined to those who had spent sometime in their trade, occupation or vocation and had been successful in the endeavour. The trainers were expected to have both the willingness and aptitude for imparting training. The selection of trainers was to be made initially by the development and extension functionaries. BDOs were supposed to ensure that normally not more than three trainees were deputed to a master trainer as the latter being a professional in his own field was also supposed to continue his normal vocation.

4.60 During the training period there was provision for a stipend of Rs. 75 per month to the youth if the training was conducted in the village where he resided. The stipend varied from Rs. 150 to Rs. 200 per month if the youth was to be trained at some other place (whether free accommodation was provided or not). An amount of Rs. 50 per month per trainee or some suitable incentive was to be provided to master trainer or the training institution. A sum of Rs. 25 per trainee per month for raw materials, subject to a maximum of Rs. 200 per trainee was admissible to the institution/master trainer. There was also a provision for a tool kit costing not more than Rs. 500 per trainee to be given free to the trainees. Normally, the training courses were not to exceed a period of six months.

4.61 The trainees were to be helped in preparing project reports and in securing loans and subsidies for establishing their units. Subsidies were to be made available according to the general IRDP pattern. The total subsidy which could be given to an individual for the setting up of his/her units was not to exceed Rs. 5000 in case of tribals, Rs. 4000 for trainees in DPAP areas and Rs. 3000 in case of others. The amounts given by way of stipends during training and expenses on raw materials were not to be counted towards the subsidy whereas expenditure on tool kits was to be taken into account.

4.62 The association of the banks with the programme was envisaged to be close and intimate. Banks were to be associated with the selection of the youths, their training process, preparation of their project reports, filling up the application forms for loans besides being members of the coordination committees at state, district and block levels. The Regional Rural Banks and cooperative institutions were also expected to extend credit to TRYSEM beneficiaries. The monitoring of the progress of the project of each TRYSEM youth was to be done through IRD Vikas Patrika which was to indicate the details of assistance rendered to the youth from time to time so as to enable the BDOs, VLWs and the banks to watch the progress from stage to stage and till the time that beneficiary successfully established his self-employment ventures. Follow-up was generally to be done for a period of two years after completion of training by which time it was expected that the beneficiary household would be able to cross the poverty line.

4.63 The information gathered in the course of the present evaluation study shows that the progress

in the implementation of the TRYSEM programme was generally uneven. In Tribal areas of Madhya Pradesh, the selection of the youth was done by the VLWs and it was not on the lines prescribed. Banks were also not involved either in the selection of the beneficiary or in the preparation of the project profile. In Orissa, no proper techno-economic survey of the area for adequately planning the programme had been done. In the Hill areas, in none of the selected districts of the three selected States, viz. Jammu & Kashmir, West Bengal and Tamil Nadu, the banks were involved in the identification of the trainees and formulation of the schemes for them. The involvement of the banks was more noticeable in the selected districts of Rajasthan, Gujarat and Karnataka.

4.64 In many areas, the State Governments had not availed of the services of the established firms for providing training under TRYSEM. Only polytechnics and institutions run by the Government undertakings were utilised for the purpose. In Haryana, there was regular monitoring of all the trained youths. Assistance was provided in the preparation of papers for loan and other necessary guidance. In Andhra Pradesh, local polytechnics, ITIs, Khadi & Village Industries Board and other voluntary organisations were utilised for providing training to the beneficiaries. In Rajasthan, besides the government agencies, various other voluntary organisations, research institutions, adult education associations, Nehru Yuvak Kendras were closely associated with the training programme. A large number of industrial units had also been recognised as training institutions. The training was arranged through local master craftsmen. The table 4.6 gives the number of 'Youths' trained under TRYSEM during the period of 1980-81 to 1982-83 in different area categories.

TABLE 4.6: Number of Youths trained under TRYSEM during the period 1980-81 to 1982-83 in different Area Categories

Area Category	Total	Youth trained under TRYSEM		
		Scheduled Castes	Scheduled Tribes	Women
1	2	3	4	5
(a) Tribal areas	7,917	1,603 (20.25)	3,995 (50.46)	163 (2.06)
(b) Hill areas	15,340	2,620 (17.08)	31 (0.20)	3,900 (21.42)
(c) Agriculturally Developed areas	9,853	3,044 (30.89)	165 (1.67)	4,508 (45.75)
(d) Agriculturally Less Developed areas	6,410	1,342 (20.94)	374 (5.83)	728 (11.36)
(e) Desert areas	2,151*	622 (28.92)	4 (0.19)	335 (15.57)
(f) Areas with Good Administrative Infrastructure	9,862	1,180 (11.97)	44 (0.45)	2,562 (25.98)
(g) Areas with Poor Administrative Infrastructure	4,526	1,464 (32.35)	921 (20.35)	1,258 (27.79)
TOTAL	56,059	11,875 (21.18)	5,534 (9.87)	13,454 (24.00)

N.B.:—Figures in brackets are percentages.

*Information was available only for one out of the two selected districts.

4.65 It is revealed from the above table that in all 56,059 youths had been trained under TRYSEM during the period 1980-81 to 1982-83 in the selected districts. Of these nearly 31 per cent belonged to Scheduled Castes and Scheduled Tribes. The number of women trainees was only 24 per cent although the Ministry of Rural Development had suggested that at least one-third of the trainees should be women.

4.66 Some of the important deficiencies observed by the Evaluation Field Teams in regard to the implementation of the TRYSEM Programme in most of the areas were (i) improper selection of trainees as base line surveys not conducted; (ii) undue concentration of a few vocations while selecting the trainees; (iii) lack of aptitude on the part of trainees; (iv) minimum involvement of District Industries Centres; (v) poor infrastructure support to enable the trainees to follow the pursuits in which they had attained skills under the programme; (vi) lack of coordination amongst the D.I.C. Banks and training institutions; and (vii) lack of follow-up of the trained youth. However, in Gujarat there were adequate

arrangements for the follow-up of TRYSEM trainees. As a result the proportion of self-employed trainees had gone up from 39 per cent in 1981-82 to 91 per cent in 1982-83. In Maharashtra cases were prepared for establishment of production and service units and forwarded to the Banks for necessary financial assistance. The response of the banks was however not very encouraging.

4.67 It is suggested that the Ministry of Rural Development may consider undertaking an in-depth review of the existing training arrangements and the syllabus as prescribed by the various training institutions. It may also examine the feasibility of establishing training-cum-demonstration-cum production Centre in each cluster of villages with the assistance of KVIB and other related institutions which may provide not only equipment, raw materials etc. but also on the job training to the Youth till they develop sufficient confidence to launch their own venture. Thus their capacity for entrepreneurship would be considerably enhanced.

ANNEXURE I

Number of Families to be Assisted and Actually Assisted in the Selected Districts during the period 1980-81 and 1982-83

Area Category		State	District	Number of families to be assisted	Number of families actually assisted	No. of families belonging to		No. of Women beneficiaries.		
						Scheduled Castes	Scheduled Tribes			
1		2	3	4	5	6	7	8		
(a)	Tribal areas	Madhya Pradesh	1. Jhabua	21,600	12,704 (58.81)	2,075 (16.33)	8,251 (64.95)	324 (2.55)		
			2. Bastar	40,800	20,512 (50.27)	3,032 (14.78)	11,592 (56.51)	N.A.		
		Orissa	1. Koraput	14,400	16,506 (114.63)	3,022 (18.31)	9,761 (59.14)	309 (1.87)		
			2. Sundergarh	22,800	18,120 (79.47)	2,646 (14.60)	11,085 (61.81)	Nil		
(b)	Hill areas	Jammu & Kashmir	1. Jammu	10,800	9,795 (90.69)	1,997 (20.39)	N.R.	36 (0.37)		
			2. Anantnag.	15,000	6,135 (40.90)	Nil	N.R.	214 (3.49)		
		West Bengal	1. Darjeeling	18,000	11,851 (65.84)	1,521 (12.83)	1,914 (16.15)	2,950 (24.89)		
			Tamil Nadu	1. Kanyakumari	16,200	22,779 (140.61)	2,643 (11.60)	89 (0.39)	Nil	
		2. Madurai		61,200	1,28,084 (209.29)	15,154 (11.83)	Nil	12,809 (10.00)		
		(c)	Agriculturally Developed areas	Haryana	1. Karnal	15,000	19,975 (133.17)	4,450 (22.28)	Nil	734 (367)
					2. Jind	12,600	13,171 (104.53)	3,511 (26.66)	Nil	Nil
				Andhra Pradesh	1. Guntur	37,800	44,819 (118.57)	17,208 (38.39)	53,380 (12.00)	Nil
2. Vizianagaram	16,800				17,138 (102.01)	7,643 (44.60)	1,427 (8.33)	918 (5.36)		
(d)	Agriculturally Less Developed areas	Punjab	1. Ferozepur	16,200	20,541 (120.80)	7,623 (37.11)	Nil	N.A.		
			2. Sangrur	18,000	22,084 (122.69)	7,990 (36.18)	Nil	785 (3.55)		
		Uttar Pradesh	1. Sultanpur	32,400	59,735 (184.37)	19,058 (31.90)	Nil	N.A.		
			2. Mirzapur	36,000	52,783 (146.62)	16,768 (31.77)	Nil	N.A.		
(e)	Desert areas	Maharashtra	1. Osmanabad	10,800	9,817 (90.90)	1,903 (19.39)	503 (5.12)	172 (1.75)		
			2. Thane	23,400	19,868 (84.91)	2,801 (14.10)	7,962 (40.07)	1,129 (5.68)		
		Rajasthan	1. Bikaner	7,200	8,392 (116.56)	2,524 (30.08)	Nil	1,279 (15.24)		
			2. Jodhpur	16,200	12,968 (80.05)	2,917 (22.49)	387 (2.98)	N.A.		
(f)	Areas with Good Administrative Infrastructure.	Gujarat	1. Kheda	18,000	35,365 (196.47)	3,655 (10.34)	134 (0.37)	1,403 (3.98)		
			2. Rajkot	22,800	16,176 (70.95)	1,275 (7.88)	Nil	499 (3.08)		
		Kerala	1. Cannanore	21,000	33,207 (158.13)	7,371 (22.20)	1,097 (3.30)	5,707 (17.19)		
			2. Quilon	30,600	32,699 (106.86)	6,779 (20.73)	Nil	4,571 (13.98)		
		Karnataka	1. Mysore	19,800	23,301 (117.68)	4,402 (18.03)	629 (2.70)	N.A.		
			2. Uttar Pradesh	19,800	22,358 (112.91)	1,612 (7.12)	45 (0.20)	505 (2.26)		
		(g)	Areas with Poor Administrative Infrastructure.	Bihar	1. Samastipur	25,200	29,135 (115.62)	6,856 (23.53)	Nil	N.A.
					2. Palamau	30,000	24,165 (80.55)	9,796 (40.54)	7,449 (30.83)	220 (0.91)
Himachal Pradesh	1. Una			7,200	5,633 (78.24)	3,253 (57.75)	Nil	N.A.		
	2. Kulu			9,000	4,892 (54.36)	3,066 (62.67)	121 (2.47)	N.A.		
Madhya Pradesh	1. Damoh			11,400	10,634 (93.28)	3,462 (32.56)	1,349 (12.69)	N.A.		
	2. Betul			18,000	11,194 (62.19)	1,536 (13.72)	3,780 (33.77)	1,289 (11.52)		
TOTAL				6,96,000	7,96,536 (114.42)	1,79,349 (22.58)	72,955 (9.16)	35,853 (4.50)		

Note: Figures in brackets are percentages.

ANNEXURE II

Number of Families Benefited Sector-wise in the selected Districts during 1980-81 to 1982-83

Area Category	State	District	Number of families assisted under			
			Primary Sector	Secondary Sector	Tertiary Sector	Total
1	2	3	4	5	6	7
(a) Tribal areas	Madhya Pradesh	1. Jhabua	8,319 (65.48)	4,385 (34.52)	Nil	12,704
		2. Bastar	13,224 (64.47)	3,719 (18.13)	3,569 (17.40)	20,512
	Orissa	1. Koraput	10,750 (65.13)	2,141 (12.97)	3,615 (21.90)	16,506
		2. Sundergarh	13,260 (73.18)	653 (3.60)	4,207 (23.22)	18,120
	Jammu & Kashmir	1. Jammu	7,427 (75.82)	Nil	2,368 (24.18)	9,795
(b) Hill areas		2. Anantnag	5,471 (89.18)	664 (10.82)	Nil	6,135
	West Bengal	1. Darjeeling	10,887 (91.87)	583 (4.92)	381 (3.21)	11,851
	Tamil Nadu	1. Kanya Kumari	20,595 (90.41)	531 (2.33)	1,653 (7.26)	22,779
		2. Madurai	1,22,463 (95.61)	4,817 (6.76)	804 (0.33)	1,28,084
	Haryana	1. Karnal	17,506 (87.64)	24 (0.12)	2,445 (12.24)	19,975
		2. Jind	10,622 (80.65)	329 (2.50)	2,220 (16.85)	13,171
	Andhra Pradesh	1. Guntur	38,282 (85.42)	1,973 (4.40)	4,564 (10.18)	44,819
(c) Agriculturally Developed areas		2. Vizianagaram	12,406 (72.39)	Nil	4,732 (27.61)	17,138
	Punjab	1. Ferozepur	14,832 (72.21)	493 (2.42)	5,211 (25.37)	20,541
		2. Sangrur	17,663 (79.98)	735 (3.33)	3,686 (16.69)	22,084
	Uttar Pradesh	1. Sultanpur	38,491 (64.44)	14,690 (24.59)	6,554 (10.97)	59,735
		2. Mirzapur	47,034 (89.11)	5,749 (10.89)	N.A.	52,783
	Maharashtra	1. Osmanabad	7,835 (79.81)	472 (4.81)	1,510 (15.38)	9,817
		2. Thane	15,308 (77.05)	2,197 (11.06)	2,363 (11.89)	19,868
(e) Desert areas	Rajasthan	1. Bikaner	5,107 (60.86)	..	3,285 (39.14)	8,392
		2. Jodhpur	11,642 (89.77)	1,326 (10.23)	..	12,968
(f) Areas with Good Administrative Infrastructure.	Gujarat	1. Kheda	33,096 (93.59)	1,883 (5.32)	386 (1.09)	35,365
		2. Rajkot	11,477 (70.95)	368 (2.27)	4,331 (26.78)	16,176
	Kerala	1. Cannanore	23,745 (71.51)	5,977 (18.00)	3,485 (10.49)	33,207
		2. Quilon	20,162 (61.66)	3,540 (10.83)	8,997 (27.51)	32,699
	Karnataka	1. Mysore	20,676 (88.73)	Nil	2,625 (11.27)	23,301
		2. Uttar Kannada	20,016 (89.53)	2,283 (10.21)	59 (0.26)	22,358
	Bihar	1. Samastipur	21,349 (73.27)	2,266 (7.78)	5,520 (18.95)	29,135
		2. Palamau	22,260 (92.12)	220 (0.91)	1,685 (6.97)	24,165
(g) Areas with Poor Administrative Infrastructure.	Himachal Pradesh	1. Una	4,291 (76.18)	1,117 (19.83)	225 (3.99)	5,633
		2. Kulu	2,711 (55.42)	300 (6.13)	1,881 (38.45)	4,892
	Madhya Pradesh	1. Damoh	5,589 (52.56)	1,087 (10.22)	3,958 (37.22)	10,634
		2. Betul	9,044 (80.79)	485 (4.33)	1,665 (148.8)	11,194

CHAPTER V

SOCIO-ECONOMIC PROFILE AND IDENTIFICATION OF SAMPLE BENEFICIARY HOUSEHOLDS

As part of the present Evaluation Study information was collected from the 1170 available beneficiary households in regard to their socio-economic status, occupations and income levels, etc., the mode and process of their identification and the time-lag involved in their identification and selection for being eligible for grant of the benefits under IRD Programme. This chapter is devoted to an analysis of the information collected on these aspects.

5.2 The beneficiaries were selected from among the target group of families who had received the benefit assets during the year 1981-82. For this purpose, a list of all the target families benefited during 1981-82 in the selected clusters/villages was prepared according to the categories of benefit received by them, viz., (i) primary sector—agriculture and allied activities in-

cluding subsidiary occupations; (ii) secondary sector village and cottage industries; and (iii) tertiary sector—self-employment schemes. The size of the sample households per cluster/village was decided as 20. The selection of the households was to be resorted to in the same proportion from among the above three categories of benefit schemes as prescribed by the Ministry of Rural Development in its guidelines. Thus 12 beneficiary households from the primary and 4 beneficiary households each from the secondary and tertiary sectors were required to be selected. In case, the size of frame of selection fell short of the size of sample, all the households in the selection frame were deemed to have been selected. The table 5.1 gives the actual number of households which finally became available for canvassing as against the number to be selected as the sample from primary, secondary and tertiary sectors.

TABLE 5.1: Number of Sample Households to be selected and Number of Households Finally Available by Area Categories

Area Category	No. of selected districts	Number of Sample Households to be selected				Sample Households finally available for selection			
		Total	Primary sector	Secondary sector	Tertiary sector	Total	Primary sector	Secondary sector	Tertiary sector
1	2	3	4	5	6	7	8	9	10
(a) Tribal areas	4	320	192	64	64	107 (33.44)	79 (41.15)	13 (20.31)	15 (23.44)
(b) Hill areas	5	400	240	80	80	129 (32.25)	98 (40.83)	5 (6.25)	26 (32.50)
(c) Agriculturally Developed areas	6	400	288	96	96	227 (47.29)	187 (64.93)	6 (6.25)	34 (35.42)
(d) Agriculturally Less Developed areas	4	320	192	64	64	103 (32.19)	62 (32.29)	15 (23.44)	26 (40.63)
(e) Desert areas	2	160	96	32	32	46 (28.75)	41 (42.71)	Nil	5 (15.63)
(f) Areas with Good Administrative Infrastructure.	6	480	288	96	96	304 (63.33)	212 (73.61)	33 (34.47)	59 (61.46)
(g) Areas with Poor Administrative Infrastructure.	6	480	288	96	96	254 (52.92)	200 (69.44)	25 (26.04)	29 (30.21)
TOTAL	33	2,640	1,584	528	528	1,170 (44.32)	879 (55.49)	97 (18.37)	194 (36.74)

N.B.—Figures in brackets relate to the sample households finally available as percentage of sample households to be selected in each sector.

5.3 As brought out in table 5.1 as against the envisaged sample of 2640 beneficiary households from 33 selected districts only 1170 households (about 44 per cent of envisaged number) could be selected as the

required number of families benefited during the year were not available. The overall availability of sample was 63 per cent of the envisaged number of beneficiary households in the selected districts of Areas

with Good Administrative Infrastructure, followed by 53 per cent in the selected districts of Area with Poor Administrative Infrastructure. The availability of sample households was 47 per cent of the required number in the districts selected from Agriculturally Developed areas, but in the remaining areas the percentage of actual sample households to the number envisaged was even below 34 per cent.

5.4 The availability of sample households selected from the primary sector was only 55.5 per cent of the envisaged size of the sample compared to only 18.4 per cent in the secondary sector and nearly 37 per cent in the tertiary sector. Area category-wise availability of sample households in primary sector was 74 per cent in Areas with Good Administrative Infrastructure followed by 69 per cent in Areas with Poor Administrative Infrastructure and 65 per cent in case of Agriculturally Developed areas. In other areas the availability of sample beneficiary households was less than 50 per cent of the requirements. In case of beneficiaries of secondary sector, the coverage was limited as is evident from a very low percentage (18 per cent) of the availability of sample households from this sector. In Desert areas there was not a single beneficiary belonging to this sector while in other areas the availability was less than 35 per cent of the sample requirement. The availability of sample beneficiaries in the tertiary sector was about 61 per cent in Areas with Good Administrative Infrastructure followed by 41 per cent in Agriculturally Less Developed areas. In the remaining area categories the availability of sample beneficiary families was 35 per cent or even less compared to the envisaged sample size.

5.5 The district-wise position as to the actual availability of the sample households belonging to the primary, secondary and tertiary sectors as against the envisaged size of sample, viz. 48 beneficiary households from primary sector and 16 households each from the secondary and tertiary sectors per selected district, is brought out in Annexure I. It is observed

therefrom that the expected sample of 80 beneficiary households was not available from any of the selected districts. The largest available size of the sample was 71 in the selected district of Cannanore (Kerala). The availability of sample households was below 50 per cent of the requirement in 18 out of the 33 selected districts. In the remaining 14 districts the availability ranged between 50-75 per cent of the requirement. In 18 out of the 33 selected districts not even one beneficiary in the secondary sector was available. In case of 6 selected districts no households were available from the tertiary sector. This reflects an overdependence of the implementing machinery on primary sector schemes particularly those relating to the milch cattle.

5.6 The position regarding the availability of sample beneficiary households in various areas inter-alia suggests that the cluster approach for implementation of the Programme was not followed in the majority of the selected districts and the coverage of the target group was thinly spread all over the area of the block. It is also indicated that care was not taken to identify and cover families in the primary, secondary and tertiary sectors in the same proportion as envisaged by the Ministry of Rural Development. It was obvious that the agricultural activities alone would not be able to absorb all the surplus rural manpower and hence the effort to develop secondary and tertiary sector schemes/activities would have to be intensified in future. It may also be necessary to ensure that the resources are more concentrated in areas inhabited by the poorest of poor and that the programme should not have a thin spread over wide areas as had been the pattern observed during the course of the study.

Distribution of the sample Beneficiary Households by sex and Age

5.7 Information was collected from the sample households regarding their age and sex. Table 5.2 shows the distribution of heads of the sample beneficiary households by sex and age.

TABLE 5.2: *Distribution of Selected Beneficiary Households by Age and Sex*

Area Category	No. of selected districts	No. of House-holds reporting	Males					Females				
			Upto 20 years	Above 20 and upto 40 yrs.	Above 40 and upto 60 yrs.	Above 60 years	Total	Upto 20 years	Above 20 and upto 40 yrs.	Above 40 and upto 60 yrs.	Above 60 years	Total
1	2	3	4	5	6	7	8	9	10	11	12	13
(a) Tribal areas	.	.	.	.	.	.	.	.	.	.	.	.
	4	107	1 (0.93)	65 (60.75)	36 (33.64)	Nil	102 (93.33)	Nil	5 (4.67)	Nil	Nil	5 (4.67)
(b) Hill areas	.	.	.	.	.	.	.	.	.	.	.	.
	5	129	1 (0.78)	53 (41.09)	49 (37.98)	5 (3.88)	108 (83.73)	3 (2.33)	10 (7.75)	8 (6.20)	Nil	21 (16.28)
(c) Agriculturally Developed areas	.	.	.	.	.	.	.	.	.	.	.	.
	6	227	3 (1.32)	153 (67.40)	51 (22.47)	4 (1.76)	211 (92.95)	Nil	11 (4.85)	3 (1.32)	2 (0.88)	16 (7.05)
(d) Agriculturally Less Developed areas	.	.	.	.	.	.	.	.	.	.	.	.
	4	103	Nil	52 (50.49)	35 (33.98)	8 (7.77)	95 (92.24)	Nil	3 (2.91)	3 (4.85)	Nil	8 (7.76)
(e) Desert areas	.	.	.	.	.	.	.	.	.	.	.	.
	2	46	1 (2.17)	22 (47.83)	17 (36.96)	Nil	40 (86.36)	Nil	6 (13.04)	Nil	Nil	6 (13.04)
(f) Areas with Good Administrative Infra-structure.	6	304	1 (0.33)	134 (44.08)	99 (32.57)	13 (4.28)	247 (81.25)	4 (1.32)	32 (10.53)	17 (5.59)	4 (1.32)	57 (18.75)
(g) Areas with Poor Administrative Infra-structure.	6	254	4 (1.57)	127 (50.00)	93 (36.61)	6 (2.36)	230 (90.55)	Nil	13 (5.12)	10 (3.94)	1 (0.39)	24 (9.45)
TOTAL	33	1,170 (100.00)	11 (0.94)	606 (51.79)	380 (32.48)	36 (3.08)	1,033 (88.29)	7 (0.60)	80 (6.84)	43 (3.68)	7 (0.60)	137 (11.72)

N.B.—Figures in brackets are percentages.

5.8 It is revealed from table 5.2 that out of the total number of sample beneficiary households, only 137 or a little less than 12 per cent were headed by women. The percentage of the women heads of households was 18.75 in Areas with Good Administrative Infrastructure followed by 16.28 in Hill areas and 13.04 in Desert areas. In the selected districts of remaining four area categories the percentage of women heads of beneficiary households was less than 10. The coverage of women beneficiary households thus comes out as rather low in view of Ministry of Rural Development's decision to accord priority to women beneficiaries while selecting target families for providing assistance under IRDP. The percentage of male heads of the sample households, therefore, ranged between 81 to 93 in different area categories.

5.9 Ninetyfive per cent of the heads of the selected households (84.27 per cent males and 10.2 per cent females) were in the age group of 20-60 years and only a very small number (5.21 per cent) of the selected households were below 20 years or over 60 years in age. The district-wise position of the distribution of selected households by sex and age is brought out in Annexure II. This indicates that in case of 11 out of 33 selected districts all the heads of the sample households belonged to the age group 20-60 years.

Social Status

5.10 The social classification of the sample beneficiary households by Scheduled Castes, Scheduled Tribes and others is given in the following table.

TABLE 5.3: *Social Classifications of Sample Beneficiary Households*

Area Category	Number of households reporting	Number of households belonging to		
		Scheduled Castes	Scheduled Tribes	Others
1	2	3	4	5
(a) Tribal areas	107	18 (16.82)	81 (75.70)	8 (7.48)
(b) Hill areas	129	18 (13.95)	2 (1.55)	109 (84.50)
(c) Agriculturally Developed areas	227	121 (53.30)	3 (1.32)	103 (45.38)
(d) Agriculturally Less Developed areas	103	25 (24.27)	5 (4.86)	73 (70.87)
(e) Desert areas	46	19 (41.30)	0 (00.00)	27 (58.70)
(f) Areas with Good Administrative Infrastructure	304	59 (19.41)	2 (0.66)	243 (79.93)
(g) Areas with Poor Administrative Infrastructure	254	83 (32.68)	34 (13.38)	137 (53.94)
TOTAL	1,170	343 (29.32)	127 (10.85)	700 (59.83)

N.B.—Figures in brackets are percentages.

5.11 It will be observed from table 5.3 that the coverage of SC/ST families in aggregate was slightly more than 40 per cent of the total number of sample families as against the recommendation of at least 30 per cent in the Ministry's guidelines. The area-wise figures, however, reveal that in Hill areas, Agriculturally Less Developed Areas and Areas with Good Administrative Infrastructure the coverage of SC/ST families was less than the prescribed minimum. In other areas, however, the coverage ranged from 41 per cent to 55 per cent excepting in Tribal areas where, as was only to be expected, about 93 per cent of the families benefited were from SC/ST group. The districtwise position regarding the social status of the sample beneficiary families is brought out in Annexure III. This shows that in the selected districts of Jhabua and Bastar (Madhya Pradesh) the entire sample belonged to SC/ST group only whereas

in case of Sangrur (Punjab), Sundergarh, and Koraput (Orissa) and Palamau (Bihar) the percentage of SC/ST households in the sample was 93, 85, 84 and 84 respectively. In Anantnag (Jammu & Kashmir) none of the sample households belonged to SC/ST group. Besides Anantnag, in 13 out of the 33 selected districts, the coverage of SC/ST families was below the prescribed minimum limit of 30 per cent. The varying coverage of families from SC/ST group could be attributed to the size of the SC/ST population in the selected districts.

Educational Status

5.12 The information collected from the sample respondents about their educational status is presented in table 5.4.

TABLE 5.4: Educational Status of the Sample Beneficiaries by Area Categories

Area Category	Total No. of selected Households	Number of beneficiaries having education up to				Illiterate
		Primary level	Secondary level	Higher secondary	Higher Education	
1	2	3	4	5	6	7
(a) Tribal areas	107	18 (16.82)	7 (6.54)	1 (0.93)	1 (0.93)	80 (74.77)
(b) Hill areas	129	59 (45.74)	22 (17.05)	7 (5.43)	4 (3.11)	37 (28.68)
(c) Agriculturally Developed areas	227	71 (31.28)	9 (3.96)	4 (1.76)	1 (0.44)	142 (62.56)
(d) Agriculturally Less Developed areas	103	39 (37.86)	18 (17.48)	8 (7.77)	2 (1.94)	36 (34.95)
(e) Desert areas	46	4 (8.70)	0 (0.00)	0 (0.00)	0 (0.00)	42 (91.30)
(f) Areas with Good Administrative Infrastructure	304	136 (44.74)	50 (16.45)	5 (1.64)	4 (1.31)	109 (35.86)
(g) Areas with Poor Administrative Infrastructure	254	102 (40.16)	25 (9.84)	7 (2.76)	1 (0.39)	119 (46.85)
TOTAL	1,170	429 (36.67)	131 (11.20)	32 (2.73)	13 (1.11)	565 (48.29)

N.B.—Figures in brackets are percentages.

5.13 An analysis of the educational status of all the sample beneficiaries shows that 48 per cent were illiterate and another 37 per cent had education upto the primary level. Of the remaining 15 per cent, 11 per cent had studied upto the Secondary level, another 3 per cent upto Higher Secondary level and about one per cent had received education beyond the Higher Secondary level. One beneficiary in Hill Areas had got technical qualifications. The percentage of illiterate beneficiaries was highest in Desert areas (91%), followed by Tribal areas (75%), Agriculturally Developed areas (63%) and Areas with Poor Administrative Infrastructure (47%) the other area categories the educational status of the beneficiaries was much better. The district-wise position in respect of the educational status of the

sample respondents is set forth in Annexure IV. The proportion of literate beneficiaries was more than 75 per cent in 5 selected districts, more than 50 per cent and upto 75 per cent in 11 districts, more than 25 and upto 50 per cent in 11 districts, upto 25 per cent in 4 districts and nil in 2 districts namely Bastar (Madhya Pradesh) and Koraput (Orissa).

Type of Residence

5.14 The type of residential house viz. Katcha, Pucca and semi-Pucca occupied by the beneficiaries was considered to be an important indicator for broadly assessing the general living standard of the concerned families. The Table 5.5 shows the distribution of the sample beneficiaries according to the type of residence in which they were living.

TABLE 5.5: Distribution of Sample Beneficiary Households by Type of Residence

Area Category	Number of Households reporting	Type of Residence of Selected Beneficiaries		
		Katcha	Pucca	Semi-Pucca
1	2	3	4	5
(a) Tribal areas	107	105 (98.13)	0 (0.00)	2 (1.87)
(b) Hill areas	129	62 (48.06)	37 (28.68)	30 (23.26)
(c) Agriculturally Developed areas	227	85 (37.44)	95 (41.85)	47 (20.70)
(d) Agriculturally Less Developed areas	103	68 (66.02)	7 (6.80)	28 (27.18)
(e) Desert areas	46	43 (93.48)	0 (0.00)	3 (6.52)
(f) Areas with Good Administrative Infrastructure	304	154 (50.66)	67 (22.04)	83 (27.30)
(g) Areas with Poor Administrative Infrastructure	254	193 (75.98)	7 (2.76)	54 (21.26)
TOTAL	1,170	710 (60.68)	213 (18.21)	247 (21.11)

N.B.—Figures in brackets are percentages.

5.15 The majority of the beneficiary households were living, by and large, in Katcha or semi-pucca houses. Only some 18 per cent of the households were living in pucca houses and of these a predominant number was in Agriculturally Developed Areas and Areas with Good Administrative Infrastructure. In Tribal areas and Desert areas none of the sample households were living in pucca or semi-pucca houses. Three per cent of the sample beneficiary households from Areas with Poor Administrative Infrastructure and 7 per cent in Agriculturally Less Developed areas lived in pucca houses. The district-wise information is given in Annexure V. In 13 districts out of a total of 33 selected ones, none of the sample

beneficiary families had a pucca house. In another 10 selected districts 90 per cent or more of the beneficiaries were living in the Katcha or semi-pucca houses.

Economic States

5.16 Information in regard to the economic status of the selected beneficiary households was collected on two main aspects (i) the principal occupation and (ii) annual income. The consolidated position as regards occupational status of the sample beneficiary households is set out in table 5.6 by different area categories.

TABLE 5.6: *Distribution of Sample Beneficiary Households by their Principal Occupation*

Area Category	No of Households reporting	Number of beneficiaries with their Principal Occupation as									
		Cultivation	Labour	Dairy Farming	Piggery/Goat/Sheep rearing	Fishery	Artisan	Services	Petty shop keeping	Manufacturing other than H.H. Industries	Other Occupations
1	2	3	4	5	6	7	8	9	10	11	12
(a) Tribal areas	107	53 (49.53)	27 (25.23)	..	..	..	6 (5.61)	10 (9.35)	2 (1.87)	..	9 (8.41)
(b) Hill areas	129	40 (31.01)	35 (27.13)	8 (6.20)	..	3 (2.33)	10 (7.75)	23 (17.83)	4 (3.10)	..	6 (4.65)
(c) Agriculturally Developed areas	227	57 (25.11)	109 (48.02)	2 (0.88)	12 (5.29)	..	11 (4.85)	21 (9.25)	5 (2.20)	..	10 (4.41)
(d) Agriculturally Less Developed areas	103	49 (47.57)	9 (8.74)	3 (2.91)	2 (1.94)	..	12 (11.65)	12 (11.65)	3 (2.91)	..	13 (12.62)
(e) Desert areas	46	25 (54.35)	11 (23.91)	..	1 (2.17)	..	5 (10.87)	4 (8.70)	..	..	..
(f) Areas with Good Administrative Infrastructure	304	79 (25.99)	79 (25.99)	17 (5.59)	..	24 (7.89)	29 (9.54)	30 (9.87)	21 (6.91)	10 (3.29)	15 (4.93)
(g) Areas with Poor Administrative Infrastructure	254	164 (64.57)	35 (13.78)	3 (1.18)	1 (0.39)	..	21 (8.27)	23 (9.06)	1 (0.39)	..	6 (2.36)
TOTAL	1,170	467 (39.91)	305 (26.07)	33 (2.82)	16 (1.37)	27 (2.31)	94 (8.03)	123 (10.51)	36 (3.08)	10 (0.85)	59 (5.04)

N.B.: Figures in brackets are percentages.

5.17 Nearly 40 per cent of the sample beneficiary households benefited by the Programme were cultivators and or small and marginal farmers. The other important occupational groups were labour, services and artisans who constituted about 26, 11 and 8 per cent respectively of the total sample households. Compared to the average of all area categories the proportion of the sample beneficiary households belonging to the occupational group of small and marginal farmers was higher in Areas with Poor Administrative Infrastructure (65%), Desert areas (54%), Tribal areas (50%) and Agriculturally Less Developed areas (48%). The occupational distribution of sample beneficiary households in each of the selected

districts is given in Annexure VI. This shows that the proportion of such households (cultivators) was 75 per cent and more in 6 of the selected districts and above 40 per cent but less than 75 per cent in 10 of the selected districts. However, in two districts namely Koraput (Orissa) and Jodhpur (Rajasthan) the principal occupation of none of the sample beneficiary households was cultivation.

5.18 The economic status of the sample beneficiary households in terms of their annual income at the time of their selection/identification is brought out in the table 5.7.

TABLE 5.7: *Distribution of Sample Beneficiary Households by their Annual Income in 1980-81*

Area Category	No. of Households reporting	Number of Households having an annual income during 1980-81			
		Upto Rs. 1500	Above Rs. 1500 upto Rs. 2500	Above Rs. 2500 upto Rs. 3500	Above Rs. 3500
1	2	3	4	5	6
(a) Tribal areas	107	28 (26.17)	52 (48.60)	21 (19.63)	6 (5.61)
(b) Hill areas	129	20 (15.50)	42 (32.56)	29 (22.48)	38 (29.46)
(c) Agriculturally Developed areas	227	25 (11.01)	64 (28.20)	80 (35.24)	58 (25.55)
(d) Agriculturally Less Developed areas	103	9 (8.74)	17 (16.50)	33 (32.04)	44 (42.72)
(e) Desert areas	46	8 (17.39)	7 (15.22)	20 (43.48)	11 (23.91)
(f) Areas with Good Administrative Infrastructure	304	58 (19.08)	63 (20.72)	84 (27.63)	99 (32.57)
(g) Areas with Poor Administrative Infrastructure	254	30 (11.80)	96 (37.80)	82 (32.29)	46 (18.11)
TOTAL	1,170	178 (15.21)	341 (29.15)	349 (29.83)	302 (25.81)

N.B.—Figures in brackets are percentages.

5.19 It will be observed from table 5.7 that as many as 302 out of a total of 1170 sample beneficiary households, that is about 26 per cent, had an annual income exceeding Rs. 3500 at the time of their selection. In terms of the norms of the Ministry of Rural Development, which took a cut off point of an annual household income of Rs. 3500 as representing the poverty line, these households did not strictly speaking qualify for being provided benefits under the IRDP. Of the remaining households, 349 (nearly 30 per cent) were in the income group of above Rs. 2500 and upto Rs. 3500; another 341 families (29 per cent) were in the income group of above Rs. 1500 and upto Rs. 2500 and the remaining 178 families (15 per cent) belonged to the poorest of the poor group having an annual income of Rs. 1500 or below. The position according to area categories emerging from the data presented in table 5.7 indicates that nearly 43 per cent of the sample households in Agriculturally Less Developed areas were already above the poverty line i.e. the cut off point of Rs. 3500. The

percentage of such households was about 33 in Areas with Good Administrative Infrastructure followed by about 29, 26, 24 and 18 per cent in Hill areas, Agriculturally Developed areas, Desert areas and Areas with Poor Administrative Infrastructure respectively. It was envisaged in the guidelines of the Ministry of Rural Development that poorest amongst the rural poor would be selected first for providing the IRDP benefits. However, according to the sample available for the present study in aggregate only 15 per cent of the sample beneficiary households belonged to this lowest income group (i.e. upto Rs. 1500 per annum). The proportion of sample households belonging to this income group to that of the total sample was only 9 per cent in Agriculturally Less Developed areas, 11 per cent in Agriculturally Developed areas, 12 per cent in Areas with Poor Administrative Infrastructure, 16 per cent in Hill areas, 17 per cent in Desert areas, 19 per cent in Areas with Good Administrative Infrastructure and 26 per cent in the Tribal areas.

5.20 The district-wise information regarding income status of the sample beneficiary families is set out in Annexure VII. This indicates that the income criterion was applied in Baster (Madhya Pradesh) very strictly since none of the sample beneficiary families had an income above Rs. 3500 per annum. In case of another eight districts viz. Koraput and Sundergarh (Orissa), Darjeeling (West Bengal), Kheda (Gujarat), Una and Kulu (Himachal Pradesh), and Damoh and Betul (Madhya Pradesh) the proportion of sample households having their annual income beyond Rs. 3500 ranged from 2 to 10 per cent. On the other hand the proportion of households with an annual income exceeding Rs. 3500 was 67 per cent in Thane (Maharashtra), 51 per cent in the districts of Mirzapur (Uttar Pradesh) and Cannanore (Kerala) and 50 per cent in Anantnag (Jammu & Kashmir). It is also indicated that in 6 out of 33 selected districts, viz. Jammu and Anantnag (Jammu & Kashmir) Ferozepur and Sangrur (Punjab), Jodhpur (Rajasthan) and Rajkot (Gujarat) no sample beneficiary household belonged to the poorest of the poor group i.e. with an annual income upto Rs. 1500. In all these districts excepting Sangrur, the proportion of households above the poverty line cut off point of an annual income of Rs. 3500 was also between 30 to 50 per cent.

5.21 It is thus evident that the emphasis on the target of covering 600 families on an uniform basis in each block per year irrespective of the overall level and pattern of development of different areas by and large, tended to influence the functionaries and got

reflected in the coverage of a fairly large number of comparatively better off households as beneficiaries under the Programme. This suggests that in future the physical targets of coverage of beneficiaries under IRDP should be fixed with due consideration to the levels of development and economic conditions prevailing in different areas.

Identification Process and Awareness of the Programme

5.22 In the course of the field survey information was, among other things, collected as to how the sample beneficiary households came to know about the IRD Programme. The sample beneficiary households were also asked about the procedure followed by the concerned functionaries for their identification and coverage under the programme including the role of Gram Sabha/Village Assembly in this regard. The information collected on these aspects is analysed in the subsequent paragraphs.

5.23 Table 5.8 indicates the source of first information of households in respect of IRD Programme by different area categories. It will be observed from the table that about half of the sample beneficiary households came to know of the IRDP through the Village Level Worker. Other important sources through which the sample beneficiaries got information about the programme were Gram Sabha/Village Pradhan (13 per cent), fellow villagers/neighbours (9 per cent) and other village functionaries such as Teachers, Patwaris, etc. (7 per cent).

TABLE 5.8: Source of First Information Available to the Sample Beneficiaries Households about the ID Programme

Area Category	Total No. of selected beneficiaries	Number of beneficiaries who received information through									
		Household survey	Gram-Sabha/Village Pradhan	V.L.W./V.D.O.	Other village functionaries	B.D.O./other Block officials	DRDA officials	Bank officials	Fellow villagers/Neighbour/Landlord	Other sources	
1	2	3	4	5	6	7	8	9	10	11	
(a) Tribal areas	107	1 (0.93)	11 (10.28)	40 (37.98)	16 (14.95)	23 (21.50)	..	2 (1.87)	10 (9.35)	4 (3.74)	
(b) Hill areas	129	..	14 (10.85)	68 (52.71)	6 (4.65)	2 (1.55)	..	..	29 (22.48)	10 (7.75)
(c) Agriculturally Developed areas	227	..	28 (12.33)	115 (50.66)	10 (4.41)	2 (0.88)	48 (21.15)	16 (7.05)	5 (2.20)	3 (1.32)	
(d) Agriculturally Less Developed areas	103	..	20 (19.42)	57 (55.34)	..	3 (2.91)	..	12 (11.65)	10 (9.71)	1 (0.97)	
(e) Desert areas	46	..	18 (39.13)	12 (26.09)	..	1 (2.17)	..	..	1 (2.17)	5 (10.87)
(f) Areas with Good Administrative Infrastructure	304	14 (4.61)	23 (7.57)	159 (52.30)	29 (9.54)	13 (4.28)	6 (1.97)	13 (4.28)	34 (11.18)	13 (4.28)	
(g) Areas with Poor Administrative Infrastructure	254	26 (10.24)	35 (13.78)	129 (50.79)	16 (6.30)	6 (2.36)	..	1 (0.39)	21 (8.27)	20 (7.87)	
TOTAL	1,170	41 (3.50)	149 (12.74)	580 (49.57)	86 (7.35)	50 (4.27)	54 (4.62)	44 (3.76)	110 (9.40)	56 (4.79)	

N.B.: Figures in brackets are percentages.
(..) indicates 'Nil'.

5.24 The sample beneficiary households, were asked as to whether they were identified (i) through Baseline Survey, or (ii) by approaching any functionary personally, or (iii) through motivation by some

officials/non-official agency. Table 5.9 shows the distribution of the sample beneficiary households by mode of identification.

TABLE 5.9: *Distribution of Sample Households by Mode of their Identification*

Area Category	No. of Households reporting	Number of households reporting identification through household survey	Number of sample households who approached some functionary to get the benefit of IRDP	Number of sample households who were motivated by some official/non-official agency to get the benefit of IRDP
1	2	3	4	5
(a) Tribal areas	107	25 (23.36)	55 (51.40)	27 (25.24)
(b) Hill areas	129	12 (9.30)	114 (88.37)	3 (2.33)
(c) Agriculturally Developed areas	227	158 (69.60)	69 (30.40)	Nil
(d) Agriculturally Less Developed areas	103	38 (36.89)	46 (44.66)	19 (18.45)
(e) Desert areas	46	2 (4.35)	43 (93.48)	1 (2.17)
(f) Areas with Good Administrative Infrastructure	304	145 (47.70)	133 (43.75)	26 (8.55)
(g) Areas with Poor Administrative Infrastructure	254	108 (42.52)	109 (42.91)	37 (14.57)
TOTAL	1,170	488 (41.71)	569 (48.63)	113 (9.66)

N.B.:—Figures in brackets are percentages.

5.25 It is observed from table 5.9 that as many as 569 households or some 49 per cent of the total sample households had to approach some functionary for obtaining the IRDP benefits. Another 10 per cent of the sample households reported that they were contacted by others and were identified for providing the benefit schemes under IRDP. The rest of the households (nearly 42 per cent) reported that they were identified through household surveys. About 70 per cent of the sample households from Agriculturally Developed areas, 48 per cent of sample households from Areas with Good Administrative Infrastructure and 43 per cent of sample households from Areas with Poor Administrative Infrastructure reported their identification through household surveys. However, about 94 per cent of the sample

households in Desert Areas, 88 per cent in Hill areas and 51 per cent in Tribal areas had themselves approached the functionaries/Village Pradhan/Bank officials for getting the benefits.

5.26 Table 5.10 presents a further break-up of the 569 sample beneficiary households in respect of the type of functionaries whom the beneficiaries approached for getting the benefits under the programme. It will be seen therefrom that about 59 per cent of these contacted the VLWs, 15 per cent contacted the BDOs or other Block officials, 10 per cent approached other village functionaries and about 7 per cent contacted the village Pradhan/Sarpanch. The remaining about 8 per cent of the beneficiaries had contacted Bank officials or other functionaries.

TABLE 5.10: *Distribution of 569 Beneficiary Households by type of Functionaries Contacted*

Area Category	No. approached for benefit	Village Pradhan/Sarpanch	V.L.W./V.D.O.	BDO and other Block Officials	Other village functionaries	Bank officials	Other functionaries
1	2	3	4	5	6	7	8
(a) Tribal areas	55	..	22 (40.00)	12 (21.82)	21 (38.18)	..	..
(b) Hill areas	114	..	82 (71.93)	5 (4.39)	8 (7.02)	1 (0.88)	18 (15.79)
(c) Agriculturally Developed areas	69	6 (8.70)	42 (60.87)	6 (8.70)	2 (2.90)	13 (18.84)	..
(d) Agriculturally Less Developed areas	46	2 (4.35)	39 (84.78)	..	..	5 (10.87)	..
(e) Desert areas	43	21 (48.84)	13 (30.23)	1 (2.33)	4 (9.30)	..	4 (9.30)
(f) Areas with Good Administrative Infrastructure	133	..	80 (60.15)	30 (22.56)	21 (15.79)	2 (1.50)	..
(g) Areas with Poor Administrative Infrastructure	109	13 (11.93)	59 (54.13)	32 (29.56)	3 (2.75)	2 (1.83)	..
TOTAL	569	42 (7.38)	33 (59.23)	86 (15.11)	59 (10.37)	23 (3.04)	22 (3.87)

N.B.: — (i) Figures in brackets are percentages.

(ii) (...) indicates 'Nil'.

5.27 As shown in table 5.9, 113 of the 1170 sample households, had reported that they were motivated by some officials or non-official workers for their identification and coverage under IRDP. The distribution of these 113 sample households by the type of functionaries who motivated them as given in table 5.11 will furnish a broad idea of the role of

different functionaries in their identification and selection. It will be observed from this table that 53 households (47 per cent) were motivated by the VLWs, 18 (16 per cent) by other village functionaries, 12 (11 per cent) by village Pradhan/Sarpanch and 11 (10 per cent) by the BDO and other block officials.

TABLE 5.11: *Distribution of Selected Beneficiaries by their Source of Motivation*

Area category	No. of Households reporting motivation	Number of selected beneficiaries reporting motivation by following source					
		Village Pradhan/Sarpanch	V.L.W./V.D.O.	B.D.O./other block officials	DRDA officials	Other village functionaries	Other sources
1	2	3	4	5	6	7	8
(a) Tribal areas	27	..	16 (59.26)	11 (40.74)	..	..	..
(b) Hill areas	3	1 (33.33)	1 (33.33)	..	..	..	1 (33.33)
(c) Agriculturally Developed areas . . . . .	..	..	..	..	..	..	..
(d) Agriculturally Less Developed areas	19	10 (52.63)	8 (42.11)	..	..	..	1 (5.26)
(e) Desert areas	1	1 (100.00)	..	..	..	..	..
(f) Areas with Good Administrative Infrastructure	26	..	3 (11.54)	..	4 (15.38)	18 (69.23)	1 (3.85)
(g) Areas with Poor Administrative Infrastructure	37	..	25 (67.57)	..	..	..	12 (32.43)
TOTAL	113	12 (10.62)	53 (46.90)	11 (9.73)	4 (3.54)	18 (15.93)	15 (13.27)

N.B.: — (i) Figures in brackets are percentages.

(ii) (...) indicates 'Nil'.

5.28 As laid down in the guidelines, the selection of the target families for providing the IRDP benefits was to be made in the open meetings of the

Gram Sabha (village assembly). Information on this aspect was, therefore, obtained from the sample beneficiary households. This is set forth in table 5.12.

TABLE 5.12: Mode of Selection of the Sample Beneficiary Households

Area Category	No. of Households reporting	No. of Beneficiaries selected in Gram Sabha meetings	No. of Beneficiaries selected by other sources	Number of Sample Beneficiaries who were selected through							
				Household survey	Village Pradhan/ Sarpanch/ Panchayat Member	V.L.W./ V.D.O.	B.D.O./ other block officials	Cooperative Secretary/ Patwari	D.R.D.A. Officials	Bank-Officials	Others
1	2	3	4	5	6	7	8	9	10	11	12
(a) Tribal areas	107	..	107	..	..	9 (8.41)	96 (89.72)	..	..	2 (1.87)	..
(b) Hill areas	129	6 (4.65)	123	..	4 (3.25)	92 (74.80)	22 (17.89)	2 (1.63)	..	..	3 (2.44)
(c) Agriculturally Developed areas	227	98 (43.17)	129	60 (46.51)	11 (8.53)	39 (30.23)	18 (13.95)	..	1 (0.78)	..	..
(d) Agriculturally Less Developed areas	103	26 (25.24)	77	..	..	40 (51.95)	..	..	..	37 (48.05)	..
(e) Desert areas	46	45 (97.83)	1	..	1 (100.00)	..	..	..	..	..	..
(f) Areas with Good Administrative Infrastructure	304	93 (30.59)	211	..	43 (20.38)	117 (55.45)	10 (4.74)	1 (0.47)	39 (18.48)	1 (0.47)	..
(g) Areas with Poor Administrative Infrastructure	254	41 (15.14)	213	21 (9.86)	20 (9.39)	105 (49.30)	65 (30.52)	1 (0.47)	..	1 (0.47)	..
TOTAL	1,170	309 (26.41)	861 (73.59)	81 (9.41)	79 (9.18)	402 (46.69)	211 (24.51)	4 (0.46)	40 (4.65)	41 (4.76)	3 (0.35)

N.B.: (i) Figures in brackets are percentages.

(ii) (..) indicates 'Nil'.

5.29 It will be observed from table 5.12 that only 309 or a little over 26 per cent of the total sample households were selected in the Gram Sabha meetings. The remaining 861 beneficiaries were selected without taking the Gram Sabhas into confidence or their approval. The district-wise information on the mode of selection of the sample beneficiary households as given in Annexure IX shows that in Bikaner and Jodhpur (Rajasthan), Karnal and Jind (Haryana) and Sultanpur (Uttar Pradesh) the selection of all prospective beneficiary households was done with the approval of the Gram Sabhas. In Darjeeling (West Bengal), Uttar Kannada and Mysore (Karnataka), Samastipur (Bihar), Una and Kulu (Himachal Pradesh) and Betul (Madhya Pradesh) the participation of the Gram Sabha was reported in varying degrees by the sample households. Of those, who had reported their selection through the agencies other than the Gram Sabha, about 71 per cent of them

were selected by the BDO and VLW/VDOs. The area category-wise information shows that 98 per cent of the total sample households in Tribal areas, 93 per cent in Hill areas and about 80 per cent in Areas with Poor Administrative Infrastructure were selected by BDOs and VLWS/VDOs. It will thus be seen that the prescribed procedure was not being followed in a number of areas. The involvement of village assemblies would have ensured that the more deserving households alone were selected for assistance under IRDP and could have possibly avoided the selection of a considerable percentage of beneficiaries who were already much above the prescribed income level.

5.30 The sample beneficiary households were also asked to indicate the time-lag between their identification and actual selection for obtaining the benefit schemes. The data collected in this regard is presented in table 5.13.

TABLE 5.13: Time-lag between the Identification and Selection of the Beneficiary Households

Area Category	No. of Households reporting	No. of sample beneficiary households reporting timelag			
		upto 1 month	Beyond 1 month & below 3 months	Beyond 3 month & below 5 months	Above 5 months
1	2	3	4	5	6
(a) Tribal areas	107	76 (17.03)	18 (16.82)	Nil	13 (12.15)
(b) Hill areas	129	109 (84.50)	6 (4.65)	2 (1.55)	12 (9.30)
(c) Agriculturally Developed areas	227	61 (26.87)	23 (10.13)	29 (12.78)	114 (50.22)
(d) Agriculturally Less Developed areas	103	100 (97.09)	3 (2.91)	Nil	Nil
(e) Desert areas	46	46 (100.00)	Nil	Nil	Nil
(f) Areas with Good Administrative Infrastructure	304	216 (71.05)	46 (15.13)	22 (7.24)	20 (6.58)
(g) Areas with Poor Administrative Infrastructure	254	153 (60.24)	18 (7.09)	13 (5.12)	70 (27.56)
TOTAL	1170	761 (65.04)	114 (9.74)	66 (5.64)	229 (19.57)

N.B.: Figures in brackets are percentages.

5.31 It is revealed that 65 per cent or 761 out of 1170 sample households were selected within one month of their identification. However, about 20 per cent of the sample households reported that there was a time-lag of more than 5 months between their identification and selection for coverage under IRDP. In Desert areas all sample beneficiary households were reportedly selected within one month of their identification. In Agriculturally Less Developed areas 97 per cent of the sample households, in Hill areas 84.50 per cent, in Tribal areas and Areas with Good Administrative Infrastructure 71 per cent and in Areas with Poor Administrative Infrastructure 60 per cent of the sample households were reported to have been selected within one month of the identification. In Agriculturally developed areas on the other hand about half of the sample beneficiary households had to wait for more than 5 months before being selected for obtaining benefit under IRDP. The district-wise information in respect of the time-lag bet-

ween identification and selection is given in Annexure X. This shows that in Koraput (Orissa), Darjeeling (West Bengal), Sultanpur and Mizapur (Uttar Pradesh), Osmanabad (Maharashtra), Bikaner and Jodhpur (Rajasthan), Palamau (Bihar) and Betul (Madhya Pradesh) all the sample beneficiaries and in Jhabua (Madhya Pradesh), Kanyakumari (Tamil Nadu), Karnal (Haryana), Thane (Maharashtra), Kheda and Rajkot (Gujarat), Cannanore (Kerala) and Samastipur (Bihar), nearly 80 per cent of the beneficiaries reported that they were selected under IRDP within one month of their identification. All the sample households in Jind (Haryana) and Sangrur (Punjab) and 80 per cent or more of the sample households in Ferozepur (Punjab) and Damoh (Madhya Pradesh) reported a time-lag of more than 5 months between their identification and selection.

ANNEXURE I

Availability of Sample Households in the Selected Districts as Against the Envisaged Size of Sample*

Area Category	State	District	No. of households selected from			
			Primary sector	Secondary sector	Tertiary sector	Total
1	2	3	4	5	6	7
(a) Tribal areas	Madhya Pradesh	1. Jhabua	14	5	1	20
		2. Bastar	28	Nil	6	34
	Orissa	1. Koraput	11	8	Nil	19
		2. Sundergarh	26	Nil	8	34
(b) Hill areas	Jammu & Kashmir	1. Jammu	4	Nil	6	10
		2. Anantnag	10	Nil	Nil	10
	West Bengal	1. Darjeeling	12	Nil	Nil	12
	Tamil Nadu	1. Kanya Kumari	39	5	14	58
		2. Madurai	33	Nil	6	39
(c) Agriculturally Developed areas	Haryana	1. Karnal	36	Nil	12	4
		2. Jind	38	Nil	12	50
	Andhra Pradesh	1. Guntur	46	Nil	1	47
		2. Vizianagram	15	3	4	22
	Punjab	1. Ferozepur	26	Nil	5	31
		2. Sangur	26	3	Nil	29
(d) Agriculturally Less Developed areas.	Uttar Pradesh	1. Sultanpur	2	13	11	26
		2. Mirzapur	27	2	10	39
	Maharashtra	1. Osmanabad	18	Nil	5	23
		2. Thane	15	Nil	Nil	15
(e) Desert areas	Rajasthan	1. Bikaner	21	Nil	5	26
		2. Jodhpur	20	Nil	Nil	20
(f) Areas with Good Administrative Infrastructure.	Gujarat	1. Kheda	38	Nil	6	44
		2. Rajkot	15	11	15	41
	Kerala	1. Cannanore	45	11	15	71
		2. Quilon	27	2	12	41
	Karnataka	1. Uttar Kannada	37	9	4	50
		2. Mysore	50	Nil	7	57
(g) Areas with Poor Administrative Infrastructure.	Bihar	1. Samastipur	46	6	8	60
		2. Palamau	33	5	5	43
	Himachal Pradesh	1. Una	38	6	1	45
		2. Kulu	20	Nil	2	22
	Madhya Pradesh	1. Damoh	24	8	8	40
		2. Betul	39	Nil	5	44
TOTAL			879	97	194	1,170

*The size of the sample envisaged from each selected district was 48 households from primary sector, 16 households from secondary sector and another 16 households from tertiary sector.

ANNEXURE II

Distribution of Sample-Beneficiary Heads of Households by Age and Sex

Area Category	State	District	No. of Households selected	Males					
				Upto 20 years	20 to 40 years	41 to 60 years	Above 60 Years	Total Males	
1	2	3	4	5	6	7	8	9	
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	..	15 (75.00)	4 (20.00)	..	19 (95.00)	
		2. Bastar	34	1 (2.94)	19 (55.88)	13 (38.24)	..	33 (97.06)	
	Orissa	1. Koraput	19	..	16 (84.21)	3 (15.79)	..	19 (100.00)	
		2. Sundergarh	34	..	15 (44.12)	16 (47.06)	..	31 (91.18)	
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	..	7 (70.00)	3 (30.00)	..	10 (100.00)	
		2. Anantnag	10	1 (10.00)	6 (60.00)	2 (20.00)	1 (10.00)	10 (100.00)	
	West Bengal	1. Darjeeling	12	..	3 (25.00)	7 (58.33)	..	10 (83.33)	
		Tamil Nadu	1. Kanyakumari	58	..	22 (37.93)	22 (37.93)	4 (6.90)	48 (82.76)
	2. Madurai		39	..	15 (38.46)	15 (38.46)	..	30 (76.92)	
	(c) Agriculturally Developed areas.	Haryana	1. Karnal	48	..	41 (85.42)	7 (14.58)	..	48 (100.00)
2. Jind			50	..	39 (78.00)	11 (22.00)	..	50 (100.00)	
Andhra Pradesh		1. Guntur	47	3 (6.38)	15 (31.91)	14 (29.79)	1 (2.13)	33 (70.21)	
		2. Vizianagram	22	..	12 (54.55)	7 (31.82)	2 (9.09)	21 (95.45)	
Punjab		1. Ferozepur	31	..	23 (74.19)	8 (25.81)	..	31 (100.00)	
		2. Sangrur	29	..	23 (79.31)	4 (13.79)	1 (3.45)	28 (96.55)	
(d) Agriculturally Less Developed areas.		Uttar Pradesh	1. Sultanpur	26	..	21 (80.77)	5 (19.23)	..	26 (100.00)
			2. Mirzapur	39	..	17 (43.59)	17 (43.59)	4 (10.26)	38 (97.44)
		Maharashtra	1. Osmanabad	23	..	11 (47.83)	7 (30.43)	1 (4.35)	19 (82.60)
			2. Thane	15	..	3 (20.00)	6 (40.00)	3 (20.00)	12 (80.00)
(e) Desert areas	Rajasthan	1. Bikaner	26	1 (3.84)	16 (61.54)	3 (11.54)	..	20 (76.92)	
		2. Jodhpur	20	..	6 (30.00)	14 (70.00)	..	20 (100.00)	
(f) Areas with Good Administrative Infrastructure.	Gujara	1. Kheda	44	..	21 (47.73)	18 (40.91)	1 (2.27)	40 (90.91)	
		2. Rajkot	41	..	31 (75.61)	9 (21.95)	1 (2.44)	41 (100.00)	
	Kerala	1. Cannanore	71	..	19 (26.76)	20 (28.17)	3 (4.23)	42 (59.16)	
		2. Quilon	41	..	16 (39.02)	13 (31.71)	..	29 (70.73)	
	Karnataka	1. Uttar Kannada	50	..	22 (44.00)	16 (32.00)	6 (12.00)	44 (88.00)	
		2. Mysore	57	1 (1.75)	25 (43.86)	23 (40.35)	2 (3.51)	51 (89.47)	

ANNEXURE II—Contd.

Area Category	State	District	No. of House-holds selected	Females				
				Upto 20 years	21 to 40 years	41 to 60 years	Above 60 Yrs.	Total Female
1	2	3	4	10	11	12	13	14
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	..	1 (5.00)	..	..	1 (5.00)
		2. Bastar	34	..	1 (2.94)	..	..	1 (2.94)
	Orissa	1. Koraput	19	..	..	..	..	..
		2. Sundergarh	34	..	3 (8.82)	..	..	3 (8.82)
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	..	..	..	..	..
		2. Anantnag	10	..	..	..	..	..
	West Bengal	1. Darjeeling	12	..	..	2 (16.67)	..	2 (16.67)
	Tamil Nadu	1. Kanyakumari	58	1 (1.72)	6 (10.34)	3 (5.17)	..	10 (17.24)
		2. Madurai	39	2 (5.13)	4 (10.26)	3 (7.69)	..	9 (23.08)
(c) Agriculturally Developed areas	Haryana	1. Karnal	48	..	..	..	..	..
		2. Jind	50	..	..	..	..	..
	Andhra Pradesh	1. Guntur	47	..	9 (19.15)	3 (6.38)	2 (4.26)	14 (29.79)
		2. Vizianagram	22	..	1 (4.55)	..	..	1 (4.55)
	Punjab	1. Ferozepur	31	..	..	..	..	..
		2. Sangrur	29	..	1 (3.45)	..	..	1 (3.45)
(d) Agriculturally Less Developed areas.	Uttar Pradesh	1. Sultanpur	26	..	..	..	..	..
		2. Mirzapur	39	..	1 (2.56)	..	..	1 (2.56)
	Maharashtra	1. Osmanabad	23	..	2 (8.70)	2 (8.70)	..	4 (17.40)
		2. Thane	15	..	..	3 (20.00)	..	3 (20.00)
(e) Desert areas	Rajasthan	1. Bikaner	26	..	6 (23.08)	..	..	6 (23.08)
		2. Jodhpur	20	..	..	..	..	..
(f) Areas with Good Administrative Infra-structure.	Gujarat	1. Kheda	44	—	1 (2.27)	3 (6.82)	—	4 (9.09)
		2. Rajkot	41	—	—	—	—	—
	Kerala	1. Cannanore	71	1 (1.41)	13 (18.31)	11 (15.49)	4 (5.63)	29 (40.84)
		2. Quilon	41	2 (4.88)	10 (24.39)	—	—	12 (29.27)
	Karnataka	1. Uttar Kannada	50	1 (2.00)	4 (8.00)	1 (2.00)	—	6 (12.00)
		2. Mysore	57	—	4 (7.02)	2 (3.51)	—	— (10.53)

ANNEXURE II —Contd.

1	2	3	4	5	6	7	8	9
(g) Areas with Poor Administrative Infra-structure.	Bihar	1. Samstipur	60	2 (3.33)	33 (55.00)	20 (33.33)	2 (3.33)	57 (95.00)
		2. Palamau	43	1 (2.32)	21 (48.84)	19 (44.19)	1 (2.32)	42 (97.66)
	Himachal Pradesh	1. Una	45	..	12 (26.67)	27 (60.00)	2 (4.44)	41 (91.11)
		2. Kulu	22	1 (4.55)	12 (54.54)	4 (18.18)	..	1 (77.27)
	Madhya Pradesh	1. Damoh	40	..	30 (75.00)	10 (25.00)	..	40 (100.00)
		2. Betul	44	..	19 (43.18)	13 (29.55)	1 (2.27)	33 (75.00)
	TOTAL		1,170	11 (0.94)	606 (51.79)	380 (32.48)	35 (3.08)	1033 (88.29)

ANNEXURE II—Contd.

1	2	3	4	10	11	12	13	14
(g) Areas with Poor Administrative Infrastructure.	Bihar	1. Samastipur	60	..	1 (16.67)	2 (3.33)	..	3 (5.00)
		2. Palamau	43	..	1 (2.33)	..	..	1 (2.33)
	Himachal Pradesh	1. Una	45	..	3 (6.67)	1 (2.22)	..	4 (8.89)
		2. Kulu	22	..	2 (9.09)	3 (13.64)	0	5 (22.73)
	Madhya Pradesh	1. Damoh	40	..	..	..	..	..
		2. Betul	44	..	6 (13.64)	4 (9.09)	1 (2.27)	1 (25.00)
	TOTAL		1170	7 (0.60)	80 (6.84)	43 (3.67)	7 (0.60)	137 (11.71)

N.B.: (i) Figures in brackets are percentages.

(ii) (..) indicates 'Nil'.

ANNEXURE III

Social Classification of Sample Beneficiary Households in the Selected Districts

Area Category	State	District	Number of Selected Households	Number of households belonging to		
				Scheduled Castes	Scheduled Tribes	Others
1	2	3	4	5	6	7
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	4 (20.00)	16 (80.00)	..
		2. Bastar	34	10 (29.41)	24 (70.59)	..
	Orissa	1. Koraput	19	3 (15.79)	13 (68.42)	3 (15.79)
		2. Sundergarh	34	1 (2.94)	28 (82.35)	5 (14.71)
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	3 (30.00)	..	7 (70.00)
		2. Anantnag	10	..	..	10 (100.00)
	West Bengal	1. Darjeeling	12	1 (8.33)	2 (16.67)	9 (75.00)
	Tamil Nadu	1. Kanyakumari	58	5 (8.62)	..	53 (91.38)
		2. Madurai	39	9 (23.08)	..	30 (76.92)
(c) Agriculturally Developed areas	Haryana	1. Karnal	48	20 (41.67)	..	28 (58.33)
		2. Jind	50	32 (64.00)	..	18 (36.00)
	Andhra Pradesh	1. Guntur	47	17 (36.17)	3 (6.38)	27 (57.45)
		2. Vizianagram	22	4 (18.18)	..	18 (81.82)
	Punjab	1. Ferozepur	31	21 (67.74)	..	10 (32.26)
		2. Sangrur	29	27 (93.10)	..	2 (6.90)
(d) Agriculturally Less Developed areas	Uttar Pradesh	1. Sultanpur	26	8 (30.77)	..	18 (69.23)
		2. Mirzapur	39	13 (33.33)	..	26 (66.67)
	Maharashtra	1. Osmanabad	23	4 (17.39)	..	19 (82.61)
		2. Thane	15	..	5 (33.33)	10 (66.67)
(e) Desert areas	Rajasthan	1. Bikaner	26	7 (26.92)	..	19 (73.08)
		2. Jodhpur	20	12 (60.00)	..	8 (40.00)
(f) Areas with Good Administrative Infrastructure	Gujarat	1. Kheda	44	3 (6.82)	..	41 (93.18)
		2. Rajkot	41	6 (14.63)	..	35 (85.37)
	Kerala	1. Cannanore	71	4 (5.63)	1 (1.41)	66 (92.96)
		2. Quilon	41	8 (91.51)	1 (2.44)	32 (78.05)
	Karnataka	1. Uttar Kannada	50	6 (12.00)	..	44 (88.00)
		2. Mysore	57	32 (56.14)	..	25 (43.86)

ANNEXURE III—Contd.

1	2	3	4	5	6	7
(g) Areas with Poor Administrative Infra-structure.	Bihar	1. Samastipur	60	10 (16.67)	..	50 (83.33)
		2. Palamau	43	16 (37.21)	20 (46.51)	7 (16.28)
	Himachal Pradesh	1. Una	45	29 (64.44)	..	16 (35.56)
		2. Kulu	22	7 (31.82)	..	15 (68.18)
	Madhya Pradesh	1. Damoh	40	17 (42.50)	2 (5.00)	21 (52.50)
		2. Betul	44	4 (9.09)	12 (27.27)	28 (63.64)
		TOTAL	1,170	343 (29.32)	127 (10.85)	700 (59.83)

ANNEXURE IV

Educational Status of the Sample Beneficiaries in the Selected Districts

Area Category	State	District	No. of selected House-holds	Number of beneficiaries having education upto				Illiterate
				Primary	Secondary	Higher secondary	Higher Education	
1	2	3	4	5	6	7	8	9
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	5 (25.00)	1 (5.00)	..	1 (5.00)	13 (65.00)
		2. Bastar	34	..	..	..	....	34 (100.00)
	Orissa	1. Koraput	19	..	..	..	..	19 (100.00)
		2. Sundergarh	34	13 (38.24)	6 (17.65)	1 (2.94)	..	14 (41.18)
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	5 (50.00)	3 (30.00)	..	..	2 (20.00)
		2. Anantnag	10	1 (10.00)	1 (10.00)	..	..	8 (80.00)
	West Bengal	1. Darjeeling	12	6 (50.00)	1 (8.33)	..	1 (8.33)	4 (33.33)
	Tamil Nadu	1. Kanyakumari	58	30 (51.72)	14 (24.14)	6 (10.34)	3 (5.17)	5 (8.62)
		2. Madurai	39	17 (43.59)	3 (7.69)	1 (2.56)	..	18 (46.15)
(c) Agriculturally Developed areas.	Haryana	1. Karnal	48	13 (27.08)	1 (2.08)	..	..	34 (70.83)
		2. Jind	50	11 (22.00)	1 (2.00)	..	1 (2.00)	37 (74.00)

ANNEXURE IV—Contd.

1	2	3	4	5	6	7	8	9
	Andhra Pradesh	1. Guntur	47	21 (44.68)	5 (10.64)	3 (6.38)	..	18 (38.30)
		2. Vizianagram	22	8 (36.36)	2 (9.09)	1 (4.55)	..	11 (50.00)
	Punjab	1. Ferozepur	31	11 (35.48)	..	..	..	20 (64.52)
		2. Sangrur	29	7 (24.14)	..	..	..	22 (75.86)
(d) Agriculturally Less Deve- loped areas.	Uttar Pradesh	1. Sultanpur	26	8 (30.77)	5 (19.23)	2 (7.69)	..	11 (42.31)
		2. Mirzapur	39	19 (48.72)	7 (17.95)	2 (5.13)	1 (2.56)	10 (25.64)
	Maharashtra	1. Osmanabad	23	7 (30.43)	3 (13.04)	2 (8.70)	1 (4.35)	10 (43.48)
		2. Thane	15	5 (33.33)	3 (20.00)	2 (13.33)	..	5 (33.33)
(e) Desert areas	Rajasthan	1. Bikaner	26	2 (7.69)	..	..	..	24 (92.31)
		2. Jodhpur	20	2 (10.00)	..	..	..	18 (90.00)
(f) Areas with Good Adminis- trative Infrastructure.	Gujarat	1. Kheda	44	19 (43.18)	2 (4.55)	..	..	23 (52.27)
		2. Rajkot	41	16 (39.02)	8 (19.51)	..	3 (7.32)	14 (34.15)
	Kerala	1. Cannanore	71	38 (53.52)	16 (22.54)	3 (4.23)	..	14 (19.72)
		2. Quilon	41	22 (53.66)	13 (31.71)	..	..	6 (14.63)
	Karnataka	1. Uttar Kannada	50	25 (50.00)	4 (8.00)	..	1 (2.00)	20 (40.00)
		2. Mysore	57	16 (28.07)	7 (12.28)	2 (3.51)	..	32 (56.14)
(g) Areas with Poor Adminis- trative Infrastructure.	Bihar	1. Samastipur	60	30 (50.00)	15 (25.00)	2 (3.33)	1 (1.67)	12 (20.00)
		2. Palamau	43	13 (30.23)	1 (2.33)	4 (9.30)	..	25 (58.14)
	Himachal Pradesh	1. Una	45	20 (44.44)	1 (2.22)	1 (2.22)	..	23 (51.11)
		2. Kulu	22	6 (27.27)	1 (4.55)	..	..	15 (68.18)
	Madhya Pradesh	1. Damoh	40	11 (27.50)	6 (15.00)	..	..	23 (57.50)
		2. Betul	44	22 (50.00)	1 (2.27)	..	..	21 (47.73)
TOTAL			1170	429 (36.67)	131 (11.20)	32 (2.73)	13 (1.11)	565 (48.29)

ANNEXURE V

Distribution of Sample Households by the type of their Residence

Area Category	State	District	No. of sample households reporting	Selected beneficiaries their houses as having		
				Kachcha	Pucca	Semi-Pucca
1	2	3	4	5	6	7
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	20 (100.00)	..	..
		2. Bastar	34	34 (100.00)	..	..
	Orissa	1. Koraput	19	19 (100.00)	..	..
		2. Sundergarh	34	32 (94.12)	..	2 (5.88)
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	6 (60.00)	1 (10.00)	3 (30.00)
		2. Anantnag	10	6 (60.00)	1 (10.00)	3 (30.00)
	West Bengal	1. Darjeeling	12	11 (91.67)	1 (8.33)	..
	Tamil Nadu	1. Kanyakumari	58	20 (34.48)	31 (53.45)	7 (12.07)
		2. Madurai	39	19 (48.72)	3 (7.69)	17 (43.59)
(c) Agriculturally Developed areas.	Haryana	1. Karnal	48	18 (37.50)	24 (50.00)	6 (12.50)
		2. Jind	50	9 (18.00)	33 (66.00)	8 (16.00)
	Andhra Pradesh	1. Guntur	47	16 (34.04)	22 (46.81)	9 (19.15)
		2. Vizianagram	22	19 (86.36)	..	3 (13.64)
	Punjab	1. Ferozepur	31	18 (58.06)	2 (6.45)	11 (35.48)
		2. Sangrur	29	5 (17.24)	14 (48.28)	10 (34.48)
(d) Agriculturally Less Developed areas.	Uttar Pradesh	1. Sultanpur	26	11 (42.31)	0	15 (57.69)
		2. Mirzapur	39	34 (87.18)	1 (2.56)	4 (10.26)
	Maharashtra	1. Osmanabad	23	15 (65.22)	4 (17.39)	4 (17.39)
		2. Thane	15	8 (53.33)	2 (13.33)	5 (33.33)
(e) Desert areas	Rajasthan	1. Bikaner	26	26 (100.00)	..	..
		2. Jodhpur	20	17 (85.00)	..	3 (15.00)
(f) Areas with Good Administrative Infrastructure.	Gujarat	1. Kheda	44	41 (93.18)	..	3 (6.82)
		2. Rajkot	41	20 (48.78)	15 (36.59)	6 (14.63)
	Kerala	1. Cannanore	71	27 (38.03)	32 (45.07)	12 (16.90)
		2. Quilon	41	21 (51.22)	8 (19.51)	12 (29.27)
	Karnataka	1. Uttar Kannada	50	16 (32.00)	..	34 (68.00)
		2. Mysore	57	29 (50.88)	12 (21.05)	16 (28.07)

ANNEXURE V—Contd.

1	2	3	4	5	6	7
(g) Areas with Poor Administrative Infrastructure.	Bihar	1. Samastipur	60	38 (63.33)	2 (3.33)	20 (33.33)
		2. Palamau	43	43 (100.00)	..	..
	Himachal Pradesh	1. Una	45	40 (88.89)	4 (8.89)	1 (2.22)
		2. Kulu	22	17 (77.27)	1 (4.55)	4 (18.18)
	Madhya Pradesh	1. Damoh	40	11 (27.50)	..	29 (72.50)
		2. Betul	44	44 (100.00)	..	..
	TOTAL		1170	710 (60.68)	213 (18.21)	247 (21.11)

ANNEXURE VI

Distribution of Sample Beneficiary Households by their Principal Occupation

Area Category	State	District	Selected Households	Number of Beneficiaries having their Principal Occupation				
				Cultivation	Labour	Dairy farming	Piggery/Goat Sheep rearing	Fishery
1	2	3	4	5	6	7	8	9
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	15 (75.00)	..	..	..	..
		2. Bastar	34	19 (55.88)	9 (26.47)	..	..	..
	Orissa	1. Koraput	19	..	11 (57.89)	..	..	..
		2. Sundergarh	34	19 (55.88)	7 (20.59)	..	..	..
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	1 (10.00)	2 (20.00)	..	..	..
		2. Anantnag	10	10 (100.00)	..	..	..	..
	West Bengal	1. Darjeeling	12	8 (66.67)	2 (16.67)	..	..	..
	Tamil Nadu	1. Kanyakumari	58	15 (25.86)	8 (13.79)	8 (13.79)	..	3 (5.17)
		2. Madurai	39	6 (15.38)	23 (58.97)	..	..	..
(c) Agriculturally Developed areas.	Haryana	1. Karnal	48	3 (6.25)	34 (70.83)	..	..	..
		2. Jind	50	11 (22.00)	19 (38.00)	..	11 (22.00)	..
	Andhra Pradesh	1. Guntur	47	26 (55.32)	8 (17.02)	..	1 (2.13)	..
		2. Vizianagram	22	10 (45.45)	3 (13.64)	..	..	..
	Punjab	1. Ferozepur	31	6 (19.35)	22 (70.97)	2 (6.45)	..	..
		2. Sangrur	29	1 (3.45)	23 (79.31)	..	..	..
(d) Agriculturally Less Developed areas.	Uttar Pradesh	1. Sultanpur	26	7 (26.92)	..	..	..	..
		2. Mirzapur	39	14 (35.90)	4 (10.26)	3 (7.69)	2 (5.13)	..
	Maharashtra	1. Osmanabad	23	14 (60.87)	5 (21.74)	..	..	..
		2. Thane	15	14 (93.33)	..	..	..	..
(e) Desert areas	Rajasthan	1. Bikaner	26	25 (96.15)	..	..	1 (3.85)	..
		2. Jodhpur	20	..	11 (55.00)	..	..	..
(f) Areas with Good Administrative Infrastructure.	Gujarat	1. Kheda	44	8 (18.18)	20 (45.45)	10 (22.73)	..	..
		2. Rajkot	41	10 (24.39)	4 (9.76)	2 (4.88)	..	..
	Kerala	1. Cannanore	71	20 (28.17)	8 (11.27)	3 (4.23)	..	..
		2. Quilon	41	2 (4.88)	12 (29.27)	..	..	10 (24.39)
	Karnataka	1. Uttar Kannada	50	20 (40.00)	3 (6.00)	..	..	13 (26.00)
		2. Mysore	57	19 (33.33)	32 (56.14)	2 (3.51)	..	1 (1.75)

ANNEXURE VI—Contd.

Area Category	State	District	Selected House-holds	Number of beneficiaries having their principal occupation				Others	
				Artisan	Services	Petty shop keeping	Manufacturing other than household industry		
1	2	3	4	10	11	12	13	14	
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	4 (20.00)	1 (5.00)	..	..	..
		2. Bastar	34	..	6 (17.65)	..	..	..
	Orissa	1. Koraput	19	2 (10.53)	..	..	..	6 (31.58)
		2. Sundergarh	34	..	3 (8.82)	2 (5.88)	..	3 (8.82)	
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	..	.. (70.00)	..	..	..
		2. Anantnag	10	..	..	..	..	..
	West Bengal	1. Darjeeling	12	..	1 (8.33)	..	..	1 (8.33)
		Tami. Nadu	1. Kanyakumari	58	9 (15.52)	8 (18.79)	4 (6.90)	..	3 (5.17)
	2. Madurai		39	1 (2.56)	7 (17.95)	..	..	2 (5.13)
	(c) Agriculturally Developed areas	Haryana	1. Karnal	48	2 (4.17)	6 (12.50)	1 (2.08)	..	2 (4.17)
2. Jind			50	2 (4.00)	7 (14.00)	..	..	..
Andhra Pradesh		1. Guntur	47	..	3 (6.38)	2 (4.26)	..	7 (14.89)	
		2. Vizianagram	22	3 (13.64)	3 (13.64)	2 (9.09)	..	1 (4.54)	
Punjab		1. Ferozepur	31	..	1 (3.23)	..	..	..
		2. Sangrur	29	4 (13.79)	1 (3.45)	..	..	..
(d) Agriculturally Less Developed areas		Uttar Pradesh	1. Sultanpur	26	12 (46.15)	1 (3.85)	3 (11.54)	..	3 (11.54)
			2. Mirzapur	39	..	8 (20.51)	8 (20.51)
	Maharashtra	1. Osmanabad	23	..	3 (13.04)	..	..	1 (4.35)
		2. Thane	15	..	..	..	..	1 (6.67)
(e) Desert areas	Rajasthan	1. Bikaner	26	..	..	..	..	..
		2. Jodhpur	20	5 (25.00)	4 (20.00)	..	..	..
(f) Areas with Good Administrative Infrastructure	Gujarat	1. Kheda	44	..	3 (6.82)	3 (6.82)	..	..
		2. Rajkot	41	11 (26.83)	6 (14.63)	7 (17.07)	..	1 (2.44)	
	Kerala	1. Cannanore	71	11 (15.49)	8 (11.27)	4 (5.63)	9 (12.68)	8 (11.27)	
		2. Quilon	41	3 (7.32)	6 (14.63)	5 (12.20)	1 (2.44)	2 (4.88)	
	Karnataka	1. Uttar Kannada	50	3 (6.00)	7 (14.00)	2 (4.20)	..	2 (4.00)	
		2. Mysore	57	1 (1.75)	..	..	..	2 (3.51)

ANNEXURE VI—Contd.

1	2	3	4	5	6	7	8	9
(g) Areas with Poor Administrative Infrastructure.	Bihar	1. Samastipur	60	36 (60.00)	4 (6.67)	..	..	..
		2. Palamau	43	28 (65.72)	9 (20.93)	..	..	..
	Himachal Pradesh	1. Una	45	31 (68.89)	7 (15.56)	..	..	..
		2. Kulu	22	17 (77.27)	1 (4.55)	..	..	..
	Madhya Pradesh	1. Damoh	40	17 (42.50)	11 (27.50)	..	1 (2.50)	..
		2. Betul	44	35 (79.55)	3 (6.82)	3 (6.82)	..	..
	TOTAL		1170	467 (39.91)	305 (26.07)	33 (2.82)	16 (1.37)	27 (2.31)

ANNEXURE VI—Contd.

1	2	3	4	5	10	11	12	13	14
(g) Areas with Poor Administrative Infrastructure	Binar		1. Samastipur	60	6 (10.00)	13 (21.67)	..	..	1 (1.67)
			2. Palamau	43	2 (4.65)	3 (6.98)	..	..	1 (2.32)
	Himachal Pradesh		1. Una	45	6 (13.33)	1 (2.22)	..	..	..
			2. Kulu	22	1 (4.55)	1 (4.55)	..	..	2 (9.09)
	Madhya Pradesh		1. Damoh	40	4 (10.00)	5 (13.50)	..	..	2 (5.00)
			2. Betul	44	2 (4.55)	..	1 (2.27)	..	..
	TOTAL			1170	94 (8.03)	123 (10.51)	36 (3.08)	10 (0.85)	59 (5.04)

N.B. : (i) Figures in brackets are percentages.
(ii) (..) indicates 'Nil'.

ANNEXURE VII

Distribution of Sample Beneficiary Households by their Annual Income

Area Category	State	District	Total Number of households selected	Number of households having annual income during 1980-81			
				Upto Rs. 1500	Above Rs. 1500 to Rs. 2500	Above Rs. 2500 to Rs. 3500	Above Rs. 3500
1	2	3	4	5	6	7	8
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	2 (10.00)	6 (30.00)	9 (45.00)	3 (15.00)
		2. Bastar	34	11 (32.35)	17 (50.00)	6 (17.65)	..
	Orissa	1. Koraput	19	10 (52.63)	5 (26.32)	3 (15.79)	1 (5.26)
		2. Sundergarh	34	5 (14.71)	24 (70.59)	3 (8.82)	2 (5.88)
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	..	4 (40.00)	3 (30.00)	3 (30.00)
		2. Anantnag	10	..	4 (40.00)	1 (10.00)	5 (50.00)
	West Bengal	1. Darjeeling	12	3 (25.00)	4 (33.33)	4 (33.33)	1 (8.33)
	Tamil Nadu	1. Kanyakumari	58	15 (25.86)	18 (31.03)	6 (10.34)	19 (32.76)
		2. Madurai	39	2 (5.13)	12 (30.77)	15 (38.46)	10 (25.64)
(c) Agriculturally Developed areas	Haryana	1. Karnal	48	6 (12.50)	17 (35.42)	16 (33.33)	9 (18.75)
		2. Jind	50	6 (12.00)	16 (32.00)	16 (32.00)	12 (24.00)
	Andhra Pradesh	1. Guntur	47	6 (12.77)	14 (29.79)	12 (25.53)	15 (31.91)
		2. Vizianagram	22	7 (31.82)	6 (27.27)	4 (18.18)	5 (22.73)
	Punjab	1. Ferozepur	31	..	4 (12.90)	16 (51.61)	11 (35.48)
		2. Sangrur	29	..	7 (24.14)	16 (55.17)	6 (20.69)
(d) Agriculturally Less Developed areas	Uttar Pradesh	1. Sultanpur	26	4 (15.38)	2 (7.69)	14 (53.85)	6 (23.08)
		2. Mirzapur	39	2 (5.13)	9 (23.08)	8 (20.51)	20 (51.28)
	Maharashtra	1. Osmanabad	23	2 (8.70)	5 (21.74)	8 (34.78)	8 (34.78)
		2. Thane	15	1 (6.67)	1 (6.67)	3 (20.00)	10 (66.67)
(e) Desert areas	Rajasthan	1. Bikaner	26	8 (30.77)	6 (23.08)	8 (30.77)	4 (15.38)
		2. Jodhpur	20	..	1 (5.00)	12 (60.00)	7 (35.00)
(f) Areas with Good Administrative Infrastructure	Gujarat	1. Kheda	44	27 (61.36)	12 (27.27)	1 (2.27)	4 (9.09)
		2. Rajkot	41	..	8 (19.51)	15 (36.59)	18 (43.90)
	Kerala	1. Cannanore	71	3 (4.23)	7 (9.86)	25 (35.21)	36 (50.70)
		2. Quilon	41	4 (9.76)	7 (17.07)	14 (34.15)	16 (39.02)
	Karnataka	1. Uttar Kannada	50	3 (6.00)	10 (20.00)	15 (30.00)	22 (44.00)
		2. Mysore	57	21 (36.84)	19 (33.33)	14 (24.56)	3 (5.27)

ANNEXURE VII—Contd.

1	2	3	4	5	6	7	8
(g) Areas with Poor Administrative Infrastructure	Bihar	1. Samastipur	60	1 (1.67)	15 (25.00)	17 (28.33)	27 (45.00)
		2. Palamau	43	3 (6.98)	13 (30.23)	13 (30.23)	14 (32.56)
	Himachal Pradesh	1. Una	45	10 (22.22)	27 (60.00)	7 (15.56)	1 (2.22)
		2. Kulu	22	8 (36.36)	11 (50.00)	3 (13.64)	..
	Madhya Pradesh	1. Damoh	40	5 (12.50)	14 (35.00)	19 (47.50)	2 (5.00)
		2. Betul	44	3 (6.82)	16 (36.00)	23 (52.27)	2 (4.55)
	TOTAL		1170	178 (15.21)	341 (29.15)	349 (29.83)	302 (25.81)

ANNEXURE VIII

Source of First Information about the Programme Received by the Sample Beneficiary Households

Area Category	State	District	Total No. of selected benefi- ciaries	Number of beneficiaries who received information through following sources					
				Through house- hold survey	Gram- Sabha/ Village Pradhan	VLW/ V.D.O.	Other village Func- tionaries	BDO/ Other Block Officials	
1	2	3	4	5	6	7	8	9	
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	..	..	14	1	..
		2. Bastar	34	1	10	20	2	..	
	Orissa	1. Koraput	19	..	..	..	..	19
		2. Sundergarh	34	..	1	6	13	4	
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	..	..	5	..	..
		2. Anantnag	10	..	2	5	..	..
	West Bengal	1. Darjeeling	12	..	12	..	..	..
	Tamil Nadu	1. Kanyakumari	58	..	..	52	2	2
		2. Madurai	39	..	..	6	4	..
(c) Agriculturally Developed areas	Haryana	1. Karnal	48	..	..	41	2	1
		2. Jind	50	..	..	1	2	..
	Andhra Pradesh	1. Guntur	47	..	2	26	..	..
		2. Vizianagram	22	..	..	21	..	..
	Punjab	1. Ferozepur	31	..	24	..	6	..	
		2. Sangrur	29	..	2	26	..	1	
(d) Agriculturally Less Devel- oped areas	Uttar Pradesh	1. Sultanpur	26	..	..	26	..	..
		2. Mirzapur	39	..	18	14	..	..
	Maharashtra	1. Osmanabad	23	..	..	5	..	3
		2. Thane	15	..	2	12	..	..
(e) Desert areas	Rajasthan	1. Bikaner	26	..	6	12	2	1	
		2. Jodhpur	20	..	12	..	7	..	
(f) Areas with Good Adminis- trative Infrastructure	Gujarat	1. Kheda	44	..	7	34	1	..	
		2. Rajkot	41	..	13	2	14	..	
	Kerala	1. Cannanore	71	..	..	20	7	..
		2. Quilon	41	..	..	39	..	..
	Karnataka	1. Uttar Kannada	50	13	3	16	7	6	
		2. Mysore	57	1	..	48	..	7	
(g) Areas with Poor Adminis- trative Infrastructure	Bihar	1. Samastipur	60	..	12	34	3	1	
		2. Palamau	43	..	..	26	..	..
	Himachal Pradesh	1. Una	45	12	14	19	..	..
		2. Kulu	22	2	7	9	2	1	
	Madhya Pradesh	1. Damoh	40	12	2	17	4	4	
		2. Betul	44	..	..	24	7	..
	TOTAL			1170	41	149	580	86	50

ANNEXURE VIII—Contd.

Area Category	State	District	Total No. of selected benefi- ciaries	Number of beneficiaries who received in- formation through following sources			
				DRDA Officials	Bank officials	Fellow villager/ Neigh- bour/land lord	Others
1	2	3	4	10	11	12	13
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	..	1	4	..
		2. Bastar	34	..	1	..	..
	Orissa	1. Koraput	19	..	..	..	..
		2. Sundergarh	34	..	..	6	4
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	..	..	5	..
		2. Anantnag	10	..	..	3	..
	West Bengal	1. Darjeeling	12	..	..	..	..
	Tamil Nadu	1. Kanyakumari	58	..	..	..	2
		2. Madurai	39	..	..	21	8
(c) Agriculturally Developed areas	Haryana	1. Karnal	48	1	1	1	1
		2. Jind	50	47	..	..	..
	Andhra Pradesh	1. Guntur	47	..	14	4	1
		2. Vizianagram	22	..	1	..	..
	Punjab	1. Ferozepur	31	..	..	..	1
		2. Sangrur	29	..	..	..	..
(d) Agriculturally Less Developed areas	Uttar Pradesh	1. Sultanpur	26	..	..	..	..
		2. Mirzapur	39	..	5	1	1
	Maharashtra	1. Osmanabad	23	..	7	8	..
		2. Thane	15	..	..	1	..
(e) Desert areas	Rajasthan	1. Bikaner	26	..	..	..	5
		2. Jodhpur	20	..	..	1	..
(f) Areas with Good Administrative Infrastructure	Gujarat	1. Kheda	44	..	..	1	1
		2. Rajkot	41	5	2	4	1
	Kerala	1. Cannanore	71	..	10	25	9
		2. Quilon	41	..	..	2	..
	Karnataka	1. Uttar Kannada	50	1	..	2	2
		2. Mysore	57	..	1	..	..
(g) Areas with Poor Administrative Infrastructure	Bihar	1. Samastipur	60	..	..	8	2
		2. Palamau	43	..	..	..	17
	Himachal Pradesh	1. Una	45	..	..	..	..
		2. Kulu	22	..	..	1	..
	Madhya Pradesh	1. Damoh	40	..	..	1	..
		2. Betul	44	..	1	11	1
TOTAL			1170	54	44	110	56

ANNEXURE IX

Mode of Selection of the Sample Beneficiaries

Area Category	State	District	Total No. of House- holds	No. of Benefi- ciaries selected in Gram Sabha meeting	Number selected by other sources	No. of sample beneficiaries who were selected by the following		
						Through House- hold survey	Village Pradhan/ Sarpanch/ Panchayat	VLW/ V.D.O.
1	2	3	4	5	6	7	8	9
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	..	20	..	..	..
		2. Bastar	34	..	34	..	..	..
	Orissa	1. Koraput	19	..	19	..	..	..
		2. Sundergarh	34	..	34	..	..	9
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	..	10	..	..	..
		2. Anantnag	10	..	10	..	..	..
	West Bengal	1. Darjeeling	12	6	6	..	4	1
	Tamil Nadu	1. Kanyakumari	58	..	58	..	..	55
2. Madurai		39	..	39	..	..	36	
(c) Agriculturally Developed areas	Haryana	1. Karnal	48	48	..	..	..	..
		2. Jind	50	50	..	..	..	..
	Andhra Pradesh	1. Guntur	47	..	47	..	11	18
		2. Vizianagram	22	..	22	..	..	21
Punjab	1. Ferozepur	31	..	31	31	..	..
	2. Sangrur	29	..	29	29	..	..
(d) Agriculturally Less Devel- oped areas	Uttar Pradesh	1. Sultanpur	26	26	..	..	..	..
		2. Mirzapur	39	..	39	..	..	39
	Maharashtra	1. Osmanabad	23	..	23	..	..	1
		2. Thane	15	..	15	..	..	..
(e) Desert areas	Rajasthan	1. Bikaner	26	25	1	..	1	..
		2. Jodhpur	20	20	..	..	..	..
(f) Areas with Good Adminis- trative Infrastructure	Gujarat	1. Kheda	44	..	44	..	43	..
		2. Rajkot	41	..	41	..	..	..
	Kerala	1. Cannanore	71	..	71	..	..	71
		2. Quilon	41	..	41	..	..	41
Karnataka	1. Uttar Kannada	50	39	11	..	..	2	
	2. Mysore	57	54	3	..	..	3	
(g) Areas with Poor Adminis- trative Infrastructure	Bihar	1. Samastipur	60	3	57	..	20	12
		2. Palamau	43	..	43	..	..	39
	Himachal Pradesh	1. Una	45	36	9	..	..	..
		2. Kulu	32	1	21	21	..	..
	Madhya Pradesh	1. Damoh	40	..	40	..	..	39
		2. Betul	44	1	43	..	..	15
TOTAL			1170	309	861	81	79	402

ANNEXURE IX—Contd.

Area Category	State	District	Total No. of House- holds	No. of sample beneficiaries who were selected by the following				
				B.D.O. /other Block Officials including V.L.W.	Coopera- tive secretary/ Patwari	DRDA Officials	Bank officials	Others
1	2	3	4	10	11	12	13	14
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	20	..	..	..	..
		2. Bastar	34	33	..	..	1	..
	Orissa	1. Koraput	19	19	..	..	..	..
		2. Sundergarh	34	24	..	..	1	..
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	10	..	..	..	..
		2. Anantnag	10	10	..	..	..	..
	West Bengal	1. Darjeeling	12	..	..	..	..	1
		1. Kanyakumari	58	2	1	..	..	..
	Tamil Nadu	2. Madurai	39	..	1	..	..	2
(c) Agriculturally Developed areas	Haryana	1. Karnal	48	..	..	..	..	..
		2. Jind	50	..	..	..	..	..
	Andhra Pradesh	1. Guntur	47	18	..	..	..	..
		2. Vizianagram	22	..	..	1	..	..
	Punjab	1. Ferozepur	31	..	..	..	..	..
		2. Sangrur	29	..	..	..	..	..
(d) Agriculturally Less Developed areas	Uttar Pradesh	1. Sultanpur	26	..	..	..	..	..
		2. Mirzapur	39	..	..	..	..	..
	Maharashtra	1. Osmanabad	23	..	..	..	22	..
		2. Thane	15	..	..	..	15	..
(e) Desert areas	Rajasthan	1. Bikaner	26	..	..	..	..	..
		2. Jodhpur	20	..	..	..	..	..
(f) Areas with Good Administrative Infrastructure	Gujarat	1. Kheda	44	1	..	..	..	..
		2. Rajkot	41	..	1	39	1	..
	Kerala	1. Cannanore	71	..	..	..	..	..
		2. Quilon	41	..	..	..	..	..
	Karnataka	1. Uttar Kannada	50	9	..	..	..	..
		2. Mysore	57	..	..	..	..	..
(g) Areas with Poor Administrative Infrastructure	Bihar	1. Samastipur	60	25	..	..	..	..
		2. Palamau	43	4	..	..	..	..
	Himachal Pradesh	1. Una	45	9	..	..	..	..
		2. Kulu	22	..	..	..	..	..
	Madhya Pradesh	1. Damoh	40	1	..	..	..	..
		2. Betul	44	26	1	..	1	..
TOTAL			1170	211	4	40	41	3

ANNEXURE X

Time-lag between Identification and Selection of the Sample Beneficiaries

Area Category	State	District	No. of households reporting	No. of sample beneficiaries reporting following time lag between identification and selection			
				Upto one month	1-3 months	3-5 months	Above 5 months
1	2	3	4	5	6	7	8
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	16 (80.00)	1 (5.00)	..	3 (15.00)
		2. Bastar	34	25 (73.53)	9 (26.47)	..	..
	Orissa	1. Koraput	19	19 (100.00)	..	..	..
		2. Sundergarh	34	16 (47.06)	8 (23.53)	..	10 (29.41)
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	5 (50.00)	3 (30.00)	..	2 (20.00)
		2. Anantnag	10	7 (70.00)	1 (10.00)	2 (20.00)	..
	West Bengal	1. Darjeeling	12	12 (100.00)	..	..	..
	Tamil Nadu	1. Kanyakumari	58	56 (96.55)	2 (3.45)	..	..
		2. Madurai	39	29 (74.36)	..	..	10 (25.64)
(c) Agriculturally Developed areas	Haryana	1. Karnal	48	47 (97.92)	..	..	1 (2.08)
		2. Jind	50	..	..	..	50 (100.00)
	Andhra Pradesh	1. Guntur	47	3 (6.38)	11 (23.40)	24 (51.06)	9 (19.15)
		2. Vizianagram	22	11 (50.00)	9 (40.91)	2 (9.09)	..
	Punjab	1. Ferozepur	31	..	3 (9.68)	3 (9.68)	25 (80.65)
		2. Sangrur	29	..	..	..	29 (100.00)
(d) Agriculturally Less Developed areas	Uttar Pradesh	1. Sultanpur	26	26 (100.00)	..	..	..
		2. Mirzapur	39	39 (100.00)	..	..	..
	Maharashtra	1. Osmanabad	23	23 (100.00)	..	..	..
		2. Thane	15	12 (80.00)	3 (20.00)	..	..
(e) Desert areas	Rajasthan	1. Bikaner	26	26 (100.00)	..	..	..
		2. Jodhpur	20	20 (100.00)	..	..	..
(f) Areas with Good Administrative Infrastructure	Gujarat	1. Kheda	44	43 (97.73)	..	1 (2.27)	..
		2. Rajkot	41	39 (95.12)	2 (4.88)	..	..
	Kerala	1. Cannanore	71	66 (92.96)	..	1 (1.41)	4 (5.63)
		2. Quilon	41	20 (48.78)	4 (9.76)	10 (24.39)	7 (17.07)
	Karnataka	1. Uttar Kannada	50	35 (70.00)	7 (14.00)	8 (16.00)	..
		2. Mysore	57	13 (22.81)	33 (57.89)	2 (3.51)	9 (15.79)

ANNEXURE X—Contd.

1	2	3	4	5	6	7	8
(g) Areas with Poor Administrative Infrastructure	Bihar	1. Samastipur	60	56 (93.33)	4 (6.67)	..	..
		2. Palamau	43	43 (100.00)	..	..	..
	Himachal Pradesh	1. Una	45	9 (20.00)	12 (26.67)	2 (4.44)	22 (48.89)
		2. Kulu	22	..	1 (4.55)	11 (50.00)	10 (45.45)
	Madhya Pradesh	1. Damoh	40	1 (2.50)	1 (2.50)	..	38 (95.00)
		2. Betul	44	44 (100.00)	..	..	..
	TOTAL		1170	761 (65.04)	114 (9.74)	66 (5.64)	229 (19.57)

Note: (i) Figures in brackets are percentages.

(ii) (—) indicates nil.

CHAPTER VI

PROVISION OF BENEFITS AND FINANCIAL ASSISTANCE TO SAMPLE BENEFICIARIES

In the course of the field investigations information was collected from the sample beneficiaries in respect of (i) the provision of benefit schemes in accordance with the family plans prepared; (ii) choice of benefit schemes; (iii) time-lag between the sanction and actual provision of benefit schemes; (iv) type of benefit received; (v) appropriateness of benefit schemes; (vi) financing of benefit schemes including its adequacy, utilisation of financial assistance, repayment of loans and the problem of overdues etc. The information collected on all these aspects is analysed in this chapter.

Provision of benefits in accordance with family plans

6.2 The guidelines of the Ministry of Rural Development had laid down that after the identification and selection of households to be covered under IRDP family plans for each of the households should be prepared. These family plans were to be based on the benefit schemes proposed to be provided to individual selected households after taking into account their choice and preference for the type of benefit scheme and the availability of necessary supporting infrastructure required for the purpose. The scheme selected for a family was also to be matched with the availability of resources. The individual family plans had, inter-alia to indicate the viability of the benefit scheme to be provided, the income expected to be generated therefrom and repayment schedule of loans etc. Information was therefore, collected from the sample beneficiaries as to whether the family plans as envisaged were prepared for them by the Block agencies and also as to whether they were associated or not with the preparation of such plans. Table 6.1 sets out the summary of the information collected on this aspect by different area categories.

TABLE 6.1. Number of Sample Households Reporting Association with Formulation of Family Plans

Area Category	Number of Households Reporting	Number of Households Reporting Preparation of Family Plans	Number of Households Reporting Association with formulation of Family Plans
1	2	3	4
(a) Tribal areas	107	38 (35.51)	33 (86.84)
(b) Hill areas	129	Nil	Nil
(c) Agriculturally Developed areas	227	98 (43.17)	98 (100.00)
(d) Agriculturally Less Developed areas	103	7 (6.80)	7 (100.00)
(e) Desert areas	46	2 (4.35)	Nil
(f) Areas with Good Administrative Infrastructure	304	168 (55.26)	165 (98.20)

	1	2	3	4
(g) Areas with Poor Administrative Infrastructure		254	46 (18.11)	45 (97.83)
TOTAL		1170	359 (30.68)	348 (96.94)

N.B. Figures in brackets are percentages.

6.3 Out of the total of 1170 sample households only 359 households or a little less than 31 per cent reported that family plans were prepared for them. Out of these households 348 or nearly 97 per cent reported that they were associated with the preparation of the family plans or were consulted in this regard. Nearly 55 per cent of the selected households in Areas with Good Administrative Infrastructure reported the preparation of the family plans for them. In Agriculturally Developed Areas 43 per cent of the sample households and in Tribal areas 36 per cent of the sample households reported that family plans were prepared for them. In Hill areas none of the selected households reported the preparation of family plans for them and in Desert areas only 2 households out of a sample of 46 said that this had been done.

6.4 The district-wise data in respect of the preparation of family plans (Annexure-I) shows that in 22 out of 33 selected districts no family plan was prepared for any of the sample beneficiary households. In other four districts namely Damoh (Madhya Pradesh), Bikaner (Rajasthan), Bastar (Madhya Pradesh) and Sultanpur (Uttar Pradesh) only a few of the sample households ranging between one to seven reported that family plans were prepared for them. However, in the selected districts of Sundergarh (Orissa), Karnal and Jind (Haryana), Cannanore and Quilon (Kerala), Mysore (Karnataka) and Una (Himachal Pradesh) 97 to 100 per cent of the selected households reported formulation of family profiles or plans for them. In all these districts, the sample beneficiary households were not appropriate vis-a-vis their needs, aspirations, preparation of their family plans.

Choice of Benefit Schemes

6.5 Out of 359 sample households who reported that family plans had been prepared for them, 357 households also indicated their choice of the type of benefit assets desired by them. The two remaining households were, however, not able to decide this by themselves and had left the choice to the implementing agency. Out of 357 sample households, 351 households (about 98 per cent) had received the benefit assets of their own choice. There were only 6 households, 2 from Tribal Areas (Sundergarh district) and 4 from Areas with Good Administrative Infrastructure (Mysore district), who could not get the benefit assets of their choice. The main reasons according

to the concerned authorities were that the proposed schemes were not bankable or needed larger financial assistance than what could be made available under the prescribed norms or that the assets proposed to be acquired were unsuitable for the loanees.

Time-lag Between the Sanction and Actual Provision of Benefit Schemes

6.6 It was observed that the applications for financial assistance were prepared at the time when the beneficiaries indicated their choice of benefit schemes and family profiles were ready. In some clusters/villages camps were organised at which the selection of target families, preparation of family profiles and loan applications were taken up simultaneously. In some other cases where the selection of the beneficiaries had been done earlier, credit camps were organised and the preparation of loan applications, sanction

of loans and delivery of benefit assets were completed in one day. In a majority of cases, however, the loan applications were prepared by the VLWs and submitted to the BDOs/DRDAs for scrutiny and approval before forwarding them to the financial institutions for the sanction of loans. The financial institutions in turn issued the cheques of the loan amount in the name of the dealers from whom the beneficiaries desired to purchase the benefit assets. The actual delivery of the benefit assets was made to the beneficiaries only after the dealers/suppliers had received the cheques from the financial agencies. The guidelines issued by the Ministry of Rural Development it may be recalled had emphasised that the time involved in the entire process should be the minimum possible. Table 6.2 indicates the time-lag between the sanction of loans and actual provision of the benefit scheme assets as reported by the sample beneficiary households.

TABLE 6.2: Time-lag Between Sanction and Actual provision of Benefit Assets to the Sample Households

Area Category	Number of Households reporting	Number of Sample Households reporting time-lag of			
		Upto one month	Over one month & upto 3 months	Over 3 months & upto 5 months	Over 5 months
1	2	3	4	5	6
(a) Tribal areas	107	83 (77.57)	14 (13.08)	5 (4.67)	5 (4.67)
(b) Hill areas	129	119 (92.25)	7 (5.43)	2 (1.55)	1 (0.78)
(c) Agriculturally Developed areas	227	197 (86.78)	24 (10.57)	1 (0.44)	5 (2.20)
(d) Agriculturally Less Developed areas	103	82 (79.61)	15 (14.56)	6 (5.83)	..
(e) Desert areas	46	44 (95.65)	2 (4.35)	..	..
(f) Areas with Good Administrative Infrastructure	304	255 (83.88)	19 (6.25)	26 (8.55)	4 (1.32)
(g) Areas with Poor Administrative Infrastructure	254	186 (73.23)	60 (23.62)	7 (2.76)	1 (0.39)
TOTAL	1170	966 (82.56)	141 (12.05)	47 (4.02)	16 (1.37)

N.B. (i) Figures in brackets are percentages

(ii) (—) indicates 'Nil'

6.7 It will be observed from table 6.2 that the delivery of benefit assets to nearly 83 per cent of the sample beneficiaries was made within a period of one month. Another 12 per cent beneficiary households received the benefit assets within 3 months from the date of the sanction and only 5 per cent of the selected sample households had to wait for more than 3 months for obtaining the benefit assets. The district-wise data on the time-lag between sanction and actual provision of benefit assets (Annexure-II) shows that in 10 of the selected districts, viz. Koraput (Orissa), Darjeeling (West Bengal), Madurai (Tamil Nadu), Karnal and Jind (Haryana), Sangrur (Punjab), Thane (Maharashtra), Kheda (Gujarat), Cannanore (Kerala), and Una (Himachal Pradesh) all the sample households had received the benefit assets within one month

of the sanction. In another 12 districts namely, Sundergarh (Orissa), Anantnag (Jammu and Kashmir), Kanyakumari (Tamil Nadu), Guntur (Andhra Pradesh), Sultanpur (Uttar Pradesh), Osmanabad (Maharashtra), Bikaner and Jodhpur (Rajasthan), Rajkot (Gujarat), Quilon (Kerala), Uttar Kannada (Karnataka), Damoh and Betul (Madhya Pradesh), between 80 to 98 per cent sample households had actually received the benefit assets within one month of the sanction. Thus the time-lag, involved in the delivery of assets after the sanction of the loan applications was by and large observed to be short. However, where a camp approach was adopted there were reported some cases not only of wrong identification but also of benefit assets having been found, on delivery, to be unsuitable to the beneficiaries.

6.8 In case of the beneficiaries where the time-lag involved in the provision of the benefit assets was more than one month (i.e. 204 out of the 1170 sample

households) the reasons for the delay were enquired from them. The broad reasons as reported by them are presented in table 6.3.

TABLE 6.3 : *Reasons for Delay in provision of the Benefit Scheme after the Submission of Application*

Area Category	Number of Households reporting	Number of Sample Respondents reporting reason for delay as								
		Sanction not received in time	Subsidy not received in time	Lack of interest on the part of beneficiary	Lack of support from bank	Non-availability of benefit assets	Lack of enthusiasm/inability on the part of beneficiaries	Lack of Coordination among concerned agencies	Lack of funds	Cumbersome Procedure
1	2	3	4	5	6	7	8	9	10	11
(a) Tribal areas	24	..	..	1 (4.17)	2 (8.33)	7 (29.17)	3 (12.50)	..	..	11 (45.83)
(b) Hill areas	10	..	2 (20.00)	1 (10.00)	1 (10.00)	3 (30.00)	..	1 (10.00)	1 (10.00)	1 (10.00)
(c) Agriculturally Developed areas	30	..	..	10 (33.33)	8 (26.67)	..	..	..	..	12 (40.00)
(d) Agriculturally Less Developed areas	21	..	..	4 (19.05)	1 (4.76)	4 (19.05)	2 (9.52)	2 (9.52)	..	8 (38.10)
(e) Desert areas	2	..	..	..	..	1 (50.00)	..	1 (50.00)	..	..
(f) Areas with Good Administrative Infrastructure.	49	13 (26.53)	3 (6.12)	..	11 (22.45)	4 (8.16)	1 (2.04)	..	1 (2.04)	16 (32.65)
(g) Areas with Poor Administrative Infrastructure.	68	8 (11.76)	2 (2.94)	9 (13.24)	21 (30.88)	15 (22.06)	1 (1.47)	4 (5.88)	..	8 (11.77)
TOTAL	204	21 (10.29)	7 (3.43)	25 (12.25)	44 (21.57)	34 (16.67)	7 (3.43)	8 (3.92)	2 (0.98)	56 (27.45)

N.B. (i) Figures in brackets are percentages.

(ii) (—) indicates 'Nil'.

6.9 About 27 per cent of the households attributed the delay in the delivery of benefit assets to the cumbersome procedure followed by the authorities. About 22 per cent gave lack of support from bank officials as the reason for delay and some 17 per cent ascribed it to non-availability of benefit assets in the local areas/markets. About 12 per cent of the reporting households conceded that the delay in their case was due to the lack of interest on their part in getting their applications expedited. About 10 per cent of the reporting households stated that the sanction was not communicated to them in time and this led to the delay in obtaining the benefit assets.

6.10 The analysis by area categories shows that nearly 46 per cent of the reporting households from Tribal areas, 38 per cent from Agriculturally Less Developed areas and 33 per cent from Areas with Good Administrative Infrastructure felt that the delay in the delivery of benefit assets was mainly due to cumbersome procedure. In Hill areas the most important reason for delay as reported by 30 per cent of the households was the non-availability of the benefit assets in the local markets. One-third of the reporting households from Agriculturally Developed

areas indicated the lack of interest on their part as the main cause for delay. Nearly 31 per cent of the households from Areas with Poor Administrative Infrastructure complained of the lack of support from the bank officials.

Types of Benefits Received

6.11 Under the IRD Programme a beneficiary was eligible to opt for any viable economic activity which would enable him to raise sufficient additional income to cross the poverty line. The emphasis was on selecting one or more schemes covered under any of the three sectors, viz., primary, secondary and tertiary, in which the beneficiary had genuine interest and required skill. The financial assistance for the scheme was to be made available to him in accordance with the prescribed rates of subsidy as described in an earlier chapter. The Block level officials were supposed to take special care in selecting only such schemes as were technically feasible, economically viable and acceptable to the beneficiary. Information collected from all the selected beneficiaries regarding the details of the benefit schemes received by them in different areas/situations is presented in table 6.4.

TABLE 6.4 : *Distribution of Sample Households by Broad Categories of Benefit Schemes Provided*

Area Category	Number of Sample Households	Number of Households provided benefits relating to					
		Agricultural schemes	Animal Husbandry schemes	Subsidiary occupation schemes	Total primary Sector (3+4+5)	Secondary Sector	Tertiary Sector
1	2	3	4	5	6	7	8
(a) Tribal areas	107	58 (54.20)	21 (19.63)	..	79 (73.83)	13 (12.15)	15 (14.02)
(b) Hill areas	129	12 (9.30)	80 (62.02)	6 (4.65)	98 (75.97)	5 (3.88)	26 (20.15)
(c) Agriculturally Developed areas	227	21 (9.27)	166 (73.13)	..	187 (82.38)	6 (2.64)	34 (14.98)
(d) Agriculturally Less developed areas	103	37 (35.92)	25 (24.27)	..	62 (60.19)	15 (14.56)	26 (25.26)
(e) Desert areas	46	12 (26.09)	29 (63.04)	..	41 (89.13)	..	5 (10.87)
(f) Areas with Good Administrative Infrastructure	304	62 (20.39)	121 (30.89)	29 (9.54)	212 (69.73)	33 (10.86)	59 (19.41)
(g) Areas with Poor Administrative Infrastructure	254	127 (50.00)	73 (28.74)	..	200 (78.74)	25 (9.84)	29 (11.42)
TOTAL	1170	329 (28.12)	515 (44.02)	35 (2.99)	879 (75.13)	97 (8.29)	194 (16.58)

N.B. : Figures in brackets are percentages.

6.12 It will be observed from table 6.4 that 75 per cent of the sample households were provided benefit schemes pertaining to activities in the primary sector. The Ministry of Rural Development had, however, envisaged the proportion of the households to be covered under primary sector as 66 per cent. Within the primary sector the maximum number of selected households forming 44 per cent of the total number of sample households were provided animal husbandry units, mostly milch cattle, a little over 28 per cent were benefited through agricultural schemes chiefly relating to irrigation works and about 3 per cent through subsidiary occupation schemes such as fishing equipment (fishing nets), sericulture, etc. About 17 per cent of the sample households were provided with schemes falling in the tertiary sector and only 8 per cent were given secondary sector schemes. In Areas with Poor Administrative Infrastructure 50 per cent of the households and in Tribal areas 54 per cent of the households were provided with agricultural benefit schemes. Animal husbandry schemes were predominant in four out of the seven area categories. Nearly 73 per cent of sample households in Agriculturally Developed areas, 63 per cent in Desert areas, 62 per cent in Hill areas and 40 per cent in Areas with Good Administrative Infrastructure had received animal husbandry units. The percentage of the sample households covered under the primary sector schemes was more than 66 per cent in all the area categories excepting for Agriculturally Less Developed areas where it was about 60 per cent. Thus the diversification of benefit schemes in secondary and tertiary sector activities was not noticeable to the extent envisaged.

6.13 The district-wise data in respect of the type of benefit schemes is presented in Annexure-III. It

shows that in 18 out of 33 selected districts none of the sample households had received benefit schemes falling under the secondary sector. Similarly, in case of 6 out of 33 selected districts, none of the sample beneficiary households had got a benefit scheme in the tertiary sector. Thus for most of the districts only primary sector schemes were offered to the sample beneficiaries. In Anantnag (Jammu and Kashmir), Darjeeling (West Bengal), Thane (Maharashtra) and Jodhpur (Rajasthan) all the sample beneficiaries were provided with the benefit schemes coming under the primary sector. It was only in Sultanpur (Uttar Pradesh) that the proportion of households in this sector was about 8 per cent. It was also observed that only in Mysore district out of the 33 selected districts, nine beneficiary households were provided with double benefits. Of these, 7 sample households received animal husbandry schemes as the major benefits and the remaining 2 were covered under agricultural schemes. The second benefit was provided to five beneficiaries of the animal husbandry schemes with agricultural schemes and the rest with subsidiary occupation schemes. Two of these nine households, were given animal husbandry units as the second benefit.

Appropriateness of Benefit Schemes

6.14 For making an assessment of the appropriateness of the benefit schemes provided to the sample households their views were sought as to whether the schemes provided to them were in accordance with their family needs, aspiration, talents, aptitude and financial position. The views expressed by the sample beneficiaries are summarised in table 6.5.

TABLE 6.5 : Views of Sample Beneficiaries regarding Appropriateness of Benefit Schemes

Area Category	Number of Sample Beneficiaries reporting their views on Appropriateness of Schemes Vis-a-vis.					
	Family Needs			Family Talents		
	Yes	No	Cannot say	Yes	No	Cannot say
1	2	3	4	5	6	7
(a) Tribal areas	97 (90.65)	10 (9.35)	Nil	107 (10.00)	Nil	Nil
(b) Hill areas	128 (99.22)	1 (0.78)	Nil	127 (98.45)	2 (1.55)	Nil
(c) Agriculturally Developed areas	215 (94.71)	4 (1.76)	8 (3.52)	219 (96.48)	Nil	8 (3.52)
(d) Agriculturally Less Developed areas	102 (99.03)	1 (0.97)	Nil	93 (90.29)	1 (0.97)	9 (8.74)
(e) Desert areas	45 (97.83)	1 (2.17)	Nil	45 (97.83)	1 (2.17)	Nil
(f) Areas with Good Administrative Infrastructure	302 (99.34)	2 (0.66)	Nil	283 (93.09)	17 (5.59)	4 (1.31)
(g) Areas with Poor Administrative Infrastructure	241 (94.88)	13 (5.12)	Nil	245 (96.46)	9 (3.54)	Nil
TOTAL	1130 (96.58)	32 (2.74)	8 (0.68)	1119 (95.64)	30 (2.56)	21 (1.80)

N.B. : Figures in brackets are percentages.

Area Category	Number of Sample Beneficiaries reporting their views on Appropriateness of Schemes Vis-a-vis					
	Family's Aspirations			Family's Financial Position		
	Yes	No	Cannot say	Yes	No	Cannot say
1	8	9	10	11	12	13
(a) Tribal areas	105 (98.13)	2 (1.87)	Nil	106 (99.06)	1 (0.94)	Nil
(b) Hill areas	123 (95.35)	3 (2.33)	3 (2.33)	127 (98.45)	2 (1.55)	Nil
(c) Agriculturally Developed areas	219 (96.48)	0 (0.00)	8 (3.52)	217 (95.59)	2 (0.88)	8 (3.53)
(d) Agriculturally Less Developed areas	102 (99.03)	1 (0.97)	Nil	98 (95.15)	Nil	5 (4.85)
(e) Desert areas	44 (95.65)	2 (4.35)	Nil	44 (95.65)	2 (4.35)	Nil
(f) Areas with Good Administrative Infrastructure	298 (98.03)	5 (1.64)	1 (0.33)	290 (95.40)	13 (4.28)	1 (0.32)
(g) Areas with Poor Administrative Infrastructure	241 (94.88)	13 (5.12)	Nil	243 (95.67)	10 (3.94)	1 (0.39)
TOTAL	1130 (96.75)	26 (2.22)	12 (1.03)	1125 (96.16)	30 (2.56)	15 (1.28)

N.B. : Figures in brackets are percentages.

6.15 It is observed from the above table that about 97 per cent of the sample households were of the view that the benefits provided to them were according to their needs and aspirations. About 96 per cent of the households considered that the schemes were suitable in view of their talents and financial position of their families. Only 2 to 3 per cent of the sample households felt that the schemes provided to them were not appropriate vis-a-vis their needs, aspirations, talents and financial position.

Financing of Benefit Schemes

6.16 The Ministry of Rural Development had provided that subject to the ceiling as to the amount of subsidy admissible, which varied from Rs. 3000 to Rs. 5000 depending on the area and category of beneficiaries, the financial assistance to the beneficiary households should be adequate to meet the cost of

the benefit scheme. This assistance could be made available on more than one occasion and for more than one benefit scheme so as to enable the assisted households to cross the poverty line. In case of schemes like minor irrigation works, etc. involving a number of stages for completion, suitable loan instalments linked to specific stages in the progress of work were to be given. However, the quantum of financial assistance to be made available would vary depending upon the cost of the benefit scheme. With a view to having an idea of the quantum of financial assistance given to different beneficiaries information was collected in respect of the total amount of financial assistance provided to each of the sample households. Based on this information all the sample households were classified into five groups depending upon the amount of financial assistance received. Table 6.6 shows the distribution of the sample households according to these groups.

TABLE 6.6 : *Quantum of Financial Assistance Received by the Sample Households*

Area Category	Number of Households Reporting	Number of Sample Beneficiaries Reporting Financial Assistance				
		Upto Rs. 1000	Rs. 1001 -3000	Rs. 3001 -5000	Rs. 5001-7000	Above Rs. 7000
1	2	3	4	5	6	7
(a) Tribal areas	107	64 (59.81)	26 (24.30)	4 (3.74)	7 (5.64)	6 (5.61)
(b) Hill areas	129	32 (24.81)	69 (53.49)	28 (21.71)	Nil	Nil
(c) Agriculturally Developed areas	227	3 (1.32)	156 (68.72)	65 (28.63)	1 (0.44)	2 (0.88)
(d) Agriculturally Less Developed areas	103	Nil	66 (64.08)	19 (18.45)	2 (1.94)	16 (15.53)
(e) Desert areas	46	5 (10.87)	7 (15.22)	21 (55.65)	13 (28.26)	Nil
(f) Areas with Good Administrative Infrastructure	304	66 (21.71)	171 (56.25)	18 (5.92)	21 (6.91)	28 (9.21)
(g) Areas with Poor Administrative Infrastructure	254	51 (20.08)	106 (41.73)	23 (9.06)	43 (16.93)	31 (12.20)
TOTAL	1170	221 (18.89)	601 (51.37)	178 (15.21)	87 (7.44)	83 (7.09)

6.17 It will be seen that the majority of the sample households (70 per cent), received the financial assistance only upto an amount of Rs. 3000. About 19 per cent received financial assistance of only Rs. 1000. About 30 per cent of the sample households received assistance ranging between Rs. 3001 and above Rs. 7000. A little over 15 per cent of the total sample households were sanctioned assistance ranging between Rs. 3001 to Rs. 5000; 7.4 per cent in the range of Rs. 5001 to Rs. 7000 and another 7 per cent above Rs. 7000. In Tribal areas nearly 60 per cent sample households were provided with a total financial assistance of Rs. 1000 or less and in Hill areas 25 per cent of the sample beneficiaries were in this range. On the other hand in Agriculturally Developed areas 97 per cent and in Agriculturally Less Developed areas 83 per cent of the sample households

received assistance in the range of Rs. 1001 to Rs. 5000. In Desert areas about 46 per cent of the beneficiary households were provided with financial assistance in the range of Rs. 3000—5000 and another about 28 per cent in the range of Rs. 5001—7000. None of the beneficiaries from Desert areas and Hill areas were provided with financial assistance amounting to Rs. 700/- and above. The quantum of financial assistance provided to individual households thus varied widely.

6.18 The district-wise data pertaining to the quantum of assistance provided to the sample households is given in Annexure IV. It is observed that in three out of 33 selected districts, namely Bastar (Madhya Pradesh), Sundergarh (Orissa) and Palamau (Bihar) more than two-thirds of the selected

households were given financial assistance of upto Rs. 1000 only. On the other hand in 11 of the selected districts none of the sample households was in the range of upto Rs 1000. In Sultanpur (Uttar Pradesh) 81 per cent, in Kheda (Gujarat) 86 per cent, in Sangrur (Punjab) 98 per cent and in Una (Himachal Pradesh) 98 per cent of the sample households had been provided assistance of more than Rs. 1000 and upto Rs. 3000. Again 80 per cent of the households in Anantnag (Jammu and Kashmir), 73 per cent in Kulu (Himachal Pradesh), 60 per cent in both Jind (Haryana) and Jodhpur (Rajasthan) had been sanctioned loans in the range of Rs. 3000—5000. Financial assistance in the range of Rs. 5000—7000 was provided to nearly 42 per cent of the selected households in Bikaner (Rajasthan), 37 per cent of the households in Koraput (Orissa) and 35 per cent of these in Samastipur (Bihar). About

59 per cent of the sample households from Betul (Madhya Pradesh) and 30 per cent of the households in Jhabua (Madhya Pradesh) and Osmanabad (Maharashtra) had been given financial assistance of Rs. 7000 and above.

Rate of interest

6.19 Information was also collected from the sample beneficiaries as to whether the interest being paid by them to the financial agencies/banks was at the normal rate charged by them or that the loan extended to them carried a concessional rate of interest of 4 per cent under the Differential Rate of Interest (DRI) Scheme. The information obtained on this aspect is summarised in table 6.7. However, ten households out of a total sample of 1170 were not aware of the rate of interest being charged and were unable to give information on this point.

TABLE 6.7 : *Distribution of Sample Households According to Rate of Interest Charged on Loans*

Area Category	No. of Households reporting	Number of Sample Beneficiaries being charged		
		Differential rate of interest	Normal rate of interest	Interest rates not reported
1	2	3	4	5
(a) Tribal areas	107	39 (36.45)	68 (63.55)	..
(b) Hill areas	129	12 (9.30)	110 (85.21)	7 (5.43)
(c) Agriculturally Developed areas	227	37 (16.30)	190 (83.70)	
(d) Agriculturally Less Developed areas	103	17 (16.50)	86 (83.50)	
(e) Desert areas	46	16 (34.78)	30 (65.22)	
(f) Areas with Good Administrative Infrastructure	304	71 (23.36)	231 (75.99)	2 (0.65)
(g) Areas with Poor Administrative Infrastructure	254	94 (37.01)	159 (62.60)	1 (0.39)
TOTAL	1170	286 (24.44)	874 (74.70)	10 (0.86)

N.B.: Figures in brackets are percentages.

6.20 As brought out in table 6.7 about 24 per cent of the sample households had been sanctioned loans at the rate of 4 per cent under DRI and the rest of the beneficiaries were required to pay interest at the normal rates prescribed by Banks. In Tribal areas 36 per cent, in Desert areas 35 per cent and in Areas with Poor Administrative Infrastructure 37 per cent of the selected households were availing of the DRI facilities. In other area categories the proportion of such beneficiaries was much lower.

Adequacy of loan

6.21 Out of 1170 sample beneficiary households 823 (70.35 per cent) reported that the financial assis-

tance received by them had covered the entire cost of the benefit schemes. However, 10 of selected households did not report on this point. The remaining 337 selected households (28.80 per cent of the total sample) reported that the financial assistance received by them was not adequate to cover the entire cost of the benefit scheme and they had perforce to arrange for the balance amount required on their own and/or from other source. Table 6.8 brings out the manner in which these 337 households managed to raise the balance amount required.

TABLE 6.8 : *Ways and Means of Raising the Balance Amount by 337 Sample Households*

Area Category	Number of Households reporting	No. of households who raised the balance amount required through				
		Own Sources	Neighbours/friends	Money lenders	Obtained loans from financial agencies	Other sources
1	2	3	4	5	6	7
(a) Tribal areas	9	6 (66.67)	1 (11.11)	Nil	Nil	2 (22.22)
(b) Hill areas	45	28 (62.22)	15 (33.33)	2 (4.44)	Nil	Nil
(c) Agriculturally Developed areas	95	50 (52.63)	17 (17.89)	26 (27.37)	Nil	2 (2.11)
(d) Agriculturally Less Developed areas	37	24 (64.86)	13 (35.14)	Nil	Nil	Nil
(e) Desert areas	3	1 (33.33)	Nil	Nil	Nil	2 (66.67)
(f) Areas with Good Administrative Infrastructure	99	40 (40.40)	29 (29.29)	18 (18.18)	4 (4.04)	8 (8.08)
(g) Areas with Poor Administrative Infrastructure	49	33 (67.35)	5 (10.20)	4 (8.16)	1 (2.04)	9 (12.24)
TOTAL	337	182 (54.01)	80 (23.74)	50 (14.84)	5 (1.48)	20 (5.93)

N.B.: Figures in brackets are percentages.

6.22 It will be observed from table 6.8 that of the sample households who reported that the financial assistance provided was inadequate for meeting the entire cost of the asset nearly 54 per cent were able to arrange the balance amount required from their own sources. About 24 per cent of such beneficiary households had to borrow from their neighbours, friends or relations and nearly 15 per cent had to raise loans from private money lenders to cover the difference between the cost of the benefit schemes provided and the amount of financial assistance sanctioned. Only 1.48 per cent of the selected households reported that they were able to raise a further loan from the financial institutions for this purpose.

Cash Assistance and its utilisation

6.23 The guidelines of the Ministry of Rural Development had stipulated that the financial assis-

tance should not be provided directly to the beneficiaries and the subsidy amounts to be provided should be routed through the banks/financing agencies. Thus after the sanction of the loan the beneficiaries were required to obtain benefit assets from the dealers/suppliers and the cheque for the payment of cost was issued in the name of the dealer/supplier. However, in the case of certain schemes, e.g. production units, petty shops, etc. there was a provision to pay a part or whole of the amount of assistance in cash to the beneficiary households depending upon the nature of the benefit scheme. Out of a sample of 1170 households, 225 households or 19 per cent of the total selected households reported that they had received a part or whole of the assistance in cash. Table 6.9 brings out the broad manner of the utilisation of the cash assistance provided to such beneficiaries.

TABLE 6.9: *Utilisation of Cash Assistance*

Area Category	No. of beneficiaries who received assistance in cash	Number of Beneficiaries Reporting the Purpose for which Cash Assistance was utilised						
		Utilised as working capital for the unit	Utilised for purchase of equipment & machine	Used for purchase of raw materials	Repayment of old debts	Utilised for consumption purposes including illness	Utilised for purchase of benefit scheme	Utilised for some other purposes not admissible under the scheme
1	2	3	4	5	6	7	8	9
(a) Tribal areas	49	4 (8.17)	12 (24.49)	12 (24.49)	3 (6.12)	Nil	17 (34.69)	1 (2.04)
(b) Hill areas	3	Nil	Nil	Nil	Nil	Nil	3 (100.0)	Nil
(c) Agriculturally Developed areas	11	3 (27.27)	1 (9.09)	Nil	2 (18.18)	4 (36.37)	Nil	1 (9.09)
(d) Agriculturally Less Developed areas	44	6 (13.64)	11 (25.00)	9 (20.45)	Nil	Nil	18 (40.91)	Nil
(e) Desert areas	4	Nil	2 (50.00)	Nil	Nil	1 (25.00)	1 (25.00)	Nil
(f) Areas with Good Administrative Infrastructure	79	10 (12.66)	13 (16.46)	10 (12.66)	Nil	1 (1.27)	45 (56.96)	Nil
(g) Areas with Poor Administrative Infrastructure	35	3 (8.57)	3 (8.57)	17 (48.57)	Nil	Nil	12 (34.29)	Nil
TOTAL	225	26 (11.56)	42 (18.67)	48 (21.33)	5 (2.22)	6 (2.67)	96 (42.67)	2 (0.89)

N.B.: Figures in brackets are percentages.

6.24 It will be observed from table 6.9 that nearly 43 per cent of the reporting households who received assistance in cash had utilised this for the purchase of the benefit schemes, about 21 per cent for purchase of raw materials for their units, another 19 per cent for purchase of equipments and machinery and 12 per cent as working capital for their units. However 2.7 per cent of such households had utilised the assistance for consumption purposes, another 2.2 per cent for repayment of old debts and about 0.9 per cent for other purposes not admissible under the scheme. The district-wise information on the utilisation of cash assistance by the selected households is given in Annexure V.

Mode of Loan Repayments

6.25 The NABARD had worked out the economics of different types of benefit schemes including the mode of repayment of loan amounts with interest. It was envisaged that sufficient surplus would be left with the beneficiary in order to meet his day to day needs after paying the loan instalments. The selected respondents however, stated that this procedure was not adhered to by the banks as they were keen to get back the loan amount as early as possible. The overall position as regards the mode of repayment of IRDP loans as reported by the sample beneficiary households is brought out in table 6.10.

TABLE 6.10: *Mode of Repayment of Loans as Reported by the Sample Beneficiaries*

Area Category	No. of Households reporting	Monthly	Quarterly	Six Monthly	Yearly
1	2	3	4	5	6
(a) Tribal areas	107	46 (43.00)	..	1 (0.93)	60 (56.07)
(b) Hill areas	129	99 (76.74)	1 (0.78)	29 (22.48)	..
(c) Agriculturally Developed areas	227	152 (66.96)	..	39 (17.18)	36 (15.86)

TABLE 6.10—Contd.

1	2	3	4	5	6
(d) Agriculturally Less Developed areas	103	69 (67.00)	2 (1.94)	14 (13.59)	18 (17.47)
(e) Desert areas	46	8 (17.39)	..	12 (26.09)	26 (56.52)
(f) Areas with Good Administrative Infrastructure	304	205 (67.43)	1 (0.33)	22 (7.24)	76 (25.00)
(g) Areas with Poor Administrative Infrastructure	254	139 (54.72)	..	81 (31.89)	34 (13.39)
TOTAL	1170	718 (61.37)	4 (0.34)	198 (16.92)	250 (21.37)

N.B.: Figures in brackets are percentages.

6.26 The data presented in table 6.10 indicates that about 61 per cent of the sample households had to repay the loans in monthly instalments, nearly 17 per cent in six monthly instalments and 21 per cent in yearly instalments. In all the area categories excepting Tribal and Desert areas 55 to 77 per cent of the sample households reported repayment of loans in monthly instalments. In Desert areas and Tribal areas the annual instalments were being paid by nearly 57 and 56 per cent of the selected households. The district-wise information regarding the mode of loan repayments is given in Annexure VI. This shows that in 8 out of the selected 33 districts namely Koraput (Orissa), Anantnag (Jammu & Kashmir), Darjeeling (West Bengal), Karnal (Haryana), Sangrur (Punjab), Kheda (Gujarat), Quilon (Kerala) and Kulu (Himachal Pradesh) all the sample households were repaying the loans in monthly instalments. On the other hand in the selected districts of Bikaner (Rajasthan) and Mysore (Karnataka) all the loans sanctioned to the sample households were being repaid in yearly instalments.

Views of the Beneficiaries on Terms and Conditions of Loan

6.27 The selected sample beneficiary households were asked as to whether they were satisfied with the terms and conditions of loan assistance made available to them. Nearly 73 per cent of 1170 sample beneficiaries expressed satisfaction in regard to the terms and conditions of the loan assistance provided to them. Thirteen households (1.1 per cent of the sample) did not express any views on this aspect. The remaining about 26 per cent (303 households) were critical and expressed dissatisfaction with the terms of loans. In Agriculturally Less Developed areas over 51 per cent of the households and in Agriculturally Developed areas 33 per cent of the households expressed dissatisfaction in regard to the terms and conditions of loans. In other area categories a significant majority of households (between 67 to 86 per cent) expressed satisfaction with the terms and conditions of loans.

TABLE 6.11: Views of the Sample Beneficiary House-holds on Terms and Conditions of Banks Loans.

Area Category	No. of selected Households	No. of Households not reporting their views	No. of Households reporting satisfaction	No. of Households reporting dissatisfaction
1	2	3	4	5
(a) Tribal areas	107	..	86 (80.37)	21 (19.63)
(b) Hill areas	129	11 (8.52)	111 (86.05)	7 (5.43)
(c) Agriculturally Developed areas	227	..	152 (66.96)	75 (33.04)
(d) Agriculturally Less Developed areas	103	..	50 (48.54)	53 (51.46)
(e) Desert areas	46	..	36 (78.26)	10 (21.74)
(f) Areas with Good Administrative Infrastructure	304	2 (0.66)	232 (76.32)	70 (23.02)
(g) Areas with Poor Administrative Infrastructure	254	..	187 (73.62)	67 (26.38)
TOTAL	1170	13 (1.11)	854 (72.99)	303 (25.90)

N.B.: Figures in brackets are percentages.

6.28 The households who stated that they were not satisfied with the terms and conditions were asked to give reasons for their being dissatisfied. The

important reasons mentioned by such households are brought out in table 6.12.

TABLE 6.12: Reasons Given by Selected Households for not being Satisfied with Terms and Conditions of Loans

Area Category	No. of Households reporting dissatisfaction	Number of Households Reporting Reasons for Dissatisfaction as					
		High Interest rate	Repayment capacity, not taken into account in fixing instalment for repayment	Amount of loan assistance inadequate	Indifferent attitude of bank officials	Cumbersome/and time consuming procedure	Bank officials pressed for early repayment of loan
1	2	3	4	5	6	7	8
(a) Tribal areas	21	7 (33.33)	10 (47.62)	3 (14.29)	..	..	1 (4.76)
(b) Hill areas	7	4 (57.14)	..	..	..	..	3 (42.86)
(c) Agriculturally Developed areas	75	72 (96.00)	2 (2.67)	..	1 (1.33)	..	..
(d) Agriculturally Less Developed areas	53	45 (84.90)	1 (1.89)	1 (1.89)	2 (3.77)	1 (1.89)	3 (5.66)
(e) Desert areas	10	..	9 (90.00)	..	..	..	1 (10.00)
(f) Areas with Good Administrative Infrastructure	70	42 (60.00)	8 (11.43)	1 (1.43)	..	1 (1.43)	18 (25.71)
(g) Areas with Poor Administrative Infrastructure	67	56 (83.58)	5 (7.46)	1 (1.49)	2 (2.99)	1 (1.49)	2 (2.99)
TOTAL	303	226 (74.59)	35 (11.55)	6 (1.98)	5 (1.65)	3 (0.99)	28 (9.24)

N.B.: Figures in brackets are percentages.

6.29 As will be seen from table 6.12 nearly 75 per cent of the 303 households felt that the rate of interest charged by the commercial banks was high. Another about 12 per cent of these households stated that their repayment capacity had not been taken into consideration while fixing the instalments in which the loan was to be repaid. Another 9 per cent of the dissatisfied households reported that the bank officials had pressed them to accept early repayment schedules. In Tribal and Desert areas the most important reason for dissatisfaction was that the repayment capacity of the loanes had not been taken into account while fixing loan instalments. In rest of the

area categories the high rate of interest was the major reason stated by the selected households for their being dissatisfied with the terms and conditions.

Extent of Loans Repayments

6.30 Information was also sought from the sample beneficiary households in respect of extent to which they had been able to make repayment of the loans received by them. The information collected on this aspect is presented in table 6.13.

TABLE 6.13: Extent of Repayment of Loans by the Sample Households

Area Category	No. of Sample Households	No. of Households reporting no repayment	Number of Households reporting repayment of loans to the extent of				
			Upto 20%	20—40%	40—60%	60—80%	80—100%
1	2	3	4	5	6	7	8
(a) Tribal areas	107	38 (35.52)	..	4 (3.74)	24 (22.43)	12 (11.21)	29 (27.10)
(b) Hill areas	129	5 (3.88)	3 (2.33)	6 (4.65)	22 (17.05)	29 (22.48)	64 (49.61)

TABLE 6.13—Contd.

1	2	3	4	5	6	7	8
(c) Agriculturally Developed areas	227	16 (7.05)	9 (3.96)	41 (18.06)	72 (31.72)	55 (24.23)	34 (14.98)
(d) Agriculturally Less Developed areas	103	3 (2.91)	1 (0.97)	32 (31.07)	37 (35.92)	16 (15.53)	14 (13.59)
(e) Desert areas	46	2 (4.35)	1 (2.17)	12 (26.09)	12 (26.09)	9 (19.56)	10 (21.74)
(f) Areas with Good Administrative Infrastructure	304	19 (6.25)	31 (10.20)	21 (6.90)	68 (22.37)	51 (16.78)	114 (37.50)
(g) Areas with Poor Administrative Infrastructure	254	19 (7.48)	13 (5.12)	74 (29.13)	67 (26.38)	24 (9.45)	57 (22.44)
TOTAL	1170	102 (8.72)	58 (4.96)	190 (16.24)	302 (25.81)	196 (16.75)	322 (27.52)

N.B.: Figures in brackets are percentages.

6.31 It will be observed from table 6.13 that till the time of completion of the field work approximately 9 per cent of the total sample beneficiary households had made no repayment of loans given to them. A majority of households in this category were possibly those households in whose case the benefit schemes had failed to generate income due to such factors as the death of the milch animals, poultry/goat units, etc. However, the possibility of intentional lapse on the part of some of such households could not be ruled out. Nearly 16 per cent of the selected beneficiaries had made repayments ranging between 20 to 40 per cent of the loan amounts. Some 26 per cent of the sample households reported having repaid their loans to the extent of 40 to 60 per cent and another about 17 per cent to the extent of 60 to 80 per cent of the loan amount. However, 28 per cent of the sample households had repaid their loans to the extent of 80 to 100 per cent. As between different area categories the recovery position emerged as the worst in Tribal areas, with as many as 35.5 per cent of the sample households defaulting in making any repayments at all. On the other hand in Hill areas nearly 50 per cent of the beneficiaries had repaid their loans to the extent of 80 to 100 per cent and another 22.5 per cent between 60 to 80 per cent of the loan amount.

6.32 The district-wise data regarding repayment of loans is given in Annexure VII. This indicates that in Koraput (Orissa) all the selected households were defaulters and they had not repaid any amount of the loans sanctioned to them under IRDP. The proportion of such households was nearly 56 per cent in Sundergarh (Orissa), 32 per cent in Mysore (Karnataka), 28 per cent in Samastipur (Bihar), 23 per cent in Vizianagaram and 21 per cent in Guntur (Andhra Pradesh). In 7 out of the 33 selected districts, the position in respect of loan repayments was comparatively better as in these districts a majority of the selected households had repaid 80 to 100 per cent of the loan amounts till the date of field investigations. The percentage of such households was 72.50 in Damoh (Madhya Pradesh), 72.41 in Sangrur (Punjab), 61.54 in Madurai (Tamil Nadu), 59.15 in Cannanore (Kerala), 53.45 in Kanyakumari (Tamil Nadu), 52.94 in Bastar (Madhya Pradesh) and 52.27 in Kheda (Gujarat).

Source of Repayment

6.33 Information was also collected from the selected beneficiary households regarding the sources from which they had been able to make repayment of loan instalments. This information is set out in Table 6.14.

TABLE 6.14: Sources of Repayments of Loan Instalments by Sample Beneficiary Households

Area Category	No. of Sample Households	Number reporting repayment of loan	No. of Households making loan repayments from	
			Income generated by the benefit scheme	Some other sources
1	2	3	4	5
(a) Tribal areas	107	69	41 (59.42)	28 (40.58)
(b) Hill areas	129	124	108 (87.10)	16 (12.90)
(c) Agriculturally Developed areas	227	211	200 (94.79)	11 (5.21)
(d) Agriculturally Less Developed areas	103	100	71 (71.00)	29 (29.00)

TABLE 6.14—Contd.

1	2	3	4	5
(e) Desert areas	46	44	20 (45.45)	24 (44.45)
(f) Areas with Good Administrative Infrastructure	304	285	262 (91.93)	23 (8.07)
(g) Areas with Poor Administrative Infrastructure	254	235	175 (74.47)	60 (25.53)
TOTAL	1170	1068	877 (82.12)	191 (17.88)

N.B.: Figures in brackets are percentages.

6.34 From the data presented in table 6.14 it will be observed that out of 1068 sample households who had made repayments of loan instalments, 877 households or 82.12 per cent reported that they had paid the loan instalments out of the income derived from the benefit schemes given under IRDP. Only about 18 per cent of the respondents reported that they had to manage the repayments from some other sources. In Agriculturally Developed areas nearly 95 per cent of the sample households, in Areas with Good Administrative Infrastructure about 92 per cent, in Hill areas about 87 per cent, in Areas with Poor Administrative Infrastructure 74 per cent and in Agriculturally Less Developed areas 71 per cent of the sample households were able to repay the loan instalments out of the earnings from the benefit schemes provided to them. However, in Tribal areas only 59.4 per cent and in Desert areas 45.45 per cent of the selected households stated that they had made payment of loan instalments from the income generated from the benefit schemes.

6.35 The district-wise information on this aspect is set out in Annexure VII. This shows that in the districts of Sundergarh (Orissa), Vizianagram (Andhra

Pradesh), Thane (Maharashtra), Kheda (Gujarat) and Damoh (Madhya Pradesh) all the sample households had made repayment of loans from out of the income generated from the benefit schemes. The percentage of such households ranged between 80 to 100 in the selected districts of Jammu (Jammu & Kashmir), Darjeeling (West Bengal), Kanyakumari and Madurai (Tamil Nadu), Karnal and Jind (Haryana), Guntur (Andhra Pradesh), Ferozepur and Sangrur (Punjab), Sultanpur (Uttar Pradesh), Jodhpur (Rajasthan), Rajkot (Gujarat), Cannanore and Quilon (Kerala), Uttar Kannada and Mysore (Karnataka), Samastipur (Bihar), and Una and Kulu (Himachal Pradesh). On the other hand in district Bikaner (Rajasthan) 91.67 per cent and in district Palamau (Bihar) 81.4 per cent of the sample households making loan repayments had done so from some other source.

Overdues

6.36 From among the 1170 households canvassed 483 i.e. 41.28 per cent reported overdues in respect of the repayment of the loans advanced to them. The table 6.15 gives the number of such households in each area category.

TABLE 6.15: Number of Sample Beneficiaries Area wise Reporting Overdues in Repayment of Loan

Sample Households	Area Categories							Total
	Tribal areas	Hill areas	Agriculturally Developed areas	Agriculturally Less Developed areas	Desert areas	Areas with Good Administrative Infrastructure	Areas with poor Administrative Infrastructure	
1	2	3	4	5	6	7	8	9
Total number of Sample Households	107	129	227	103	46	304	254	1170
Number of Households Reporting overdues	50 (46.73)	42 (32.56)	60 (26.43)	44 (42.72)	34 (73.91)	130 (42.76)	123 (48.43)	433 (41.28)

6.37 The percentage of sample beneficiary households reporting overdues was the highest (74 per cent) in Desert areas and ranged from 43—48 per cent in Tribal areas, Agriculturally Less Developed areas, Areas with Good Administrative Infrastructure and Areas with Poor Administrative Infrastructure. In Hill areas 32.6 per cent and in Agriculturally Developed areas 26.4 per cent of the sample beneficiaries reported having overdues.

6.38 The reasons assigned by the beneficiaries for the overdues are given in table 6.16. Of the households 36 per cent reported that the returns from the benefit schemes were not adequate to make regular repayments of the loan instalments. About 15 per cent said that income realised by them from the benefit schemes was spent for unforeseen purposes viz. illness of family members, death, marriage, or other social obligations, whereas 9 per cent said that they had to repay old dues out of the earnings. The districtwise information as given in Annexure IX

shows that in 29 of the 31 selected districts reporting overdues, sample beneficiaries had stated 'inadequate returns from the benefit schemes' as the most important reason for not repaying the loans in time. Ano-

ther reason for overdues assigned by the selected households belonging to 23 selected districts was income from benefit scheme spent on unforeseen circumstances'.

TABLE 6.16: *Reasons for the Overdues*

Area Category	No. of Sample Beneficiaries reporting overdues	Number of Beneficiaries Stating reason for overdues as							
		Delay in income generation from the scheme	Scheme not economically viable	Returns from the scheme not adequate to enable regular repayment	Lack of marketing facilities	Income from scheme spent on unforeseen circumstances, viz. illness, death etc.	Had to repay the old dues out of earnings from the scheme	Amount of instalment and repayment schedule not in tune with income generation of the scheme	Other miscellaneous reasons
1	2	3	4	5	6	7	8	9	10
(a) Tribal areas	50	3 (6.00)	4 (8.00)	29 (58.00)	Nil	3 (6.00)	2 (4.00)	4 (8.00)	5 (10.00)
(b) Hill areas	42	4 (9.52)	Nil	18 (42.86)	3 (7.14)	5 (11.90)	Nil	1 (2.38)	11 (26.19)
(c) Agriculturally Developed areas	60	Nil	Nil	17 (28.33)	1 (1.67)	6 (10.00)	11 (18.33)	Nil	25 (41.67)
(d) Agriculturally Less Developed areas	44	6 (13.64)	3 (6.82)	16 (36.36)	Nil	6 (13.64)	1 (2.27)	Nil	12 (27.27)
(e) Desert areas	34	4 (11.76)	3 (8.82)	14 (41.18)	2 (5.88)	3 (8.82)	6 (17.65)	Nil	2 (5.88)
(f) Areas with Good Administrative Infrastructure	130	5 (3.85)	4 (3.08)	40 (30.7)	Nil	23 (17.69)	18 (13.85)	9 (6.92)	81 (23.85)
(g) Areas with Poor Administrative Infrastructure	123	3 (2.44)	4 (3.25)	41 (33.33)	Nil	26 (21.14)	6 (4.88)	Nil	43 (34.96)
TOTAL	483	25 (5.18)	18 (3.73)	175 (36.23)	6 (1.24)	2 (0.41)	44 (9.11)	14 (2.90)	129 (26.71)

N.B.: Figures in brackets are percentages.

Early Repayment of Loans

6.39 It was found that there were 175 (14.96 per cent) households who had cleared the loans given to them much earlier than the schedule. The reasons for early repayment of loans as obtained from these respondents are tabulated in table 6.17. It will be observed from the table that about 47 per cent of the households reporting clearance of the loan earlier than the fixed schedule did so as they were keen to be free from any obligation as early as possible. About 9 per cent of the households were able to make early repayments as the income realised was more than that envisaged and another about 10 per

cent did so as they were anxious to secure a second loan for expansion of their units. Nearly 7 per cent of the concerned households were anxious to become owners of the assets at the earliest. It was also noticed that 5 per cent of the sample beneficiaries were pressurised by the Bank Officials for early repayment of loans. The area category-wise situation reveals that nearly one-third of the tribal beneficiaries had made early repayment of loans because they wanted to avail of additional assistance. An equal proportion among them were afraid of the Government dues.

TABLE 6.17: Reasons for Early Repayment of Loans

Reasons	Area Category/Number of Households							Total
	Tribal areas	Hill areas	Agriculturally developed areas	Agriculturally Less Developed area	Desert areas	Area with Good Admn. Infra-structure	Areas with poor Admn. Infra-structure	
1	2	3	4	5	6	7	8	9
1. Beneficiary himself keen to clear the loan	3 (25.00)	31 (67.39)	7 (58.33)	12 (52.17)	4 (40.00)	16 (38.10)	10 (33.33)	83 (47.43)
2. To get another assistance or expansion of scheme	4 (33.33)	2 (4.35)	3 (25.00)	1 (4.35)	1 (10.00)	Nil	6 (20.00)	17 (9.72)
3. Income generation more than envisaged	Nil	Nil	Nil	1 (4.35)	Nil	13 (30.95)	2 (6.67)	16 (9.14)
4. Wanted to become owner of the assets as early as possible.	Nil	4 (8.70)	Nil	Nil	3 (30.00)	1 (2.38)	5 (16.67)	13 (7.43)
5. Started earning without loss of time	1 (8.33)	Nil	Nil	6 (26.09)	Nil	1 (2.38)	2 (6.67)	10 (5.72)
6. Pressure from the bank officials for early payment.	Nil	4 (8.70)	1 (8.33)	Nil	Nil	Nil	4 (13.33)	9 (5.14)
7. Afraid of Govt. dues	4 (33.33)	3 (6.52)	Nil	1 (5.35)	1 (10.00)	Nil	Nil	9 (5.14)
8. Indebtedness lowered his social status	Nil	Nil	Nil	Nil	1 (10.00)	Nil	1 (3.33)	2 (1.14)
9. Other miscellaneous reasons	Nil	2 (4.35)	1 (8.33)	2 (8.70)	Nil	11 (26.19)	Nil	16 (9.14)
TOTAL	12 (100.00)	46 (100.00)	12 (100.00)	23 (100.00)	10 (100.00)	42 (100.00)	30 (100.00)	175 (100.00)

ANNEXURE I

Number of Sample Households Reporting Association with Formulation of Family Plans

Area Category	State	District	Number of Households reporting	Number of Households reporting preparation of Family Plans	Number of Households reporting association with formulation of Family Plans
1	2	3	4	5	6
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	..	..
		2. Bastar	34	5	..
	Orissa			(14.7)	
		1. Koraput	19	..	..
		2. Sundergarh	34	33	33
				(97.1)	(100.00)
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	..	..
		2. Anantnag	10	..	..
	West Bengal	1. Darjeeling	12	..	..
	Tamil Nadu	1. Kanyakumari	58	..	..
		2. Madurai	39	..	..
(c) Agriculturally Developed areas	Haryana	1. Karnal	48	48	48
				(100.00)	(100.00)
		2. Jind	50	50	50
				(100.00)	(100.00)
	Andhra Pradesh	1. Guntur	47	..	..
		2. Vizianagram	22	..	..
	Punjab	1. Ferozepur	31	..	..
		2. Sangrur	29	..	..
	Uttar Pradesh	1. Sultanpur	26	7	7
				(26.9)	(100.00)
		2. Mirzapur	39	..	..
	Maharashtra	1. Osmanabad	23	..	..
		2. Thane	15	..	..
(e) Desert areas	Rajasthan	1. Bikaner	26	2	..
				(7.7)	
		2. Jodhpur	20	..	..
(f) Areas with Good Administrative Infrastructure	Gujarat	1. Kheda	44	..	..
		2. Rajkot	41	..	..
	Kerala	1. Cannanore	71	71	71
				(100.00)	(100.00)
		2. Quilon	41	41	41
				(100.00)	(100.00)
	Karnataka	1. Uttar Kannada	50	..	..
		2. Mysore	57	56	53
				(98.02)	(94.6)
(g) Areas with Poor Administrative Infrastructure	Bihar	1. Samastipur	60	..	..
		2. Palamau	43	..	..
	Himachal Pradesh	1. Una	45	45	45
				(100.00)	(100.00)
	Madhya Pradesh	2. Kulu	22	..	..
		1. Damoh	40	1	..
				(2.5)	
		2. Betul	44	..	..
TOTAL			1170	359 (30.7)	348 (96.9)

N.B.: Figures in brackets are percentages.

ANNEXURE II

Time-lag between Sanction and Actual Provision of Benefit Assets to the Sample Households

Area Category	State	District	Number of Sample Household reporting time-lag				
			No. of House holds	Upto one month	Over one month & upto 3 months	Over 3 months & upto 5 months	Over 5 months
1	2	3	4	5	6	7	8
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	11	3	5	1
				(55.00)	(15.00)	(25.00)	(5.00)
	Orissa	2. Bastar	34	20	10	..	4
				(58.82)	(29.41)		(11.76)
(b) Hill areas	Jammu & Kashmir	1. Koraput	19	19	..	..	..
				(100.00)			
		2. Sundergarh	34	33	1	..	..
				(97.06)	(2.94)		
	West Bengal	1. Jammu	10	4	4	1	1
				(40.00)	(40.00)	(10.00)	(10.00)
		2. Anantnag	10	8	1	1	..
				(80.00)	(10.00)	(10.00)	
	Tamil Nadu	1. Darjeeling	12	12	..	..	..
				(100.00)			
(c) Agriculturally Developed areas		1. Kanyakumari	58	56	2	..	..
				(96.55)	(3.45)		
		2. Madurai	39	39	..	..	..
				(100.00)			
	Haryana	1. Karnal	48	48	..	..	..
				(100.00)			
		2. Jind	50	50	..	..	..
				(100.00)			
	Andhra Pradesh	1. Guntur	47	46	..	1	..
				(97.87)		(2.13)	
(d) Agriculturally Less Developed areas		2. Vizianagram	22	3	19	..	..
				(13.64)	(86.36)	..	..
	Punjab	1. Ferozepur	31	21	5	..	5
				(67.74)	(16.13)		(16.13)
		2. Sangrur	29	29	..	..	..
				(100.00)			
	Uttar Pradesh	1. Sultanpur	26	25	1	..	..
				(96.15)	(3.85)		
		2. Mirzapur	39	21	12	6	..
				(53.85)	(30.77)	(15.38)	
(e) Desert areas	Maharashtra	1. Osmanabad	23	21	2	..	..
				(91.30)	(8.70)		
		2. Thane	15	15	..	..	..
				(100.00)			
	Rajasthan	1. Bikaner	26	25	1	..	..
				(96.15)	(3.85)		
		2. Jodhpur	20	19	1	..	..
				(95.00)	(5.00)		
(f) Areas with Good Administrative Infrastructure	Gujarat	1. Kheda	44	44	..	..	..
				(100.00)			
		2. Rajkot	41	39	2	..	..
				(95.12)	(4.88)		
	Kerala	1. Cannanore	71	71	..	..	..
				(100.00)			
(g) Desert areas		2. Quilon	41	36	4	..	1
				(87.80)	(9.76)		(2.44)

ANNEXURE II.—Contd.

1	2	3	4	5	6	7	8
	Karnataka	1. Uttar Kannada	50	49 (98.00)	..	1 (2.00)	..
		2. Mysore	57	16 (28.07)	13 (22.81)	25 (43.86)	3 (5.26)
(g) Areas with Poor Administrative Infrastructure	Bihar	1. Samastipur	60	23 (38.33)	31 (51.67)	6 (10.00)	..
		2. Palamau	43	34 (79.07)	9 (20.93)	..	..
	Himachal Pradesh	1. Una	45	45 (100.00)	..	..	..
		2. Kulu	22	8 (36.36)	13 (59.09)	1 (4.55)	..
	Madhya Pradesh	1. Damoh	40	34 (85.00)	5 (12.50)	..	1 (2.50)
		2l Betul	44	42 (95.45)	2 (4.55)	..	..
	TOTAL		1170	966 (82.56)	141 (12.05)	47 (4.02)	16 (1.37)

N.B.: Figures in brackets are percentages.

ANNEXURE III

Distribution of Sample Households in Selected Districts by Broad Categories of Benefit Scheme Provided

Area Category	State	District	No. of Households reporting	Number of households provided benefit through activities related to				
				Agriculture	Animal Husbandry	Subsidy Occupation	Secondary sector	Tertiary sector
1	2	3	4	5	6	7	8	9
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	14 (70.00)	..	..	5 (25.00)	1 (5.00)
		2. Bastar	34	17 (50.00)	11 (32.35)	..	..	6 (17.65)
	Orissa	1. Koraput	19	4 (21.05)	7 (36.84)	..	8 (42.11)	..
		2. Sundergarh	34	23 (67.65)	3 (8.82)	..	..	8 (23.53)
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	..	4 (40.00)	..	..	6 (60.00)
		2. Anantnag	10	1 (10.00)	9 (90.00)	..	..	..
	West Bengal	1. Darjeeling	12	..	12 (100.00)	..	..	..
	Tamil Nadu	1. Kanyakumari	58	11 (18.97)	22 (37.93)	6 (10.34)	5 (8.62)	14 (22.14)
		2. Madurai	39	..	33 (84.62)	..	..	6 (15.38)
(c) Agriculturally Developed areas	Haryana	1. Karnal	48	..	36 (75.00)	..	..	12 (25.00)
		2. Jind	50	1 (2.00)	37 (74.00)	..	..	12 (24.00)
	Andhra Pradesh	1. Guntur	47	6 (12.76)	40 (85.11)	..	..	1 (2.13)

ANNEXURE III—Contd.

1	2	3	4	5	6	7	8	9
		2. Vizianagram	22	13 (59.09)	2 (9.09)	..	3 (13.64)	4 (18.18)
	Punjab	1. Ferozepur	31	1 (3.22)	25 (80.65)	..	..	5 (16.13)
		2. Sangrur	29	..	26 (89.66)	..	3 (10.34)	..
(d) Agriculturally Less Developed areas	Uttar Pradesh	1. Sultanpur	26	2 (7.69)	..	..	13 (50.00)	11 (42.31)
		2. Mirzapur	39	11 (28.21)	16 (41.03)	..	2 (5.13)	10 (25.64)
	Maharashtra	1. Osmanabad	23	13 (56.52)	5 (21.74)	..	..	5 (21.74)
		2. Thane	15	11 (73.33)	4 (26.67)	..	..	..
(e) Desert areas.	Rajasthan	1. Bikaner	26	5 (19.23)	16 (61.54)	..	..	5 (19.23)
		2. Jodhpur	20	7 (35.00)	13 (65.00)	..	..	..
(f) Areas with Good Administrative Infrastructure	Gujarat	1. Kheda	44	3 (6.82)	33 (75.00)	2 (4.54)	..	6 (13.64)
		2. Rajkot	41	9 (21.95)	6 (14.63)	..	11 (26.83)	15 (36.59)
	Kerala	1. Cannanore	71	19 (26.76)	26 (36.62)	..	11 (15.49)	15 (21.13)
		2. Quilon	41	..	15 (36.58)	12 (29.27)	2 (4.88)	12 (29.26)
	Karnataka	1. Uttar Kannada	50	19 (38.00)	5 (10.00)	13 (26.00)	9 (18.00)	4 (8.00)
		2. Mysore	57	12 (21.05)	36 (63.16)	2 (3.51)	..	7 (12.28)
(g) Areas with Poor Administrative Infrastructure	Bihar	1. Samastipur	60	46 (76.67)	..	..	6 (10.00)	8 (13.33)
		2. Palamau	43	33 (76.74)	..	..	5 (11.63)	5 (11.63)
	Himachal Pradesh	1. Una	45	8 (17.78)	30 (66.67)	..	6 (13.33)	1 (2.22)
		2. Kulu	22	1 (4.55)	19 (86.36)	..	..	2 (9.09)
	Madhya Pradesh	1. Damoh	40	6 (15.00)	18 (45.00)	..	8 (20.00)	8 (20.00)
		2. Betul	44	33 (75.00)	6 (13.64)	..	..	5 (11.36)
TOTAL			1170	329 (28.12)	515 (44.02)	35 (2.99)	97 (8.29)	194 (16.58)

ANNEXURE IV

Quantum of Financial Assistance Received by the Sample Households

Area Category	State	District	Total No. of Households reporting	Number of Sample Beneficiaries reporting Financial Assistance				
				Upto Rs. 1000	Rs. 1001- Rs. 3000	Rs. 3001- Rs. 5000	Rs. 5001- Rs. 7000	Above Rs. 7000
1	2	3	4	5	6	7	8	9
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	4 (20.00)	7 (35.00)	3 (15.00)	0 (0.00)	6 (30.00)
		2. Bastar	34	7 (79.41)	7 (20.59)	0 (0.00)	0 (0.00)	0 (0.00)

ANNEXURE IV—Contd.

1	2	3	4	5	6	7	8	9
	Orissa	1. Koraput	19	8 (42.11)	4 (21.05)	0 (0.00)	7 (36.84)	0 (0.00)
		2. Sundergarh	34	25 (73.53)	8 (23.53)	1 (2.94)	0 (0.00)	0 (0.00)
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	0 (0.00)	5 (50.00)	5 (50.00)	0 (0.00)	0 (0.00)
		2. Anantnag	10	1 (10.00)	1 (10.00)	8 (80.00)	0 (0.00)	0 (0.00)
	West Bengal	1. Darjeeling	12	5 (41.67)	6 (50.00)	1 (8.33)	0 (0.00)	0 (0.00)
	Tamil Nadu	1. Kanyakumari	58	20 (34.48)	34 (58.62)	4 (6.90)	0 (0.00)	0 (0.00)
		2. Madurai	39	6 (15.38)	23 (58.97)	10 (25.64)	0 (0.00)	0 (0.00)
(c) Agriculturally De- veloped areas	Haryana	1. Karnal	48	0 (0.00)	37 (77.08)	11 (22.92)	0 (0.00)	0 (0.00)
		2. Jind	50	0 (0.00)	20 (40.00)	30 (60.00)	0 (0.00)	0 (0.00)
	Andhra Pradesh	1. Guntur	47	0 (0.00)	35 (74.47)	11 (23.40)	0 (0.00)	1 (2.13)
		2. Vizianagram	22	3 (13.64)	17 (77.27)	0 (0.00)	1 (4.55)	1 (4.55)
	Punjab	1. Ferozepur	31	0 (0.00)	20 (64.52)	11 (35.48)	0 (0.00)	0 (0.00)
		2. Sangrur	29	0 (0.00)	27 (93.10)	2 (6.90)	0 (0.00)	0 (0.00)
(d) Agriculturally Less Developed areas	Uttar Pradesh	1. Sultanpur	26	0 (0.00)	21 (80.77)	3 (11.54)	1 (3.85)	1 (3.85)
		2. Mirzapur	39	0 (0.00)	28 (71.79)	3 (7.69)	1 (2.56)	7 (17.95)
	Maharashtra	1. Osmanabad	23	0 (0.00)	11 (47.83)	5 (21.74)	0 (0.00)	7 (30.43)
		2. Thane	15	0 (0.00)	6 (40.00)	8 (53.33)	0 (0.00)	1 (6.67)
(e) Desert areas	Rajasthan	1. Bikaner	26	5 (19.23)	1 (3.85)	9 (34.62)	11 (42.31)	0 (0.00)
		2. Jodhpur	20	0 (0.00)	6 (30.00)	12 (60.00)	2 (10.00)	0 (0.00)
(f) Areas with Good Administrative In- frastructure	Gujarat	1. Kheda	44	5 (11.36)	38 (86.86)	1 (2.27)	0 (0.00)	0 (0.00)
		2. Rajkot	41	12 (29.27)	22 (53.66)	4 (9.76)	2 (4.88)	2 (2.44)
	Kerala	1. Cannanore	71	24 (33.80)	44 (61.97)	1 (1.41)	1 (1.41)	1 (1.41)
		2. Quilon	41	11 (26.83)	29 (70.73)	1 (2.44)	0 (0.00)	0 (0.00)
	Karnataka	1. Uttar Kannada	50	13 (26.00)	24 (48.00)	0 (0.00)	0 (0.00)	13 (26.00)
		2. Mysore	57	1 (1.75)	14 (24.56)	11 (19.30)	18 (31.58)	13 (22.81)
(g) Areas with Poor Administrative In- frastructure	Bihar	1. Samastipur	60	8 (13.33)	25 (41.67)	1 (1.67)	21 (35.00)	5 (8.33)
		2. Palamau	43	29 (67.44)	2 (5.65)	0 (0.00)	12 (27.91)	0 (0.00)
	Himachal Pradesh	1. Una	45	1 (2.22)	44 (97.78)	0 (0.00)	0 (0.00)	0 (0.00)
		2. Kulu	22	0 (0.00)	6 (27.27)	16 (72.73)	0 (0.00)	0 (0.00)
	Madhya Pradesh	1. Damoh	40	12 (30.00)	23 (57.50)	11 (2.50)	4 (10.00)	0 (0.00)
		2. Betul	44	1 (2.27)	6 (13.64)	5 (11.36)	6 (13.64)	26 (59.09)
		TOTAL	1170	221 (18.89)	601 (51.37)	178 (15.21)	87 (4.44)	83 (7.09)

N.B.: Figures in brackets are percentages.

ANNEXURE V
Utilization of Cash Assistance

Area Category	State	District	No. of Beneficiaries who received cash assistance	No. of Beneficiaries reporting the purpose for which cash assistance was utilised				
				As working capital for the unit	For the purchase of equipments & machinery	For the purchase of raw material	For repayment of old debt	
1	2	3	4	5	6	7	8	
(a) Tribal areas	Madhya Pradesh	1. Jhabua	13	1 (7.69)	1 (7.69)	4 (30.77)	0 (0.00)	
		2. Bastar	0	0	0	0	0	
	Orissa	1. Koraput	13	0 (0.00)	0 (0.00)	8 (61.54)	0 (0.00)	
		2. Sundergarh	23	3 (13.04)	11 (47.83)	0 (0.00)	3 (13.04)	
(b) Hill areas	Jammu & Kashmir	1. Jammu	0	0	0	0	0	
		2. Anantnag	0	0	0	0	0	
	West Bengal	1. Darjeeling	1	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	
	Tamil Nadu	1. Kanyakumari	0	0	0	0	0	
		2. Madurai	2	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	
(c) Agriculturally Developed areas.	Haryana	1. Karnal	0	0	0	0	0	
		2. Jind	0	0	0	0	0	
	Andhra Pradesh	1. Guntur	8	1 (12.50)	0 (0.00)	0 (0.00)	2 (25.00)	
		2. Vizianagaram	2	1 (50.00)	1 (50.00)	0 (0.00)	0 (0.00)	
	Punjab	1. Ferozepur	1	1 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	
		2. Sangrur	0	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	
	(d) Agriculturally Less Developed areas	Uttar Pradesh	1. Sultanpur	23	6 (26.09)	1 (4.35)	8 (34.78)	0 (0.00)
			2. Mirzapur	11	0 (0.00)	9 (81.82)	1 (9.09)	0 (0.00)
Maharashtra		1. Osmanabad	9	0 (0.00)	1 (11.11)	0 (0.00)	0 (0.00)	
		2. Thane	1	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	
(e) Desert areas	Rajasthan	1. Bikaner	2	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	
		2. Jodhpur	2	0 (0.00)	2 (100.0)	0 (0.00)	0 (0.00)	
(f) Areas with Good Administrative Infrastructure	Gujarat	1. Kheda	18	3 (16.67)	0 (0.00)	1 (5.56)	0 (0.00)	
		2. Rajkot	4	0 (0.00)	2 (50.00)	0 (0.00)	0 (0.00)	
	Kerala	1. Cannanore	0	0	0	0	0	
		2. Quilon	0	0	0	0	0	
	Karnataka	1. Uttar Kannada	31	7 (22.58)	11 (35.48)	8 (25.81)	0 (0.00)	
		2. Mysore	26	0 (0.00)	0 (0.00)	1 (3.85)	0 (0.00)	
	(g) Areas with Poor Administrative Infrastructure	Bihar	1. Samastipur	6	1 (16.67)	0 (0.00)	5 (83.33)	0 (0.00)
			2. Palamau	2	1 (50.00)	0 (0.00)	1 (50.00)	0 (0.00)
Himachal Pradesh		1. Una	3	0 (0.00)	3 (100.00)	0 (0.00)	0 (0.00)	
		2. Kulu	0	0	0	0	0	
Madhya Pradesh		1. Damoh	12	0 (0.00)	3 (25.00)	8 (66.67)	0 (0.00)	
		2. Betul	12	1 (8.33)	0 (0.00)	0 (0.00)	0 (0.00)	
TOTAL			225	26 (11.56)	42 (18.67)	48 (21.33)	5 (2.22)	

ANNEXURE V—Contd.

Area Category	State	District	No. of Beneficiaries who received cash assistance	No. of Beneficiaries reporting the purpose for which cash assistance was utilised		
				For consumption purposes/ including illness	For purchase of benefit schemes	For some other purpose not admissible under the scheme
1	2	3	4	9	10	11
(a) Tribal areas	Madhya Pradesh	1. Jhabua	13	0 (0.00)	7 (53.85)	0 (0.00)
		2. Bastar	0	0	0	0
	Orissa	1. Koraput	13	0 (0.00)	5 (38.46)	0 (0.00)
		2. Sundergarh	23	0 (0.00)	5 (21.74)	1 (4.35)
(b) Hill areas	Jammu & Kashmir	1. Jammu	0	0	0	0
		2. Anantnag	0	0	0	0
	West Bengal	1. Darjeeling	1	0 (0.00)	1 (100.00)	0 (0.00)
	Tamil Nadu	1. Kanyakumari	0	0	0	0
		2. Madurai	2	0 (0.00)	2 (100.00)	0 (0.00)
(c) Agriculturally Developed areas	Haryana	1. Karnal	0	0	0	0
		2. Jind	0	0	0	0
	Andhra Pradesh	1. Guntur	8	4 (50.00)	0 (0.00)	1 (12.50)
		2. Vizianagaram	2	0 (0.00)	0 (0.00)	0 (0.00)
	Punjab	1. Ferozepur	1	0 (0.00)	0 (0.00)	0 (0.00)
		2. Sangrur	0	0	0	0
				(0.00)	(0.00)	(0.00)
(d) Agriculturally Less Developed areas	Uttar Pradesh	1. Sultanpur	23	0 (0.00)	8 (34.78)	0 (0.00)
		2. Mirzapur	11	0 (0.00)	1 (9.09)	0 (0.00)
	Maharashtra	1. Osmanabad	9	0 (0.00)	8 (88.89)	0 (0.00)
		2. Thane	1	0 (0.00)	1 (100.00)	0 (0.00)
(e) Desert area	Rajasthan	1. Bikaner	2	1 (50.00)	1 (50.00)	0 (0.00)
		2. Jodhpur	2	0 (0.00)	0 (0.00)	0 (0.00)
(f) Areas with Good Administrative Infrastructure.	Gujarat	1. Kheda	18	0 (0.00)	14 (77.78)	0 (0.00)
		2. Rajkot	4	1 (25.00)	1 (25.00)	0 (0.00)
	Kerala	1. Cannanore	0	0	0	0
		2. Quilon	0	0	0	0
	Karnataka	1. Uttar Kannada	31	0 (0.00)	5 (16.13)	0 (0.00)
		2. Mysore	26	0 (0.00)	25 (96.15)	0 (0.00)
(g) Areas with poor Administrative Infrastructure	Bihar	1. Samastipur	6	0 (0.00)	0 (0.00)	0 (0.00)
		2. Palmau	2	0 (0.00)	0 (0.00)	0 (0.00)
	Himachal Pradesh	1. Una	3	0 (0.00)	0 (0.00)	0 (0.00)
		2. Kulu	0	0	0	0
	Madhya Pradesh	1. Damoh	12	0 (0.00)	1 (8.33)	0 (0.00)
		2. Betul	12	0 (0.00)	11 (91.67)	0 (0.00)
TOTAL			225	6 (2.67)	96 (42.67)	0 (0.89)

N.B.: Figures in brackets are percentages.

ANNEXURE VI

Mode of Repayment of Loans as reported by the Sample Beneficiaries

Area Category	State	District	No. of Households reporting	Number of Sample Households Reporting following Mode of Repayment			
				Monthly	Quarterly	Six monthly	Yearly
1	2	3	4	5	6	7	8
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	6	0	1	13
		2. Bastar	34	17	0	0	17
	Orissa	1. Koraput	19	19	0	0	0
		2. Sundergarh	34	4	0	0	30
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	3	0	7	0
		2. Anantnag	10	10	0	0	0
	West Bengal	1. Darjeeling	12	2	0	0	0
	Tamil Nadu	1. Kanyakumari	58	37	1	20	0
		2. Madurai	39	37	0	2	0
(c) Agriculturally Developed Areas.	Haryana	1. Karnal	48	48	0	0	0
		2. Jind	50	25	0	25	0
	Andhra Pradesh	1. Guntur	47	24	0	0	23
		2. Vizianagaram	22	9	0	0	13
	Punjab	1. Ferozepur	31	17	0	14	0
		2. Sangrur	29	29	0	0	0
(d) Agriculturally Less Developed areas.	Uttar Pradesh	1. Sultanpur	26	24	0	2	0
		2. Mirzapur	39	25	2	12	0
	Maharashtra	1. Osmanabad	23	10	0	0	13
		2. Thane	15	10	0	0	5
(e) Desert areas	Rajasthan	1. Bikaner	26	0	0	0	2
		2. Jodhpur	20	8	0	12	0
(f) Areas with Good Administrative Infrastructure.	Gujarat	1. Kheda	44	44	0	0	0
		2. Rajkot	41	35	0	3	3
	Kerala	1. Cannanore	71	54	1	0	16
		2. Quilon	41	41	0	0	0
	Karnataka	1. Uttar Kannada	50	31	0	19	0
		2. Mysore	57	0	0	0	57
(g) Areas with Poor Administrative Infrastructure.	Bihar	1. Samastipur	60	36	0	24	0
		2. Palamau	43	1	0	42	0
	Himachal Pradesh	1. Una	45	36	0	9	0
		2. Kulu	22	22	0	0	0
	Madhya Pradesh	1. Damoh	40	34	0	6	0
		2. Betul	44	10	0	0	34
TOTAL			1,170	718	4	198	250

ANNEXURE VII

Extent of Repayment of Loans by the Sample Households

Area Category	State	District	Number of Sample Households	Number of Households reporting no re-payment	Number of Households Reporting Repayment of Loans to the Extent		
					Upto 20%	20—40%	
1	2	3	4	5	6	7	
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	0 (0.00)	0 (0.00)	1 (5.00)	
		2. Bastar	34	0 (0.00)	0 (0.00)	3 (8.82)	
	Orissa	1. Koraput	19	19 (100.00)	0 (0.00)	0 (0.00)	
		2. Sundergarh	34	19 (55.88)	0 (0.00)	0 (0.00)	
	(b) Hill areas	Jammu & Kashmir	1. Jammu	10	0 (0.00)	0 (0.00)	0 (0.00)
			2. Anantnag	10	1 (10.00)	2 (20.00)	2 (20.00)
West Bengal		1. Darjeeling	12	0 (0.00)	1 (8.33)	1 (8.33)	
		Tamil Nadu	1. Kanyakumari	58	0 (0.00)	0 (0.00)	3 (5.17)
2. Madurai			39	4 (10.26)	0 (0.00)	0 (0.00)	
(c) Agriculturally Developed areas		Haryana	1. Karnal	48	0 (0.00)	1 (2.08)	10 (20.08)
	2. Jind		50	1 (2.00)	2 (4.00)	20 (40.00)	
	Andhra Pradesh	1. Guntur	47	10 (21.28)	0 (0.00)	3 (6.38)	
		2. Vizianagaram	22	5 (22.72)	6 (27.27)	7 (31.82)	
	Punjab	1. Ferozepur	31	0 (0.00)	0 (0.00)	1 (3.23)	
		2. Sangrur	29	0 (0.00)	0 (0.00)	0 (0.00)	
	(d) Agriculturally Less Developed areas	Uttar Pradesh	1. Sultanpur	26	0 (0.00)	0 (0.00)	5 (19.23)
			2. Mirzapur	39	1 (2.56)	0 (0.00)	19 (48.72)
Maharashtra		1. Osmanabad	23	1 (4.35)	1 (4.35)	8 (34.78)	
		2. Thane	15	1 (6.67)	0 (0.00)	0 (0.00)	
(e) Desert areas	Rajasthan	1. Bikaner	26	2 (7.69)	1 (3.85)	10 (38.46)	
		2. Jodhpur	20	0 (0.00)	0 (0.00)	2 (10.00)	

ANNEXURE VII—Contd.

1	2	3	4	5	6	7	
(f) Areas with Good Administrative Infrastructure.	Gujarat	1. Kheda	44	0 (0.00)	0	1 (2.27)	
		2. Rajkot	41	0 (0.00)	4 (9.76)	3 (7.32)	
	Kerala	1. Cannanore	71	1 (2.41)	0 (0.00)	1 (1.41)	
		2. Quilon	41	0 (0.00)	1 (2.44)	3 (7.32)	
	Karnataka	1. Uttara Kannada	50	0 (0.00)	0 (0.00)	9 (18.00)	
		2. Mysore	57	18 (31.58)	26 (45.61)	4 (7.02)	
(g) Areas with Poor Administrative Infrastructure.	Bihar	1. Samastipur	60	17 (28.33)	6 (10.00)	26 (43.33)	
		2. Palamau	43	0 (0.00)	0 (0.00)	13 (30.23)	
	Himachal Pradesh	1. Una	45	0 (0.00)	0 (0.00)	2 (4.44)	
		2. Kulu	22	0 (0.00)	0 (0.00)	5 (22.73)	
	Madhya Pradesh	1. Damoh	40	0 (0.00)	0 (0.00)	2 (25.0)	
		2. Betul	44	2 (4.55)	7 (15.91)	27 (61.36)	
	TOTAL			1,170	102 (8.72)	58 (4.96)	190 (16.24)

N.B.: Figures in brackets are percentages.

ANNEXURE VII—Contd.

Extent of Repayment of Loans by the Sample Households

Area Category	State	District	Sample of Households	Number of Households Reporting Repayment of Loan to the Extent of		
				40—60%	60—80%	80—100%
1	2	3	4	8	9	10
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	14 (70.00)	1 (5.00)	4 (20.00)
		2. Bastar	34	7 (20.59)	6 (17.65)	18 (52.94)
	Orissa	1. Koraput	19	0 (0.00)	0 (0.00)	0 (0.00)
		2. Sundergarh	34	3 (8.82)	5 (14.71)	7 (20.59)
(b) Hill areas	Jammu & Kashmir	1. Jammu	10	5 (50.00)	3 (30.00)	2 (20.00)
		2. Anantnag	10	2 (20.00)	1 (10.00)	2 (20.00)
	West Bengal	1. Darjeeling	12	4 (33.33)	1 (8.33)	5 (41.67)
	Tamil Nadu	1. Kanyakumari	58	8 (13.79)	16 (27.59)	31 (53.45)
		2. Madurai	39	3 (7.69)	8 (20.51)	24 (61.54)
(c) Agriculturally Developed areas	Haryana	1. Karnal	48	29 (60.42)	7 (14.58)	2 (2.08)
		2. Jind	50	19 (38.00)	8 (16.00)	0 (0.00)
	Andhra Pradesh	1. Guntur	47	6 (12.76)	23 (48.93)	5 (10.64)
		2. Vizianagaram	22	3 (13.64)	1 (4.55)	0 (0.00)
	Punjab	1. Ferozepur	31	14 (45.16)	9 (29.03)	7 (22.58)
		2. Sangrur	29	1 (3.45)	7 (24.14)	21 (72.41)
(d) Agriculturally Less Developed areas	Uttar Pradesh	1. Sultanpur	26	10 (38.46)	10 (38.46)	1 (3.85)
		2. Mirzapur	39	15 (38.46)	3 (7.69)	1 (2.56)
	Maharashtra	1. Osmanabad	23	6 (26.09)	1 (4.35)	6 (26.08)
		2. Thane	15	6 (40.00)	2 (13.33)	6 (40.00)
(e) Desert areas	Rajasthan	1. Bikaner	26	8 (30.77)	0 (0.00)	5 (19.23)
		2. Jodhpur	20	4 (20.00)	9 (45.00)	5 (25.00)

ANNEXURE VII—Contd.

1	2	3	4	8	9	10	
(f) Areas with Good Administrative Infra-structure.	1. Gujarat	1. Kheda	44	6 (13.64)	14 (31.82)	23 (52.27)	
		2. Rajkot	41	10 (24.39)	6 (14.63)	18 (43.90)	
	2. Kerala	1. Cannanore	71	10 (14.08)	27 (23.94)	42 (59.15)	
		2. Quilon	41	12 (29.27)	8 (19.51)	17 (41.46)	
	3. Karnataka	1. Uttar Kannada	50	22 (44.00)	5 (10.00)	14 (28.00)	
		2. Mysore	57	8 (14.04)	1 (1.75)	0 (0.00)	
(g) Areas with Poor Administrative Infra-structure.	1. Bihar	1. Samastipur	60	10 (16.67)	1 (1.67)	0 (0.00)	
		2. Palamau	43	24 (55.81)	3 (6.98)	3 (6.98)	
	2. Himchal Pradesh	1. Una	45	8 (17.78)	14 (31.11)	21 (46.67)	
		2. Kulu	22	8 (36.36)	5 (22.73)	4 (18.18)	
	3. Madhya Pradesh	1. Damoh	40	9 (22.50)	1 (2.50)	29 (72.50)	
		2. Betul	44	8 (18.18)	0 (0.00)	0 (0.00)	
	TOTAL			1,170	302 (25.81)	196 (16.75)	322 (27.52)

N.B.: Figures in brackets are percentages.

ANNEXURE VIII

Source of Repayment of Loan Instalments by the Sample Beneficiary Households

Area Category	State	District	Number of Households selected	Number of Households reporting	No. of Households making Loan Re-payment from		
					Income generated by the scheme	Some other source	
1	2	3	4	5	6	7	
(a) Tribal areas	Madhya Pradesh	1. Jhabua	20	20	7 (35.00)	13 (65.00)	
		2. Baster	34	34	19 (55.88)	15 (44.12)	
	Orissa	1. Koraput	19	..	..	..
		2. Sundergarh	34	15	15 (100.00)	0 (0.00)	
	(b) Hill areas	Jammu & Kashmir	1. Jammu	10	10	9 (90.00)	1 (10.00)
2. Anantnag			10	9	3 (33.33)	6 (66.67)	
West Bengal		1. Darjeeling	12	12	10 (83.33)	2 (16.67)	
Tamil Nadu		1. Kanyakumari	58	58	53 (91.38)	5 (8.62)	
		2. Madurai	39	35	33 (94.29)	2 (5.71)	
(c) Agriculturally Developed areas		Harynana	1. Karnal	48	48	46 (95.83)	2 (4.17)
			2. Jind	50	49	48 (97.96)	1 (2.04)
		Andhra Pradesh	1. Guntur	47	37	32 (86.49)	5 (13.51)
	2. Vizianagaram		22	17	17 (100.00)	0 (0.00)	
	Punjab	1. Ferozepur	31	31	29 (93.55)	2 (6.45)	
		2. Sangrur	29	29	28 (96.55)	1 (3.45)	
	(d) Agriculturally less Developed areas	Uttar Pradesh	1. Sultanpur	26	26	23 (88.46)	3 (11.54)
			2. Mirzapur	39	38	21 (55.26)	17 (44.74)
Maharashtra		1. Osmanabad	23	22	13 (59.09)	9 (40.91)	
		2. Thane	15	14	14 (100.00)	0 (0.00)	
(e) Desert areas	Rajasthan	1. Bikaner	26	24	2 (8.33)	22 (91.67)	
		2. Jodhpur	20	20	18 (90.00)	2 (10.00)	

ANNEXURE VIII—Contd.

	1	2	3	4	5	6	7
(f) Areas with Good Administrative Infra-structure.	Gujarat	1. Kheda	44	44	44 (100.00)	0 (0.00)	
		2. Rajkot	41	41	40 (97.56)	1 (2.44)	
	Kerala	1. Cannanore	71	70	57 (81.43)	13 (18.57)	
		2. Quilon	41	41	39 (95.12)	2 (4.88)	
	Karnataka	1. Uttar Kannada	50	50	44 (88.00)	6 (12.00)	
		2. Mysore	57	39	38 (97.44)	1 (2.56)	
	(g) Areas with Poor Administrative Infra-structure.	Bihar	1. Samastipur	60	43	35 (81.40)	8 (18.60)
			2. Palamau	43	43	8 (18.60)	35 (81.40)
Himachal Pradesh		1. Una	45	45	44 (97.78)	1 (2.22)	
		2. Kulu	22	22	19 (86.36)	3 (13.64)	
Madhya Pradesh		1. Damoh	40	40	40 (100.00)	0 (0.00)	
		2. Betul	44	42	29 (69.05)	13 (30.95)	
TOTAL			1,170	1,068	877 (82.12)	191 (17.88)	

N.B.: Figures in brackets are percentages.

ANNEXURE IX

Reasons for having Overdues

Area Category	State	District	No. of Sample Beneficiaries reporting over dues	Number of Beneficiaries stating for Over dues.				Reasons for Lack of marketing facilities
				Delay in income generation from the scheme	The scheme not economically viable	Returns from the scheme not adequate to enable regular repayment		
1	2	3	4	5	6	7	8	
(a) Tribal areas	Madhya Pradesh	1. Jhabua	2	0 (0.00)	0 (0.00)	1 (50.00)	0 (0.00)	
		2. Bastar	20	0 (0.00)	4 (20.00)	8 (40.00)	0 (0.00)	
	Orissa	1. Koraput	19	2 (10.53)	0 (0.00)	17 (89.47)	0 (0.00)	
		2. Sundergarh	9	1 (11.11)	0 (0.00)	3 (33.33)	0 (0.00)	
(b) Hill areas	Jammu & Kashmir	1. Jammu	0	0	0	0	0	
		2. Anantnag	5	0 (0.00)	0 (0.00)	4 (80.00)	0 (0.00)	
	West Bengal	1. Darjeeling	7	1 (14.29)	0 (0.00)	2 (28.57)	0 (0.00)	
	Tamil Nadu	1. Kanyakumari	22	2 (9.09)	0 (0.00)	9 (40.91)	2 (9.09)	
		2. Madurai	8	1 (12.50)	0 (0.00)	3 (31.50)	1 (12.50)	
(c) Agriculturally Developed areas	Haryana	1. Karnal	0	0	0	0	0	
		2. Jind	3	0 (0.00)	0 (0.00)	1 (33.33)	0 (0.00)	
	Andhra Pradesh	1. Guntur	24	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	
		2. Vizianagaram	13	0 (0.00)	0 (0.00)	1 (7.69)	0 (0.00)	
	Punjab	1. Ferozepur	16	0 (0.00)	0 (0.00)	13 (81.25)	0 (0.00)	
		2. Sangrur	4	0 (0.00)	0 (0.00)	2 (50.00)	1 (25.00)	
(d) Agriculturally Less Developed areas.	Uttar Pradesh	1. Sultanpur	13	0 (0.00)	0 (0.00)	2 (15.38)	0 (0.00)	
		2. Mirzapur	23	4 (17.39)	2 (8.70)	12 (52.17)	0 (0.00)	
	Maharashtra	1. Osmanabad	6	2 (33.33)	1 (16.67)	2 (33.33)	0 (0.00)	
		2. Thane	2	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)	

ANNEXURE IX--Contd.

1	2	3	4	5	6	7	8
(e) Desert areas	Rajasthan	1. Bikaner	20	4 (20.00)	2 (10.00)	5 (25.00)	2 (10.00)
		2. Jodhpur	14	0 (0.00)	1 (7.14)	9 (64.29)	0 (0.00)
(g) Areas with Good Administrative Infrastructure.	Gujarat	1. Kheda	8	0 (0.00)	0 (0.00)	2 (25.00)	0 (0.00)
		2. Rajkot	17	0 (0.00)	1 (5.88)	2 (11.76)	0 (0.00)
	Kerala	1. Cannanore	19	4 (21.05)	0 (0.00)	6 (31.58)	0 (0.00)
		2. Quilon	19	0 (0.00)	0 (0.00)	2 (10.53)	0 (0.00)
	Karnataka	1. Uttar Kannada	25	1 (4.00)	0 (0.00)	10 (40.00)	0 (0.00)
		2. Mysore	42	0 (0.00)	3 (7.14)	18 (42.86)	0 (0.00)
(g) Areas with Poor Administrative Infrastructure.	Bihar	1. Samastipur	36	0 (0.00)	0 (0.00)	2 (5.56)	0 (0.00)
		2. Palamau	36	0 (0.00)	4 (11.11)	25 (69.44)	0 (0.00)
	Himachal Pradesh	1. Una	14	0 (0.00)	0 (0.00)	1 (7.14)	0 (0.00)
		2. Kulu	13	0 (0.00)	0 (0.00)	3 (23.08)	0 (0.00)
	Madhya Pradesh	1. Damoh	8	1 (12.50)	0 (0.00)	6 (62.50)	0 (0.00)
		2. Betul	16	2 (12.50)	0 (0.00)	5 (31.25)	0 (0.00)
TOTAL			483	25 (5.18)	18 (3.73)	175 (36.23)	6 (1.24)

N.B.: Figures in Brackets are percentages.

ANNEXURE IX—Contd.

Area Category	State	District	No. of Sample Beneficiaries reporting over dues	Number of Beneficiaries stating Reasons for Over dues			
				Income from the benefit scheme spent on unforeseen circumstances viz illness of family members etc.	Had to repay the old dues out of the earnings from the scheme	The amount of instalment and repayment schedule not in tune with the income generation of the scheme	Other miscellaneous reasons
1	2	3	4	9	10	11	12
(a) Tribal areas	Madhya Pradesh	1. Jhabua	2	0 (0.00)	0 (0.00)	0 (0.00)	1 (50.00)
		2. Bastar	20	1 (5.00)	2 (10.00)	3 (15.00)	2 (10.00)
	Orissa	1. Koraput	19	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
		2. Sundergarh	9	2 (22.22)	0 (0.00)	1 (11.11)	2 (22.22)
(b) Hill areas	Jammu & Kashmir	1. Jammu	0	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
		2. Anantnag	5	0 (0.00)	0 (0.00)	0 (0.00)	1 (20.00)
	West Bengal	1. Darjeeling	7	1 (14.29)	0 (0.00)	0 (0.00)	3 (42.86)
	Tamil Nadu	1. Kanyakumari	22	3 (13.64)	0 (0.00)	1 (4.55)	5 (22.73)
		2. Madurai	81	1 (12.50)	0 (0.00)	0 (0.00)	2 (25.00)
(c) Agriculturally Developed areas	Haryana	1. Karnal	0	0	0	0	0
		2. Jind	3	0 (0.00)	1 (33.33)	0 (0.00)	1 (33.33)
	Andhra Pradesh	1. Guntur	24	2 (8.33)	4 (16.67)	0 (0.00)	18 (75.00)
		2. Vizianagaram	13	2 (15.38)	6 (46.15)	0 (0.00)	4 (30.77)
	Punjab	1. Ferozepur	16	2 (12.50)	0 (0.00)	0 (0.00)	1 (6.25)
		2. Sangrur	4	0 (0.00)	0 (0.00)	0 (0.00)	1 (25.00)
(d) Agriculturally Less Developed areas.	Uttar Pradesh	1. Sultanpu	13	3 (23.08)	0 (0.00)	0 (0.00)	8 (61.54)
		2. Mirzapur	23	2 (8.70)	1 (4.35)	0 (0.00)	2 (8.70)
	Maharashtra	1. Osmanabad	6	1 (16.67)	0 (0.00)	0 (0.00)	0 (0.00)
		2. Thane	2	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.00)

ANNEXURE IX—Contd.

1	2	3	4	9	10	11	12
Desert areas	Rajasthan	1. Bikaner	20	1 (5.00)	6 (30.00)	0 (0.00)	0 (0.00)
		2. Jodhpur	14	2 (14.29)	0 (0.00)	0 (0.00)	2 (14.29)
(f) Areas with Good Administrative Infrastructure.	Gujarat	1. Kheda	8	0 (0.00)	0 (0.00)	5 (62.50)	1 (12.50)
		2. Rajkot	17	1 (5.88)	0 (0.00)	3 (17.65)	10 (58.82)
	Kerala	1. Cannanore	19	7 (36.84)	0 (0.00)	1 (5.26)	1 (5.26)
		2. Quilon	19	8 (42.11)	1 (5.26)	0 (0.00)	8 (42.11)
	Karnataka	1. Uttar Kanada	25	0 (0.00)	14 (56.00)	0 (0.00)	0 (0.00)
		2. Mysore	42	7 (16.67)	3 (7.14)	0 (0.00)	11 (26.19)
(g) Areas with Poor Administrative Infrastructure.	Bihar	1. Samastipur	36	2 (5.56)	2 (5.56)	0 (0.00)	30 (83.33)
		2. Palamau	36	4 (11.11)	0 (0.00)	0 (0.00)	3 (8.33)
	Himachal Pradesh	1. Una	14	8 (57.14)	1 (7.14)	0 (0.00)	4 (28.57)
		2. Kulu	13	6 (46.15)	3 (23.08)	0 (0.00)	1 (7.69)
	Madhya Pradesh	1. Damoh	8	2 (25.00)	0 (0.00)	0 (0.00)	0 (0.00)
		2. Betul	16	4 (25.00)	0 (0.00)	0 (0.00)	5 (31.25)
TOTAL			483	72 (14.91)	44 (9.11)	14 (2.90)	129 (26.71)

N.B.: Figures in brackets are percentages.

CHAPTER VII

GENERAL IMPACT OF THE INTEGRATED RURAL DEVELOPMENT PROGRAMME ON SAMPLE BENEFICIARIES

The sample beneficiaries were asked in the course of field investigations about the qualitative aspects of the I.R.D. Programme as perceived by them, specially in regard to any change felt by them in the pattern of employment, income, asset formation, consumption level and social status etc. The information collected in respect of these indicators is analysed in this chapter.

7.2 The analysis of the views and general reaction of the sample beneficiaries as to whether the I.R.D.

Programme had at all benefited them is presented in Table 7.1. It is observed that nearly 90 per cent of the 1170 sample beneficiaries reported that they had benefited from the I.R.D. Programme, about 9.5 per cent felt that they had not benefited and the remaining about 1 per cent did not express any views. As between different area categories the proportion of households who reported that they had not benefited from I.R.D. Programme was the highest (19.6 per cent) in Tribal areas and the lowest (5.3 per cent) in Agriculturally Developed areas.

TABLE 7.1: *Views of the Sample Households as to whether they were Benefited by IRDP*

Area Category	Number of Sample House- holds	Number of Households		Did not express any views
		Benefited	Not Benefited	
1	2	3	4	5
(a) Tribal areas	107	86 (80.37)	21 (19.63)	..
(b) Hill areas	129	112 (86.82)	13 (10.08)	4 (3.10)
(c) Agriculturally Developed areas	227	214 (94.27)	12 (5.29)	1 (0.44)
(d) Agriculturally Less Developed areas	103	85 (82.52)	14 (13.59)	4 (3.88)
(e) Desert areas	46	41 (89.13)	5 (10.87)	..
(f) Areas with Good Administrative Infrastructure	304	272 (89.47)	30 (9.87)	2 (0.66)
(g) Areas with Poor Administrative Infrastructure	254	238 (93.70)	16 (6.30)	..
TOTAL	1,170	1,048 (89.57)	111 (9.49)	11 (0.94)

N.B.— Figures in brackets are percentages.

7.3 The district-wise position reveals that out of the 33 districts selected for the study, in five districts viz., Koraput (Orissa), Jammu (Jammu and Kashmir), Una (Himachal Pradesh) and Damoh (Madhya Pradesh) all the respondents said that they had benefited

from the Programme. In the remaining 28 districts, only 111 sample households reported that they had not benefited from the IRD Programme. The distribution of these households amongst the 28 districts is given in table 7.2.

TABLE 7.2: *District-wise distribution of the sample Households reporting that they were not benefited*

No. of households reporting that they were not benefited	No. of Districts	Names of the Districts
1	2	3
(i) 1	7	Madurai, Karnal, Jind, Sangrur, Thane, Rajkot, Samastipur.
(ii) 2	4	Kanyakumari, Vizianagaram, Sultanpur and Bikaner.
(iii) 3—4	10	Sundergarh, Darjeeling, Ferozepur, Uttar Kannada, Guntur, Osmanabad, Jodhpur, Cannanore, Kulu and Betul.
(iv) 6—9	5	Quilon, Anantnag, Jhabua, Mirzapur and Palamau.
(v) 10—16	2	Bastar and Mysore.

7.4 The selected beneficiaries were asked as to the change felt by them in respect of the various indicators mentioned earlier in this chapter. It was observed that seven out of 1170 beneficiary households were unable to specifically answer the questions put

to them in this regard. Thus the analysis of the views expressed by the sample beneficiaries on the general impact of the Programme in the subsequent paragraphs is confined only to 1163 households.

General Impact of the Programme on Employment

7.5 In respect of the employment position, the analysis of the views of the selected households by area categories is presented in table 7.3. It will be observed from this table that about 90.7 per cent of the total sample households expressed the view that as a result of the IRDP, their family employment had increased. Another, about 8.9 per cent of the households reported that there had been no change in their employment position due to IRDP. Only a very insignificant percentage of the households (0.34 per cent) reported that there had been a decrease in their family employment. All such households were in Tribal areas and Areas with Good Administrative Infrastructure. As between different area categories, the percentage of households reporting increase in employment ranged between 90 to 97.6 per cent in Hill areas, Agriculturally Developed areas, Desert areas and Areas with Good Administrative Infrastructure. This percentage was, however, 82.5 in Agriculturally Less Developed areas and 72.9 in Tribal areas.

TABLE 7.3: *Views of the Selected Households about the General Impact of IRDP on Employment*

Area Category	No. of Households reporting	Number of Selected Households reporting change in Family Employment as		
		Increase	Decrease	No Change
1	2	3	4	5
(a) Tribal areas	107	78 (72.90)	1 (0.93)	28 (26.17)
(b) Hill areas	126	123 (97.62)	0 (0.00)	3 (2.38)
(c) Agriculturally Developed areas	224	212 (94.64)	0 (0.00)	12 (5.36)
(d) Agriculturally Less Developed areas	103	85 (82.52)	0 (0.00)	18 (17.48)
(e) Desert areas	46	43 (93.48)	0 (0.00)	3 (6.52)
(f) Areas with Good Administrative Infrastructure	304	274 (90.13)	3 (0.99)	27 (8.88)
(g) Areas with Poor Administrative Infrastructure	253	240 (94.86)	0 (0.00)	13 (5.14)
TOTAL	1,163	1,055 (90.72)	4 (0.34)	104 (8.94)

N.B.— Figures in brackets are percentages.

7.6 The district-wise analysis of the employment pattern indicates that in seven selected districts namely Darjeeling (West Bengal), Madurai (Tamil Nadu), Karnal (Haryana), Vizianagaram (Andhra Pradesh), Una and Kulu (Himachal Pradesh) and Damoh (Madhya Pradesh), all the sample households felt

that the I.R.D. Programme had benefited them in increasing their family employment. The distribution of the sample households reporting increase in employment in the remaining 26 districts is given in table 7.4:

TABLE 7.4: District-wise distribution of the Sample Households Reporting Increase in Employment

Percentage of reporting Beneficiaries	Number of Districts	Name of the District
1	2	3
(i) More than 60 and upto 70	4	Jhabua, Bastar, Osmanabad, Thane.
(ii) More than 70 and upto 80	5	Koraput, Sundergarh, Guntur, Uttar Kannada, Palamau.
(iii) More than 80 and upto 90	4	Jammu, Anantnag, Mirzapur, Rajkot.

1	2	3
(iv) Above 90	13	Kanyakumari, Jind, Ferozepur, Sangrur, Sultanpur, Bikaner, Jodhpur, Kheda, Cannanore, Quilon, Mysore, Samastipur and Betul.

General Impact of the Programme on Income

7.7 In regard to the general impact of the Programme on the income of the sample households, 88.2 per cent of them reported that their income had increased while 10.6 per cent felt that there was no material change. As will be seen in table 7.5, only 1.2 per cent of the 1163 sample households had expressed that their income had decreased.

TABLE 7.5: Views of the Selected Households on the General Impact of IRDP on Income of the Family.

Area Category	No. of Households reporting	Number of sample Households Reporting change in income of the Family as		
		Increase	Decrease	No change
1	2	3	4	5
(a) Tribal areas	107	85 (79.44)	0 (0.00)	22 (20.56)
(b) Hill areas	126	106 (84.13)	2 (1.59)	18 (14.28)
(c) Agriculturally Developed areas	224	205 (91.52)	1 (0.45)	18 (8.03)
(d) Agriculturally Less Developed areas	103	88 (85.44)	0 (0.00)	15 (14.56)
(e) Desert areas	46	41 (89.13)	0 (0.00)	5 (10.86)
(f) Areas with Good Administrative Infrastructure	304	265 (87.17)	11 (3.62)	28 (9.21)
(g) Areas with Poor Administrative Infrastructure	253	236 (93.28)	0 (0.00)	17 (6.72)
TOTAL	1163	1026 (88.22)	14 (1.20)	123 (10.58)

N.B.: Figures in brackets are percentages.

7.8 The district-wise analysis reveals that in 4 selected districts viz., Koraput (Orissa), Karnal (Haryana) Una (Himachal Pradesh) and Damoh (Madhya Pradesh), all the sample households felt that the IRD Programme had helped them in increasing their income. The distribution of the sample households reporting increase in income in the remaining 29 districts is given in table 7.6.

TABLE 7.6: District-wise distribution of Sample Households Reporting Increase in Income

Percentage of reporting Beneficiaries	Number of Districts	Name of District
1	2	3
(i) 30	1	Anantnag
(ii) More than 30 and upto 40	..	..
(iii) More than 40 and upto 50	..	..
(iv) More than 50 and upto 60	..	..

1	2	3
(v) More than 60 and upto 70	2	Osmanabad, Jhabua.
(vi) More than 70 and upto 80	4	Sundergarh, Guntur, Mysore, Palamau.
(vii) More than 80 and upto 90	9	Bastar, Jammu, Darjeeling, Madurai, Ferozepur, Mirzapur, Jodhpur, Cannanore, Uttar Kannada.
(viii) More than 90	13	Kanyakumari, Jind, Vizianagaram, Sangrur, Sultanpur, Thane, Bikaner, Kheda, Rajkot, Quilon, Samastipur, Kulu, Betul.

General Impact of the Programme on Asset Formation

7.9 The views of the sample households about the general impact of the Programme on the family asset formation are presented in table 7.7.

TABLE 7.7: Views of Selected Households on the General Impact of IRDP on Asset formation

Area Category	No. of House holds reporting	No. of Sample Households Reporting change in Asset Formation as		
		Increase	Decrease	No Change
1	2	3	4	5
(a) Tribal areas	107	26 (24.30)	Nil	81 (75.70)
(b) Hill areas	126	37 (29.37)	Nil	89 (70.63)
(c) Agriculturally Developed areas	224	24 (10.71)	Nil	200 (89.29)
(d) Agriculturally Less Developed areas	103	38 (36.89)	Nil	65 (63.11)
(e) Desert areas	46	27 (58.70)	Nil	19 (41.30)
(f) Areas with Good Administrative Infrastructure	304	186 (61.18)	4 (1.32)	114 (37.50)
(g) Areas with Poor Administrative Infrastructure	253	88 (34.78)	1 (0.40)	164 (64.82)
TOTAL	1,163	426 (36.63)	5 (0.43)	732 (62.94)

N.B.—Figures in brackets are percentages.

7.10 As will be seen from table 7.7, about 37 per cent of the total reporting sample households were of the view that there had been an increase in their family assets after their coverage under IRDP. However, about 63 per cent of them reported that there was no change in their assets position. Only a negligible percentage of the households confined almost entirely to Areas with Good Administrative Infrastructure reported a decrease in their asset formation. As between different area categories in the proportion of households reporting an increase in asset formation was the highest in Areas with Good Administrative Infrastructure (61.2 per cent) followed by Desert areas (58.7 per cent) and lowest in Agriculturally Developed areas (10.7 per cent).

7.11 The district-wise analysis indicates that in only one district viz., Thane (Maharashtra) all the sample households had reported that the IRDP Programme had benefited them in improving their asset position. However, all the selected households of Kulu (Himachal Pradesh) stated that there was no change in their asset position. The distribution of sample households reporting change in the assets position in the remaining 31 districts is indicated in table 7.8.

TABLE 7.8: District-wise distribution of Sample Households Reporting change in Asset position

Percentage of reporting Beneficiaries	Number of Districts	Name of Districts
1	2	3
(i) Upto 10	10	Bastar, Koraput, Jind, Vizianagaram, Ferozepur, Sangrur, Mirzapur, Palamau, Una, Anantnag.
(ii) More than 10 and upto 20	2	Karnal, Jodhpur.

	1	2	3
(iii) More than 20 and upto 30	4	Darjeeling, Madurai, Guntur, Uttar Kan	nada.
(iv) More than 30 and upto 40	5	Kanyakumari, Os-	manabad, Kheda, Mysore, Samastipur.
(v) More than 40 and upto 50	4	Jhabua, Sundergarh, Sultanpur, Damoh.	
(vi) More than 50 and upto 60	..	..	..
(vii) More than 60 and upto 70	1	Jammu	
(viii) More than 70 and upto 80	..	..	..
(ix) More than 80 and upto 90	2	Bikaner, Cannanore	
(x) More than 90	3	Rajkot, Quilon, Betul.	

General Impact of the Programme on Family Consumption Level

7.12 The views of the sample households in respect of the impact on the family consumption level are brought out in Table 7.9. About 77 per cent of the selected households reported that their consumption level had increased after they were provided with the IRDP benefit. However, nearly 23 per cent of the households felt that there was no change in their consumption level. Only 4 respondents (3 from Areas with Good Administrative Infrastructure and 1 from Hill areas) reported that their consumption level had decreased, denoting such eventualities as the death of milch animal or the delivery of some unproductive benefit scheme. Nearly 90 per cent of the selected households from Hill areas reported an increase in their consumption level after the provision of the benefit scheme. The percentage of such households ranged between 72 to 88 in other area categories, excepting in Tribal areas where only 52 per cent of selected households reported an increase and the rest felt no change in their consumption level.

TABLE 7.9: Views of Selected Households on the General Impact of IRDP on their Family Consumption Level.

Area Category	No. of Households reporting	Number of Households Reporting Consumption Level as		
		Increase	Decrease	No. Change
1	2	3	4	5
(a) Tribal areas	107	56 (52.34)	0 (0.00)	51 (47.66)
(b) Hill areas	126	113 (89.68)	1 (0.79)	12 (9.53)
(c) Agriculturally Developed areas	224	165 (73.66)	0 (0.00)	59 (26.34)
(d) Agriculturally Less Developed areas	103	80 (77.67)	0 (0.00)	23 (22.33)
(e) Desert areas	46	39 (84.78)	0 (0.00)	7 (15.22)
(f) Areas with Good Administrative Infrastructure	304	218 (72.04)	3 (0.99)	82 (26.97)
(g) Areas with Poor Administrative Infrastructure	253	224 (88.54)	0 (0.00)	29 (11.46)
TOTAL	1,163	896 (77.04)	4 (0.34)	263 (22.62)

N.B.: Figures in brackets are percentages.

7.13 The district-wise analysis indicates that in only one district namely, Una (Himachal Pradesh) all the reporting households felt that their consumption level had increased after they were provided with the IRDP benefit. The distribution of the sample households reporting increase in the consumption level in the remaining 32 districts is indicated in table 7.10.

TABLE 7.10: District-wise distribution of Sample Households Reporting increase in their Consumption Level.

Percentage of the Reporting Beneficiaries	Number of Districts	Name of District
1	2	3
(i) Upto 10	1	Rajkot
(ii) More than 10 and upto 20 . . . . .	..	..
(iii) More than 20 and upto 30	1	Sundergarh

1	2	3
(iv) More than 30 and upto 40	..	..
(v) More than 40 and upto 50	2	Jhabua, Anantnag.
(vi) More than 50 and upto 60	2	Koraput, Osmana-bad.
(vii) More than 60 and upto 70	3	Darjeeling, Guntur, Ferozepur.
(viii) More than 70 and upto 80	8	Jind, Sangrur, Mirzapur, Jodhpur, Kheda, Mysore, Samastipur, Palamau.
(ix) More than 80 and upto 90	7	Bastar, Jammu, Karnal, Bikaner, Cannanore, Quilon, Uttar Kannada.
(x) More than 90	8	Kanyakumari, Madurai, Vizianagaram, Sultanpur, Thane, Kulu, Damoh, Betul.

General Impact of the Programme on Social Status

7.14 The views of the selected households about

the change in social status of the beneficiary families are given in the table 7.11.

TABLE 7.11: Views of the Selected Households on the General Impact of IRDP on their Social Status

Area Category	No. of Households reporting	Number of Households Reporting their Social Status as		
		Increase	Decrease	No Change
1	2	3	4	5
(a) Tribal areas	107	42 (39.25)	Nil	65 (60.75)
(b) Hill areas	126	71 (56.35)	Nil	55 (43.65)

TABLE 7.11—Contd.

1	2	3	4	5
(c) Agriculturally Developed areas	224	82 (36.61)	Nil	142 (63.39)
(d) Agriculturally Less Developed areas	103	71 (68.93)	Nil	32 (31.07)
(e) Desert areas	46	39 (84.78)	Nil	7 (15.22)
(f) Areas with Good Administrative Infrastructure	304	239 (78.62)	1 (0.33)	64 (21.05)
(g) Areas with Poor Administrative Infrastructure	253	197 (77.87)	0 (0.00)	56 (22.13)
TOTAL	1,163	41 (63.71)	1 (0.09)	421 (36.20)

7.15 It will be observed that a significant majority of the total sample households (about 64 per cent) felt that their overall status in the village society had been elevated as a consequence of their coverage under IRDP. The remaining about 36 per cent of the households did not notice any change in this respect. In the Desert areas 85 per cent, in Areas with Good Administrative Infrastructure 79 per cent and in Areas with Poor Administrative Infrastructure 78 per cent of the reporting households felt that their social status had improved due to their getting IRDP benefit. The percentage of such households was 69 in Agriculturally Less Developed areas and 56 in Hill areas but only 39 in Tribal areas and 37 in Agriculturally Developed areas.

7.16 The district-wise analysis reveals that in two selected districts viz., Vizianagaram (Andhra Pradesh) and Una (Himachal Pradesh) all the reporting households felt that their social status had been raised as a result of their coverage under the Programme. However, in case of Koraput (Orissa) district, all the reporting households felt that there was no change in their social status after the delivery of the benefit schemes. The distribution of the sample households reporting elevation in the social status in the remaining 30 districts is given in table 7.12.

TABLE 7.12: District-wise distribution of Sample Households Reporting elevation in their Social Status

Percentage of the reporting beneficiaries	Number of Districts	Name of Districts
1	2	3
(i) Upto 10	1	Madurai
(ii) More than 10 and upto 20	5	Anantnag, Ferozepur, Darjeeling, Karnal, Jind.

1	2	3
(iii) More than 20 and upto 30	1	Sundergarh
(iv) More than 30 and upto 40	..	..
(v) More than 40 and upto 50	2	Osmanabad, Samastipur.
(vi) More than 50 and upto 60	3	Bastar, Guntur, Sangrur.
(vii) More than 60 and upto 70	4	Jhabua, Thane, Uttara, Kannada, Mysore.
(viii) More than 70 and upto 80	6	Mirzapur, Bikaner, Kheda, Rajkot, Palamau, Damoh.
(ix) More than 80 and upto 90	2	Jammu, Sultanpur.
(x) More than 90 and upto 99	6	Kanyakumari, Jodhpur, Cannanore, Quilon, Kulu, Betul.

Problems faced by Selected Households in obtaining the Benefits.

7.17 The sample beneficiaries were asked as to whether they had faced problems in obtaining benefit schemes particularly in respect of the sanction of loans, cooperation from various functionaries, availability and quality of the asset provided etc. Out of 1170 households selected for the study 557 or about 48 per cent did not report facing any problem in obtaining the benefit schemes. The remaining 613 sample households however reported that they had faced some problems in getting the benefit schemes. An analysis of the more important types of problems mentioned by these 613 households is presented in table 7.13.

TABLE 7.13: *Types of problems Faced by 613 Selected Households in obtaining Benefits*

Type of Problems	Area Category/Number of Households Reporting							Total
	Tribal areas	Hill areas	Agriculturally Developed areas	Agriculturally Less Developed areas	Desert areas	Areas with Good Admn. Infrastructure	Areas With Poor Admn. Infrastructure	
1	2	3	4	5	6	7	8	9
1. Total Number of Households reporting	53	52	120	52	36	138	162	613
2. Loan sanction procedure was time consuming.	11 (20.75)	11 (21.15)	6 (5.00)	8 (15.38)	Nil	52 (37.68)	52 (32.10)	140 (22.84)
3. No. Substantial help provided by the officials.	4 (7.55)	1 (1.92)	3 (2.50)	2 (3.85)	14 (38.89)	8 (5.80)	5 (3.09)	37 (6.04)
4. Long waiting for the delivery of benefits after identification.	11 (20.75)	24 (46.15)	13 (10.83)	15 (28.85)	6 (16.67)	29 (21.01)	38 (23.46)	136 (22.19)
5. Had to run from one place to another for obtaining the benefit schemes.	4 (7.55)	7 (13.46)	7 (5.83)	17 (32.69)	12 (33.33)	14 (10.14)	45 (27.78)	106 (17.29)
6. Bank located at a distance from the village	7 (13.21)	4 (7.69)	53 (44.17)	7 (13.46)	23 (63.89)	1 (0.72)	28 (17.28)	124 (20.07)
7. Apathy on the part of officials	0 (0.00)	3 (5.77)	2 (1.67)	2 (3.85)	2 (5.56)	5 (3.62)	10 (6.17)	24 (3.92)
8. The full cost of the asset was more than the credit worthiness of the beneficiary.	3 (5.66)	0 (0.00)	59 (49.17)	10 (19.23)	1 (2.78)	2 (1.45)	8 (4.94)	83 (13.54)
9. Good quality benefit asset not available with the approved dealers.	11 (20.75)	Nil	12 (10.00)	10 (19.23)	5 (13.89)	16 (11.59)	18 (11.11)	72 (11.75)
10. Other Miscellaneous	24 (45.28)	8 (15.38)	21 (17.50)	10 (19.23)	4 (11.11)	41 (29.71)	37 (22.84)	145 (23.65)

Note: I. Some households had given two reasons as the most important ones, hence the percentages add upto more than 100.

II. Figures in brackets are percentages.

7.18 The analysis presented in table 7.13 shows that the foremost problem mentioned by nearly 23 per cent of the 613 selected households was that the sanction of the loan was very time consuming. An equally important reason given for the problem faced by about 22 per cent of these households was that they had to wait for quite some time before receiving the benefit units. Another 20 per cent of the households who faced some problems complained that the bank branches catering to their areas were located at a considerable distance from their villages. About 17 per cent of these beneficiaries reported that they had to run from one place to another for obtaining the benefit schemes. About 14 per cent said that the full cost of the benefit unit was more than their credit worthiness and 11.8 per cent stated that good quality benefit assets were not available with the approved dealers.

7.19 The difficulties and problems reported to have been faced in the Tribal areas were mainly (a) time consuming sanction procedure; (b) long waiting for delivery of benefits; and (c) good quality of benefit units not available with the approved dealers. In Hill areas also, long waiting for delivery of benefit units was the difficulty reported by the largest num-

ber of these households. About 49 per cent of the problems reported in Agriculturally Developed areas were related to the reason that the full cost of the benefit asset was more than the credit-worthiness of the selected beneficiaries. About 32 per cent of the selected households in Agriculturally Less Developed areas reported that they had to run from place to place for obtaining the benefit schemes while in Desert areas about 64 per cent of such beneficiary households felt that bank branches were located far off from their villages. About 38 per cent and 32 per cent of the reporting households from Areas with Good Administrative Infrastructure and from Areas with Poor Administrative Infrastructure respectively said that the loan sanction procedure was time consuming.

7.20 The selected households who said that they had faced some problems in obtaining the benefit assets were also asked to give their suggestions for solving the problems faced by them. Out of 613 such households, 610 households gave suggestions for solving the problems faced by them but the three remaining households were non-committal. The suggestions given by 610 households are presented in table 7.14.

TABLE 7.14 : *Suggestions Given by Selected Households for Solving the Problems Faced*

Suggestions	Number of Households giving suggestions from							Total
	Tribal areas	Hill areas	Agriculturally Developed areas	Agriculturally Less Developed areas	Desert areas	Areas with Good Admn. Infrastructure	Areas with Poor Admn. Infrastructure	
1	2	3	4	5	6	7	8	9
1. Total number of households reporting .	52	52	120	52	36	139	159	610
2. Procedure needs to be streamlined .	14 (26.93)	35 (67.31)	19 (15.83)	28 (53.85)	7 (19.45)	85 (61.16)	94 (59.11)	282 (46.23)
3. Officials should have motivation to provide assistance .	2 (3.85)	3 (5.77)	4 (3.33)	4 (7.69)	13 (36.11)	9 (6.47)	9 (5.66)	44 (7.21)
4. Camp approach in regard to provision of loan be encouraged .	7 (13.46)	8 (15.38)	3 (2.50)	8 (15.38)	10 (27.78)	6 (4.32)	16 (10.06)	58 (9.51)
5. Cost of the benefit schemes should match the credit-worthiness of the IRDP beneficiary households .	16 (30.77)	..	64 (53.33)	12 (23.08)	1 (2.78)	15 (10.79)	9 (5.66)	117 (19.18)
6. More bank branches needed in the area .	8 (15.38)	3 (5.77)	53 (44.17)	7 (13.46)	23 (63.89)	1 (0.72)	31 (19.50)	126 (20.66)
7. Officials should help in filling up the forms in time as per requirements .	3 (5.77)	..	4 (3.33)	7 (13.46)	3 (8.34)	7 (5.04)	20 (12.58)	44 (7.22)
8. DRDA/block should arrange benefit unit of good quality at reasonable cost	9 (17.30)	..	11 (9.17)	10 (19.23)	9 (25.00)	16 (11.51)	25 (15.72)	80 (13.11)
9. Other miscellaneous suggestions .	16 (30.77)	7 (13.46)	19 (15.83)	7 (13.46)	1 (2.78)	30 (21.58)	36 (22.64)	116 (19.02)

NOTE : 1. Some households had given two suggestions. Hence the percentages add upto more than 100 .
2. Figures in brackets are percentages.

7.21 It is revealed from table 7.14 that nearly 46 per cent of 610 sample households suggested that the procedure for sanction of loans needed to be streamlined. About 21 per cent suggested that more bank branches were needed to reduce the distance from the village for better coverage of rural areas; about 19 per cent suggested that the cost of the benefit schemes should match with the credit worthiness of the beneficiary households and about 13 per cent suggested that the DRDA/Block officials should ensure supply of quality assets at reasonable cost as admissible under the IRD Programme.

7.22 Among the more important suggestions offered by the selected households from Tribal areas were (a) 'cost of the benefit schemes should match with the credit worthiness of the beneficiary households of the area' and (b) 'simplification of sanction procedure'. In Hill areas, the most important suggestion was 'simplification and streamlining of the proce-

cedure'. This suggestion also emerged as the most important in Areas with Good Administrative Infrastructure, Areas with Poor Administrative Infrastructure and Agriculturally Less Developed areas. In case of Agriculturally Developed areas the major suggestion was that 'the cost of the proposed benefit schemes should match the credit-worthiness of the beneficiary households'. In desert areas the major suggestion was for opening more bank branches.

Flaws in the Content of the Programme

7.23 The beneficiaries were also asked if they had noticed any flaws in the programme content. Out of a total sample of 1170 households about 70.8 per cent or 828 households did not report any flaws in the content of the Integrated Rural Development Programme. The flaws as reported by the remaining 342 selected households have been classified and set out in table 7.15.

TABLE 7.15 : *Flaws Reported by the Sample Beneficiaries in the Content of IRD Programme*

Area Category	No. of Households reporting	Number reporting the following flaws						
		Admissible financial assistance inadequate	No Provision for supply of inputs and raw materials as part of the programme	No arrangements for marketing of produce	No linkage of loan repayment with marketing of produce	No separate staff for IRDP at Block/village level	Local characteristics and situations not taken care of	Miscellaneous
1	2	3	4	5	6	7	8	9
(a) Tribal areas	18	3 (16.67)	2 (11.11)	Nil	1 (5.56)	9 (50.00)	1 (5.56)	2 (11.11)
(b) Hill areas	8	1 (12.50)	6 (75.00)	Nil	Nil	1 (12.50)	Nil	Nil
(c) Agriculturally Developed areas	25	15 (60.00)	Nil	6 (24.00)	Nil	3 (12.00)	Nil	1 (4.00)
(d) Agriculturally Less Developed areas	45	4 (8.89)	12 (26.67)	8 (17.78)	5 (11.11)	11 (24.44)	2 (4.44)	3 (6.67)
(e) Desert areas	29	6 (20.69)	6 (20.69)	8 (27.59)	5 (17.24)	4 (13.79)	Nil	Nil
(f) Areas with Good Administrative Infrastructure	89	37 (41.57)	21 (23.60)	9 (10.11)	6 (6.74)	1 (1.12)	Nil	15 (16.85)
(g) Areas with Poor Administrative Infrastructure	128	9 (7.03)	6 (4.69)	2 (1.56)	32 (25.00)	40 (31.25)	7 (5.47)	32 (25.00)
TOTAL	342	75 (21.93)	53 (15.50)	33 (9.65)	49 (14.33)	69 (20.17)	10 (2.92)	53 (15.50)

N.B. : Figures in brackets are percentages.

7.24 Table 7.15 shows that out of the 342 households, who indicated the flaws noticed by them in the content of the IRD Programme, about 22 per cent felt that the scale of financial assistance admissible under the criterion laid down for the Programme was inadequate to enable the target families to cross the poverty line (annual income limit of Rs. 3500). Another 20.2 per cent pointed out that no separate staff for the implementation of the programme was provided at the Block and village levels. The deficiency pointed out by 15.5 per cent of the households was that no provision for the supply of inputs and raw materials had been made in the IRDP Schemes. Almost equal proportion (about 14 per cent) said that the repayment of the loan had not been linked with the marketing of the products.

7.25 In Agriculturally Developed areas, 60 per cent of the respondents considered that the quantum of admissible financial assistance was inadequate to enable the target families to cross the poverty line. This flaw was also pointed out by 41.6 per cent of the respondents in Areas with Good Administrative Infrastructure. About 75 per cent of the households from Hill areas and 26.7 per cent of the households from Agriculturally Less Developed areas considered

the lack of arrangements for the supply of inputs and raw materials as a deficiency of the programme. Lack of provision of separate staff at the block and village levels for implementation of IRDP was reported as the most important flaw in the content of the programme by 50 per cent of the reporting households in Tribal areas and by about 31 per cent of the households in Areas with Poor Administrative Infrastructure. About 27.6 per cent of the relevant sample households in Desert areas and 24 per cent in Agriculturally Developed areas stated that marketing of produce had not been linked with the repayment of loans. All the 342 beneficiaries suggested that the flaws as reported by them should be taken into consideration by the authorities.

Flaws in the Implementation of the Programme

7.26 The selected households were also asked to point out any flaws noticed by them in the implementation of the Programme. Out of a sample of 1170, only 421 households reported flaws in the implementation of IRD Programme. These are classified and presented in table 7.16.

TABLE 7.16 : *Flaws Noticed by the Sample Beneficiaries in the Implementation of the Programme*

Area Category	No. of Households reporting	Number of Sample Beneficiaries reporting most important Flaw in the Implementation				
		Selection was not done in Gram Sabha	Poorest of the poor not selected	Procedure for sanction of the scheme cumbersome	V.L.W./ Block officials having multipurpose duties not able to devote required time for I.R.D.P.	Benefit of own choice not always given
1	2	3	4	5	6	7
(a) Tribal areas	19	4 (21.05)	..	3 (15.79)	1 (5.26)	..
(b) Hill areas	25	..	..	1 (4.00)	..	1 (4.00)
(c) Agriculturally Developed areas	39	3 (7.69)	1 (2.56)	3 (7.69)	1 (2.56)	..
(d) Agriculturally Less Developed areas	47	6 (12.76)	4 (8.51)	13 (27.66)	..	..
(e) Desert areas	35	..	13 (37.14)	..	5 (14.29)	..
(f) Areas with Good Administrative Infrastructure	94	..	1 (1.06)	34 (36.17)	4 (4.26)	2 (2.13)
(g) Areas with Poor Administrative Infrastructure	162	19 (11.73)	15 (9.26)	53 (32.72)	8 (4.94)	6 (3.70)
TOTAL	421	32 (7.60)	34 (8.08)	107 (2.41)	19 (4.51)	9 (2.14)

N.B. : Figures in brackets are percentages.
(—) indicates 'Nil'.

TABLE 7.16—*Contd.*

Area Category	Number of Sample Beneficiaries reporting most important Flaw in the Implementation						
	Bank people not sympathetic	Time taken in the delivery of schemes after identification too long	Inputs, raw materials at reasonable rates not provided	Adequate marketing facilities not provided	Repayment schedules not worked out keeping in view the income generated from the unit	Benefit unit delivered not suitable to local condition	Other flaws
	1	8	9	10	11	12	14
(a) Tribal areas . . . . .	..	..	..	..	3 (15.79)	..	8 (42.11)
(b) Hill areas	5 (20.00)	3 (12.00)	1 (4.00)	6 (24.00)	1 (4.00)	2 (8.00)	5 (20.00)
(c) Agriculturally Developed areas	3 (7.69)	8 (20.51)	..	4 (10.26)	..	4 (10.26)	12 (30.77)
(d) Agriculturally Less Developed areas	2 (4.26)	5 (10.64)	5 (10.64)	6 (12.76)	1 (2.13)	2 (4.26)	3 (6.38)
(e) Desert areas	3 (8.57)	4 (11.43)	..	5 (14.28)	..	..	5 (14.29)
(f) Areas with Good Administrative Infrastructure	3 (3.19)	13 (13.83)	13 (13.83)	4 (4.26)	4 (4.26)	..	16 (17.02)
(g) Areas with Poor Administrative Infrastructure	17 (10.49)	17 (10.49)	2 (1.23)	..	4 (2.47)	..	21 (12.97)
TOTAL	33 (7.84)	50 (11.88)	21 (4.99)	25 (5.94)	13 (3.09)	8 (1.90)	70 (16.62)

N.B. : Figures in brackets are percentages.

(—) indicates 'Nil'.

7.27 It is observed from table 7.16 that 25.4 per cent of the households reporting flaws in implementation felt that the sanction procedure was cumbersome. Another 11.9 per cent stated that the time taken in the delivery of the benefit schemes after the identification of the target families was too long. About 8 per cent of the reporting households observed that poorest of the poor families among the target group were not selected and 7.6 per cent said that the selection of the beneficiary families was not done in the Gram Sabha. About 8 per cent of these reporting households complained that the bank officials were not sympathetic towards the target families. Area category-wise, 21 per cent of the households from Tribal areas had reported that the selection of the beneficiaries had not been done in consultation with the Gram Sabha/Village Assembly. Twenty

four per cent of the reporting households from Hill areas observed that adequate marketing facilities were not provided whereas about 12 per cent of the reporting households felt that time taken in the delivery of benefit scheme after identification had been too long. About 28 per cent from Agriculturally Less Developed areas, 36 per cent from Areas with Good Administrative Infrastructure and about 33 per cent of the reporting households from Areas with Poor Administrative Infrastructure expressed the view that the procedure for the sanction of the benefit scheme was cumbersome. The sample beneficiaries had pleaded that the Government should examine the flaws enumerated above and remove the deficiencies pointed out by them in the interest of effective implementation of the Programme.

CHAPTER VIII

ECONOMIC IMPACT OF THE INTEGRATED RURAL DEVELOPMENT PROGRAMME ON THE SAMPLE BENEFICIARY HOUSEHOLDS

This Chapter is devoted to making an assessment in quantitative terms of the economic impact of the I.R.D. Programme on the sample beneficiary households. As part of the analysis an attempt has been made to examine the order of change in the employment and income levels of the selected households as a result of the benefit schemes provided so as to assess as to how far the programme enabled them to cross the poverty line as defined in the guidelines of the Ministry of Rural Development. While the main focus of this analysis is on gauging changes in the employment and income of the beneficiary households the other aspects examined in this context are (i) sector-wise benefit schemes received by the selected beneficiary households; (ii) loans, subsidy and investment per unit of benefit scheme provided; (iii) adequacy of financial assistance; and (iv) the incremental income realised on account of the investment made. It may be noted that some of these aspects have been examined and analysed in the preceding chapter on the basis of qualitative and other information collected as part of the study and also in the light of the general views and reactions of the selected beneficiary households. Since the analysis attempted in this chapter is confined only to the impact on the selected beneficiaries based on the quantitative data collected by the field teams from the sample beneficiaries after an indepth and thorough investigations, the findings and conclusions emerging therefrom may not necessarily correspond with those of the earlier chapter and may in fact differ to an extent.

Sectoral Benefit Schemes

8.2 The total number of benefit schemes provided to the 1170 selected sample households was 1179.

The excess of 9 benefit units compared to the total number of sample beneficiary households was due to the reason that in district Mysore (Karnataka) 9 sample beneficiary households were provided with double benefit scheme. Of the 1170 households 75 per cent were provided with primary sector schemes, 8 per cent secondary sector schemes and nearly 17 per cent tertiary sector schemes. Within the primary sector 44 per cent of the total sample households were provided with animal husbandry schemes, mostly milch cattle, a little above 28 per cent were benefited through agricultural schemes, chiefly relating to irrigation works and about 3 per cent through subsidiary occupation schemes. In 18 out of the 33 selected districts secondary sector schemes had not been provided to any of the sample beneficiaries. Similarly, in 6 of the selected districts none of the sample beneficiaries had received any tertiary sector schemes. Due to this cleavage in the data available the detailed analysis made in this chapter has been confined to seven area categories only so as to be more meaningful.

Loans, Subsidy and Investments

8.3 The per unit quantum of assistance for the schemes under different sectors was generally based on the norms fixed by NABARD and the credit-worthiness of the beneficiary households. Table 8.1 gives the details of the average net loan, subsidy and investment (i.e. the financial assistance received) per unit of the schemes in different sectors by area categories.

TABLE 8.1 : *Financial Assistance received by the Sample Households per Unit of Benefit Scheme by Area Categories*

		(In Rupees)							
Benefit Schemes	Type of assistance	Financial assistance for benefit scheme in							
		Tribal areas	Hill areas	Agriculturally Developed areas	Agriculturally Less Developed areas	Desert areas	Areas with Good Administrative Infrastructure	Areas with Poor Administrative Infrastructure	All areas
1	2	3	4	5	6	7	8	9	10
I. Primary sector schemes	Subsidy	1,099	661	971	1,479	1,777	1,051	1,342	1,124
	Net Loan	1,238	1,466	2,010	3,911	2,702	2,148	3,130	2,333
	Total	2,337	2,127	2,981	5,390	4,479	3,199	4,472	3,457
(a) Agricultural schemes	Subsidy	1,078	529	861	1,871	1,896	789	1,509	1,272
	Net Loan	1,254	1,058	2,136	5,341	2,695	1,731	3,829	2,892
	Total	2,332	1,587	2,997	7,212	4,591	2,520	5,338	4,164

TABLE 8.1 - *Contd.*

1	2	3	4	5	6	7	8	9	10
(b) Animal Husbandry	Subsidy Net Loan	1,156 1,193	679 1,531	985 1,994	901 1,795	1,727 2,705	1,011 2,065	1,052 1,914	998 1,927
	Total	2,349	2,210	2,979	2,696	4,432	3076	2,966	2,925
(c) Subsidiary Occupations	Subsidy Net Loan	.. ..	683 1,417	.. ..	.. ..	.. ..	1,797 3,438	.. ..	1,606 3,092
	Total	..	2100	..	..	..	5,235	..	4,698
II. Secondary Sector Schemes.	Subsidy Net Loan	264 428	306 614	673 1,352	921 1,732	.. ..	501 916	323 579	489 901
	Total	692	920	2025	2,653	..	1,417	902	1,390
III. Tertiary Sector Schemes	Subsidy Net Loan	999 1,054	645 1,285	1,269 2,591	805 1,701	300 300	507 1,068	539 1,140	736 1,439
	Total	2,053	1,930	3,860	2,506	600	1,575	1,679	2,175

(..) indicates Nil

8.4 It will be observed from table 8.1 that the average amount of financial assistance provided per benefit scheme under the primary sector came to Rs. 3457 and to Rs. 1390 in respect of secondary sector activities but was only Rs. 2175 for tertiary sector schemes. Within the primary sector the agricultural schemes comprising mainly minor irrigation works accounted for an average financial assistance of Rs. 4164 per unit. For subsidiary occupations (fishing boats and fishing equipment, etc.) the average per unit assistance worked out to Rs. 4698. The animal husbandry units received the per unit financial assistance of Rs. 2925 on an average. As between different area categories the maximum financial as-

sistance per unit in the primary and secondary sectors was provided in the Agriculturally Less Developed areas, whereas it was the lowest in the Hill areas (primary sector), and in Tribal areas (secondary sector). However, in the case of tertiary sector the maximum financial assistance per unit was made available in the Agriculturally Developed areas and lowest in the Desert areas.

Subsidy-credit ratio

8.5 Table 8.2 brings out the position in respect of the subsidy-credit ratio for the benefit schemes under different sectors by area categories.

TABLE 8.2 *Subsidy-Credit Ratio of Sectoral Schemes by Area Categories*

Area Categories	Subsidy-Credit Ratio for Schemes under		
	Primary Sector	Secondary Sector	Tertiary Sector
1	2	3	4
(a) Tribal areas	1: 1.12	1: 1.62	1: 1.05
(b) Hill areas	1: 2.21	1: 2.00	1: 1.99
(c) Agriculturally Developed areas	1: 2.07	1: 2.00	1: 2.04
(d) Agriculturally Less Developed areas	1: 2.64	1: 1.88	1: 2.11
(e) Desert areas	1: 1.52	—	1: 1.00
(f) Areas with Good Administrative Infrastructure	1: 2.04	1: 1.82	1: 2.10
(g) Areas with Poor Administrative Infrastructure	1: 2.33	1: 1.79	1: 2.11
Average for all Categories	1: 2.07	1: 1.84	1: 1.91

8.6 It will be seen from table 8.2 that taking all the sample households together the subsidy-credit ratio for the primary sector schemes worked out at 1:2.07, 1:1.84 for secondary sector schemes and 1:1.95 for tertiary sector schemes. Thus the proportion of subsidy made available to the beneficiaries covered through primary sector schemes was the least whereas it was maximum for the beneficiaries covered under the secondary sector schemes. The subsidy-credit ratios calculated for the different area categories show that the proportion of subsidy to credit in the primary sector was the highest in Tribal areas followed by the Desert areas. In case of secondary sector schemes the maximum proportion of subsidy was made available in Tribal areas followed by

Areas with Poor Administrative Infrastructure. For tertiary sector schemes the highest proportion of subsidy was made available in Desert areas followed by Tribal areas.

Adequacy of Financial Assistance

8.7 The financial assistance to be provided under the IRD Programme was envisaged to cover the actual cost of the benefit assets to be given to the beneficiaries. The information collected from the sample beneficiaries, however, revealed that there was a divergence as between the amount of financial assistance received and the actual cost of the unit. Table 8.3 presents data collected in this regard by area categories.

TABLE 8.3 *Difference between the Actual Cost of Benefit Schemes and Financial Assistance by Area Categories*

(In Rupees)

Benefit Schemes	Area Category							Total
	Tribal areas	Hill areas	Agriculturally Developed areas	Agriculturally Less Developed areas	Desert areas	Areas with Good Administrative infrastructure	Areas with Poor Administrative infrastructure	
1	2	3	4	5	6	7	8	9
I. Primary Sector								
(a) Average actual cost	2,273	2,284	3,305	6,558	4,659	3,487	4,610	3,718
(b) Average financial assistance	2,337	2,127	2,981	5,390	4,479	3,198	4,472	3,457
(c) Difference	(—)64	157	324	1,168	180	289	138	261
(i) <i>Agricultural Units</i>								
(a) Average actual cost	2,245	2,092	3,511	8,774	5,191	3,030	5,472	4,547
(b) Average financial assistance	2,332	1,587	2,997	7,212	4,591	2,520	5,338	4,164
(c) Difference	(—)87	505	514	1,562	600	510	134	383
(ii) <i>Animal Husbandry Units</i>								
(a) Average Actual cost	2,349	2,317	3,279	2,856	4,439	3,137	3,110	3,080
(b) Average Financial assistance	2,349	2,210	2,979	2,696	4,432	3,076	2,966	2,925
(c) Difference	Nil	107	300	160	7	61	144	155
(iii) <i>Subsidiary Occupation Units</i>								
(a) Average actual cost	NR	2,300	NR	NR	NR	6,041	NR	5,400
(b) Average financial assistance	NR	2,100	NR	NR	NR	5,235	NR	4,698
(c) Difference	NR	200	NR	NR	NR	806	NR	702
II. Secondary Sector								
(a) Average actual cost	692	1,400	2,025	2,667	NR	1,509	902	1,449
(b) Average financial assistance	692	920	2,025	2,653	NR	1,417	902	1,390
(c) Difference	Nil	480	Nil	14	NR	92	Nil	59
III. Tertiary Sector								
(a) Average actual cost	2,053	1,973	4,101	2,544	600	1,779	1,723	2,297
(b) Average financial assistance	2,053	1,930	3,860	2,506	600	1,575	1,679	2,175
(c) Difference	Nil	43	241	38	Nil	204	44	122

Nil=No difference.

NR=Not reported as sectoral schemes in this category were not provided in the areas concerned.

8.8 The data presented in table 8.3 indicates that the average actual cost per benefit scheme was higher than the financial assistance provided per unit by Rs. 261 in case of primary sector benefit schemes, by Rs. 59 for secondary sector schemes and by Rs. 122 for tertiary sector schemes. Within the primary sector, the difference between the average cost of the benefit assets and financial assistance per unit was Rs. 383 in case of agricultural units, Rs. 155 in case of animal husbandry units and Rs. 702 in case of subsidiary occupation units. The area category-wise data of average cost per unit vis-a-vis the financial assistance provided to the sample beneficiaries shows that the gap between the cost and financial assistance in case of primary sector schemes was the highest (Rs. 1168) in Agriculturally Less Developed areas. It varied from Rs. 138 to Rs. 324 in other area categories except in case of the Tribal areas where the average cost per unit was less than the financial assistance to the extent of Rs. 64. In four area categories viz. (i) Tribal areas (animal husbandry, secondary sector schemes and tertiary sector schemes); (ii) Agriculturally Developed areas (secondary sector schemes only); (iii) Desert areas (tertiary sector

schemes); (iv) Areas with Poor Administrative Infrastructure (secondary sector schemes) the average cost and the amount of financial assistance provided did not show any divergence.

Impact on Employment

8.9 The impact on employment of the sample beneficiary households was assessed by adopting 'before' and 'after' approach. The employment position of the sample households was obtained for the year 1980-81 i.e. before the coverage of the households under IRDP and also for the year 1982-83 i.e. after the IRDP benefits were provided to them. The change in the employment level of the sample beneficiaries in 1982-83 over 1980-81 reckoned in terms of man-days was taken to reflect the impact of the benefit schemes provided under IRD Programme

8.10 Based on the data collected from the sample households, the percentage increase in mandays (overall employment) per sample household during 1980-81 and 1982-83, had been worked out by sectoral schemes in different area categories and are set forth in table 8.4.

TABLE 8.4 : Percentage Increase in the Overall Employment of the Sample Households due to their Coverage under IRDP

Area Category	Percentage increase in Employment after coverage under IRD Programme					
	Agricultural schemes	Animal Husbandry schemes	Subsidiary occupation schemes	Primary sector schemes	Secondary sector schemes	Tertiary sector schemes
1	2	3	4	5	6	7
(a) Tribal areas	9.29	46.65	..	21.91	42.08	31.90
(b) Hill areas	56.04	22.99	161.87	26.83	184.17	50.60
(c) Agriculturally Developed areas	16.02	80.56	..	76.33	19.40	48.58
(d) Agriculturally Less Developed areas	16.87	52.69	..	36.61	27.46	65.78
(e) Desert areas	23.23	68.45	..	55.08	..	58.22
(f) Areas with Good Administrative Infrastructure	27.19	85.80	19.93	60.29	26.13	55.36
(g) Areas with Poor Administrative Infrastructure	18.96	105.23	..	54.76	41.43	42.90
All Categories	12.92	68.81	32.45	50.61	35.18	51.75

8.11 It will be observed that for all the areas taken together the average increase in employment of the sample households covered under the tertiary sector schemes was of the order of 51.75 per cent. For the primary sector schemes it was 50.61 per cent and only 35.18 per cent for secondary sector schemes. As between different area categories the increase in the employment of sample households provided with primary sector schemes was 76 per cent in Agriculturally Developed areas and ranged between 55 to 60 per cent in Areas with Poor Administrative Infrastructure, Desert areas and Areas with Good Administrative Infrastructure. The increase was however 37 per cent in Agriculturally Less Developed areas, 27 per cent in Hill areas and 22 per cent in Tribal areas. Within the primary sector, the increase in employment per household ranged between 9 to 56 per cent for agricultural schemes, from 23 to 105 for animal husbandry schemes and from 20 to 162 per cent in respect of subsidiary occupation schemes. In the case of sample beneficiaries covered under secondary sector schemes, the increase in employment

was 184 per cent in Hill areas, 42 per cent in Tribal areas and 41 per cent in Areas with Poor Administrative Infrastructure. In other area categories, the increase varied from 19 to 27 per cent. The increase in employment per household in respect of tertiary sector schemes was between 43 per cent to 66 per cent in six of the seven area categories but was of the order of 32 per cent only in Tribal areas.

Impact on the total Income of the Selected Households

8.12 The change in the total income of the sample beneficiary households was worked out on the basis of the difference in the total income of the household during 1980-81 (i.e. before the provision of benefit schemes) and in 1982-83 (i.e. after the delivery of the benefit scheme). The increase in income per household calculated in this manner is attributed to impact of the IRDP benefit schemes provided to these households. This data is presented by area categories in Table 8.5.

TABLE 8.5 : Total Annual Income per Household 'Before' and 'After' the Delivery of Benefit Schemes to the Sample households by area Categories

(Income figures in Rupees)

Area Category	Total income per Households 'before' and 'after' the delivery of benefit schemes								
	Agricultural Schemes			Animal Husbandry Schemes			Subsidiary Occupation Schemes		
	1980-81	1982-83	% rise	1980-81	1982-83	% rise	1980-81	1982-83	% rise
1	2	3	4	5	6	7	8	9	10
(a) Tribal Areas	2,513	3,043	21.1	1,618	2,173	34.3	N.R.	N.R.	N.R.
(b) Hill Areas	2,170	3,338	53.8	3,432	4,524	31.8	1,520	3,315	118.1
(c) Agriculturally Developed Areas	3,424	5,585	63.1	2,970	4,413	48.6	N.R.	N.R.	N.R.
(d) Agriculturally Less Developed Areas.	4,388	6,273	43.0	4,513	5,701	26.3	N.R.	N.R.	N.R.
(e) Desert Areas	3,521	4,522	28.4	2,544	4,467	75.6	N.R.	N.R.	N.R.
(f) Areas with Good Administrative Infrastructure.	3,984	5,151	29.3	2,452	4,019	63.9	3,021	4,792	58.6
(g) Areas with Poor Administrative Infrastructure.	3,667	5,226	42.5	2,026	3,119	53.9	N.R.	N.R.	N.R.
All Area Categories	3,546	4,870	37.3	2,782	4,128	48.4	2,764	4,539	64.2

N.R. Not Relevant.

Area Category	Total income per Households 'before' and 'after' the delivery of benefit schemes.								
	Primary Sector Schemes			Secondary Sector Schemes			Tertiary Sector Schemes		
	1980-81	1982-83	%rise	1980-81	1982-83	%rise	1980-81	1982-83	%rise
1	11.	12	13	14	15	16	17	18	19
(a) Tribal Areas	2,275	2,812	23.6	2,198	3,789	72.4	1,929	2,811	45.7
(b) Hill Areas	3,160	4,703	48.8	3,440	4,254	23.7	2,620	4,562	74.1
(c) Agriculturally Developed Areas	3,021	4,544	50.4	3,023	4,392	45.3	2,776	4,376	57.6
(d) Agriculturally Less Developed Areas.	4,438	6,043	36.2	2,933	4,927	68.0	3,105	4,803	54.7
(e) Desert Areas	2,830	4,483	58.4	N.R.	N.R.	N.R.	4,440	5,556	25.1
(f) Areas with Good Administrative Infrastructure.	2,978	4,456	49.6	3,562	4,649	30.5	2,782	5,174	86.0
(g) Areas with Poor Administrative Infrastructure.	3,068	4,457	45.3	2,271	3,493	53.8	3,061	4,241	38.6
All Area Categories	3,066	4,419	44.1	2,984	4,243	42.2	2,820	4,590	62.8

8.13 It will be observed from Table 8.5 that the sample households who were provided with schemes under subsidiary occupation had shown the highest increase in income over the period followed by tertiary sector schemes, animal husbandry schemes, secondary sector schemes and agricultural schemes in that order. The area category-wise position of total income increase, in case of the sample households covered by the schemes under subsidiary occupation indicated the highest increase of 118 per cent in Hill areas compared to 59 per cent in Areas with Good Administrative Infrastructure. In case of schemes under tertiary sector the highest increase of about 86 per cent was observed in Areas with Good Administrative Infrastructure followed by increase of 74 per cent in Hill areas. The lowest increase in income under this sector per sample household was reported from the Desert areas (25 per cent).

8.14 For all the area categories taken together the highest percentage increase in income was in respect of the sample households benefited through tertiary sector scheme (63 per cent). The increase in the income of the sample households provided with primary sector schemes was of the order of 44 per cent and for beneficiaries provided with secondary sector schemes 42 per cent. Thus in the overall situation the income generating effect of tertiary sector scheme comes out to be significantly more than that of the schemes in the other two sectors. Within the primary sector the subsidiary occupation schemes accounted for an income increase of about 64 per cent. As between different area categories the order of increase in income varied considerably. For instance, in respect of tertiary sector schemes the highest increase of about 86 per cent was observed in Areas with Good Administrative Infrastructure and the lowest, about

25 per cent, in Desert areas. In respect of secondary sector schemes the highest increase (about 72 per cent) was in Tribal areas and the lowest about 24 per cent in Hill areas. As against this for primary sector schemes the increase in income was comparatively much lower in Tribal areas (24 per cent) and to an extent also in Agriculturally Less Developed areas (36 per cent). Within the primary sector schemes, the increase in income per household varied from 26 to 76 per cent in animal husbandry schemes. In case of agricultural schemes, the increase in income per household varied from 21 to 63 per cent.

Incremental Income from Benefit Schemes per Household

8.15 Information was also collected from the sample beneficiaries in respect of the net income which had accrued to them annually as a consequence of the benefit schemes provided to them. The data collected in respect of the incremental income realised from various benefit schemes per selected household in the different area categories is set out in the table 8.6.

TABLE 8.6 : Incremental Income per Household from Various Benefit Schemes during 1980-81 to 1982-83 by Area Categories

(Figures in Rupees)

Area Category	Incremental Income per Household from						
	Agricultural schemes	Animal Husbandry Schemes	Subsidiary Occupation scheme	Primary sector schemes	Secondary Sector schemes	Tertiary sector schemes	
1	2	3	4	5	6	7	8
(a) Tribal areas	516	243	..	444	1,298	643	
(b) Hill areas	1,028	994	1,730	1,043	814	1,542	
(c) Agriculturally Developed areas	1,459	1,158	..	1,193	2,884	2,360	
(d) Agriculturally Less Developed areas	1,160	1,190	..	1,471	2,451	1,732	
(e) Desert areas	312	1,083	..	1,354	..	626	
(f) Areas with Good Administrative Infrastructure	541	1,210	1,974	1,119	1,366	3,396	
(g) Areas with Poor Administrative Infrastructure	1,417	918	..	1,235	1,307	1,152	
All Area Categories	1,069	1,071	1,932	1,105	1,575	2,770	

8.16 It will be seen from table 8.6 that taking all the area categories together, the highest incremental income per household was reported in case of tertiary sector schemes followed by secondary and primary sector schemes respectively. As between the different area categories the highest incremental income from tertiary sector schemes amounting to Rs. 3396 was reported from Areas with Good Administrative Infrastructure followed by Agriculturally Developed areas (Rs. 2360). The lowest incremental income per household from tertiary sector schemes (Rs. 626 and Rs. 643) were reported from Desert areas and Tribal areas respectively. In the rest of the areas, the incremental income ranged from Rs. 1152 to Rs. 1732. These variations in the realisation of incremental income from tertiary sector schemes indicate that the scope for raising income through tertiary sector activities was much better in areas with basic infrastructural facilities and/or those agriculturally developed.

8.17 As regards the secondary sector schemes, the lowest increase in the per household incremental income at Rs. 814 was observed in the Hill areas, the highest at Rs. 2884 in the Agriculturally Developed areas followed by Rs. 2451 in Agriculturally Less Developed areas. In rest of the area categories the increase in incremental income from such schemes ranged from Rs. 814 to Rs. 1366. The incremental income per household from primary sector schemes in most of the areas was low as compared to the

tertiary and subsidiary sectors except in Desert areas. The highest incremental income of Rs. 1471 per selected household from primary sector schemes was reported from Agriculturally Less Developed areas followed by Rs. 1354 from Desert areas. In other area categories this ranged between Rs. 444 to Rs. 1235.

8.18 Within the primary sector schemes the incremental income for all the areas taken together was highest at Rs. 1932 in case of subsidiary occupation schemes followed by Rs. 1071 in animal husbandry schemes and Rs. 1069 in the agricultural schemes. It may be noted that the subsidiary occupation schemes were provided only to the sample households from Hill areas and Areas with Good Administrative Infrastructure. In their case the incremental income per household was Rs. 1730 and Rs. 1974 respectively. In case of animal husbandry schemes the incremental income per household reported was in the range of Rs. 918 to Rs. 1210 in six of the area categories but was lowest (only Rs. 243) in Tribal areas. For agricultural schemes the highest incremental income per household of Rs. 1459 was in Agriculturally Developed areas followed by Rs. 1417 in Areas with Poor Administrative Infrastructure and Rs. 1160 in Agriculturally Less Developed areas and Rs. 1028 in Hill areas. The incremental income from such schemes was Rs. 312 in Desert areas, Rs. 516 in Tribal areas and Rs. 541 in Areas with Good Administrative Infrastructure.

Incremental Investment-Income Ratio

8.19 Based on the available data on investment and the incremental income per unit of the different categories of sectoral schemes, it is possible to work out the incremental investment-income ratios for each category of the sectoral schemes. The investment and incremental income per unit of schemes in each category and the incremental investment-income ratios implied therein are given in table 8.7. This will furnish an idea of the return on investments in different types of benefit schemes.

TABLE 8.7: *Incremental Investment-Income Ratio per unit of Sectoral Scheme*

Sectoral Scheme	Investment per unit (Rs.)	Incremental income per Unit (Rs.)	Incremental investment income ratio
1	2	3	4
I. Primary sector	3,457	1,105	1:0.311
(i) Agricultural schemes	4,164	1,069	1:0.257
(ii) Animal husbandry schemes.	2,925	1,071	1:0.366
(iii) Subsidiary occupation schemes.	4,698	1,932	1:0.411
II. Secondary sector	1,390	1,575	1:1.133
III. Tertiary sector	2,175	2,770	1:1.274

8.20 It will be observed from table 8.7 that the incremental investment-income ratio for tertiary sector schemes is distinctly and significantly favourable compared to all the other categories of schemes. Relative to the primary sector schemes the incremental investment income ratio in the secondary sector schemes also comes out to be markedly favourable. This again suggests the need as well as the desirability of a larger coverage of IRDP beneficiaries through productive economic activities in the secondary and tertiary sector schemes.

Number of Sample Beneficiary Households who Crossed the Poverty Line

8.21 It may be recalled that for purposes of identifying the target group of families to be covered under the Integrated Rural Development Programme the guidelines issued by the Ministry of Rural Development had taken a cut-off point of an annual family income not exceeding Rs. 3500 as representing the poverty line. Going by this yard-stick and taking the income distribution of the selected sample households at the time of their identification and their in-

come status after they had been covered by the benefit schemes provided under IRDP, it is possible to indicate the number of households from the total sample who were able to cross the poverty line in this sense. This is brought out in Table 8.8.

TABLE 8.8: *Distribution of Sample Households according to Different Income groups at the time of Identification and the Number of Households who Crossed the Poverty Line.*

Income Group	Number of Households in the Income Groups at the time of identification	Number of Households crossing the Poverty Line	Number of Households remaining below the Poverty Line
1	2	3	4
(i) Upto Rs. 1500	178	15 (8.43)	163 (91.57)
(ii) Above Rs. 1500 and upto Rs. 2500.	341	69 (20.23)	272 (79.77)
(iii) Above Rs. 2500 and upto Rs. 3500.	349	345 (98.85)	4 (1.15)
Sub-total (i) to (iii)	868	429 (49.42)	439 (50.58)
(iv) Above Rs. 3500	302	302 (100.00)	Nil
TOTAL	1,170	731 (62.48)	439 (37.52)

N.B.: Figures in brackets are percentages.

8.22 It will be observed from the table 8.8 that about 26 per cent (302 out of the 1170) sample households were in the annual income brackets of over Rs. 3500 and as such not eligible for being covered under the programme. Leaving aside this group of beneficiaries there were 868 households in the income level below Rs. 3500. Out of these 868 households, 429 households (49.4 per cent) were able to achieve annual income level of Rs. 3500 and above. Out of the 868 households, 349 were in the income group of above Rs. 2500 and upto Rs. 3500. Nearly 99 per cent of these households (345) were able to cross the poverty line cut-off point of Rs. 3500. Again out of 341 households in the income bracket of above Rs. 1500 and upto Rs. 2500, 69 households (20.23 per cent) were able to cross the poverty line. However, in the income group of upto Rs. 1500 only, 15 out of 178 households (8.4 per cent) were able to come upto income levels of Rs. 3500 or more.

8.23 The distribution of the 868 households qualifying for IRDP benefits according to area categories/income groups is shown in table 8.9 together with the number of households who were able to cross poverty line due to their coverage under the programme.

TABLE 8.9 : *Distribution of Selected Households by Area Categories/Income Groups*

Area Category	Number of Selected Households below the Poverty Line at the time of identification in the Income Group of				Number of Selected Households from the corresponding Income Groups who crossed the Poverty Line			
	Upto Rs. 1500	Above Rs. 1500 and upto Rs. 2500	Above Rs. 2500 and upto Rs. 3500	Total	Upto Rs. 1500	Above Rs. 1500 and upto Rs. 2500	Above Rs. 2500 and upto Rs. 3500	Total
1	2	3	4	5	6	7	8	9
(a) Tribal areas	28	52	21	101	Nil	1 (1.92)	21 (100.00)	22 (21.78)
(b) Hill areas	20	42	29	91	6 (30.00)	13 (30.95)	29 (100.00)	48 (52.75)
(c) Agriculturally Developed areas	25	64	80	169	2 (8.00)	21 (32.81)	76 (95.00)	99 (58.58)
(d) Agriculturally Less Developed areas	9	17	33	59	Nil	8 (47.06)	33 (100.00)	41 (69.49)
(e) Desert areas	8	7	20	35	Nil	7 (100.00)	20 (100.00)	27 (77.14)
(f) Areas with Good Administrative Infrastructure.	58	63	84	205	2 (3.45)	19 (30.16)	84 (100.00)	105 (51.22)
(g) Areas with Poor Administrative Infrastructure.	30	96	82	208	5 (16.67)	Nil	82 (100.00)	87 (41.83)
TOTAL	178	341	349	868	15 (8.43)	69 (20.23)	345 (98.85)	429 (49.42)

N.B. : Figures in brackets are percentages.

8.24 It will be observed from table 8.9 that in Desert areas 77 per cent and in Agriculturally Less Developed areas 69.5 per cent of the selected households were able to cross the poverty line after being benefited under the IRD Programme. In four of the other area categories the percentage of such households ranged between 42 to 59 per cent but in Tribal areas only a little less than 22 per cent of the households were able to come up to annual income levels of Rs. 3500 and above. This varying performance suggests that in the better performing areas either the type of benefit schemes provided in these areas were more suitable in terms of their income generating potential or that these were more appropriate in the conditions obtaining in these areas.

8.25 It will also be seen that in six of the seven area categories all the households initially in the income bracket of above Rs. 2500 and upto Rs. 3500 were able to come above the poverty line and even in the seventh area category namely, Agriculturally Developed areas 95 per cent of the households in this in-

come group were able to cross the poverty line. The apparent reason for this is that such households already had a certain level of income from an existing source and with the income from IRDP benefit assets they could further raise their annual incomes. As against this in the lowest income group of upto Rs. 1500/- none of the households in Tribal areas, Agriculturally Less Developed areas and Desert areas could cross the income level of Rs. 3500. The families in this income group it seems, would have come up to an income level of Rs. 3500 or more only if they were provided some supplementary assistance or a second unit of assets under IRD Programme, besides the provision of an economically viable scheme.

8.26 An attempt is made to examine as to which of the benefit schemes had enabled the sample beneficiaries to reach an income level of Rs. 3500 or more. Table 8.10 presents the distribution of 868 sample households according to their coverage under the broad categories of benefit schemes.

TABLE 8.10 : Distribution of 868 Sample Households according to their Coverage Under Different Categories of Benefits Schemes

Benefit Scheme	Number of Selected Households below Poverty Line belonging to the income group of				Number of selected households crossing the Poverty Line belonging to the corresponding income groups			
	Upto Rs. 1500	Above Rs. 1500 and upto Rs. 2500	Above Rs. 2500 and upto Rs. 3500	Total	Upto Rs. 1500	Above Rs. 1500 and upto Rs. 2500	Above Rs. 2500 and upto Rs. 3500	Total
1	2	3	4	5	6	7	8	9
I. Primary sector schemes.								
(a) Agricultural Schemes	31	92	96	219	Nil	14 (15.22)	92 (95.83)	106 (48.40)
(b) Animal Husbandry	104	147	156	407	Nil	6 (4.08)	156 (100.00)	162 (39.80)
(c) Subsidiary Occupations	4	6	17	27	2 (50.00)	6 (100.00)	17 (100.00)	25 (92.59)
II. Secondary Sector Schemes	16	22	29	67	5 (31.25)	2 (9.09)	29 (100.00)	36 (53.73)
III. Tertiary Sector Schemes	23	74	51	148	8 (34.78)	41 (55.41)	51 (100.00)	100 (67.57)
TOTAL	178	341	349	868	15 (8.43)	69 (20.23)	345 (98.85)	429 (49.42)

N.B. : Figures in brackets are percentages of the number of families initially in the relevant income groups.

8.27 It will be observed from table 8.10 that 92.6 per cent of the beneficiary households provided with subsidiary occupation schemes e.g. fisheries, sericulture, etc., were able to cross the poverty line. All the sample beneficiary families belonging to the income groups of Rs. 1500-2500 and Rs. 2500-3500 and also 50 per cent of the households in the income group upto Rs. 1500 per annum who were given such schemes were able to cross the poverty line. This shows that the subsidiary occupation schemes were of a more income generating nature. Next to this tertiary sector schemes emerged as having better income generating potential since nearly 68 per cent of the households covered under this type of schemes were able to raise their income above Rs. 3500 per annum. Similarly 54 per cent of the households covered under secondary sector schemes were able to cross the poverty line. It will be observed that all the selected households in the income group Rs. 2500-3500 and 31 per cent of those in the lowest income group who were provided with secondary sector schemes were able to cross the poverty line.

8.28 Among the beneficiaries of the agricultural schemes viz. minor irrigation works, pair of bullocks, etc. 96 per cent of the households in the income group of Rs. 2500-3500 were able to cross the poverty line but only 15 per cent of these in the income line but only 15 per cent of these in the income above Rs. 3500. None of the beneficiaries from the income group upto Rs. 1500 provided with such schemes was able to cross the poverty line although most of them were apparently provided with agricultural schemes of their own choice. In case of the animal husbandry schemes, the proportion of those who were able to cross the poverty line was the lowest

at about 40 per cent. However, in this sector all the beneficiaries belonging to income category of Rs. 2500-3500 per year had crossed the poverty line. It may be noted that the beneficiaries in the income groups of Rs. 1500-2500 and those upto Rs. 1500 were not able to obtain adequate income to enable them to cross the poverty line. The main reason for this type of situation appears to be the non-delivery of economic units to the beneficiaries. Besides, the milch cattle available to the beneficiaries were reported to be of a relatively poor quality and did not give adequate milk yield. The necessary veterinary support was also said to be lacking in many areas and thus there were many cases of the mortality of the animals. It was also observed that a number of beneficiaries had received milch animals for the first time without any previous experience of looking after the better breeds and varieties. They also lacked knowledge as to the proper feed and fodder to be given to the cross-breed animals. For these reasons these schemes did not turn out to be as profitable as envisaged initially. In future, therefore, the extension agencies will have to play an effective role to obviate this kind of drawbacks.

8.29 The above analysis suggests that the benefit schemes provided to the target families should be economically viable and should be devised, keeping in view the income levels of the target families at the time of the identification. It is in this context that the Ministry of Rural Development had emphasised in the guidelines the importance of the preparation of individual family plans for the prospective beneficiary families. Unless the suitability of the benefit scheme is judged on the basis of the available physical potential, capability, talent, experience,

skill and tradition of the selected beneficiaries the effectiveness of the programme in assisting the poorest among the poor to cross the poverty line would be affected and in fact get diluted. There is also need for a comprehensive review of the viability of the ongoing schemes including their integration with the local level plan schemes so as to make them more suitable for catering to the needs and conditions of different areas. This is necessary not only for ensuring that schemes devised are area specific but also for enhancing the productivity and returns from the investments made for the purposes.

8.30 In Tables 8.8 and 8.9 the impact of the IRD Programme on raising the income levels of the selected sample beneficiary households has been analysed based on the annual household income of Rs. 3500 which according to the Ministry's guidelines was

taken as representing the poverty line for the purpose of the identification of the beneficiaries. Considering that there was a general price rise since the adoption of the norm referred to above, the escalated value of annual household income of Rs. 3500 would have been higher even in 1981-82. In this context there is a case for a suitable revision and also perhaps for a measure of flexibility of the income norm to be adopted in future. With a view to assessing as to how many sample households were able to reach an annual income level of say Rs. 5000 by 1982-83, the data collected in respect of the income levels of sample households 'before' and 'after' their coverage under IRDP had been reclassified by grouping the households in the income levels of Rs. 3500 and above into two further income brackets viz. Rs. 3500-5000 and above. This reclassified data is presented in table 8.11.

TABLE 8.11 : Distribution of Sample Households according to Various Income Groups 'before' and 'after, the Coverage under IRDP

Area Category	Distribution of Sample Households according to the following Income Groups											
	during 1980-81						during 1982-83					
	Upto Rs. 1500	Rs. 1500- 2500	Above Rs. 2500 and upto 3500	Above Rs. 3500 and upto 5000	Above Rs. 5000	Total	Upto Rs. 1500	Above Rs. 1500 —2500	Above Rs. 2500- 3500	Above Rs. 3500- 5000	Above Rs. 5000	Total
1	2	3	4	5	6	7	8	9	10	11	12	13
(a) Tribal areas	28	52	21	3	3	107	4	44	34	16	9	107
(b) Hill areas	20	42	29	21	17	129	6	19	34	36	34	129
(c) Agriculturally Developed areas.	25	64	80	49	9	227	10	17	47	96	57	227
(d) Agriculturally Less Developed areas.	9	17	33	23	21	103	2	9	16	28	48	103
(e) Desert areas	8	7	20	9	2	46	..	2	6	25	13	46
(f) Areas with Good Administrative Infrastructure.	58	63	84	77	22	304	12	46	40	100	106	304
(g) Areas with Poor Administrative Infrastructure.	30	96	82	24	22	254	6	37	69	79	63	254
TOTAL	178	341	349	206	96	1,170	40	174	246	380	330	1,170

8.31 It will be observed from table 8.11 that out of 1170 sample households as many as 96 households (8.2 per cent) were already in the income category of above Rs. 5000. However, after their coverage under IRDP the number of sample households in the income bracket of Rs. 5000 and above increased to 330 indicating that an additional 234 households or 20 per cent of the sample households were able to achieve an annual income level of Rs. 5000 and above.

8.32 The main conclusions emerging from the analysis presented in this chapter may be briefly recapitulated as follows:

- (i) About 26 per cent of the selected beneficiaries were not correctly identified as they belonged to the annual income group of above Rs. 3500 per annum.

- (ii) Efforts were not made to cover sufficient number of families in the secondary and tertiary sectors as recommended in the guidelines. On the other hand 75 per cent of the sample beneficiaries were from primary sector, 8 per cent from secondary sector and nearly 17 per cent from the tertiary sector schemes. Within the primary sector 44 per cent of the total sample households were provided with animal husbandry units, mostly milch-cattle, and about 28 per cent were benefited through agricultural schemes mainly relating to irrigation works. Only 3 per cent of the sample households were given subsidiary occupation schemes.

- (iii) The financial assistance provided per benefit scheme under the primary sector was Rs. 3457, Rs. 1390 under secondary sector sche-

mes and Rs. 2175 under the tertiary sector schemes. The animal husbandry units received financial assistance of Rs. 2925 per unit on an average.

- (iv) The quantum of subsidy available per unit of benefit for the schemes was the lowest for the secondary sector schemes and the highest for the primary sector schemes.
- (v) The average actual cost per benefit scheme was in general higher than the financial assistance provided per unit in case of primary sector benefit schemes compared to the assistance provided for secondary and tertiary sector schemes. Within the primary sector schemes the difference between the average cost of benefit assets and financial assistance per unit was highest (Rs. 702) in case of subsidiary occupation units followed by agricultural units (Rs. 383) and animal husbandry units (Rs. 155).
- (vi) The increase in employment was the highest for households covered under the tertiary sector schemes followed by primary sector schemes and secondary sector schemes respectively. The sample households covered under subsidiary occupation schemes had realised the highest increase in income followed by tertiary sector schemes, animal husbandry schemes, secondary sector schemes and agricultural schemes.
- (vii) The highest incremental income per household was observed in the case of tertiary sector schemes followed by secondary and primary sector schemes respectively. As between different area categories the highest incremental income under tertiary sector schemes was observed in Areas with Good Administrative Infrastructure followed by Agriculturally Developed areas. The lowest incremental income under the tertiary sector schemes was observed in Desert and Tribal areas. This shows that in areas where basic infrastructural facilities were adequate or in areas which were agriculturally developed, there was better scope for raising incomes through tertiary sector activities.
- (viii) The incremental investment-income ratio was also distinctly much more favourable for tertiary sector schemes and secondary sector schemes relative to the primary sector schemes.

Within the primary sector it was comparatively more favourable in subsidiary occupation schemes.

- (ix) The Ministry of Rural Development should take steps to impress upon the State Governments the need and desirability of covering maximum possible number of IRDP beneficiaries under tertiary and secondary sector schemes and also the schemes under subsidiary occupations such as fishing, seri-culture, etc. The animal husbandry schemes should be provided only in areas where basic infrastructure facilities including marketing support are available.
- (x) Taking a cut-off point of an annual income of Rs. 3500 only 868 out of 1170 sample beneficiaries were below the poverty line. Of these 49.4 per cent sample beneficiaries were able to cross the poverty line. From among the beneficiaries belonging to income group Rs. 2500-3500 about 99 per cent were able to cross the poverty line. These constituted about 40 per cent of the total sample beneficiaries below the poverty line. The majority of them (77 per cent) had benefited from primary sector schemes. This group had generally taken up the animal husbandry scheme as a supplementary source of occupation.
- (xi) Only about 8 per cent of the sample beneficiaries having income upto Rs. 1500 had crossed the poverty line. The remaining about 92 per cent of the beneficiaries of this group and about 80 per cent of the group having income (Rs. 1500-2500) were still struggling to reach the income of Rs. 3500 per annum. These two groups evidently needed supplementary assistance in addition to viable economic units of assets as per the guidelines laid down by the NABARD. The provision of one-time assistance will not help them in crossing the poverty line.
- (xii) There is need for a comprehensive review of the viability of on-going schemes specific to the areas including their integration with the local plans of the district and blocks. It is also necessary to ensure that the benefit schemes devised are area specific so that they are not only more suitable to the conditions prevailing in different areas but also enhance the productivity and return of the investment undertaken for the purpose.

CHAPTER IX

OVERALL ASSESSMENT AND MAIN CONCLUSIONS AND RECOMMENDATIONS

In Chapters II to VIII of this Report the different aspects relating to the administration, planning process, implementation and impact of the Integrated Rural Development Programme have been examined and analysed at length in the light of the information and field data collected for the present study. However, in order to enable an overall view and assessment of the programme, some of the main conclusions and recommendations emerging from analysis in the preceding Chapters are briefly recapitulated below.

Administration and Organisational Set-up

9.2 With a view to securing an effective and well-coordinated implementation of the Programme the Ministry of Rural Development had from the very beginning emphasised upon the State Governments the need for suitable strengthening of the administrative set-up and for developing necessary mechanisms for organisational integration at various levels. For this purpose it had, in fact, recommended some well considered models for adoption at the State, DRDA and Block levels. In the course of the present evaluation study it was, however, found that there was no uniform pattern as regards the organisational set-up at the State Headquarters for the administration and execution of the IRDP. The position in respect of the supporting staff attached to the senior most officers in-charge of the IRDP at the State level also varied considerably. Even allowing for varieties in organisational pattern as between different States, the existing administrative set-up at the State level seemed to be adequate in most of the States only for purposes of general administration and financial control and supervision. In most of the States excepting Gujarat and Rajasthan and to an extent Andhra Pradesh, the kind of a strong administrative set-up recommended by the Ministry of Rural Development had not come into existence at the time this study was made. In spite of the Central Government offering to share the cost of creating and manning some of the additional posts required, the State level organisations lacked the required degree of support of the sectoral and subject-matter specialists in the formulation of projects and schemes and providing adequate technical guidance to the field staff.

9.3 In as much as rural development programmes like IRDP are expected to have a prominent place in the future development programme of the country, it is most advisable that all the State Governments build up at the earliest a strong and well-equipped organisational set-up at their Headquarters for implementing such programmes in a more effective manner. Depending upon the position in each individual State and its particular requirements such a set-up should have the necessary complement of subject-matter specialists who can actively assist in the formulation of viable schemes and also oversee

their working. It should also be ensured that suitable mechanisms are established for securing the needed inter-departmental coordination.

9.4 At the district level, the study indicates that although the Programme was extended throughout the country with effect from October 2, 1980, in 1980-81 the District Rural Development Agencies (DRDAs) had been set up only in 23 out of the 33 districts selected for the study. In 7 out of the remaining 10 districts, the DRDAs were constituted only in 1980-82 whereas in the other 3 districts these came into operation in 1982-83.

9.5 In most of the DRDAs the requisite planning teams had not been organised and efforts did not seem to have been made to develop the capability for planning and formulation of viable schemes with the result that the resource surveys could not be taken up and perspective plans were not prepared as prescribed under the guidelines. It was observed that in 3 of the selected districts, even the Project Officers had not been appointed in the respective DRDAs. As regards the posting of Assistant Project Officers it was found that 41 posts of Assistant Project Officers were lying vacant in 33 selected districts. The State-wise review indicated that full sanctioned team was not in position in many areas. It was reported that there was general reluctance on the part of the deputationists to take up the assignments in the DRDAs as they were not entitled to the normal perquisites enjoyed by them in their own departments. There was also a tendency on the part of the sectoral departments to lay off their less competent personnel by sending them to DRDAs. These officials did not have the keenness and motivation to work in the DRDAs in the absence of any deputation allowance.

9.6 In respect of the block level set-up, the study indicates that in many cases the incumbents had not been placed in position. The block level technical officers continued to remain under the control of respective 'line' departments with the result that the inter-sectoral linkage was by and large lacking. A few State Governments had reported that they were not in a position to share the burden of even 50 per cent of the cost of development staff due to paucity of resources. Some of the State Governments had also felt that the provision for administrative expenses which was subject to a ceiling of 7.5 per cent of the total of IRD allocations was inadequate and required to be raised particularly in view of the need for strengthening of Block Agency by providing an additional complement of VLWs and extension officers and also the support needed in the form of Additional Block Development Officers to assist the BDOs in matters requiring coordination with banks and monitoring and supervision of the programme. It is felt that such structural weaknesses

ses in the administrative set-up should not be allowed to come in the way of administering the programme of such an importance and magnitude as the IRDP.

9.7 The information collected in respect of the continuity of tenure of the staff at the DRDA level indicated that there were frequent changes in the incumbents of different posts during the period 1980-81 to 1982-83. In 3 of the selected districts the turn over of Project Officers of the DRDAs was as high as 10, 9 and 8 respectively over a three year period. In 7 districts, the overall period of tenure of a Project Officer was less than one year. In 18 of the selected districts, the Project Officers had changed two to three times during the three years. The frequency of the change in the incumbents to the posts of Assistant Project Officers was also quite high. This greatly impaired the efficiency and effectiveness of the administrative set-up at the district level. It is, therefore, of utmost importance that the concerned State Governments take steps to remedy this lacuna of frequent transfers of key officials.

9.8 For upgrading the professional knowledge and competence of the important operational level personnel the State Governments were expected to organise comprehensive training programmes for the functionaries at various levels. The field investigations revealed that the extent of trained personnel available with the DRDAs was most inadequate. At the time of the field study it was observed that only one-third of the Project Officers posted to the selected districts had undergone training in IRDP. Only 19 per cent of the APOs were trained. In almost half of the selected districts none of the staff members had attended any training workshops or camps. At the district/block levels, the officials were not sufficiently trained to enable them to attempt preparation of Block level Five-Year Perspective Plans. In some cases, even the basic concepts were not clear to the functionaries. Regular training courses should, therefore, be organised on the pattern arranged by the State Governments in the sixties for the Community Development Project Officers, BDOs, Extension Officers and Village Level Workers. The existing training institutions could, if necessary, be suitably strengthened so as to cater to the requirements of the IRDP.

9.9 For the supervision and coordination of the Programme most of the States had constituted State Level Coordination Committees. At the district level, a governing body under the chairmanship of Collector/Deputy Commissioner/Chief Executive Officer of the Zilla Parishad had been constituted with representatives of Banks, District Industries Centre, M.Ps and M.L.As of the area, one representative of rural women and two representatives belonging to the weaker sections of the society one of whom to be drawn from Scheduled Castes & Scheduled Tribes. In addition, District Consultative Committees had been formed to review the working of the financial institutions under the chairmanship of the Collector and the senior-most officer of the lead bank as Member-Secretary. But in spite of the governing body and the District Consultative Committees constituted

by the State Governments the problems of coordination were being experienced at the district level. What it needed was a horizontal coordination at the ground level rather than the vertical departmental functional hierarchy.

9.10 The block machinery was found to be quite weak for providing an appropriate and integrated delivery system. This was probably due to a dual control and multiplicity of other sectoral programme being administered by 'line' departments of the respective State level organisations/departments. Besides strengthening of the administrative machinery, there was the basic problem of administrative control of Project Officers of DRDAs over the BDOs, who continued to remain under the Development Department. Steps should, therefore, be taken to see that for the implementation of the IRDP the BDOs are fully answerable to the Project Officers. The BDOs in turn should have control over the block team of the technical staff placed under the respective 'line' departments.

9.11 All the aspects referred to above need to be looked into in depth and in sufficient detail. For this purpose it may be desirable to have a high level committee with sufficient representation from the States which may go into the whole-question of strengthening and unification of the administrative structure at various levels and examine all the relevant aspects and recommend an organisational structure adequate for effective implementation of the IRD programme in future. The position regarding the adequacy of the organisational set-up developed in individual States could also be periodically reviewed.

Planning Process

9.12 As brought out in Chapter III pre-requisite of the planning process visualised for the implementation of the IRD Programme was an assessment of the existing infrastructure for the implementation of the Programme. The study revealed that out of 33 districts selected for the study 18 districts had reportedly an inadequacy of infrastructure for providing benefit schemes/assets to the selected beneficiaries. In these areas, there were considerable gaps in the facilities not only in respect of branches of the commercial banks, but also in the provision of communications, power, health, veterinary care and other supporting services. In another five districts, the number of financial institutions and their branches were not adequate for meeting the loan requirements of the target families although other infrastructural facilities were available. The remaining 10 districts had reportedly adequate facilities for implementation of the programme. It was, however, reported from many selected districts that the funds allotted for creation of the infrastructural facilities to the extent of 10 per cent of the total allocations were not adequate and that this limit needed to be enhanced. It was also observed that different departments were dealing with the various sectoral schemes and there was a lack of integrated and coordinated efforts in this direction.

9.13 It is suggested that in order to ensure a more effective utilisation of the limited resources available for additional infrastructural development, it may be worthwhile to explore the possibility of consolidating and pooling together the funds available to the sectoral departments and the funds allocated to the DRDA so that coordinated action could be taken for the creation of required infrastructure. If such an integrated approach is adopted this may be to an extent ease the situation in this regard.

9.14 As regards preparation of the Five Year Perspective Plans, the evaluation study indicated that more than half of the States studied had, despite the emphasis in the guidelines, not attempted such an exercise for the respective districts. Even in case of States where the preparation of the perspective plan had been taken up, all the districts had not been covered. Out of 33 districts selected for the present study 16 DRDAs had not prepared the perspective plans for their respective districts. In a majority of the 17 districts claiming to have completed the perspective plans, the block and district development departments were utilised more for obtaining data and information rather than for the formulation of the Plans. The field investigations further indicated that only 4 DRDAs out of 33 selected districts had utilised the services of the voluntary agencies and scientific research organisations in a limited manner.

9.15 The guidelines had envisaged that the Perspective Plans (1980-85) for each of the blocks and districts would be completed within a period of about 80 days. The Annual Action Plan was expected to take another 40 days. It was noticed that even in case of the States where these exercises were claimed to have been taken up, the work had not been completed till 1982-83. In some areas, it had even been delayed further. In most cases, the Five Year Perspective Plans had not been attempted by the DRDAs based on family and cluster plans. Instead, they had simply divided the district level targets, financial allocations, etc. equally into the existing number of blocks irrespective of their size, population, potential for further development and the levels of development already achieved.

9.16 Another lacuna observed in these plans was that too much emphasis seemed to be laid on the responsibility of the banks for the provision of credit facilities and the technical and extension aspects, supply of inputs, marketing and other infrastructural support needed for the successful implementation of the programme had not been spelled out in sufficient detail. Critical areas needing strengthening of infrastructure had also not been specifically identified with the result that required forward and backward linkages could not be provided in many cases. Also no attempt seemed to have been made to formulate sectoral projects based on the perspective plans. There was also little or no indication in the plans regarding the extent of the potential for development of the various sector-wise activities. Thus, the formulation of the Five Year Perspective Plans wherever attempted by DRDAs by and large remained very much short of the original conception.

9.17 As regards the Annual Action Plan, it was observed that in case of all the blocks in the selected districts, the document had been prepared. Initially such plans were not formulated for all the blocks in the districts. However, from 1982-83 onwards, the Annual Action Plans were prepared for all the blocks of the selected districts except in 31 out of 427 blocks. The contents of the annual plans were more or less similar to the Five Year Perspective Plans. In a number of cases the DRDAs had treated the same document as the Perspective Plan as well as the Annual Action Plan. The Annual Action Plans were thus, an exercise indicating the annual break-up of targets, financial requirements etc. It was also noted that there was not a single instance where cluster plans had been prepared and aggregated into block level plans as suggested in the guidelines.

9.18 It is suggested that in future highest priority should be given to the formulation of Perspective Plan for each block based on the survey of resources, development potential as well as constraints of each area and of the existing institutions and the on-going activities in the area. The Plan should broadly indicate the structure, the dimensions and the linkages of the programme which could be introduced in the area. It may be worthwhile setting up a single planning team of technical experts under the DRDA which may be assigned the task of drawing up an integrated development plan for the block/district with due consideration to the local and regional priorities and financial and material resources available in the area.

Selection of Target Families and Provision of Benefit Schemes

9.19 The guidelines provided that the final selection of families to be benefited under IRDP should be based on a comprehensive household survey to ascertain their income and economic conditions and also their preference for benefit scheme/occupation. The families in the lowest income group were required to be covered first. The evaluation study indicates that none of the State Government had followed these guidelines with any uniformity. Only in 4 States the household survey was conducted in the selected clusters of each block. In 7 of the 16 selected states such an exercise had not been undertaken. In 3 States, the household surveys were initiated one to two years after the introduction of the IRD Programme. In the meantime the families were selected from the list of households maintained under SFDA/MFAL/Antyodaya Programmes. Punjab and Karnataka were the only States which claimed that the Household Survey had been taken up all over the state.

9.20 The data collected by the field units of the Programme Evaluation Organisation for the present study indicates that during the three years (1980-81 to 1982-83) the number of families to be assisted and those actually assisted, in all the selected districts aggregated to 6,96,000 and 7,96,536 respectively. The number of families actually assisted thus exceeded the target by 14.42 per cent. Some 22.5 per cent of the families actually assisted in the selected districts belonged to Scheduled Castes and another 9.2 per

cent to Scheduled Tribes. Nearly 81 per cent of the beneficiaries actually assisted were covered under the primary sector schemes, about 8 per cent in the secondary sector and the remaining 11 per cent through tertiary sector schemes.

9.21 According to the guidelines of the Ministry of Rural Development any viable economic activity having potential for raising the income level of the beneficiary family above Rs. 3500 per annum on a lasting basis could be taken up for implementation. The basic approach was to select from the package of the schemes one or more such schemes in which the individual beneficiary had experience and motivation for deriving benefits. The study shows that in the early stages the State Governments had not made any attempt to prepare a shelf of bankable schemes suitable for different areas in their States. Gradually a few States did take up intensive work in this regard. However, in many areas the functionaries at the DRDA and the block levels were not familiar with the economics of various schemes for which NABARD had issued detailed guidelines. The functionaries in many areas had also not ascertained regarding the availability of inputs and good quality assets, necessary marketing facilities etc. and the potentiality of the schemes in the area. They had also not worked out the income generating potentialities of specific schemes. The provision of one time benefit of milch animal alone did not help the beneficiaries to cross the poverty line. Only in one or two States, the second milch animal was provided. The quality of milch cattle provided to the beneficiaries was also not upto the mark in view of the heavy demand. In most of the States, the breeding programme for the milch cattle was yet to be organised. A few cases had come to the notice where the same animal had changed hands more than once. There were also complaints regarding inadequate veterinary support in terms of necessary supply of medicines and timely attention to the animals.

9.22 After the delivery of assets there was no follow-up regarding their maintenance. Milk Producers' Cooperative Societies for the beneficiaries of the milch cattle had not been organised, specially in areas where cluster approach had not been adopted. The training of beneficiaries particularly for the management and care of milch animals and poultry is equally important. There were many cases where animals/birds had died due to lack of knowledge on the part of the beneficiaries to look after the exotic varieties. It may be worthwhile organising training farms somewhat on the model adopted in Kerala where a farm had been established with the assistance of DRDA to train people in dairying and poultry. Most of the beneficiaries were also not aware of the facility of an insurance cover against the risk of the death of the animals/birds. In cases where the beneficiaries had insured the animals there were reports about the problem of securing the necessary certificate from the veterinary doctors and completion of other formalities which took as much as four months and even more to settle the claim. There is thus an urgent need for streamlining the procedure for the settlement and reimbursement of insurance claims.

9.23 The development of activities in the secondary sector had not been encouraging. In this area there is need to develop the capacity of the beneficiaries to acquire skills in respect of the activities in which they are to be employed or absorbed. It may be worthwhile, for this purpose, encouraging labour intensive orientation activities with adequate forward and backward linkages. In some areas, the voluntary agencies and Khadi and Village Industries Board (KVIB) had organised such activities which were reported to have proved very popular. The arrangement for supply of raw materials and marketing of products through a group endeavour had succeeded as a result of the setting up of artisan complexes with the help of NREP funds. The quality of products was ensured due to the availability of the modern equipment and technical services. The individual risk had also been minimised and at the same time regular income was assured to the beneficiaries in terms of wages. This arrangement was also expected to give the artisan an opportunity to upgrade his skill while on the job and enable him to take up in course of time some of the schemes independently.

9.24 The functionaries had generally complained that the cost of various benefit schemes, their economics and the loans and subsidies available under the rules were unrealistic considering the rise in prices. The beneficiaries in such cases were forced to borrow an additional amount from the money lenders/friends to cover the cost of the asset. Non-availability of good quality assets was another problem faced by the beneficiaries. Although the NABARD had gone into the question of revision of cost of various assets recently, its recommendations in this regard had yet to percolate to the officials at the field level. This needs to be looked into by the concerned authorities so as to avoid under-financing of IRDP benefit schemes.

9.25 There was also an urgent need for a proper follow-up, including the physical verification of assets in respect of the beneficiaries who had earlier received assistance. Although the guidelines specifically mentioned that an additional dose of assistance should be available to the beneficiaries till they are able to cross the poverty line yet the officials in their keenness to achieve the target of additional 600 beneficiaries per block per year had tended to neglect the earlier beneficiaries. The suggestion of many of the States officials that the first commitment of an ensuing annual plan should be towards providing an additional economic unit to all deserving beneficiaries is worth considering instead of taking up new beneficiaries only to meet the target of families to be covered.

Size of Investment and Role of Financial Agencies

9.26 The information collected for the study in respect of the total loans advanced and the subsidy provided to the IRDP beneficiaries in the selected districts for the period 1980-81 to 1982-83 indicates that on an average the per beneficiary amount of subsidy and credit came to Rs. 704 and Rs. 1572 respectively. The per beneficiary investment (loan

and subsidy) thus worked out Rs. 2276 and the subsidy-credit ratio at 1 : 2.2. It was observed that per capita investment was the lowest in Hill areas (Rs. 1555) followed by Agriculturally Less Developed areas (Rs. 2166) and Tribal areas (Rs. 2399). In these areas apparently the beneficiaries needed a higher rate of investment than what had been provided to them to enable them to earn sufficient incremental income to cross over the poverty line. Considering that in most cases beneficiaries had been given assistance for acquiring assets only as a one time activity, a second dose of assistance could have been provided to such beneficiaries even within the prescribed overall ceiling. This would have augmented the capacity of concerned beneficiaries to generate sufficient income. This suggests that the implementing authorities should consider providing a higher quantum of per capita investment specially in the case of IRDP beneficiaries belonging to the areas mentioned above.

9.27 As regards the role of different financing agencies, the data collected for the study shows that out of the total amount of loans advanced to the IRDP beneficiaries during the period 1980-81 to 1982-83 in the selected districts the share of the Regional Rural Banks was less than 6 per cent and the Cooperative Banks provided another 27 per cent of the loan amount. The bulk of the financing was done by the Commercial Banks which accounted for 67 per cent of the total loans granted to the beneficiaries. The main reasons given for the comparatively limited role of the Cooperative Banks was that the rate of interest charged by them was higher as compared to the commercial banks and that the maximum amount of loan admissible from cooperatives was restricted (20 times to the value of shares held). The banks charged interest at the rate of 10 per cent per annum and at 4 per cent in case of beneficiaries having income below Rs. 2000 under the scheme of Differential Rate of Interest (DRI). For loans upto Rs. 5000 the commercial banks were also not supposed to demand any security from the beneficiaries. Suitable steps may, therefore, have to be devised to improve the financial participation of cooperative banks in the IRD Programme.

9.28 In some areas it was reported that the subsidy amount was not adjusted immediately after providing assets to the beneficiaries with the result that the beneficiaries had to pay interest even on the subsidy portion of the cost of the assets. In one of the tribal districts the adjustment of subsidy had taken almost a year. There were also reports of some cases of misappropriation of the subsidy amount with the connivance of the banks and block officials. The introduction of suitable checks and procedures to eliminate such malpractices need to be considered. A few bank branches were also reported to be insisting on security from the beneficiaries even in the case of loans upto Rs. 1000. In many cases the bank managers were not observing the norms of repayment period and the recovery schedule was arbitrarily decided by them. The tight recovery schedules had the effect of not leaving sufficient surplus with the beneficiaries for meeting their day to day needs and in fact acted as a disincentive in some cases. It was also noticed that the beneficiaries were

generally not aware of the details of the loans taken, subsidy received, interest charged, loan repayment period etc. They did not even possess the bank pass books as these were being kept with the respective banks in many cases. The banks may, therefore, be issued suitable instructions that pass books should remain with the IRDP beneficiaries.

9.29 The Project Officers in a number of cases had reported that a large number of loan applications were rejected on flimsy grounds. In a few cases the banks even refused to assign the reasons for the rejection of applications. In one of the selected districts the rejection rate was reported to be as high as 70 per cent. However, in two of the selected districts the rejection rate was only 2 to 3 per cent.

9.30 Another disturbing feature was the high percentage of overdues which generally varied from 50 to 60 per cent. In a few districts it was as high as 70 per cent which meant that besides the adjustment of the subsidy no instalment of loans had been repaid. The banks were naturally concerned that recycling of funds for lending to IRDP beneficiaries might be seriously affected unless vigorous efforts were made to recover the loans regularly. The recovery of loans should be the common problem of banks and DRDAs. It was noticed that in one district the Credit camps organised had helped the speedy recovery of the loans and recovery rate was reported to be 85 to 90 per cent. Generally the bank managers had complained that the staffing pattern of branches in rural areas was hardly adequate to take care of the massive loan programme which not only included examination of loan applications and verification of assets but also follow up of the beneficiaries for the recovery of loans. It was also reported that only about one third of the rural branches had technically qualified field officers. Efforts should be made to provide adequate staff in rural bank branches for an effective follow-up of the beneficiaries and to check the high percentage of overdues.

Follow-up and Monitoring

9.31 The guidelines issued by the Ministry of Rural Development had laid great stress on the follow-up action and monitoring of the impact of the Programme in terms of increases in income of the beneficiaries. For this purpose, an identity-cum-monitoring card, called Vikas Patrika to be given to each beneficiary was introduced and a procedure was also prescribed for the up-dating and inspection of the monitoring card. It was envisaged that this procedure would help the State Governments to assess the number of families assisted under the programme who had crossed the poverty line. The study shows that in many States the Vikas Patrika had not been introduced till the time of the field visits. Even the verification of assets had not been attempted. However, some of the States like Gujarat and Rajasthan had taken positive action in this direction. It is suggested that the other State Governments may adopt the pattern followed by these two States not only in regard to the verification of assets but also studying the impact of the programme in terms of the resultant increase in the income of the beneficiaries.

9.32 The Ministry of Rural Development had also suggested to the State Governments to strengthen the monitoring arrangements at the District and Block levels. The creation of a monitoring cell at the State level was also emphasised for which the cost was to be shared by the Ministry of Rural Development. It was observed that the posts of APO (Monitoring) at the DRDA level and the Progress Assistants at the block level had not been filled up in many of the States. Even the monitoring cells at the State level in certain States were not functioning satisfactorily. It was also noticed that these monitoring cells were not able to furnish information relating to key indicators for all the districts on a month to month basis at one time. Steps should, therefore, be taken to strengthen and streamline the monitoring arrangements at the state, district and block levels.

9.33 The Ministry of Rural Development had prescribed certain proformae to monitor the progress of implementation of the IRD Programme on monthly, quarterly and annual basis. It was observed that based on information supplied by the State Governments, monthly progress reports on IRDP were being prepared by the Ministry of Rural Development. The 20-Point Programme Cell of the Planning Commission was also monitoring the physical progress of IRDP in terms of the number of families assisted on a monthly basis. Besides, quarterly progress reports were being issued by this Cell since 1982-83. The utility of these reports could be enhanced if these reports gave adequate coverage on such aspects as utilisation of subsidy amounts, credit mobilised, etc.

Training of Rural Youth for Self-employment (TRYSEM)

9.34 The scheme of Training for Rural Youth for Self-employment was initiated in August, 1979 as an important component of IRDP. It was envisaged that every year 40 youths, both men and women, in each block would be trained in terms of both skills and entrepreneurship to enable them to take up self-employment vocations. One third of the trainees were to be women. On completion of the training, the trainees were to be helped in preparing project reports and securing loans and subsidies for establishing their units.

9.35 Such information as could be collected as part of the present study shows that the progress in the implementation of the TRYSEM programme was generally uneven. Banks were also not involved either in the selection of the beneficiaries or in the preparation of the project profiles in many of the States. In most of the areas the State Government had not availed of the services of the established firms for providing training under TRYSEM. Only polytechnics run by the government undertakings were utilised for the purpose. The information collected for the selected districts indicated that out of total number of youths trained under TRYSEM during 1980-81 to 1982-83 about 31 per cent belonged to the SC/STs, and 24 per cent were women.

9.36 Some of the important deficiencies noticed by the field evaluation teams in regard to the implementation by the TRYSEM programme in most of the areas were (a) improper selection of trainees due to the absence of baseline surveys, (b) undue concentration of a few vocations while selecting the trainees, (c) lack of aptitude on the part of the trainees, (d) minimum involvement of District Industries Centre, (e) poor infrastructural support to enable the trainees to follow up the pursuits in which they had attained necessary skills under the Programme, (f) lack of co-ordination amongst the District Industries Centre, banks and training institutions and (g) lack of follow up of the trained youth. The Ministry of Rural Development may consider undertaking an in-depth review of the existing training arrangements and of the syllabus as presently prescribed by the various training institutions. It may also examine the feasibility of establishing training-cum-demonstration-cum-production centres in each cluster of villages with the assistance of KVIB and other related institutions which may not only provide equipment, raw materials, etc. but also on the job training to the youths till they develop sufficient confidence to manage their own ventures. Thus their capacity for entrepreneurship would be considerably enhanced.

Socio-Economic Profile of the Selected Sample Beneficiary Households

9.37 For the present study, it was envisaged that a sample of 2640 beneficiary households would be selected from 33 selected districts. These beneficiaries were to be selected from among the target group of families who had received the benefit assets during the year 1981-82. However, because the required number of families who had been benefited under the IRD Programme during the year 1981-82 was not available only a sample of 1170 households (44% of the envisaged sample) could be selected. The availability of sample households selected from the primary sector was only 55.5 per cent of the envisaged size of the sample, 18.4 per cent in the secondary sector and nearly 37 per cent in the tertiary sector. The availability of sample households was below 50 per cent of the requirement in as many as 18 out of 33 selected districts. In the remaining districts the availability ranged between 50-75 per cent of the requirement. In 18 out of 33 selected districts not even one beneficiary in the secondary sector was available. In case of the 6 selected districts no households were available from the tertiary sector. The fact that the selection of the households could not be made as required reflects an over-dependence of the implementing machinery on primary sector schemes, particularly those relating to the milch cattle. It is also indicated that care was not taken to identify and cover families in the primary, secondary and tertiary sectors in the same proportion as envisaged by the Ministry of Rural Development. It was obvious that since the agricultural activities alone would not be able to absorb all the surplus rural manpower, efforts to develop secondary and tertiary sector schemes/ activities would have to be intensified in future. It may also be necessary to ensure that the resources are more concentrated in areas inhabited by the poorest of the poor and that the pro-

gramme should not have a thin spread over wide areas as had been the pattern observed in the course of the study.

9.38 Of the total number of sample beneficiary households which actually became available, only 137 or a little less than 12 per cent were headed by women. Nearly 95 per cent of the heads of selected households were in the age group of 20 to 60 years. Only a small percentage (5.21%) were below 20 years or over 60 years in age. The coverage of SC/ST families in aggregate was slightly more than 40 per cent of the total number of sample families as against the recommendation of at least 30 per cent in the Ministry's guidelines. As regards the educational status of the sample beneficiaries about 48 per cent of the sample beneficiaries were illiterate, 37 per cent had education upto the primary level and 11 per cent upto the secondary level. As regards occupational pattern of selected beneficiaries nearly 40 per cent of the beneficiary households were cultivators or small and marginal farmers. The other important occupational group was agricultural labourers which formed 26 per cent of the total sample households. Those belonging to the services and artisan groups constituted about 10.5 per cent and 8 per cent respectively of the total sample households.

9.39 Of the 1170 sample beneficiary households, as many as 302 i.e. about 25.81 per cent had an annual income exceeding Rs. 3500 at the time of their selection. In terms of the norms of Ministry of Rural Development which took a cut off point of an annual households income of Rs. 3500 as representing the poverty line, these households did not, strictly speaking qualify for the benefits provided under the IRDP. Of the remaining households, 349 (nearly 30 per cent) were in the annual income group of above Rs. 2500 and upto Rs. 3500; another 341 families (29 per cent) were in the income group of above Rs. 1500 and upto Rs. 2500 and the remaining 178 families (15 per cent) belonged to the poorest of the poor group having an annual income of Rs. 1500 and below. The income distribution of the sample beneficiaries indicates that the emphasis on the target of covering 600 families on a uniform basis in each block per year irrespective of the overall level and pattern of development of different areas by and large tended to influence the functionaries and got reflected in the coverage of a fairly large number of comparatively better-off households as beneficiaries under the programme. This leads to the suggestion that in future the physical targets as regards the coverage of beneficiaries under IRDP should be fixed with due consideration to the level of development and economic conditions prevailing in different areas.

9.40 The information collected in the course of field investigations from the sample beneficiary households as to how they came to know about the IRD Programme indicated that about half the sample beneficiary households were informed of this through the VLW. Other important sources through which the sample beneficiaries got information about the programme were Gram Sabha/Village Pradhan (13 per

cent), fellow villagers/neighbours (9 per cent) and other village functionaries, such as teachers, Patwaris etc., (7 per cent).

9.41 Nearly 42 per cent of the sample households reported that their identification had been done through household surveys and another about 49 per cent reported that they had to approach some functionary to get the benefits. The number of households who were not motivated by any official/non-official agency was a little less than 10 per cent.

9.42 As laid down under the guidelines the selection of target families was to be made in the open meetings of the Gram Sabha (Village Assembly). The data collected for the study, however, indicated that 309 or about 26 per cent of the total sample households were selected in the open Gram Sabha meeting. Of the remaining 861 beneficiaries 71 per cent were selected by the BDO/block level officials and VLWs/VDOs. The involvement of village assemblies would have ensured that the more deserving households were selected for assistance under IRDP. Further since about 26 per cent of the beneficiaries selected were already above the prescribed income level this situation could perhaps have been averted if the selection had been made in the open meetings of the Gram Sabha as per the guidelines.

9.43 It was also reported that 65 per cent of the sample households were selected as beneficiaries of the IRD Programme within one month of their identification. However, 20 per cent of the sample households reported a time lag of more than 5 months. This group mainly belonged to the districts of Jind (Haryana), Sangrur and Ferozepur (Punjab) and Damoh (Madhya Pradesh).

Provision of Benefits and Preparation of Family Plans

9.44 Information collected from the sample beneficiaries as to whether family plans as envisaged under the guidelines were prepared for them by the block agencies and also if they were associated with the preparation of such plans revealed that only in case of 359 out of 1170 sample households i.e. about 31 per cent, the family plans were prepared. Out of 359 households about 97 per cent reported that they were associated with the preparation of the family plans or were consulted in this regard. In Hill areas none of the selected households reported the preparation of the family plans for them and in Desert areas only 4 per cent of the households said that this had been done. Out of 359 sample households who reported that family plans had been prepared for them as many as 357 households had indicated their choice of the type of benefit assets desired by them. Of these households, 98 per cent had also received the benefit assets of their own choice.

9.45 In respect of the time lag between the sanction and actual provision of benefit schemes it was observed that the delivery of benefit assets to nearly 83 per cent of the sample beneficiaries was made within a period of one month of the sanction. Another 12 per cent of the beneficiary households received the benefit as-

sets within a period of three months. Only 5 per cent of them had to wait for more than three months from the date of the sanction for obtaining the benefit assets. The important reasons for the delay of more than one month mentioned by the beneficiaries who got the benefit assets after a longer time lag were: (i) cumbersome procedure followed by the authorities (25 per cent), (ii) lack of support from bank officials (22 per cent); (iii) non-availability of benefit assets in the local areas/markets (17 per cent). About 12 per cent of the reporting households conceded that the delay in their case was due to the lack of interest on their part in getting their applications expedited. About 10 per cent of the households stated that the sanction was not communicated to them in time which had led to the delay in obtaining the benefit schemes.

Type of Benefit Schemes

9.46 The information collected from the selected beneficiaries regarding the details of the benefit schemes received by them shows that 879 out of the 1170 selected beneficiaries or 75 per cent were provided with benefit schemes pertaining to activities in the primary sector. Within this sector 44 per cent of the total selected beneficiaries were provided with animal husbandry units, mostly milch cattle. A little over 28 per cent were benefited through agricultural schemes, mainly irrigation works and about 3 per cent through subsidiary occupation schemes such as fishing equipment, sericulture etc. About 17 per cent of the sample households were provided with schemes falling in the tertiary sector and only 8 per cent were given secondary sector schemes. Thus, the diversification of benefit schemes in secondary and tertiary sector activities was not noticeable to the extent envisaged. It is interesting to note that in 18 out of 33 selected districts none of the sample households had received benefit schemes falling under the secondary sector. Similarly in six out of 33 selected districts none of the selected households had got benefit schemes in the tertiary sector.

9.47 With a view to assessing the appropriateness of benefit schemes provided, the views of the beneficiaries were sought as to whether the schemes provided to them were in accordance with their family needs, aspirations, talents, aptitude and financial position. About 97 per cent of the sample households were of the view that the benefits provided to them were according to their needs and aspirations. About 96 per cent of the households also considered that the schemes were suitable in view of their talents and financial position of their families.

Financing of Benefit Schemes

9.48 With a view to ascertain the quantum of financial assistance provided to different beneficiaries information was collected in respect of the total amount of assistance provided to each of the sample households. It is revealed that the majority of the sample households (70 per cent) had received the financial assistance only upto an amount of Rs. 3000. Among these beneficiaries about 19 per cent had received financial assistance only upto Rs. 1000. About 15 per cent of the sample beneficiaries had

received assistance ranging between Rs. 3001 to Rs. 5000, 7.4 per cent in the range of Rs. 5001 to Rs. 7000 and another 7 per cent above Rs. 7000.

9.49 Information was also collected from the sample beneficiaries as to whether the interest being paid by them to the financing agencies/banks was at the normal rate or that the loan extended to them carried a concessional rate of interest of 4 per cent under the Differential Rate of Interest (DRI) Schemes. It was found that over 24 per cent of the sample households had been sanctioned loans at the rate of 4 per cent under DRI and the rest were required to pay the normal rate of interest prescribed by banks/financing agencies.

9.50 About 29 per cent of the sample beneficiary households reported that the financial assistance received by them was not adequate and they had perforce to arrange for the balance amount required on their own and/or from other sources.

9.51 The information collected from the sample beneficiaries regarding the mode of loan repayments shows that 61 per cent had repaid the loans in monthly instalments, about 17 per cent in six monthly instalments and 21 per cent in yearly instalments. Nearly 73 per cent of the sample beneficiaries expressed satisfaction in regard to the terms and conditions of the loan assistance provided to them. Thirteen households (1.1 per cent of the sample) did not express any views on this aspect. The remaining about 26 per cent households were critical and expressed dissatisfaction with the terms of loans on such counts as (i) high rate of interest; (ii) repayment capacity not taken into consideration while fixing instalments of loan repayments; (iii) pressure from bank officials to accept early repayment schedules; (iv) indifferent attitude of bank officials; (v) cumbersome and time consuming procedure etc.

9.52 Till the field work of the present study was completed about 9 per cent of the total sample beneficiary households had made no repayment of loans given to them. Some 16 per cent of the selected beneficiaries had made repayments ranging between 20 to 40 per cent of the loan amounts, 26 per cent to the extent of 40 to 60 per cent and another about 17 per cent to the extent of 60 to 80 per cent of the loan amount. However, 28 per cent of the sample households had repaid their loans to the extent of 80 to 100 per cent.

9.53 Out of the 1068 sample households who reported having made repayments of loan instalments, 82 per cent said that they had made repayments out of income derived by them from the benefit schemes given to them under IRDP. The remaining 18 per cent reported that they had to manage for the repayments from some other source.

9.54 From among the 1170 households canvassed 483 or a little over 41 per cent reported overdues in respect of the repayment of loans advanced to them. The percentage of sample households reporting overdues was the highest (74 per cent) in Desert

areas and the lowest (32.6 per cent) in the Hill areas but ranged between 43 to 48 per cent in Agriculturally Less Developed areas, Areas with Good Administrative Infrastructure, Tribal areas and Areas with Poor Administrative Infrastructure. Among the reasons for over-dues as reported by the households were (i) returns from benefit schemes not adequate (36 per cent); (ii) income realised from the benefit schemes spent for unforeseen purposes like illness, death, marriage and other social obligations (15 per cent); (iii) old dues had to be repaid (9 per cent).

9.55 It was observed that about 15 per cent of the sample households had cleared the loans given to them much earlier than their schedule. Among the reasons given by them for early repayment were (i) keen to be free from any obligation as early as possible (47 per cent); (ii) income realised more than that envisaged (9 per cent); (iii) anxious to secure a second loan for additional assistance to expand their units (10 per cent); (iv) anxious to become owners of the assets at the earliest (7 per cent); and (v) pressurised by the bank officials for an early repayment of loans (5 per cent).

General Impact of IRD Programme—Views of the Beneficiaries

9.56 The sample beneficiaries were, among other things, asked about their views in qualitative terms as to the general impact of the IRD Programme on them. Nearly 90 per cent of the selected sample beneficiaries felt that they had benefited from the IRD Programme, about 9.5 per cent reported that they had not benefited and the remaining about 1 per cent did not express any views.

9.57 Somewhat more specific impressions of the beneficiaries were obtained with reference to some selected indicators like the change in their family employment, income, asset formation, consumption level and social status. Only 7 out of 1170 selected beneficiary households could not answer the question in regard to these indicators specifically. Of the remaining 1163 households, 90.7 per cent expressed the view that as a result of IRDP their family employment had increased. Another 8.9 per cent of the households reported that there had been no change in their employment position due to IRDP.

9.58 About 88 per cent of the 1163 households reported that as a result of their coverage in the IRDP, their income had increased, while 10.6 per cent felt that there had been no material change. Similarly, about 37 per cent of the total reporting sample, households were of the view that there had been some increase in their family assets after their coverage under IRDP. However, about 63 per cent of them reported that there had been no increase in their family assets position. Again about 77 per cent of the selected households reported that their consumption level had increased after being provided with the IRDP benefits. But 23 per cent of the households, however, felt that there was no change in their consumption level. A significant majority of the total sample households (about 64 per cent) also felt that their overall status in the village society had

been elevated as a consequence of their coverage under IRDP. About 36 per cent, however, did not notice any change in this respect.

9.59 The selected households were also asked about their views regarding the problems faced by them in obtaining the benefits. About 48 per cent (557) of the selected households did not report having faced any problem in obtaining the benefit schemes. The remaining 613 sample households reported that they had faced some problems in getting the benefit schemes. The types of problems faced by them were stated to be (i) loan sanction procedure was time-consuming (23 per cent); (ii) long waiting for the delivery of the benefit assets after identification (22 per cent); (iii) bank branch located at some distance from the village (20 per cent); (iv) beneficiaries had to run from one place to another (17 per cent); (v) full cost of the unit was more than the credit-worthiness of the beneficiaries (14 per cent); and (vi) good quality benefit units were not available with the approved dealers (12 per cent).

9.60 Some of the flaws in the programme as reported by the beneficiaries were (i) admissible financial assistance was inadequate (22 per cent); no provision for supply of inputs and raw materials (16 per cent); (iii) no linkage of loan repayment with marketing of produce (14 per cent); and (iv) no arrangements for marketing of produce (10 per cent).

Economic Impact of the Programme on the Sample Beneficiary Households

9.61 About 26 per cent of the 1170 selected beneficiaries were not correctly identified as they belonged to the annual income group of above Rs. 3500 per annum.

9.62 Efforts were not made to cover sufficient number of families in the secondary and tertiary sectors as recommended in the guidelines. On the other hand 75 per cent of the sample beneficiaries were provided with primary sector schemes, 8 per cent with secondary sector schemes and nearly 17 per cent with the tertiary sector schemes. Within the primary sector 44 per cent of the total sample households were provided with animal husbandry units, mostly milchcattle, and about 28 per cent were benefited through agricultural schemes mainly relating to irrigation works, whereas only 3 per cent of the sample households were given subsidiary occupation schemes.

9.63 The financial assistance provided per benefit scheme was Rs. 3457 under the primary sector, Rs. 1390 under the secondary sector and Rs. 2175 under the tertiary sector. The animal husbandry units received on an average financial assistance of Rs. 2925 per unit.

9.64 The quantum of subsidy available per unit of benefit schemes was the lowest for the secondary sector and the highest for the primary sector

9.65 The average actual cost per benefit scheme was in general higher than the financial assistance provided per unit in case of primary sector compared to the assistance provided for secondary and tertiary sector schemes. Within the primary sector schemes the difference between the average cost of benefit assets and financial assistance per unit was the highest (Rs. 702) in case of subsidiary occupation units followed by agricultural units (Rs. 383) and animal husbandry units (Rs. 155).

9.66 The increase in employment of the households covered under the tertiary sector schemes was the highest followed by primary sector schemes and secondary sector schemes respectively. The sample households covered under subsidiary occupation had shown the highest increase in income followed by tertiary sector schemes, animal husbandry schemes, secondary sector and agricultural schemes.

9.67 The highest incremental income per household was observed in case of tertiary sector schemes followed by secondary and primary sector schemes respectively. According to the area category, the highest incremental income under tertiary sector schemes was observed in Areas with Good Administrative Infrastructure followed by Agriculturally Developed areas. The lowest incremental income under the tertiary sector was observed in Desert and Tribal areas. This shows that the basic infrastructural facilities and improved agricultural development were the key factors in the growth of tertiary as well as the secondary sector. Within the primary sector the incremental income was the highest in case of schemes under subsidiary occupations followed by animal husbandry and agricultural schemes.

9.68 The incremental investment income ratio was also the highest under tertiary sector schemes followed by the secondary sector schemes. Amongst the primary sector schemes the incremental investment income ratio in case of subsidiary occupation schemes was the highest followed by animal husbandry schemes and agricultural schemes.

9.69 The Ministry of Rural Development should take steps to impress upon the State Governments the need to cover maximum number of IRDP beneficiaries under the tertiary and secondary sector schemes and also the schemes under the subsidiary occupation, like fishing and sericulture. The animal husbandry schemes should be provided only in areas where basic infrastructure facilities including marketing support are available.

9.70 Out of 1170 sample beneficiaries, only 868 beneficiaries were below the annual income norm of Rs. 3500. Of these, 49.42 per cent of the beneficiaries had crossed the poverty line based on the above income norm after the benefit scheme was provided. Among the beneficiaries belonging to income category of Rs. 2500—Rs. 3500, about 99 per cent were able to cross the poverty line. They constituted about 40 per cent of the total sample beneficiaries below the poverty line. The majority of them (77 per cent) had benefited from primary sector schemes. This group had generally taken up the animal husbandry scheme as a supplementary source of occupation.

9.71 Only about 8 per cent of the sample beneficiaries having income upto Rs. 1500 had crossed the poverty line. The remaining about 92 per cent of the beneficiaries of this group and about 80 per cent of the group having income (Rs. 1500—2500) were still struggling to reach the income level of Rs. 3500 per annum. These two groups evidently needed supplementary assistance in addition to the economic units of assets as per the guidelines laid down by the NABARD. The provision of one-time assistance will not help them in crossing the poverty line.

9.72 There is need for a comprehensive review of the viability of on-going schemes specific to the areas including their integration with the local level plans of the district and the blocks so as to make them more suitable for catering to needs and conditions of different areas. It is necessary not only for ensuring that the schemes devised are area specific but also for enhancing the productivity and returns from the investments undertaken for the purpose.

9.73 Considering the general price rise since the adoption of the norm of poverty line, the escalated value of annual income of Rs. 3500 would have been higher even during 1981-82. In view of this, there is a case for suitable revision and also perhaps for a measure of flexibility in the income norms to be adopted in future. In this connection, it was also examined as to how many sample households were able to reach an annual income of say Rs. 5000 by 1982-83. It was observed that out of a total of 1170 sample households 8.2 per cent were already in the annual income category of above Rs. 5000 before being covered under IRDP. However, after their coverage under IRDP an additional 20 per cent of these households were able to achieve an annual income of Rs. 5000 and above.

APPENDIX PROJECT TEAM

Shri. S. B. Saharya

Project Director

I. Headquarters Team

(a) **Planning, Designing and Drafting**

Shri B. P. Verma Research Officer

(b) **Scrutiny and Processing of Data**

1. Shri R. R. Sharma Senior Economic Investigator
 2. Shri L. M. Bhatt Senior Economic Investigator
 3. Shri M. I. Farooqui Senior Economic Investigator
 4. Mrs. Prem Lata Tabulation Clerk

(c) **Typing and Stenciling**

1. Kum. Neelam Bharani Personal Assistant to Adviser (Evaluation)
 2. Shri Sohan Lal Personal Assistant
 3. Shri Lalit Kumar Personal Assistant
 4. Shri K. M. Sharma Personal Assistant
 5. Shri R.C. Grover Personal Assistant
 6. Shri Harish Chandra U.D.C./Typist.

II. Field Teams

Region	Name	Designation
1. Northern Region	1. Shri K. S. Ludu	Regional Evaluation Officer (Chandi- garh)
	2. Shri O.P. Bhatia	Research Officer
	3. Shri. J. M. Sahoo	Sr. Eco. Investigator
	4. Shri. A. N. Sastri	Sr. Eco. Investigator
	5. Shri. Khem Chand	Sr. Eco. Investigator
	6. Shri. R. D. Sharma	Economic Investigator
	7. Shri. Kanwar Bhan	Economic Investigator
	8. Shri. R. S. D. Batra	Project Evaluation Officer (Meerut)
	9. Shri. M. R. Kohli	Economic Investigator
	10. Shri D.L. Kwatra	Economic Investigator
	11. Shri I. C. Tyagi	Project Evaluation Officer (Simla)
	12. Shri Fateh Singh	Economic Investigator
	13. Shri B. Dass	Economic Investigator
	14. Shri J. N. D. Porwal	Project Evaluation Officer (Rohtak)
	15. Shri Pyare Lal	Economic Investigator
	16. Shri Prem Chand	Economic Investigator
	17. Shri S. P. Sharma	Project Evaluation Officer (Srinagar)
	18. Shri Altaf Hussian	Economic Investigator
	19. Shri B.I. Rangroo	Economic Investigator

Region	Name	Designation
2. Central Region	<ol style="list-style-type: none"> 1. Shri S.K. Roy/Prabhu Dayal 2. Shri Rajendra Kumar 3. Shri C.H. Gohil 4. Shri Prem Chand 5. Shri B.L. Sharma 6. Shri J.V. Bulchandani 7. Shri G. Ram 8. Shri M.R. Dohare 9. Shri P.C. Yadav 10. Shri V.K. Kalvade 11. Shri Birendra Singh 12. Shri P.A. Madiwale 13. Shri P.N. Bind 14. Shri J.N. Sontake 15. Shri C.B. Dube 16. Shri K.K. Chand 17. Shri B.L. Pathak 	<p>Regional Evaluation Officer, Jaipur</p> <p>Research Officer</p> <p>Sr. Eco. Investigator</p> <p>Sr. Eco. Investigator</p> <p>Sr. Eco. Investigator</p> <p>Economic Investigator</p> <p>Economic Investigator</p> <p>Project Evaluation Officer (Jodhpur)</p> <p>Economic Investigator</p> <p>Project Evaluation Officer (Bhopal)</p> <p>Economic Investigator</p> <p>Project Evaluation Officer (Nagpur)</p> <p>Economic Investigator</p> <p>Economic Investigator</p> <p>Project Evaluation Officer (Raipur)</p> <p>Economic Investigator (Headquarters)</p> <p>Economic Investigator (Headquarters)</p>
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	10. Shri K.N. Chandrashekar	Project Evaluation Officer (Trivandrum)
	11. Shri G. Subramany	Economic Investigator
	12. Shri M. Amos	Economic Investigator
	13. Shri V.K. Manoharan	Project Evaluation Officer (Cochin)
	14. Mrs. K.C. Annamma	Economic Investigator
	15. Snri C.A. Vareed	Economic Investigator
6. Western Region	1. Shri M.C. Singhi	Regional Evaluation Officer (Bombay)
	2. Shri K.A. Kalghatgi	Research Officer
	3. Miss A Khanum	Sr. Eco. Investigator
	4. Shri V.V. Paranjpe	Sr. Eco. Investigator
	5. Shri G.S. Gupta	Sr. Eco. Investigator
	6. Shri Om Prakash	Eco. Investigator
	7. Shri K.T. Upadhy	Project Evaluation Officer (Rajkot)
	8. Shri J.P. Bhatt	Economic Investigator
	9. Shri A.R. Dodia	Economic Investigator
	10. Shri V.V. Oak	Project Evaluation Officer (Ahmedabad)
	11. Shri Chote Lal	Economic Investigator
	12. Shri D.J. Kushwaha	Economic Investigator
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	4. Shri B.K. Bandhopadhyay	Sr. Eco. Investigator
	5. Shri S.K. Mukhopadhyay	Sr. Eco. Investigator
	6. Shri R.N. Biswas	Economic Investigator
	7. Shri N. Dass Gupta	Project Evaluation Officer (Burdwan)
	8. Shri S. Mohanta	Economic Investigator
	9. Shri A.K. Sarkar	Economic Investigator
	10. Shri K.C. Pushkarna	Project Evaluation Officer (Bhubaneswar)
	11. Shri G.C. Sahoo	Economic Investigator
	12. Shri K. Narasimhaiah	Project Evaluation Officer (Sambalpur)
	13. Snri D. Barla	Economic Investigator
	14. Shri I. Panda	Economic Investigator