

Utilization Pattern of facilities provided under Integrated Rural Development Programme

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INTRODUCTION

Integrated Rural Development Programme was started during the year 1978-79 and it is under implementation in all the 5092 development blocks in India. The main objective of the programme is to alleviate poverty of rural people living below poverty line by providing loans and subsidies for having them productive assets through nationalized banks. Actual experience shows and it gives the idea that some facilities inspite of high utility value are not utilised by the beneficiaries. It, therefore, possess a question, why the one facility is more utilized than others. With regard to utilization pattern, majority of the farmers had utilized the loans for the purpose that was granted to them (Singh *et al* (1976). However, majority of the beneficiaries fell into the low utilizer group (Singh, 1987). Moreover, Muthayya *et al* (1988) also reported that the largest number of respondents had borrowed loan for the purpose of acquiring assets (38 per cent), consumption loans were taken by 5 per cent of the respondents and personal and social ceremonies were reported by only 8 per cent of the respondents.

METHODOLOGY

The study was undertaken in Junagadh and Vanthali Blocks of Junagadh District of Gujarat State in the Year 1990. Out of the total villages of both blocks, 11

villages (five from Junagadh and Six from Vanthali Block) were randomly selected. The beneficiaries assisted under agriculture, minor irrigation and animal husbandry sectors of last 3 years were considered as a population of the study. The total number of respondents being the sample of the study were 100 to represent small farmers (53), marginal farmers (10) and agricultural labourers (37). Considering the objective of the study, an interview schedule was prepared, pretested and modified. The data were collected by personal interview following the principles of interviewing. The data thus collected were tabulated, analysed and interpreted in the light of objectives. The statistical measures used were frequency, percentages, means, scores and ranks.

FINDINGS AND DISCUSSIONS

The results of the study are presented under the following major heads:

Pattern of utilization of facilities in different development activities.

The pattern of utilization of facilities in different development activities were categorised into four parts viz. agricultural development activities, minor irrigation activities, animal husbandry and dairy development activities and other labour activities for self employment. The data regarding these are presented in Table 1.

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Table 1 : Distribution of the respondents according to their pattern of utilization of facilities for different development activities. (n=100)

Sr. No.	Activities	Number of facilities Utilized	S.F.			M.F.			A..L.					
			No.	Average score	Mean Rank	No.	Average score	Mean Rank	No.	Average score	Mean Rank			
1.	Agricultural development activities	Three	-	-	-	-	-	-	-	-	-	-	-	
		Two	4 (66.67)	1.57	0.20	II	1 (50.00)	1.5	0.3	II	2 (40.00)	1.4	0.18	II
		One	2 (33.33)				1 (50.00)				3 (60.00)			
2.	Minor irrigation activities	Three	1 (2.11)											
		Two	7 (14.89)	1.17	1.03	I		1.0	0.5	I		1.0	0.02	III
		One	39 (82.98)				5 (100.00)				1 (100.00)			
3.	Animal husbandry and dairy development activities	Three	-											
		Two	-	-	-	-		1.0	0.3	II		1.0	0.67	I
		One	-				3 (100.00)				25 (100.00)			
4.	Others labour activities for self employment	Three	-											
		Two	-	-	-	-					1 (16.67)	1.16	0.18	II
		One									5 (83.33)			

Figures in parenthesis indicate percentage. S.F. = Small Farmers, M.F. = Marginal farmers, A.L. = Agricultural labourers.

The results presented in Table 1 clearly indicate that in case of small farmers, minor irrigation activities secured first rank followed by agricultural development activities. The similar findings are observed in case of marginal farmers. But, in case of agricultural labourers the animal husbandry and dairy development activities seemed to occupy first rank followed by agricultural development activities and other labour activities getting equally second rank and minor irrigation sector the third rank.

The results are in line with that of

Singh and Goswamy (1974). It clearly indicated that the loans for irrigation purpose was given preference as compared to other activities.

Level of utilization of facilities

In order to know the levels of utilization of facilities, the respondents were grouped into 3 levels viz. highly utilized (for 3 activities), medium utilizer (for 2 activities) and less utilizer (for 1 activity) and were given a score of 3,2,1 respectively on the basis of their frequency of utilization of the facilities. The analysed data are presented in Table 2.

Table 2 : Distribution of the respondents according to levels of utilization of facilities.

Sr. No.	Category	Number of activities Utilized	(n 100)	
			No.	Percent
1	High utilizer	3	1	1.00
2	Medium utilizer	2	16	16.00
3	Low utilizer	1	83	83.00
Total			100	100.00

The data clearly indicate that majority of them (83 per cent) belonged to low utilizer group followed by medium and high utilizer. Hence, it was revealed that the respondents had not utilized fully the facilities provided by the agency.

Utilization pattern of cash loan

The utilization pattern of cash loan adopted by respondents are shown in Table 3.

Table 3 : Distribution of the respondents according to their utilization of cash loan.

Sr. No.	Utilization pattern	(n=100)		
		S.F. (53) No	M.F.(10) No	A.L.(37) No
1.	Credit utilized for which purpose had been given.	49 (92.46)	8 (80.00)	31 (83.78)
2.	Asset sold after some time	--	1 (10.00)	4 (10.82)

Sr. No.	Utilization pattern	S.F. (53) No	M.F.(10) No	A.L.(37) No
3.	Credit utilized for which productive purpose which had been taken for other purpose.	2 (3.77)	1 (10.00)	2 (5.40)
4.	Credit utilized for the unproductive purpose.	2 (3.77)	--	--
Total		53 (100.00)	10 (100.00)	37 (100.00)

(Figures in parenthesis indicate percentages)

It could be observed from Table 3 that a majority of the respondents had utilized the cash credit for the purpose for which the loan was actually borrowed. Hence, the mal practices in such loans were found only in a few cases. The similar trend was observed by Singh and Singh (1976) and Muthayya (1971) who reported that majority of the beneficiaries had utilized the loans for the purpose it was given and very few respondents had used the loan for the consumption purpose.

CONCLUSIONS

It can be concluded that the minor irrigation activities were more utilized than the agricultural and dairy development

activities. This might be due to the uncertainty of rainfall and unavailability of other irrigation sources in the area under study. However, in case of agricultural labourers, preference was given to animal husbandry and dairy development activities. While, it was found that majority of the respondents were belonged to low utilizer group. The probable reason might be that repayment capacity of the beneficiaries were found to be low, so the banks might also not be ready to credit loan second time or the respondents would not like to be indebted more. At last, the result shown that great majority of the respondents had utilized their credit for the purpose it had been given.

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Utilization pattern of...

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In prosperity, our friends know us;
in adversity, we know our friends.

- Jhon Churton Collins