

**IMPACT OF IRDP ON SCHEDULED  
TRIBES IN KERALA:  
A STUDY OF ATTAPPADY TRIBAL BLOCK**

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**CERTIFICATE**

Certified that the dissertation entitled **Impact of IRDP on Scheduled Tribes in Kerala: A Study of Attappady Tribal Block** submitted by **P.K. Sanil Kumar** is in partial fulfilment for the award of the degree of **Master of Philosophy** of this University. This dissertation has not been submitted for any other degree to any other University and is his own work.

We recommend that this dissertation be placed before the examiners for evaluation.

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# CHAPTER I

## INTRODUCTION

The level of poverty among the Scheduled Tribes in Kerala is comparatively high. The family survey conducted by the State Rural Development Department in October 1992, identified 17,86,874 families (32.4 percent) living below the poverty line in the state.<sup>1</sup> Out of this, 33,664 (48.47 percent) families belong to tribals as against the total 69441 tribal households in the state.<sup>2</sup> On the other hand the incidence of poverty is 33.1 percent and 32.09 percent among the Scheduled Castes and others respectively. It seems to show that in Kerala nearly half of the total tribal population is still below the poverty line, which indicates the seriousness of the problem. This high incidence of poverty, lack of proper health care, safe drinking water, sanitation and transportation facilities lead to repeated occurrence of epidemics and starvation deaths in many tribal settlements in the state, especially during the monsoon of June to September every year. In the year 1996 itself nearly 30 tribals died in different parts of the state mainly because of starvation and epidemics like cholera and viral fever.<sup>3</sup> From all these factors it can be seen that the four decades of planned rural development could hardly bring about any substantial change in the living conditions of the tribals in the state.

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1 Government of Kerala, Department of Rural Development, *Vikasana Guide 1995*. Thiruvananthapuram, p.98.

2 Government of Kerala, State Planning Board, *Economic Review, 1994*. Thiruvananthapuram, p.213.

3 *The Hindu* (Delhi), 29th July, 3rd August and 14th September 1996.

## **A Profile of Integrated Tribal Development Project (ITDP)**

The tribals in India are seemed to be the aboriginal or indigenous people of the country. They represent the oldest ethnological group of the national population referred to as *Adivasis*, *Vanavasis* or original inhabitants. At one point of time they covered the whole of India, but later they were compelled to shift to their present habitat as they were unable to defend themselves against the advanced warfare of the invading people like the Aryans and Mongolians.<sup>4</sup> Thus the tribals have to take shelter in hilly areas and thick forest where they are still found in large numbers. The culture, ethos and values of the tribals are different and majority of them even now live in isolation from the mainstream of social life. The founders of modern India considered this isolation as a potential threat to the unity and integrity of the country because it can never be fully achieved without ensuring tribal integration with the rest of the society. Tribal integration is possible mainly through their socio-economic development and this seems to be one of the major objects of various rural and tribal development programmes initiated by the Government of India.

In India it can be said that the history of tribal development started mainly after Independence. Prior to 1947 the British policy of isolation and drift left the tribals to themselves and hardly any sincere efforts were made for their development. But after Independence the Government adopted some welfare measures for them. However, a planned attempt on integrated tribal development started with the Second Five Year Plan by establishing Special Multi-Purpose Tribal Block (SMPT Blocks).<sup>5</sup> As a result 43 SMPT Blocks were established in scheduled areas and each block was given a special

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4 Sharma, K.C., *Poverty, Unemployment and Inequalities in Tribal India, Problems and Prospect*, New Delhi, Reliance Publishing House, 1994, p.272.

5 Ibid.

allocation of Rs.15 lakhs in addition to Rs.12 lakhs available to normal Community Development Blocks. The programme of SMPT Block was modified during the Third Five Year Plan and 415 Tribal Development Blocks were set up. Each Tribal Development Block covered a population of 25,000 with two-third tribal population got an additional allocation of Rs.10 lakhs in stage I and Rs.5 lakhs in stage II from the Central Government. From the beginning of the Fifth Plan some states and union territories had been implementing tribal sub-plans. Later the entire sub-plan area was divided into 178 Integrated Tribal Development Projects (ITDP). Attappady is the sole ITDP Block in Kerala.

### **Tribal Sub-Plan (TSP)**

Till the end of the Third Five Year Plan, the general development strategy followed in the country could hardly make any sustainable impact on the tribals. In view of this, the Government of India decided to earmark a certain proportion of the Plan outlays for the exclusive development of tribals. As a follow up to this, the Tribal Sub-Plan strategy was launched during the Fourth Plan period and outlays were earmarked on the basis of tribal population in each state.<sup>6</sup> The following are the major highlights of TSP.

(1) It considers local needs of the tribals. (2) It offers maximum income and employment to them. (3) Maximum priority is given to poverty alleviation among the tribals. (4) Utilization of locally available resources to the maximum extent for their development; and (5) The formulation and implementation of programmes at the district level.

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6 Kerala Saksharatha Samithi, *Gothra Smrithi* (Malayalam). Thiruvananthapuram, 1995, p.94.

The TSP is intended to provide basic infrastructure facilities like roads, schools, health centres, drinking water etc. to the tribals.

### **Tribal Development in Kerala**

In order to improve the socio-economic conditions of the tribals in the state various government departments, like Rural Development and Tribal Development departments, implement a number of welfare programmes for them.

The major programmes of the Rural Development Department are Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Jawahar Rozgar Yojana (JRY), Employment Assurance Scheme (EAS), Million Wells, Indira Awas Yojana (IAY), Tool Kit to rural artisans etc. Other government departments also undertake special programmes under Tribal Sub-Plan. Besides tribal sub-plan programme seven Integrated Tribal Development Projects were also set up in the state during the Fifth Five Year Plan.<sup>7</sup> The objective of tribal development projects is the integrated development of tribal areas covered under special scheme through effective co-ordination of development programmes.

In addition to the Integrated Tribal Development Projects, five special projects namely Sugandhagiri Cardamom Project, Pookot Dairy Project, Priyadarsini Tea Estate, Attappady Farming Co-operative Society and Vattachira Tribal Collective Farm were started for the rehabilitation of the bonded tribes in the state.

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7 Government of Kerala, State Planning Board, *Economic Review 1994*, Thiruvananthapuram, p.211.

## **A Review of Tribal Development Programmes in Kerala**

Through all these programmes by different government agencies, it can be seen that the Central Government as well as the State Government have invested a huge amount for the welfare of the tribals in the state. For example the Economic Review 1994 of the state government shows that the TSP outlay of the state during 1994-95 was Rs.30.79 crores which includes Central Assistance. Out of this the expenditure was 94.44 percent. Similarly the TSP outlay for 1995-96 was around Rs.30 crores. Moreover, the Department of Rural Development, Department of Tribal Development and the Scheduled Castes and Scheduled Tribes Corporation together spent nearly another Rs.17 crores during the same period.<sup>8</sup> That means every year the Government is spending around Rs.47 crores (i.e., Rs.1468.75 per head) exclusively for a small group of 3.2 lakhs tribals in the state.

Even after so much money is spent every year by the government, the socio-economic conditions of the tribals in the State seems to remain the same without any substantial change. Therefore it can be presumed that various development programmes adopted for the welfare of tribals have only marginal impact upon them. Obviously, it tends to show that there are some drawbacks in the planning and implementation of various tribal welfare programmes being implemented in the state. However, this study is limited only to the impact of IRDP on Scheduled Tribes in the state.

### **Evolution of IRDP**

The Integrated Rural Development Programme (IRDP) evolved in 1978 as the result of a long process of rural development experiment in the country especially after

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8 Kerala Saksharatha Samithi, *Gothra Smrithi* (Malayalam), Thiruvananthapuram, 1995, p.94.

Independence. In India planned efforts for rural development started mainly after Independence. The two centuries of British rule have shattered the backbone of the Indian economy. The British were interested mainly in serving the interests of their country and were hardly bothered about the impact of their policies on the Indian economy. It can be seen that their economic reforms have ruined cottage and village industries and rendered the rural artisans and craftsmen jobless. As a result of this the percentage of population depending on land and agriculture increased from 55 percent in mid-nineteenth century to 72 percentage in 1931.<sup>9</sup> Finally when the British left the country in 1947, it inherited hardly anything but poverty, illiteracy, widespread unemployment, under employment and a crippled economy. Thus it became the first task of the new government to reconstruct the economy. The national leaders soon realised the fact that India's reconstruction and development could be possible only through the development of her rural areas which constitute more than 95 percent of the total territorial area. Therefore the Government of India and various State Government initiated a series of rural development programmes. The Community Development Programme (CDP), 1952, and the National Extension Service (NES), 1953, were the first experiment in this regard.

#### **The Community Development Programme (1952) and The National Extension Service (1953)**

The main objective of the two schemes was the eradication of poverty, disease, illiteracy, unemployment and underemployment from rural India. But the overall performance of CDP and NES was seemed to be poor. The Balwantray Mehta

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9 Gandhi, M.K., *India of My Dreams*, Ahmedabad, Navajivan Publishing House, 1947, p.48.

Committee, which studied on the functioning of the CDP and NES in 1957, recommended the need for the establishment of Panchayati Raj System to ensure people's participation in rural development activities.

The Central Government and the National Development Council accepted the recommendations and embryonic panchayati raj institutions came into existence in almost all states by 1969. However, the performance of the Panchayati Raj System too was far from satisfactory mainly because most of the panchayats were controlled by people with vested interest.

As the performance of CDP and Panchayati Raj System was quite unsatisfactory the Government of India continued its efforts of rural development through a number of new independent programmes.

All these programmes succeeded in its basic objective of increasing agricultural production but the benefit accrued mainly to rich peasants.<sup>10</sup> The poor landless and agricultural labourers did hardly get any benefit of the development. This fact caused a rethinking at the government level. Moreover, a review of various on-going programmes taken up to the late seventies indicated the need for a comprehensive rural development programme. Many of the old programmes did not cover the whole country, and many blocks had more than one programme operating simultaneously for the same target group. This territorial overlapping combined with the different funding patterns not only created considerable difficulties in effective monitoring and accounting, but also delayed the achievement of the programmes objectives. Therefore the Government of India decided to stop such multiplicity of programmes for rural

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10 Tripathi, Satyendra, *Development for Rural Poor*, Jaipur, Rawat Publications, 1987, p.42.



development operated through multiplicity of agencies and launched a single integrated programme called IRDP.

### **Integrated Rural Development Programme (IRDP)**

IRDP is one of the major poverty eradication programmes of the Government of India. It was initially started in 1978-79 in 2300 development blocks on an experimental basis. Later the programme was extended to all the rural development blocks in the country from 2 October 1980.<sup>11</sup> The main objective of IRDP is to help identified poor rural families to increase their income and cross the poverty line on a permanent basis by providing them economically productive assets and other inputs by way of Government subsidy and term credit from the financial institutions. Under the programme assistance is given in the form of Government subsidy and institutional credit for income generating activities in the primary, secondary and tertiary sector. IRDP is a centrally sponsored programme funded on 50:50 basis by the Central and State Governments.

### **Objectives of IRDP**

The following are the main objectives of IRDP:

- (i) Transformation of people below the poverty line to higher income brackets.
- (ii) Eradication of poverty from rural areas in a phased manner by providing income generating assets to the poorest of the poor.
- (iii) Providing financial and technical assistance to the beneficiaries.
- (iv) Promoting employment generating opportunities through the development of primary, secondary and tertiary sector activities in the rural areas.
- (v) Eradication of economic disparities between the rich and the poor.
- (vi)

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11 Misra, S.K. and Puri, V.K., *Indian Economy: Its Development Experience*, Bombay, Himalaya Publishing House, 1995, p.272.

Integration and establishment of appropriate linkage among various programmes and departments connected with rural upliftment. (vii) Creation of durable community assets for strengthening rural infrastructure. (viii) Providing technical skills to rural youths to enable them to establish self-employment units. (ix) Ensuring and enhancing the participation of women and youth in the development process, and (x) Improving the living conditions of rural masses.

### **The Target Group**

The IRDP target group consists of small and marginal farmers, agricultural labourers and rural artisans having annual income below Rs.11,000 (poverty line for the Eighth Plan). The main focus of the programme is to help the poorest of the poor first (andhodaya approach) and priority is accorded to rural families with annual income below the cut off line of Rs.8,500. Since a large chunk of the Scheduled Caste and Scheduled Tribe population in the country is still below the poverty line, it is stipulated that 50 percent of the beneficiaries should be from these two categories. In addition to this there is 40 percent and 3 percent reservation for women and physically handicapped respectively.

### **The Pattern of Subsidy**

The financial assistance under IRDP consists of two components - bank loan and government subsidy. The pattern of subsidy is 25 percent for small farmers, 33.33 percent for marginal agricultural labourers and rural artisans and 50 percent for SC/ST beneficiaries and physically handicapped persons.<sup>12</sup> The ceiling on subsidy is Rs.4,000

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12 Government of India, Ministry of Rural Areas and Employment, *Annual Report 1995*, p.25.

in non-Drought Prone Areas Programme (DPAP) and Desert Development Programme (DDP) areas; Rs.5,000 in DPAP/DDP areas; and Rs.6,000 for SCs and STs and physically handicapped persons. In the case of community irrigation schemes, there is no monetary ceiling for subsidy but the assistance is limited to the percentage of subsidy prescribed above for all categories.

### **Associated Sub-Schemes of IRDP**

The following are the main sub-schemes of IRDP.

(1) Training of Rural Youth for Self Employment (TRYSEM) (2) Development of Women and Children in Rural Areas - DWCRA (1982) (3) Jawahar Rosgar Yojana (JRY 1989). (4) Supply of Improved Toolkit to Rural Artisans (1992), and (5) Employment Assurance Scheme (EAS, 1993).

### **The Performance of IRDP**

Various studies on IRDP by different government and non-government organisations and individuals show that the performance of the programme for the last one and half decade is poor. This seems to be contradictory to the governmental claim that the success of IRDP is more than 100 percent. This difference is mainly because of the various approaches to the assessment of the programme. While the government assesses the programme on the basis of expenditure and the number of families assisted, the others assess it on the basis of real impact of the programme on the beneficiaries. It can be seen that the evaluation of poverty alleviation programmes like IRDP shall not be on the basis of the amount spent or the number of families assisted, but shall be on the basis of the impact of the programme in the field. This is because the basic objective of IRDP is to help the identified poor rural families to increase their income and cross

the poverty line on a permanent basis. This is the 'end' of the programme and this 'end' shall be achieved by the 'means' of providing them with income generating assets and other inputs by way of government subsidy and institutional credit. But the Government is seemed to be least bothered about the 'end' of the programme and projects the 'means', viz., giving of assistance, as an end in itself. It tends to assume that the Government's claim of the success of IRDP is on the basis of the amount spent and the number of families assisted and seldom on the basis of any impact on the beneficiaries. This is obvious from a number of studies conducted by the National Bank for Agriculture and Rural Development (NABARD), the Institute of Financial Management and Research (IFMR), the Programme Evaluation Organization (PEO) of the Planning Commission and various studies on IRDP. All these studies seem to have proved that only less than 50 percent of the assisted families have crossed the poverty line.<sup>13</sup> Moreover, the Concurrent Evaluation of IRDP by the Ministry of Rural Areas and Employment, Government of India in 1995 admits that only 50.40 percent of the assisted families have crossed the earlier poverty line of Rs.6,400 (poverty line for the Seventh Plan) and only 14.81 percent families have crossed the revised poverty line of Rs.11,000 (poverty line for the Eighth Plan) at the all India level. The performance of IRDP is seemed to be worse in Kerala. The same Concurrent Evaluation shows that only 27.02 percent of the assisted families have crossed the earlier poverty line of Rs.6,400 and only 5.65 percent families have crossed the revised poverty line of Rs.11,000.<sup>14</sup> All these tend to show that the real impact of IRDP on the beneficiaries is marginal especially in Kerala.

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13 Verma, Binoy N. and Birendra Prasad Singh, *IRDP: The Vision - Reality*, New Delhi, Eastern Books, 1991, p.60.

14 Government of India, Ministry of Rural Area and Employment, *Concurrent Evaluation of Integrated Rural Development Programme (IRDP) (September 1992-February 1993)*, March 1995, p.80.

## Poverty

The phenomenon of poverty is an extremely complex one. It cannot be explained in terms of simple cause and effect relationship or even by a combination of these relationships. Naturally poverty is attributed to inadequate natural resources, lack of technology and capital for the development, resources, exploitation, lack of motivation etc. But experience shows that poverty exists even after the removal of these causes. It proves that there is a circular chain of cause and effect relationship.<sup>15</sup> It leads to the conclusion that the poor are poor simply because they are poor. There is a vicious circle of poverty.

The problem of poverty in India is a problem of low national income and its unequal distribution. The main reason for the low growth of national income is over dependence on agriculture. Even now in India nearly two-third of the population depends on agriculture and it contributes 30.68 percent to the GDP.<sup>16</sup> Here the problem of agriculture is that there is a limit only up to which it can develop and generate employment. Moreover, it cannot give employment more than 100 days in a year. Therefore, the main reason for rural poverty in India is that in rural areas nearly 80 percent of the population depends up on agriculture and allied occupation. On the other hand in developed countries like America only 2 percent of the population engages in agriculture.

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15 Sharma, B.D., *The Web of Poverty*, New Delhi, Sahyog Pustak Kuteer, 1996, p.1.

16 Government of India, Ministry of Finance, Economic Division, *Economic Survey, 1996-97*, New Delhi, 1997, p.S-5.

## Land Reforms and Unemployment

The equal distribution of the means of production, whether land or capital alone is not a permanent solution to the problem of unemployment and poverty mainly because of three reasons. Firstly, in an economy which is short of land and capital, it will not enable a large section of the population to earn a minimum desirable living. Secondly, it is not maintainable in an economy where economic forces operate with private ownership of the means of production. And finally, if it is maintained over a period of time, it may affect the progress of the economy and may lead it into perpetual stagnation.<sup>17</sup> Kerala seems to be the best example. In Kerala land reforms have been implemented to some extent. However, now nearly 30 percent of the population in the state seems to be below poverty line.<sup>18</sup> The main reason for poverty in Kerala can be attributed to the stagnation of agriculture and the failure of the state to create employment opportunities in organised sectors.<sup>19</sup>

Rural unemployment seems to be one of the important reasons for poverty in India. Therefore, any effort for the eradication of poverty shall begin with generation of rural employment, otherwise it may lead to large scale rural migration and urbanisation. Land reforms and the revival of rural and village industries can be the best possible solutions for this, because it can give employment opportunities for rural youth in their own locality. Moreover rural and village industries use less capital and more

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17 Dandekar, M.V. and Rath Nilakanthn, "Poverty in India-II - Policies and Programmes", *Economic and Political Weekly* (Bombay), vol.6, no.2, 9 January 1971, pp.106-46.

18 Government of Kerala, Department of Rural Development, *Vikasana Guide*, 1995, p.98.

19 Oommen, M.A., *Essays on Kerala*, New Delhi, Oxford and IBH Publishing Co. Pvt. Ltd., 1993, p.156.

human resources. According to Mahatma Gandhi the main reason for poverty in India is the extinction of rural industries and the consequent unemployment.<sup>20</sup> The relevance of IRDP can be seen in this context. It aims at promoting employment generating opportunities in rural areas through the development of primary, secondary and tertiary sector activities.

### **Poverty in Kerala - A Development Paradox**

The low per capita income and high standard of living in Kerala can be seen as a development paradox. The high standard of living in the state can be attributed mainly to the high literacy rate and the huge amount of foreign money coming into the state every year. The annual inflow of Gulf money coming into the state is approximately between Rs.500 and Rs.1000 crores.<sup>21</sup> But it does not mean that there is any poverty in the state.

In Kerala the problem of unemployment and under employment seems to be comparatively higher. This is mainly because of the poor expansion of the organised public and private sectors. For example, during 1966 to 1976 the public sector expanded 67 percent and the private sector expanded only 11 percent. The expansion of public sector and private sector during 1976 to 1986 was only 32 percent and 7 percent respectively.<sup>22</sup> After then the private sector has shown only negative growth in the state.

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20 Gandhi, M.K., *India of My Dreams*, Ahmedabad, Navajivan Publishing House, 1947, p.48.

21 Oommen, M.A., op.cit., p.156.

22 Ibid, 158.

While Kerala's record with regard to the distribution of land among the rural poor and providing a variety of social security measures to them are comparatively higher, the declining employment opportunities especially in agricultural sector can be said to have reduced the income of the rural poor. The stagnation of agriculture, particularly the fast disappearance of paddy land has affected rural employment, notably of female workers. It affected the entire society as a whole. The conditions of the agriculture labourers and fishermen are hardly better. Nearly half of the tribal population live in abject poverty mainly because of the large-scale internal migration of non-tribals into the tribal area and the alienation of their land.

### **Review of Literature**

A number of studies have been conducted on various aspects of IRDP. Out of these a few relevant literature connected with the problem has been reviewed. The whole review of literature has been divided into the following headings:

- i) IRDP as a poverty alleviation programme.
- ii) Impact of IRDP.
- iii) Failure of IRDP.
- iv) Remedial measures.
- v) Restructuring of Poverty alleviation programme.
- vi) Rural Transformation and Tribal Development.



(i) **IRDP as a Poverty Alleviation Programme**

Oommen (1986),<sup>23</sup> Binoy Varma and Birendra Prasad Singh (1991),<sup>24</sup> Balishter and Umesh Chandra (1990),<sup>25</sup> Misra (1995),<sup>26</sup> Malyadri, Gowrappa and Baswaraja (1992)<sup>27</sup> and Krishnaswami (1985)<sup>28</sup> says that IRDP is a major poverty alleviation programme in the field of rural development and its objective is to help the identified poor rural families to cross the poverty line by providing them economically productive assets and other inputs. Therefore apart from achieving the physical target, the question remains whether the main objective of the programme of lifting people above the poverty line is attained. However, though most of the financial target laid down for IRDP has been utilized, all the national evaluation studies have come to the conclusion that it has failed to help the beneficiaries to cross the poverty line on a permanent basis. In spite of this the government's claim is that the achievement of IRDP is more than 100 percent. It is wrong, because the government's claim is only on the basis of official statistics.

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- 23 Oommen, M.A., "IRDP Failure - Some Explanatory Hypotheses Based on the Experience of Kerala", in Padma Ramachandran and Oommen, M.A. (eds.), *Some Issues in Development Administration*, Trivandrum, Institute of Management in Government, New Delhi, Oxford and IBH Publishing Co. Pvt. Ltd., 1986.
- 24 Verma, Binoy N. and Birendra Prasad Singh, *IRDP: The Vision Reality Gap*, New Delhi, Eastern Books, 1991.
- 25 Balishter and Umesh Chandra, "Integrated Rural Development Programme: A Study in Etah District of HP", *Yojana* (New Delhi), vol.34, no.6, 15 April 1990, pp.25-27.
- 26 Misra, S.R., "IRDP: Challenges of Rural Development", Ugra Mohan Jha (ed.), *Rural Development in India: Problems and Prospects*, New Delhi, Anmol Publications Pvt. Ltd., 1995.
- 27 Malyadri, Gowrappa and Baswaraja, "Alleviating Poverty Through IRDP: Some Issues", *Kurukshetra* (New Delhi), vol.40, no.10, July 1992, pp.22-24.
- 28 Krishnaswami, O.R., "Strategy of IRDP", *Kurukshetra*, vol.33, no.11, August 1985, pp.4-8.

But actually the real achievement in terms of tangible changes in poverty is marginal. The achievement of the mere physical or financial target does not necessarily mean that the main object of the programme of lifting the families from below the poverty line has been attained. On the other hand, the real success of the programme depends upon how many assisted families have been enabled to generate additional income and cross the poverty line. In a country like India poverty means economic deprivation therefore for the success of the programme it should be linked with land reforms. Similarly the key to solve the problem of rural unemployment and under employment is rural industrialisation and the use of labour intensive technology.

#### **(i) Impact of IRDP**

Chauhan and Bais (1995),<sup>29</sup> Naidu (1992),<sup>30</sup> and Bhagat and Prasad (1995)<sup>31</sup> find out that different rural development programmes especially IRDP have brought out some changes in the social structure. The 50 percent reservation for Scheduled Caste and Scheduled Tribes in IRDP created an awareness in their minds that they are also human beings like others. Moreover, IRDP has positive impact on the generation of income and employment level of the beneficiaries. A study conducted in Bero Block of Ranchi district in Bihar, reveals that the performance of agriculture scheme is the best among the tribal beneficiaries, but for the non-tribals it is the rural services and petty

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29 Chauhan, I.S. and Bais, V.S., *Social Structure and Rural Development*, Jaipur, Rawat Publications, 1995.

30 Naidu, Ethiraju, "Impact of IRDP on Income and Employment Generation : A Micro Level Study", *Yojana*, vol.36, no.18, 15 December 1992, pp.15-16.

31 Bhagat, L.N. and Prasad, B., "Relative Performance of IRDP Scheme in Tribal Bihar: A Qualitative Analysis", Ugra Mohan Jha, *Rural Development in India*, New Delhi, Anmol Publications, 1995.

business shops. The tribal beneficiaries have performed well in utilising the assets for generating some additional income and appears to be more efficient than the non-tribal beneficiaries.

### (iii) Failure of IRDP

Dar (1992)<sup>32</sup> and Rao (1985)<sup>33</sup> have concluded that the failure of IRDP is mainly because of the wrong identification of beneficiaries, unviable economic units, inadequacy of financial assistance, providing below standard assets, high and extra price charged from beneficiaries, inadequate backward and forward linkage, prevalence of corruption, lack of co-ordination and integration, wrong selection of projects, lack of trained functionaries, undue delay in sanctioning loans and the poor recovery of loans etc. Therefore, they recommend some measures like joint identification of beneficiaries, revision of unit costs, introduction of interest subsidy scheme etc. More than that, a dynamic rural development programme like IRDP should not be tied to any specific set of instructions but it should be more flexible. Similarly bank officials also should be involved in the identification of beneficiaries and selection of schemes.

### (iv) Remedies

Sukhdeve Singh (1995),<sup>34</sup> Sodhi (1990)<sup>35</sup> and Tiwari (1983),<sup>36</sup> suggest some

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- 32 Dar, S.V., *Impact of Integrated Rural Development Programme in Jammu and Kashmir*, New Delhi, Anmol Publications, 1992.
- 33 Rao, Krishna Bhaskara "IRDP to Alleviate Rural Poverty", *Kurukshetra*, vol.33, no.11, August 1985, pp.33, 37.
- 34 Singh, Sukhdeve, *IRDP and District Development: Role and Implementation of DRDA Schemes*, New Delhi, Deep and Deep Publications, 1995.
- 35 Sodhi, J.S., *Poverty Alleviation and Rural Development*, New Delhi, Criterion Publications, 1990.

remedial measures for the effective implementation of the programme. For identification of beneficiaries, besides their income, potentiality of the loanees in terms of skills and entrepreneurship should also be taken into account. The loan procedure should be simple so that even an ordinary man from the lower strata of the society can easily understand it. Moreover, it should correct the maladies like lack of integration and co-ordination among various departments, absence of land reforms and lack of interest on the part of the officials etc. The programme can be effectively implemented only if it is taken up in an integrated manner. The formulation of programmes should be on a realistic basis with the genuine involvement of the beneficiaries. Successful implementation of land reforms is another pre-condition for the effective implementation of IRDP. IRDP is a multi-sectoral and multi-sectional programme and therefore for the successful implementation of the programme coordination of different agencies and activities is also essential.

(v) Mathur (1996)<sup>37</sup> in his article *Designing Poverty Alleviations Programmes* emphasise the need for restructuring rural development programmes including IRDP. He argues that after Independence a number of committees have been constituted at different times to recommend measures for efficient implementation of various rural development programmes. All these committees have come to similar conclusion and emphasize the need to initiate grassroots level planning rather than macro-level planning. They have even gone to the extent of saying that the whole approach of directing

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36(...continued)

36 Tiwari, R., "Coordinated Action and Integrated Rural Development", *Kurukshetra*, vol.31, no.6, 16 January 1983, pp.4-5.

37 Mathur, Kuldeep, "Designing Poverty Alienation Programmes: International Agencies and Indian Politics", Kuldeep Mathur (ed.), *Development Policy and Administration : Reading in Indian Government and Politics*, New Delhi, Sage Publications, 1996.

development effort in the states through 'centrally sponsored schemes' has to be given up. Because in the past the tying of central assistance with such schemes has led not only to the distortion of the states' priorities but also to a tendency to apply these schemes throughout the country without due regard to the variety of socio-economic conditions existing in different states. However, in spite of this recommendations, the central government continues to work on the mistaken assumption that uniformity and standard pre-programming contributes to programme effectiveness and administrative efficiency.

(vi) Tiwary (1994)<sup>38</sup> in his book *Rural Transformation in India* raises some vital issues regarding tribal development and related aspects. According to him there are three main streams of thinking regarding tribal development - segregation, assimilation and integration. The policy to segregation has resulted into exploitation of tribal communities by non-tribal communities, especially, contractors, zamindars and middlemen. The policy of assimilation is the result of constant contact of the tribals with the rest of the population and the policy of tribal integration in regional and national setting is an effort at developing a creative adjustment between the tribals and the greater tradition.

For certain economic reasons, the tribal society has been treated as a 'pocket of poverty' by the mainstream system of production. The tribal economy, especially after being monetized, is now linked with the larger market economy. The ultimate result is that the larger market economy dominates the tribal economy and power. Therefore, it is quite natural that the strain generated through these forms of rural transformations will create restlessness among them. The various tribal movements in India since

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38 Jai Kant Tiwary, *Rural Transformation in India*, New Delhi, Reliance Publishing House, 1994.

Independence have their root in the exploitation of tribals and their economy by the non-tribals.

After going through various studies and research papers on IRDP certain common conclusions may be drawn.

It can be seen, first of all, that by and large all the scholars seem to be of the view that the performance of IRDP is hardly up to the level of expectation. Moreover, social researchers have indicated a number of drawbacks of the programme, like wrong planning and policy formulation by the bureaucrats and planners; lack of coordination; lack of entrepreneurial ability and dynamism on the part of the poor; lack of flexibility of the programme and above all lack of political will to improve the lot of the poor. They have also given a number of suggestions for improving the programme. Kuldeep Mathur in his article emphasises the need for restructuring all poverty alienation programmes.

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### Objective of the Study

The following are the major objectives of the study:

- I. To find out the impact of IRDP on Scheduled Tribes in Kerala.
- II. To find out how many IRDP beneficiaries have actually crossed the poverty line.
- III. To assess the role of the beneficiary in selecting the scheme and assets.
- IV. To identify the problem associated with the implementation of IRDP.
- V. To make suggestions for strengthening the implementation strategy of IRDP.

### Hypotheses

The following are the major hypotheses of the study:

- i) Impact of IRDP on Scheduled Tribes in Kerala is limited.



- ii) The actual number of beneficiaries crossing the poverty line is below 20 percent.
- iii) The poor performance of IRDP is mainly due to the lack of awareness among the beneficiaries on the one hand and irregularities at the implementation stage on the other hand.
- iv) Role of middle men is one of the reasons for the poor performance of IRDP.
- v) Recovery of IRDP loan is comparatively poor.
- vi) Misutilization of assets is high among the tribals.

### **Scope of the Study**

A number of studies have been conducted on IRDP, but of these only a few studies seem to have given importance to the field level impact of the programme. The objective of IRDP is to help the identified rural poor families to increase their income and cross the poverty line on a sustainable basis. Therefore, the success or failure of the programme seems to depend hardly upon the amount spent or the number of families assisted, but upon the real impact of the programme on the beneficiaries. The scope of the study is that it gives first priority to the field level impact of the programme. This is a longitudinal study covering a period of ten years from 1985 to 1995.

### **Universe of the Study**

The universe of this study is the Attappady ITDP Block in Palakkad district in Kerala. It is the only one ITDP Block in the state where nearly 40 percent of the population is Scheduled Tribes. It can be seen that every year both the Central and State Governments together spend a huge amount in this block under various rural and tribal development programmes. In addition to this a special administrative set up has also been created in the block under the leadership of an officer in the rank of Assistant

Development Commissioner. Hence this block can be considered as a model for all types of tribal development programmes in the state. Therefore, the study of this block can give a clear picture of the impact of IRDP on the tribals in the state.

### **Methodology**

This is an empirical study conducted during the months of January-February 1997. In the collection of data and information for this study both primary and secondary data has been used. The primary data has been collected through personally administered and well designed questionnaire to the sampled IRDP beneficiaries in all the three panchayats in Attappady Integrated Tribal Development Block. The questionnaire had been pre-tested and suitably modified before being administered in the field. Besides questionnaire, interview technique has also been used to get the views of the programme functionaries like Village Extension Officers, Project Offices and IRDP Extension Officer of the Attappady ITDP, Bank Managers, DRDA Project Offices, and Block Panchayat President etc.

Secondary data has been collected from important publications, census, and various evaluation reports of the Central and State Governments.

### **Sampling Design**

The empirical study is based on sample taken from all the three panchayats. The sample has been drawn in the following manner.

For drawing a representative sample of beneficiaries under IRDP, sample of panchayat wards and tribal settlements has been identified. As such 10 wards were first selected randomly for choosing 2 settlements from each ward. Thus a total of 20



settlements (10x2) were identified as the sample field from which a random sample of 100 beneficiaries were taken according to the proportion of IRDP assistance given in these settlements.

### **Year of Reference**

In order to measure the impact of IRDP on the Scheduled Tribes in Kerala the following two parameters are chosen:

- (i) their economic development and standard of living;
- (ii) their social development and social changes.

Thus it is necessary to compare the pre-IRDP figures with post IRDP figures. As such, the study is spread over a period of 10 years from 1985 to 1995.

### **Limitations of the Study**

Every empirical study has its own limitations. While conducting this study, the researcher had to face a number of practical problems. The following are the major limitations of this study.

1. The tribals in Attappady have their own dialect which is very difficult to understand. Therefore, the researcher had to seek the help of other local people.
2. Some of the beneficiaries are not permanently staying at their houses. Sometimes they construct temporary houses in their far away agricultural land and stay there for agricultural purposes. In this context the researcher had to choose samples from the replacement list.
3. In some tribal settlements there may be more than one individual with similar name and address. In such cases, it is difficult to identify the real beneficiary. As a

result of this, the researcher had to spend a lot of time and energy to identify the sample beneficiary.

4. Many of the beneficiaries are agricultural labours. They leave for work in the morning and come back after 6 o' clock. Therefore, the researcher had to visit the settlements repeatedly on holidays.

5. Many of the settlements are located in remote areas and because of this hardly any transport facility is available there. Hence the researchers had to spend a lot of time and energy to reach these settlements.

6. Majority of the beneficiaries are illiterates. Therefore, it is difficult to get detailed information from them. In this situation the researcher had to depend on observations and interpretation.

### **Plan of Study**

The entire study has been designed in six chapters as summarised below.

The first chapter deals with research problem, survey of literature, objective of the study, hypotheses and methodology. The second chapter deals with the universe of the study with special emphasis on the demographical features of the tribals in Attappady. The third chapter deals with various programmes under IRDP and the machinery for their implementation at the Centre, State, District, Block and grassroots level. The fourth chapter examines the distribution of assistance under IRDP and various problems of the beneficiaries and the implementing agency. The fifth chapter explores the real socio-economic impact of IRDP on the tribals in Attappady and other parts of the state. The last chapter, i.e., the sixth chapter summarises the main findings of the study and on the basis of these findings an attempt has been made to draw some suggestions for the effective implementation of rural development programme.

## CHAPTER II

### UNIVERSE OF THE STUDY

#### **ITDP Attappady - A Profile**

Attappady is one of the important forest regions of Kerala. This valley is situated in the Mannarkad Taluk of Palakkad District and it is adjacent to the Nilgiri Hills of Tamil Nadu. Attappady has an area of 703 sq. km. The height of the valley ranges from 1200 ft. to 3000 ft. The main tribes living in the region are Irular, Mudugar and Kurumbar. Out of these, the Kurumbas are one of the three most primitive tribal communities in Kerala (the other two primitive tribes are the Cholanaickans of Nilambur in Malappuram district and the Karagas of Kasargod). They are food gatherers and shifting cultivators. The Kurumbas inhabit in 14 hamlets, out of which 11 are in the Reserve Forest and the rest in the Vested Forest. Because of this reason they are hardly getting any assistance from the Attappady Tribal Block. According to the 1971 census the Kurumbas in Kerala numbered 790. They are illiterate and lead a primitive and uncivilized life. Their principal means of livelihood is slash and burn cultivation (kuntali krishi). The other two tribes in the region, Irular and Mudugas, have adopted plough cultivation (erukrishi). However, a large section of them are still seemed to be agricultural labourers.

According to the 1961 census, the total population of Attappady comprising Agali, Pudur and Sholayur Panchayats was 20,799. Out of which, 13,132 (63.13 percent) were tribals. But according to the 1991 Census, the total population in Attappady is 61,833 and out of this only 24,228 (39.18 percent) are tribals (of these tribes Irulas constitute

80 percent, Mudugas constitute 15 percent and the Kurumbas constitute 5 percent).<sup>39</sup> Thus, the tribal people who formed the majority in 1966 has been reduced to a minority in 1991.

The ITDP-Attappady is one of the 13 Community Development Blocks in Palakkad district. It was established in 1962 and now this is the sole Tribal Development Block in the state. Nearly 40 percent of the total population in the block belongs to Scheduled Tribes and Scheduled Castes constitutes 5.1 percent. Majority of the remaining 55 percentage of the population seems to be settlers who migrated to this region from different parts of Kerala after the 1930s. There are 129 tribal colonies and 5262 tribal households in the block. Generally speaking Attappady is one of the socially, economically and industrially backward regions in the state. It consists of three panchayats - Agali, Pudur and Sholayur and 30 wards.

All the data presented in this chapter are from the 'Block Data Bank 1996' published by the Department of Rural Development, Government of Kerala, article by M.R.Govindan, "Adivasikal, Mukalil Akasham Thazha?", published in *Kalakaumudi* (Malayalam), 10 November 1996, and the data collected from District Statistical Office, Palakkad.

The table (II.1) shows that with regard to the number of households, population and literacy Agali Panchayat has been dominating followed by Sholayur Panchayat. Out of the 14,219 households in the block 7082 (49.8 percent) belongs to Agali Panchayat and similarly out of the total population of 61833, 32738 (52.94 percent) belong to the same panchayat. Moreover, in the case of literary also Agali Panchayat is more advanced than the other two panchayats.

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39 Government of Kerala, Department of Rural Development, *Block Data Bank, 1996*, ITDP-Attappady, p.1.

**Table II.1**  
**Panchayats, Area and Composition of Population in**  
**Attappady Block (1991)**

| Particulars           | Panchayats |        |          |        |
|-----------------------|------------|--------|----------|--------|
|                       | Agali      | Pudur  | Sholayur | Total  |
| Area in sq.km.        | 139.0      | 413.47 | 150.76   | 703.23 |
| No. of households     | 7082       | 3018   | 4119     | 14219  |
| No. of house occupied | 6937       | 3015   | 4112     | 14964  |
| Population -          |            |        |          |        |
| Male                  | 16433      | 6382   | 8333     | 31148  |
| Female                | 16305      | 5972   | 8408     | 30685  |
| Total                 | 32738      | 12354  | 16741    | 61833  |
| Literacy -            |            |        |          |        |
| Male                  | 74.84      | 45.94  | 54.22    | 58.33  |
| Female                | 68.08      | 31.47  | 42.68    | 46.07  |

Source: Block Data Bank, 1996, ITDP, Attappady.

### Composition of SC and ST Population

The Block Data Bank 1996 shows that the Scheduled Castes and Scheduled Tribes constitute nearly 45 percentage of the total block population. Table II.2 shows composition and literacy of the SCs and STs in ITDP Attappady (1991).

Table II.2 shows that the Scheduled Caste population in the block is 3173 (5.13 percent) while the Scheduled Tribes population is 24228 (39.18 percent). Agali panchayat dominates both in terms of SCs and STs population and their literacy. The Block Data Bank, 1996 shows that tribal literacy is 38.63 percent in Attappady, but the survey conducted for this study tends to show that out of the 100 tribal beneficiaries 79 are illiterate (see Table III.18). The table also makes it clear that tribal literacy is low

in Pudur panchayat. According to Government's data more than 62 percent of the tribes in Attappady is illiterate while the total literacy in the state is nearly 90 percent. This seems to be one of the reasons for their socio-economic backwardness.

**Table II.2**  
**Panchayat-wise Distribution of SCs/STs Population in Attappady Block (1991)**

| Particulars     | Panchayats |       |          |       |
|-----------------|------------|-------|----------|-------|
|                 | Agali      | Pudur | Sholayur | Total |
| SC households   | 452        | 79    | 221      | 752   |
| SC Population - |            |       |          |       |
| Male            | 730        | 258   | 636      | 1624  |
| Female          | 692        | 236   | 621      | 1549  |
| Total           | 1422       | 494   | 1257     | 3173  |
| Literacy rate   | 52.14      | 29.84 | 38.91    | 40.29 |
| ST households   | 1896       | 1620  | 1746     | 5262  |
| ST Population - |            |       |          |       |
| Male            | 4748       | 3629  | 3803     | 12180 |
| Female          | 4759       | 3501  | 3788     | 12048 |
| Total           | 9507       | 7130  | 7591     | 24228 |
| Literacy rate   | 51.62      | 27.16 | 37.13    | 38.63 |

Source: Block Data Bank, 1996, ITDP, Attappady.

### Work Based Stratification

According to the 1991 Census the population of Attappady has been divided into three broad categories namely (1) Main Workers, (2) Marginal Workers, and (3) Non-Workers such as house wives, children, invalid or incapacitated individuals and old persons.

**Table II.3**  
**Division of Workers in Attappady Block (1991)**

| Categories              | Panchayats |       |          |       |
|-------------------------|------------|-------|----------|-------|
|                         | Agali      | Pudur | Sholayur | Total |
| <b>Main workers</b>     |            |       |          |       |
| Male                    | 8850       | 3803  | 5218     | 17876 |
| Female                  | 4473       | 2434  | 3346     | 10253 |
| Total                   | 13323      | 6242  | 8564     | 28129 |
| <b>Marginal workers</b> |            |       |          |       |
| Male                    | 305        | 70    | 219      | 594   |
| Female                  | 887        | 395   | 392      | 1674  |
| Total                   | 1192       | 465   | 611      | 2268  |
| <b>Non-workers</b>      |            |       |          |       |
| Male                    | 7278       | 2504  | 2896     | 12678 |
| Female                  | 10945      | 3143  | 4670     | 18758 |
| Total                   | 18223      | 5647  | 7566     | 31436 |

Source: Block Data Bank, 1996, ITDP, Attappady.

The table (II.3) shows that out of the total population of 61833 in the block, 28129 (45.49 percent) are main workers, 2268 (3.66 percent) are marginal workers and 31436 (50.84 percent) are non-workers. In the case of main workers male dominates the female, but in the case of marginal workers and non-workers female dominate the male. However, hardly any data is available regarding the division of workers among the tribals.

#### **Classification of the Main Workers**

The main workers in the block have been classified into four categories namely (1) cultivators (2) agriculture labourers, (3) industrial workers and (4) other workers. Table 2.4 shows the classification of the main workers.

**Table II.4**  
**Classification of the Main Workers in Attappady Block (1991)**

| Category               | Panchayats   |             |             |              |
|------------------------|--------------|-------------|-------------|--------------|
|                        | Agali        | Pudur       | Sholayur    | Total        |
| Cultivators            | 3185         | 2152        | 2356        | 7693         |
| Agricultural labourers | 8021         | 3581        | 4899        | 16501        |
| Industrial workers     | 287          | 133         | 527         | 947          |
| Other workers          | 3022         | 814         | 1393        | 5256         |
| <b>Total</b>           | <b>14515</b> | <b>6707</b> | <b>9175</b> | <b>30397</b> |

Source: Block Data Bank, 1996, ITDP, Attappady.

The table (II.4) shows that out of the total 30397 workers in Attappady 16501 (54.28 percent) are agriculture labourers, 7693 (25.30 percent) are cultivators and only 947 (17.29 percent) are other workers. The table also shows that there are only 947 industrial workers in Attappady. This shows the industrial and economic backwardness of the region. It is also important to note that hardly any data is available regarding the number of tribals among the industrial workers.

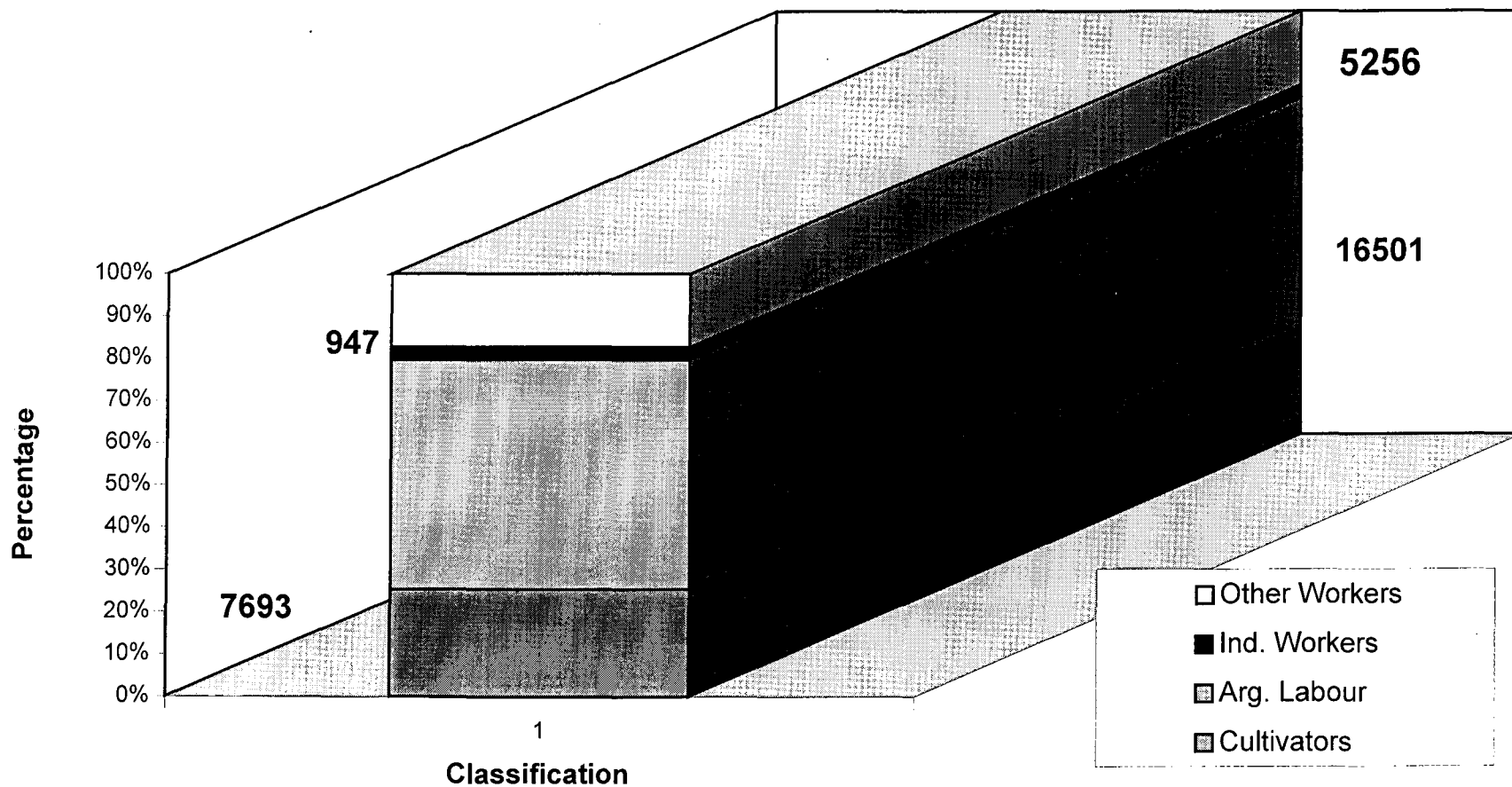
### **Land Particulars**

The Block Data Bank 1996 shows that nearly 99 percent of the total land in Attappady is dry land. The details of land particulars are given in Table II.5.

The table (II.5) shows that out of the total area of 46088.710 hectares, 45614.484 hectares (98.97 percent) is dry land and only 474.226 hectares (1.02 percent) are wet land. Similarly the net area under cultivation is only 15735.141 hectares (34.14 percent) and the area under non-agriculture use is 1129.142 hectares (2.44 percent). The table shows that the total area not under cultivation is 30353.569 hectares (67.31 percent).



### Classification of Main Workers in Attappady Block: (1991).



Source: Block Data Bank 1996, ITDP- Attappady

The lack of irrigation facility may lead to low productivity and low income. This seems to be one of the reasons for the economic backwardness of Attappady. Moreover in the observation of the researcher it seems that nearly hundred percent of the tribal land is dry and infertile and therefore majority of them are hardly cultivating their land in proper manner. As a result, it can be seen that many of them have become either agricultural labourers or marginal workers.

**Table II.5**  
**Details of Land Utilization in Attappady Block (in Hectares) (1996)**

| Particulars                        | Panchayats |           |           |           |
|------------------------------------|------------|-----------|-----------|-----------|
|                                    | Agali      | Pudur     | Sholayur  | Total     |
| Dry land area                      | 15062.747  | 14239.167 | 16312.57  | 45614.484 |
| Wet land area                      | 282.638    | 136.776   | 54.812    | 474.226   |
| Total area                         | 15345.385  | 14375.943 | 16367.382 | 46088.710 |
| Net area under cultivation         | 4669.451   | 6299.150  | 4766.540  | 15735.141 |
| Net area under non-agriculture use |            |           |           |           |
| Area not cultivated                | 471.3615   | 131.7694  | 526.0214  | 1129.142  |
|                                    | 10675.934  | 8076.793  | 11600.842 | 30353.569 |

Source: Block Data Bank, 1996, ITDP, Attappady.

## **INFRASTRUCTURAL FACILITIES**

Infrastructural facilities like roads, availability of potable drinking water, financial institutions, communication facilities, public distribution system etc. are of paramount

importance for the development of any region. But the Block Data Bank 1996 shows that Attappady is far behind in these matters.

### Village Road

**Table II.6**  
**Total Length of Village Road in Attappady Block (in km)**

| Particulars            | Panchayats |       |          |       |
|------------------------|------------|-------|----------|-------|
|                        | Agali      | Pudur | Sholayur | Total |
| Tarred & PWD Road      | 89.5       | 17.0  | 22.5     | 129.0 |
| Metalled               | 9.1        | --    | --       | 9.1   |
| Others<br>Earthen road | 17.7       | 79.9  | 31.0     | 128.8 |
| Total                  | 116.5      | 96.9  | 53.5     | 266.9 |

Source: Block Data Bank, 1996, ITDP, Attappady.

The table (II.6) shows that in the entire block area there is only 266.9 km. road. Out of this 129 km. (48.36 percent) is tarred and only 9.1 km. (3.43 percent) is metalled. There is hardly any metalled road in Pudur or Sholayur panchayats. Moreover out of the total 266.9 km. road Agali panchayat alone has 116.5 km. (43.63 percent). It shows that Agali panchayat is more developed than the other two panchayats. Thus the lack of adequate transport facility can be seen as one of the reasons for the slow economic and social development of the region.

### Drinking Water

The availability of safe drinking water is an important criterion as far as public health is concerned. However, in Attappady safe drinking water seems to be rarely

available in many tribal settlements as many of them are located far away from panchayat headquarters. Therefore they depend on natural springs and natural sources for getting drinking water. This creates a lot of health problems for them especially in monsoon season. Moreover, it can be seen that majority of the tribal families do not have any sanitary facility. The cumulative result is that during monsoon the drinking water may be polluted and it may lead to the wide spread transmission of water borne diseases like cholera.

**Table II.7**  
**Availability of Drinking Water in Attappady Block**

| Particulars           | Panchayats |       |          |       |
|-----------------------|------------|-------|----------|-------|
|                       | Agali      | Pudur | Sholayur | Total |
| Public wells          |            |       |          |       |
| Working               | 41         | 15    | --       | 56    |
| Not working           | 13         | --    | 7        | 20    |
| Public tanks          |            |       |          |       |
| Working               | --         | 1     | 1        | 2     |
| Not working           | --         | --    | 1        | 1     |
| Hand pumps            |            |       |          |       |
| Working               | 30         | 22    | 23       | 75    |
| Not working           | 7          | --    | --       | 7     |
| Other natural sources |            |       |          |       |
| Working               |            |       |          |       |
| Not working           | --         | --    | 2        | 2     |
|                       | --         | --    | --       | --    |
| Total                 |            |       |          |       |
| Working               |            |       |          |       |
| Not working           | 71         | 38    | 26       | 135   |
|                       | 20         | --    | 8        | 28    |
| Public Taps           |            |       |          |       |
| Working               |            |       |          |       |
| Not working           | 43         | 22    | 63       | 128   |
|                       | 3          | --    | 8        | 11    |

Source: Block Data Bank, 1996, ITDP, Attappady.

The table (II.7) shows that for drinking water people mainly depend on public wells, public tanks, public taps and hand pumps. The two well known natural sources of drinking water are the Bhavani river and the Shirvani river. It is further seen from that table that the drinking water facility is more available in Agali panchayat than the other two panchayats.

However in Attappady, it can be seen that nearly 90 percent of these facilities are available only in plain areas and many of the tribals who dwell in hilly and remote areas have hardly any access to them. They seem to depend on other natural sources for their day to day needs.

### **Banking Institutions**

Banks play an important role for the economic development of any region. They are necessary not only for deposit mobilisation but also for providing loans to various government schemes like IRDP, DWCRA, etc. Table II.8 shows the distribution of financial institution in the block.

The table (II.8) shows that there are only four nationalized banks, one scheduled banks, four co-operative banks and three co-operative societies in the entire block areas. Out of the total 24 financial institutions in the block 15 (62.5 percent) are in Agali panchayat alone. The economic backwardness of Attappady can be seen in the number of financial institutions.

**Table II.8**  
**Distribution of Financial Institution in Attappady Block**

| Particulars                  | Panchayats |       |          |       |
|------------------------------|------------|-------|----------|-------|
|                              | Agali      | Pudur | Sholayur | Total |
| Nationalised Banks           | 3          | --    | 1        | 4     |
| Scheduled Banks              | --         | 1     | --       | 1     |
| Co-operative Banks           | 3          | --    | 1        | 4     |
| Co-operative Societies       | 1          | --    | 1        | 2     |
| Rural Banks                  | --         | --    | --       | --    |
| Other financial institutions | 8          | 1     | 4        | 13    |

Source: Block Data Bank, 1996, ITDP, Attappady.

### Communication Facilities

Transport and communication are important infrastructure for the socio-economic development of any locality. However, the Block Data Bank 1996 of ITDP- Attappady shows that in terms of both transport and communication this seems to be one of the backward regions in the state. Table II.9 shows communication facilities available in Attappady block.

**Table II.9**  
**Communication Facilities Available in Attappady Block**

| Particulars           | Panchayats |       |          |       |
|-----------------------|------------|-------|----------|-------|
|                       | Agali      | Pudur | Sholayur | Total |
| Post offices          | 8          | 3     | 3        | 14    |
| Telephone exchanges   | 2          | --    | --       | 2     |
| Telephone connections | 216        | 9     | 28       | 253   |
| Telephone booths      | --         | --    | --       | --    |
| STD/ISD booths        | --         | --    | 1        | 1     |

Source: Block Data Bank, 1996, ITDP, Attappady.

The table (II.9) shows that out of the 14 post offices 8 (57.14 percent) are in Agali panchayat and similarly out of the 253 telephone connections 216 (85.37 percent) are in Agali panchayat. It means that Agali panchayat is far ahead in development than the other two panchayats. It seems that there is hardly any telephone connection in more than 95 percent of the tribal settlements. Similarly it can be seen that out of the 100 beneficiaries taken for the study none of them is having telephone connection. In case of an emergency in these settlements they have no means of communication with the outside world.

### **Public Distribution System**

In order to control inflation and price-rise in open market the State Government has strengthened the Public Distribution System in the Block. The PDS outlets are popularly known as 'ration shops'. In ration shops rice is distributed to the tribals at a

subsidised price. In addition to ration shops, the Kerala State Civil Supplies Department runs retail 'Fair Price Shops' known as 'Maveli Store'. Table II.10 shows the details of the public distribution system in the block.

**Table II.10**  
**Details of Public Distribution**  
**System in Attappady**

| Particulars         | No.   |
|---------------------|-------|
| Ration shops        | 36    |
| Ration card holders | 14041 |
| Maveli stores       | 3     |
| LPG Connections     | Nil   |
| LPG Agencies        | Nil   |

Source: Block Data Bank, 1996, ITDP, Attappady.

The table (II.10) shows that there are 36 ration shops, 14041 ration cardholders and three Maveli Stores in Attappady. However, none of these arrangements seems to have contributed anything substantially to improve the health of the tribals.

The **main** reason is geographical distance. A number of tribal settlements are located in remote areas and in Reserve Forest. For them it is difficult to come to the ration shop and get the ration regularly. In many cases they have to walk nearly 30 kms. Therefore, it seems to be quite natural for them to depend on other source of food like ragi, chama, bamboo rice, and various types of tubers and roots rather than availing ration. The best example for this is the Kurumbas themselves. The Kurumbas are living in Reserve Forest or Vested Forest and therefore their staple food seems to be ragi rather than rice. As a result of this malnutrition and vitamin deficiency are reported to be high among them.



## Educational Facilities

Attappady is one of the educationally backward regions in the state. In order to overcome this backwardness a number of schools have been established here both under public and private management. Table II.11 shows the distribution of educational institutions in Attappady.

The table (II.11) shows that there are 15 lower primary schools, five upper primary schools and six high schools in all over Attappady. Out of these the majority are in government sector. With regard to the number of educational institutions, Agali panchayat is far ahead than the other two panchayats.

**Table II.11**  
**Distribution of Educational Institution in Attappady Block**

| Particulars   | Panchayats |       |          |       |
|---------------|------------|-------|----------|-------|
|               | Agali      | Pudur | Sholayur | Total |
| Lower primary |            |       |          |       |
| Government    | 6          | 3     | 2        | 11    |
| Private       | 3          | --    | 1        | 4     |
| Unaided       | -          | --    | --       | --    |
| Total         | 9          | 3     | 3        | 15    |
| Upper Primary |            |       |          |       |
| Government    | 1          | 1     | 3        | 5     |
| Private       | --         | --    | --       | --    |
| Unaided       | --         | --    | --       | --    |
| Total         | 1          | 1     | 3        | 5     |
| High School   |            |       |          |       |
| Government    | 1          | 1     | --       | 2     |
| Private       | 2          | --    | 1        | 3     |
| Unaided       | 1          | --    | --       | 1     |
| Total         | 4          | 1     | 1        | 6     |

Source: Block Data Bank, 1996, ITDP, Attappady.

## Public Health

Attappady is one of the backward regions in the state in terms of health care. Therefore the government has taken a number of steps to improve public health in this region. Table II.12 shows the distribution of medical institutions in the block.

**Table II.12**  
**Distribution of Medical Institution in Attappady Block**

| Particulars                    | Panchayats |       |          |       |
|--------------------------------|------------|-------|----------|-------|
|                                | Agali      | Pudur | Sholayur | Total |
| <b>Government (Allopathic)</b> |            |       |          |       |
| Hospitals                      | -          | --    | 2        | 2     |
| No. of doctors                 | -          | --    | 2        | 2     |
| Dispensaries                   | 3          | --    | --       | 3     |
| No. of doctors                 | 3          | --    | --       | 3     |
| PHCs                           | 1          | 1     | --       | 2     |
| No. of doctors                 | 4          | 1     | --       | 5     |
| Total:                         |            |       |          |       |
| No.                            | 4          | 1     | 2        | 7     |
| Doctors                        | 7          | 1     | 2        | 10    |
| <b>Government</b>              |            |       |          |       |
| Homeo                          | 1          | 1     | --       | 2     |
| No. of doctors                 | 1          | 1     | --       | 2     |
| Ayurvedic                      | 1          | 1     | 1        | 3     |
| No. of doctors                 | 1          | 1     | 1        | 3     |
| Other systems                  | --         | --    | --       | --    |
| No. of doctors                 | --         | --    | --       | --    |
| <b>Private Hospitals</b>       |            |       |          |       |
| Allopathic                     | 6          | 1     | 1        | 8     |
| No. of doctors                 | 7          | 2     | 1        | 10    |
| Homeo                          | 1          | 1     | --       | 2     |
| No. of doctors                 | 1          | 1     | --       | 2     |
| Ayurvedic                      | 3          | --    | --       | 3     |
| No. of doctors                 | 3          | --    | --       | 3     |

Source: Block Data Bank, 1996, ITDP, Attappady.

The table (II.12) shows that both in terms of number of medical institution and doctors Agali panchayat is better than the other two panchayats. Even though there are 25 medical institutions and 30 doctors repeated occurrence of epidemic in Attappady always causes great concern to the state as such. In every monsoon cholera will set-in in tribal settlements and kill scores of them in Attappady. It tends to show that all these medical facilities are not so easily accessible to for the tribals because of their geographical isolation and poor purchasing power.

### **Families Below the Poverty Line**

According to the family survey conducted by the Department of Rural Development, Government of Kerala in 1992 and the additional survey in 1996 more than 60 percent of the total population in Attappady is still below the poverty line. Table II.13 shows category-wise families below the poverty line in the block.

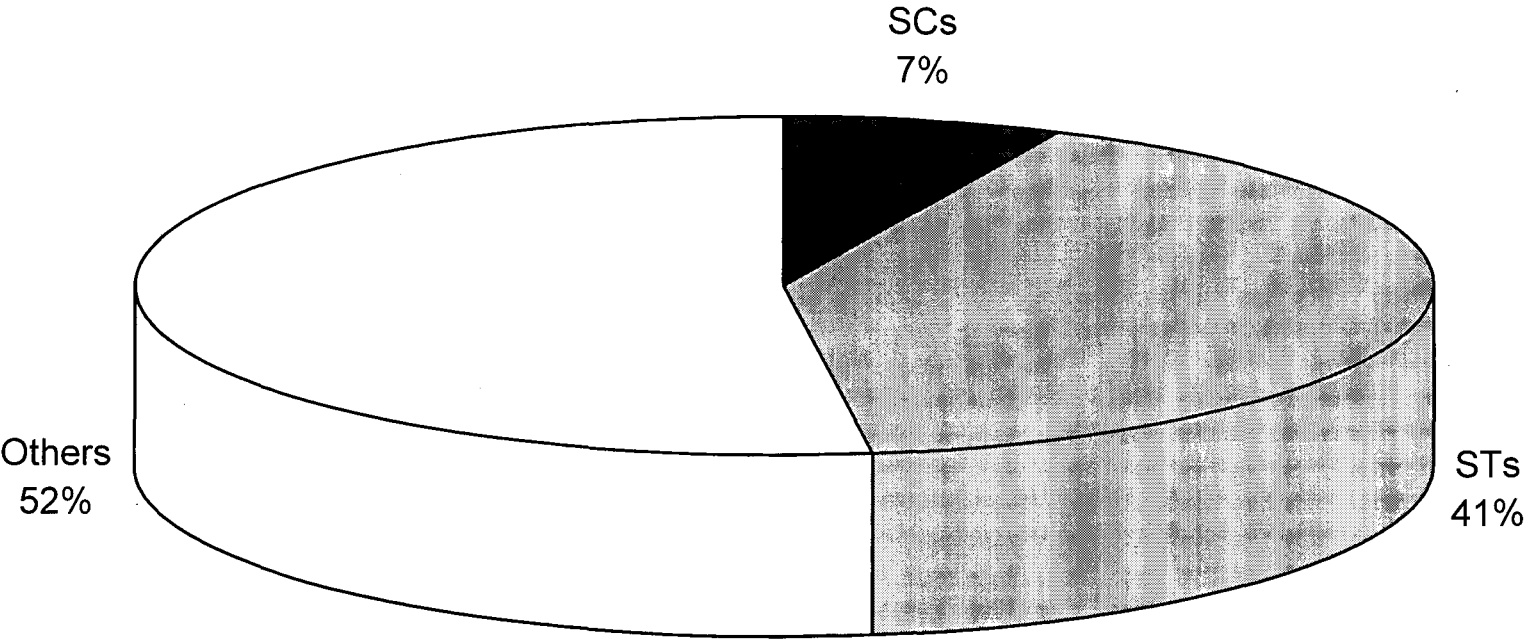
**Table II.13**  
**Category-wise Families Below the Poverty**  
**Line in Attapady Block**

| Category | Panchayats |       |          |       |
|----------|------------|-------|----------|-------|
|          | Agali      | Pudur | Sholayur | Total |
| SCs      | 325        | 87    | 178      | 590   |
| STs      | 1935       | 640   | 965      | 3540  |
| Others   | 2277       | 732   | 1127     | 4536  |
| Total    | 4937       | 1459  | 2270     | 8666  |

Source: Block Data Bank, 1996, ITDP, Attappady.

The table (II.13) shows that according to the data published by the State Government 8666 families are still below the poverty line in Attappady. Similarly there are 5262 tribal households in the block out of which 3540 (67.27 percent) are below the

**Category-wise Families Below the Poverty-line in Attappady Block.**



Source: Block Data Bank 1996, ITDP- Attappady

poverty line. But in the observation of the researcher the real incidence of tribal poverty in Attappady seems to be greater than this. Out of the hundred tribal families visited for this study only a few families can be said above the poverty line in terms of their housing, standard of living, education, employment and other material and non-material culture.

### **Income-wise Classification of Families**

The table given below shows annual income-wise classification of families who are below the poverty line in Attappady block.

The table (II.14) shows that out of the 8666 families below the poverty line in the block, 4265 (49.21 percent) families seem to live in poverty and their annual income is up to Rs.4000 and another 2691 (31.05 percent) have annual income between Rs.4000 to 6000. The table also shows that out of the 8666 families below the poverty line 4937 (56.96 percent) are in Agali panchayat. However it can be said that more than 95 percent of the tribal families in Attappady comes within the annual income group up to Rs.4000. The survey conducted for this study tends to show that 94 percent of the beneficiaries have annual income only up to Rs.3000 (see Table V.45 and V.57). This seems to show that the extent of poverty among the tribals in Attappady.

**Table II.14**  
**Annual Income-wise Classification of Families in**  
**Attappady Block**

| Annual income<br>(in Rs.) | Panchayats |       |          |       |
|---------------------------|------------|-------|----------|-------|
|                           | Agali      | Pudur | Sholayur | Total |
| Up to Rs.4000             | 2260       | 824   | 1181     | 4265  |
| 4001 to 6000              | 1661       | 388   | 642      | 2691  |
| 6001 to 8500              | 542        | 127   | 244      | 913   |
| 8501-11000                | 474        | 120   | 203      | 797   |
| Total                     | 4937       | 1459  | 2270     | 8666  |

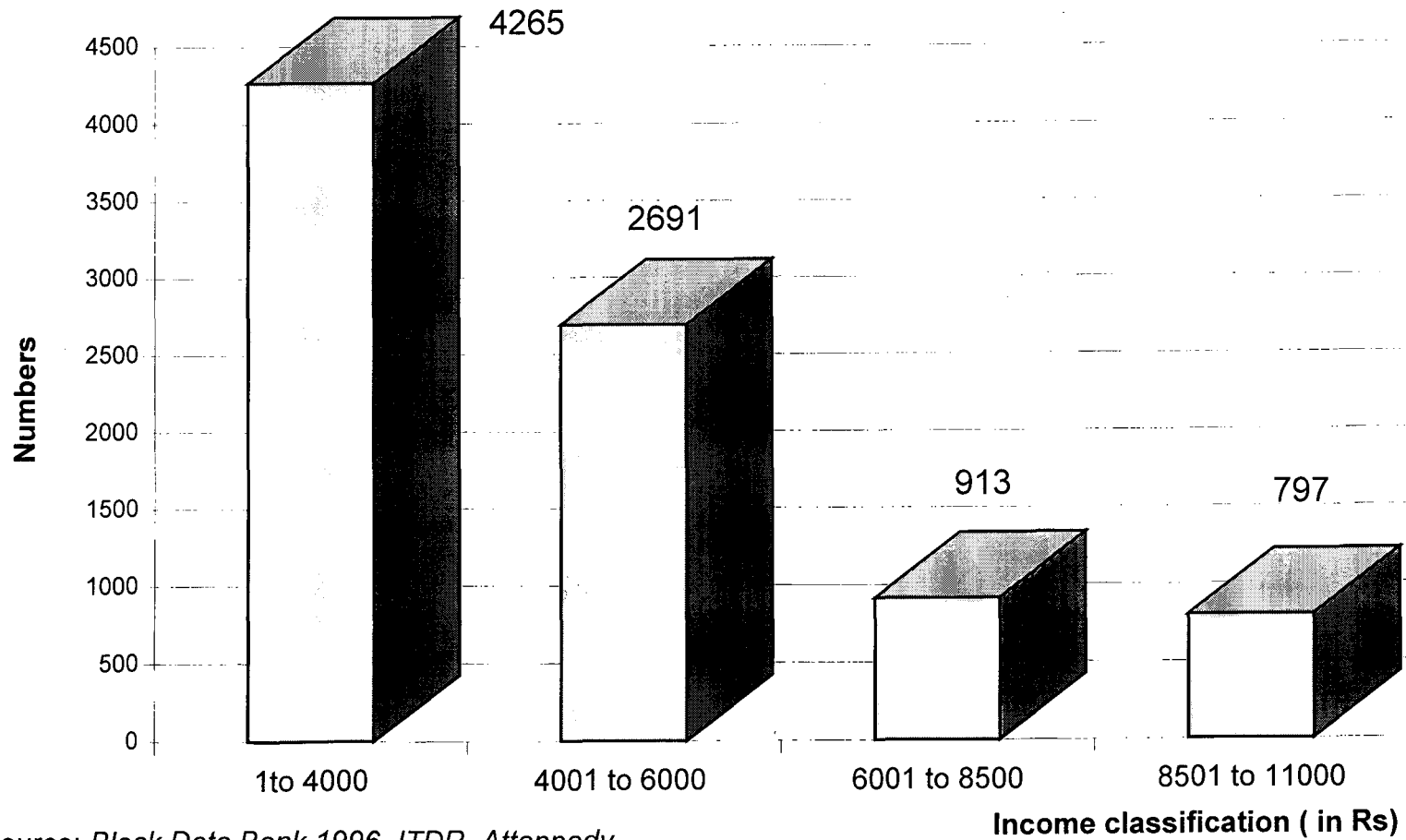
Source: Block Data Bank, 1996, ITDP, Attappady.

### **Alienation of Tribal Land**

Alienation of tribal land has been a burning problem in Kerala for the last one decade. A survey conducted by the Government of Kerala in 1982 shows that 10106 acres of tribal land had been alienated in Attappady alone within a short span of eleven years from 1966 to 1977 and that too for merely Rs.3 lakhs. Further details of the survey is shown in Table II.15.

According to the 1991 Census there are 5262 tribal families and the above table (II.15) shows that these families lost 10106 acres of their land. Now it can be seen that they have lost most of their arable land.

### Annual income-wise Classification of Families in Attappady Block.



Source: Block Data Bank 1996, ITDP- Attappady

**Table II.15**  
**Details of Alienated Tribal Land in Attappady**  
**Block from 1966 to 1977**

| Panchayats   | Alienated tribal land | Tribal house in |
|--------------|-----------------------|-----------------|
| Agali        | 4487.90               | 1896            |
| Pudur        | 1986.63               | 1620            |
| Sholayur     | 3631.66               | 1746            |
| <b>Total</b> | <b>10106.19</b>       | <b>5262</b>     |

Source: M.R.Govindan, *Adivasikal, Mukalil Akasham Thazha?*

Community-wise alienation of tribal <sup>land</sup> is shown in Table II.16. The table (II.16) shows that Irular lost nearly 9000 acres of land and Mudugas lost 1083 acres. The Kurumbas lost only 26 acres because almost all of them are living in Reserve Forest or Vested Forest without having any land. This shows the extent of tribal land alienation in Attappady. The same thing seems to be happening in other parts of the state too.

**Table II.16**  
**Details of Community-wise Alienated Tribal Land in**  
**Attappady Block from 1966 to 1977**

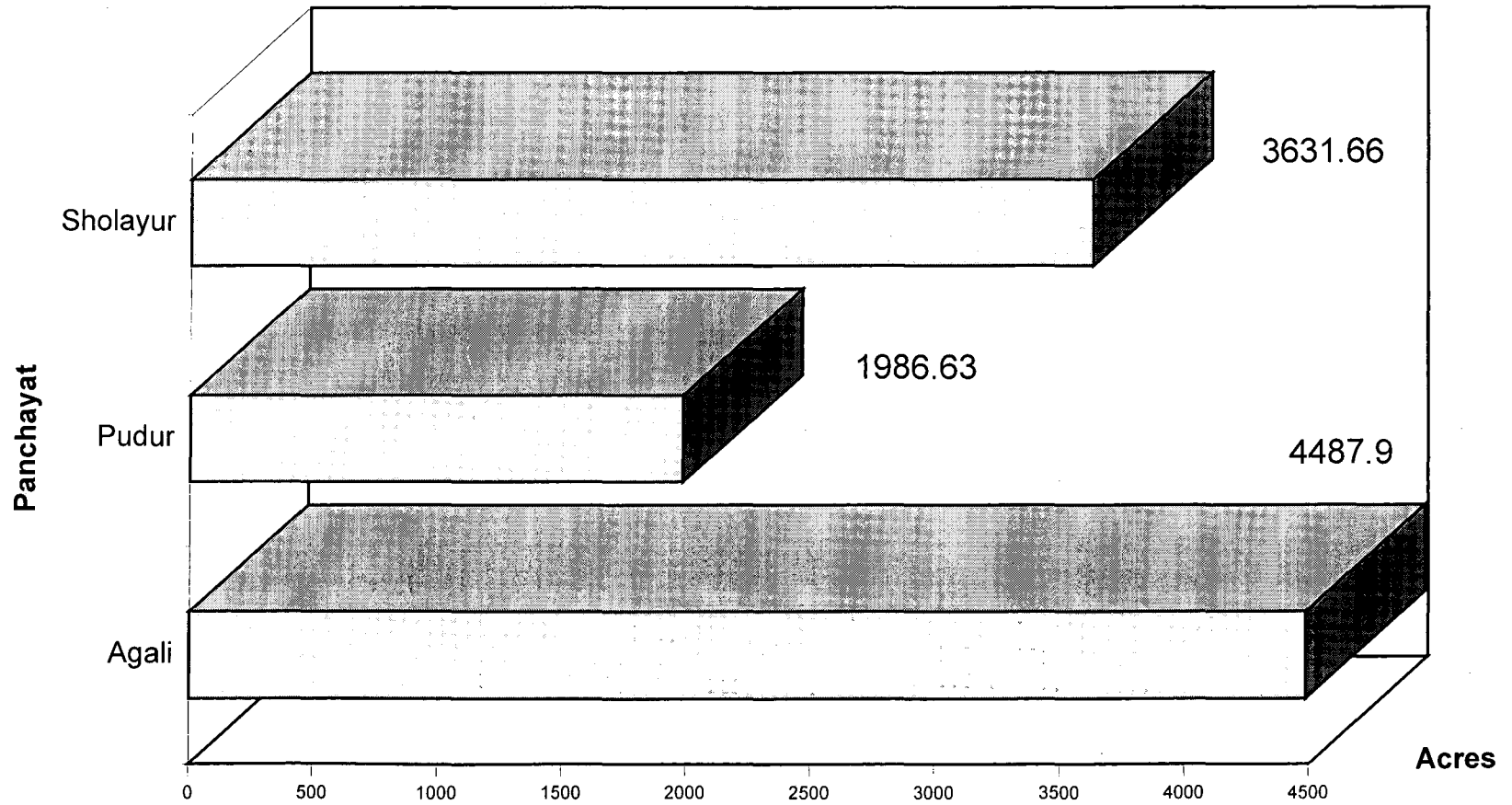
| Community    | Alienated Land (in acres) |
|--------------|---------------------------|
| Irular       | 8996.4                    |
| Mudugas      | 1083.78                   |
| Kurumbas     | 26.0                      |
| <b>Total</b> | <b>10106.18</b>           |

Source: M.R.Govindan, *Adivasikal, Mukalil Akasham Thazha?*

All the data give a clear picture of the socio-economic condition of the tribals in Attappady. It is one of the most underdeveloped regions in the state. Agriculture seems



**Details of Alienated Tribal Land in Attappady Block : 1966 to 1977. (Panchayat-Wise)**



Source: Govindan, M.R., 1996, Adivasikal Mukalil Akasham Thaza ? (in Malayalam)

to be the sole source of income for nearly 95 percent of the population. The main cultivation is cotton, coffee, coconut etc. In the observation of the researcher nearly 90 percent of the tribals are agricultural labourers. But agriculture cannot provide employment round the year therefore many of them are suffering from unemployment and under employment. This seems to be the main reason for the high incidence of poverty among them. Even though most of them own some land it can be seen that they are not properly cultivating it because most of these land is barren without any irrigation facility. In this situation government is their last resort. The government gives various assistance through the Integrated Tribal Development Project, Attappady. The most important among them is the Integrated Rural Development Programme (IRDP).

## **CHAPTER III**

### **PROGRAMMES AND MACHINERY FOR IMPLEMENTATION**

Rural development is the core of India's developmental strategy. Since an overwhelming majority of the population lives in rural areas a holistic development of the nation is possible mainly through the development of rural masses. Rural development programmes are designed to facilitate a multi-faceted growth of the rural poor by extending to them the benefits of development. It aims at the improvement of their living standards by providing them opportunities for the fullest utilization of their potential through their active participation. Therefore for the effective implementation of any rural development programme two things are very important. The first one is the active participation of the beneficiaries and the second one is an efficient machinery for its implementation and monitoring. Beneficiaries' active participation can be ensured only if they are well aware of the programmes, otherwise it will be very difficult to ensure their complete participation. This has often happened in Attappady. Hence nearly 75 percent of the beneficiaries are illiterate and they seem to be almost inactive. However this study is limited only to IRDP.

#### **Various Programmes Under IRDP**

IRDP is the important poverty alleviation programme of the Government of India. It aims at providing financial assistance and other assets to help the selected beneficiaries to increase their family income on a sustainable basis through various income generating activities. Therefore any income generating activity either in primary, secondary or tertiary sector can be taken up under IRDP depending on the unavailability of raw

materials, other inputs, markets and the skill and aptitude of the beneficiaries. The major schemes in primary, secondary and tertiary sectors are the following.<sup>40</sup>

## **1. Primary Sector**

The primary sector has four sub-sectors with various items under each sub-sector:

### **(a) Agriculture**

(i) Soil conservation/land development work; (ii) Lining of field channels.

### **(b) Minor Irrigation**

(i) Construction and installation of new wells/tubewells; (ii) Renovation and deepening of old wells; (iii) Installation of pump-sets - electric and diesel.

### **(c) Animal Husbandry**

(i) Dairy unit; (ii) She-buffalo unit; (iii) Sheep unit (iv) Goat unit; (v) Poultry unit (vi) Piggery unit etc.

### **(d) Non-farm Sector**

(i) Camel-cart with camel; (ii) Buffalo pair with cart (iii) Bull cart (iv) Workbull; (v) Donkey cart; (vi) Horse cart etc.

## **2. Secondary Sector**

(a) Handlooms; (b) Handicrafts (c) Village industries

(d) Sericulture; (e) Industries, service and business activities etc. (f) Training centres etc.

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40 Ramesh K. Arora and Rajni Goyal, *Indian Public Administration, Institution and Issues*, New Delhi, Vishwa Prakashan, 1995, p.46.

### 3. Tertiary Sector

- (a) Shops (b) Tailoring (c) Shoemaking/leather work
- d) Carpentry and masonry etc.

However, the survey conducted for this study in Attappady block reveals that nearly 95 percent of the IRDP loan has been given only to primary sector schemes and secondary and tertiary sectors seems to have been neglected. Table III.17 given below will give scheme-wise details of IRDP loans given in Attappady block from 1985 to 1995.

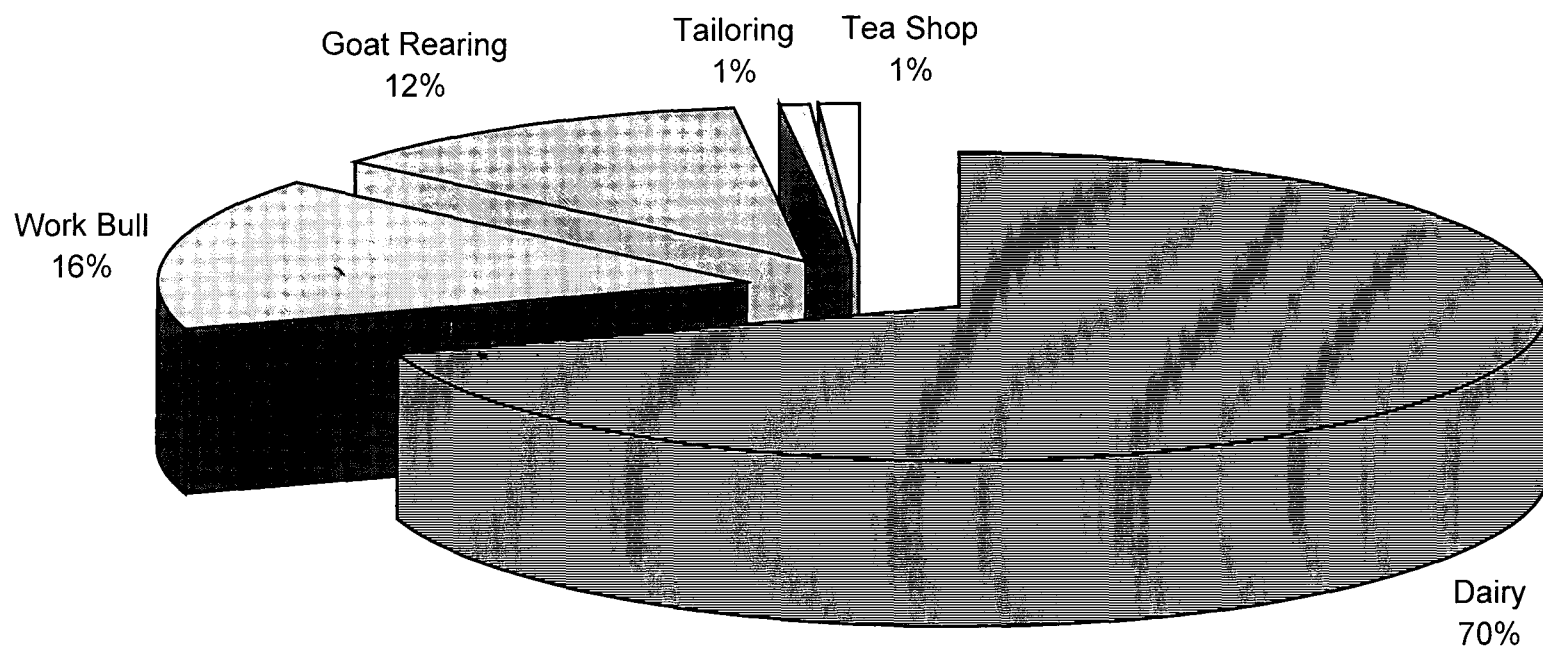
**Table III.17**  
**Scheme-wise Details of IRDP Loan given in**  
**Attappady Block from 1985 to 1995**

| Schemes      | No. of beneficiaries |
|--------------|----------------------|
| Dairy        | 70                   |
| Workbull     | 16                   |
| Goat rearing | 12                   |
| Tailoring    | 1                    |
| Teashop      | 1                    |
| Total        | 100                  |

Source: Fieldwork Data.

The table (III.17) shows that in Attappady block three schemes are popular. They are dairy, workbull and goat rearing. Out of the 100 tribal beneficiaries who have taken IRDP, 70 beneficiaries have taken dairy scheme, 16 beneficiaries have taken workbull and another 12 beneficiaries have taken goat rearing. It is also important to note that only two beneficiaries have taken tertiary sector and secondary sector has been totally neglected. The main reason for this seems to be that nearly 80 percent of the tribal

**Scheme-Wise Details of IRDP Loan given in Attappady Block : 1985 to 1995.**



Source: *Based on Field Work.*

beneficiaries are illiterate without any technical or entrepreneurial skill. It can be seen that tribals are the socially, educationally and economically backward groups in Attappady. This cumulative backwardness seems to have its ramification in all fields like education, agriculture and land utilization, trade, small scale industries etc.

### **Educational Qualification of Beneficiaries**

According to the Block Data Bank 1996 published by the Government of Kerala tribal literacy in Attappady is 38.63 percent (see Table II.2). But the survey conducted for this study tends to show that nearly 75 percent of the beneficiaries are illiterate. Table III.18 shows the educational qualification of tribal beneficiaries in Attappady.

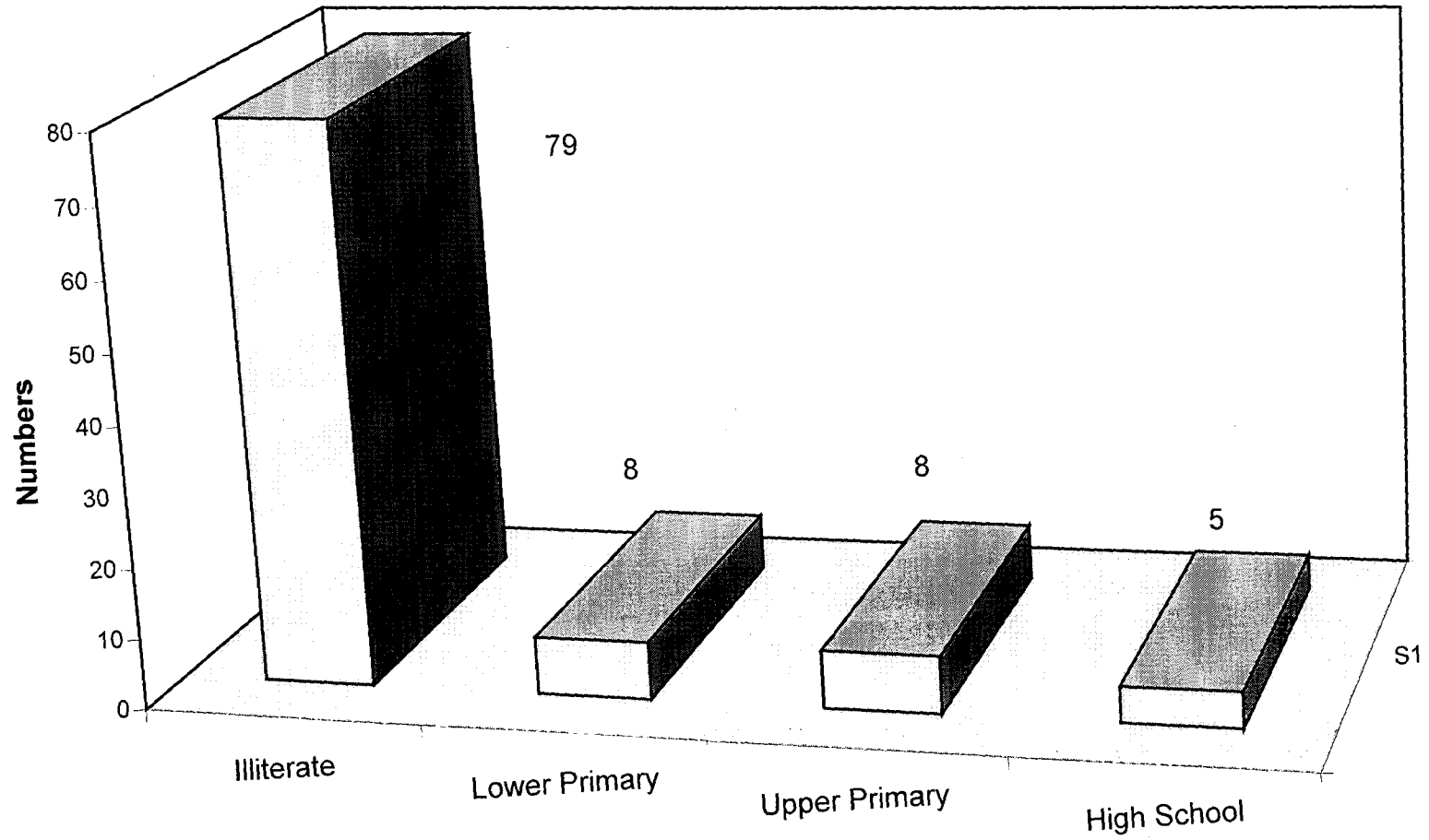
**Table III.18**  
**Educational Qualifications of Tribal Beneficiaries**  
**in Attappady Block**

| Educational qualification | No. of beneficiaries |
|---------------------------|----------------------|
| Illiterate                | 79                   |
| Lower Primary             | 8                    |
| Upper Primary             | 8                    |
| High School               | 5                    |
| Other qualifications      | -                    |
| <b>Total</b>              | <b>100</b>           |

Source: Fieldwork Data.

The table (III.18) shows that out of the 100 tribal beneficiaries 79 are illiterate, eight have education up to lower primary level, another eight beneficiaries have education up to upper primary and only five beneficiaries have education up to high school. It is important to note that none of the beneficiaries has any other educational

# Educational Qualification of Tribal Beneficiaries in Attappady Block



Source: Based on Field Work



qualification. It can be seen that because of their illiteracy and ignorance they are incapable of managing any scheme under secondary and tertiary sectors.

### **Agriculture and Land Utilization**

Though the tribals in Attappady are living at the fag-end of the twentieth century, even now many of them are not familiar with any of the modern agricultural techniques. Many of them are hardly cultivating their land scientifically. It can be said that nearly 95 percent of their fertile and irrigated land is now in the hands of the non-tribal settlers who have migrated to this region from different parts of the state. Thereafter year after year, the tribals have been driven away to more and more hilly and rocky terrain. Now their land is almost barren and there is hardly any irrigation facility at all. Other infrastructure facilities like transport, electricity and communication etc. are rarely available in their land. The survey conducted for this study shows that 85 percent of the tribal beneficiaries possess land in Attappady. The details of landholding by IRDP beneficiaries are given in Table III.19.

**Table III.19**  
**Details of Landholding by IRDP Beneficiaries in Attappady Block**

| Landholding    | No         |
|----------------|------------|
| Landless       | 15         |
| Up to 0.5 acre | 7          |
| 0.5 to 1 acre  | 23         |
| 1 to 2 acre    | 31         |
| 2+             | 24         |
| <b>Total</b>   | <b>100</b> |

Source: Fieldwork Data.

The table (III.19) shows that out of the hundred tribal beneficiaries in Attappady 15 percent are landless, and the remaining 85 percent possess land. Even though 85 percent beneficiaries possess land they are not properly cultivating it except a few people. However, generally speaking, the present mode of cultivation is not profitable for them because of the lack of fertility, irrigation, modern agricultural techniques, proper marketing facilities and also because of exploitation by middlemen. For these reasons, only a few tribals cultivate their land properly and majority of them are agricultural labourers. Hence hardly any IRDP loan is given to the tribals for agricultural purpose or minor irrigation schemes.

### **Trade and Small Scale Industries**

In Attappady it can be seen that all business and small scale industries are the monopoly of the non-tribals. Because of their poverty and illiteracy, the tribals are not in a position to manage any small scale industry, trade or business establishment by themselves. Thus, it seems that there is little scope to give IRDP loan to them for these schemes. The survey conducted for this study proves that out of the 100 IRDP loans given to the tribals in Attappady 98 percent loans is given to primary sector alone (see Table III.17) and only 2 percent loan - one for a tea shop and another one for a tailoring unit - is given to tertiary sector. Even in the case of the two loans given in tertiary sector only one unit, the tea shop, going smoothly and the beneficiary has been repaying the loan, but not regularly. However in the case of the tailoring unit, now she is hardly doing it even though she has been given training under TRYSEM. On the other hand she is going for some outside job and the repayment is also defaulted by several instalments.

All these show that the tribals, because of their poverty and socio-economic backwardness, are not able to manage any scheme in secondary or tertiary sectors. This is the main reason why more emphasis is given for schemes like dairy, goat rearing and workbull while giving IRDP loans to them in Attappady.

### **Implementation Machinery**

Integrated Rural Development Programme (IRDP) is intended to bring about socio-economic changes in the life of the millions of rural poor in the country. But for this, the mere introduction of IRDP by itself does not mean the end of rural poverty. For this purpose, a national programme like IRDP needs an efficient organizational set up to implement it at the grassroots level. In other words, the success or failure of any rural development programme mainly depends up on the efficiency and effectiveness of the implementing machinery. Therefore, an efficient organization or machinery is necessary for the effective implementation of IRDP. Because an inefficient mechanism is likely to be a flop in spite of its massive investment as it gives rise to a number of inefficiencies like slow and wrong decisions, lack of co-ordination, irrational specification of duties etc. On the other hand a well organized administrative machinery can produce miracles even with average levels of investment, for a well designed organization can improve administration, encourage growth and diversification, ensure co-ordination at all levels and thus improves the overall performance.

Integrated Rural Development Programme (IRDP) as a multi-level, multi-sector and multi-section programme, needs an effective organizational set up at all stages for its successful implementation and achieving of the objectives. Therefore, a well balanced organizational set up has been established at different levels in the following manner.

### **Central Level**

At the Central level the Department of Rural Employment and Poverty Alleviation in the Ministry of Rural Areas and Employment is responsible for the planning and monitoring of IRDP. There is also a Central Committee for IRDP consisting of the heads of various development departments and the Planning Commission. This committee plans, guides, reviews and monitors the implementation of the programme.

### **State Level**

In Kerala, the Commissionerate for Rural Development in the Ministry of Rural Development is responsible for planning, implementation, monitoring and evaluation of the programme in the state through the State Level Co-ordination Committee (SLCC).

### **Functions of the State Level Co-ordination Committee**

Following are the main functions of the State Level Co-ordination Committee:

- (1) To provide leadership and guidance to the District Rural Development Agencies (DRDAs) in the planning, implementation and monitoring of IRDP.
- (2) To secure inter-departmental co-ordination and linkages for the programme.
- (3) To consider needs and changes in the administrative set up for the implementation of the programme and to approve the establishment pattern and sanction the posts according to them. To fix norms of office expenses, equipment, vehicles, hiring of accommodation etc. when necessary.
- (4) To review the physical targets of the district keeping in view the objective conditions affecting the provision and operation of viable schemes and modify the target for the district accordingly, keeping in view the overall objectives.

- (5) To monitor and evaluate the implementation of the programme with reference to the objective of the programme.
- (6) To provide a forum for a meaningful dialogue between the policy makers at the state level and the field officials.

It is stipulated that the SLCC should meet quarterly every year.

### **District Level**

At the district level the programme is implemented through the District Rural Development Agency (DRDAs). The DRDA, in Kerala, is headed by the District Panchayat President. The District Rural Development Agency is having a Governing Body. The composition of the Governing Body is generally broad based and it works through an Executive Committee. The Executive Committee consists of all District Level Officers related to the rural reconstruction programmes in one way or the other. Any other offices deemed necessary for the planning and implementation of the Integrated Rural Development Programme can also be included in the Executive Committee. The Governing Body, which consists of the MPs, MLAs, District Panchayat President and members and other district level officials, meets once in a quarter year and the Executive Committee meets once in a month. The DRDA Project offices is the Secretary of the Governing Body.

### **Functions of the District Rural Development Agency**

The DRDA is in the overall incharge of the planning, implementation, monitoring and evaluation of IRDP in the district. Following are the main functions of the District Rural Development Agency in the state:

- (1) To keep the district level agencies and block level agencies informed of the basic parameters, the requirements of the programme and the tasks to be performed by all those agencies.
- (2) To co-ordinate and oversee the surveys, action plans of the blocks and finally prepare a District Plan.
- (3) To evaluate and monitor the programme to ensure its effectiveness.
- (4) To secure inter-sectoral and inter-departmental co-ordination and co-operation.
- (5) To give publicity to achievements made under the programme and disseminate knowledge and build-up awareness about the programme.
- (6) To send periodical returns to the state government in the prescribed format.

### **Block Level**

The Block is the basic unit for the preparation of perspective and annual action plans, implementation of the Integrated Rural Development Programme as per the approved plan and it also provides feed back to the Government on the impact of the programme. Therefore, the Block Development Officer (BDO) is required to perform the role of the Chief Co-ordinator in the Block to see that the plans are prepared in time and implemented effectively.

The organisational structure of Attappady Integrated Tribal Development Project is different from that of the other Rural Development Blocks. Attappady - ITDP is headed by a Project Officer in the rank of an Assistant Development Commissioner. The Project Officer is assisted by two Assistant Project Officers in the rank of BDO, one APO for Rural Development and another for Tribal Development; five Extension Officers; ten Village Extension Officers and three Lady Village Extension Officers.

There are also three Tribal Extension Officers under the Assistant Project Officer, (Tribal Development).

At the Block level the Block Panchayat is responsible for the planning, implementation and monitoring of IRDP. The Block Panchayat approves the list of beneficiaries selected for assistance under the programme. It is also the duty of the Block Panchayat to prepare the IRDP Annual Action Plan as per the manual.

### **Village Level**

At the village level, the programme is implemented by the Village Extension Officer (VEO) and Lady Village Extension Officer (LVEO) who is working at the grass-roots level. The Village Extension Officer or Lady Village Extension Officer has direct contact with the rural people and knows their problems intimately, informs them about new schemes and programmes. The Village Extension Officers, popularly known as 'Grama Sevakan', in Kerala, is responsible for the implementation of IRDP at the grassroots and he also reports to the higher authority the real feed-back of the programme. Thus the machinery for the implementation of IRDP and other rural development programmes is a long chain that stretches from New Delhi to more than five lakhs villages all over India.

Rural Development is a continuous process and it will never come to an end as regard India is concerned. The main objective of rural development is to bring about social and economic changes in rural areas. Indian villages are very traditional and under developed and therefore it is not easy to bring about socio-economic changes in them. The main strategy adopted for this is to give them employment in their own locality and thus help them to increase their family income and cross the poverty line on a sustainable basis. In order to this, government subsidy and institutional credit are

provided to individual families under IRDP for taking various income generating activities in primary, secondary and tertiary sectors.

Mere introduction of any rural development programme does not lead to the achievement of the objectives. For that it needs an efficient organizational set up to implement the programme at the grassroots level. As regard to IRDP it has an efficient and effective administrative machinery from top to the grass-roots level. At the Central Level the Department of Rural Employment and Poverty Alleviation in the Ministry of Rural Areas and Employment is responsible for planning and monitoring of IRDP. At state level the Commissioner of Rural Development, in the Ministry of Rural Development is responsible for its planning and monitoring. At district level the DRDA and at block level the block Panchayat respectively is responsible for preparation of annual action plan and its implementation and finally at the grassroots level the concerned VEO and LVEO is in charge of the implementation of IRDP. Thus IRDP has a good organizational set up from top to the grassroots level for its implementation.



## CHAPTER IV

### DISTRIBUTION OF ASSISTANCE AND PROBLEMS OF BENEFICIARIES AND IMPLEMENTING AGENCY

Selection and distribution of suitable assistance to each and every beneficiary is an important factor that determines, to a large extent, the success or failure of IRDP. Before distributing IRDP assistance suitable scheme has to be selected for every beneficiary. It can be seen that selection of suitable scheme for all beneficiaries is hardly an easy job because majority of the tribal beneficiaries are illiterate without any specific skills or aptitude. Therefore, it is the duty of the implementing agency to help the beneficiaries to find suitable schemes for them. That means the concerned village Extension Officer or Lady Village Extension Officer should help the beneficiaries to select suitable scheme for him. While selecting the scheme a number of factors like availability of raw material, good quality assets or animal and other infrastructure like transport, communication, marketing facilities and finally aptitude and experience of the beneficiaries shall also be taken into consideration.

However, it seems that in the case of Attappady block the concept of selection of scheme has only limited scope because of the existing socio-economic and educational conditions discussed earlier. Due to poverty and ignorance it is difficult for the tribal beneficiaries to take any scheme other than the traditional schemes like dairy, work bull and goat rearing etc. which hardly need any specific skill. Moreover, as regard these schemes there is no problem of fodder. In Attappady a lot of waste land is available for grazing as more than 65 percent of the total land is not being cultivated (see Table II.5). In addition to this, for dairy there is no problem of marketing also because the Palakkad Dairy has established a chilling plant in Attappady and milk societies in every village.

Availability of fodder and marketing facility seems to be the main reason why this scheme is given predominance in this region. While selecting these type of traditional schemes availability of good quality animals should also be taken into consideration. But information received from the Block Data Bank 1996 shows that adequate number of good quality of high breed animal is not available in Attappady. The details of cattle population in Attappady is given in Table IV.20.

Table IV.20 shows that out of the 13222 female cattle population in Attappady only 2525 (19.09 percent) are cross breed and the remaining 10697 (80.90 percent) are indigenous. The table also shows that of the 2525 cross breed cattle 1491 (59.04 percent) are in Agali panchayat followed by Sholayur 918 (38.85 percent). But it can be seen that the authorities are not concerned with this while sanctioning dairy scheme. The result is that the beneficiaries purchase low quality animals and it may lead to low production and low income. It is important to note that out of the 100 beneficiaries taken for this study hardly any one is having high-breed or good quality animal yielding more than ten litres of milk a day. It may also lead to exploitation of the beneficiaries by middlemen who bring animals for them from far away places.

**Table IV.20**  
**Details of Cattle Population in Attappady Block**

| Categories    | Panchayats |       |          |       |
|---------------|------------|-------|----------|-------|
|               | Agali      | Pudur | Sholayur | Total |
| Female Cattle |            |       |          |       |
| Cross Breed   | 1491       | 116   | 918      | 2525  |
| Indigenous    | 3805       | 2402  | 4490     | 10697 |
| Total         | 5296       | 2518  | 5408     | 13222 |
| Male Cattle   | 2045       | 1843  | 4499     | 8387  |
| Total         | 7341       | 4361  | 9907     | 21609 |

Source: Block Data Bank 1996, ITDP-Attappady.

## **Backward and Forward Linkages**

For the successful implementation of IRDP effective backward and forward linkages are essential. Backward linkage means that the authorities shall provide the beneficiaries with all necessary information with regard to the scheme so that to make him fully aware of it. They shall inform the beneficiaries where good quality of assets or animals are available and give them training under TRYSEM if it is necessary. Forward linkage means helping the beneficiaries to find out market for his products and availability of raw material at cheaper rate. Moreover, the concerned VEO or LVEO shall visit every IRDP unit at least once in three months and give necessary advice to the beneficiary.

## **PROBLEMS IN THE FIELD**

IRDP is a national programme and it is being implemented throughout the country uniformly without any regard for the different socio-economic conditions in each and every state. It can be seen that even in one state itself the needs of one village may be different from those of another village. But the IRDP guideline is comparatively rigid and the result is that when IRDP is implemented at the grassroots level, both the beneficiaries as well as the implementing agency face a number of problems.

### **Problems of the Beneficiaries \***

Ordinary beneficiaries face a number of problems when they approach the authorities for getting loan and even after getting it. The important problems faced by the beneficiaries are the following.

**(1) Lack of Information about IRDP**

This study shows that many of the tribal beneficiaries are not having necessary information about IRDP or various schemes under it. In Attappady it can be seen that because of their socio-economic, cultural and educational backwardness the beneficiaries are not in a position to acquire necessary information about various IRDP schemes. Even now their main source of information is VEDs and LVEDs. It is clear from Table IV.21 given below.

**Table IV.21**  
**Source of Information for the IRDP Beneficiaries in**  
**Attappady Block**

| Source of Information | No. of beneficiaries |
|-----------------------|----------------------|
| VEOs/LVEOs            | 92                   |
| Block Officials       | 1                    |
| Panchayat Officials   | 2                    |
| Bank Officials        | 5                    |
| Friends               | -                    |
| Shopkeepers           | -                    |
| Others                | -                    |
| Total                 | 100                  |

Source: Fieldwork Data

Table IV.21 shows that out of the 100 beneficiaries taken for the study 92 beneficiaries have got information about IRDP from the concerned VEO or LVEO and only eight beneficiaries have got the information from other source. In Attappady, it may take several days and even weeks for the beneficiaries to get a knowledgeable persons who is capable of giving them information regarding IRDP and various schemes under it. The VEOs and the LVEOs, on the other hand, are hardly giving any advance information to the beneficiaries. Usually they will inform the beneficiary only after he

is finally selected for assistance. The beneficiary seems to believe what he is told by the VEOs or the LVEO. This lack of awareness may help the middleman and other to exploit the beneficiaries.

## **(2) Undue Delay in Sanctioning Loan**

In Attappady, the study tends to show that there is undue delay in sanctioning loan to the beneficiaries. It will affect the morale of the beneficiaries and moreover the beneficiaries have to suffer inflationary loss. This is clear from this responses to the question as to the delay in getting the loan. Their responses to this questions is shown in Table IV.22.

**Table IV.22**  
**Responses of Beneficiaries Regarding Undue Delay in Sanctioning Loan in Attappady Block**

| Undue Delay<br>(in months) | No. of<br>beneficiaries |
|----------------------------|-------------------------|
| 0-1                        | 8                       |
| 1-3                        | 47                      |
| 3-6                        | 12                      |
| 6+                         | 33                      |
| Total                      | 100                     |

Source: Fieldwork Data.

The table (IV.22) shows that out of the 100 beneficiaries only 8 percent beneficiaries said that they got the loan within one month; 47 percent beneficiaries said that they got the loan within 1 to 3 months another 12 percent beneficiaries said that they got the loan within 3 to 6 months. It is important to note that in the case of 33 percent beneficiaries it took more than 6 months. This shows the inefficiency of the implementing mechanism. To another question regarding the reason for the delay,

majority of the beneficiaries said that many a time when they reached the VEO office or block office, the concerned officer might not be their or they might raise some technical problem. Because of this non-cooperation they had to go several times each of these offices.

### 3. Delay in VEO Office, Block Office and Bank

The beneficiaries responses regarding how many time they went to the VEO/LVEO office, block office and bank are given in Table IV.23.

**Table IV.23**  
**Responses of the Beneficiaries Regarding the No. of Visit to VEO Office, Block Office and Bank in Attappady Block**

| No. of visits | VEO Office           | Block Office         | No. of visits | Bank                 |
|---------------|----------------------|----------------------|---------------|----------------------|
|               | No. of beneficiaries | No. of beneficiaries |               | No. of beneficiaries |
| 1-3           | 13                   | 25                   | 1-2           | 25                   |
| 4-6           | 43                   | 36                   | 3-4           | 36                   |
| 7-10          | 24                   | 20                   | 5-6           | 13                   |
| 10+           | 20                   | 19                   | 6+            | 26                   |
| Total         | 100                  | 100                  |               | 100                  |

Source: Field Work Data.

The table (IV.23) shows that of the 100 beneficiaries 67 percent beneficiaries had to visit the VEO Office from 4 to 10 times and 20 percent beneficiaries visited the VEO office more than ten times. Similarly 56 percent beneficiaries visited the block office from 4 to 10 times and 19 percent beneficiaries had to visit the block office more than 10 times. In this regard bank is a little better than the VEO offices and block office. Out of the 100 beneficiaries 49 percent beneficiaries visited the bank 3 to 6 times and 26 percent beneficiaries visited the bank more than 6 times. It can be presumed that this

delay in VEO office, block office and bank may lead to corruption, bribery and involvement of middle men. Some times the beneficiaries have to resort to bribery and middlemen to get their loan and assets in time.

#### 4. Bribery and Corruption

Field survey conducted for this study shows that bribery is comparatively less in sanctioning loan. This is clear from their responses regarding the payment of any illegal gratification to any official for getting loan. The details of the responses from the 100 beneficiaries are given below in Table IV.24.

**Table IV.24**  
**Beneficiaries Responses as to Bribery**  
**in Attappady Block**

| Responses      | No. of beneficiaries |
|----------------|----------------------|
| Paid bribe     | 11                   |
| Not paid bribe | 89                   |
| No response    | -                    |
| Total          | 100                  |

Source: Fieldwork data.

The table (IV.24) shows that out of the 100 beneficiaries only 11 percent beneficiaries said that they gave some illegal gratification to get the loan and the remaining 89 percent beneficiaries did not pay any bribe. Out of the 11 beneficiaries six beneficiaries said that they gave bribes to the VEOs and LVEOs, two beneficiaries to block officials, another two beneficiaries to bank officials and one beneficiary to others.

But it does not mean that there is hardly corruption in Attappady. In the observation and enquiry of the researcher it is found that in Attappady, bribery and

corruption have taken the form of exploitation of tribal beneficiaries by the middlemen with the help of government officials and local politicians.

## 5. Exploitation

Exploitation of the tribals seems to be a common phenomenon in Attappady for the last several decades. Now it can be seen that the illiterate tribal beneficiaries have been exploited for a long time by the middlemen, officials, politicians and even by those who sell animals and other assets to them. It is disheartening to know that in Attappady some local politicians, Block and Grama Panchayat members are themselves contractors and occasionally they themselves act as middle men. The beneficiaries told the researcher that in some cases, the middlemen play an important role with the knowledge of officials, in selection and distribution of animals and other assets. This is clear from the responses given by the beneficiaries regarding the role of the middle-men in selecting their animals. Their responses are given in Table IV.25.

**Table IV.25**  
**Beneficiaries' Responses Regarding the Role of Middle-men**  
**in the Selection of Animals in Attappady Block**

| Responses                         | No. of beneficiaries |
|-----------------------------------|----------------------|
| Selected by the beneficiaries     | 73                   |
| Not selected by the beneficiaries | 25                   |
| No response                       | -                    |
| Total                             | 98                   |

Source: Fieldwork data.



The table shows that out of the 98 beneficiaries who have taken dairy, workbull and goat rearing 73 (74.48 percent) beneficiaries said that they selected the animal themselves and in the case of the other 25 (25.51 percent) beneficiaries they said that either middlemen gave the animal or they asked the beneficiaries to take animals shown by them. However, some of those 73 beneficiaries, who selected the animal themselves told the researcher that the middlemen were with them at the time of the selection of their animals. The result seems to be that the beneficiaries may get poor quality animals and for that they have to pay more than the prevailing market price. This can be more clear from assessing the productivity of the animal.

#### 6. Poor Quality of Animals

In Attapady it can be seen that majority of the milch animal distributed to the tribal beneficiaries under IRDP for the last several years have been comparatively poor quality indigenous animals (see Table IV.20). This can be seen from the responses, given by the 70 beneficiaries who had taken milch animals under IRDP, with regard to the yielding of their animals. Their responses are given in Table IV.26.

**Table IV.26**  
**Beneficiaries' Responses Regarding the Yielding of**  
**Animals in Attappady Block**

| Milk yielding (in liters) | No. of beneficiaries |
|---------------------------|----------------------|
| Up to 2                   | 21                   |
| 2 to 4                    | 40                   |
| 4 to 9                    | 9                    |
| 9+                        | -                    |
| Total                     | 70                   |

Source: Fieldwork data.

The table (IV.26) shows that out of 70 beneficiaries who have taken to dairy 21 (30 percent) beneficiaries have been getting milk only up to 2 litres per day and another 40 (57.14 percent) beneficiaries have been getting milk only between 2 to 4 litters a day. It is also important to note that only 9 (12.85 percent) beneficiaries have been getting milk between 4 to 9 litters a day. More than that hardly any beneficiary is getting more than 9 litres a day. The study shows that out of 70 beneficiaries 61 (87.14 percent) beneficiaries have been getting milk only up to 4 litres a day. Thus providing poor quality animals to the beneficiaries may lead to poor yielding and low income.

Moreover, it seems that majority of the beneficiaries are not satisfied with the productivity of their animals. This is clear from their responses regarding their satisfaction in the yielding of milk. Their responses are given in Table IV.27.

**Table IV.27**  
**Beneficiaries Satisfaction in the Yielding of**  
**Their Animals in Attappady Block**

| Responses     | No. of beneficiaries |
|---------------|----------------------|
| Satisfied     | 3                    |
| Not satisfied | 67                   |
| No response   | -                    |
| Total         | 70                   |

Source: Fieldwork data.

The table (IV.27) indicates that out of the 70 beneficiaries only 3 (4.28 percent) beneficiaries said that they were satisfied with the yield and the rest 67 (95.71 percent) beneficiaries said that they were not satisfied with the quality of milk yielded by their animals.

## 7. Lack of Information about Insurance and Group Insurance

Another important problem faced by the beneficiaries is the lack of information about insurance and IRDP beneficiaries' Group Insurance Scheme. As per the IRDP Manual all assets and animals have been provided with insurance coverage. Similarly the IRDP beneficiaries also have Group Insurance Coverage for a period of five years from the date of taking the loan. In case of any damage to assets or death of animal/bird the beneficiary is entitled to get compensation from the insurance company. But in Attappady it can be seen that many of the beneficiaries are not aware of this provision. As a result many of the beneficiaries do not get any compensation for their dead animals. The details of compensation received are shown in Table IV.28.

**Table IV.28**  
**Details of Insurance Amount Received by the**  
**Beneficiaries in Attappady**

| Details of Compensation      | No. of beneficiaries |
|------------------------------|----------------------|
| Total number of animals died | 13                   |
| Compensation received        | 4                    |
| Compensation not received    | 9                    |

Source: Fieldwork data.

The table (IV.28) shows that out of the 13 animals died compensation was given only in four cases. In the other nine cases the beneficiaries did not get any insurance amount. On enquiring the reason for not getting the insurance amount due to them, the beneficiaries told the researcher that they did not know the procedure for getting their claim. It shows that the beneficiaries are not getting proper awareness about the insurance scheme. In the case of these 9 beneficiaries they find it very difficult to repay the bank loan because they hardly have any substitute income source.

## 8. Lack of TRYSEM Training

Lack of technical and entrepreneurial skill to rural youth is one of the reasons for poverty in India. In order to overcome this shortcoming the Government of India introduced a new scheme in 1979 called Training of Rural Youth for Self Employment (TRYSEM). It aims at providing technical and entrepreneurial skills to rural youth from families below the poverty line to enable them to take up income generating activities. But the absence of training and experience for the beneficiaries is one of the important problem in Attappady. The field survey conducted for this study shows that more than 95 percent beneficiaries have not been given any training under TRYSEM. It can be seen in their responses regarding training under TRYSEM or some other scheme.

Their responses are given in Table IV. 29.

**Table IV.29**  
**Number of Beneficiaries Who Received TRYSEM**  
**Training in Attappady Block**

| Responses           | No. of beneficiaries |
|---------------------|----------------------|
| Having training     | 4                    |
| Not having training | 96                   |
| No response         | -                    |
| Total               | 100                  |

..Source: Fieldwork data.

The table (IV.29) shows that out of the 100 beneficiaries taken for the study only four beneficiaries have got training and in the case of the other 96 beneficiaries they have not been given any training either under TRYSEM or under any other scheme. This lack of training seems to be one of the reasons for the poor performance of IRDP in Attappady. It also shows the lack of co-ordination among different schemes.

## 9. Lack of Previous Experience

Previous experience is an important factor for the success of any IRDP Scheme. But the data collected from the field shows that in Attappady this factor has not been given due consideration. Out of the 100 beneficiaries taken for the study 80 percent beneficiaries hardly have any previous experience with regard to the scheme they have taken under IRDP. This can be seen from their answers regarding whether they have any previous experience in this field. Their responses are given in Table IV.30.

**Table IV.30**  
**Number of Beneficiaries Having Previous Experience in This Field in Attappady Block**

| Responses             | No. of beneficiaries |
|-----------------------|----------------------|
| Having experience     | 17                   |
| Not having experience | 83                   |
| No response           | -                    |
| Total                 | 100                  |

Source: Fieldwork data.

The table (IV.30) shows that out of the 100 beneficiary taken for the study only 17 said that they had some previous experiences in the field in which they got IRDP loan. The other 83 beneficiaries said that they did not have any experience in the field in which they had been given IRDP assistance. This shows the unscientific selection and implementation of schemes. In the operational sense of IRDP, after selecting a particular scheme, the concerned beneficiary shall be given training under TRYSEM in the same field before disbursing the loan. This will help the beneficiary to acquire necessary technical and entrepreneurial skills. If this is not possible in all cases care shall be taken to select only these schemes in which the concerned beneficiaries have some previous

experience and aptitude. However, it can be seen that none of these criteria has been observed while implementing IRDP in Attappady. This seems to be another problem faced by the IRDP beneficiaries in Attappady.

#### 10. Poor Supervision and Medical Assistance

Effective supervision and monitoring are essential for the successful implementation of IRDP. In the case of Attappady it can be seen that the quality of supervision and monitoring is poor. As per rule, the District Collector, DRDA Project Officers and other district officials and block officials are bound to visit every IRDP unit periodically. However, the study shows that this is rarely happening in Attappady. To an informal question about the frequency of officials' visit the beneficiaries have replied that other than the rare visits of the block officials hardly any district level officials have visited their IRDP units.

Further information regarding supervision/medical assistance from the block or veterinary doctor is given in Table IV.31.

**Table IV.31**  
**Responses of the Beneficiaries Regarding Supervision/Medical Assistance in Attappady Block**

| Responses              | No. of beneficiaries |
|------------------------|----------------------|
| Getting assistance     | 53                   |
| Not getting assistance | 47                   |
| No response            | -                    |
| Total                  | 100                  |

Source: Fieldwork data.

The table (IV.31) given above shows that out of the 100 beneficiaries taken for the study only 53 beneficiaries said that they got some medical and supervisory assistance. Another 47 beneficiaries said that so far hardly any one visited their units. Another important thing to be noted here is that out of the 53 beneficiaries, who got some supervision or medical assistance, 40 beneficiaries said that they had to give some amount to the veterinary doctor for his service.

To another question, regarding payment to the veterinary doctor for recommending the animal, nearly 45 percent beneficiaries said that they paid some money to the veterinary doctor. Their responses to the question is given in Table IV.32.

**Table IV.32**  
**Beneficiaries Responses Regarding Payment**  
**They Made for Recommending the Animal**

| Responses      | No. of beneficiaries |
|----------------|----------------------|
| Paid bribe     | 47                   |
| Not paid bribe | 51                   |
| No response    | -                    |
| Total          | 98                   |

Source: Fieldwork data.

-- The table (IV.32) shows that out of the 98 beneficiaries, who have taken either dairy, workbull or goat rearing unit 47 (47.95 percent) beneficiaries said that they had given some amount to the veterinary surgeon for recommending the animal. In an informal discussion with the beneficiaries they made a general complaint that the veterinary surgeon had been charging high amount for his service.

## 11. Insufficiency of Loan

Another important problem faced by the IRDP beneficiaries is the inadequacy of the loan amount. Generally the beneficiaries are of the view that while the bank gives only Rs.6,500 for a milch animal, the market rate of a good quality animal is almost double the amount. Their answers regarding the insufficiency of the amount are given in Table IV.33.

**Table IV.33**  
**Beneficiaries' Responses Regarding the Insufficiency of Loan**

| Responses    | No. of beneficiaries |
|--------------|----------------------|
| Sufficient   | 50                   |
| Insufficient | 50                   |
| No response  | -                    |
| Total        | 100                  |

Source: Fieldwork data.

Out of the 100 beneficiaries, the table (IV.33) shows that 50 beneficiaries said that the present amount is sufficient and the other 50 beneficiaries said that it is not sufficient. It shows that 50 percent of the beneficiaries are not satisfied with the present amount of loan. They want more money so that they can purchase a good quality cross-breed animal. This can be seen from their responses to another question with regard to the amount they needed. Their responses are given in Table IV.34.



**Table IV.34**  
**Beneficiaries' Responses Regarding the Amount they needed for**  
**Purchasing Good Quality Animals/Assets**

| Amount needed<br>(in Rs) | No. of<br>beneficiaries |
|--------------------------|-------------------------|
| Up to 5000               | 12                      |
| 5001 to 10000            | 28                      |
| 10001 to 15000           | 7                       |
| 15000+                   | 3                       |
| Total                    | 50                      |

Source: Fieldwork data.

The table (IV.34) shows that out of the 50 beneficiaries who said that the amount is insufficient, 12 (24 percent) beneficiaries demanded that the amount shall be up to Rs.5000, 28 (56 percent) beneficiaries demanded that the amount shall be between Rs.5001 between 10000, another 7 (14 percent) beneficiaries said that they shall be given at least Rs.10001 to 15000 and yet another 3 (6 percent) beneficiaries are of the opinion that the total amount shall be more than Rs.15000. Moreover, out of these 50 beneficiaries 33 beneficiaries spent additional amount from their pocket. Table IV.35 shows the details of additional amount spent by the beneficiaries from their pocket.

The table (IV.35) shows that out of the 50 beneficiaries, who said that the loan amount is inadequate, 18 beneficiaries paid an additional amount up to Rs.1000 from their pocket, seven beneficiaries paid between Rs.1001 to 2000 and another eight beneficiaries paid between Rs.2001 to 5000. The table shows that because of their inability none of the beneficiaries paid more than Rs.5000 from their pocket.

**Table IV.35**  
**Beneficiaries's Responses Regarding the Amount**  
**They Spend from Their Pocket**

| Amount Spent<br>(in Rs.) | No. of<br>beneficiaries |
|--------------------------|-------------------------|
| Up to 1000               | 18                      |
| 1001 to 2000             | 7                       |
| 2001 to 5000             | 8                       |
| 5000+                    | -                       |
| <b>Total</b>             | <b>33</b>               |

Source: Fieldwork data.

## 12. Low Income

Average annual family income of tribal families in Kerala seems to be low. A report of the Concurrent Evaluation of IRDP by the Ministry of Rural Areas and Employment, Government of India reveals that, as per record, the annual income of all the assisted tribal families in the state is below Rs.4000. Similar to this the data collected from Attappady shows that nearly 90 percent of the assisted tribal families come within the income group of Rs.3000. Further details are given in Table IV.36.

**Table IV.36**  
**Initial Income of the IRDP Beneficiaries in Attappady Block**

| Annual Income Group(in Rs) | No. of beneficiaries |
|----------------------------|----------------------|
| Up to 1200                 | 61                   |
| 1201 to 1800               | 18                   |
| 1801 to 3000               | 15                   |
| 3001+                      | 6                    |
| Total                      | 100                  |

Source: Fieldwork data.

The table (IV.36) shows that out of the 100 beneficiaries taken for the study 94 (94 percent) beneficiaries belong to the annual income group up to Rs.3000 and only the remaining six beneficiaries have annual income more than Rs.3000. This is the initial annual income of the beneficiaries. But after taking IRDP loan nearly 90 percent of the beneficiaries have reported that there is hardly any increase in their annual income. Their responses as to the change in income after taking the loan, are given in Table IV.37.

**Table IV.37**  
**Beneficiaries' Responses Regarding Change in Income After Taking IRDP Loan in Attappady Block**

| Responses | No. of beneficiaries |
|-----------|----------------------|
| Increased | 7                    |
| Decreased | 1                    |
| No change | 92                   |
| Total     | 100                  |

Source: Fieldwork data.

Out of the 100 beneficiaries, the table (IV.37) shows that, only 7 (7 percent) beneficiaries have reported that their annual income has been increased after taking the loan and the remaining 93 (93 percent) beneficiaries have reported that there is hardly any change in their income. It is important to note that out of these 93 beneficiaries one has gone up to the extent of saying that his income has been decreased after taking the scheme. Though IRDP is intended for helping the beneficiaries to increase their annual family income on a sustainable basis, usually it can be seen that this is not happening in Attappady. This seems to be a crucial problem for beneficiaries, especially the tribals in Attappady.

### 13 Other Important Problems

Other important problems faced by the beneficiaries are the problem of feed, fodder, marketing and cattle shed. Because of their geographical isolation it is not easy for the tribals to get enough feed, marketing facilities or veterinary facilities. Many of the tribal settlements are located in far away places and therefore many of these facilities are not easily accessible to them. Their responses with regard to this are given in Table IV.38.

**Table IV.38**  
**Beneficiaries' Responses Regarding the Problem of Feed, Marketing, Shed and Veterinary Facilities in Attappady Block**

| Problems  | Responses |    | Total |
|-----------|-----------|----|-------|
|           | Yes       | No |       |
| Feed      | 56        | 42 | 98    |
| Marketing | 36        | 62 | 98    |
| Shed      | 23        | 75 | 98    |

Source: Field work data.

The table (IV.38) shows that out of the 98 beneficiaries who have taken dairy, workbull and goat rearing units 56 (57.14 percent) beneficiaries face the problem of feed. During summer it is difficult to get grass and fodder for their animals. 36 (36.73 percent) beneficiaries face the problem of marketing as many of the tribal settlements in Attappady are located in remote areas. Another 23 (23.46 percent) beneficiaries do not have shed for their animals. These are the important problems faced by the IRDP beneficiaries in Attappady.

### **Problems of the Financial Institutions**

Like the beneficiaries, the financial institutions also face a number of problems while implementing IRDP in Attappady. The important problem faced by the financial institutions are: low repayment of IRDP loans, misutilization of IRDP assistance, lack of skills and aptitude on the part of the beneficiaries, lack of economically viable schemes for the tribals, lack of proper coordination between TRYSEM and IRDP, lack of co-operation on the part of block and revenue officials in recovering IRDP loans etc. Interview with the managers of various financial institutions reveals that recovery of IRDP loan is hardly 20 percent. This low repayment of IRDP loans seems to be a permanent headache for the financial institutions. Another problem raised by the bankers is that generally the beneficiaries do not possess any technical skill and aptitude to take various income generating schemes other than the traditional schemes, like dairy, workbull and goat rearing, from which they generate only marginal income. Lack of economically viable schemes for the tribals is another problem. Another important problem faced by the financial institutions is the lack of co-operation on the part of the block officials in recovering IRDP loans. These are some of the important problems faced by the financial institutions in Attappady.

### **Problems of the Implementing Agency**

The block officials and implementing officials also face a lot of problems in Attappady. In the observations of the researcher the important problem is that many of the government officials are not ready to work here because of the extreme backwardness and inaccessibility of this region. In the entire history of the ITDP Attappady only a few officials have completed their term of three years here. This tendency has certainly affected the proper planning, implementation and monitoring of various schemes in this block. Moreover illiteracy, ignorance, absence of any skill or aptitude on the part of the beneficiaries are other important problems faced by the officials. They have to spend a lot of time and energy to make the beneficiaries aware of the schemes. Moreover, the inaccessibility of many tribal settlement is yet another problem for the officials. Many a time no transport facilities are available to reach these far away settlements.

IRDP is a new approach to rural development intending to bring about socio-economic transformation in rural areas. The objectives of IRDP is theoretically good. But in order to achieve these ends it is necessary to select the right means also. That is the success of IRDP mostly depends up on the viability of schemes. Therefore, selecting of suitable scheme is an important factor. While selecting schemes a lot of important matters such as availability of raw material, marketing facility, other infrastructure like transport, electricity and communication, training, aptitude of the beneficiaries etc. shall be taken into consideration. Moreover, the implementing agency shall provide all necessary backward and forward linkages so as to protect the beneficiaries from middle man. Moreover, the beneficiaries, the implementing agency and the financial institutions face a number of problems at the grassroots level as enumerated above. Solution to these problems is essential for the effective implementation of IRDP. Though it may take some time to find out solutions to all the problems, there are some problems which can

be solved easily like increasing IRDP unit cost to the current market price and avoiding undue procedural delays etc. From all these it can be seen that what is required for all these is a goodwill on the part of the government and the implementing agency. Then only it is possible to implement IRDP as it is envisaged.

## CHAPTER V

### IMPACT OF IRDP

IRDP is a strategy designed to improve the socio-economic life of a specific group of people - the rural poor. Therefore the focal point of IRDP is to bring about social and economic changes in the life of the rural masses. The basic assumption of IRDP is that when there is economic development it may naturally lead to social development. Both social and economic development are essential for the overall development of the society. As a national programme it can be seen that another important function of IRDP is national integration. It has been intended to integrate distinct groups and communities, having separate language, dialect, culture, ethos and values, into the mainstream of social life through their socio-economic development. However, after eighteen years of its commencement IRDP hardly achieved anything substantially in this field. Even now many of the tribals in India seem to be far away from the mainstream of social life living either in forest or in hilly and rocky terrain with their own dialect, culture, ethos and values. Here, this study is intended to examine how far the implementation of IRDP succeeded in bringing about socio-economic changes in tribal life in the state and its role in their social integration.

In order to find out the impact of different IRDP schemes on the beneficiaries the following two criteria have been adopted:

- (a) Economic Development and
- (b) Social Development.



## **Economic Development**

In a broad sense economic development means any growth in real income from whatever source and its equitable distribution. But in this context it means growth in real per-capita income from the IRDP scheme. In order to find out the per capita income of the beneficiaries a scheme-wise analysis of IRDP has been done in detail. Their economic position prior to and after the receipt of IRDP assistance has been compared. The major schemes being implemented in Attappady, ITDP under IRDP are dairy, workbull, goat rearing (see Table III.17). A scheme-wise analysis of IRDP has been made in the following pages.

### **(1) Dairy**

Dairy is the most popular scheme in Attappady. Here it can be seen that for the last several years more than 50 percent of the total IRDP loan has been given for dairy alone. However, in the case of tribals, this study shows that nearly 70 percent of the IRDP loan has been given for dairy.

#### **(a) Number of Beneficiaries**

The sample analysis presented in Table III.17 shows that dairy alone constitute 70 percent of the total IRDP loan given during the last one decade. Against it only 30 percent beneficiaries get loan in all other activities (see table No.III.17). Community-wise and sex-wise classification of the beneficiary is shown in the Table V.39 given below.

**Table V.39**  
**Community-wise and Sex-wise Classification of Beneficiaries who Have**  
**Taken Dairy Units in Attappady Block from 1985-95**

| Community | Male | Female | Total |
|-----------|------|--------|-------|
| Irular    | 15   | 50     | 65    |
| Mudugar   | 1    | 4      | 5     |
| Kurumbar  | -    | -      | -     |
| Total     | 16   | 54     | 70    |

Source: Fieldwork data.

The table (V.39) shows that out of the 70 beneficiaries who have taken dairy unit 54 (77.14 percent) are females and 16 (22.85 percent) are males. It means that while selecting beneficiaries for dairy unit priority is given to women. The table also shows that out of the 70 beneficiaries 65 (92.85 percent) belong to Irular community while only 5 (7.14 percent) belong to Mudugar. It is also important to note that none from Kurumbar community is getting IRDP loans because they inhabit in Reserve Forest and Vested Forest.

### **Land Holding**

As regard dairy is concerned beneficiaries' land holding is important because it helps him to get fodder and grass free of cost. The landholding of the 70 beneficiaries who have taken dairy is given in Table V.40.

The table (V.40) shows that out of the 70 beneficiaries 11 (15.71 percent) are landless, 5 (7.14 percent) beneficiaries have land up to 0.5 acre, 15 (21.42 percent) have land between 0.5 acre to 1 acre, 37 (52.85 percent) have land between 1 to 3 acres and

another 2 (2.85 percent) have more than 3 acres. It can be seen that out of the 70 beneficiaries all except 11, beneficiaries have enough land to take up dairy sector.

**Table V.40**  
**Landholding of the Beneficiaries Who Have Taken**  
**Dairy in Attappady Block**

| Land holding   | Community |         | Total |
|----------------|-----------|---------|-------|
|                | Irular    | Mudugar |       |
| Landless       | 10        | 1       | 11    |
| Up to 0.5 acre | 5         | -       | 5     |
| 0.5 to 1 acre  | 13        | 2       | 15    |
| 1 to 3 acres   | 35        | 2       | 37    |
| 3+             | 2         | -       | 2     |
|                | 65        | 5       | 70    |

Source: Fieldwork data.

### Per Family Investment

As regard dairy scheme, the amount of IRDP loan is important. Always there can be seen a big gap between the loan amount and the prevailing market price of milch animal. The per family investment of the 70 beneficiaries who have taken dairy is given in Table V.41.

The table (V.41) shows that out of the 70 beneficiaries 7 (10 percent) got loan between Rs.1001 to 5000, 37 (52.85 percent) beneficiaries got between Rs.5001 to 10000 and another 26 (37.14 percent) got between Rs.10001 to 15000. It is also important to note that all those who got more than Rs.10000 got the loan after 1990. A general complaint among the beneficiaries is that the loan amount is not sufficient to

purchase good quality animals. If the market price for a good quality cross-breed animal is nearly Rs.10,000, the authorities will give them only up to maximum Rs.6500 for one animal. Therefore, they demand that the present unit cost shall be enhanced so as to match with the prevailing market price.

**Table V.41**  
**Per-Family Investment of the Beneficiaries Who Have**  
**Taken Dairy in Attappady Block**

| Amount<br>(in Rs.) | Community |         | Total |
|--------------------|-----------|---------|-------|
|                    | Irular    | Mudugar |       |
| Up to 1000         | -         | -       | -     |
| 1001 to 5000       | 7         | -       | 7     |
| 5001 to 10000      | 32        | 5       | 37    |
| 10001 to 15000     | 26        | -       | 26    |
| Total              | 65        | 5       | 70    |

Source: Fieldwork data.

### **The Present Position of Assets**

Misutilization of IRDP assistance is a major problem in Attappady. In the case of many beneficiaries their animals are not yielding milk up to the minimum desired level and therefore it is not profitable. For these beneficiaries there is no other way but to sell the animal. Because of this reason misutilization of IRDP assets is comparatively high in Attappady. Table V.42 shows their responses with regard to the present position of the animals.

**Table V.42**  
**Beneficiaries Responses Regarding the Present Positions of**  
**Animals in Attappady Block**

| Communities | Responses         |                       | Total | Sold | Died | Total |
|-------------|-------------------|-----------------------|-------|------|------|-------|
|             | Having the animal | Not having the animal |       |      |      |       |
| Irulur      | 39                | 26                    | 65    | 21   | 5    | 26    |
| Mudugar     | --                | 5                     | 5     | 2    | 3    | 5     |
| Total       | 39                | 31                    | 70    | 23   | 8    | 31    |

Source: Field Work Data

The table (V.42) shows that out of the 70 beneficiaries who have taken dairy units only 39 (55.71 percent) possess their assets at present and the remaining 31 (44.28 percent) beneficiaries do not have their animals. The table further shows that out of the 31 beneficiaries, who do not possess their animal at present, 23 (32.85 percent) have sold their animals and in the case of the other 8 the animal have died. It is also important to note that out of the five Mudugar beneficiaries none of them is having his animal at present. Two of them sold their animals and in the case of the other three the animal died. It tends to show that misappropriation of IRDP loan is comparatively high among the tribals. According to the beneficiaries the main reason for this is the lack of adequate income from the scheme (see Table IV.37).

### **Repayment of Bank Loan**

Repayment of bank loan is comparatively poor as regard dairy is concerned. The survey conducted for this study shows that only 6 beneficiaries have fully repaid their loan so far. The present position of loan repayment is given in Table V.43.

**Table V.43**  
**The Position of IRDP Loan Repayment in Attappady Block**

| Communities | Repayment    |                  | No re-payment | Total |
|-------------|--------------|------------------|---------------|-------|
|             | Fully repaid | Not fully repaid |               |       |
| Irulur      | 6            | 50               | 9             | 65    |
| Mudugar     | --           | 2                | 3             | 5     |
| Total       | 6            | 52               | 12            | 70    |

Source: Field Work Data.

The table (V.43) shows that out of the 70 beneficiaries only 6 (8.57 percent) have fully repaid the loan and 52 (74.28 percent) have not fully repaid the loan. It is important to note that out of the 52 beneficiaries, who have not fully repaid the loan, 12 (17.14 percent) have hardly repaid any instalment. The table also shows that out of the five Mudugar beneficiaries none have fully repaid the loan and three of them have not repaid any amount. Moreover, many of the beneficiaries are seldom repaying the loan regularly. The frequency of IRDP loan repayment is given in the table below.

**Table V.44**  
**The Frequency of IRDP Loan Repayment in Attappady Block**

| Community | Regularly repaying | Not regularly repaying | Total |
|-----------|--------------------|------------------------|-------|
| Irular    | 6                  | 44                     | 50    |
| Mudugar   | -                  | 2                      | 2     |
| Total     | 6                  | 46                     | 52    |

Source: Fieldwork data.

The table (V.44) above shows that out of the 52 beneficiaries, who have not completely repaid the loan, only 6 (11.53 percent) have been regularly repaying their

loan and the remaining 46 (88.46 percent) beneficiaries are not regular in repaying the loan. Thus it is clear from the Tables V.43 and V.44 that repayment of IRDP loan is poor among the tribals in Attappady. On further enquiry they agreed that the main reason for the poor repayment was the lack of adequate income from the scheme. It can be seen that many of the beneficiaries have been getting only meagre income from this scheme. This income is hardly enough even for their own bread.

### Initial Income of the Beneficiaries

The data collected for this study show that out of the 70 beneficiaries more than 60 percent beneficiaries belong to the annual income group up to Rs.1200. Initial income of the 70 IRDP beneficiaries are given in Table V.45.

**Table V.45**  
**Community-wise and Income-wise Classification of**  
**Beneficiaries Who Have Taken Dairy**

| Annual Income Group<br>(in Rs.) | Communities |          | Total     |
|---------------------------------|-------------|----------|-----------|
|                                 | Irular      | Mudugar  |           |
| Up to 1200                      | 39          | 5        | 44        |
| 1201 to 2400                    | 21          | -        | 21        |
| 2401 to 3600                    | 3           | -        | 3         |
| 3601 to 6000                    | 2           | -        | 2         |
| 6000 +                          | -           | -        | -         |
| <b>Total</b>                    | <b>65</b>   | <b>5</b> | <b>70</b> |

Source: Fieldwork data.

The table (V.45) shows that out of the 70 beneficiaries 65 (92.85 percent) belong to the annual income group up to Rs.2400, 3 (4.28 percent) beneficiaries have annual

income between Rs.2401 and 3600, and 2 (2.85 percent) belong to the income group between Rs.3601 and 6000. It is also notable that hardly any beneficiary is having initial annual income more than Rs.6000. Similarly out of the five Mudugar beneficiaries all of them had an initial annual income only up to Rs.1200. It means that before getting IRDP loan nearly 95 percent of the tribals had been living in utter poverty. But the survey conducted for this study shows that after getting IRDP there is hardly any substantial increase in their annual income.

### **Change in Income After Getting IRDP**

Many of the beneficiaries have reported that after getting the IRDP loan there is no substantial change in their annual income. Their responses regarding change in their income after getting the loan, are given below.

**Table V.46**  
**Changes in Annual Income of the Beneficiaries Who Have Taken Dairy**

| Responses | Communities |         | Total |
|-----------|-------------|---------|-------|
|           | Irular      | Mudugar |       |
| Increased | 3           | -       | 3     |
| Decreased | 1           | -       | 1     |
| No change | 61          | 5       | 66    |
| Total     | 65          | 5       | 70    |

Source: Fieldwork data.

The table (V.46) above shows that out of the 70 beneficiaries only 3 (4.28 percent) beneficiaries have said that their annual income has been slightly increased after getting the loan, 67 (95.71 percent) beneficiaries have reported that there is hardly any



change in their income after getting the loan and one among them has gone even to the extent of saying that after taking the loan his income has been decreased. This is mainly because of the low yielding of milk (see Tables IV.26). From the table (V.46) it is clear that nearly 95 percent of the beneficiaries have reported that there is hardly any change in their income after taking the loan. Moreover all the five Mudugas also reported that there was no change in their income after getting the loan.

### Profit

The data collected from the field shows that more than 97 percent tribal beneficiaries in Attappady are not getting any profit out of dairy unit. Their responses with regard to this are given below.

**Table V.47**  
**Responses of IRDP Beneficiaries in Attappady Block**  
**Regarding their Profit**

| Responses         | Communities |         | Total |
|-------------------|-------------|---------|-------|
|                   | Irular      | Mudugar |       |
| Making profit     | 2           | -       | 2     |
| Not making profit | 63          | 5       | 68    |
| No response       | -           | -       | -     |
| Total             | 65          | 5       | 70    |

Source: Fieldwork data.

The table (V.47) shows that out of the 70 beneficiaries only 2 (2.85 percent) beneficiaries have reported that they make some profit from their dairy unit and the remaining 68 (97.14 percent) beneficiaries have reported that they do not make any profit out of this. The table also make it clear that out of the five Mudugas beneficiaries no one is making any profit out of this scheme. This is because none of them at present

possesses his animal (see table V.42). The low yielding of milch animal (see Table IV.26) leads to low income (Table V.46), low repayment (Table V.44) and low profit (Table V.47).

### Beneficiary's Satisfaction

The survey conducted for this study shows that a good majority of the beneficiaries are not satisfied with their income. Their responses in this regard are given in the table below.

**Table V.48**  
**Satisfaction of the IRDP Beneficiaries Who Have Taken Dairy**  
**Units in Attappady Block**

| Responses     | Communities |         | Total |
|---------------|-------------|---------|-------|
|               | Irular      | Mudugar |       |
| Satisfied     | 2           | -       | 2     |
| Not satisfied | 63          | 5       | 68    |
| No Response   | -           | -       | -     |
| Total         | 65          | 5       | 70    |

Source: Fieldwork data.

The table (V.48) shows that out of the 70 beneficiaries only 2 (2.85 percent) are satisfied with their income and the remaining 68 (97.14 percent) beneficiaries have reported that they are not satisfied with their income. The table also makes it clear that out of the five Mudugar beneficiaries none of them is satisfied with his income. It seems to show that low productivity leads to low income and low income leads to low satisfaction among the beneficiaries.

## Training or Previous Experiences

The study shows that only a few beneficiaries have training under TRYSEM or previous experience in this field. Their responses with regard to this are given below.

**Table V.49**  
**The Number of Beneficiaries Having Previous Experience in Dairy**

| Responses                      | Communities |         | Total |
|--------------------------------|-------------|---------|-------|
|                                | Irular      | Mudugar |       |
| Having previous experience     | 12          | -       | 12    |
| Not having previous experience | 53          | 5       | 58    |
| No Response                    | -           | -       | -     |
| Total                          | 65          | 5       | 70    |

Source: Fieldwork data.

The table (V.49) shows that out of the 70 beneficiaries only 12 (7.14 percent) have some previous experience in this field (out of these 12 only 3 (4.28 percent) have training under TRYSEM) and the remaining 58 (82.85 percent) do not have any training or experience in this field. The table also shows that out of the five Mudugar beneficiaries no one is having any training or previous experience in this field. This absence of training or experience seems to be one of the reason for the poor performance of IRDP in Attappady.

From the data given above it is clear that majority of the beneficiaries are not getting any additional income from dairy scheme. Therefore it can be seen that dairy is not an economically viable scheme in Attappady as long as the particular situation and

problems discussed earlier remain the same without any change. This is obvious from their responses regarding the success of Dairy Scheme. Their responses are given below.

**Table V.50**  
**Beneficiaries' Responses Regarding the Success of Dairy Scheme**

| Responses            | Communities |         | Total |
|----------------------|-------------|---------|-------|
|                      | Irular      | Mudugar |       |
| Dairy is success     | 2           | -       | 2     |
| Dairy is not success | 63          | 5       | 68    |
| No Response          | -           | -       | -     |
| Total                | 65          | 5       | 70    |

Source: Fieldwork data.

From the table (V.50) given above it is clear that out of the 70 beneficiaries only 2 (2.85 percent) believe that dairy is a successful business and the remaining 68 (97.14 percent) still believe that dairy scheme is not a successful business.

### **Work Bull and Goat Rearing**

Workbull and goat rearing are the other two major schemes being implemented in Attappady. Table III.17 shows that after dairy, workbull and goat rearing are the two other major schemes with their numbers 16 and 12 respectively. Sex-wise division of the 28 beneficiaries who have taken workbull and goat rearing is given in Table V.51.

The table (V.51) shows that out of the 16 beneficiaries who have taken workbull, 11 (68.75 percent) are males and 5 (31.25 percent) are females. Out of the total 28 beneficiaries 14 (50 percent) are female and thus the authorities have met the statutory provision that at least 40 percent beneficiary should be women.

**Table V.51**  
**Sex-wise Classification of Beneficiaries Who Have Taken**  
**Workbull and Goat Rearing in Attappady Block**

| Sex          | Workbull  | Goat rearing | Total     |
|--------------|-----------|--------------|-----------|
| Male         | 11        | 3            | 14        |
| Female       | 5         | 9            | 14        |
| <b>Total</b> | <b>16</b> | <b>12</b>    | <b>28</b> |

Source: Fieldwork data.

**(a) Land Holding**

Like dairy landholding of the beneficiaries is an essential factor in the case of workbull and goat rearing too because they also need fodder and pasture. Landholding of the 28 beneficiaries who have taken workbull and goat rearing is given below.

**Table V.52**  
**Landholding of 28 Beneficiaries Who Have Taken**  
**Workbull and Goat Rearing in Attappady Block**

| Landholding    | Workbull  | Goat rearing | Total     |
|----------------|-----------|--------------|-----------|
| Landless       | 4         | -            | 4         |
| Up to 0.5 acre | 1         | 1            | 2         |
| 0.5 to 1 acre  | 3         | 5            | 8         |
| 1 to 3 acres   | 4         | 6            | 10        |
| 3 +            | 4         | -            | 4         |
| <b>Total</b>   | <b>16</b> | <b>12</b>    | <b>28</b> |

Source: Fieldwork data.

The table (V.52) shows that out of the 16 beneficiaries, who have taken workbull 4 (25 percent) are landless, 1 (6.25 percent) has 0.5 acre land, 3 (18.75 percent) beneficiaries have land between 0.5 and 1 acre of land, 4 (25 percent) beneficiaries have land between 1 and 3 acres and finally another 4 (25 percent) have more than 3 acres of land. Similarly out of the 12 beneficiaries who have taken goat rearing 1 (8.38 percent) beneficiaries has 0.5 acre land and all the other 11 (91.66 percent) beneficiaries have land between 0.5 and 3 acres. Thus out of the 28 beneficiaries only 4 (14.28 percent) beneficiaries are landless and all other have enough land for getting fodder for their animals.

**(b) Loan Amount**

The loan amount including subsidy of the 28 beneficiaries who have taken workbull and goat rearing are given in table given below.

**Table V.53**  
**Loan Amount of 28 Beneficiaries Who Have Taken**  
**Workbull and Goat Rearing in Attappady Block**

| S.No. | Amount of loan<br>(in Rs.) | Workbull | Goat<br>rearing | Total |
|-------|----------------------------|----------|-----------------|-------|
| 1     | Up to 1000                 | -        | -               | -     |
| 2     | 1001 to 5000               | 11       | 4               | 15    |
| 3     | 5001 to 10000              | 5        | 5               | 10    |
| 4     | 10001 to 15000             | -        | 3               | 3     |
| 5     | 15000 +                    | -        | -               | -     |
|       | Total                      | 16       | 12              | 28    |

Source: Fieldwork data.

The table (V.53) above shows that out of the 16 beneficiaries who have taken workbull 11 (68.75 percent) beneficiaries got loan between Rs.1001 to 5000 and the remaining 5 (31.25 percent) beneficiaries have got loan between Rs.5001 and 10,000. It is also important to note that none of the beneficiaries has been given more than Rs.10,000 for workbull in spite of the fact that at least minimum Rs.16,000 is needed for a pair of good quality workbull. Similarly out of the 12 beneficiaries who have taken goat rearing, 4 (33.33 percent) have got between Rs.1001 to 5000, 5 (41.66 percent) beneficiary have got loan between Rs.5001 to 10000 and another 3 (25 percent) have got between Rs.10001 to 15000. However, in the case of goat rearing loan amount seems to be almost satisfactory.

#### **(c) Possession of Animals**

The data collected from the field shows that out of the 28 beneficiaries, who have taken workbull and goat rearing, more than 65 percent do not possess their animals. Their responses with regard to the present position of the animals are given below.

The table (V.54) shows that out of the 16 beneficiaries who have taken workbull, only 5 (31.25 percent) possess the animal at present and the remaining 11 (68.75 percent) <sup>do not</sup> possess their animals. Out of these 11 beneficiaries 10 beneficiaries have sold their animals for various purposes like treatment, domestic purposes etc. and in the case of the other one beneficiary the animal has died. Similarly out of the 12 beneficiaries, who have taken goat rearing, only 4 (33.33 percent) possess their animals at present and the other 8 (66.66 percent) beneficiaries do not possess their animals. Moreover out of these 8 beneficiaries 4 beneficiaries have sold their animals and in the case of the remaining 4 the animals have died. Thus the table shows that out of the total 28 beneficiaries only 9 (32.14 percent) are having their animals at present and the other 19 (67.85 percent) do

not possess their animals. It seems to show that misutilisation is nearly 50 percent among the beneficiaries who have taken workbull and goat rearing.

**Table V.54**  
**Present Position of Animal Distributed to the Beneficiaries**  
**Who Have Taken Workbull and Goat Rearing in Attappady Block**

| Responses              | Work bull | Goat rearing | Total     | Workbull |      | Goat rearing |      |
|------------------------|-----------|--------------|-----------|----------|------|--------------|------|
|                        |           |              |           | Sold     | Died | Sold         | Died |
| Having all animals     | 5         | 4            | 9         | -        | -    | -            | -    |
| Not having all animals | 11        | 8            | 19        | 10       | 1    | 4            | 4    |
| <b>Total</b>           | <b>16</b> | <b>12</b>    | <b>28</b> |          |      |              |      |

Source: Fieldwork Data.

**(d) Repayment of IRDP Loans**

Generally IRDP repayment seems to be poor in Attappady. The survey conducted for this study shows that IRDP repayment is poor both in the case of workbull and goat rearing. Their responses with regard to the repayment of IRDP loan are given below.

The table (V.55) shows that out of the 16 beneficiaries, who have taken workbull, only 5 (31.25 percent) have fully repaid the loan and the remaining 11 (68.75 percent) have not fully repaid the loan. Out of the 11 beneficiaries one has not repaid any instalment. Similarly out of the 12 beneficiaries who have taken goat rearing only 1 (8.33 percent) beneficiaries has completely repaid the loan and the remaining 11 (91.66 percent) beneficiaries have not fully repaid the loan. It is also very important to note that out of these 11 beneficiaries 2 (16.66 percent) have not repaid any instalment. If both the schemes are taken together, repayment seems to be poor. Out of the 28 beneficiaries



only 6 (21.42 percent) have completely repaid their loan and 3 (10.71 percent) have not repaid any instalment.

**Table V.55**  
**Repayment of IRDP Loan by the Beneficiaries Who Have Taken Workbull and Goat Rearing in Attappady Block**

| Responses        | Workbull  | Goat rearing | Total     |
|------------------|-----------|--------------|-----------|
| No repayment     | 1         | 2            | 3         |
| Fully repaid     | 5         | 1            | 6         |
| Not fully repaid | 10        | 9            | 19        |
| <b>Total</b>     | <b>16</b> | <b>12</b>    | <b>28</b> |

Source: Fieldwork data.

The important thing to be noted is that majority of the beneficiaries are not repaying the loan regularly. This is clear from their responses regarding the regularity of IRDP loan repayment. Their responses are given below.

**Table V.56**  
**Regularity of IRDP Loan Repayment by the Beneficiaries Who Have Taken Workbull and Goat Rearing in the Attappady Block**

| Responses                  | Workbull  | Goat rearing | Total     |
|----------------------------|-----------|--------------|-----------|
| Repaying regularly         | 2         | 1            | 3         |
| Repaying but not regularly | 8         | 8            | 16        |
| <b>Total</b>               | <b>10</b> | <b>9</b>     | <b>19</b> |

Source: Fieldwork data.

The table (V.56) shows that out of the 19 beneficiaries, who have not completely repaid the loan, 3 (15.78) beneficiaries are repaying the loan regularly and the remaining

16 (84.21 percent) are not repaying their IRDP loan regularly. The main reason for this is that they are hardly getting any regular income from the scheme.

**(e) Initial Income of the Beneficiaries**

The data collected from the field show that out of the 28 beneficiaries who have taken workbull and goat rearing nearly 95 percent belongs to the annual income group up to Rs.3,600. It is clear from their responses regarding the initial income. Their responses are given in the table below.

The table (V.57) shows that out of the 28 beneficiaries 15 (53.57 percent) belong to the annual income group up to Rs.1200, 4 (14.28 percent) belong to the annual income group between Rs.1201 to 2400, and another 8 (28.57 percent) belong to the annual income group between Rs.2401 to 3600. Thus it shows that out of the 28 beneficiaries who have taken work bull and goat rearing 27 (96.42 percent) belong to the initial annual income group up to Rs.3600. However, after taking IRDP loan many beneficiaries have reported that there is hardly any increase in their annual income.

**Table V.57**  
**Initial Income of the Beneficiaries Who Have Taken**  
**Workbull and Goat Rearing in Attappady Block**

| Income group<br>(in Rs.) | Workbull  | Goat<br>rearing | Total     |
|--------------------------|-----------|-----------------|-----------|
| Up to 1200               | 11        | 4               | 15        |
| 1201 to 2400             | 3         | 1               | 4         |
| 2401 to 3600             | 1         | 7               | 8         |
| 3601 to 6000             | 1         | -               | 1         |
| 6000 +                   | -         | -               | -         |
| <b>Total</b>             | <b>16</b> | <b>12</b>       | <b>28</b> |

Source: Fieldwork data.

**(f) Change in Income After Taking IRDP Loan**

The survey conducted for this study reveals that out of the 28 beneficiaries nearly 90 percent beneficiaries have reported that there is no change in their income after taking the loan. It is clear from their responses regarding the change in income after getting the loan. Their responses are given on the table below.

**Table V.58**  
**Changes in the Annual Income of the Beneficiaries Who Have Taken Workbull and Goat Rearing in Attappady Block**

| Responses | Workbull | Goat rearing | Total |
|-----------|----------|--------------|-------|
| Increased | 2        | 1            | 3     |
| Decreased | -        | -            | -     |
| No change | 14       | 11           | 25    |
| Total     | 16       | 12           | 28    |

Source: Fieldwork data.

The table (V.58) shows that out of the 28 beneficiaries only 3 (10.71 percent) beneficiaries have reported that there has been some increase in their income after taking the loan, and the remaining 25 (89.28 percent) beneficiaries have reported that there is no change in their income. Thus it seems that after taking IRDP loan there is hardly any progressive change in the annual income of the beneficiaries.

**(g) Profit**

In Attappady it can be seen that nearly 90 percent of the beneficiaries who have taken workbull and goat rearing are hardly getting any profit out of it because of the lack of any income. This is obvious from their responses regarding profit from various IRDP Schemes. Their responses are given in the table below.

**Table V.59**  
**Profit of the 28 Beneficiaries Who Have Taken Workbull**  
**and Goat Rearing in Attappady Block**

| Responses         | Workbull | Goat rearing | Total |
|-------------------|----------|--------------|-------|
| Making profit     | 2        | 1            | 3     |
| Not making profit | 14       | 11           | 25    |
| Total             | 16       | 12           | 28    |

Source: Fieldwork data.

The table (V.59) shows that out of the 28 beneficiaries only 3 (10.71 percent) have reported that they are making some profit out of this and the remaining 25 (89.28 percent) have reported that they are not making any profit out of this. It seems that nearly 90 percent of the beneficiaries are not satisfied with the income generated.

**(h) Beneficiaries Satisfaction**

The data collected for this study shows that majority of the beneficiaries <sup>are not</sup> satisfied with their income. This is clear from their responses regarding satisfaction with the income generated from the IRDP schemes. Their responses are given in the table below.

**Table V.60**  
**Number of Beneficiaries Satisfied with Their Income in Attappady Block**

| Responses     | Workbull | Goat rearing | Total |
|---------------|----------|--------------|-------|
| Satisfied     | 2        | 1            | 3     |
| Not satisfied | 14       | 11           | 25    |
| Total         | 16       | 12           | 28    |

Source: Fieldwork data.

The table (V.60) shows that out of the 28 beneficiaries only 3 (10.71 percent) have reported that they are satisfied with their income and the remaining 25 (89.28 percent) have informed that they are not satisfied with their income generated from these two sectors.

**(i) Training and Previous Experience**

Training and previous experience are the important and integral part of IRDP. However, the data collected for this study showed that out of the 28 beneficiaries none of them has been given training under TRYSEM. Moreover, out of these only a few beneficiaries have previous experience in this field. This is evident from their responses regarding previous experience in this field. Their responses are given in the table below.

The table (V.61) shows that out of the 28 beneficiaries only 4 (14.28 percent) beneficiaries have any previous experience and the remaining 24 (85.71 percent) beneficiaries do not have any previous experience. It shows the carelessness of the implementing agency. The agency is expected to give training to all the beneficiaries before giving IRDP loans to them. However, the data shows that there is hardly any co-ordination between IRDP and TRYSEM.

**Table V.61  
Details of Training and Previous Experience of the 28 Beneficiaries  
Who Have Taken Workbull and Goat Rearing in Attappady Block**

| Responses                      | Workbull | Goat rearing | Total |
|--------------------------------|----------|--------------|-------|
| Having previous experience     | 2        | 2            | 4     |
| Not having previous experience | 14       | 10           | 24    |
| Total                          | 16       | 12           | 28    |

Source: Fieldwork data.

From all these data given above it can be concluded that majority of the beneficiaries are hardly getting any additional income from workbull and goat rearing schemes. It is obvious from their responses with regard to the success of IRDP. Their responses to this question are given in the table (V.62) below.

**Table V.62**  
**Responses of the Beneficiaries Regarding the Success of**  
**Workbull/Goat Rearing Scheme in Attappady Block**

| Responses   | Workbull | Goat rearing | Total |
|-------------|----------|--------------|-------|
| Success     | 1        | -            | 1     |
| Not success | 15       | 12           | 27    |
| Total       | 16       | 12           | 28    |

Source: Fieldwork data.

The table (V.62) shows that out of the 28 beneficiaries only 1 (3.57 percent) believe that workbull and goat rearing are successful and the remaining 27 (96.42 percent) believe that both the schemes are not successful. It is important to note that out of the 12 beneficiaries who have taken goat rearing none believes that this is a successful scheme. From all these data it seems that workbull and goat rearing have only marginal impact upon the tribals in Attappady.

### **Tertiary Sector**

Out of the 100 beneficiaries taken for the study only two beneficiaries have taken loans under tertiary sector. Out of these two loans, one is for a tea shop and another for a tailoring unit.

**(a) Tea Shop**

The loan was given in 1992-93. The loan amount is Rs.12000 including subsidy of Rs.6000. Now he has been running the shop in a successful manner and making some profit out of this. He has repaid Rs.2200 in the bank and he is of the opinion that the scheme is a success. It seems to have some positive impact on the beneficiary.

**(b) Tailoring**

The loan was given in 1995. The loan amount is Rs.12,000 including subsidy of Rs.6000. At present she is having the asset though she is not using it. Instead of this, she is having some job in a printing press because she is not getting enough income from tailoring. She has repaid only four instalments so far. The beneficiary has reported that there is no change in her income after getting the loan and she is of the opinion that this is not a successful scheme.

All the data presented so far in this chapter seem to prove that IRDP has only limited economic impact on the beneficiaries. As such economic impact of IRDP can be depicted in Table V.63.

The table (V.63) shows that out of the 100 beneficiaries only 50 beneficiaries possess their animals now and in the case of the other 50 beneficiaries 37 have sold their animals and the animals have died in the case of the other 13. Similarly out of the 100 beneficiaries only 7 have reported that there has been a slight increase in their income after taking the loan and in the case of the other 93 there is hardly any change in their income and one beneficiary has reported that there is a decrease in his income after taking the loan due to low productivity and high maintenance charge.

**Table V.63**  
**Overall Impact of IRDP on the Tribals in Attappady Block**

| Particulars   | Schemes |           |              |          |           |       |
|---|---------|-----------|--------------|----------|-----------|-------|
|   | Dairy   | Work bull | Goat rearing | Tea Shop | Tailoring | Total |
| <b>Number of beneficiaries</b>                      | 70      | 16        | 12           | 1        | 1         | 70    |
| <b>1. Details of the present position of assets</b> |         |           |              |          |           |       |
| (a) No. of beneficiaries having assets              | 39      | 5         | 4            | 1        | -         | 50    |
| (b) No. of beneficiaries not having assets          | 31      | 11        | 8            | -        | -         | 50    |
| (c) Sold  | 23      | 10        | 4            | -        | -         | 37    |
| (d) Died  | 8       | 1         | 4            | -        | -         | 13    |
| <b>2. Change in Income after taking loan</b>        |         |           |              |          |           |       |
| (a) Increased                                       | 3       | 2         | 1            | 1        | -         | 7     |
| (d) Decreased                                       | 1       | -         | -            | -        | -         | 1     |
| (c) No change                                       | 66      | 14        | 11           | -        | 1         | 92    |
| <b>3. Details of loan repayment</b>                 |         |           |              |          |           |       |
| (a) Fully repaid                                    | 6       | 5         | 1            | -        | -         | 12    |
| (b) Partially repaid                                | 52      | 10        | 9            | 1        | 1         | 73    |
| (c) No repayment                                    | 12      | 1         | 2            | -        | -         | 15    |
| <b>4. If IRDP a success</b>                         |         |           |              |          |           |       |
| (a) Yes   | 2       | 1         | -            | 1        | -         | 4     |
| (b) No  | 68      | 15        | 12           | -        | 1         | 96    |

Source: Fieldwork Data.



The table (V.63) also shows that IRDP repayment is poor in this block. Out of 100 beneficiaries only 12 have completely repaid their loan, 73 beneficiaries have partially repaid and the other 15 beneficiaries have not repaid any instalment. Finally out of the 100 beneficiaries, the table shows that, only 4 believe that IRDP is success and the remaining 96 still believe that it is failure. All these data seem to show that IRDP has almost failed to bring about economic development among the tribals in Attappady.

### **Social Impact**

The Integrated Rural Development Programme is also intended to bring about social transformation in the life of the rural people. This social transformation is possible only through social development which is a process of planned institutional change to bring about a better adjustment between human needs and aspirations on the one hand and social policies and programmes on the other. It translates economic progress into better living conditions for the people. And as a part of this it declares war on poverty, illiteracy, ignorance, inequality, irrationality and oppression prevalent in the society.

The important indicators of social development are (i) change in the standard of living (ii) elimination of poverty (iii) expansion of education, (iv) increase in level of employment, (v) social justice, that is equal distribution of opportunities, (vi) upliftment of the weaker groups, (vii) providing securities against various contingencies of the life, (viii) improvement in social welfare amenities, (ix) reducing disparities - regional, sectoral and social, (x) protection and improvement of health, (xi) safeguarding environment, and (xii) popular participation in developmental activities involving both

qualitative and structural changes.<sup>41</sup> Here two questions are important (1) whether IRDP has achieved anything for the social development of the tribals in Attappady, and (ii) whether it succeeded in bringing about any structural change in their life.

### **Social Development**

Social development is possible only with economic development. In other words both economic development and social development are mutually dependent on each other, that is, each is the cause and effect of the others. The data presented in this chapter seems to show that IRDP has only limited economic impact on the tribals in Attappady and naturally it has affected their social development too. If the above indicators of social development are taken for comparing the social development of tribals in Attappady it can be seen that their social development is almost negligible. Even after 18 years of the implementation of IRDP there is hardly any substantial improvement in their standard of living, culture (both material and non-material), ethos and values. Majority of them are not free from the grip of poverty, illiteracy, unemployment, malnutrition, vitamin deficiency, diseases, social injustice and exploitation. From all these it can be seen that IRDP has hardly achieved any thing substantially to bring about social development among the tribals in Attappady. Therefore in tribal societies like Attappady it can be seen that social development is possible mainly through structural change.

However, it seems that so far the implementation of IRDP has hardly succeeded in bringing about any structural change in the cultural and social life of the tribals in

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41 Ahuja, Ram, *Indian Social System*, Jaipur, Rawat Publications, 1994, p.396.

Attappady. Even today they seem to remain as a separate social and cultural entity with their centuries old culture - both material and non-material, ethos, values and beliefs. It can be seen that IRDP has hardly achieved anything in integrating the tribals socially, culturally and politically to the mainstream of societal life. This is more clear from their responses regarding change in their social status and standard of living after taking the loan. Their responses to the questions are given in the table below.

**Table V.64**  
**Beneficiaries' View on Changes in Their Social Status**  
**After Taking IRDP Loan**

| Responses | Number of beneficiaries |
|-----------|-------------------------|
| Increased | 5                       |
| Decreased | -                       |
| No change | 95                      |
| Total     | 100                     |

Source: Fieldwork data.

Out of the 100 beneficiaries, the table (V.64) shows that, only 5 beneficiaries believe that their social status and standard of living have been increased after getting the loan and the remaining 95 beneficiaries believe that there is no change in their social status and standard of living. The reason is that increase in social status and standard of living is directly related to economic development and education. But their low economic development seems to have retarded their development in all other fields.

IRDP is a new strategy for rural development and it aims at bringing about socio-economic transformation in the life of the rural people. This is possible through helping them to increase their per capita income on a sustainable basis. For this purpose a

number of rural self-employment programmes have been included in IRDP. The main intention behind this is that by adopting any of such programmes the beneficiaries can generate additional income and cross the poverty line on a permanent basis. However, in Attappady it can be seen that out of the 100 beneficiaries taken for this study 93 percent beneficiaries have reported that there is no change in their income and standard of living after taking the loan.

Similarly IRDP seems to have hardly succeeded in bringing about any social development and social changes in the life of the tribals in Attappady. This is because of the fact that social development is directly related to economic development. That is social development is a pre-requisite for economic development. This study seems to show that in Attappady IRDP has almost failed in bringing about economic development of the tribals. Hence, it can be seen that IRDP has only limited role in accelerating their social transformation.

### **Political Implications of IRDP**

Until the 73rd Constitutional Amendment IRDP and other rural development programmes had been being implemented mainly through various government departments. The 73rd Amendment vests this responsibility in the Panchayat Raj Institutions. But it can be observed in Attappady Blocks that the new Panchayat Raj System and the various measures incorporated in it to ensure tribal participation has hardly achieved anything in this regard. In Attappady Block Panchayat, nearly 40 percent elected members, including the President, belong to the tribals. Even then it can be seen that they have hardly any say in the decision making process. This is mainly

because the tribal representatives belong to some political parties dominated by the non-tribals. Many of them became Panchayat members not on the basis of their qualification or individual calibre, but simply because they are tribals and that to meet the Constitutional provision. Moreover, many of the tribal representatives seem to be unaware of their powers and responsibilities. As a result of this, it can be seen that the working of the new Panchayat Raj System has hardly achieved anything to ensure tribal participation in the implementation of IRDP and other rural development programmes in this block. Therefore, it is essential that the tribal representatives shall be given proper awareness regarding their powers and responsibilities.

## CHAPTER VI

### CONCLUSION AND SUGGESTIONS

Prior to Independence a large part of our population, particularly the peasants, agricultural labourers, rural traders and craftsmen lived in poverty. It can be seen that the two centuries of British rule completely shattered the Indian economy. The British were only interested in plundering the wealth of the nation and never bothered to consider the effect of these policies on the Indian economy. Their economic reforms ruined cottage and village industries in the country and rendered the rural artisans and craftsmen jobless. As a result the percentage of population depending on land and agriculture increased considerably. However, after Independence a number of measures were initiated to bring about socio-economic changes in rural India. Towards this end, a series of rural reconstruction programmes and policies were taken up. Initiation of the successive Five Year Plans is a pointed reference in this direction. The First Five Year Plan gave emphasis on agricultural development. But it could hardly do anything substantially towards rural upliftment. Similarly it can be seen that the benefit of different rural development schemes also did not percolate evenly to all the sections of the rural society. As a result a small section was seen to be getting richer and richer at the expense of the whole society and the condition of the small and marginal farmers, rural landless and rural artisan remained the same without any significant change. Moreover, the gap between the rich and the poor continued to widen. This situation led the government to think of some exclusively poor-oriented development strategy. As a result, a new rural development programme called Integrated Rural Development Programme (IRDP) was launched in April 1978. The programme was first introduced in 2300 rural development blocks on an experimental basis. However, it was later

extended to the whole of the country with effect from 2 October 1980. IRDP has been in operation in Kerala from 1978 onwards.

IRDP is a centrally sponsored programme financed by the Centre and the States on 50:50 sharing basis. The main objective of IRDP is to help the identified poor rural families to increase their annual family income on a permanent basis and cross the poverty line by means of providing them productive assets and other inputs by way of government subsidy and institutional credit. IRDP is implemented by the District Rural Development Agency (DRDA) at the district level, Block Development Office (BDO) at the block level and Village Extension Office (VEO) or Lady Village Extension Office (LVEO) at the grassroots level. The Training of Rural Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Jawahar Rozgar Yojana (JRY), Employment Assurance Scheme (EAS) and Supply of Improved Tool-kits to Rural Artisans etc. are the major sub-schemes of IRDP.

Attappady is one of the most socially, economically, educationally and industrially backward regions in the State. Nearly 40 percent of the population in Attappady is tribals. The main tribal groups living in the region are Irulas, Mudugas and Kurumbas. The Kurumbas are one of the primitive tribal groups in the state. They are almost illiterate and live in Reserved Forest or Vested Forest. Because of this reason they are hardly getting any benefit from the Tribal Development Block-Attappady.

Major schemes being implemented in Attappady under IRDP are Dairy, Workbull and goat rearing. Out of the 100 beneficiaries taken for the study 70 percent, 16 percent and 12 percent beneficiaries have taken dairy, workbull and goat rearing respectively. These three schemes together constitute 98 percent of the total loan. It seems that primary schemes have been given priority in Attappady block. Moreover, hardly any IRDP loan has been given to the tribals in secondary sector in this block. Out of the

remaining two loans one is given for a tea shop and another for a tailoring unit - both are in tertiary sector.

With a view to measuring the impact of IRDP on the tribals in Attappady a sample study, consisting of 100 beneficiaries, was undertaken. The scheme-wise sample analysis brought to focus the following important facts relating to the impact of IRDP on economic and social development of the tribals.

### **Dairy**

Dairy is the most important scheme in Attappady. Around 70 percent of the total IRDP loans is given for dairy. However the study reveals that majority of beneficiary who had taken dairy could hardly improve their income. Out of the 70 beneficiaries only 39 (55.71 percent) possess their animals at present and others 31 (44.28 percent) beneficiaries do not possess their animals. Moreover out of the 31 beneficiaries 23 (74.19 percent) have sold their animals. Only 3 (4.28 percent) beneficiaries have reported that there is some increase in their income after taking the IRDP assistance, 66 (94.28 percent) beneficiaries have reported that there is no change in their income and one beneficiary has reported that there is decrease in his income because of low productivity and high maintenance cost. Similarly out of the 70 beneficiaries only 6 (8.57 percent) have completely repaid the loan and the remaining 64 (91.42 percent) have not fully repaid the loans. Out of these 64 beneficiaries 12 (17.14) have hardly repaid any instalment. Finally, out of the 70 beneficiaries only 2 (2.55 percent) believe that dairy is a successful business and the remaining 68 (97.14 percent) believe that it is a failure. It seems to show that dairy has hardly contributed anything substantially to the economic development of the beneficiaries and its impact is negligible in Attappady.



## **Workbull**

Workbull is the second largest sector in Attappady. Out of the 100 beneficiaries taken for this study 16 beneficiaries have taken assistance for workbull. The study shows that out of the 16 beneficiaries only 5 (31.25 percent) possess their animal at present and the remaining 11 (68.75 percent) are not possessing their animals. And out of these 11 beneficiaries, 10 have sold their animals. Only 2 (12.3 percent) have reported that there is increase in their income after taking the loan and the remaining 14 (87.5 percent) feel that there is no increase in their income. Moreover only 5 (31.25 percent) have completely repaid their bank loan and the remaining 11 (68.75 percent) have not fully repaid their loan. And finally only 1 (6.25 percent) beneficiary believes that workbull is a successful business and the remaining 15 (93.75 percent) believe that this scheme is a failure. The study shows that workbull scheme has only marginal impact upon the beneficiaries in Attappady.

## **Goat Rearing**

Goat rearing is the third largest scheme under IRDP in Attappady. Out of the 100 beneficiaries selected for this study 12 have taken goat rearing. The study shows that out of the 12 beneficiaries only 4 (33.33 percent) now possess their animals and among the remaining 8 beneficiaries, 4 (33.33 percent) have sold of their animals. Similarly only 1 (8.33 percent) beneficiary has reported that there is increase in his income after taking the loan and the remaining 11 (91.66 percent) have reported that there is no increase in their income. Moreover only 1 (8.33 percent) beneficiary has completely repaid his loan and others have not repaid it completely. Out of these 11 beneficiaries, 2 (16.66 percent) have hardly repaid any instalment. And finally all the beneficiaries of goat rearing believe that it is not a successful scheme. The study shows that goat rearing

scheme has hardly any positive impact upon the beneficiaries in Attappady Tribal Block. The remaining two schemes are (i) teashop and (ii) tailoring unit.

The study seems to show that all these schemes have only marginal economic impact upon the beneficiaries. Out of the 100 beneficiaries only 7 beneficiaries reported that there is increase in their income after taking the loan. Moreover, from observing their standard of living and way of life, it can be seen that IRDP has only marginal impact among the tribals in Attappady. IRDP has hardly achieved its main objective of bringing the beneficiaries above the poverty line, improving their standard of life, and bringing about their socio-economic transformation.

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### **Social Development**

Social development is possible mainly through economic development. Since IRDP seems to be a failure in bringing about any substantial economic development among the tribals in Attappady it has also retarded their social development. Their social and economic mobility is comparatively slow. Majority of them are living in poverty and illiteracy. The study seems to show that IRDP has hardly contributed anything for the social development of the tribals in Attappady.

There are altogether 48 tribal communities throughout Kerala, out of which 38 are Scheduled Tribes and the rest are Denotified Tribal Communities. From the point of view of geographical distribution the tribals in the state are segmented into seven major regions with numerous pockets of tribal concentration. These seven tribal regions are (1) Kasargod, (2) Wynad, (3) Nilambur (in Malappuram district), (4) Attappady and (5) Parambikulam (in Palakkad district), (6) Idukki and (7) Thiruvananthapuram. The main differences between these tribes inhabiting in these different regions are primarily related to language, social organisations and means of subsistence. However, the socio-

economic conditions of nearly 95 percent of the tribals in these regions are almost similar to that of the tribals in Attappady. Their standard of living, literacy, health care, transport and communication facilities, culture (material and non-material), ethos, values and beliefs etc. are almost same to that of the tribals in Attappady. Therefore, naturally the criteria applied for measuring the socio-economic impact of IRDP in Attappady can also be used in the other six regions in the state. Thus, it can be seen that IRDP has only limited socio-economic impact on the tribals in the state.

The result of this study once again points that the findings of all the previous studies, mentioned in the first chapter, are valid. All the previous studies seem to show that the real impact of IRDP is poor. The Concurrent Evaluation of IRDP, 92-93 by the Ministry of Rural Areas and Employment, Government of India shows that only 5.65 percent beneficiaries have crossed the poverty line of Rs.11,000 in Kerala. But this study shows that out of the 100 beneficiaries taken for the study only 7 beneficiaries seem to have crossed the poverty line. Moreover, the major problems identified in the previous studies are also seem to be visible in this study too. It shows that after all these studies there is hardly any substantial change in the destiny of the poor.

The study also reveals that all the hypotheses formulated for this study percent valid. Following are the major findings of the study:

- i) Impact of IRDP on Scheduled Tribes in Kerala is limited.
- ii) The actual number of beneficiaries crossing the poverty line is less than 5 percent.
- iii) The poor performance of IRDP can be attributed, on the one hand, due to the lack of awareness among the beneficiaries and on the other hand, due to irregularities at the implementation stage.

- iv) Role of middle-men seems to be one of the important reasons for the poor performance of IRDP.
- v) Recovery of IRDP loan is comparatively poor, and
- vi) Misutilization of assets seems to be high among the tribals.

The study could unearth certain drawbacks in the implementation of IRDP. These drawbacks are lack of awareness among the beneficiaries, undue delay in sanctioning loan, delay in VEO office, block office and bank, bribery and corruption, exploitation of beneficiaries, poor quality of animals, lack of awareness among beneficiaries about insurance schemes, lack of training, lack of previous experience, lack of supervision and medical assistance, inadequate loan amount, low income and lack of cattle feed, marketing facilities, shed, veterinary facilities etc.

### **Suggestions**

In order to find out a remedy for all these problems, it is necessary to conduct a postmortem of all the rural development programmes initiated after Independence. From the Bhoodan Movement in 1951 to the Ganga Kalyan Yojana in 1997, more than 85 rural development programmes have been launched so far. In spite of all these even now more than 37 percent of the population is below the poverty line in the country. It seems to show that there is some problem with the present mode of planning and implementations of various poverty alleviation programmes. In this context two questions are important. They are, (i) Is there any need for a national or centralized planning for poverty alleviation and, (ii) what should be the mode of implementing various rural development programmes.

With regard to the first question the researcher's answer is negative. India is a large country with a number of socio-economic and cultural diversities from state to

state. In such a large country having so much diversities there is hardly any need for a macro-level planning for rural development programmes. In other words it seems to be like that the Central Government has hardly anything to do with rural development or poverty alleviation programmes. In researcher's opinion all the planning shall be initiated not from the top, but from the grassroots level. Therefore, it seems that there is no need for any 'centrally sponsored schemes' like IRDP, JRY, EAS etc. Instead of this, every year the Central Government shall earmark, the amount meant for rural development and it shall be divided among the States and Union Territories on population basis and the State Government also shall do the same among the Grama Panchayats so that the local bodies can formulate and implement their own programmes without any interference from the Centre or State Government. In the researcher's opinion it seems to be the best possible way of implementing rural development programmes.

In the researcher's opinion the answer to the second question, i.e., what should be the mode of implementing rural employment programme, is to strengthen co-operative movement at the grassroots level. In each Gram Panchayat three or four co-operative societies shall be formed in different parts of the Panchayat consisting of all those who are below the poverty line. Then the Grama Panchayat shall pool together the entire fund earmarked for rural development and start three or four rural small scale industries under the auspices of these co-operative societies. There shall be a Director Board for each concern and the day today administration shall be in the hands of experts in the concerned fields. At least 50 percent employment shall be reserved for IRDP beneficiaries and payment shall be given on monthly basis. Moreover these rural industrial units shall be given immunity from big national and multi-national companies through tax relaxations and other concession. In the researcher's opinion it seems that if each concern can give direct employment to 100 people, it can give indirect

employment to at least 1000 people. There seems to be two advantages for this, (i) it can prevent misutilization of assets; and (2) it can give monthly a fixed income to the beneficiaries. As regard the tribals in Kerala are concerned it seems to be the best method for their socio-economic development. It will help to avoid middlemen and there seems to be little scope for exploitation. Moreover as regard the beneficiaries there is hardly any risk of taking individual loans and maintaining assets etc. Moreover, it can give him permanent employment in his own locality. This type of group activity seems to be better than family oriented schemes. DWCRA and Group Activity for men are some positive signs in this direction. But this alone is not enough. On the other hand a total restructuring of the rural development strategy seems to be quite imperative. For this purpose government departments like Department of Rural Development, Agriculture, small scale industries, monor irrigation, SCs/STs development, co-operation, khadhi and village industries board etc. shall be integrated and brought within the ambit of local self governments. Moreover, people's participation can better be ensured if poverty alleviation programmes are implemented through Panchayati Raj system. Therefore, for the effective implementation of IRDP and other rural development programme strengthening of Panchayat Raj institution is a must.

**APPENDIX I:  
PHYSICAL AND FINANCIAL ACHIEVEMENT OF IRDP IN ITDP ATTAPPADY FROM 1985-86 TO 1994-95**

| Year           | Physical Target | Physical Achievement |      |     |       |     |    | Subsidy disbursed |       |       |       | Loan disbursed (in lakhs) |       |       |       |
|----------------|-----------------|----------------------|------|-----|-------|-----|----|-------------------|-------|-------|-------|---------------------------|-------|-------|-------|
|                |                 | SC                   | ST   | OC  | Total | W   | PH | SC                | ST    | OC    | Total | SC                        | ST    | OC    | Total |
| 1985-86        | --              | 16                   | 119  | 85  | 220   | 77  |    | 0.22              | 2.27  | 1.71  | 4.20  | 0.44                      | 2.27  | 3.73  | 6.44  |
| 1986-87        | 791             | 50                   | 524  | 238 | 812   | 167 |    | 1.83              | 10.33 | 3.84  | 16.00 | 3.66                      | 10.33 | 9.74  | 23.73 |
| 1987-88        | 355             | 16                   | 154  | 123 | 293   | 120 |    | 0.21              | 2.60  | 2.15  | 4.96  | 0.42                      | 2.60  | 4.79  | 7.81  |
| 1988-89        | 346             | 15                   | 264  | 17  | 296   | 205 |    | 0.23              | 9.68  | 0.32  | 10.23 | 0.49                      | 9.70  | 0.70  | 10.89 |
| 1989-90        | 415             | 41                   | 350  | 24  | 415   | 139 |    | 0.80              | 8.25  | 0.88  | 9.93  | 0.80                      | 9.05  | 1.76  | 11.61 |
| Total VII Plan | 2007            | 138                  | 1411 | 487 | 2036  | 708 |    | 3.29              | 33.13 | 8.90  | 45.32 | 5.81                      | 33.95 | 20.72 | 60.48 |
| 1990-91        | 374             | 10                   | 222  | 85  | 317   | 119 |    | 0.35              | 5.89  | 1.68  | 7.92  | 0.41                      | 7.62  | 2.85  | 10.88 |
| 1991-92        | 276             | 27                   | 209  | 85  | 321   | 153 | 2  | 0.88              | 7.26  | 2.42  | 10.56 | 0.88                      | 7.26  | 5.16  | 13.30 |
| 1992-93        | 259             | 26                   | 163  | 108 | 297   | 178 | 8  | 0.85              | 6.61  | 2.68  | 10.14 | 0.85                      | 6.61  | 6.17  | 13.64 |
| 1993-94        | 252             | 41                   | 158  | 57  | 256   | 106 | 3  | 2.46              | 9.48  | 2.28  | 14.22 | 2.46                      | 9.48  | 4.56  | 16.50 |
| 1994-95        | 222             | 36                   | 113  | 76  | 225   | 106 | 3  | 1.90              | 6.67  | 2.51  | 11.08 | 1.99                      | 6.71  | 5.29  | 13.99 |
| Total          | 1383            | 140                  | 865  | 411 | 1416  | 516 | 13 | 6.44              | 35.91 | 11.57 | 53.92 | 6.59                      | 37.68 | 24.03 | 68.31 |

Source: ITDP Office, Attappady.

## APPENDIX-II

### Year-wise Physical Achievement of IRDP in ITDP Attappady From 1985-86 to 1994-95

| S.No. | Year    | Total | SC  | %     | ST   | %     | OC  | %     |
|-------|---------|-------|-----|-------|------|-------|-----|-------|
| 1.    | 1985-86 | 220   | 16  | 7.27  | 119  | 54.09 | 85  | 38.63 |
| 2.    | 1986-87 | 812   | 50  | 6.15  | 524  | 64.53 | 238 | 29.31 |
| 3.    | 1987-88 | 293   | 16  | 5.46  | 154  | 52.55 | 123 | 41.97 |
| 4.    | 1988-89 | 296   | 15  | 5.06  | 264  | 89.18 | 17  | 5.74  |
| 5.    | 1989-90 | 415   | 41  | 9.87  | 350  | 84.33 | 24  | 5.78  |
| 6.    | 1990-91 | 317   | 10  | 3.15  | 222  | 70.03 | 85  | 26.81 |
| 7.    | 1991-92 | 321   | 27  | 8.41  | 209  | 65.10 | 85  | 26.47 |
| 8.    | 1992-93 | 297   | 26  | 8.75  | 163  | 54.88 | 108 | 36.36 |
| 9.    | 1993-94 | 256   | 41  | 16.01 | 158  | 61.71 | 57  | 21.50 |
| 10.   | 1994-95 | 225   | 36  | 16.00 | 113  | 50.22 | 76  | 33.77 |
| Total | 1985-95 | 3452  | 278 | 8.05  | 2276 | 65.93 | 898 | 26.01 |

Source: ITDP Office, Attappady.



**APPENDIX III**

**INTERVIEW SCHEDULE FOR DATA COLLECTION**

(Common for all Beneficiaries)

**Impact of IKDP on Scheduled Tribes in Kerala**  
(A Study of Attappady Tribal Block)

1. Information about the beneficiary:-

- (a) Name of the beneficiary: \_\_\_\_\_
- (b) Name of the panchayat : \_\_\_\_\_
- (c) Ward No. : \_\_\_\_\_
- (d) Name of the settlement : \_\_\_\_\_
- (e) Name of the community : \_\_\_\_\_

2. **Family Data**

| Total family members | Educational qualifications of the beneficiary |         |    |           |    |       | Occupation of the beneficiary | Initial annual income |
|----------------------|---|---------|----|-----------|----|-------|-------------------------------|-----------------------|
|                      | Illiterate                                    | Primary | UP | Secondary | HS | Other |                               |                       |
|                      |   |         |    |           |    |       |                               |                       |

3. Details of Landholdings

- (a) Land owned (acres) \_\_\_\_\_ (b) Irrigated \_\_\_\_\_
- (c) Non-irrigated \_\_\_\_\_

4. Information about the Scheme:

- (a) Name of the Scheme \_\_\_\_\_
- (b) Primary Sector \_\_\_\_\_ Secondary \_\_\_\_\_ Tertiary \_\_\_\_\_
- (c) Year \_\_\_\_\_ (d) Amount \_\_\_\_\_ (e) Loan \_\_\_\_\_
- (f) Subsidy \_\_\_\_\_ (g) Interest \_\_\_\_\_
- (h) Repayment Period \_\_\_\_\_
- (i) Total number of instalment - Monthly repayment amount \_\_\_\_\_

6. Information about IRDP Loan :

- (a) Who told you about IRDP
  - (i) VED/LVEO, (ii) Block Officials/BDO,
  - (iii) Panchayat Officials, (iv) Bank Official/Manager,
  - (v) Friend, (vi) shopkeepers, (vii) Others
- (b) When did you submit the application for IRDP loan? \_\_\_\_\_
- (c) How much time did it take to get the loan sanctioned (in months)

- (i) 0-1, (ii) 1-3, (iii) 3-6, (iv) 6+. Why
- (d) How many time did you go to the VEO Office for the loan  
 (i) 1-3, (ii) 3-6 (iii) 6-10, (iv) 10+. Why
- (e) How many time did you go to the Block Office?  
 (i) 1-3, (ii) 3-6 (iii) 6-10, (iv) 10+. Why
- (f) How may time did you go to the Bank ?  
 (i) 1-2, (ii) 2-4 (iii) 4-6, (iv) 6+. Why
- (g) Did you experience any other difficulty for recommendation from the following officials/offices:-  
 (i) VEO/LVEO Office - Yes/No/NR. If yes what?  
 (ii) Block office/BDO - Yes/No/NR. If yes what?  
 (iii) Bank officials/Manager - Yes/No/NR. If yes what?  
 Note details :
- (h) Did you give any illegal gratification to any of the following officials for getting the loan?  
 (i) VEO/LVEO, (ii) Block Official/BDO,  
 (iii) Bank Official/Manager, (iv) Politicians,  
 (v) Others
- (i) Did you make any political approach for getting the loan?  
 Yes/No/NR. If yes, what.  
 (i) Panchayat member/Block members/District Panchayat Member  
 (ii) Panchayat President/Block President/District President  
 (iii) Any party local committee Member  
 (iv) MP/MLA
7. Beneficiary's view about subsidy:  
 (a) Are you satisfied with the subsidy Yes/No/NR  
 If no why.  
 (i) Subsidy amount was less, (ii) Subsidy was not given in time. Note details:
8. Details of Assets :  
 (a) Do you have all the assets or animals at present?  
 Yes/No/NR  
 (b) If no, what happened sold/damaged/died  
 (c) If sold for what reasons :  
 (i) For marriage of any family member,  
 (ii) To repay the old debt,  
 (iii) Used for litigation,  
 (iv) For treatment,  
 (v) For other domestic needs,  
 (vi) Failure of business.
9. Information about Insurance and Group Insurance:

- (a) If the animal died/asset damaged did you get the insurance amount? Yes/No/NR
  - (b) If no, why
  - (c) If yes how much amount did you get? \_\_\_\_\_
  - (d) What did you do with that amount?
    - (i) Purchased new animal/asset, (ii) Repaid old debt (iii) Repaid the bank loan, (iv) Used for domestic purpose, (v) used for other purpose
  - (e) If the beneficiary himself/herself died, whether did the family get group insurance? Yes/No/NR
  - (f) If no, why
  - (g) If yes, how much amount did the family get? \_\_\_\_\_
  - (h) What did you do with that amount?
    - (i) Repaid old debt, (ii) Repaid the bank loan, (iii) Used for domestic purpose, (iv) Used for other purpose.
  - (i) Who told you about group insurance?
    - (i) VEO/LVEO, (ii) Block Officials/BDO, (iii) Bank Officials/manager, (iv) Friend, (v) Panchayat Member
10. Details of Repayment:
- (a) Did you repay the full amount of loan? Yes/No/NR
  - (b) If no, how many instalments paid? \_\_\_\_\_
  - (c) Do you repay regularly Yes/No/NR  
If no, why
  - (d) Willingly not repaying Yes/No/NR If yes, why?
  - (e) Repaying but no regularly Yes/No/NR If yes, why?
11. Information about Income :
- (a) What was your initial income \_\_\_\_\_
  - (b) Whether your income has been increased/decreased/no change after getting the loan?
  - (c) If decreased/no change, what is the reason?
  - (d) Do you make any profit out of this, Yes/No/NR. Why?
  - (e) Have you started any other business with the profit Yes/No/NR. If yes, what?
  - (f) Are you satisfied with this? Yes/No/NR If no, why?
12. Information about details for change in social status:
- (a) Do you feel any change in your social study (standard of living) in the village after getting this loan?
    - (i) Increased, (ii) Decreased, (iii) No change
 Why this change?
13. Information with regard to TRYSEM:

- (a) Have you got any training under TRYSEM/Some other training, Yes/No/NR  
If no, why?  
If yes, in which trade
  - (b) Whether you are doing the same trade in which you got training Yes/No/NR
  - (c) Are you satisfied with the quality of the training Yes/No/NR. If no reasons and suggestions:
14. Information regarding supervision/Medical assistance:-
- (a) Do you get any supervision/medical assistance from the block or veterinary doctor Yes/No/NR
  - (b) Whether you paid any amount to the veterinary doctor for his service? Yes/No/NR
  - (c) Whether the officials visit your unit.  
(A) Month (B) Once in two months,  
(C) Once in three months, (D) Once in six months,  
(E) Once in a year, (F) Never.  
  
(i) BDO/DKDA (PO)/DC (ii) Bank Manager  
(iii) VEO/LVEO/EO (KD)
  - (d) Are you satisfied with this? Yes/No/NR  
If no, why? Any suggestion.

#### QUESTIONS CONCERNING PRIMARY SECTOR (DIARY)

- 1. Did you choose the animal yourself? Yes/No/NR  
If no., the who and why?
- 2. Do you think that the loan amount is sufficient?  
Yes/No/NR
- 3. How much amount do you need? \_\_\_\_\_
- 4. How much money did you spend from your pocket in addition to the loan?
- 5. Did you pay anything to the veterinary doctors who recommended the animal? Yes/No/NR  
If yes, how much? \_\_\_\_\_
- 6. Do you feel the following problems?  
(a) Problem of feed Yes/No/NR  
If yes, then what?  
(b) Problem of Marketing Yes/No/NR  
If yes, then what?

- (c) Problem of shed Yes/No/NR  
If yes, then what?
- (d) Veterinary facility Yes/No/NR  
If yes, then what?
7. Where do you sell the milk?  
(a) Milkman (b) Milk Centre, (c) Consumed at home  
(d) Giving to neighbours, (e) Any others
8. How much milk it yields (in litres) \_\_\_\_\_, At what price you are selling the milk for per litre
9. Does your animal yield milk to your satisfactions: Yes/No/NR. If no, why?  
(a) Animal is not of good quality.  
(b) Non-availability of fodder  
(c) Animal is not healthy  
(d) Any other
10. Do you have experience in this field? Yes/No/NR  
If no, why did you select this scheme?
11. Do you earn profit by selling milk? Yes/No/NR
12. What is your monthly expenditure for the maintenance of the animal?
13. Do you think that this business is success, if no why? Yes/No/NR
14. Did you get any training for this If no, why Yes/No/NR

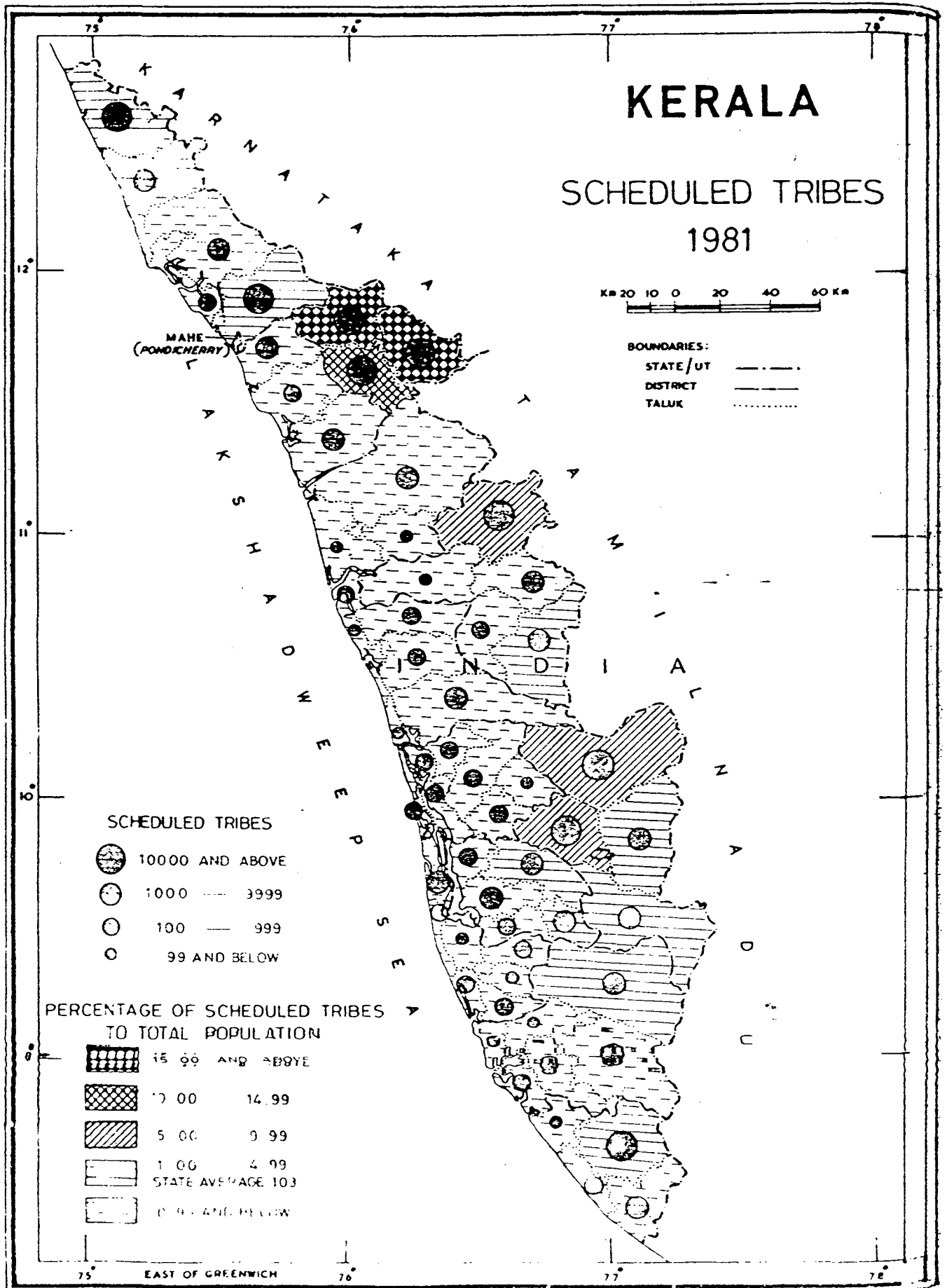
#### SCHEME 2 AND 3 - WORK BULL AND GOAT REARING

1. Did you choose the animal yourself? Yes/No/NR  
If no., the who and why?
2. Do you think that the loan amount is sufficient? Yes/No/NR
3. How much amount do you need? \_\_\_\_\_
4. How much money did you spend from your pocket in addition to the loan?
5. Did you pay anything to the veterinary doctors who recommended the animal? Yes/No/NR  
If yes, how much? \_\_\_\_\_
6. Do you feel the following problems?  
(a) Problem of feed Yes/No/NR  
If yes, then what?  
(b) Problem of Marketing Yes/No/NR  
If yes, then what?

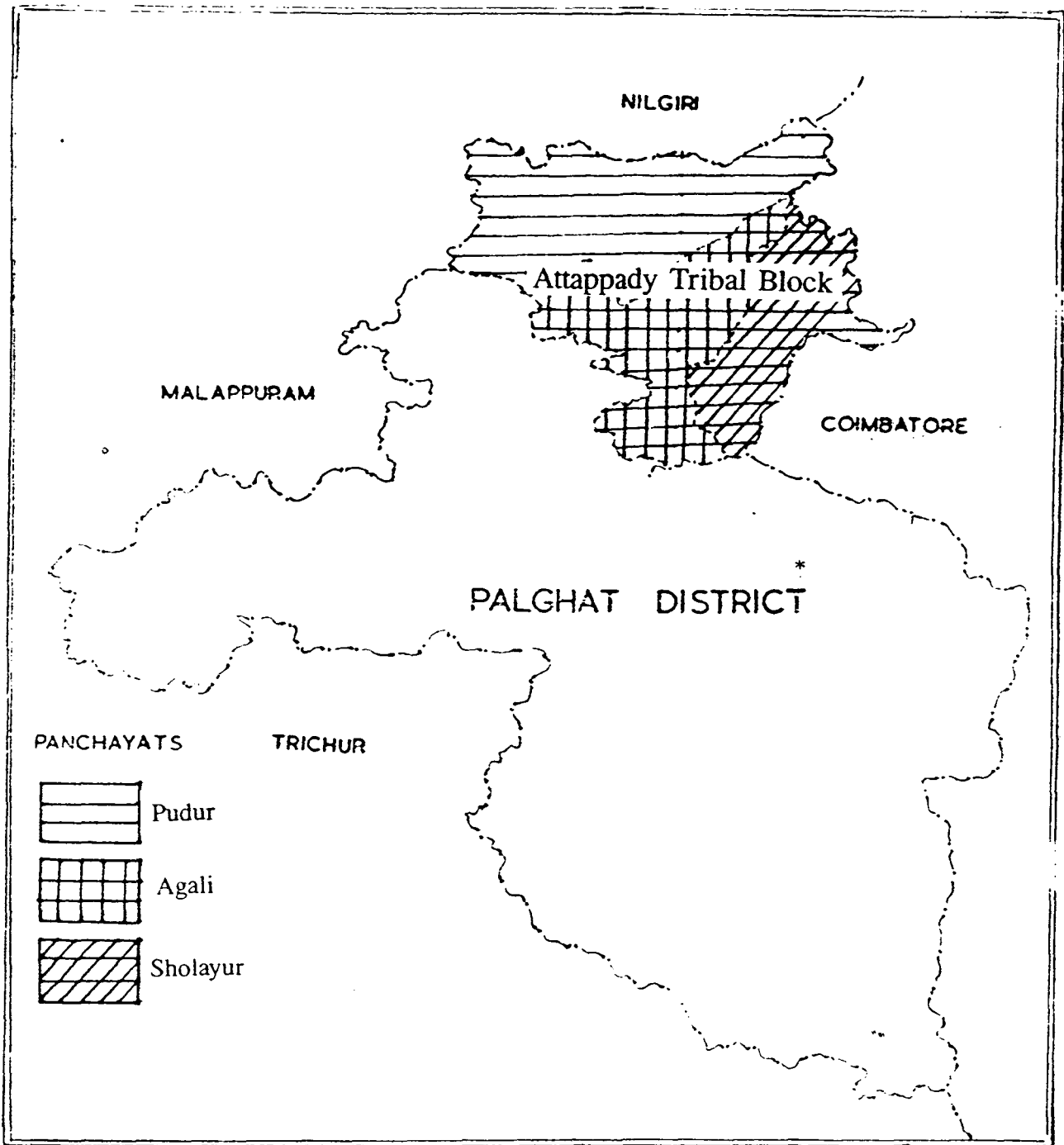
- (c) Problem of shed Yes/No/NR  
If yes, then what?
- (d) Veterinary facility Yes/No/NR  
If yes, then what?
7. Does this scheme give income to your satisfaction? Yes/No/NR
8. Do you have experience in this field? Yes/No/NR
9. Do you earn profit from this? Yes/No/NR
10. What is your monthly expenditure for the maintenance of the animal? \_\_\_\_\_
11. Do you think that this scheme is successful? Yes/No/NR  
If no why?
12. Did you get any training for this? Yes/No/NR  
If no, why?

#### QUESTION REGARDING TERTIARY SECTOR

1. Do you feel that the amount sanctioned to you is sufficient for the unit? Yes/No/NR  
If no, why?
2. How much did you spend from your pocket? Yes/No/NR
3. Is the Unit going well? Yes/No/NR  
If no, reasons
4. Do you feel the following problems:  
(a) Problem of getting raw materials Yes/No/NR  
If yes, details  
(b) Problem of marketing Yes/No/NR  
If yes, details  
(c) Lack of technical knowledge Yes/No/NR  
If yes, details  
(d) Any others (specify, if any) Yes/No/NR  
If yes, details
5. Did you get any TRYSEM training for this Unit? If no, why? Yes/No/NR
6. If yes, who told you about it:  
(a) VEO/LVEO, (B) Block officials/BDO, (c) Bank Official/Manager, (d) Panchayat Member, (e) Friend, (f) Others
7. Do you feel that this business is success? Yes/No/NR
8. What is your average monthly income? \_\_\_\_\_



Source: Census of India 1991, Series 10, Kerala, Census Atlas



\*Palghat District has been renamed as Palakkad District

Source: Census of India 1981, Series 10, Kerala, Palghat District.



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