
**INTEGRATED RURAL DEVELOPMENT PROGRAMME : THE CONTEXT OF THE
STUDY WITH SPECIAL REFERENCE TO CHAMPARAN WEST**

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Introduction

Agriculture forms the core sector of the Indian economy. It accounts for nearly 17 percent of the aggregate national income, and Provides livelihood to more 58 Percent of the Working population of the country. A breakthrough in this sector is thus essential for placing the economy on a sound footing.

Since independence, a large number of schemes for rural development have been launched from time to time. Though all these schemes and policies have brought considerable change in the Agro-economic scene of rural India, yet the fruits of development have been shared Share unequally, and, as a result of a large number of rural people are still living below the poverty Line. Moreover, the response of the farmers to new agricultural innovations and modernizations has not been very satisfactory. One of the reasons for this lopsided development in Village India has been identified as lack of financial resources at the grass root level. It has been Observed that the farmers equipped with better financial resources are able to derive most of the benefits of new developmental schemes. The shortage of finance has been identified as major constraints in case of marginal and small farmers to change over to innovative practices of cultivation. The landless labour, rural artisans and other Weaker sections of the rural population have been put in the most disadvantageous position due to financial scarcity and hence, their participation in the rural developmental programme has been almost negligible. The creation of adequate credit facilities therefore, has been identified as the principal solution for major agricultural problems of rural India. This need has received the attention of the planners and policy makers in India, as is evident from the introduction of one agency after another for the advancement of agricultural credit to the needy.

Location& Geographical Area

It is Located in the Extreme north western corner in Bihar state in India. Champaran west (West Champaran /Paschimi Champaran) district is located on the global map between 26⁰ 16' and 27⁰ 31' North latitude and 83⁰ 50' and 85⁰ 18' East longitudes. The district occupies an area of 5,228 square kilometers.

It ranks first position from area point of view in Bihar and its population was 39.35 lakhs. It is bounded on the North by the hilly region of Nepal, on the South by Gopalganj district and part of East Champaran district on the West by state of Uttar Pradesh and on the east by part of East Champaran district and Nepal.



Figure No. 1.1



Figure No. 1.2

The Integrated Rural Development Programme

Since independence a lot of programmes have been launched for the amelioration of the rural masses. Integrated Rural Development Programme is a major instrument for the alleviation of rural poverty. To gain some perspective, it might be worth while to recapitulate briefly the major landmarks in the evolution of rural development programme in India since independence.

In the early fifties, the Community Development (CD) and National Extension Services (NES), the first rural development programmes, were initiated, and the block administration was created as a Centre of Rural Development activities. This programme failed, as blocks were quite big and often unwieldy, and left the weaker section untouched. Moreover, heavy reliance on bureaucracy hampered their effectiveness in delivery services. In order to fill the gap created by the CD and NES some popular institutions were created in the name of democratic decentralization, popularly known as Panchayati Raj Institutions (PRIs). These institutions were closer to the rural society. Village Panchayats, the first tier of Panchayati Raj System, were constituted in a Village or a group of Villages, which were usually within 4-5 kms of each other. As the rural society has traditional moorings, the elite belonging to higher social strata dominated these bodies. Added to this, the PRIs suffered from many structural and functional inadequacies. Due to these problems, this institutional device also left untouched the rural poor. The early sixties witnessed an effort to promote rapid agricultural production, which culminated in Intensive Agricultural District Programme (IADP). The programme succeeded in increasing agricultural production, but the benefits accrued only to rich and progressive peasants. Once again, landless and agricultural labourers were left untouched.

The Fourth Five Year Plan in the name of “Growth With Social justice” initiated efforts towards uplifting the vulnerable sections of rural society. In this connection, a number of special economic programmes were launched. Programmes such as Small Farmers Development Agency

(SFDA), Marginal Farmers and Agriculture labourers Agencies (MFALA), Drought Prone area Programme (DPAP), Tribal Area Development Programmer (TADO) Were introduced in the rural development scenario. These programmes addressed themselves to the upliftment of weaker sections of rural society, and this new approach was called target-group approach. These programmes did succeed, but only in limited areas and numbers. The basic problem was departmental administration coupled with problems of coordination. These programmes were implemented through the existing administrative apparatus at block and Village levels.

A review of various ongoing programmes taken up during the late seventies indicated the need for a new comprehensive programme for the development of rural areas. Though a number of programmes have been in operation for the development of the rural poor, yet, significant improvements could not be achieved among the poorest people in rural areas. These programmes did not cover the whole country, though a large number of blocks in the country had more than one of these programmes operating simultaneously in the same area and for the same target-groups. This territorial overlap combined with the different funding patterns of these programmes, not only created considerable difficulties in effective monitoring and accounting, but also blurred the programme objectives. It was, therefore, proposed that such multiplicity of programmes for rural poor operated through a multiplicity of agencies should be ended, and should be replaced by one single integrated programme (IRDP) which would operate throughout the country.

The IRD programme was launched in 1978 by the Government of India in 2,000 blocks, and the coverage was extended to all the 5,004 blocks of the country with effect from Oct. 2, 1980. Earlier programmes such as SFDA, DPAP, CADP, NREP, MNP, were merged in it. At the district level, a new organization, namely district Rural Development Society/Agency (DRDA) has been added to the district Development administration for implementing the IRDP.

The main characteristic of IRDP is that it is mainly an economic programme supported to health, nutrition and education. It concentrated on families below the poverty line. First the poorest families are identified/selected for intensive assistance. Every year 600 such families are identified/selected for each block. It is not concerned with families which are not potentially viable. Those can be helped through welfare schemes like old age pension scheme, and not through economic support programme. Only economically viable and technically feasible activities based on project reports are promoted in respect of a beneficiary, after consultation with him.

The IRDP aims through subsidies to create assets in rural households belonging to bottom strata. Further, the programme also aims at the development of link roads in rural areas, and the construction of milk processing plants in order to facilitate marketing of agricultural produce, milk and milk products etc. people in rural areas do not have requisite training/skill to start activities to earn their living. In the regard, The programme aims at providing training facilities and stipendiary, assistance to rural youth. Lending in rural areas is fraught with risks. With a view to strengthen the co-operatives and other credit institutions engaged in financing for this purpose, the programme envisages monetary support to raise share capital.

Most of the earlier programmes started by the government were Ad-hoc in nature. The SFDA, DPAP, CAD etc. were time bound. Special administrative structures were created for implementing them. These were, therefore viewed as something of burden, or extra work by the officials of the development departments and extension officials. This, therefore, reduced the effectiveness of the programme. The IRD programme, on the other hand, aims at integration of the

programme of the development department. In addition to this, It is not time bound.

Another significant departure from the earlier programmes is that the IRD has combined both the area-oriented and target group approaches. The earlier programmes either had the target group approach (like the SFDA, IAD), or were area-oriented (like the DPAP). In fact, it has combined together features of all the special Programmes which were in operation. It is, for example, similar to the SFDA programme in the sense that the IRD Programme also envisages identification of members of the target group, It is, however, broader in scope in the sense that it is not only confined to the agricultural sector. The industrial and Tertiary sectors have also been brought under its purview. Similarly the IRDP has retained the area-oriented approach of the DPAP, and strengthened the beneficiary-oriented approach.

MAJOR ACTIVITIES UNDER IRDP

The major activities of integrated Rural Development Programme (IRDP) may be classified as under.

1. Individual Beneficiary Schemes

There are 18 activities which can be encouraged both on individual household level, and community level in rural areas under IRDP.

(i) Individual Minor Irrigation Work

Items of minor irrigation development such as dug wells, shallow tube wells, boring, deepening and renovation of wells, Persian wheels, electric motors and diesel engines, and construction of pump-houses which can be taken up by individual households are included in this category. Small and marginal farmers will be eligible for subsidy at the rate of 25 per cent and 40 per cent. However, medium farmers owning 2 to 4 hectares of land would also be eligible for subsidy up to the rate of 20 per cent of the cost of the project. Ceiling on subsidy per individual will be the same as that applicable to small and marginal farmers i.e., Rs. 5,000 for Rs. 4,000 for non-tribal farmers in DPAP areas.

(ii) Community Irrigation Work Including Drainage

Deep tube wells. Big diameter dug wells, and installation of high horse power pump-sets for lift-irrigation is included in this category. Subsidy for such works would be available to cooperative societies, Panchayats and corporations engaged in rural development, provided that at least 50 per cent of the beneficiaries of the irrigation projects are small and marginal farmers. Incidentally, works of the above types are generally taken up by state agencies.

(iii) Input-Subsidy

Under the programme, small and marginal farmers are eligible for subsidy for purchase of phosphatic and potassic fertilizers.

(iv) Subsidy for Purchase of Implements

Small and marginal farmers are eligible for subsidy at the approved rates for purchase of agricultural implements under IRDP.

(v) Land Development/Soil Conservation

The programme envisages provision of subsidy for work pertaining to land development to small and marginal farmers. However, subsidy will be available only if work of the

above type is done after proper survey of land by the approved technical experts from the Government.

(vi) Soil Reclamation and Improvement

Under the programme, subsidy would be available to small and marginal framers at the usual rates for purchase of soil amendments like gypsum, pyrites, lime etc.

(vii) Milch Cattle

Under the programme, financing for purchase of milch cattle has been accorded top priority, as it has considerable promise. A unit comprising of 2 buffaloes and cow can be financed to small and marginal and marginal farmers and landless laborers. The small farmers would be entitled to subsidy at the rate of 25 per cent of the cost of the buffaloes whereas, the marginal farmers and landless landless labourers at the rate of 40 per cent of the cost Maximum amount of the subsidy is Rs. 4,000.

(viii) Feed Cost Subsidy for Cross Bred Heifers

Under the programmes, loans can be provided for purchase of feed for cross for cross bred heifers from early infancy to maturity (i.e., for the feed cost involved from 4th to 28th month of the age of the heifers) . The “feed cost subsidy” would be available at the rate of 50 per cent to small and marginal farmers, and 50 per cent to landless labourers.

(ix) Poultry keeping

The programme envisages financing of poultry units to small and landless laboures. The beneficiaries belonging to the farmer's category may obtain loans and subsidy for setting up units comprising of 50 to 100 birds/layers. The agricultural labours may set up poultry units comprising of 100 to 200 birds, and they may be subsidized up to Rs . 4,000 by the Government. Small and marginal farmers will be entitled to subsidy at the usual rates.

(x) Fisheries Development

An individual fisherman would be eligible for subsidy at the rate of 40 per cent of the cost for purchase of boat, net, fingerlings. In the case of loans taken by a Panchayat or cooperative, the subsidy rate has been fixed at 50 per cent. In selected districts where NABARD schemes have already been drawn up for fisheries development by banks, subsidy would be available at the rate of 25 per cent of the cost of the project with a ceiling of Rs. 25,000 per hectare of pond area.

(xi) Horticulture

Assistance for the cost of seedlings, inputs, land leveling, digging of pits etc. can be provided to small and marginal farmers under the Programme. However, the beneficiaries must own a minimum of ¼th of an acre.

(xii) Bee-Keeping

Subsidy would be available to small and marginal farmers and landless labourers on usual rates, for purchase of bee-hives, honey extractors etc.

(xiii) Farm Forestry

Loans for planting of Kubabul and Eucalyptus can be granted to farmers, and subsidy can be made available from IRDP funds.

(xiv) Rural industries and Artisans

Under the programme Block authorities may, depending upon the potential and need in the area, promote activities such as (i) Food products, (ii) Beverages, (iii) Cotton textiles (iv) Textile products, including wearing apparel (v) Wood and wood products, furniture, (vii) leather and fur products, For this purpose, they may draw up proposals for district Industries Centres (DICs)

2. INFRA-STRUCTURE DEVELOPMENT

The IRD Programme envisages establishment/promotion of such activities which facilitate the marketing of a farms produce, milk and milk products and other items produced in rural areas. Under the programme, assistance for the following three activities has been spelt out .

(i) Artificial Insemination Centre

Areas where Bhartiya Agro-Industries Foundation (BAIF) People are operating. Subsidy would be available for storage of semen and for the cost involved in equipment purchased for this purpose.

(ii) Chilling/Collection Centres

The programme envisages grant-in-aid at the rate of 50 per cent of project cost for setting up of chilling/milk collecting centres, in case these are installed by cooperative societies.

(iii) Transport Vehicles

There is provision for grant-in-aid for purchase of milk vans under IRD programme in the areas where milk marketing societies are Cooperative. However, individual farmers would not be entitled to subsidy.

3. SUPPORT TO CREDIT INSTITUTIONS

Under the IRD Programme there is provision for assistance to institutions engaged in rural development in the form of loans for subscription to shares and subsidy (on tapering basis for managerial work). The primary agricultural credit societies may encourage beneficiaries under the programme so as to enable farmers to become members of the societies. Managerial subsidy would also be available for technical staff in programmes of rural development to DPAP and LACPS. However, such assistance will be limited to institutions only.

IDENTIFICATION OF BENEFICIARIES UNDER IRDP

Integrated Rural Development Programme has been devised to revolutionize rural life by bringing about socio-economic transformation through the eradication of backwardness, ignorance and poverty. This programme has been specifically designed for the benefit of rural poor. The beneficiaries of the programme would be small and marginal farmers, agricultural and Non-agricultural labourers, share-croppers, rural artisans, and families belonging to scheduled castes and scheduled tribes. Who are below the poverty line. A description of various categories of beneficiaries is as follows.

(a) Small Farmers

The size of land holding and availability of irrigation water are the guiding criteria for defining farmers. Farmers owning irrigated land can be classified as small farmers, if their land holding are below 2.5 acres. In case the land is unirrigated, a farmer having even 5 acres of land will be included in the category of small farmers.

(b) Marginal Farmers

The guiding criteria for defining farmers are the same as those mentioned above. However, the land holdings have been fixed at a lower level. If a farmer owns up to 1 acre of irrigated land. He will be categorised as a marginal farmer. In case his land is unirrigated, he will be considered marginal farmer even if he owns up to 2.5 acres of land.

(c) Agricultural Labourers

A Person without any land holding, but having a homestead, and deriving more than 50 per cent of his income from agricultural wages is an agricultural labourers.

(d) Non-Agricultural Labourers

A landless person whose total annual income does not exceed Rs.3500 per annum. Persons who derive their income partly from agriculture, and partly from other sources, can also be brought under this category, provided at least 50 per cent of their income is derived from Non-agricultural sources. They need not have a homestead, but must be residents of the village in which they are identified.

(e) Rural Artisans

A rural artisans is defined as a person, who belongs to a family, which has been traditionally engaged in rural crafts. such as pottery, carpentry, black smithy etc. in the Drought prone area Programme (DPAP) areas, the land holding criterion for classification of small and marginal farmers is different from that mentioned above. However, agricultural and Non-agricultural labourers in DPAP will be categorized in the same manner as in IRDP areas. The area criterion for a small farmer is one acre of irrigated land or 2 acres of unirrigated land, and for a marginal farmer it is 0.50 acre of irrigated, or 1.00 acre of unirrigated land.

It is not the land holding but the income of a family which determines the status of a farmer under IRDP. A person earning more than Rs. 3500 per annum will be considered above raising families above the poverty line it has been emphasized in the documents of the Sixth plan that the criterion to be used for identifying the beneficiaries should be the family income. For this purpose a family includes persons connected by blood and marriage, and normally living together. Members of the same family living separately are considered as separate units. However, income of wife, minor children, and other family members living together are to be taken into account, while determining the status of the head of the family, that is, whether or not he is a small/marginal farmer.

ADMINISTRATION OF SUBSIDY UNDER IRDP

The subsidy arrangements under Integrated Rural Development Programme can be classified as under.

1. Subsidy to individual beneficiaries .
2. Subsidy for intra-structural Development.
3. Subsidy for support to credit institution, such as cooperatives.

The IRD Programme is being implemented through an equal financial partnership between the Union and State Governments. The scale of funding under the Programme will be Rs.5 lakhs per block in the first year of the plan, Rs. 6 lakhs in the second year, and Rs. 8 lakhs in the last 3 years. The Central Government will release 50 per cent of its share directly to the District Rural Development Agency. The general pattern of assistance to the beneficiaries by way of subsidy is an in Table.1.1

TABLE-1.1**RATE AT WHICH SUBSIDY AVAILABLE UNDER IRDP**

SL.NO.	Category Of Beneficiaries	Rate Of Subsidy In Terms Of		
		Individual Schemes (Percent)	Community Shares (Percent)	Ceiling On Subsidy (Rs.)
1.	Small Farmers	35%	30%	4,000
2.	Marginal Farmers	35%	50%	4,000
3.	Agricultural Labourers	35%	50%	4,000
4.	Rural Artisans	35%	25%	4,000
5.	Scheduled Castes/Tribes Beneficiaries Within The Target Group	50%	50%	5,000

Besides, the Integrated Rural Development programme envisages subsidy for a number of activities. For example, subsidy is available for training Rural youth under I.R.D. Programme at the rate of Rs. 100 per month to each trainee selected under TRYSEM (Training for Rural Youth for self Employment) during the training period of 3 months. It also envisages subsidy for institutions engaged in imparting training to rural youth under TRYSEM at the rate of Rs. 50. Per trainee per month. So as to partially meet the training expenses. With a view to encourage construction of tube wells, the programme envisages subsidy for failed wells. A maximum limit of Rs. 1,000 has been laid down for this purpose.

As regard, the mechanism for subsidy distribution, it has been envisaged that the IRDP will open Saving Bank Accounts With one principal branch of each nationalized bank associated with implementation of IRD Programme at the District level, or in as many branches of the bank as considered feasible, and deposit funds based on the annual functioning programme of the branches of the banks. The banks would be authorized to adjust the subsidy by debiting the account of the Agency and crediting the subsidy amount to the account of the beneficiary.

The Integrated Rural Development Programme has been devised to revolutionize rural life, by bringing about socio-economic transformation through the eradication to backwardness, ignorance, and poverty within a set time-frame. The programme envisages optimum utilization of natural and human resources of a cluster of villages, for the material upliftment and overall betterment of the life of people living there. A broad framework of coordinated activities is devised for rural development, ensuring simultaneous promotion of agriculture and allied activities, such as rural industrialization , communication, transport, irrigation and water supply, education, health etc. Thus, there is a multifaceted programme ensuring the development of the focal point in each cluster. The target group is specifically identified in each block, and the programme for their economic a melioration is drawn.

The IRD Programme attempts to launch a frontal attack on poverty There are nearly 300 million people below the poverty line, living in rural areas. These consist largely of small and

marginal farmers, agricultural labourers, rural artisans, and members of scheduled caste and scheduled tribes. There is a serious problem of unemployment and under-employment in these groups. Integrated Rural Development Programme has been implemented in the rural areas.

In IRD Programme, the alleviation of poverty is not sub-summed in a national aggregate growth frame. The emphasis on the word "Integrated" underscores the yawning gap left between intention and reality. IRD, in other words is meant to be a frontal attack on poverty, by tackling the problem of unemployment and under-employment. It aims to ensure the necessary balance and integration, by undertaking a multi-pronged and multi-sided approach to the rural sector. It also presupposes local planning, utilization of local resources, attention to target groups, and the redressing of imbalances. In a nutshell, the Object of IRD is to harmonize the welfare approach with the production approach. Though IRDP is a government sponsored programme, the commercial banks as purveyors of credit have been asked to lend credit for agriculture and allied activities. They are expected to play a significant role in the planning, implementation, and monitoring of the IRD programmes.

BANK AND I.R.D. PROGRAMME

Even though IRDP is a Government sponsored programme, the commercial and cooperative banks are expected to play a significant role in its planning, implementation and monitoring, which are discussed here under.

(a) Role of Banks in Plan Formulation of IRDP

The role of banks in plan formulation of Integrated Rural Development programme can be explained in terms of the responsibilities entrusted to the Lead Banks. The Lead Banks are expected to develop District credit plans, wherein among other things, the various aspects of economic development of each development block of the district are highlighted, and the volume of commercial or, so to say institutional credit needed for economic development are worked out.

(b) Role of Banks in implementation of IRDP

The work pertaining to identification of beneficiaries under the programme is done by the Government authorities. The Block Development Officer is expected to identify beneficiaries, and recommend the cases to various banks in his area for financing. In Uttar Pradesh, however, the Government has also evolved a system of organizing credit camps, where by the beneficiaries may be identified simultaneously by the Government authorities and Bank Officials at one place, so that the work pertaining to verification of particulars of the beneficiaries and their schemes, by the latter, can be done quickly. The banks have to participate actively in implementation of the programme in areas, such as verification of the particulars of the beneficiaries identified by the Government people, scrutiny of the schemes of beneficiaries, and even facilitating purchase of the animal/equipment by the borrower. The banks are expected to help in the speedy implementation of IRD programme through expeditious sanction and disbursement of loans, and also through prompt adjustment of subsidy to the accounts of the beneficiaries.

(c) Role of Banks in Monitoring of IRDP

Commercial banks can claim refinance from National Bank for Agriculture and Rural Development, for term loans pertaining to agriculture under IRDP. By virtue of this arrangement, the NABARD is expected to evaluate the impact of term lending under IRDP on the beneficiaries, and suggest to the commercial banks to rectify the weaknesses in implementation of the schemes, if there are any. Thus, NABARD conjointly with individual commercial banks, will evaluate the impact of

term lending under IRDP. The banks are expected to furnish details of lending done in each month to State Government on the prescribed proforma and to help the latter by expeditious submission of the data, and thereby, the monitoring of the project.

Conclusion

The IRDP is a comprehensive program that aims to eradicate poverty from the grass root level by providing employment opportunities to the rural families living below the poverty line. The program provides subsidies and helps beneficiaries improve their skills by setting up vocational training. The government helps them in the agricultural and small industries sector, by providing subsidized loans and free vocational training. The beneficiaries of the integrated rural development program are as follows: rural artisans, laborers, marginal farmers, scheduled castes and Scheduled Tribes families, economically backward classes.

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