The previous chapter discusses the evaluation of rural development programme in order to highlight the impact of rural development programme and income generation process of sampled beneficiaries. This chapter includes summary, conclusion, and policy implications to improve the performance of the rural development programmes.

Himachal Pradesh is situated in the heart of the Western Himalayas. Geographically, its location is strategic. The State is almost mountainous with altitudes ranging between 350 and 700 meters above the sea level. Himachal Pradesh took a concrete shape of a State when the reorganisation of the State took place in 1966. In December, 1970, the State of Himachal Pradesh Act which was passed and eighteenth State of Indian Union created which got its full-fledged Statehood on January 25, 1971. The administrative structure of the state consists of three Divisions, 12 districts, 45 sub-divisions, 67 tehsils, 31 sub-tehsils and 69 community development blocks. The population of the state as per 1991 Census is 5,111,079 and its population registered a growth of 19.39 percent. Agriculture is the main occupation of the people of the state. Horticulture has also made remarkable progress in the State.
Mandi and Shimla districts form the middle part of the state and lying along the left bank of the Beas river in the foot hills of medium sized Shivalik ranges, Mandi is the third largest district of Himachal Pradesh. Administratively, the district comprises of six subdivisions, seven tehsils, eight sub-tehsils, three sub-tehsils, eight community development blocks and 2409 villages. Mandi district has an area of 4018 square kilometers. Its population as per 1991 Census is 768,466. The density of population is 195 per square kilometers. The rural population of the district, as per 1991 Census is 5,97,570 (92.6 percent of total district population). The literacy rate of the district is 40.2 per cent according to 1981 Census.

The geographical area of Shimla districts is 5131 square kilometers. The population of the district as per 1991 Census is 61,4,892. Out of which rural population is 79.6 per cent and urban population is 20.4 per cent. The literacy percentage is 42.74 per cent as per 1981 Census. Clay and loamy soils are found in this district. Agriculture is the main occupation of the people in both the districts. In Mandi district, as many as 77.21 per cent work-force is engaged in agricultural activities whereas in Shimla district 64 per cent workers are engaged in agricultural activities. Mandi district has relatively more fertile soil and receive relatively higher rainfall. But the production of agriculture for all crops is low in both
the districts. This is due to small size of holdings, lack of irrigation facilities and non-suitability of farm technology. But the soil of Shimla is suited for horticulture production. The Shimla district has built up a reputation of producing the best apple in the country, because the agro-climatic conditions prevailing in the district are very conducive for the development of horticulture. However, comparatively Shimla district is more developed in respect of horticulture and forestry. Besides, the infrastructural facilities such as transport, power, banking services, marketing, communication, storage, higher education, medical facilities etc. are relatively more developed in Shimla district. The animal husbandry department helps the small and marginal farmers to increase their income in both the districts. In respect of industrial growth, both the districts are backward. Thus, it can be concluded that comparatively Shimla district is more developed than Mandi district. The socio-economic profile of Mandi and Shimla districts shows that both the districts are facing poverty. In order to tackle this problem, the Government of India and Himachal Pradesh Government have started various rural development programmes, such as community development programme (CDP), Integrated Rural Development Programme (IRDP), National Rural Employment Programme (NREP), Rural Landless Employment Guarantee Programme (RLEGP) and Jawahar Rojgar Yozna (JRY). Out of these programme, IRDP is the most important
programme. The Community Development Programme (CDP) was started in 1952, which was the first step to eliminate the poverty in the state. However, the community Development Programme failed to achieve the expected results. Consequently, the strategies to tackle poverty in the rural areas were changed and redefined and a new comprehensive programme namely Integrated Rural Development Programme was introduced in 1978-79. Initially, this programme was started in only 29 blocks of Kangra, Shimla, Solan and Sirmour districts. On October 2, 1980, it was extended to all the districts of the State. The present study has been undertaken to study the policy and administration of rural development in Himachal Pradesh.

The review of literature as discussed in chapter -I, reveals that various studies covering various aspects of rural development programmes have been conducted both by the Government and various researchers from different parts of the country to evaluate the effectiveness of the rural development programmes. However, the real objectives of rural development programmes are debatable. In Himachal Pradesh few attempts have been made by the Government and other researchers to study various aspects of rural development. The questions raised in the present study were not looked into by these studies, and not a single systematic study based on first hand information has so far been conducted to evaluate critically the performance of rural development programmes in Himachal Pradesh.
The present study is an humble attempt in this direction. The main objectives of the study are:

i. To critically examine the existing administrative structure for rural development;

ii. To examine the policy and planning process for rural development;

iii. To evaluate the financial resources available for rural development;

iv. To evaluate the implementation of rural development programmes;

v. To analyse the achievements of the rural development programmes; and

vi. To suggest suitable measures to improve the performance of rural development programmes.

A criterion of selecting an area for the purpose of study for has been mentioned in chapter I. Mandi and Shimla were selected as the study area. The scope of the study as already mentioned in Chapter -I. The period of the study would be 1980 onward.

For the collection of data, primary and secondary sources have been fully tapped. To collect primary data, three different questionnaires were prepared keeping in view the objectives of the study. The detailed informations have been collected from beneficiaries, political leaders and officers related to rural development in Mandi and Shimla districts. The data from the beneficiaries was also
collected through personal interviews. At office level also, data was collected from the employees through personal interview. The data from political leaders was also collected through personal interviews. Further, the discussions with implementation staff at the state, district, block and local levels were undertaken. However, the secondary data and information were collected from available published sources and official records at various levels.

The collected data was coded, classified and tabulated in the required forms. Different indicators were used for the evaluation of different facets of the programmes. However, analytical tools like frequencies, percentages, ratios and averages were used for the analysis of data in order to draw conclusions. Information from official records and officials, selected beneficiaries and political leaders were used for the analysis of administrative structure, policy, planning, financing, implementation and evaluation of rural development programmes.

SOCIO-ECONOMIC CHARACTERISTICS OF SAMPLE POPULATION

Field work for the study has been undertaken in all the 18 blocks of Mandi and Shimla districts. The study has covered 200 and 160 sampled beneficiaries, 20 beneficiaries in each development block in both the districts respectively, given help during the year 1978-79 to 1991-92.
The highest number of beneficiaries i.e. 174 belong to general category followed by Scheduled Castes (168) and Scheduled Tribes (18). The beneficiaries have been selected on random sampling basis in the blocks under study. The highest number of beneficiaries (200) belong to Mandi district, followed by Shimla (160) district.

The female beneficiaries constitute 23.0 and 29.4 per cent of the total sampled beneficiaries in Mandi and Shimla districts respectively. There are 46.5 per cent beneficiaries in the higher age groups (36 to 40 years) in Mandi district and 48.8 per cent beneficiaries in higher age group (31-35 years) in the Shimla district.

Among the sampled beneficiaries, it is found that 77.5 and 86.2 per cent beneficiaries are literates in Mandi and Shimla districts respectively. It is found that only 22.5 and 13.8 per cent beneficiaries are illiterate in Mandi and Shimla districts respectively.

All the 360 (Mandi 200 and Shimla 160) beneficiaries own houses, although 50 and 40.6 per cent selected beneficiaries live in 'kachha' houses followed by 9.5 per cent in 'Pucca' houses in Mandi district. Similarly, 44 per cent beneficiaries live in 'Semi-Pucca' houses and 15 per cent in 'Pucca' houses in Shimla district.

The highest number of beneficiaries 24 per cent has been bracketed in the annual income group of Rs. 3500-4000.
in Mandi district and in Shimla district 28.8 per cent beneficiaries belong to Rs. 3500-4000 income group. It has been found that out of total 360 benefitted families, 222 or 61.7 per cent benefitted families belong to higher income group of Rs. 3500 to Rs. 4000, Rs. to Rs. 4500 and Rs. 4500 to 6400.

Both land-based and non-land based activities have been identified under the programme. Land based activities consisting of milch-cattle, pair of bullocks, thresher and land development, accounted for 40.3 per cent in both the districts, 45.5 and 35 per cent in Mandi and Shimla districts respectively. Non-land based activities accounted for 54.5 and 65 per cent in Mandi and Shimla districts respectively.

So far as the provision of productive activities are concerned, the package concept was used in a very loose sense. Majority of the beneficiaries have been given assistance for single activity. Package of activities has been provided without taking into consideration the developed and backward blocks. In view of the resources potential and landless, the gap between the initial family income and povertyline will obviously be higher and this single activity cannot fill this gap. Consequently, the benefits of the programme have gone in favour of relatively better off section of the target group.
The present study has been divided into 10 chapters. Chapter I deals with the introduction, the statement of problem, review of existing literature, selection of study areas, scope, objectives, hypotheses, research methodology, analysis and interpretations of data, limitations of study and structure of the study. Chapter-2 briefly discusses the socio-economic profile of Himachal Pradesh, Mandi and Shimla districts. Chapter-3 discusses rural development programmes, major shift, objectives and strategy etc. Chapter-5 deals with policies for rural development and planwise policy implication. Chapter-6 analyses the planning process, levels of planning, and planning process in Mandi and Shimla districts. Chapter-7 discusses financing of rural development. Chapter-8 deals with the implementation for rural development programmes, which consists of identification of beneficiaries, socio-economic profile of sampled beneficiaries, identification of scheme, purchase system, processing of loan applications, monitoring and evaluation etc. Chapter-9 has analysed evaluation of rural development programmes. Chapter-10 contains summary, conclusions and policy implications to improve the organisational structure, policy process, planning process.

1. THE ORGANISATIONAL STRUCTURE IS HIGHLY CENTRALISED: NEED FOR DECENTRALISATION

In order to achieve the objectives of rural development it is essential to provide implementation machinery at the central, state, district and block level. At the Central
level, there is National Development Council, (NDC) Planning Commission, Ministry of Rural Development and Central Level Co-ordination Committee. The state-level administration consists of state development council, state planning board, Department of Rural development, Financial Commissioner, Additional Deputy Commissioner, Project Officer, and at the block level, administration is headed by Block Development Officer who is assisted by a team of extension officers. Thus, the organisation structure is designed to provide for flow of powers and control from top to bottom into a hierarchical organisation. However, the present organisational structure for rural development is hierarchical causing delays and red-tapism, secondly, there is an inadequate delegation of powers from top to bottom. Therefore, the organisational structure is not performance-oriented. Hence, our hypotheses that organisation structure for rural development is highly centralised, has been proved.

2. **THERE IS NO LINKAGE BETWEEN GOVERNMENTAL AND NON-GOVERNMENTAL ORGANISATIONS FOR RURAL DEVELOPMENT: NEED FOR ESTABLISHING CONTINUE LINKAGE**

It has been found that the rural development programmes have vertical linkages right from the centre to the block level. The Deputy Commissioner being the chief co-ordinator of district administration and chairman of the DRDA has to control over a number of governmental and non-governmental organisations, such as D.R.D.A., Banking institutions, Zila Parishad, Block Simiti and Gram Panchayat which are non-
governmental and block development officers and District officers of Agriculture, Horticulture, Animal Husbandry, Co-operation, Industry and Panchayat departments are the governmental administration. There are a number of developmental activities of different departments which require linkage and co-ordination between them. However, in actual practice the very activities rarely exists. Hence, our hypothesis that there is no linkage between governmental and non-governmental organisations for rural development has also been proved.

3. LACK OF CO-ORDINATION AMONG HEADQUATER, FIELD AND SECTORAL STAFF IS ADVERSELY AFFECTING RURAL DEVELOPMENT PROGRAMMES: NEED FOR PROPER COORDINATION

As already mentioned, the Deputy Commissioners of Mandi and Shimla Districts are the main co-ordinators in the District level and Block Development Officer at block level among the official and non-officials members selected to rural development department. Hence, the Deputy Commissioner at the district level and Block Development Officer at Block Level have to co-ordinate the officials of different departments and banking institutions who are not under their direct control which proves ineffective and causes differentiation in development tasks at both the levels. Hence, our hypothesis that lack of co-ordination among headquarters-field and sectoral staff is adversely affecting rural development programmes has been proved.
4. THE BENEFICIARIES ARE NOT SATISFIED WITH THE WORKING OF STAFF RELATING TO RURAL DEVELOPMENT: NEED FOR PROPER IDENTIFICATION AND IMPLEMENTATION

It has been found during the survey that majority of the beneficiaries are dissatisfied with the working of the staff relating to the rural development as already mentioned in details in Chapter-VIII. Hence, our hypothesis that the beneficiaries are not satisfied with the working of the staff relating to rural development has been proved.

5. THE EXISTING RURAL DEVELOPMENT POLICY HAS FAILED TO BRING ABOUT QUALITATIVE IMPROVEMENT IN THE RURAL LIFE OF THE PEOPLE: A NEED FOR COMPREHENSIVE POLICY

To derive policy implications as discussed earlier in chapter -V, it was found during field survey that there was scattered impact on the extent of poverty in Mandi and Shimla districts. Because the policy has ignored other sections of the village community, who have been mainly depending on village industries/artisans services supporting traditional agriculture, while setting up modern industries. This has created problems for traditional skill, traditional product and their marketing facilities. However, the rural development programmes could not make any significant impact on the magnitude of poverty. Hence, our hypothesis that the existing rural development policy has failed to bring about qualitative improvement in the rural life of the people has also been proved.
6. POLICY FOR RURAL DEVELOPMENT HAS BEEN MAINLY FORMULATED AT THE CENTRAL LEVEL: NEED FOR MULTI-LEVEL PLANNING

The main task of the legislatures is policy formulation both at the centre and state level. There is an urgent need to have clear and sound policies to alleviate poverty. But in actual practice, the policies are formulated at the central level without consideration of local needs, resource potential of the area and existing level of development. The uniform pattern of policies for the entire nation adversely affects the rural development programmes. The officials at the state and district levels pass on the policy documents for implementation to the rural area without adjusting these to the local needs. This study brings out the fact that the policies have been formulated only at the central level.

7. THE EXISTING RURAL DEVELOPMENT PLANNING HAS FAILED TO BRING ABOUT QUALITATIVE IMPROVEMENT IN THE RURAL LIFE OF THE PEOPLE: NEED FOR PROPER PLANNING STARTING FROM GRASS-ROOT LEVEL

The best solution to the problems of rural poverty and unemployment is based on the kind of planning becomes proper. It is the only proper means to make full utilization of scarce resources both natural and human. But in practice planning stands entirely centralised. At the district and block levels, physical & financial targets are divided equally among the blocks, without any consideration for the developed and under-developed blocks. Likewise the existing planning process has ignored the weaker sections of
the society. The study further reveals that in Mandi and Shimla districts, the benefits have been distributed without taking into consideration the Antodya approach, i.e. the poorest among the poor assisted first. The study further indicates that the next stage of programme planning is to formulate schemes for individual families. But no such process has been adopted in Mandi and Shimla districts while distributing assets to the target groups. As such planning has failed to bring about improvement in the rural life. However, our hypothesis that the existing rural development planning has failed to bring about qualitative improvement in the rural life of the people has been proved.

8. PROPER PLANNING IS NOT POSSIBLE IN THE ABSENCE OF PLANNING CELLS AT DISTRICT AND BLOCK LEVEL: NEED TO SET UP PROPER PLANNING CELLS

The study reveals that in Mandi and Shimla districts, there are no planning cells available for the work other than rural development programmes. In case of rural development programmes, plans are to be formulated in the DRDA branch by the statistical assistant. He only divides the targets among the blocks almost equally. At the block level in Mandi and Shimla districts, plans are formulated by Social Education Block Planning Officer but he knows little about the planning. He just divides the targets among the extension staff activity-wise as passed on by the DRDA. During the field survey it was found that officials of the block, and beneficiaries are of the opinion that no such cell is available. Hence, there is no arrangement of
proper planning at the district as well as block levels in Mandi and Shimla districts. Keeping in view the facts mentioned above our hypothesis that proper planning is not possible in the absence of planning cells at district and block level has also been proved.

9. **THE STATE GOVERNMENT IS HELPLESS TO IMPLEMENT CENTRALLY SPONSORED RURAL DEVELOPMENT PROGRAMMES DUE TO LACK OF FINANCIAL RESOURCES: NEED FOR THE ADEQUATE FINANCIAL RESOURCES**

The study further indicates that though funds are available for implementation of Rural Development Programmes, yet delay in the allocation of funds has adversely affected the programme implementation. Hence, hypothesis, that the state government finds it hard to implement centrally sponsored rural development programmes due to lack of financial resources has a valid point.

10. **TOP PRIORITY IS NOT GIVEN TO RURAL DEVELOPMENT PROGRAMMES WHILE ALLOCATING FINANCIAL RESOURCES: NEED TO GIVE TOP PRIORITY TO RURAL DEVELOPMENT PROGRAMMES**

After evaluating plan wise outlay from the First Five Year Plan, it was found that out of total outlay, 15.1 per cent, 11.8 per cent, 14 per cent, 17.4 per cent, 11.92 per cent, 5.9 per cent, 5.9 per cent of funds were provided for rural development upto Seventh Five Year Plan respectively. The funds allocated for the rural development have been lowered in the subsequent five year plans. It clearly shows that priority has never been given to rural development by the Government. Our hypothesis that the rural development
should have received priority for higher allocation of funds, stands proved.

11. THE EXISTING RIGID BUREAUCRATIC ADMINISTRATIVE STRUCTURE IS NOT CONDUCIVE FOR THE IMPLEMENTATION OF RURAL DEVELOPMENT PROGRAMMES: NEED TO SIMPLIFY THE EXISTING ADMINISTRATIVE STRUCTURE

The study further shows that the organisational structure designed to implement rural development programmes at the central, state, district and block levels is not according to the requirements of programme implementation which needs flexibility.

The present bureaucratic structure is hierarchical in nature and there are a number of bureaucratic hurdles at every level. This aspect has been studied both in Mandi and Shimla districts, the beneficiaries are at the mercy of officialdom. The beneficiary has to undergo unnecessary formalities. They have to parade himself before the Gram and Panchayat Vikas Adhikari, extension officer, BDO, Social Education and Block Planning Officer, bank officers, veterinary doctor, etc. even for a loan. This process needs sufficient time. It has also been observed that in every step some lucana stands in the way of the beneficiaries to get his assets early so he enters into shady deals to get his case cleared. These types of corrupt practices are a big hurdle in the way of rural development. The rigid bureaucratic administrative set up is not conducive for the implementation of rural development.
programmes. This hurdle stands vindicated in this hypothesis.

12 LACK OF TRAINED AND COMPETENT STAFF IS HAMPERING THE IMPLEMENTATION PROCESS OF RURAL DEVELOPMENT PROGRAMMES: NEED FOR TRAINING FACILITIES TO DEVELOP THE CAPACITY & COMPETENCE OF THE ADMINISTRATIVE STAFF

It has been found during the course of study that the Mandi and Shimla districts there is no training centre for providing training to the staff relating to the implementation of rural development programmes. The implementation process requires competent trained personnels. The hypothesis brings out the fact that trained and competent staff is hampering the implementation process of rural development programme.

13. THE BENEFICIARIES ARE NOT SATISFIED WITH THE ACHIEVEMENTS OF RURAL DEVELOPMENT PROGRAMME: NEED FOR BENEFICIARIES ORIENTED PROGRAMMES

The study further reveals that the beneficiaries are not satisfied with the pick and choose method of the implementing agencies whereas programme guidelines provide that all the identified families be classified on the basis of their annual income and be provided assistance on the Antodaya approach i.e. the poorest among the poor are to be assisted first under the programme. The survey has found that assistance was given by adopting pick and choose method. Little consideration has been given to the Antodaya Approach. Secondly, the beneficiaries have to pass through a long channel to receive assistance. The arranged assets
given to the beneficiaries have generally been found of inferior quality and were unable to earn expected income. The hypothesis that the beneficiaries are not satisfied with the achievement of rural development programmes has been proved.

14. THE EXISTING PURCHASE SYSTEM IS ADVERSELY AFFECTING THE EXPECTED ACHIEVEMENT : NEED TO IMPROVE THE PRESENT PURCHASE SYSTEM

It has also been found that assistance is given in kinds to the beneficiaries. The assets are purchased through purchase committees. During the field survey when the questions were asked regarding existing purchase system, the majority of beneficiaries voiced their opinion that the existing purchase system was encouraging corruption. Hence, this system has not been a success. Keeping in view the facts as mentioned above, our hypothesis that existing purchase system is adversely affecting the expected achievement has also been proved.

10.3 POLICY IMPLICATIONS

ADMINISTRATIVE SET UP

The administrative set up of rural development is a traditional one. It requires immediate attention of the government to set up new administrative structure with trained and competent staff. There is also an urgent need to introduce proper management techniques in the rural development administration by replacing traditional ones.
During the field survey, it was found that as many as 81.0 per cent sampled beneficiaries said that corruption existed among the staff related to rural development. It means corruption is a widespread phenomenon and deep rooted in the rural officialdom. It is one of the serious problems which hinders the rural development programmes. It is further observed that this has happened largely because there is no political will to remove it. It requires special measure to be taken to eliminate it from the society.

It is also observed that the understanding and cooperation between the staff of the Agency, block, bank and field levels is a must but there is a lack of co-operation between these institutions. Further, the extension officers at the block level have two bosses to obey (i) Block Development Officer on the one hand and (ii) District Officer on the other. District Officer wants his instructions to be complied with by the extension officer but because of this indirect link, he is helpless to do anything against them when his wishes are not carried out. Likewise Extension Officers have adopted a tendency to play one against the other and thus evade responsibility. The problems requires immediate attention of higher authorities.

The Village and Gram Panchayat Vikas Adhikari is responsible for educating the people in better techniques of agriculture and animal husbandry and promoting irrigational
facilities. But, he is generally less educated and technically less qualified for the jobs he is expected to do. He generally does not even understand the meanings of guidelines and circulars issued by the government from time to time. It is suggested that he should be a well qualified trained and competent person.

POLICY IMPLEMENTATIONS

To derive policy implications from past experience, a look on the performance is necessary. Rural Development Programmes in Mandi and Shimla districts reveal scattered impact on the extent of poverty. It is observed that little effort has been done to integrate the economic activities at the block as well as the household level. In majority of cases single activity assistance has been provided. As a result, households who were just below the poverty line could get out of the poverty trap. Remaining households also exhibited increase in income, but incremental income is marginal and not sufficient to break through the poverty line. However, the scheduled castes and scheduled tribes people have not got considerable attention. Blockwise, the relatively developed blocks have benefited the most. The programmes has not made any significant impact on the magnitude of poverty particularly in the long run perspective. Further, the distribution of benefits has not been attended properly. Immediate attention of the programme administrators is, therefore, called for, to make the programme instrumental in eradication of rural poverty.
PLANNING PROCESS

It was found that none of the blocks had Five Year Perspective Plan as envisaged in the programme guidelines. The District Rural Development Agency had also not prepared any perspective plan for the district. Both the districts have simply been dividing the fixed target uniformly among the blocks without any concern for the resources endowments, available infrastructural facilities and magnitude of poverty. However, the Annual Action Plans have been prepared but they are based on the allocated targets. As such it gives only the ideas of credit requirements but the provision of the supply of inputs, marketing arrangements, and other infrastructural support essential for success of implementation of the programme has not been spelt out.

Thus adhoc type of planning will not serve the purpose. It requires comprehensive planning spread over a number of years. It is therefore, suggested that in future high priority should be given to the preparation of Five Year Perspective Plans. The Annual Action Plans may thus be derived from the perspective plans. The plan should also spell out its linkages with the other programme/developmental activities. Himachal Pradesh has not much infrastructural facilities, therefore, it is suggested that an attempt should be made to create common infrastructure by pooling together the similar programmes like IRDP, JRY, etc. All these programmes are designed for
a particular section of rural population and, therefore, a combined plan for all these programmes should also be logical.

IDENTIFICATION OF BENEFICIARIES

The first step under the implementation process consists of identifying families of the target group. The programme guidelines provide to ascertain the economic and social status and income of the target group through a detailed household survey. The guidelines further suggest that after the household surveys, identified families should be classified on the basis of their annual income, and assistance provided on Antodya Approach. But it has been found that many families have been left out, and as a result some of them have constantly been trying to get themselves included in the programmes. The researcher has interviewed 360 beneficiaries in both the districts and found that many poor and deserving people have been left out. On the basis of the discussion and analysis of data the following suggestions are being made.

A survey committee consisting of Assistant Development Officers, village and Panchayat Vikas Adhikar, Patwari concerned, Gram Panchayat and the members of village should be constituted and detailed survey should be conducted. After making complete survey one month's notice should be given to the villagers to submit their grievances to the authority. After one month, the correctness of
Identification should be checked by the Project Officer (DRDA) and Block Development Officer concerned through a test check. After this process the list of identified beneficiaries should be approved for further necessary action.

IDENTIFICATION OF ACTIVITIES AND SCHEME FORMULATION FOR INDIVIDUAL BENEFICIARIES

Programme guidelines provide to identify economic activities according to the physical resources potential, available infrastructure and intentions of the beneficiaries. As mentioned in Chapter VII, this has not been followed in this districts under study. Thus, the crucial aspects like resource potential and available infrastructure have been overlooked. Identification of schemes purely on the basis of option indicated by beneficiaries, has been made. Thus, it may lead to concentration of a particular activity in an area. Higher proportion of milch cattle in total activities and low capital output have been the ultimate results. Moreover, the identified activities can benefit the blocks (developed) where better or more infrastructure of facilities are available. All these factors are essential in determining the performance of the programme. These factors must be taken care of while formulating plans & programmes.
PROCESSING OF LOAN CASES

The programme guidelines envisage to prepare loan cases of the beneficiaries in a camp. The camp system is advisable to save the time and energy of the beneficiaries who have otherwise to run from office to office. Care should be taken that the applications for loans are not submitted to the bank in a bunch. The process of submitting application to the banks should be a regular and continuous one so that proper scrutiny can be effected while handling the loan cases and justice is meted out to the deserving ones. The bank managers have the responsibility of processing the loan applications sponsored by the Block Development officers without undue delay. In processing of loan applications, the beneficiaries is complain, appear to be quite time consuming both at the block as well as bank level. The financial position of the target group is so weak that sometimes financial institutions doubt their repayment capacity and demand security from them for the loans. But demand for security is contrary to the standing guidelines of the RBI. This factor has inhibited the target group from participating in the programmes. This needs immediate attention of the programme administrators.

PURCHASE SYSTEM

By and large the IRDP assistance is given in kinds. The assets are purchased through the Mela Committee (Purchase Committee). Under this study, out of 360
beneficiaries as many as 99.3 per cent are of the opinion that self purchase system should be introduced in place of purchase through the purchase committee. Out of 360 beneficiaries, 81.9 percent beneficiaries voiced their opinion that the existing system of purchasing had encouraged corruption among the employees, 46.4 percent beneficiaries felt that majority of officials are corrupt. It is, therefore, suggested that self-purchasing system should be introduced by making direct cash payments to the beneficiaries. There should be a provision to check the purchases made by the beneficiaries within 15 days by deputing some responsible persons for this purpose. The defaulters should be punished and directed to return the loan and subsidy on it.

MONITORING AND EVALUATION

The programme guidelines provide to introduce proper monitoring and evaluation of the programme, but nothing has been done in this regard in both the districts. Large scale selling of assisted assets by the beneficiaries may be due to lack of proper supervision and evaluation. On the basis of the discussion and analysis of data, the following suggestions are worth attention. It requires to create a separate cell at the block level. Thus, there should be regular monitoring and evaluation of the programme. This work should be entrusted to some independent agency, so that it may objectively can forward with some
creative criticism and practical suggestions for the improvement and effective working of the rural development programme.

In conclusion, the rural development programme should be the major policy instrument to eradicate poverty. Therefore, a serious thought should be given to all the problems in programmes delivery system, suggestion put forth in this study and subsequent measures should be effectively accounted for to make a significant reduce rural poverty. Keeping in view the experience gained in the past, the next step in the rural development should be a clear cut and sound policy framework for a single programme and a single plan at the block level. Local factors, suitability of the scheme and the kind of beneficiaries should get priority in the systematic and realistic planning as well as the subsequent implementation with a provision of all the necessary infrastructural facilities, proper follow-up and monitoring of the plan with a missionary zeal to make the programme a success.

While conducting this research it found that there are certain areas which require depth study these areas are:

1. Resources Mobilization
2. Monitoring and Evaluation
3. Rural Credit