

**IRDP IMPLEMENTATION : A MICRO-LEVEL
STUDY IN THE DISTRICT OF GHAZIPUR (U.P.)**

*Dissertation submitted to the Jawaharlal Nehru University
in partial fulfilment of the requirements
for the award of the degree of
MASTER OF PHILOSOPHY*

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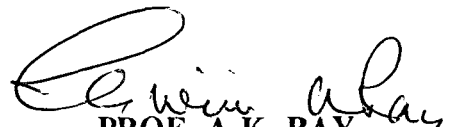
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CERTIFICATE

Certified that this dissertation entitled "IRDP IMPLEMENTATION : A MICRO-LEVEL STUDY IN THE DISTRICT OF GHAZIPUR (U.P.)" submitted by NAVNEET KUMAR VERMA in partial fulfilment of the requirements for the award of the degree of Master of Philosophy of Jawaharlal Nehru University is his own work and has not been submitted to any other University for the award of any Degree.

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Navneet Kumar Verma

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LIST OF TABLES

Page No.

Table No.

1.	Showing block-wise some important figures related with IRDP-implementation, arranged in descending order	52
2.	Showing the survey -results to identify the families below the poverty line (BPL) in the district	55
3.	Showing the impact of assistance on income-groups of beneficiaries in the pre and post-investment period	57
4.	Showing scheme-wise achievement and target	58
5.	Indicating some important figures related with target-setting	59
6.	Showing classification of sample by occupation by caste, sex and disability.	76
7.	Showing scheme-wise classification of sample	77
8.	Showing educational level of the beneficiaries	77
9.	Showing present income-group of the sample	78
10.	Showing land-ownership of the sample	79
11.	Showing the kind of house-ownership in the sample	79
12.	Showing average family size of the sample	80
13.	Indicating the source of awareness of IRDP in the sample	81
14.	Showing the beneficiaries response on the question of bribing	82
15.	Showing the beneficiaries response on the adequacy of loan	83
16.	Showing the impact felt on income ^{due} the to assets utilization.	84
17.	Showing the repayment of the loan by the beneficiaries	87
18.	Showing the present condition of assets	87
19.	Showing the beneficiaries access to market to sell their products	88

Table No.

Source

1-5

DRDA, Ghazipur

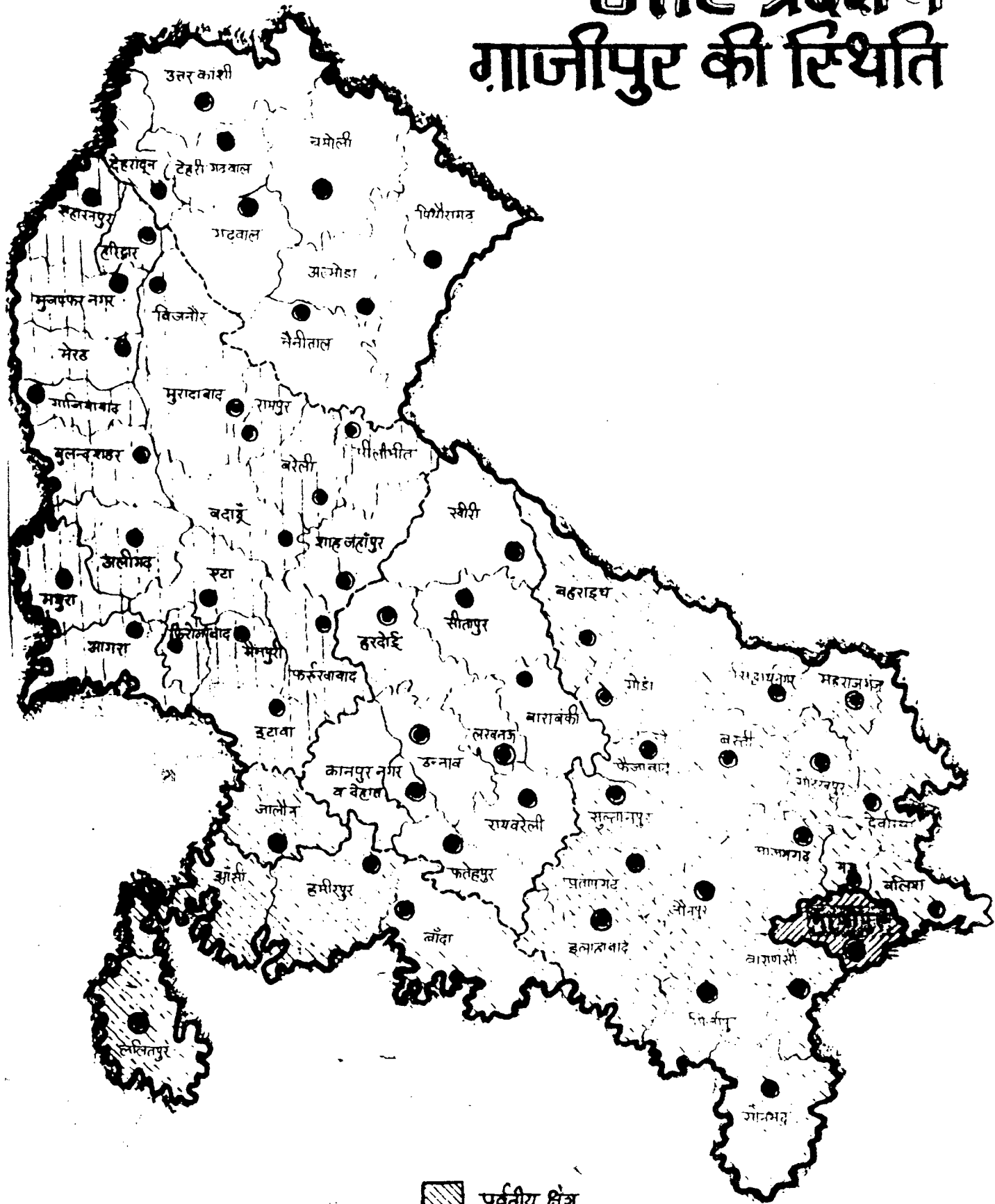
6-19






Sample Survey

LIST OF FIGURES

1. Figure - 1 showing the Ghazipur district and its location in the state of Uttar Pradesh
2. Figure - 2 map of the Ghazipur district

उत्तर प्रदेश में गाजीपुर की स्थिति



-  पर्वतीय क्षेत्र
-  पश्चिमी क्षेत्र
-  मध्य क्षेत्र
-  पूर्वी क्षेत्र
-  बुन्देलखण्ड क्षेत्र

DISTRICT GHAZIPUR



4 - PART OF REOTIPUR BLOCK
5 - PART OF SADAT BLOCK

BOUNDARY - STATE, DISTRICT	
BOUNDARY - TAHSIL, VIKASHHAND	
HIGHWAYS - NATIONAL	
IMPORTANT METALLED ROAD	
RAILWAY LINES WITH STATION - BROAD GAUGE, METRE GAUGE	
RIVER AND STREAM	
HEADQUARTERS - DISTRICT, TAHSIL, VIKASHHAND	
URBAN CENTRE	
VILLAGE HAVING 5000 & ABOVE POPULATION WITH NAME	
POST AND TELEGRAPH OFFICE	
DEGREE COLLEGE	
TECHNICAL INSTITUTION	
BUNGALOW - DAR, INSPECTION	
REST HOUSE	

Size Class of Urban Centres



CONTENTS

Page No.

CERTIFICATE

ACKNOWLEDGEMENT

LIST OF TABLES

LIST OF MAPS

PREFACE

CHAPTER I -	ERADICATION OF RURAL POVERTY : PUBLIC POLICY IN POST INDEPENDENCE PHASE	1-34
CHAPTER II -	THE STUDY : PLACE OF STUDY AND METHODOLOGY	35-50
CHAPTER III-	THE STUDY : ANALYSIS AND INTERPRETATION	51-91
CHAPTER IV -	CONCLUSION	92-96
BIBLIOGRAPHY		97-108
APPENDIX		

PREFACE

The objective of eradication of rural poverty has always been an important concern of planners since independence. This concern is quite explicit in various phases of policy formulation. Still, the performance of the country on this front is quite disheartening. The performance factor is directly related to the implementation aspect of policy. Therefore, the study of implementation aspect of policy is important because the formulation '...of policies and their implementation are two of the most important functions of government. If policy and its implementation are discordant, governance gets distorted'.¹ The policies, not well implemented, can at best be viewed as 'good intentions' of the people in power. As a result of this the rural poor start having greater faith in top-levels of the state and loss of faith in its instrument at the grass-root level. Thus if a policy is not well-implemented then it leads to erosion of legitimacy of local administrative machinery in the eyes of the people.

In this context, the present study is aimed at understanding the implementation process of Integrated

¹Government of India, Report of Commission on Centre-State Relations (Sarkaria Commission), pt. I, chap. IX, p. 237.

Rural Development Programme (IRDP) in the district of Ghazipur (U.P.). Some related questions of IRDP-implementation are the subject of this study.

Chapter I tries to give a brief summary of various programmes undertaken in post-independent phase and the IRDP is dealt at length. It also focuses on the various problems associated with IRDP and the present debate regarding the suitability of IRDP in alleviation of rural poverty.

Chapter II spells out the framework of the present study. Besides giving the questions to be answered, the chapter deals with the socio-economic conditions of the study - area and the methodology adopted for this study.

Chapter III attempts to provide the analysis and interpretation of data, produced through this study. Each question is dealt fully in separate section of the chapter.

In the concluding chapter, a summary of findings is attempted and a case for an integrated approach to rural development is put forth.

**ERADICATION OF RURAL POVERTY :
PUBLIC POLICY IN POST
INDEPENDENCE PHASE**

I

ERADICATION OF RURAL POVERTY : PUBLIC POLICY IN POST INDEPENDENCE PHASE

The eradication of rural poverty has been a baffling problem for the planners, politicians and policy implementors. In spite of the fact that the country has followed both, direct as well as indirect route to address this problem, her performance on this front is quite disheartening. Various programmes implemented, have been overwhelmed with criticisms from various quarters. The criticisms have ranged from questioning the basic strategy to the implementation aspect. It is not true that we have not achieved any progress in this direction but the shortcomings are glaring. Before going into the reasons for this sorry state-of-affairs, it would be pertinent to look at the way in which this problem has been addressed in post-independent India. Here, this chapter seeks to present a sketchy story of India's policy towards eradication of rural poverty with special and detailed reference to Integrated Rural Development Programme (IRDP).

In order to have a better grasp over the various strategies adopted, it would be more appropriate to go ...through the planning process of the country with

respect to rural areas and rural population'¹.

India's 'tryst' with a viable model of rural development began with an entirely new and all comprehensive programme known as Community Development Programme, hereafter CDP. It is rightly described as the 'founding-father of rural development'. This programme, based on general development approach, was conceived to bring about an all-round development of the countryside. The problem of rural poverty, it was surmised, would be automatically taken care of with the growth in all aspects of rural life. Furthermore, with its objective of the total development of the community as a whole, the programme covered almost all aspects of village life including agriculture, irrigation, housing, transport, education, rural industries, animal husbandry, health, communications and social welfare of women and children and supplementary employment.

As soon as the programme was carried into execution, the limitations and inadequacies of the CDP were conspicuous. The programme was widely criticised on many grounds. An evaluation made it clear that the CDP attempted to cover a wide range of activities with very limited resources, thereby making no impact at all. Moreover, the assumption that rural community is a

¹S.P. Ahuja, Environment, Development and Poverty, New Delhi : The Publication Division, Centre for Research Planning and Action, 1992, p.68.

homogenous entity came under doubt as '...the programme disclosed the intricacies of village life and the differentiated nature of village community'². Besides, other criticisms were related to the lack of coordination amongst departments, absence of people's participation, uni-dimensional nature in practice as against multi-dimensional in intent³ and so on so forth.

Despite these limitations, the CDP did help in creating an awareness among the people about the potential for development through adoption of modern and improved methods of cultivation. At the same time, the country had to face a food-scarcity problem which forced the country to import food-grains on a large-scale. This drew the attention of authorities to the pressing need for increasing food-grain production. As a result, the emphasis shifted from community development to growth in agriculture. Thus, a new agricultural strategy to step up food production was the outcome as India entered the 60s.

With the shift in strategy from General Development Approach to Area Development Approach, a new programme - Intensive Agricultural District Programme (IADP) came into existence in 1960. This programme was taken up in one district in each state with an objective to contribute to both, a rapid increase in agricultural production in

²See Ahuja, op.cit.

³Ibid., p.69.

selected areas and suggest new innovations and combination of practices which could be of value elsewhere. In 1964, the IADP concept was extended to other districts under the nomenclature of Intensive Agricultural Area Programme (IAAP).

For three consecutive years from 1964 to 1967, India experienced drought which exacerbated the food problem of the country. As a result the food problem had literally become a matter of life and death. To quote Ahuja, 'At this time the high yielding varieties (HYV) of seeds were released in the market. By mid-sixties high yielding varieties programme (HYVP) became an important component of the programme of rural development. This created a way for achieving the break-through in food production. It boosted the yield of the crops to an appreciable level and to an extent led to the advent of Green Revolution. It considerably helped in solving India's food problem'⁴. Indeed, the introduction of high-yielding varieties programme (HYVP) turned out to be a great success. Because the food-grain production was raised to the level of self-sufficiency of the country with regard to certain crops. This is widely known as New Agricultural Strategy or Green Revolution - a term used to highlight the spectacular rise in food-production in the country since the implementation of the new agricultural strategy. The essence of the new

⁴Ibid., p.70.

agricultural strategy, put into operation in 1966, lay in effectively harnessing science and technology to raise farm productivity. But any break-through in agricultural technology, by its very nature, was to benefit the areas with better lands, larger holdings, suitable climate and irrigation facilities. Thus, vast areas with poorer lands and lacking irrigation and other infrastructure lagged behind. In other words, one major limitation of the programme was that it bypassed the regions which were not endowed with assured irrigation or adequate rainfall.

Furthermore, the second major problem was that, by and large, the benefits of the new technology could be availed of mainly by the better off farmers.

To overcome these limitations, two countervailing programmes were launched; one for the disadvantaged regions and the other for disadvantaged sections of the society. These programmes were intended to correct the imbalances of its predecessor and were directly addressed to group and regions which had hitherto been neglected.

Here begins the saga of direct attack on poverty. All the previous programmes had sought to address the problem of poverty by following an indirect route. The 70s was an era of political radicalism in India and the fourth Five-year Plan expressed ample sympathy for the poor. Growth with social justice was the objective laid down in this plan. Therefore, from the beginning of the fourth five-

year plan, some attempts were made to directly attack poverty by poverty-eradication programmes.

Certain schemes to ameliorate the lot of small and sub-marginal⁵ farmers and agricultural labourers were sanctioned and to administer the programmes, two new agencies - the Small Farmers Development Agency and Marginal Farmers and Agricultural Labourers agency (SFDA & MFAL) were set up as corporate and autonomous bodies to work at the district level. The basic objective of these agencies was to raise the earning capacity of the target group. The programmes involved helping the target group to adopt improved agricultural technology, acquire the means of increasing agricultural production such as minor irrigation and to help them to diversify their farm economy through subsidiary activities like animal husbandry, dairying, poultry, horticulture etc.

In the beginning, SFDA and MFAL were set up as two separate agencies but, in June 1974, the distinction was abolished and a combined agency emerged. The SFDA-MFAL remained in operation till the end of the fifth Five-Year Plan. Starting with 87 project areas, their number rose to 168 covering, 1,818 blocks; each block had an annual allocation of Rs. 2.50 lakhs. On 2nd October, 1980 the SFDA-MFAL was merged with the Integrated Rural Development

⁵The term sub-marginal used in the Fourth Five-Year Plan was changed to marginal when the scheme was sanctioned by the government.

Programme.

The SFDA-MFAL was designed to rectify only one category of imbalances in the rural sector, namely, the class imbalances. To correct the second category of imbalances, the regional imbalances, another scheme-the Drought-Prone Area Programme (DPAP) - was also launched in 70s.

The basic objective of DPAP was to eliminate or reduce considerably the incidence of drought and scarcity in the identified drought prone areas over a period of time. Drought prone areas constitute 19% of the total area and 12% of the population of the country. Some 70 districts lie in the drought-prone zone.

The DPAP was redesignated form of another programme, that is, Rural Works Programm (RWP), launched in 1970-71 as an employment oriented programme. While the RWP was geared to the execution of rural works and employment schemes, the orientation of DPAP was mainly towards area development. After reorientation of the programme in January 1972, its primary focus was to be on development works so as to provide a more or less permanent solution to the problem of drought rather than on schemes merely to create employment opportunities.

Here, mention must also be made of a sister programme, the Desert Development Programme (DDP). The DDP was launched in 1977-78 and the operational design has been

such as to control the process of desertification, restoring the ecological balance in desert areas through sand dune stabilisation, shelter belt plantation, grassland development, soil and moisture conservation and water resources development.

Initiated at this time were also a Tribal Area Development Programme (TADP) and a special Hill Area Development Programme (HADP). These special area-development programmes were aimed at economic development of these regions.

At the commencement of the fifth Five Year Plan, the Command Area Development Authorities (CADA) were set up to implement certain identified projects relating to proper utilisation of irrigation potential in the country.

It seems obvious that, in order to correct 'class' and 'regional' imbalances, the authorities resorted to 'area approach' and 'target-oriented approach'. Both these approaches aimed at resource development on individual or area basis. Providing employment opportunities was also one of the objectives but it was assumed that the increasing growth rate of economy through plan investment could take care of this problem. This was not so and the problem of unemployment specially in rural areas has become acute over the years. But it was not until the fifth plan that some concrete programmes were formulated.

Earlier in April 1971, a programme called Crash Scheme

for Rural Employment (CSRE) was introduced. It was in operation for 3 years since 1971. Another project called the Pilot Intensive Rural Employment Project (PIREP) was sanctioned in 1972-73. The main aim of the project was to obtain information regarding the employment situation in the project areas. This helped in formulating Food For Work (FFW) and later, National Rural Employment Programme (NREP).

FFW, launched in 1977-78, aimed at creation of some additional employment in rural areas on projects designed to create works of durable utility to the rural population. The distinct character of this programme lay in the direct use by government of its surplus food stocks for creation of assets through utilisation of unemployed man-power in rural areas. The two main reasons were large amount of food surplus and poor state of maintenance of assets already created. The FFW was restructured and renamed as National Rural Employment Programme (NREP) from October 1980. It was made a regular Plan Programme in April, 1981. This programme aims at generating additional employment opportunities in the rural areas simultaneously creating durable community assets for strengthening the rural infrastructure. It also seeks to improve the nutritional status and the living standard of the rural poor. The District Rural Development Agencies (DRDA) are expected to act as the co-ordinating agencies for planning and

implementation of this programme at the District level'⁶. NREP will take into account the ongoing programmes for resource development like SFDA-MFAL, DPAP, DDP etc. Unlike in the past, the programme aims to view employment as an indivisible component of development.

A new programme, called, the Rural Landless Employment Guarantee Programme (RLEGP) was launched in 1983, to provide employment opportunities to the rural landless for at least 100 days in a year and to create durable assets.

In the last year of the seventh Five-Year Plan i.e. from April 1, 1989, the two employment programmes viz. NREP & RLEGP which were in operation, were merged into a single rural employment programme known as Jawahar Rozgar Yojana (JRY).

In early 70s, when the attention was gradually being paid to area development and employment oriented programmes, a shift was also taking place in the planners' perspective of concept of rural development. It was towards a 'segmental view of rural development', which means that '... Each aspect of rural life, from Agriculture to health or housing or education began to be looked at in

⁶Government of India, Report of the Committee to Review the Existing Administrative Arrangements for Rural Development and Poverty - Alleviation Programmes (CAARD), Department of Rural Development, Ministry of Agriculture, December 1985, p.17.

a fragmented fashion'⁷. Consequently, in 1973, a programme was introduced known as Minimum Needs Programme (MNP). This programme of human resource development emphasises the urgency for providing social services in rural areas like elementary education, health, water supply, roads, electrification, housing for landless and nutrition. The provision of these facilities, free or at subsidised rates through public agencies, would improve consumption levels of those below the poverty line and thus, improve their productive efficiency. It can be rightly described as social welfare approach. The Twenty-Point programme introduced during the emergency period was described as a direct assault on poverty. In the absence of proper implementation of the programme, it merely served as a rhetoric.

One major criticism pertaining to the implementation of all the programmes was the lack of co-ordination amongst various implementing departments. This lack of coordination, it was thought then, seemed to be more a result of 'fragmented view of rural development'. Since this view had 'resulted in a proliferation of organisations, each concerned with one particular programme thereby creating problems of coordination at the ground

⁷Kuldeep Mathur, Designing Poverty Alleviation Programmes :International Agencies and Indian Politics (Mineo).

level'⁸. Furthermore, despite the achievements made by the previous programmes '.... in their respective target areas and population groups it was observed that what may be described as a total approach to rural development was still lacking.'⁹

If the domestic compulsions were such as mentioned above, then, the international wind, too, seemed to be blowing in favour of the adoption of a new programme. According to Maheshwari, the World-Bank had announced a shift in its lending policy in 1973 in favour of schemes to eliminate rural poverty and following this lead, other international organisations and donor agencies pledged themselves to such a new strategy of rural development. In other words, the concept of integrated rural development had taken birth at World Bank and other UN forums and was being disseminated with speed. In order to qualify for the loan from these agencies, India also reevaluated its rural development programme and moved towards the adoption of a new programme.

As a consequence, in the late 70s the target-group approach got merged with the total development approach and the two together constitute what has now come to be known as Integrated Rural Development Programme, hereafter IRDP.

⁸S.R. Maheshwari, Rural Development in India : A Public Policy Approach, New Delhi, Sage Publications, 1985, p.112.

⁹Ahuja, op.cit., p.72.

Indeed, the journey of rural development policies in post-independence India may be said to have turned a full circle¹⁰. The journey which began with CDP, has by passing through various stages, reached to IRDP. However, both, CDP and IRDP are committed to total development of the community, but the difference lies in their target population. While CDP was open-ended and was available to everyone, the IRDP is aimed at ameliorating the lot of weaker sections only.

As a matter of course, the origin of IRDP also lay in the fact that application of science and technology in one sphere of rural areas in the form of New-Agricultural Strategy, in 1966, had already shown its potential. It was thought '... to develop a close and intimate interface between technology and the villages in a bid to mobilise the former for eradicating rural backwardness'¹¹. In order to concretize the idea, a pilot project was taken up in Karimnagar¹² to ascertain how science and technology could develop a district. This pilot project was an attempt to take technology to the villages and apply it to all segments of rural life. The application of science and technology was involved in the preparation of an inventory of resources, natural as well as human and seeking their

¹⁰Maheshwari, op.cit., p.112.

¹¹Ibid., p.113.

¹²Karimnagar is a backward district in Andhra Pradesh.

optimum utilisation by injecting the appropriate technological inputs. It became the nursery of IRDP.

The concept of IRDP was first proposed in 1976-77 but the programme was formally launched by the Government of India in 1978 in 2300 blocks and the coverage was extended to all the blocks of the country with effect from October 2, 1980. Earlier programmes such as SFDA, DPAP, CADP, and MNP were merged in it '... The SFDA/MFAL which were essentially confined to Agriculture and Allied sectors operating in only 1,818 blocks were merged with IRDP which was extended to cover all the blocks in the country, and, the scope of which included all activities in the Primary, Secondary and Tertiary sectors. Under this programme, income based criteria for identification of the target groups were prescribed and a household approach was adopted'¹³. The IRDP is now being implemented through a single agency known as District Rural Development Agency (DRDA) at the district level. The philosophy underlying IRDP originates from the imperative that the main attack on rural poverty has to be by endowing the poor with productive assets and/or skills so that they are assured of a stream of income that raises them above the poverty line. The thrust of the programmes is on making the rural poor households economically viable by giving them self-employment oriented schemes. These schemes, either provide

¹³CAARD (see above entry no.7) pp. 16-17.

assets to the assetless (and even to the low asset based) poor households, or raise the productivity of their asset-base by providing technology, upgrading skills and improving their access to credit, input and output markets¹⁴.

In short, its objective is to help rural families to cross the poverty-line by acquiring either productive assets or approximate skills, which would generate enough income to enable them to rise above the poverty line. During the sixth plan it was envisaged that 600 rural households per block would be assisted. Of the total investment, one-third was to be in the form of subsidy and the remaining two-third as bank loans. The sixth-plan targets were fulfilled both, in terms of the beneficiaries covered and the planned investment.

The pattern of subsidy is 25% for non-tribal small farmers and 33 1/3 % for non-tribal marginal farmers, rural artisans, and agricultural labourers. For tribal beneficiaries and physically handicapped the pattern of subsidy is 50% of capital cost. The maximum subsidy admissible to non-tribal families was Rs. 3000 in non-DPAP areas and Rs. 4000 in DPAP areas. For tribal beneficiaries the maximum subsidy was Rs. 5000. From 1990-91 the SC families are also entitled to subsidy which is at par with

¹⁴R. Subramanian, Rural Development : An Inside Look at Problems and Prospects, New Delhi: Yatan Publications, 1988, p.4.

the STs. The ceiling on subsidy has been enhanced by Rs. 1,000 w.e.f. April, 1993. It is now Rs.4,000 in non DPAP/DDP areas, Rs. 5,000 in DDP/DPAP areas and Rs. 6,000 for SC/ST and physically handicapped. In the case of irrigation there is no monetary ceiling on subsidy but is limited to the percentage of subsidy prescribed.

However, there is no ceiling of subsidy on Individual Minor Irrigation Projects, for Community Irrigation Projects, the rate of subsidy is 50%. It would be proper to point out here that IRDP is not concerned with families which are not potentially viable. Because, these families can be helped through welfare schemes like old age pension scheme and not through economic support programme.

The Ministry of Rural Development had laid down in 1979-80 that all households with a total annual income of less than Rs. 3,500 or an annual per-capita income of less than Rs. 700, in the survey to be conducted in 1980 with reference to the year 1979-80, were to be treated as poor. During the seventh Plan the poverty line income was raised from Rs. 3,500 to 6.400. But the cut-off line for identification of poor families was fixed at Rs. 4,800. In the Eighth plan the poverty line has been raised upto Rs. 11,000 but the cut-off line of Rs. 4,800 is untouched since there may not be any justification to extend facilities to the beneficiaries of higher income group unless the families below an annual income of Rs. 4,800 are enabled to

cross the poverty line.

During the seventh Plan, another important change was introduced with respect to targets and allocations. It was no longer on the basis of a uniform number of 600 families per block. It was decided that while 50% would be on this basis, the remaining 50% would be on the basis of incidence of poverty in a state.

Certainly, the IRDP was an improvement over previous programmes as it had taken note of inherent defects found in earlier programmes. As an improvement, two new components, i.e., 'Block Level Planning and Monitoring' were added under IRDP. An integrated development plan at the block level envisaged preparation of two plans, which are, 'Five Year Prospective Plan' and 'Annual Action Plan'. The specific beneficiary-oriented schemes for the rural poor were to be fitted in this plan. However, this task of 'Block -Level Planning' would not be carried out in most blocks. Instead, a programme of assistance to identified rural poor families was introduced with the name of IRDP. Rath¹⁵ rightly observes that a name appropriate for the whole was given to only a part of it and, in effect, the IRDP became a misnomer.

Before going into the details of performance of IRDP in the field, it would be proper to mention some

¹⁵N Rath, 'Garibi Hatao - Can IRDP Do It?', Economic and Political Weekly, vol. 20, no. 6, Feb. 9, 1985, p.239.

observations regarding India's policy towards eradication of rural poverty.

It can be easily observed that the policy is more guided by the pressure of events rather than by steady long term goals.¹⁶ This shows an ad-hoc approach on the part of policy-makers. This adhocism is more evident in the various programmes adopted by the Indian state to bring about structural changes. Even the innovative policies and new institutions failed which strengthens the point that the logic and content of the policy do have an important bearing on effective delivery of goods.

A consistent neglect of popular participation in policy formulation has been an important feature of this. This becomes a cardinal point in the context that the realisation of lack of popular participation had dawned on policy-makers since the failure of Command Area Development Programme.

The policy also suffered from extreme centralisation leading to application of uniform patterns without adequate modifications in the light of local variations. Centrally sponsored programmes were given priority, even though they were not always relevant to local situations.

¹⁶P.R. Dubhashi, Policy and Performance, Agricultural and Rural Development in Post Independence India, New Delhi : Sage Pub., 1986, p.262.

Obviously, '...there was the lack of an integrated policy approach, which resulted in a fragmented policy - by lack of integration between technological, economic and institutional policies'.¹⁷ As in the case of IRDP, this was unable to establish links with other sectoral development programmes, the supporting infrastructure and back-up services. It was not a truly integrated approach. The extension of IRDP to all parts of the country with equal allocation of funds to all blocks, irrespective of the difference in conditions and the incidence of poverty, with a uniform definition of the poverty line has led to the dispersal of limited resources thinly over a wide area.

Another major point is regarding the definition of 'target-group' in the poverty-alleviation programmes. Target groups are defined in purely statistical terms applied uniformly all over the country in total disregard of climatic and other conditions. A holding of less than two hectares at present makes a farmer 'poor' and enables him to take advantage of various schemes and programmes. But this size carries no relevance in regions where dry farming is practised. In Rajasthan the average landholding is much more but even an owner of six hectares is not able to grow what an owner of two hectares of better soil can produce. Programmes aimed at the removal of poverty must not adhere to nationally fixed minimum but the minimum

¹⁷Ibid., pp. 257-58.

should be fixed after taking into account the productivity of land on an area - wise basis. According to S.R. Maheshwari¹⁸, a more rational criteria of poverty, so far as land is concerned, should be its productivity, not its dimension.

In recent years there has been a considerable debate on the merits of IRDP vis-a-vis the wage employment programmes.

According to Rath, the emphasis on providing assistance to the poorest first on the basis of Antyodaya principle is misconceived because this group is not able to take up self-employment on a sustained basis. The subsidy element has encouraged corruption due to wrong identification, overvaluation of assets and distribution of poor quality assets. He further argues that in any case our economy does not have enough assets for distribution amongst all the poor. Besides, there is inadequate infrastructure and absence of forward and backward linkages which make individual enterprises/efforts non-viable e.g., the absence of link roads, veterinary services etc. makes animal husbandry under IRDP a non-economic proposition. The Antyodaya approach requires that the poorest of the poor must be attended first, which is practically impossible, Even if it could be possible then the idea that the poorest can be mainly helped by giving them productive assets goes

¹⁸Maheshwari, op.cit., p.215.

gainst the fact. The truth is that the poor want income, not land, animals etc. Therefore, Rath is of the opinion that wage employment programme should be given more emphasis since it can provide greater income to enable them to rise above the poverty line which will create greater purchasing power for them and larger market for commodities produced in rural areas. Then the more able and enterprising amongst them will explore possibilities of bettering their lives by producing such and other products for the market be this milk, meat, foot wear or garments of services or various kinds.

Dandekar¹⁹ supports Rath's observations : '...while the possibilities of creating self employment should be explored the main reliance will have to be on offering wage-employment'. He argues that employment programmes are easier to administer and given that the creation of community assets is the responsibility of the government, these projects have to be undertaken by it. He does not foreclose the option of self-employment for the poor but this, in his opinion, should be left to the initiative of the individual and the banking system.

According to Dantwala²⁰, the preference for a

¹⁹See V.M. Dandekar, 'Agriculture, Employment and Poverty', Economic and Political Weekly, vol. 21, no. 38 and 39, Sep. 20, 1986.

²⁰M.L. Dantwala, 'Garibi Harao : Strategic Options', Economic and Political Weekly, vol. 20, no. 11, Mar. 16, 1985, pp. 475-76.



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particular strategy should be made on the basis of the conceptual content of the programme and its suitability and feasibility for poverty alleviation. Contesting the conclusion drawn by Rath, Dantwala sees the chance of total dependence of rural poor on the employers, public and private, if a massive wage-employment programme becomes the central piece of the strategy for the alleviation of poverty. He further says that even the wage employment schemes suffer from the same infirmities of non-target group taking benefit of the scheme. Secondly, the failure of a strategy on the basis of coverage and quality distortions does not necessarily prove its irrelevance. Rather its relevance and preference '... should be governed by the type of society and social relations we visualise to emerge as a consequence of the plans and programmes.' For Dantwala, IRDP is an attempt to progressively erode the 'anti-poor' and inequitous structures of rural society.

Hirway²¹ provides corroborative data from 32nd round of National Sample Survey. She observes that 62.52% of the rural working force in India is self-employed in agricultural and non-agricultural sectors put together. This implies that self-employment is a major form of employment in rural India and the family unit is the most common productive unit. She classifies poor into two

²¹Indira Hirway, 'Garibi Hatao : Can IRDP Do It'? Economic and Political Weekly, vol. 20, no. 13, Mar. 30, 1985, p.562.

categories, one, those who have assets, skills, education and the other who neither possess assets, nor any of the other things to take up self-employment. She advocates self employment for the former category and the wage employment for the latter category.

The next question arises : To what extent did the IRDP succeed ? There is no dearth of studies on the performance of IRDP. There have been studies relating to 'philosophy, concept and theoretical foundations' as well as 'evaluative studies on IRDP. These studies have provided a better grasp of the 'programme-in-action'. These studies draw their relevance on the larger objective of IRDP, viz. raising the beneficiary households above the poverty - line.

Major studies by governmental organisations are carried out by the Reserve Bank of India (RBI), National Bank for Agriculture and Rural Development (NABARD), the Institute of Financial and Management Research (IFMR), the Programme Evaluation Organisation (PEO) of the Planning Commission and 3 reports of concurrent Evaluation of IRDP.

These studies have established that IRDP is a sound programme. The PEO study has brought out that about 90.7 percent households felt that as a result of IRDP, their family employment had increased²². About 88 percent

²²PEO Study as quoted in Inderjit Khanna, 'IRDP : Strategy for self-employment opportunities', Journal of Rural Development, vol. 9, no. 1, January 1980, p.36.

reported that as a result of their coverage under IRDP, their income had increased. About 64 percent households felt that their overall status in the village society had been elevated as a consequence of their coverage under IRDP. The IFMR study also brought out that majority of the beneficiaries were happy with regard to the IRDP assistance and that nearly three quarters of the beneficiaries did not report facing any difficulties in the marketing of inputs and outputs²³. These studies have shown that 50 percent of the assisted beneficiaries had crossed the old poverty line of Rs. 3500. Further, a very substantial number of beneficiaries reported increases in their income on account of the assistance received under the programme.

Though these studies gave a rosy picture of IRDP-implementation, they also identified certain bottlenecks viz, lack of infrastructure facilities, wrong identification of beneficiaries, low quality of the assets and so on so forth.

The RBI Report found out that 16 percent of the assisted beneficiaries had income higher than Rs. 3,500 and were thus not eligible for being assisted under IRDP²⁴.

²³IFMR Study as quoted in Inderjit Khanna, op.cit., p.36.

²⁴RBI Report as quored in A.K. Rajula Devi, 'Poverty Alleviation Programmes in Rural India', Jouornal of Rural Development, vol. 9, no. 3, May 1990, p.609.

The 'very very poor' accounted for only 23 per cent of the sampled beneficiaries. The majority obviously belonged to 'very poor and poor strata' thus, revealing that the objective criterion requiring that the poorest among the poor shall rank first among the target group, was not fully accomplished.

The NABARD survey shows that the percentage of beneficiaries wrongly classified was 42% in Assam, 17.76% in Haryana, 35% in Punjab, 19% in Madhya Pradesh and 13% in Maharashtra. As against this the survey showed 11% misclassification in the surveyed districts of Tamil Nadu and Karnataka, 7% in Andhra Pradesh and hardly 1% or less in Orissa, Bihar and Uttar Pradesh. According to Rath such wrong identification is inevitable, considering the agency entrusted with the work, the nature of the questionnaire prescribed for the purpose and the time set aside for work²⁵. Furthermore, the PEO study illustrates that in all the hill areas the percentage of wrong identification was lowest (6 per cent) while it was highest in the agriculturally less developed areas (42.72 percent)²⁶. The urge to achieve a target of 600 beneficiaries households per block per year without any reference to pattern and level of development in different areas led to the

²⁵N. Rath, op.cit., p.241.

²⁶PEO Study as quoted in A.K. Rajula Devi, op.cit., p.610.

situation of identifying wrong households.

Another reason for such improper identification was the lack of involvement of banks in the process of identification of beneficiaries. It was entirely done by block staff and village functionaries in most of the states. Hence, the NABARD study is instructive in the sense that it points out that associating the bank staff and *gram panchayats* in the identification of beneficiaries of poor families may contribute to ensuring that benefits of the programme go to the deserving persons.

The IFMR-study also finds the same problem of wrong-identification. The study provides its reasons to be improper baseline family survey and absence of popular participation.

Through these studies the concept of 'integration' too, came under attack. The Sixth Draft Plan (78-80) had elaborated the concept of 'integration'. This covers four principal dimensions : integration of sectoral programmes, spatial integration, integration of social and economic processes, and above all the policies with a view to achieving a better fit between growth, removal of poverty and employment generation²⁷.

Evaluative studies have clearly brought out that the major weakness of IRDP is that there is no 'integration' at all. There appears to have been a clear shift in the

²⁷N. Rath, op.cit., p.238.

concept of the IRDP. While the Draft Sixth Plan (1978-80) conceived the integrated rural development as a resource base total development plan for a block, into which the specific beneficiary-oriented schemes of poverty eradication would be integrated, the finalised Sixth Plan (1980-85) categorically stated that the IRDP had been conceived essentially as an anti poverty programme²⁸. The findings of CAARD (1985) also stresses the point of lack of inter-sectoral linkages²⁹. It was also envisaged to integrate human resource development with man power needs by dovetailing education and training programmes to the anticipated man power needs and, to integrate income-generating schemes with the minimum needs programme of education, rural health, water supply and nutrition. But evaluative studies suggest contrary to this.

Since October, 1985, a process of Concurrent Evaluation of the IRDP has been initiated through which 27 reputed institutions are involved in this process on a regular basis. In one year this process covers about 16,000 families spread over all the district. So far three rounds of concurrent evaluation have been done. The first round was done from Oct. 1985 to Sep. 1986, the second

²⁸See B.M. Bhatia, Indian Agriculture : A Policy Perspective, New Delhi : Sage Publication, 1988.

²⁹Government of India, CAARD Report as quoted in Haragopal G and C H Bala Ramulu, 'Poverty Alleviation Programmes : IRDP in an Andhra Pradesh District', Economic and Political Weekly, vol. 24, no. 37, Sep. 2 - 9 1989.

round from Jan. 1987 to December 1987, and the third round was done from Jan 1989 to Dec. 1989. The work on the fourth round is under progress. The first Concurrent Evaluation report points out that about 9% of the beneficiaries assisted under IRDP were not eligible for assistance. This has resulted in leakage of loans on concessional terms to the non-target group. About 81 percent beneficiaries had found the assistance sufficient for acquiring assets. In 72 percent cases, the assets were found intact. In the remaining cases some of the reasons for asset not being intact included unexpected events like death, illness (7 percent), inadequate income generation (6 percent), high maintenance cost (2 percent), defective conditions (4 per cent), compulsive household consumption requirements (1 per cent), and other reasons (6 per cent). As per this evaluation, about 60 per cent of old beneficiaries had crossed the poverty line of Rs. 3,500 and 12 percent the revised poverty line of Rs 6,400. This evaluation further supports the view that in about 77 percent of cases the assets had generated incremental income.³⁰ It further reports that 42 per cent of the sample families had no overdues while 31 per cent had overdues of less than Rs.1,000. The NABARD study also indicates similar trend. According to this about 57

³⁰Government of India, Concurrent Evaluation of IRDP as quoted in Inderjit Khanna, op.cit., p.37.

percent of the beneficiaries had been repaying regularly and had paid their dues by the fixed dates. Only 17 per cent of the beneficiaries are wilful defaulters. A wilful defaulter is one who had the capacity to repay but wilfully refrained from doing so. It was found that most of the wilful defaulters were generally the wrongly identified beneficiaries who belonged to the better off category³¹. The major reasons for overdue was the inadequate income-generation. This low income was attributed to the poor quality of assets, smaller unit size and poor supporting services.

In the light of the above findings, some improvement measures were taken by the government for effective implementation of the programme. Still it remained largely benefitting to the better off sections of the society. Rath³² points out this problem. Ahuja³³ also brought out that the well-off cultivators were trying to corner the benefits meant really for needy persons in the villages. As Ramaswamy³⁴ also reported, the entire process has benefitted the well-to-do sections of the population, producing, to quote Dr. C.T. Kurien, 'prosperity for the

³¹NABARD Study as quoted in A.K. Rajula Devi, op.cit., p.616.

³²See Rath (1985), op.cit.

³³Ahuja (1992), op.cit., p.88.

³⁴A.S. Ramaswamy, 'Alleviating Rural Poverty', Kurukshetra, vol. XLI, no. 11, August 1993, p.16.

rich and poverty for the poor'. Though the problem of non-poor beneficiaries was there but the impact of IRDP on income generation was also found encouraging. A Vijayakumar³⁵ in a study in Periyar district has found out that income and employment of the beneficiaries have increased considerably due to assistance under this programme. Asha Garg³⁶ has shown that 93.33% of beneficiaries, falling in the income-group of below Rs. 3,500, have shifted to the next higher income group after getting assistance under IRDP. But beyond the income group of Rs. 3501-4800, the number of beneficiaries shifting to the next higher income brackets have shown a decreasing trend.

Some identified problems were reported in these studies as major handicap of the programme. Hirway³⁷ and Madhura Waminathan³⁸ have found weak planning to be major problem in its effective implementation. Ho ar Singh and

³⁵A. Vijayakumar, 'Impact of IRDP on Income and Employment : A Case Study', Yojana, vol. 35, no. 24, January 15, 1992, p.25.

³⁶See Asha Garg, Working and Impact of Integrated Rural Development Programme, New Delhi : Deep and Deep Publication, 1992.

³⁷Indira Hirway, 'Garibi Hatao : Can IRDP Do It'? Economic and Political Weekly, vol. 20, no. 13, March 30, 1985, p.562.

³⁸M. Swaminathan, 'Village Level Implementation of IRDP : Comparison of West Bengal and Tamil Nadu', Economic and Political Weekly, vol. 25, no. 13, March 31, 1990, p.A-25.

Mohinder Singh³⁹ point to the cumbersome rules and procedures which led to delays and corruption. This point was also emphasized by G Haragopal and G.Ramreddy⁴⁰. The functionaries at district/block level were found to be untrained and unqualified for the given task. Sandeep Bagchee⁴¹ pointed to this problem of manning of administration with unqualified and untrained staff at various levels. Jean Dreze⁴² points out that selection of most of IRDP beneficiaries is, at best, indiscriminate and at worst biased against the poor. G Haragoopal and CH Bala Ramulu⁴³ in a study in Andhra Pradesh reveal that better off members of the target group located in irrigated belt took advantage of the schemes under IRDP. In a category - wise analysis they further pointed out that the marginal farmers in the case of agriculture and animal husbandry schemes, and the medium and large farmers in the case of

³⁹Hoshiar Singh and Mohinder Singh, 'Role of Bureaucracy in Rural Development', Kurukshetra, vol. XLI, no. 5, February 1993, p.17.

⁴⁰See G. Haragopal and G. Ram Reddy, Public Policy and the Rural Poor in India, Hyderabad : Concept Publication and CESS, 1984.

⁴¹Sandeep Bagachee, 'Poverty Alleviation Programmes in Seventh Plan : An Appraisal', Economic and Political Weekly, vol. 22, no. 4, January 24, 1987, p. 146.

⁴²Jean Dreze, 'Poverty in India and IRDP Delusion', Economic and Political Weekly, vol. 25, no. 39, September 29, 1990, pp. A-101 - 102.

⁴³G. Haragopal and C.H. Bala Ramulu, op.cit., p.2032.

minor irrigation schemes received more income. Mukul Sanwal⁴⁴ found three major problems with its implementation which are anti-rural poor attitude based on class linkages, lack of infrastructure facilities and lack of motivation on the part of village-level implementors. Indifference to the difference in the levels of infrastructure and incidence of poverty was also reported by Sandeep Bagchee.⁴⁵ Besides, lack of co-operation among the aiding agencies as manifested in multiple counting of beneficiaries under different schemes led to non-delivery of benefits to the beneficiaries on time, as reported by the Raj Krisha⁴⁶. A P Saxena⁴⁷ reported about delays in grounding the schemes and absence of after care support. Insensitivity to the priorities of the beneficiaries as shown by officials proved to be major impediment in success of schemes⁴⁸. C.H. Hanumantha Rao⁴⁹ reported about the regional imbalances in

⁴⁴Mukul Sanwal, 'Garibi Hatao : Improving Implementation', Economic and Political Weekly, vol. 20, no. 49, December 7, 1985, p.2177.

⁴⁵Sandeep Bagachee (1987), op.cit., p.139.

⁴⁶Raj Krishna, 'Growth, Investment and Poverty in Sixth Plan', Economic and Political Weekly, vol. XVIII, no. 47, November 19, 1993, p.1976.

⁴⁷A.P. Saxena, 'Concurrent Evaluation of IRDP : Selected Aspects for Administrative Follow-up', Economic and Political Weekly, vol. XXII, no. 39, September 26, 1987, pp. A-122-23.

⁴⁸Sandeep Bagchee, op.cit., pp. 144-45.

⁴⁹See C. H. Hanumantha Rao, 'Changes in Rural Poverty in India : Implications for Agricultural Growth', Mainstream, vol. XXIV, no. 19, January 11, 1986.

distribution of funds. In another study, Samuel Paul⁵⁰ attributes non-utilisation of funds to the failure of IRDP. For A.R. Desai⁵¹, non-involvement of people concerned and weak administration of various projects were major drawbacks of the implementation style of IRDP.

It is an obvious thing that among the evaluative studies, none has come out with the finding that this programme is a total failure in the sense of not having helped any of the beneficiaries to cross the poverty line, nor is there a study which has given a clean chit to the programme.

In the context of above findings, if one looks at the governmental claims regarding IRDP implementations, he would be full of doubts about IRDP achieving its objective.

In 1992-93, the achievement shown by the government is 110.33 per cent over the set target. The total approved outlay for IRDP, was Rs. 654 crores, which was 13 per cent of total outlay for rural development. The report⁵² also claims for an increase of Rs. 748 in per family investment for new family over the previous year.

⁵⁰See Samuel Paul, 'Mid-Term Appraisal of the Sixth Plan : Why Poverty Alleviation Lags Behind', Economic and Political Weekly, vol. 19, no. 18, May 5, 1984.

⁵¹A.R. Desai, 'Rural Development and Human Rights in Independent India', Economic and Political Weekly, vol. XXII, no. 31, 1987, p.1294.

⁵²Government of India, Annual Report 1993-94, Ministry of Rural Development, pp.29-30.

Despite so much emphasis given on IRDP, it would be difficult to digest the tall claims of government without a pinch of salt due to various problems associated with its implementation.

All the earlier studies have tried to compare these claims with empirical observations. They have tried to show the gulf between the two. This gulf has to be narrowed down in order to achieve the policy objective. It is important in the sense that the policy response in the form of a series of anti-poverty interventions since the mid-1970s aimed at raising the income/consumption levels of the poor and the ultra poor was basically a sound policy response⁵³.

This provides a basis for the present study.

⁵³N. Kakwani and K. Subbarao, 'Rural Poverty and its alleviation in India', Economic and Political Weekly, vol. 25, no. 13, March 31, 1990, p. A-15.

**THE STUDY : PLACE OF STUDY
AND METHODOLOGY**

CHAPTER - II

THE STUDY : PLACE OF STUDY AND METHODOLOGY

It is a known fact that various problems crop up as a policy is carried into execution. These problems may concern different aspects of the policy implementation process.

The programme - in- question, namely, IRDP, also met with certain difficulties. Here, the question arises 'what went wrong?'. A probe into this help identify problem-areas which, in turn, serves as feedback to both, policy-planners and implementers.

The present study is mainly concerned with the examination of the implementation of IRDP on three aspects:

Firstly, the study aspires to assess the degree of implementation as per the official data. This exercise is aimed at studying the gaps between the target and achievement as shown in the official data. In this case, District Rural Development Agency, hereafter DRDA, is the implementing organization and hence, provides all sorts of data in this regard.

Secondly, the study intends to examine whether the guidelines sent by Ministry of Rural Development to district officials are followed or not. This becomes important in the context of an 'idealized policy', since because guidelines per se furnish an idea about how the

policy-makers want that particular programme to be implemented. In other words, the guidelines serve as bridge between ideal and actual implementation of policy. Here, the role of such guidelines becomes important.

Thirdly, it is also an attempt to study and analyse the suitability of the strategy of self employment approach to alleviate rural poverty, especially amongst the weaker sections of the society. This particular question would be addressed with the help of primary data.

In short, the objectives of present study is to assess:

- 1) the degree of achievement as per the official data;
- 2) the observance of rules by officials at district/block level; and
- 3) the propriety of self employment approach in alleviation of rural poverty.

In order to probe further into the above questions, a study was conducted in Ghazipur, a district of Uttar-Pradesh. This district was chosen because of the following reasons :

Firstly, it is one of the backward districts of Eastern Uttar-Pradesh, the most populous state of India. The district has a predominantly agricultural economy with heavy population pressure and less developed secondary

sectors.¹ Besides, the region also faces lots of socio-economic problems. Hence, this district is a very good area to assess the performance of a programme like IRDP.

Secondly, the success of IRDP is critical to the development of the district. It is a poverty-ridden district. A very common story narrating the poverty of Ghazipur goes like this : it is said that once upon a time the womenfolk of agricultural labour households used to collect the undigested corn from the excreta of bullocks. The bullocks had ample opportunity to eat the sheaf while moving round the harvested crop during threshing. The undigested corn would be separated from the dung after churning it in water. The grain would be dried and then converted into flour by grinding. Bread prepared out of it was called 'gobaraha' as it was prepared from dung or 'gobar' in Hindi. It was this bread which was shown in the Parliament by Vishwanath Gahamari, the then MP from Ghazipur in June, 1962². At this the Parliament was stunned and the then Prime-minister suggested to the Deputy Chairman, Planning Commission that the question of accelerated development of the eastern districts of UP and similar districts elsewhere might be carefully gone into by

¹B.N. Singh, Integrated Rural Area Development and Planning : A Case Study of Backward Area, Delhi : Anupama Publications , 1988, p.10.

²Kripa Shankar, "Agricultural Labourers in Eastern U.P.", Economic and Political Weekly, vol. 28, no.24, June 12, 1993, p.1211.

the Planning Commission. Consequently, a Joint Study Team under Shri B D Patel was set up on December 3, 1962. This is widely known as Patel Committee. Originally, the committee was assigned to study the problems in 3 districts of UP - Ghazipur, Jaunpur and Deoria. In the very first meeting the study Team decided to include Azamgarh district also. The committee submitted its report in January 1964. In the report, the study team had suggested far-ranging recommendations for the development of the district. Its recommendations included *inter alia*, building of a road bridge over the Ganga river, better power facilities for industrial development of the district and heavy investment in the industrial sector³. Except building of a road bridge over Ganga river, no concrete step has been taken so far to implement those recommendations.

The backwardness of the region can be effectively tackled only if poverty-eradication programmes are successfully implemented. Thus, an assessment of IRDP in the district will certainly provide the reader a better grasp over problems in similar or parallel circumstances.

Due to the above reasons, Ghazipur district was chosen as the place of study. A little more information about the place of study is given in the next section.

³Government of India, Report of Joint Study Team on Eastern Districts of U.P. - Ghazipur, Azamgarh, Deoria, Jaunpur (Patel Committee), New Delhi : Planning Commission, 1964, pp. 159-60, 164.

PLACE OF STUDY

The district Ghazipur⁴ lies in the eastern part of UP, the most populous state of India. The district lies between the parallels of 25° 19' and 25° 54' north latitude and 83° 4' and 83° 58' east longitude. It is bounded on the north-west by Azamgarh district, on the north-east by Ballia district and on the south - east by Shahabad district of Bihar, from which it is separated by the Karamnasa river. The maximum length of the district from east to west is about 89 kilometres and the maximum breadth from north to south is about 59 kilometres.

Ghazipur was constituted a separate district in 1818 A.D. Administratively, the district has been divided into 16 community development blocks, which are spread over four subdivisions/Tahsils of the district. Qasimabad block, in Muhamadabad Tahsil, was the first community development

⁴All the data used in this section are taken from following documents. (A) Census of India : Final Population Totals, New Delhi : Office of the Registrar General and Census Commissioner, 1991. (B) Government of India, Statistical Abstract, New Delhi : Ministry of Planning, 1990. (C) Government of Uttar Pradesh, Gazetteer of India : Uttar Pradesh - District Ghazipur, Lucknow : Department of District Gazetteers, U.P., 1982. (D) Government of Uttar Praesh, Sankhyikiya Diary,; Lucknow : Arth avam Sankhya Prabhag, Rajya Niyojan Sansthan, 1991. (E) Government of Uttar Pradesh, Sankhyikiya Patrika-Janpad Ghazipur, Lucknow: Arth avam Sankhya Prabhag, Rajya Niyojan Sansthan, 1991. (F) Government of Uttar Pradesh, Sankhyikiya Patrika - Janpad Ghazipur, Lucknow : Arth avam Sankhya Prabhag, Rajya Niyojan Sansthan, 1992. (G) Governemnt of Uttar Pradesh, Uttar Pradesh Varshiki - 1990-91, 1991-92, Lucknow : Suchna avam Jansampark Vibhag, year of publication not indicated.

block of the district. It was inaugurated in October, 1952. These developmental blocks were the units of operation for the implementation of the Plan Programmes of each department. The four subdivisions of the district are - Saidpur, Ghazipur, Muhammadabad and Zamania. The number of inhabited villages is 2540.

Socio-Economic Profile

The district has an area of 3,384.24 square kilometres and the population of the district according to 1991 census is 2,416,617. The rural population of the district is 92.62% of the total population as against 80.16% rural population of the state as whole. This shows that major portion of population in the district is rural and much above the state average. An increase of 23.4 per cent was noticed in population variation over 1981 census. This figure is much less than state average but quite near to national average. The ratio of urban population in the district is substantially low against the state and national average. The same figure for Ghazipur is 7.4 as against state average of 19.84 and national average of 26.13. The density of population is much higher in the district against that of UP and India average. The density of population in the district is 710 persons per square kilometre as against state average of 473 and national average of 273. Thus, it can be observed that population

pressure on land is too high in the district to sustain a reasonable standard of living and consumption. Since much of the population is rural, therefore, the rural areas provide a more dismal scene for economic achievement. Besides, the area of the district is 1.15 percent of the total area of the state, while the population of the district forms 1.74% of the total population of the state. It is obvious that ratio of population to the area is quite small for the district.

According to 1991 census, the population of scheduled castes formed 21.04 percent of the population in UP. In the district, they constituted 16.7 per cent of the population, which is very near to the national average of 16.73 per cent. The population of scheduled tribes (STs) is as nominal as 404 spread over six blocks.

The district has better sex ratio than state and national average indicating a higher females population of the district. But the female literacy rate of the district is lower than state and national average. The figure for district is 24.38 which is lower than state average of 25.31 and much lower than national average of 39.19. The overall literacy rate of the district is higher than the UP average. The literacy of the district is 43.27 which is better than state average of 41.60 but much lower than national average of 52.19. As far as educational facilities are concerned, the district has 1225 primary schools, 137

secondary schools and 18 degree colleges. These facilities are not good enough for the district if the population of the district is taken into account.

The social conditions of the district is equally backward. There are various instances of such social practices which have an adverse bearing on the economic progress of the people concerned. In the district, the local custom does not permit the higher class people, viz. Brahmins, Thakurs and Kayasthas, to handle the plough. Consequently, the landowners amongst these communities depend on hired or attached labour for most of the agricultural operations. To the extent that such a practice exists it definitely tells upon the productivity of land. The hired or attached labourers can not have enough interest in making either the permanent improvements in land or in putting adequate inputs. These higher castes people find it degrading to touch the plough. By and large, the scene is changing but it will disappear in course of time⁵.

Another kind of social practice hampering the development of the district stems from the prejudice and ignorance of the people. Many people do not take to highly remunerative activities such as poultry, piggery and fisheries development purely on caste considerations. Though they are full of potentialities in the district,

⁵Government of India (1964), p.8.

their adoption is restricted to a few communities only. Similarly bone crushing, and manufacture of leather articles go strictly by caste rather than by profitability⁶.

These social practices constitute a greater hinderance to economic development in the district.

Agriculture is the mainstay of the district. Cultivators and agricultural labourers, together constitute 78.3 percent of main workers in the district. According to Census - 1981, a 78.7 per cent of main workers were in the primary sector in the district. This figure for the district is much higher than the state and national average. The figure for workers in secondary and tertiary sectors for Ghazipur district is much lower than state and national figures. It means that a major portion of workers in the district are involved in primary sector. In 1989-90, the per capita cereals production in the district was found to be 273.39 kilograms and per capita pulses production was found to be 20.05 kilogram.

The figures for average yield of principal crops narrate the story of poor productivity in the district.

In the district, an average yield of rice was found to be 16.28 Quintal/hectare which is lower than state average of 17.3 Quintal/hectare. Maize had an average yield of 8.61 Quintal/hectare against the state average of 10.3

⁶Ibid., p.9.

Quintal/hectare. Wheat production in the district was substantially low in comparison to state production average. Similar trend was also observed in other crops of the district which are barley, tur, mustard, sugarcane, sesamum & Linseed.

Besides, the low average yield of crops, the value of output per capita in this districts is much lower because of a relatively very small area per person. While the population of the district forms 1.74 per cent of the total population of the state, the net area sown of the district constitute 1.5w of net area sown of the state. Thus, the agricultural income which is low due to low productivity of the land, gets further reduced in the district when shared by more persons. Furthermore, due to skewed landholding, a very large number of families at the lower end would have much less income than indicated by average income. Another implication of low agricultural productivity points towards less contribution of the district to total foodgrains of the state. This shows that in proportion to their population, the cultivators in Ghazipur district produce less foodgrains. The entire state of UP is put in category of backward states. In that context, the problem of Ghazipur district is naturally of a relatively higher order.

Per hectare yields are greatly affected by the availability of adequate irrigation. The irrigation

available in the district is less assured and less intensive. The percentage of net irrigated area to net sown area of the district was 62.95 in 1989-90. In many cases, although the area has been classified as irrigated, the intensity of irrigation is inadequate. Generally, the farmers in the district depend upon rain-water and river-system for irrigation. Natural drainage system is the main source of irrigation. But in the year of heavy rainfall, this causes considerable damage to land in the neighbourhood. Therefore, it is uncertain as well as risky.

Singh (1988)⁷ rightly observes that in order to utilize the rich reservoir system, the area requires heavy installation of tubewells and pumping sets.

The industrial sector of the economy of the district is very inadequately developed. This is reflected in the fact that number of persons per lakh population working in registered industries in the district was 94 in 1986-87. Even within this small industrial sector, the unorganised small industrial sector, the unorganised small industries accounted for more than 85 percent of the total industrial employment.

Though the road mileage in the district as related to area compares favourable with the rest of the state, the same is found deficient when related to the population. At present, for each lakh of population, there are 92.4 kms.

⁷B.N. Singh, (1988), op. cit., p.34.

of metalled roads.

On the basis of data given above, it can be observed that Ghazipur district is a low income area and a backward district due to high pressure of population, low productivity of agriculture, less developed industrial sector and frequent recurrence of floods or draughts.

Despite the fact that the area generally shows 'all the characteristics of the under development in an acute forms, it can be made viable and healthy with the scientific management and well planned economy'⁸.

Many schemes are being run by central and state governments in order to develop the rural areas of the district. Some of them are IRDP, Jawahar Rozgar Yojana, Million Wells Scheme, Training of rural youth for self-employment (TRYSEM), Development of Women and children in rural areas (DWCRA), Indira Awaas Yojana, Nirbal Varg Awaas, Smokeless Chulha, Biogas Project, Small and Marginal Farmers' Productivity Programme and so on.

The present study is confined only to the implementation of IRDP in the district.

⁸Ibid.; p. 35.

METHODOLOGY

The study was based on both kinds of data, primary as well as secondary. This was an ex-post-facto study intended to answer certain questions. A micro-study like the present one adopts its own methods and techniques and aims at understanding the reality of a small fragment in depth.

The necessary relevant data for the whole of the district was provided by the DRDA, the implementing organisation. On the basis of the data indicating the number of beneficiaries in each block w 1992-93, two blocks were selected for further investigation. Table - 1, in chapter III clearly shows that the highest and lowest number of beneficiaries were in Bhadaura and Mardah block, respectively. Therefore, these two blocks were selected for further investigation because this would indicate why two blocks in the same district had different performance.

Secondly, Mardah Block has the highest number of SC population in the district and Bhadaura Block has the lowest number of SC population.

Thirdly, both these blocks are situated on the two sides of the Ganga river.

Blocks under study

The Mardah block is a part of Ghazipur tahsil and is situated at the distance of 26 kilometres from District headquarters towards the north-east direction. It has an

area of 185.5 square kilometres. It has the highest SC population in the district, that is, 26.9% of the total population. Its SC population is 26,152 in which males are 12,862 and females, 13,290. It has one branch of a nationalized bank and four branches of regional rural banks.

The Bhadaura block is a part of Zamania tahsil and is situated at the distance of 25 km. from the district headquarters in the south-eastern direction. It has an area of 197.4 square kilometre. It has the lowest percentage of SC population, that is, 15%. Its SC population is 15,404 out of which males are 7,896 and females 7,508. The block has two branches of a nationalised bank and four branches of regional rural bank.

The 1992-93 was made the base year to select beneficiaries for the sample because, firstly, this sample had utilized their assets for more than a year - a sufficient time to study the income-generation through assets' utilization. Secondly, this was the latest available data with DRDA for the whole of the district.

The sample

After the selection of two blocks, a small number of 40 beneficiaries was selected in equal number from these two blocks. These beneficiaries were provided assistance in 1992-93 year. A list of 30 beneficiaries of 1992-93 year

was provided by each block-office. It was not an exhaustive list. From that list, the researcher chose twenty beneficiaries in each block. It was an accidental sample because out of the list, the first twenty beneficiaries who easily came across, were included in the sample. This was the sample easily available at hand. (For list of beneficiaries in the sample see Appendix).

A structured interview schedule was administered on the sample. Through this survey the primary data was produced in order to have first hand experience of the programme in the two blocks of the district. [For schedule, see Appendix].

An interview schedule was undoubtedly a better mode because most of the villagers were illiterate. Furthermore, it was easy to elicit more informations orally than in written form.

Since the schedule used was not a standardized one, there were some questions in the schedule which brought either no response or very similar kind of response from the majority of the respondents, thereby, making the question redundant.

Though, the structured schedule was open-ended, due to more or less similar kind of responses given by respondents, an advantage accidentally accrued to the researcher. This facilitated the researcher to classify them in broad and distinctive categories. All the responses

were first codified taking into consideration one or two off-beat responses. This categorization helped in the analysis of the data. It also simplified the generation of tables on the responses, which are presented in the next chapter.

Time of Study

The survey was completed in the month of December, 1993. The sample studied were taken from the list of 1992-93 beneficiaries. Therefore, all data collected for the study, narrate the story of that time only.

Both kinds of data, primary and secondary, collected for the present study are presented in tabulated form in the next chapter.

**THE STUDY : ANALYSIS AND
INTERPRETATION**

CHAPTER III

THE STUDY : ANALYSIS AND INTERPRETATION

In order to answer the three research questions, the chapter is divided into three sections. One particular question is dealt fully in one section.

I

The first question relates to the degree of achievement as per official data. This study reveals that officials have been overenthusiastic in completing physical and financial targets.

Table-1 shows the block-wise achievement of the Ghazipur district for 1992-93 year. The highest number of beneficiaries were in the Bhadaura block and the lowest were in Mardah block. These two blocks were selected for further study.

If one computes the total number of beneficiaries block-wise, then, the score comes as 6,785. But in another set of information provided by DRDA, the total number of schemes allocated was shown as 6,875. Therefore, this shows a gap of 90 between the total number of schemes distributed and total number of beneficiaries for the same year. Since this discrepancy was noted at later point of time, therefore, the author can not provide an officials' explanation. However, it is suggestive of the carelessness

Table - 1 Showing block-wise some important figures related with IRDP-implementation, arranged in descending order in terms of number of beneficiaries.

Year -1992-93

Name of Blocks	Number of Beneficiaries	Loan (in lakhs)	Subsidy (in lakhs)	Number of SC beneficiaries	Number of women beneficiaries	Percent of SC beneficiaries	Percent of women beneficiaries	Number of Minority beneficiaries
Bhadaura	452	35.47	12.23	193	219	42.70	48.45	62
Jakhania	433	34.64	17.32	261	150	60.28	34.64	32
Barachanwar	432	23.86	12.82	260	172	60.19	39.81	13
Saidpur	429	31.03	17.16	257	177	59.91	41.26	5
Manihari	427	30.20	14.18	256	164	59.95	38.41	19
Mohammadabad	427	25.79	13.29	257	172	60.19	40.28	5
Zamania	427	38.18	14.85	201	147	47.07	34.43	17
Sadaat	426	24.10	12.25	255	171	59.86	40.14	16
Karanda (revised)	426	38.22	13.74	210	92	49.30	21.60	2
Deokali	425	29.46	14.42	233	162	54.82	38.12	17
Qasimabad	425	41.24	12.59	235	158	55.29	37.18	15
Bhawarkol	425	30.10	13.93	255	169	60.00	39.76	N.A.*
Birno	425	34.00	12.75	249	155	58.59	36.47	1
Reotipur	425	35.60	9.66	218	180	51.29	42.35	N.A.*
Ghazipur Sadar	406	27.00	13.70	210	115	51.72	28.33	37
Mardah	375	26.42	11.28	225	85	60.00	22.67	11
Total	6,785			3,775	2,488	55.64	36.08	

Source - DRDA, * N.A - Not available

with which the data is prepared by the officials. Their over-enthusiasm made them sanction 90 schemes for which there was no taker.

Table - 1 shows that the targets for SC and women were fulfilled. It was found that 55.64 per cent of beneficiaries belonged to SC. The highest number of SC beneficiaries (60.28%) were in Jakhania Block and lowest number of SC (42.70%) were in Bhadaura block. It is the Bhadaura block which has also the lowest number of SC population in the district. Out of 16 blocks, nine blocks have registered an above average number of SC beneficiaries and only seven blocks showed a below-average trend. However, even these blocks fulfilled the targets set by DRDA.

With regard to women beneficiaries, the trend was somewhat similar. The average percentage stood at 36.08 for the whole district. The range was found to be between 48.45%, highest in Bhadaura block, and 21.60%, lowest in Karanda block. Out of 16 blocks, eleven blocks stood above average and only five blocks showed below-average percentage.

The beneficiaries belonging to minority group were also well taken care of. It was highest in Bhadaura (62) and lowest in Birno block (1). The figure for minority beneficiaries were not available for two blocks Bhanwarkol and Reotipur.

It can be observed that officially all the targets have been fulfilled regarding SC and women beneficiaries. In other words, these figures would indicate that IRDP has achieved a fairly high level of implementation. But the nature of selection being faulty, it can not be definitely said that all of them were eligible beneficiaries. This point will be touched at length in next section.

Table-2 shows the survey-result to identify the families below the poverty-line in the district. This survey was supposed to have taken place before the beginning of financial year. But this did not happen. As a result, a target of 6,800 set by the Bankers' Committee was equally divided amongst blocks irrespective of number of families below poverty-line. The survey was completed only after the beneficiaries had been selected. Therefore, the results of this survey did not help the officials in setting the targets for 1992-93. The survey-results are simply presented showing the number of families below the poverty-line in the district and two selected blocks in Table - 2.

Table - 2 Showing the survey-results to identify the families below the poverty-line in the district

Year - 1992-93

Name of Blocks	Number of inhabited villages	Number of surveyed villages	Number of remaining villages	Total number of surveyed families	0-4000	4001-6000	6001-8500	8501-11000	11,000+
Mardah	121	121	-	16938	6923	2974	2669	1708	2664
Bhadaura	63	63	-	22895	2312	6850	5986	2117	5630
Ghazipur District	2540	2540	-	440093	112128	78071	56143	41801	151950

Source - DRDA

- Total number of families below the poverty line of Rs. 11000 p.a.

Mardah - 14274
 Bhadaura - 17265
 Ghazipur district - 288143

After an equal distribution of targets amongst blocks, each one had a target of 425. Except two blocks, all the blocks had achieved above or equal to the target. One of these two blocks was Mardah. This block was selected for further study. While talking to Block Development Officer (BDO) about the lowest achievement of the block in the district, it was found that the post of BDO was lying vacant for four months. No BDO was appointed which resulted into lowest number of beneficiaries. It was only when the present BDO came that something could be done in this regard. This draws our attention towards an important point that presence of higher officials certainly helps the speedy and effective implementation.

Table-3 shows the result of survey to see the impact of assets' utilization on income-generation process for 1992-93. This data for the whole district was not ready even in March, 1994. But the data for two selected blocks were available. In Bhadaura block, 75% of the beneficiaries had shown an increase in income. They jumped from the pre-investment income category to the higher income category. This percentage is computed by deleting the number of beneficiaries who failed to increase their income from the total number of beneficiaries.

In another block, Mardah, again, a discrepancy was noted that, the total number of beneficiaries shown in the

Table - 3 Showing the impact of assistance on income-groups of beneficiaries in the pre and post-investment period

	Pre-investment income group of the beneficiaries	Number of families	0-2265	2266-3500	3501-4800	4801-6400	6400+
B H A A D A U R A	0-2265	-	-	-	-	-	-
	2266-3500	273	-	74	181	18	-
	3501-4800	179	-	-	39	114	26
	Total	452	-	74	220	132	26
M A R D A H	0-2265	10	-	5	5	-	-
	2266-3500	325	-	86	91	106	42
	3501-4800	100	-	-	33	35	32
	Total	435	-	91	129	141	74

Source - DRDA

survey did not coincide with the total number of beneficiaries as shown in Table-1. According to Table-4, the total number of beneficiaries in Mardah block is 435 while Table-1 shows it to be 375. If we ignore this point then we find that 71.49% of beneficiaries were reported to have increased their income. Again the percentage is computed in the same manner as above.

Table-4 shows scheme-wise target and achievement. This figure is doubtful because the achievement figure does not coincide with the total number of beneficiaries as shown in Table-1. There is a gap of 90. It means that there are 90

Table - 4 Showing scheme-wise achievement and target

Year - 1992-93

	Achievement	Target
Minor-Irrigation	489	650
Milch - cattle	1447	1810
Agriculture and Allied works	309	450
ISB	4630	3831
	6,875	6,741

Source - DRDA

schemes for which there is no taker. Despite this discrepancy one can see that success of the programme is mainly due to industry, services and business (ISB) schemes because the achievement shown in other schemes were below the target level but the ISB scheme presented a 120.9% achievement over the target.

Table-5 shows that different targets were set by different implementing agencies. This indicates a case of lack of cooperation between agencies which were supposed to work together. This table just presents some important figures related with target-setting in the district.

Table - 5 Indicating some important figures related with target-setting

Year - 1992-93

Target set by Bankers' committee at district level	6,800
Target for each block	425
Target set by State Level Coordination Committee	6,637
Target set and revised by DRDA	6,741
Achievement shown as per the official data	6,875
Achievement found when the number of beneficiaries per block were added	6,785

Source - DRDA

In short, it was found that IRDP has achieved a fairly high level of implementation in the district. The achievement of SC and women beneficiaries was much above the national target. Above 70% beneficiaries were reported to have increased their income. And much of the success is attributed to ISB schemes.

II

Observance of rules as given in guidelines manual to officials may give an idea about the manner in which the policy-makers wanted the programme to be implemented. As far as this aspect of IRDP-implementation in the district is concerned, this study reveals that the rules are widely and openly flouted by the officials. To make matter worse, the village level workers, hereafter VLWs, showed their ignorance about the rules. From the earlier section it can be observed that officials have been over-enthusiastic in completing the physical and financial targets. But they hardly show the same enthusiasm for other set of rules because achievement of physical and financial targets are generally taken as performance-indicator.

In order to have a systematic analysis of this aspect of implementation, the delineation of major tasks would be a great help. And these tasks would be taken up one by one to highlight the crucial issues as observed in the study. This would not be an exhaustive list but a list of all major tasks to be done with regard to IRDP-implementation in the district. These tasks are:

- (1) Selection of cluster of villages;
- (2) Selection of poor families for assistance;
- (3) Formulation of household plans for the selected families;

- (4) Preparation of village and block plans on the basis of household plans and the gaps in infrastructure;
- (5) Preparation of a district plan on the basis of block plans and the resources and targets allocated from the state level and integrating it with plans for other sectors;
- (6) Provision of loans and subsidies;
- (7) Assistance to the selected families in the acquisition of desired asset(s) and/or in starting up the planned schemes;
- (8) Monitoring of the progress of implementation;
- (9) Provision of inputs and services and marketing facilities;
- (10) Enlisting people's participation; and
- (11) Seeking inter-agency cooperation.

According to IRDP guidelines, the block office is supposed to conduct a survey to identify cluster of villages. This requires a cluster approach in selection of villages. The cluster approach requires, *inter alia*, the existence, in the villages to be selected, of programme-specific supporting infrastructure including credit institutions. On the basis of this survey, certain villages are selected to be put in one cluster. It is done so as to identify the potential areas of investment. Later on, it was also stipulated that not more than 50% of IRDP

outlays in a block may be spent in selected clusters and the remaining funds may be utilized for poor families in as many villages as possible, outside the selected clusters.

The cluster approach becomes important and necessary in the context of formulation of household plans but the existing block office lacks resources, in terms of expertise and manpower, to conduct this survey. This approach would not only identify the physical infrastructure but would also, study popular social practices. For instance, because certain professions like piggery and fishery, as observed in Ghazipur district, are chosen on the basis of caste-consideration and not on the basis of profitability.

Thus, study of prevalent social practices is an important matter from the point of view of identifying potential areas of investment. Even the guidelines merely indicate identification of physical infrastructure, no such survey has been conducted in Ghazipur and as a result, no tangible impact could be seen. It is needless to mention that non-observance of this certainly contributes to failure of schemes in the district.

Selection of IRDP beneficiaries is expected to be made by the VIWs by following the Antyodaya principle, i.e., selecting the poorest of the poor first. As per the guidelines, the beneficiaries shall be selected in an open meeting of *Gaon Sabha*. This process has to be completed in

the month of May for that particular year, i.e., from 1st May to 31st May. Before the process of selection begins, according to the guidelines, the block office is supposed to have conducted a survey to identify families below the poverty line. These families are to be considered for assistance under IRDP scheme.

The Antyodaya principle is difficult to follow in actual practice. There are some genuine difficulties with it. Rath (1985)¹ cites certain problems in this regard. This approach requires that one must identify all poor households and rank them in order to select the poorest 600 per block. Rath finds it a difficult task. The present study also finds certain problems like reluctance and/or inability of the poorest of the poor to purchase assets with bank loan and IRDP subsidy and manage one of the assets. In other words, this approach is non-feasible/faulty because of lack of managerial ability on the part of beneficiary and inability to bear the risk involved in purchasing a loan financed asset. Furthermore, VLW at Bhadaura block showed his utter ignorance about the Antyodaya principle.

It was also found in Ghazipur district that at no place Gaon Sabha was convened to select the beneficiaries. The reasons given by the Block Development Officer (BDO)

¹N.Rath, "Garibi Hatao : Can IRDP Do It ?", Economic and Political Weekly, vol 20, no.6, February 9, 1985.

are more in the nature of excuses. The reasons given were firstly, all the villagers do not turn up for the meeting and secondly, lots of intra-village politics prevents the meeting from being held on time. In some cases it did result into aggravating simmering conflicts between/amongst the various groups. As a general practice, the list of beneficiaries is prepared with the help of the village headman. Thus, VLWs play a very important role in selection of beneficiaries.

The reasons cited above by BDO are too weak to provide a sound basis for his argument. Rather, this non-observance of rule results into two widely known problems. First, this increases the chances of selection of non-poor beneficiaries. Generally, those persons whom the village headman wanted to oblige, were selected for assistance. During the field-study, a similar case was found in Mardah block. Despite the fact that one lady shopkeeper was possessing a pucca shop, two buffaloes and one portable generator, she was selected for assistance because the village headman had referred her case.

Second kind of problem is related with extended discretionary power to VLW in selection of beneficiaries. It will obviously result into corrupt practices because corruption is a product of discretion. The sample-survey did vindicate this point. The results of sample-survey are discussed at length in next section. During the field

study, in spite of the presence of VLW beside the researcher, one villager in Bhadaura block complained that she had to pay Rs. 100 to the VLW who was posted in the area before the present VLW. It is also a possibility that present VLW might also be making money and his presence might have influenced the responses of beneficiaries. This sort of corrupt practices can be checked only if an intensive and rigorous scrutiny by higher officials is done. Thus, due to non-selection of beneficiaries in an open meeting of Gaon-sabha, the VLWs had a lot of scope for arbitrary selection.

Faulty manner of selection contributes to selection of non-poor beneficiaries. The leakage of resources is most visible at this level. Identification and selection of poor families forms an important activity of the programme implementation. The guidelines also emphasize this point. Due to non-observance of this, the programme loses its higher objective, that is, eradication of rural poverty.

The block office was supposed to have conducted a Below Poverty Line (BPL) survey to identify poor families for assistance before the beginning of 1992-93 financial year but the survey was completed after the beneficiaries were selected. The results of this survey are presented in Table-2 in previous section. This is also a case of non-following of rules. Due to non-availability of survey results, the physical target of 6,800 was equally divided

amongst the blocks. Therefore, the data only shows the achievement of targets in quantitative terms. It does not and can not make any impact on the squalid conditions of poor.

As far as guidelines are concerned, nothing was followed. Neither was the meeting of Gaon-Sabha convened, nor the survey was done to identify the poor families in the district.

As per IRDP-guidelines, a detailed household plan is to be formulated for each selected beneficiary. A format for the plan is also prescribed by the government. The plan is supposed to be prepared by the VLW on the basis of the household survey of the beneficiary. The plan format provides for inclusion of such details of each of the schemes proposed to be executed by the beneficiary as estimated cost, subsidy and loan to be provided, loan repayment period, amount of loan instalment and estimated additional net income over a period of time. The plan is intended to be comprehensive enough to include all feasible economic activities necessary to enable the beneficiary to cross the poverty-line over a period of five years or so.

In the observance of this, the VLW is supposed to complete a prescribed format for each beneficiary. Except estimated additional net income, he can fill in all the other informations. Despite this clear-cut guidelines, it was found in Ghazipur district that no such household plans

are prepared for selected beneficiaries.

Furthermore, according to the manual on IRDP (1980)², the village and block plans under the IRDP are to be based on the detailed household plans of the beneficiaries.

Rather, what was found is that in actual practice, village plan is merely the aggregation of requirements of various inputs, services, credit and subsidy based on the household plans. Similarly, a block plan is prepared by aggregating the village-wise requirements of inputs, services, credits, etc.

In the absence of detailed household plans, both the village and block plans were bound to be presented like that. In Ghazipur district, it was found that block plans were prepared indicating inputs, loan, subsidy, projects etc. The plan did not attempt to identify the infrastructural gaps, to integrate the IRDP plans with plans for other sectors and to establish forward and backward linkages with other agencies, and potential areas of investment. A serious management gap in this area of activity is the lack of an appropriate organisational structure which can translate the policy decisions into actions. The existing organisational structure is incongruent with the strategy of IRDP. Secondly, the attitudes and beliefs of officials and non-officials also

²See Government of India, Integrated Rural Development Programme and Allied Programmes : A Manual, New Delhi : Ministry of Agriculture, 1980.

come in the way of an 'integrated' planning. An integrated planning here refers to a package of benefits of two or more sectoral programmes conferred upon a single family. During the field study, it was found that officials at lower level do not want to channelise benefits of two or more programmes to a single family. Instead they believe that if benefits of different programmes be singled out, coverage of programme may be extended to more people. Thus, main thing is to extend coverage of programmes, however thin be their impact. Only a change in attitudes and beliefs of functionaries will help evolve sound management system for poverty-alleviation programmes. It was also noticed that block plans were prepared without taking into account the branches of bank in the area.

There was inconsistency in block plan and bankers' plan. According to guidelines, block office has to play a leading role in the meeting of bankers' committee. Though the meeting is regularly held, the BDOs do not have much say in the meeting. The lead bank of the district is Union Bank of India (UBI). Banks also prepare their own plan. Even the banks do not care about block plan. It is a glaring example of lack of coordination between the two agencies which are supposed to function in tandem.

At the district level, the picture is not very different from the block level. A draft district plan is prepared every year as per guidelines issued by the Rural

development department/Planning institution of the state government concerned.

Planning at DRDA level is also done in a very disjointed manner. Not only there is a dearth of expertise but also, there is very little scope to proceed with planning exercises as per norms and guidelines. Planning at DRDA level, as at block level, is, by and large, compilation of schemes in specified sectors within the allocations (both physical and financial) set. In fact, this planning exercise has very little to do with the local resources inventory, skills and knowledge available and needs, aspiration of the local people. Kurien (1989)³ rightly observes, that 'the net result is that most of the time voluminous district plan and block plan documents are nothing more than statistical tables giving the disaggregation of the outlays and physical targets for various anti-poverty and related programmes in a purely mechanistic manner without any consideration of the potentials and requirements.'

In the IRDP manual, there is a provision to form an Executive Committee to assist DRDA in running and managing IRDP. But in Ghazipur district no such Executive Committee is formed for efficient management and running of IRDP.

³See N.J. Kurien, "Anti Poverty Programmes : A Reappraisal", Economic and Political Weekly, vol. 24, no. 12, MARCH 25, 1989.

In the Ghazipur district, it was found that three kinds of targets were set. First, the Banks set their own target taking into account their own resources. Second, DRDA with the help of blocks set their own targets. Third kind of target is set by state level coordination committee. The committee send their own target to district taking into account the overall requirements of the state. Each organisation sets the target without consulting the other organisation. Different targets set by different organisations for 1992-93 in Ghazipur district, are presented in Table-5 in previous section.

Due to this inconsistency in target-setting, the implementing organization at the ground level faces lots of difficulties. When the block office sends files to banks, they keep delaying and do not pass it saying that their targets are fulfilled. This delay in moving the files hampers the performance of the programme. After having visited many times to both the offices, block office and banks, the beneficiary loses all the hopes for assistance. This presents the case for lack of coordination.

According to IRDP Manual, the beneficiaries are to be assisted by Extension Officers/VLWs in acquiring the desired assets. There is a provision that VLWs/other officers will assist the beneficiary in the acquisition of assets. It is also stipulated that physical verification of the asset is to be done within 15 days by both, the Field

Officer of the concerned bank and VLW. Specialised Assistant Project Officers (APOs) are also supposed to visit blocks frequently so as to extend advice and to undertake general supervision.

It was found that in the sample, most of the beneficiaries purchased their assets on their own. Physical verification of assets was not done in time but certificate to that effect was issued. In some cases, physical verification was done but after the period of 15 days, APOs did not undertake extension work.

After having acquired the income-generating assets, the beneficiaries need considerable assistance in terms of supply of raw materials, marketing support, technical advice, training etc., to be able to fully realize the potential benefits from the assets. Except industry services and business (ISB), some services like this are offered in Milch-cattle scheme and Piggery scheme. In case of Milch-cattle scheme, a Dairy society was functioning in Bhadaura block. The society purchased the products of beneficiaries, also offered its help in purchase of milch-cattle as well as some veterinary facilities. In piggery scheme, veterinary facilities were available to beneficiaries. The beneficiaries, belonging to scheduled caste community, were provided veterinary facilities free of charge but non-SC beneficiaries were to pay a nominal fee. Since this follow-up assistance was limited to a very

small area, the villagers, quite far from society headquarters, could not make use of this assistance.

The DRDA is supposed to provide an identity - cum - monitoring card or *vikas patrika* to each beneficiary family so as to use it as an aid to monitoring the family's economic and social development. *Vikas-patrika* not only records all the background informations of the family but also on going process of the scheme. '*Vikas-patrika*' was introduced and devised to ensure post-implementation monitoring, i.e., after the grounding of the scheme. It is desirable that the monitoring process at post-implementation stage should continue till the desired effects of the scheme and impact is generated. This is urgent as the beneficiaries, not only poor in socio-economic terms but also very weak in respect of skills and abilities, need continuous support and guidance in maintaining and managing these schemes properly to ensure the minimum expected level of incremental income from the scheme.

In the study-area, it was found that *Vikas Patrika* was distributed but not to all. Moreover, in most cases, the *Vikas Patrika* was not filled in properly and also not kept updated.

This gigantic task of monitoring can not be entirely left on government officials because every year, on an average, 300 new families/blocks are added to this group.

From this fact itself, it can be realised that with the tiny bureaucratic set-up, it is impossible to keep vigil over the assisted families. In this case, people's participation is the only alternative. This participation may happen either through people's institution like panchayat bodies and/or through voluntary organisations.

Major problem to people's participation and adequate responses from the target group, comes from their attitude towards the loan. They think that any sort of loan is bad as they would not be able to repay it. Secondly, the treatment which they receive at the hands of bank and block officials also, deters them from going for loan. Furthermore, it was also noticed that it is the subsidy element which make this loan attractive to them. Therefore, they come for it. In order to make it more attractive, some incentives should be made possible with it, such as, if a beneficiary returns his loan fully in the prescribed time, he should be given some rewards in cash/kind which should be directly related with the maintenance of his asset.

Another kind of monitoring done is, that of physical and financial progress through periodic review and discourses at block, district, state and national levels. It is mainly done through different reports and returns in the predesigned format. The centre has prescribed a proforma for monthly, quarterly and annual progress reports, keeping in view its information requirements for

monitoring and other purposes. The annual progress reports are to furnish the estimates of income-levels of assisted families at the end of the year.

In spite of this provision, practically no informations are coming on regular basis. The annual report of Ghazipur district for 1992-93 year was not ready even in March, 1994. The DRDA showed its inability because some blocks had not sent their reports to DRDA. The major reason for this indifferent state-of-affairs is, of course, the difficulty in assessing the income-levels of the assisted families. The VLWs who are expected to collect this vital information, have neither the time nor the expertise to do so. Of course, the DRDA provided the data relating to post-investment income of the beneficiaries for the two selected blocks, which are presented in Table-3 in previous section. It is also because the existing information generating system at block level is extremely weak. Further, information processing and communication system at block and district level is also not so strong as most often no expertise is available.

Without the involvement of popular institutions at every level, the leakages and corrupt practices can not be checked. And only through this, IRDP can become a people's programme with government participation. The task of motivating beneficiaries is not and can not be done by the government machinery. Therefore, this kind of

responsibility should not be given to government officials.

Though the programme has been given the name 'Integrated' in major sense it becomes a disintegrated programme. There is virtually no integration between different government departments and DRDA on the one hand and in between different rural development programmes, on the other hand. It was found that there is no inter-agency cooperation. This can not be sought until an integrated plan of development emerges. An integrated plan of development can come up only if all the officials from various departments sit together and plan to make it possible.

The above discussion, clearly highlights how the guidelines regarding the implementation, though in some cases non-feasible, were flouted by the officials in the study-area. This calls for a more strict kind of guidelines for them. Besides, the VLWs and other officials should be trained and explained the relevance of guidelines by the higher officials. Due to this non-observance of guidelines, the programme loses its higher objective, that is, eradication of rural poverty.

III

This section seeks to examine the propriety of self-employment approach as a tool to alleviate the rural poverty. This question can be dealt both, at the theoretical level, and at the empirical level. Many scholars have questioned the strategy on theoretical ground saying that approach is incongruent to the socio-economic conditions of poor. But this question would be, dealt here, on empirical ground with the help of primary data, produced for the study.

It would be proper to mention the nature, size and characteristic of the sample. The sample size was 40. There was no beneficiary from small farmers category. There were twelve marginal farmers, eleven agricultural labourers and seventeen non-agricultural labourers. It can be observed from table-6 that 52.5% of the sample was SC and 60% of

Table 6 Showing classification of sample by occupation by caste, sex and disability (Figures in bracket show percentages)

Name of Blocks	Sample size	Marginal Farmers (MF)	Agricultural Labourers (AL)	Non-Agricultural Labourers (Non A.L.)	Scheduled caste (SC)	Women	Handicapped
Mardah	20 (100)	4 (20)	4 (20)	12 (60)	14 (90)	9 (45)	1 (5)
Bhadaura	20 (100)	8 (40)	7 (35)	5 (25)	7 (35)	15 (75)	2 (10)
Total	40 (100)	12 (30)	11 (27.5)	17 (42.5)	21 (52.5)	24 (60)	3 (7.5)

Source - Sample Survey

them were women. Only 3 persons were from handicapped category.

Majority of them, 45% had taken up milch-cattle scheme and was followed by industry, services and business (ISB) schemes (40%). It is presented in table-7.

Table - 7 Showing scheme-wise classification of sample (Figures in bracket show percentage)

Name of Blocks	Sample Size	Milch-cattle scheme	Piggery	ISB
Mardah	20 (100)	4 (20)	6 (30)	10 (50)
Bhadaura	20 (100)	14 (70)	0	6 (30)
Total	40 (100)	18 (45)	6 (15)	16 (40)

Source - Sample-Survey

It can be seen from table-8 that 72.5% of the sample was illiterate. Four persons had studied upto primary level, two upto middle and four upto high school level. One person was a graduate.

Table - 8 Showing Educational level of the beneficiaries (Figures in bracket show percentage)

Name of Blocks	Sample size	Primary level education	Middle level education	High school level	Above High school	Illite-rate
Mardah	20 (100)	3 (15)	0	2 (10)	1 (5)	14 (70)
Bhada- ura	20 (100)	1 (5)	2 (10)	2 (10)	0	15 (75)
Total	40 (100)	4 (10)	2 (5)	4 (10)	1 (2.5)	29 (72.5)

Source - Sample Survey

Table - 9 shows the present income-level of the beneficiaries because it would be difficult to estimate their income at the time of selection. However, the present

Table - 9 Showing present income-group of the sample (Figures in bracket show percentage)

Name of Blocks	Sample Size	Below 4,800	4,800-6,400	6,400-11,000	11,000 ⁺
Mardah	20 (100)	0	5 (25)	13 (65)	2 (10)
Bhadaura	20 (100)	4 (20)	4 (20)	6 (30)	6 (30)
Total	40 (100)	4 (10)	9 (22.5)	19 (47.5)	8 (20)

Source - Sample Survey

income level can give an impression about their previous income-group as the time-difference is not much i.e., one year and half at the most. If the criterion of poverty-line of Rs. 11,000 p.a. is applied, then, 20% of the sample had an income above this. Majority of them (47.5%) were in the income group just below the poverty line. If this group is provided a second dose of assistance, it can, easily and quickly, come above the poverty line. Only four persons were in the below 4,800 income group. This income group is highest priority income group. It is stipulated that until all families in this group are assisted, no one from higher income group can be considered for loan-assistance. In the absence of survey to identify poor families, this criterion is a bit relaxed. As a result, 70% eligible beneficiaries

came from higher income group but below the poverty-line of Rs. 11,000 p.a.

By land-ownership, there was no one in small farmers category. In the sample, 65% were landless and only 10% of the beneficiaries had a piece of land more than two acres.

Table - 10 Showing land-ownership of the sample (Figures in bracket show percentage)

Name of Blocks	Sample Size	Land-less	Upto 1 acre	1-2 acre	2 ⁺
Mardah	20 (100)	12 (60)	1 (5)	4 (20)	3 (15)
Bhadaura	20 (100)	14 (70)	5 (25)	0	1 (5)
Total	40 (100)	26 (65)	6 (15)	4 (10)	4 (10)

Source - Sample Survey

There was some difficulty in estimation of land ownership. The beneficiaries did not have an exact idea of their land. It was more so because majority of them were illiterate. Anyway, from Table-10, it is obvious that most of the selections were from landless category.

Table - 11 Showing the kind of house-ownership in the sample (figures in bracket show percentage)

Name of Blocks	Sample Size	Kachcha house	Pucca house	Mixed kind of house
Mardah	20 (100)	8 (40)	12 (60)	0
Bhadaura	20 (100)	15 (75)	3 (15)	2 (10)
Total	40 (100)	23 (57.5)	15 (37.5)	2 (5)

Source - Sample Survey

In the sample, 57.5% beneficiaries had *kachcha* house and 37.5% had *pucca* house. Table-11 shows that only 5% of them owned a mixed kind of house.

Table-12 indicates that average family-size was 6.9 for the sample. Mardah and Bhadaura block as represented in the sample, had an average family size of 7.4 and 6.4 respectively.

Table - 12 Showing average family size of the sample

Average family size	Mardah	Bhadaura	Total
	7.4	6.35	6.88

Source - Sample Survey

The above discussion describes the nature, composition and some general characteristics of the sample. The following discussion is focused on the beneficiaries' perception regarding IRDP implementation.

On the question of awareness of IRDP. 95% of the beneficiaries in the sample said that they became aware about IRDP through VLWs. This trend might be partly a result of presence of VLW while the beneficiaries were being interviewed. In some cases the villagers simply pointed towards the VLW and told the researcher how he was helpful in getting them loan and other things. Only two persons out of a sample of forty, found village headman helpful. Both of them belonged to same block i.e., Mandah.

Here, while further interrogating, the village headman was found to be a powerful and influential person of the area and in both the cases, the beneficiaries did not have to pay a single penny to anyone as bribe. This is presented in Table - 13.

Table - 13 **Indicating the source of awareness of IRDP in the sample (Figures in bracket show percentage)**

Name of Blocks	Sample size	Through VLW	Through village Headman
Mardah	20 (100)	18 (90)	2 (10)
Bhadaura	20 (100)	20 (100)	0
Total	40 (100)	38 (95)	2 (5)

Source - Sample Survey

As far as bribing is concerned, 55% of the sample reported having bribed in getting the loan. Except in one case, all the cases of bribing were related with Field Officer and Bank manager of the concerned branch. The villagers told that the rule of thumb in this case, is that 10% of the loan goes to Bank official. Otherwise, they don't pass the file. However, there is a point to be noted that an improvement in this regard was introduced as the beneficiary would be given a cheque, and not cash. However, whenever the beneficiary goes to encash it, the bank officials, mostly Field officer, keep standing to take

Table - 14 Showing the beneficiaries 'responses on the question of bribing (Figures in bracket show percentage)

Name of Blocks	Sample Size	Yes	No	Don't want to tell
Mardah	20 (100)	8 (40)	12 (60)	0
Bhadaura	20 (100)	14 (70)	6 (30)	0
Total	40 (100)	22 (55)	18 (45)	0

Source - Sample Sources

their share. But this is not true for all the cases. In some cases, the beneficiaries directly refused to pay a single penny. Indeed, the bribing behaviour of the beneficiaries can be partly explained by the mind-set of the villagers towards subsidy. They feel that since they are getting it free so there is no harm in sharing it with Bank official who can, otherwise, make things difficult for him. Most of the bribing cases were reported in Bhadaura block. It is also the block which had the highest number of beneficiaries. This, of course, emphasizes the extent of leakage in this block. In order to check this corrupt practice, a suggestion was given by BDO in Bankers' Committee. It was suggested that beneficiaries ought to be given a choice to open his account in any bank and the beneficiaries should be given a draft of equivalent amount. But this suggestion was not taken up seriously by Bank

officers. While talking to the researcher the BDOs and VLWs showed their desire to have greater say in loan-disbursement. At present, after forwarding the file to Banks they don't have anything to do.

The assistance which the beneficiaries receive, should be qualified by the initial investment done by a beneficiary. The initial investment mainly refers to the bribing amount. It was found to be in the range of 100-500. The leakage of resources was most visible at this level only. The case of bribing was more noticeable towards the bank official.

On the question of adequacy of amount given to beneficiaries, an interesting point was noted. While the person in charge of IRD division at DRDA headquarter was of the opinion that the amount being given was inadequate to purchase the assets. In the sample, as is obvious from Table-15, 77.5% of the beneficiaries found the amount

Table - 15 **Showing the beneficiaries 'responses on the adequacy of loan (Figures in bracket show percentage)**

Name of Blocks	Sample Size	Adequate	Inadequate	Don't Know
Mardah	20 (100)	18 (90)	2 (10)	0
Bhadaura	20 (100)	13 (65)	7 (35)	0
Total	40 (100)	31 (77.5)	9 (22.5)	0

Source - Sample Survey

adequate and only nine of them had reported it to be inadequate. A further investigation brought out that inadequacy of amount was quite glaring in ISB category. The beneficiaries told that much of the loan-amount gets spent in establishment-related investments. Consequently, the beneficiary is left with a little amount as working capital. In other schemes, the respondents bought the assets which did cost them same amount. They were left with no amount for maintenance and other investments.

Measurement of impact on income-level due to assets' utilization is quite a difficult task. And a more difficult task is to measure the degree of impact. In this case, the respondents were simply asked to tell whether they had felt any increase in their income due to assets' utilization. The results are presented in Table-16.

Table - 16 Showing the impact felt on income due to assets' utilization (Figure in the bracket show percentage)

Name of the Blocks	Sample size	Increased	Did not increase	Hoping to fructify
Mardah	20 (100)	14 (70)	5 (25)	1 (5)
Bhadaura	20 (100)	10 (50)	10 (50)	0
Total	40 (100)	24 (60)	15 (37.5)	1 (2.5)

Source - Sample Survey

It was found that 60% of the sample had increased their income. In this category, majority belonged to ISB category. However, it is difficult to precisely indicate the degree of increase, because, mostly, the increase was seasonal. In the sample, 37.5% of the beneficiaries, quite a large chunk, said that it did not increase their income. And only one person was hoping that it would fructify. He had bought a Diesel Pump-set. Due to this, cultivation of many crops had become possible for him. At the time of survey, he was not able to produce surplus for the market but hoped to do so very soon. A very large chunk which failed to increase their income, attributed to certain known problems. If the beneficiary had milch-cattle scheme then, the most frequent problem was low produce. Due to large family size, they did not have surplus to sell in the market. All the milk was consumed by family. Another serious problem was health-related problems of the cattle. Due to frequent sickness, the villagers had to spend a large amount for the cure of the cattle. This is a case of defective asset.

The beneficiaries with Piggery scheme showed a different set of problems. In this scheme, their gestation period was about 10 months. They reared the pigs and sold them for meat. Soon after they had purchased the assets, a particular disease spread and, in turn, many of them died. Veterinary services came but late. As a result, they lost

all hopes for income generation. Rather they got more worried about the repayment of the loan. They were entitled for insurance money but none of them actually received it. In schemes where gestation period is long, monitoring plays a very important role. Therefore, it should be made strict and compulsory for certain specific schemes. Other kinds of schemes provided a seasonal increase in income, which, on the whole, makes little impact. A difference has to be made between steady income and seasonal income which is based on the potential of specific schemes.

It is the ISB schemes which have contributed a lot in the success story of programme. Out of 60% beneficiaries reporting an increase in income, 35% were those with ISB schemes. This indicates better prospects of ISB schemes in the programme. In short, the majority felt benefitted through this programme. Those, who failed to increase their income, showed their desire to have second dose of assistance. This would certainly help them to remove physical obstacles in their income generation process.

On the question of repayment of loan, the response was not very poor. Despite the fact that many of them had to face different problems, Table-17 clearly shows that 32.5% of sample had partially repaid the loan. One person from Mardah block had fully paid the loan. This person had been a recipient of ISB schemes and had a repair shop for locks, torches and stoves. Though 65% of them had not repaid any

Table - 17 Showing the repayment of the loan by the beneficiaries (Figures in bracket show percentage)

Name of the Blocks	Sample size	Fully returned	Partially repaid	Did not return
Mardah	20 (100)	1 (5)	9 (45)	10 (50)
Bhadaura	20 (100)	0	4 (20)	16 (80)
Total	40 (100)	1 (2.5)	13 (32.5)	26 (65)

Source - Sample Survey

instalment but this does not mean any dishonesty on their part because the time difference was also not much.

On the question of condition of assets, it was found that none had sold off his asset. All assets were intact. Table-18 clearly indicates that only 20% of the assets was

Table - 18 Showing the present condition of assets (Figures in bracket show percentage)

Name of the Blocks	Sample size	Intact and nondefective	Intact and defective	Loan-amount used as working capital
Mardah	20 (100)	10 (50)	3 (15)	7 (35)
Bhadaura	20 (100)	9 (45)	5 (25)	6 (30)
Total	40 (100)	19 (47.5)	8 (20)	13 (32.5)

Source - Sample Survey

found to be defective. In the sample 47.5% of assets were intact and non-defective. There were 32.5% beneficiaries who used loan amount as working capital to purchase more goods for their shop. In shot, the majority of the cases had their assets intact and non-defective.

Table - 19 Showing the beneficiaries access to market to sell their products (Figures in bracket show percentage)

Name of the Blocks	Sample size	Through self only	Through middle-man or dairy society only	Both kinds of access to market	No surplus for the market
Mardah	20 (100)	11 (55)	0	7 (35)	2 (10)
Bhadaura	20 (100)	13 (65)	0	3 (15)	4 (20)
Total	40 (100)	24 (60)	0	10 (25)	6 (15)

Source - Sample Survey

Access to market is an important factor in the context of income-generation process. On the question of access to market, 60% beneficiaries reported selling their produce by themselves. And 25% had it through both ways, themselves as well as through middle-man or dairy society. Only 15% told the researcher that they did not have any surplus for the market. Thus, it is obvious that 85% of beneficiaries were selling their produce, themselves or otherwise, in the market. The result is presented in Table-19.

From the above discussion, it is clear that strategy of self-employment was doing good with beneficiaries. 60% of the beneficiaries had increased their income. And 85% of them were having some surplus for the market. None had sold off his asset. These things show a positive trend. Of course, its performance was marred by some negative features of implementation difficulties. Despite some negative points, its potential can not be, at one go, rejected. Its effectiveness may not be too much in quantitative terms but it certainly, makes a qualitative change in the attitude of villagers. Some of them were doing well and ISB schemes did hold better prospects for the poor families.

IV

There is limitation of every study and this study is no exception to this. If at all any generalization of findings of this study is done, it is to be done with great care. Firstly, the sampling was the weakest kind of sampling. Its procedure was faulty. The list which was provided by BDO was not an exhaustive list. Therefore, the list might include only those beneficiaries whom the BDO wanted to be included. This can give a biased picture only.

Besides, the sample was too small to make any generalization. The sample was less than one percent of the total beneficiaries in the district. Therefore, it would be too difficult to draw any conclusion from this sample for the whole of the district.

The interview-schedule which was used, was also, not a standardized one. This made the beneficiaries respond in similar manner. Therefore, not much variation in their responses could be seen from the data. Besides, lots of questions drew no response at all from all of them. Thus, these questions were redundant in the schedule.

The presence of VLW with the researcher at the time of interview, might also have influenced their responses.

Due to these difficulties, the findings can not be generalized even for that particular block.

An implication of this study is that it gives a rough

idea about the performance of IRDP and the manner in which the IRDP is being implemented in the district. The problems discussed in the study offer an important feedback to policy - planners and implementors, both.

CONCLUSION

IV

CONCLUSION

The findings of the present study with regard to each research question are briefly given in the following paragraphs.

On the question of extent of gaps between the target and achievement as per the official data, the study reveals that the achievement of financial and physical targets are fulfilled. The success of the programme is mainly attributed to ISB schemes C.P. Vithal¹, in a study in Nawabpet district in Andhra Pradesh, also reported about the good performance of ISB schemes under IRDP. An implication of this indicates that the undue emphasis on primary sector should be done away with.

The present study shows that the Ghazipur district experienced a fairly high level of implementation. It was also found that seventy per cent beneficiaries were able to increase their income according to the official data and achievement of targets of SC and women beneficiaries were much above the national target. An analysis of the data points to the carelessness of officials in preparation of data, weak motivation on the part of officials and

¹C.P. Vithal, "ISB Component - Key to Success of IRDP", Kurukshetra, Vol. XLII No. 7, April 1994, p. 27.

difficulties arising out of the different target-setting. It was also found that presence of higher officials would certainly make a difference. Therefore, this becomes necessary from the point of view of speedy and effective implementation.

On the question of observance of guidelines by officials, it was found that rules were widely and openly flouted. No survey was conducted to identify cluster of villages. No Below Poverty Line (BPL) survey was conducted before the selection of beneficiaries for 1992-93. However, it was done later. This would make an interesting study about what qualitative change can be brought in if selection of beneficiaries are done through BPL list in Ghazipur district. In the study, it was found that no household plan was prepared. No extension services was undertaken except some kind of services in milch-cattle, and piggery. Distribution of *Vikas Patrika* was limited.

This strengthens the argument that for the officials, the achievement of physical and financial targets was an end-all of the programme.

Despite the fact that some guidelines relating to Antyodaya principle was non-feasible, it is difficult to accept that why the Antyodaya should not be emphasized because it is this concern which orientates the policy towards the poor. Subsidy was found to be an attractive feature of the IRDP assistance for beneficiaries.

If the findings of above mentioned two questions are taken together, then, it would point out that this kind of implementation would not help rural poor. This can not bring a qualitative change in the squalid conditions of poor. Faulty manner of selection in total disregard of guidelines with respect to identification of beneficiaries is bound to benefit better-off sections of the society. Given the social reality, it would be wishful imagination that this kind of implementation of IRDP would benefit the poorest of the poor.

Through the analysis of primary data, it was found that self-employment approach was doing good with beneficiaries. 60% of the sample had increased their income and 35% beneficiaries out of 60% were benefitted under ISB schemes. It also makes a point for emphasis to be given on ISB schemes. There has to be a difference made between steady and seasonal income on the potential of specific schemes. Certain kinds of schemes need to be put in other category. Here, monitoring plays a very important role.

Bribing was found to be as prevalent as 55% of the sample had bribed. This draws our attention that the assistance given to the beneficiaries should be qualified by initial investments which was found to be in the range of Rs. 100-500.

Certain implications of this study suggest that achievement of physical and financial targets need not be

the only criteria for assessing the implementation of the programme. Utilisation of the assets depends largely on the provision of proper backward and forward linkages in the area. Therefore, regular verification of assets and their proper utilisation, by officials has to be an important component of implementation. The coordination amongst various departments was not rosy.

Since IRDP is adopted as a strategy to reduce unemployment and poverty, it has to be seen in totality. IRDP has to be considered an integral part of the total social and economic development of rural areas. The interrelatedness of the social and economic factors demand an integrated approach to development planning in the rural areas. In the present form, IRDP as it is being implemented throughout the country, is nothing but a subsidised assistance scheme to the families below the poverty-line. Even if IRDP in its present form, is perfectly and flawlessly implemented, it can not achieve its higher objective of eradication of rural poverty. Since the proper utilisation of a perfect asset by the poorest beneficiary would depend on many things belonging to other sectoral programmes. These things are not matter of concern for implementing authorities even if IRDP is to be flawlessly implemented. The point being emphasized is that various problems associated with implementation process are more a product of a fragmented approach. Consequently, the

strategy to reduce unemployment and rural poverty requires a total approach which has been a persistent lacunae of India's policy of poverty-alleviation. Only an 'integrated' or total approach to rural development which has to be an optimum mix of various sectoral policies would, certainly, have shown better results. This study unmistakably advocates for such an integrated policy.

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APPENDIX - 1
STRUCTURED INTERVIEW SCHEDULE

ब्लॉक का नाम :

गाँव का नाम :

Bio- data

नाम - पु/म -
आयु - शिक्षा -
धर्म -
जाति - अनुसूचित जाति अनुसूचित जनजाति अन्य
व्यवसाय - आय -
भूमि - स्वामित्व -
कृषि योग्य भूमि का क्षेत्रफल -
कृषि के अयोग्य भूमि का क्षेत्रफल -
यदि मकान है तो उसकी स्थिति - कच्चा / पक्का / झोंपड़े
परिवार में कुल निर्भर व्यक्तियों की संख्या -
परिवार में कुल व्यस्क सदस्यों की संख्या -

परिवार में कुल महिलाओं की संख्या -

परिवार में कुल बच्चों की संख्या -

परिवार में कुल कार्यरत सदस्यों की संख्या-

परिवार में कार्यरत सदस्यों का परिवार की कुल आय में योगदान-

संवर्णियों की संख्या - कुल गाय ब्रैल भैंस बकरी भेड़ मुर्गी शुकर

उपरोक्त सूचनाओं के आधार पर कोई अन्य महत्वपूर्ण प्रश्न-
(कुल शिक्षित व्यक्ति, कब्र मकान पक्का बनवाया, आदि)

1. आपको एकीकृत ग्रामीण विकास परियोजना (IRDP) के बारे में कैसे पता चला
A. अपने विकास खण्डवार अधिकारी (B.D.O.) या उनके कार्यालय के माध्यम से।
B. अपने ग्राम स्तरीय कार्यकर्ता (U.L.W.) से।
C. ग्राम पंचायत या ग्राम-सभा के सदस्यों से।
D. अपने रिश्तेदारों से।
E. अन्य किसी स्रोत से।
2. इस परियोजना में कई तरह की योजनाएँ हैं। जैसे कि आप चाहे तो गाय, ब्रैल, उत्कृष्ट किस्म के बीज या और कोई ऐसी ही आय-वृद्धि के साधन खरीद सकते हैं। आपने किस योजना का लाभ उठाया है।
3. इस परियोजना में आपके लिए ऋण लेने की व्यवस्था है। आपको इस प्राप्त करने में कितने व्यक्ति/ व्यक्तियों ने सहायता प्रदान किया।
A. विकास खण्डवार अधिकारी ने।
B. ग्राम-स्तरीय कार्यकर्ता ने।
C. ग्राम-पंचायत या ग्राम-सभा के सदस्य ने।
D. अपने किसी रिश्तेदार ने।
E. आपके किसी मित्र ने।
F. अन्य किसी व्यक्ति ने।

४. आपको कितना ऋण प्राप्त हुआ ।
५. क्या आपको कुछ पैसा किसी और को भी देना पड़ा था । यदि हाँ, तो किसको ।
६. आपने इन रुपयों से क्या खरीदा । और कब खरीदा था ।
७. क्या आप समझते हैं कि यदि आपको इसे खरीदने के लिए पर्याप्त ऋण मिला था । यदि नहीं तो क्यों ।
८. आपने जो ऋण का प्रयोग किया है । क्या उससे आपकी आय में वृद्धि हुई है ।

वर्ष

आय

ऋण लेने के पूर्व की आय -
 ऋण लेने के बाद की आय -
 अन्य कोई सूचना -

९. यदि नहीं हुयी, तो क्यों ।
१०. यदि आय में वृद्धि हुयी है, तो उसका उपयोग कैसे किया ।
११. क्या आपने ऋण चुकता कर दिया है । यदि हाँ तो कितना ।
१२. आपने जो कुछ भी ऋण से खरीदा था । उसकी वर्तमान स्थिति क्या है ।
 - A. यदि बंच दिया तो क्यों ।
 - B. क्या आपको सरकार से कोई और सहायता मिली थी ।
१३. आप जो कुछ भी उत्पादित करते हैं । क्या उसे बाजार में खुद ही बंचते हैं या किसी और माध्यम से उसे बंचते हैं ।
१४. यदि आपको इस आय वृद्धि के अतिरिक्त कोई और लाभ मिला हो तो कृपया बतायें ।

APPENDIX - II
LIST OF BENEFICIARIES FROM MARDAH
AND BHADAURA BLOCKS WHO COMPRISED
THE SAMPLE

पकीकृत ग्राम विकास कार्यक्रम के लाभार्थियों की सूची

जनपद - गांजीपुर
विकास खण्ड - मरदह
वर्ष - 1992-93

लाभार्थी का नाम पिता/पति का नाम सहित	लाभार्थी की श्रेणी लघु/सीमान्त कृ०/श्रमिक/ शिल्पकार	जाति अनु० जाति/ अनु० नवजाति/ अन्य	निवासी ग्राम	परिसम्पत्ति	ऋण ₹००	अनुदान ₹००
1	2	3	4	5	6	7
1. आशा पतिन महेन्द्र	कृ०म०	अनु०जाति	गोविन्दपुर	भेंस	4150	2500
2. घनश्याम सुपुत्र अन्तु	कृ०म०	अनु०जाति	गोविन्दपुर	भेंस	4150	2500
3. सावित्री पतिन गिरधारी	कृ०म०	अनु०जाति	नोनरा	भेंस	3800	2500
4. राधिका पतिन मनोहर	कृ०म०	अनु०जाति	कबीरपुर	भेंस	4150	2500
5. फेजदार सुपुत्र सुखदेव	गैर कृ०म०	अनु०जाति	करदहकैथोली	सूकर	5000	5000
6. केशव सुपुत्र काशी	गैर कृ०म०	अनु०जाति	करदह कैथोली	सूकर	5000	5000
7. धनवती पतिन चन्द्रदेव	गैर कृ०म०	अनु०जाति	करदह कैथोली	सूकर	5000	5000
8. भोला सुपुत्र लुरखुर	गैर कृ०म०	अनु०जाति करदह कैथोली	करदह कैथोली सूकर	सूकर	5000	5000
9. चम्पा उर्फ चम्पी पतिन मुन्नी	गैर कृ०म०	अनु०जाति	करदह कैथोली	सूकर	5000	5000

1	2	3	4	5	6	7
10. बिन्दु पत्नि स्वामीनाथ	गेर कृ०म०	अनु०जाति	करदह कैथोली	सूकर	5000	5000
11. बदरु ननिसा पत्नि लक्कार	गेर कृ०म०	सामान्य	कन्सदूरी	दुकानदारी	11833	167
12. मनोहर सुपुत्र गिरधर	गेर कृ०म०	सामान्य	मरदह	दुकानदारी	4334	2166
				§जूता-चप्पल-शूडी§		
				§ताला टार्च स्टोव मरम्मत§		
13. केशव सुपुत्र कन्हई	सीमान्त कृ०	अनु०जाति	गोविन्दपुर	डीजल फ्पसेट	9500	3000
14. तेतरी पत्नि सर्वदेव	सीमान्त कृ०	अनु०जाति	गोविन्दपुर	डीजल फ्पसेट	9500	3000
15. प्रेम प्रकाश सुपुत्र हरखनाथ	गेर कृ०म०	सामान्य	मरदह	रेडियो टी०वी०	6500	3000
				मरम्मत		
16. विनोदलाल सुपुत्र रामाधार	सी०कृ०म०	सामान्य	नखर-नखर	विद्युत पार्टस मरम्मत	7000	3000
17. हरखनरायन सुपुत्र फती	सी०कृ०	सामान्य	नखर-नखर	रेडियो टी०वी० मरम्मत	7000	3000
18. विनोद सुपुत्र कल्पनाथ	गेर कृषक म०	अनु०जाति	मरदह	जनरल स्टोर	6500	5000
19. अरविन्द सुपुत्र भोला	गेर कृ०म०	अनु०जाति	कबीरपुर	जनरेटर	15000	5000
20. हनीबुननिसा पत्नि अबुल खालिद	गेर कृ०म०	सामान्य	मरदह	रेडीमेड कपड़ा स्टोर	11000	4000

विकलांग

पञ्जीकृत ग्राम विकास कार्यक्रम के लाभार्थियों की सूची

जनपद - गाजीपुर

विकास खण्ड - भदौरा

वर्ष - 1992-93

लाभार्थी का नाम पिता/पति का नाम सहित	लाभार्थी की श्रेणी लघु/सीमान्त कृषक/गैर-कृषक/ शिल्पकार	जाति अनु0जाति/ अनु0जनजाति/ अन्य	निवासी ग्राम	परिसम्पत्ति	ऋण ₹₹	अनुदान ₹₹0₹
1	2	3	4	5	6	7
1. सुगनी पत्नि बलिराम	सी0 कृषक	अनु0जाति	रजईपुर	भेंस	2800	2500
2. कैशिल्या पत्नि सूबेदार	सीमान्त कृषक	अनु0जाति	रजईपुर	भेंस	2800	2500
3. रम्भा देवी पत्नि महेन्द्र	कृ0म0	अनु0जाति	रजईपुर	भेंस	2800	2500
4. तारादेवी पत्नि शिवशंकर	कृ0मजदूर	अनु0जाति	सेवराई	भेंस	2800	2500
5. शारदादेवी पत्नि रामप्रताप	सीमान्त कृ0	सामान्य	भदौरा	भेंस	3800	1500
6. अलख दुलारी पत्नि चन्द्रहास	सीमान्त कृ0	सामान्य	सेवराई	भेंस	3800	1500
7. नौरंगिया पत्नि सोती	कृ0म0	अनु0जाति	सेवराई	भेंस	3175	2125
8. कुमार सुपुत्र रामवृक्ष	कृ0म0	अनु0जाति	सेवराई	भेंस	2800	2500
9. चन्द्रावती पत्नि विरेन्द्र	कृ0म0	सामान्य	सेवराई	भेंस	3800	1500
10. मीतादेवी पत्नि विरेन्द्र	सीमान्त कृ0	सामान्य	सेवराई	भेंस	3800	1500

1	2	3	4	5	6	7	
11. गुलाबीदेवी पत्नि अर्जुन	सीमान्त कृ०	सामान्य	सेवराई	भेंस	3800	1500	
12. लक्ष्मीता पत्नि चिरकुट	कृ०म०	सामान्य	सेवराई	भेंस	3800	1500	
13. शान्तीदेवी पत्नि रामवचन	सीमान्त कृ०	सामान्य	सेवराई	भेंस	3800	1500	
14. कुसुम कुमारी पत्नि राजकुमार	गैर कृषक म०	सामान्य	सेवराई	भेंस	3800	1500	
15. किन्दू सुपुत्र कीसुतराम	कृषक म०	अनु०जाति	सेवराई	किराना-दुकानदारी	5000	5000	
16. मीरादेवी पत्नि हरीनरायन	सीमान्त कृषक	सामान्य	सेवराई	किराना-दुकानदारी	9000	3000	
17. राजकुमारी पत्नि विजय कुमार	गैर कृषक म०	सामान्य	सतरामगंज	हार्डवेयर दुकानदारी	12000	3000	
18. राधेश्याम सुपुत्र गिरजा	गैर कृषक म०	सामान्य	सतरामगंज	किराना दुकानदारी	6500	3000	
19. राम नरायन लाल सुपुत्र मुन्शी	गैर कृषक म०	सामान्य	सेवराई	जूता-चप्पल दुकानदारी	6500	3000	विकलांग
20. गया प्रसाद सुपुत्र श्यामसुन्दर	गैर कृषक म०	सामान्य	सेवराई	किराना दुकानदारी	5000	5000	विकलांग