

A Study of the Functioning of AMCR in Dharmapuri District

BY

Malarkodi M.



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மேம்பாட்டுத் திட்டம் பற்றிய விபரங்கள் பற்றி
குழுத் தலைவியிடமிருந்து (Group Organiser) 99
பெறும் வினாக்களுக்கு ஆன வினாத்தாள்
- II தர்மபுரி மாவட்ட சிராமப் பெண்கள் மற்றும்
குழந்தைகள் முன்னேற்றத் திட்டத்தின் கீழ்
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பெறும் விபரங்களுக்கு ஆன வினாத்தாள்

Introduction

INTRODUCTION

"In order to awaken the people, it is the Women who have to be awakened. Once they are on the move, the household moves, the village moves and the country moves".

- Pandit Jawaharlal Nehru.

The position of women in a society is an index of its civilisation. Women who constitute nearly one half of the population in the country, contribute one half of the country's valuable human potential. Hence, emancipation of women should be considered as an essential pre-requisite for economic development and social progress. Women must be recognised as a power in development. They must be involved actively and productively as partners in the developmental progress for economic and social development (Devadas, 1976).

Women constitute half of the population of the world, yet women are ignored. Thus half the world's resources remain untapped. There is no equality of the sexes. Women "perform two - thirds of the world's work, receive one-tenth of its income and own less than one hundredth of its property". This admission in the 1985 report on the state of the World's women' highlights the problem of women and the need for their uplift.

Women play an important role in economic development of a country. Their share of contribution in terms of raising production, productivity and also national income is considerable for economic development. Hence it is imperative that maximum research has to be done on the impact of economic modernisation on Women's economic role and status.

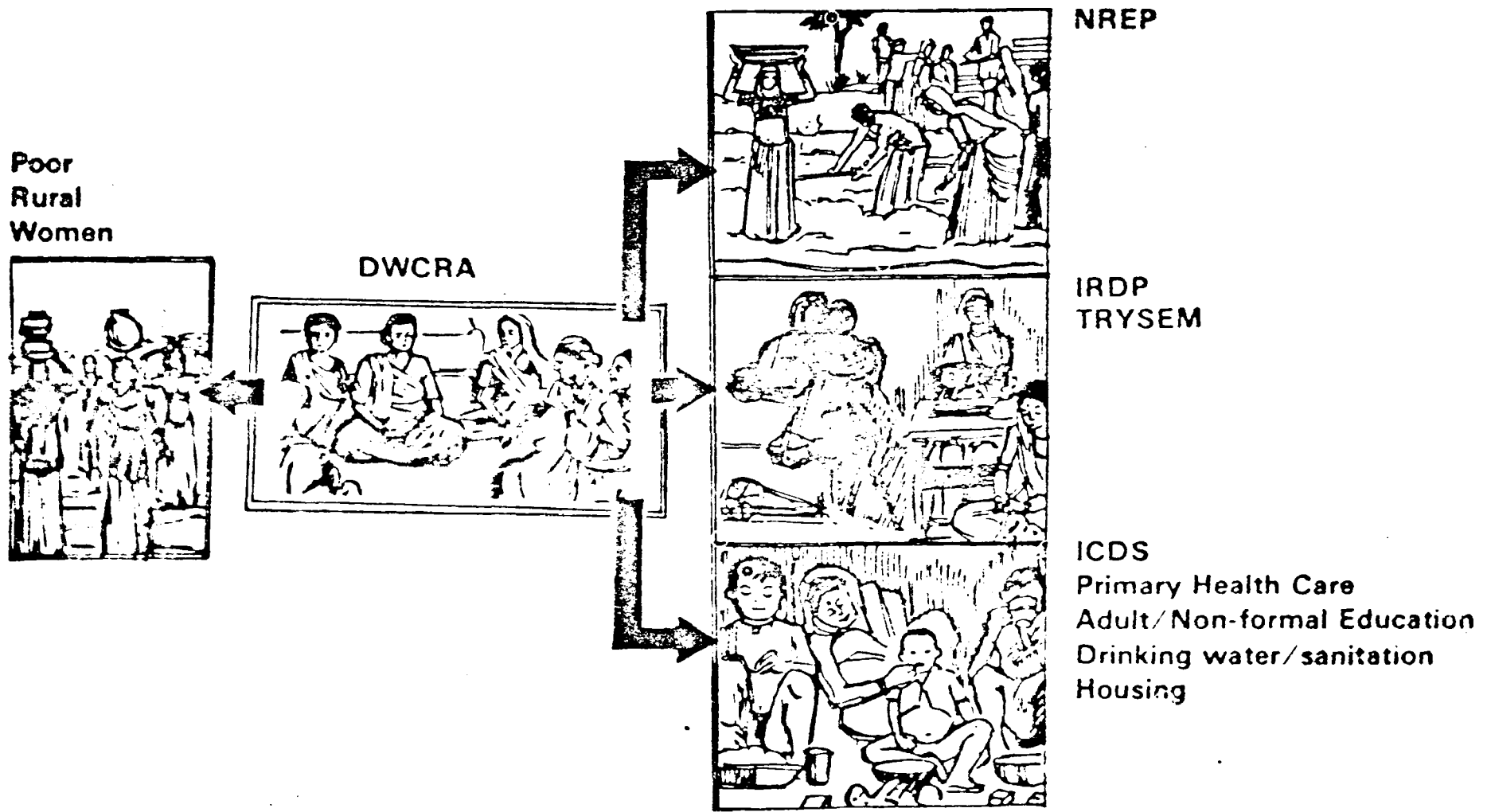
One of the strategies for raising the status of women in the society is to explore new avenues for their employment by assisting them to acquire income-generating assets.

The Government have emphasised from time to time the need for development of rural women and promotion of their participation in the developmental activities. Efforts were made to include women particularly households

headed by women below the poverty line under the IRDP as well as to provide opportunities to women in larger numbers of training under TRYSEM. However a review of this aspect of the IRD Programme revealed that participation of women in the IRDP has not taken place in adequate measures.

Women in the families of IRDP target group play a vital role in augmenting the income of the family. It has also been noticed that in the poor families income of the women has a positive correlation with the nutritional status of the children and in building up a positive attitude towards the status of women. It is therefore, necessary to make special efforts to ensure that the benefits of the IRD Programme reach the women of the target group directly. It is with this objective in view that the scheme of Development of Women and Children in Rural Area (DWCRA) as part of IRD Programme has been formulated in the year 1984.

DWCRA is a novel unique programme contemplated as an integral part of the poverty alleviation programme of IRDP. This programme gives special focus on women to enable them as partners in the development programme [FIGURE -1]



OBJECTIVES OF DW CRA

FIGURE 1

The specific objectives are to :

1. Increase avenues of income generation for women of the target population.
2. Involve the community in project planning implementation and evaluation.
3. Envisages group action among rural women, who are below the poverty line.
4. Attempts to foster collective strength among women by conscientising them about the possible training, income generation and social inputs for health, nutrition, child care, family welfare, functional literacy, basic amenities like fuel and water, social participation.
5. It aims to instill confidence in the poorest of the poor women to work towards better family living.

DWCRA is designed to give decision - making skills in women to utilise the resources directed at women and not depend on outside leadership. This was also to motivate the women to articulate their needs, problems, aspirations and become future oriented programmes like IRDP. Of which DWCRA is an off-shoot, thought of reserving a portion of the resources for women alone.

The scheme envisages assistance to rural women for availing of socio-economic programmes of IRDP organising homogenous groups to take up economically viable units, providing creches, public conveniences and appliances to reduce drudgery and improve efficiency, organising health and child care at work centres and training of officials and non-officials involved in the scheme.

The Ministry of Rural Development in collaboration with the State Governments and UNICEF has launched the scheme of Development of women and children in Rural Areas to generate employment potentials for rural women and through them upgrade the quality of living of the target families. The programme is in operation in 50 districts in the different states of the country.

The programme is implemented by the District Rural Development Agencies (DRDA) through the block functionaries. For this purpose an additional post of Assistant project Officer (Women Development) and an additional gram sevika for the particular blocks are provided as a part of the DRDA team to help in planning

and implementing the programme. Women's groups under leadership of a group organiser are set up in order to carry out the activities.

The Government of Tamil Nadu has selected Dharmapuri and Periyar Districts for this programme selecting 12 blocks in each of the District. The Women's Development Corporation of Government of Tamil Nadu is co-ordinating this programme at the state level and functions through the District Rural Development Agency in the respective districts.

Sri Avinashilingam Home Science College, Coimbatore was requested by the Government of India and Government of Tamil Nadu to organise seminars and training programmes for the officials and non officials involved in DWCRA Programme. The following programmes were conducted at Sri Avinashilingam Home Science College for the officials.

1. Training programme for project officers, DWCRA District.
2. Training programme for Assistant Project Officers, DWCRA District.

Therefore a need was felt to study the newly established programme in operation. Therefore the investigator selected Dharmapuri District for her study.

Objectives of the investigation :

1. Get details of the income generating activities undertaken by the target women.
2. Assess the impact of the programme in terms of economic and social benefits.

Review of Literature

II REVIEW OF LITERATURE

The literature relating to the study is discussed under the following headings.

- A. Role of Women in National Development
- B. Efforts Taken for Women's Development
- C. Development of Women and Children in Rural Areas.
- and, D. Research Perspectives.

A. Role of Women in National Development:

"Women's emancipation or equality is part of our general development plans but development plans, but government action can be neither effective nor adequate unless women themselves become more aware of their rights and the corresponding responsibilities."

- Indira Gandhi.

Women were recognised as a group adversely affected in the process of economic transformation. Therefore, economic independence, educational advance and access to health care and family planning were accepted as the strategies to be adopted in the six~~ty~~ five year plan for advancement of women.

(- Srivastava 1982)

A woman play a considerably equal role in the economic welfare of the family. In rural society, which is very complex no particular activity is specified to be performed either by men or women exclusively.

(Reddy -1986)

Women is a central figure. In addition to helping women in many agricultural operations, the women have to shoulder the entire household activities bringing water and gathering twiep for fuel are also part of their activities . Such enormous waste of human energy is unnecessary in the technological age. Women play a considerably equal role in the economic welfare of the family. In rural society, which is very complex, no particular activity is specified to the performed either by men or women exclusively.

Although the Indian women works side by side with the man, here role in decision making and active participation in development plans and supportive services have viewed women only as target groups for free social services, ignoring their productive roles. As a corollary, women have featured more largely as beneficiaries in the 'dole' programmes for health, nutrition, adult education and family welfare, but have been excluded in the designing of development efforts. The situation with regard to rural women is still worse. The diversity and importance of the economic and social roles , the rural women play have not been recognised fully in the development projects, (ICSSR, 1978).

All over world , women, today recognised that if no dramatic visible change has taken place in their lives, the declaration of the Decade of Women and its repercussions have brought an awareness and given legitimacy to their struggle for equality. In India, the Decade witnessed unprecedented

efforts from various sectors to reassess the roles of women, to enlarge the information base, to search for alternative strategies for women's equality and development, and to develop policies and programmes addressed to women's specific problems and needs.

The legal reform, education and political rights the three instruments designed by free India to realise women's right to equality had failed to benefit the large masses of women affected by problems of poverty powerlessness, overwork and illiteracy. A heartening development of the last 38 years of our democracy is the growth of organised articulation of women's problems by social organisation and the support that they have been able to enlist of the press and some other sections of the media, and the academia and legal communities. There has been a rapid growth in women's organisations protesting against crimes of violence against women, against the institutions of dowry and against discrimination in employment and economic status, and in demanding better attention from the government in women's development needs older, more established organisations have also become more active in these matters.

" Education for international understanding and elimination of racism and all kinds of discrimination is the main theme of education for peace. "

- Vijayalakshmi.

It is easy to bring about economic development without peace but bringing about development with peace and harmony need techniques and development. In fact, in the process of development a few people are picked up for effecting development, on the basis of their potential and resources.

More than anyone else woman is concerned about education, health, food, communication, entertainment, house-keeping vis-a-vis the family as consumer her decision affects the entire family. Building a house or house-keeping, buying kitchen wares, vegetables or dress materials, nay, every detail of running the family, it is the woman who decides mostly - what to buy and what not to buy. A well kept home is an asset in the neighbourhood, similarly, a good and friendly family is sought after by people in the neighbourhood for every kind of consultation.

In the rural areas of India, Women shoulder numerous responsibilities in home making and income earning activities. The role of women in 51 percent rural women are changed in agricultural work and carry out operations such as sowing, weeding, transplantation and harvesting. Women do most of the arduous work both in the farm and in the home. But there are glaring in the wage structure between men and women for the some jobs. (Devadas 1986).

The constitution of India not only provides for equal rights and privileges for women and men but also for making special provision for women. The Equal Remuneration Act aims at eliminate discrimination in remuneration against women.

The Seventh Plan strategy for Integrated Development of Women aims at raising their economic and social status in order to bring them into the mainstream of national development. It is intended to accord due recognition to the role and contribution of women in the various socio-economic political and cultural activities. The basic approach seeks to inculcate confidence among women and bring about an awareness of their own potential for development as also of their rights and privileges.

The 20-Point Programme of 1975 and 1982 were basically formulated with a view to ameliorating the living conditions of the rural people including women and children. The new 20-Point Programme of the Late Prime Minister Mrs. Indira Gandhi has given a big boost to the women's cause. It calls for acceleration of Programmes of welfare for women and nursing mothers specially i.e., tribal, hilly and backward areas of the country. The steering committee set-up in different state governments are now developing new plans and programmes for the welfare of Women. A considerable proportion of the additional employment will come to women, and the percentage share of women is expected to increase from 46 to 48 percentage.

Women's development cannot be separated from, or viewed in isolation from, the development of the whole community nor can separate programmes for women, detached from the general programmes, achieve their objectives, even if they were provided with adequate resources. However, the 'invisibility of

women' has acted is a barrier that has prevented planners in the past from considering woman's real roles, in the designing, planning and executing of national development programmes.

B. Efforts Taken for Women's Development:

Efforts taken for Women's Development is discussed under the following headings:

1. Schemes introduced by the government and voluntary agencies
2. Programmes introduced by the government to generate self-employment

1. Schemes introduced by the government and Voluntary Agencies:

During the past three decades the government and voluntary agencies delivered various schemes to generate self-employment for women.

Table I gives the various schemes for rural development.

TABLE I

VARIOUS SCHEMES FOR RURAL DEVELOPMENT

S.No.	Scheme	Ministry/ Department	Year of inception	Objectives	Assistance
1.	Scheme for Assistance to Bee-keepers under the IRDP.	Ministry of Rural Development.	1978-79	to offer subsidies to be bee-keepers who wish to invest in activities aimed at increasing honey production.	Assistance is in the form of a subsidy granted at the rate of 33 percent.
2.	Scheme for Sericulturists under the IRDP	Ministry of Rural Development.	1978-79	to offer subsidies to sericulturists for strengthening their activities	A subsidy at the rate of 33% to an investment made on rearing and reeling activities.
3.	Scheme for purchase of milch animals sheep, goat and pigs under IRDP.	Ministry of Rural Development	1978-79	In aims to offer a package of families in rural areas living below the poverty line.	The small farmers and landless labourers are given a subsidy at the rate of 25% to small farmers.

SCOPE FOR WOMEN

Eligibility	Scope	Coverage	Modality
Families of bee-keepers whose total income is below Rs.2400	Women may avail of the subsidy along with male bee-keepers.	The scheme operates in all 5011 development blocks	Beneficiaries are identified at the block level.
Traditional sericulturists may apply for the subsidy	The scheme is open to both men and women in activities	All 5011 blocks under the IRDP are covered by the scheme	The BDO is the officer-incharge of identification of persons for grants of subsidy.
Small and marginal farmers with an Annual income of less than Rs.3000 are eligible	The scheme is suited for women	The scheme operates in all 5011 development block under IRDP.	The beneficiaries is identified at the block level.

- | | | | | |
|---|-----------------------------------|------|---|--|
| 4. Training of rural youth for self-employment. | Ministry of Rural Development. | 1979 | To equip rural youth with necessary skills and technology to enable them to take up vocations of self-employment. | The candidates receives a stipend upto Rs.100 per month during the training period. Help* given c n availing bank loan or subsidies for self-employment. |
| 5. Dairy scheme under the socio-economic programme. | Central Social Welfare Board. | 1973 | To provide facilities to women to earn a full wage. | A milch cattle costing not more than Rs.3000/- is purchased/ ^{by} the institution entrusted with implementation of the scheme. |
| 6. Scheme for socio-economic programme for women. | The Central Social Welfare Board. | 1955 | To provide facilities for work and wage to needy women and disabled persons through a variety income generating activities. | The selected beneficiaries received wages for worth they do at the production centres. |
| 7. Scheme for vocational training of adult women. | The Central Social Welfare Board. | 1975 | To provide opportunities to needy and deserving women to take self-employment. | During the training period the candidate received a stipend of Rs.15 per month and free accomodation. |

Men and Women between the ages of 18 - 35 years living below the poverty line are eligible.

The scheme is open to both to men and women

The scheme covers all community development Block in the country.

The selection is done under guidance of Block Development Officer.

Destitute/needy women are eligible for the grant / loan.

The scheme operates for women and disabled person.

Schemes operates all over the country.

The scheme operates through voluntary agencies.

Destitute and needy women and disabled persons are eligible.

The scheme has a wide accept for women.

The scheme operates all over the country.

The scheme is implemented by voluntary agencies.

Needy and deserving women in the age group of 18-30 years are eligible.

The scheme operates exclusively for women.

The scheme operates . all over the country.

The Board's Programmes are implement and through voluntary agencies.

- | | | | |
|--|----------------------------|--|---|
| 8. Scheme of individuals to set up units of production in the lime manufacturing industry. | Ministry of industry 1975 | The KVIC offers assistance to rural areas taking up various activities related to this industry. | The beneficiaries offered a loan at the rate of 4 (soft percent per annum to cover the capital investment and running costs for initial period. |
| 9. Scheme for individuals for manufacture of leather goods. | Ministry of Industry. 1979 | It aims to assist cobblers to improve their earning capacity by providing credit and related facilities. | A soft loan at the rate of 4 percent for annum is granted. |
| 10. Scheme for individuals for processing of cereals. | Ministry of Industry. 1979 | The above scheme is aimed at assisting individuals who wish to setup processing units for various activities related to cereal processing. | A soft loan with an interest of 4 percent is granted by KVIC at 12% by Banking institutions. |
| 11. Schemes for individuals taking up fruit processing and fruit preservation activities. | Ministry of Industry 1979 | To assist individuals to setup units for fruit processing and preservation. | A soft loan of Rs.1200 for setting up units to manufacture ohlps and of Rs.10000 for getting up fruit processing units is granted at the rate of 4 percent. |
| 12. Scheme for individuals associated with village poultry industry. | Ministry of Industry 1979 | To assist the artisan to pattern his activities to suit the changing demands of people. | Depending on the type of activity credit as indicated of 4 percent per annum for capital investment. |
| 13. Assistance to individual Bee-keepers expand their activities. | Ministry of Industry. 1979 | To assist bee-keepers to purchase bee boxes and expand their already functioning units of honey production. | A soft loan upto Rs.4200 at the rate of 4% interest per annum is granted. |

Any individual group of individuals who have formed a co-operative may avail of the facility.	The scheme is open both to male and female entrepreneurs.	The scheme operates in all states as a part of the programme KVIC.	The KVIC may give the credit direct to the individual.
Any artisan working in the leather goods sector is eligible.	The scheme is open to both to Men and Women.	The scheme operates all over the country.	The beneficiary has to file an application for grant of loan to the district, KVIC Board Office.
Artisan interest in taking cereal processing activities is eligible.	Any rural scheme is open to both male as well as artisans.	The scheme operates all over the country.	The State Khadi is incharge of identifying beneficiaries.
Any educated rural unemployed person are encouraged to take the activity.	Women may taken up the activity.	The scheme operates all over the country.	The beneficiary has to file an application for grant of loan to the District KVI Board Office.
Any practising potter in rural areas is eligible.	Women anyway participate in the scheme along with man equality.	The scheme operates all over the country.	The scheme is implemented through the Khadi and Village Industries Board (KIB) (KUIB)
A bee-keeper who already has a farm.	Women actively involved in honey production are eligible along with men to avail of the credit.	The scheme operates all over the country where bee-keeping is a traditional occupation.	The scheme is implemented by the KVI Boards setup in each state.

The various Programmes introduced by the government to generate self-Employment are as follows:

INTEGRATED RURAL DEVELOPMENT PROGRAMME

Rural Development involves developing the rural economy so as to raise the standard of living of these rural people who are poor and require upliftment. According to Ensmingar (1972) Rural Development seeks to involve a process of transformation from traditionally oriented rural cultures towards an acceptance and reliance on science and Technology. Lele (1979) defines Rural Development as an improvement in the rural areas and making the process of self-sustaining. In fact, Rural Development involves a process in which the rural society, as a whole, moves from one step of the economic ladder to the next step ahead, thereby enhancing its social and economic status.

The Integrated Rural Development Programme was introduced in 1978 -79. It is meant for the poorest of the poor. It aims at lifting families of weaker sections, small farmers, marginal farmers, agricultural labours, Rural artisams , etc.

The Objectives of IRDP are:

- a) To promote the welfare of rural people in general and weaker sections in particular by improving their socio-economic conditions
- b) To narrow down the inequalities of wealth and income in the rural community.

The twin objective of IRDP are raising incomes and generating

employment are to be achieved through investment in agriculture and ancillary occupation, cottage and small-scale industries and in practically any viable economic activity which suits the beneficiary family.

The point number 3 of the new 20-Point Programme emphasises the need for strengthening and expanding the coverage of Integrated Rural Development and National Rural Employment programmes.

NATIONAL RURAL EMPLOYMENT PROGRAMME

The National Rural Employment Programme (NREP) provides supplementary jobs to rural poor in lean seasons and at the same time creates community assets. The NREP which was formerly called the Food-for-Work (FFW) Programme distributes foodgrains as part wage to labourers working on NREP Projects. During the last five years Rs. 1819 crores were spent and 300 - 400 million mandays of work per year was achieved. Physical assets created include minor irrigation and Flood Control facilities for 9 lakh hectares, soil conservation and land reclamation of 5 lakh hectares, village roads of 4.28 lakh Km and 2 lakh buildings for schools and community purposes. The programme will be implemented with renewed vigour in the Seventh Plan.

TRAINING OF RURAL YOUTH FOR SELF-EMPLOYMENT (TRYSEM)

The National Scheme of Training of Rural Youth for Self-Employment (TRYSEM) was initiated by the government of India with effect from 15th August 1979. The main thrust

of the scheme is on equipping the rural youth with necessary skills and technology to enable them to take to vocations of self-employment.

The objectives of TRYSEM scheme has been enlarged to include wage employment in case of project linkages. The training of all beneficiaries would receive subsidy for toolkits and for setting up their units, only training cost of the wage employed trainees would be met.

The Rural Landless Employment Guarantee Programme (RLEGP)

A new scheme as Rural Landless Employment Guarantee Programme was launched during 1983 -'84 to provide employment opportunities for the landless during the lean agricultural period when work is so scarce it has to be tackled in a more direct and specific manner. The poverty syndrome especially in our rural and tribal areas, shows that large segments of population are unemployed or underemployed during many months of the year. The programme has two basic objectives. They are to improve and expand employment opportunities for rural landless with a view to providing employment for at least one member of every landless labour household upto 100 days in a year and the creation of durable assets for strengthening the rural infrastructure which will lead to rapid growth of rural economy. Assistance under this new scheme will be provided to the state/ union Territory governments on 100 percent basis. During 1983 -84' , 60 million mandays of employment were proposed to be generated under the programme and for the year 1984- '85, the target for employment generation will be 300 mandays.

DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS (DWCRA)

The Department of Rural Development launched on a scheme of Development of women and Children in Rural Areas on 1983-'84. The objective is to focus attention on the women members of the families of the target group so as to increase their income and also to provide supporting services needed to enable them to take up income generating activities. The most important reason is that when women earn and themselves spend the money they earn, it is usually spent on providing food, medicine and clothes for the family, especially the children. This has been shown to be true by many studies made all over India. So there is a great need for economic development of women.

This study on DWCRA is discussed the details in the next chapter.

C. Development of Women and Children in Rural Areas:-

Development of Women and children is to be given a new impetus during the seventh plan under a policy guideline finalised recently. The scheme would be organised under the Integrated Rural Development Programme (IRDP), launched, to alleurate the lot of persons 'below the poverty line' by the Department of Rural Development (CART PRESS CLIPPINGS 1986).

Development of Women and Children in the Rural Areas (DWCRA) is a novel, unique programme contemplated as an Intergrat part of the poverty alleviation programme, the Intergrated Rural Development Programme (IRDP). DWCRA aims at giving special focus on women to enable them to become

partners in all developmental efforts (Devadas 1986).

The programme envisages group action among rural women, who are below the poverty line, DWCRA attempts to foster collective strength among women by conscientising them about the possible avenues for help for them in terms of skill training, income generation (through loans and subsidies) and social inputs for health, nutrition, Child care, family welfare, functional literacy, basic amenities like fuel and water and social participation. DWCRA aims to instill confidence on the poorest of the poor women to work towards better family living.

Objectives of DWCRA.

The DWCRA scheme has been planned for improving the status of women:-

1. As productive and confident members of society.
2. As earning members of the family.
3. As equal partners with men in bettering the living conditions of their families.
4. As mothers and home-makers.
5. To improve the quality of life of women and children.
6. Involve rural Women and Children to understand their wants, likes, hygiene, environment, clean drinking water, nutritious food, schooling facilities etc. organising child care facilities provide for security, health care and nursing of the children at NREP worksides.
7. To provide an opportunity for income generating activity for groups of women by building on

- a. existing skills and occupation, utilisation of locally available resources.
 - b. providing suitable marketing outlets.
- and
8. self-sustenance even after the help is withdrawn.

The main aim or goal of the DWCRA is to improve the status of underprivileged women. It hopes to raise the level of women gainfully employed from 15% to 25% by the end of the Seventh Plan (Indian Council of Medical Research 1986) .

DWCRA is being implemented on a pilot project basis in 50 selected districts in different states as a sub-scheme of Integrated Rural Development Programme (IRDP). Though special efforts and provision of necessary inputs, the scheme seeks to enable rural women to participate effectively in the rural development programmes in general and IRDP in particular. The scheme will assist women of the target group in the following manner:

a. Assistance to individual women to take advantage of the facilities already available under IRDP.

b. Where individual women are found to be incapable of taking advantage of the facilities, organising women in homogenous groups to take up economically viable activities on a group basis.

c. Providing necessary supportive services to women of the target group in terms of provision for care of the children while mothers are at work, provision for working conveniences, suitable appliances etc. so that they could improve their efficiency and reduce drudgery.

(Avinashilingam-1986)

DWCRA Programme was designed to give decision-making skills in women to utilise the resources directed at women and not depend on outside leadership. This was also to motivate the women to articulate their needs, problems, aspirations and become future oriented. Programmes like IRDP of which DWCRA is an off-shoot, thought of reserving a portion of the resources for women alone. (Asari 1986).

Administrative set-up of DWCRA

1. DWCRA is implemented by the District Rural Development Agency (DRDA) . It is an integral part of the ongoing IRDP in the district.

2. For effective implementation of the programme, a women is appointed as Assistant Project Officer (APO) at district level.

3. Existing Mukhya Sevikas and Gramasevikas will work under the Assistant Project Officer to implement the programme.

4. Besides, an additional Gramasevika has been deputed for each block covered DWCRA.

(Ministry of Rural Development 1984)

Marketing Arrangements:-

The success of the scheme will depend mostly of marketability of the products. For that in addition to the viable economic activities, it would be necessary to provide support for creating marketing linkages. Khadi and Village Industries Commission and District Industries centre may therefore be fully involved in planning and implementation of this scheme.

Financial outlay:-

The Financial Provisions exist in DWCRAs are as follows:

1. For each group, a provision of Rs.10,000 is available for building the infrastructure and marketing facilities for their economic activity. Besides, a part of this fund can also be used for working capital needs, (eg) Purchase of raw materials. Other costs of the group example travelling, stationery etc. will have to be met from this fund.

2. In addition to the above Rs.5000/- per group (from UNICEF) is available for support facilities like training, demonstration, child care etc. Basically any activity that supports the group in its pursuit of a primary economic activity can be undertaken in this regard.

3. In these areas of National Rural Employment Programme (NREP) operation where no child - care facilities are available, there is a provision for Rs.5000/- per block (from UNICEF) for temporary child care facilities at the work-sites.

4. In addition, Rs.200/- per annum is available for travel-related expenses of the group organiser.

These funds for the groups can be obtained through DRDA according to the procedure laid down at the district.

Thus the expenditure would be shared between the states and the centre on 50:50 basis. The scheme envisages an outlay of Rs.15.60 crores during the remaining 3 years of the Sixth Plan which will be shared by the centre and the states. In addition, assistance from UNICEF would be available to the extent of 9 million dollars.

(Ministry of Rural Development 1980-84)

The Tamil Nadu Corporation for Development of Women (DEW) which was set-up 1984, had been able to find employment for 10,600 women with a total investment of Rs.5.36 crores. Of these 8,250 beneficiaries had been covered under the Development of Women and Children in Rural Areas (DWCRA) Programme for which the Government of India had indentified two districts in each state. In Tamil Nadu District chosen were Dharmapuri and Periyar and DEW had so far spent Rs.2.5 crores in the two districts. For which Rs.28.5 lakhs had come for each district from the Central and State Governments and UNICEF, the rest having been raised in the form of loans from the banks.

This Programme was extremely popular in the rural areas and till now 440 groups of women were involved in various activities like woollen-wearing, basket making, poultry Units,

running tiffin centres etc. One of these groups had taken up provision of carry powder for all the noon meal centres in the entire district.

(Indian Express Sep 14. 1986).

In order to realise the objectives of DWCRA, the functionaries involved in planning and implementing the programme at various levels are to be sanctioned to the needs of the rural women and their significant contributions directly and indirectly to the development process. Keeping this in view, training programmes for the functionaries at various levels have been contemplated by the Department of Rural Development, Government of India. These training programmes aims to provide opportunities for the functionaries, to share their experiences, get oriented to the different aspect of the programme, discuss future modules and strategies for implementation and evolve suitable techniques of evaluation.

(Devadas 1986).

D. Research Perspectives :

Doll Making

Dr. Jahir Hussian Memorial Welfare Society was started in 1975 to serve the villages around Okhla, New Delhi. The society started the doll making training-cum-production unit in 1973. There are 20 women doing different types of jobs involved in doll-making. They were earning anywhere between Rs.30 to 200 a month and are often the main support of their families. (Mohsini, 1979).

Tailoring

Centre for Women's studies set up the ITC tailoring Training - Cum - production - Centre in Lucknow, Uttar Pradesh. After three months training in tailoring, arrangements were made to get orders. The main beneficiaries are the women belonging to poor muslim families residing in the area and earning Rs.100 to Rs.150 per month.

(Dass 1979)

Nutrient Mixing

This project was started in Kachenpur Matrain Village. A high protein multimix nutrient "Swasthyahar" was made by the women in the village. Orders have been received from the schools and other social welfare organisations. The women are paid 70 paise per kilo. The work is being done by the older women of the village, who are happy to earn and be able to augment the family income of Rs.50 per month.

(Dess, 1979)

Masala Grinding:

• Mahila Jagran Samiti, women's co-operative employment scheme, based in Jabalpur, Madhyapradesh, in non-sectarian women's self help organisations, open to all women who want to do something practical to change the conditions of poverty and create the possibility for women's awakening in Indian society. From small beginning, office working members they have employed 15 full time and 2 part time workers, one manager and 50 commission agents who earn 10 percent or Rs. 300 to 350 monthly.

The women workers are getting an income of Rs.3.50 per day plus nastha for their children .(Scott 1979).

Read Work:

This project is a rural based co-operatives started by Y.W.C.A. of Delhi in Nayagarh Taluk. The workers are earning an income of Rs.100 to 150 per month.(Daniels, 1979).

A study of the income generating projects undertaken by the rural women (Vasantha, 1979) has pointed out the potentialities of commercial banks in augumenting family income in the rural areas. It is needless to stress with the opening of more branches of commercial banks in the rural areas, the possibilities for rural women to benefit from this financial infrastructure would also improve.

The study of self employment venture by rural women with the help of commercial bank in Coimbatore District

by (Shaila, 1983) suggested that proper training and guidance programme should be given to the women in order, to take up the self employment with vigour. Follow-up programme should be conducted for the proper functioning and monitoring of the self-employment.

The study on impact of TRYSEM Programme on selected beneficiaries in Coimbatore District by Maheswari (1982) has pointed out that efforts must be made to follow up the training programme, to ensure that trainees utilise skills learnt as well as the financial help offered. Periodic evaluation must be undertaken by the DRDA to assess the impact of TRYSEM and to retain and develop only viable training programme suited to the rural areas.

A study of the women working in selected production centre in Delhi was conducted by Puri (1977) . All the women who were included in the sample . Their number totalled 100 of which 33 from the Department of personal and Administrative reforms, 30 from Department of social welfare and Rehabilitation and 37 from servants of the people's society, a voluntary organisation. The entire population constituted the sample. So as to give a comprehensive understanding of the group. The overall organisers of the three production centres were also interviewed for gaining insight into the functioning of the production centres. The findings revealed that irrespective of the type of organisation, the women possessed similar socio-economic characteristics and majority of them were over 30 years of age with a duration of



service more than one year. They were predominantly married and came from nuclear families. Economic necessity was the underlying cause of their joining production centres. They engaged to earn between Rs.100 and Rs.200 per month.

The development of women and children in Rural Areas Programme in Andhra Pradesh has been helping women improve their own status as well as that of their children. Participating in income-generating schemes, the women now find it easier to feed and clothe their children and even send them to school.

Under the Programme for the development of women and children in Rural areas (DWCRA), 35 women have been engaged to rope-making, using the fibres of a cactus plant that grows near railway tracks and around gardens. The long, flat, 'leaves' are brought and beaten with a wooden hammer. They are then soaked in water for sometime, till the pulpy portions settle down, leaving the fibrous portions. These are dried and then twisted to make ropes. They are used in cots in the place of coir ropes as they are soft.

One of the beneficiary, Subbamma said, "We had taken to evil ways and we do not want our children to follow our footsteps. We are sending them to school. If possible, we want to send them to schools that are at a faraway place, like the district headquarters or the State Capital so that they would grow up in a better atmosphere free from stigma".

Wherever the DWCRA was being implemented, it was generally observed that the women were eager to improve their knowledge

and understanding and were interested in shaping a better future for their children. Studies over the years have revealed that under the Integrated Rural Development Programme hardly 10 percent of the beneficiaries were women. It was the menfolk who invariably, knocked away the benefits, leaving the women still in the lurch. As participation of women in the IRDP fell much below expectations, the programme for the Development of Women and Children in Rural Areas was drawn up.

In Andhra Pradesh, DWCRA has been in operation in three districts Srikakulam , Adilabad and Cuddpah. According to Official sources, Andhra Pradesh has been adjudged the best among the implementing states. Cuddpah is regarded as the most successful district as far as the DWCRA Programme is concerned. A recent visit by this reporter to the district revealed that rural women, have indeed, welcomed the programme. A total of 6578 women, including 2114 belonging to the Scheduled castes and 1419 to the Scheduled Tribes, have benefited so far. They have been brought together in about 450 groups each one comprising about 20 women. They are engaged in over 60 trades and crafts.

The trades, normally are such that the raw materials are locally available . The men help them in procuring the raw materials.

One of the beneficiary Siddamma said the amounts given to the group by the DWCRA were neither subsidies nor loans, it was a revolving fund and the amount had to be utilised to secure raw materials . After the products were sold the money had to be promptly repaid to the bank account before utilizing the same again. (THE HINDU 1987)

Methodology

III METHODOLOGY

The methodology followed for the study on the income generating activities initiated under DWCRA in Dharmapuri District, is as follows :-

- A. Selection of the Sample
- B. Selection of the Method of Investigation
- C. Collection of Data
- and D. Analysis of Data and Interpretation of the Results.

A. Selection of the Sample :

The District Development Corporation, Dharmapuri District was contacted for details of operation of the DWCRA Programme. Out of 16 blocks, where the programme is in operation, 12 blocks namely Dharmapuri, Nallampalli, Marayamangalam, Kaveripattinam, Palacode, Krishnagiri, Pennagarani, Arur, Oothangarai, Methur, Morappur, Shoolagiri were selected for this study. (Figure 2)

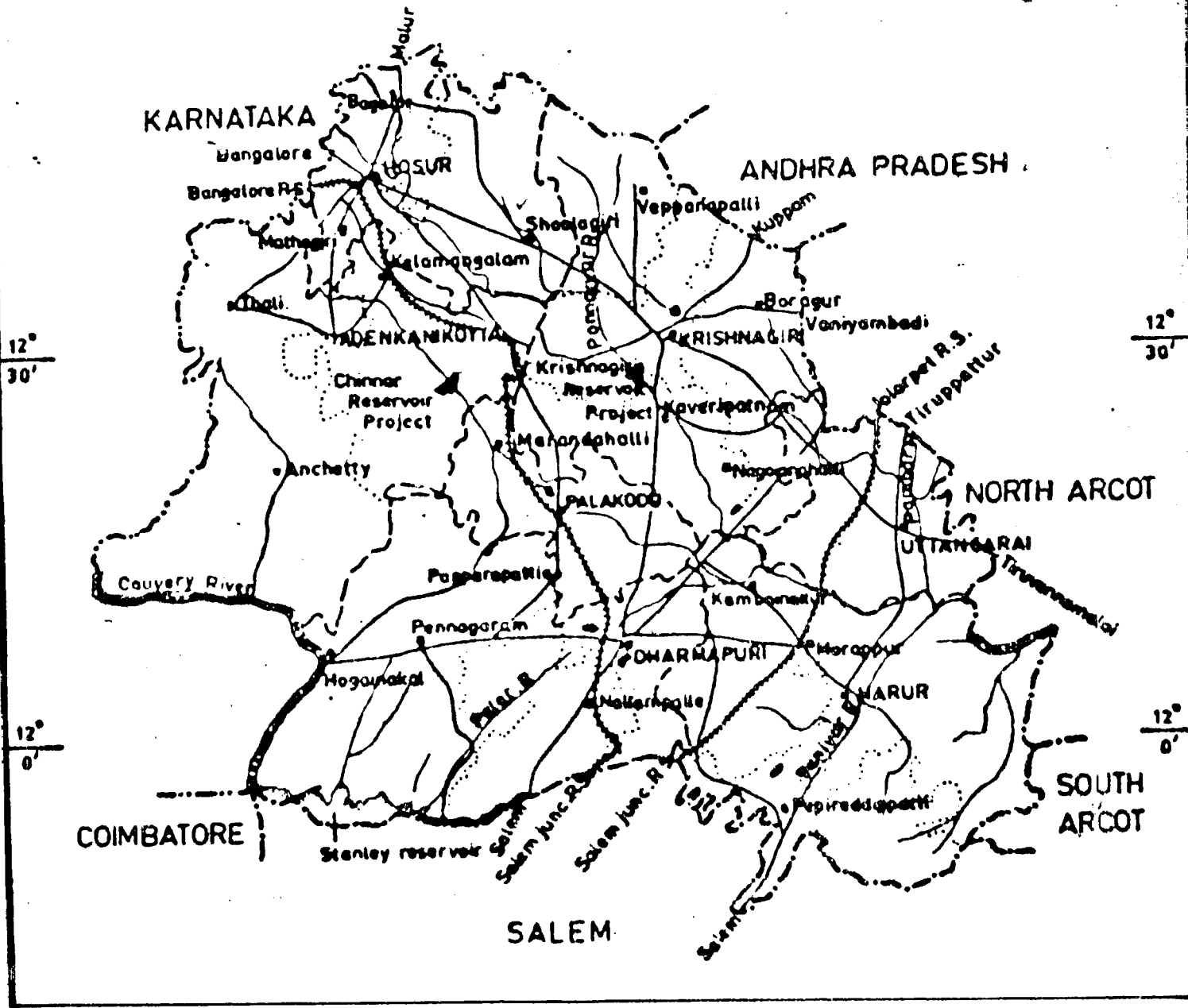
The Block Development Officers of the selected blocks were contacted for getting the details of DWCRA income generating activities undertaken by the women and their addresses.

78° 0'

78° 30'

DHARMAPURI DISTRICT

SCALE 1 INCH = 15 MILES



LOCALE OF THE PROJECT.

FIGURE 2

Under the DWCRA Programme the following activities were undertaken by the beneficiaries

T A B L E I

ACTIVITIES UNDERTAKEN BY THE BENEFICIARIES UNDER DWCRA

S.No.	Block	Village	Activity	Sample
1.	Dharmapuri	Lakiampatty	Canteen management	1 + 2
2.	Dharmapuri	Noolahally	carry powder making	1 + 2
3.	Dharmapuri	Mukkalanayakkanpatty	Silk reeling	1 + 2
4.	Dharmapuri	Kottabirahally	Matweaving	1 + 2
5.	Dharmapuri	Chinnakurmpatty	Blanket Weaving	1 + 2
6.	Dharmapuri	Chinnakurmpatty	Sheep rearing	1 + 2
7.	Dharmapuru	Chinnakurmpatty	Mat weaving	1 + 2
8.	Dharmapuri	Maravadi	Silk reeling	1 + 2
9.	Dharmapuri	Nathamputhur	Sheep rearing	1 + 2
10.	Nallampalli	Athiamankottai	Toy making	1 + 2

11.	Nallampalli	Athiamankottai	Pot making	1 + 2
12.	Nallampalli	Lallikam	floriculture	1 + 2
13.	Karayamangalam	Karayamangalam	Polythene cover making	1 + 2
14.	Karayamangalam	Hanumandapuram	Vegetable vending	1 + 2
15.	Kaveripattinam	Sappanipatty	Coconut leaf thatches	1 + 2
16.	Kaveripattinam	Kaveripattinam	Vermicelli production	1 + 2
17.	Palacode	S.Gollapatty	Towel weaving	1 + 2
18.	Krishnagiri	Dharmarajapuram	Blue metal jelly	1 + 2
19.	Krishnagiri	Kothapatta	Doll making	1 + 2
20.	Penniagaram	Mulvady	Dairy	1 + 2
21.	Arur	Arur	Bakery	1 + 2
22.	Arur	Birarayakanpatty	Leather process	1 + 2
23.	Oothangarai	Sambalpatty	Coir making	1 + 2
24.	Arur	Arur	Jungle leaf stitching	1 + 2
25.	Mathur	Marandahally	Out piece sales	1 + 2

26.	Morappur	Kambianallur	Palm fibre	1 + 2
27.	Morappur	Kambianallur	Palm fibre	1 + 2
28.	Morappur	Kambianallur	Fisheries	1 + 2
29.	Morappur	Butureddipatti	Vegetable cultivation	1 + 2
30.	Morappur	Kadathoor	Pot making	1 + 2
31.	Morappur	Kadathoor	Lime kilm	1 + 2
32.	Shoolagiri	Shoolagiri	Tiffin centre	1 + 2
33.	Shoolagiri	Shoolagiri	Silk reeling	1 + 2
34.	Kaveripattinam	Kaveripattinam	Readymade Garment centre	1 + 2
35.	Shoolagiri	Naripuram	Dairy	1 + 2
36.	Shoolagiri	B.Gurubarahalli	Basket making	1 + 2
37.	Palacode	Eranahally	Sericulture	1 + 2
38.	Dharmapuri	Nathamputhur	Blanket weaving	1 + 2
39.	Palacode	Palacode	Bamboo Basket making	1 + 2
40.	Palacode	Palacode	Lime kiln	1 + 2



THE INVESTIGATOR INTERVIEWS
THE BENEFICIARY

FIGURE:3



SERICULTURE

FIGURE:4



JUNGLE LEAF STITCHING

FIGURE : 5



LEATHER PROCESS

FIGURE : 6

VERMICELLI
PRODUCTION

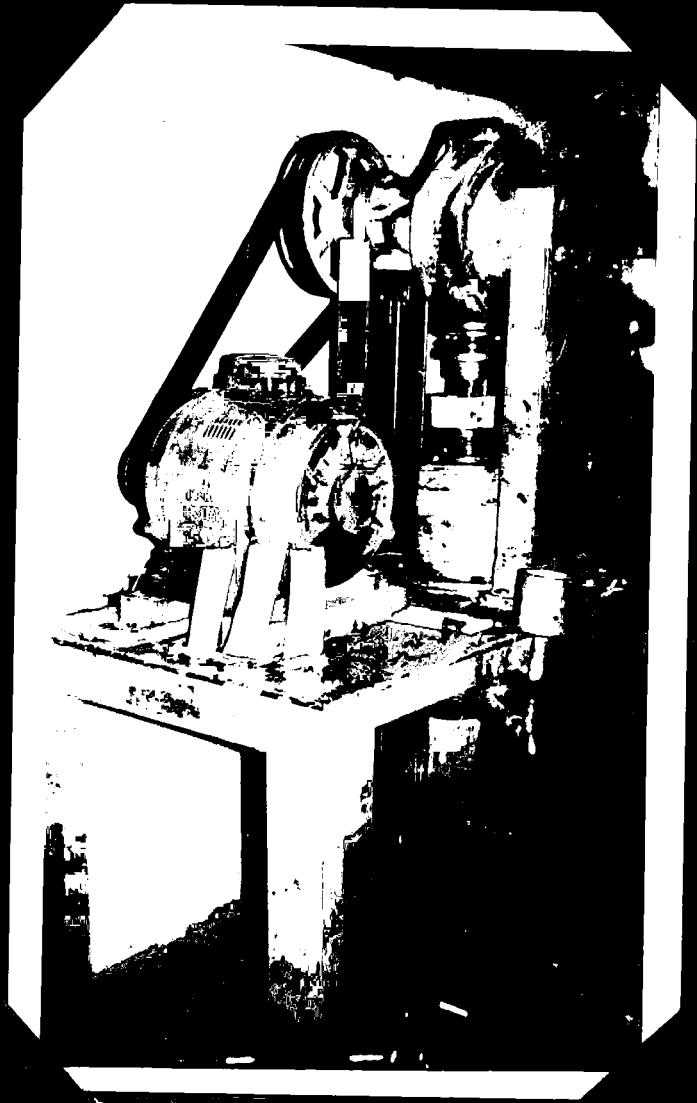


FIGURE . 7



BAMBOO BASKET MAKING

FIGURE 8



DOLL MAKING

FIGURE 9



POLYTHENE COVER MAKING

FIGURE :10



BLUE METAL JELLY

FIGURE :11



COIR MAKING

FIGURE :12



MAT WEAVING

FIGURE :13



BAKERY

FIGURE:14



CURRY POWDER MAKING

FIGURE:15

The programme covered 40 groups of women in all the 12 blocks, each group consisting of 15 to 20 members, one of them being the group organiser. Out of the 40 groups the investigator selected one group organiser and two beneficiaries from each group. Thus the total sample of the study was 120.

B. Selection of the Method of Investigation :

According to Pauline (1980) interview has been defined "as a systematic method by which a person enters more or less imaginatively into the inner life of a comparative stranger. The interview makes possible a face to face association and a process of inter stimulation between the interviewer and the interviewee." Therefore the interview method was chosen to collect data for this investigation.

C. Collection of Data :

Two types of interview schedules were prepared (for the group organisers and for the beneficiaries) taking into consideration the specific objectives of the study (Appendix I and II). Necessary precautions were taken to ensure that the questions in the schedules were clear,

concise, complete and comprehensive. The interview schedules were pretested and necessary modifications were carried out before final administration.

D. Analysis of Data and Interpretation of the Results :

The collected data were consolidated, tabulated and interpreted and chapter IV gives the details collected.

Results and Discussion

IV RESULTS AND DISCUSSION

The results of this study are discussed under the following aspects.

- A. Background Information about the Beneficiaries.
- B. Details of the Income Generating Activities Undertaken.
- C. Particular of Trades Undertaken.
- and D. Impact of the Programme.

A. Background Information about the Beneficiaries :

The background information about the beneficiaries is discussed as follows.

1. Age range
2. Educational status
3. Size of the families
4. Occupation of the head of the families
5. Subsidiary occupation of the families
6. Annual family income of the respondents.

1. Age range :

Table II gives the age range of the beneficiaries interviewed

TABLE II
AGE RANGE OF THE BENEFICIARIES

S.No.	Age range	Number of beneficiaries		Per centage N=120
		Group organi- ser N =40	Group members N=80	
1.	20 - 30	20	30	42
2.	31 - 40	15	30	38
3.	41 - 50	5	20	20

Majority of 80 percent of the beneficiaries were below 40 years. This points out the responses of the younger generation to the new programme.

2. Educational status :

The Educational status of the respondents is given in Table III

TABLE III

EDUCATIONAL STATUS

Number of beneficiaries						
S. No.	Educational Level	Group Organisers	Percentage N:40	Group Members	Percentage N:80	Percentage N:120
1.	Illiterate	9	22	38	48	39
2.	Primary	15	38	25	31	33
3.	High secondary	16	40	17	21	28

Of the total beneficiaries, 39 percent were illiterates, 33, percent were educated upto the primary level and 28 percent upto the secondary level. It is heartening to note that a majority (78 percent) of the group organisers are literates.

3. Size of the families :

Table IV depicts the size of the families of the beneficiaries.

TABLE IV
SIZE OF THE FAMILIES

S.No.	Number of members	Number of beneficiaries	
		Number	Percentage N=120
1.	1 - 3	80	67
2.	4 - 7	40	33

A majority of 67 per cent of the beneficiaries had 1 to 3 members, and 33 per cent had 4 to 7 members.

4. Occupation of the head of the family :

Table V points out the categories of main occupation of the heads of the family of the beneficiaries.

TABLE V

OCCUPATION OF THE HEAD OF THE FAMILIES

S.No.	Category	Number of Beneficiaries	Percentage N=120
1.	Agriculture	26	22
2.	Coolies	66	55
3.	Business	19	16
4.	Others	9	7

A large majority of 55 percent belonged to the agricultural labour category. The other occupations included factory work, carpentary etc.

5. Subsidiary occupations of the families :

Only 31 percent carried out subsidiary occupation such as cattle rearing, sheep goat rearing and poultry keeping. Among the subsidiary occupations, cattle rearing was the most prevalent (60 percent) followed by sheep rearing (22 percent) and poultry keeping (12 percent).

6. Annual family income of the respondents :

Table VI reveals the annual income of the families studied.

TABLE VI

ANNUAL INCOME

S.No.	Income range (Rs)	Number of Beneficiaries	Percentage N=120
1.	Upto 3,600	84	70
2.	Above 3,600 but below 5,000	36	30

A large majority of 70 percent of the sample had in an annual income below Rs.3,600/- indicating that the programme is reaching the poorest in the socio-economic stata.

B. Details on the Income Generating Activities

Undertaken :

This aspect dealt with number this headings are:

1. Criteria for selection of the beneficiaries
2. Distribution of the beneficiaries activity wise.
3. Objectives of DW CRA as stated by the beneficiaries
4. Sources of information
5. Selection of group organizers
6. Role of the group organisers
7. Frequency of group meetings
- and 8. Maintenance of records.

1. Criteria for selection of the beneficiaries :

Table VII gives the criteria for selection of the beneficiaries for the scheme.

TABLE VII

BASIS FOR THE SELECTION OF THE BENEFICIARIES				
=====				
Number of beneficiaries				
S. No.	Basis for Selection	Group		Percentage
		organiser	Beneficia-	
		percentage	ries	percentage
		N=40	N=80	N=120

1.	Small farmers	-	2.5	2
2.	Agriculture cookies	-	5	4
3.	Rural artisans	-	9	6
4.	Caste	15	15	15
5.	Below poverty line	70	60	70
6.	Deserted	7	1	3
=====				

It is heartening to note that the beneficiaries were aware of the basis for selection namely below the poverty line (70 percent), caste (15 percent) and Rural artisans (6 percent). Desertion by the husbands reported to be the basis for selection by 3 percent of the respondents.

2. Distribution of the beneficiaries activity wise :

The activitywise distribution of the beneficiaries is as shown in Table VIII

TABLE VIII

DISTRIBUTION OF THE BENEFICIARIES ACTIVITY WISE

S.No.	Activity	Number of beneficiaries	
		Group organiser	Group member
1.	Canteen management	1	2
2.	Curry Powder making	1	2
3.	Silk rearing	1	2
4.	Mat Weaving	1	2
5.	Blanket Weaving	1	2
6.	Sheep rearing	1	2
7.	Toy making	1	2
8.	Pot making	1	2
9.	Floriculture	1	2
10.	Polythene covermaking	1	2
11.	Vegetable vending	1	2
12.	Coconut leaf thatches	1	2
13.	Vermiceelli production	1	2
14.	Towel weaving	1	2
15.	Blue metal jelly	1	2
16.	Dairy	1	2

17. Bakery	1	2
18. Leather	1	3
19. Coir making	1	2
20. Jungle leaf stitching	1	2
21. Cut-piece sales	1	2
22. Palm fibre	1	2
23. Fisheries	1	2
24. Vegetable cultivation	1	2
25. Pot making	1	2
26. Lime kiln	1	2
27. Tiffin centre	1	2
28. Readymade Garment Centre	1	2
29. Bamboo Basket making	1	2
30. Sericulture	1	2

= = = = =

There was variety in the activities undertaken by the beneficiaries.

3. Objectives of DWCRA :

Table IX points out the objectives of the scheme as stated by the beneficiaries.

TABLE IX

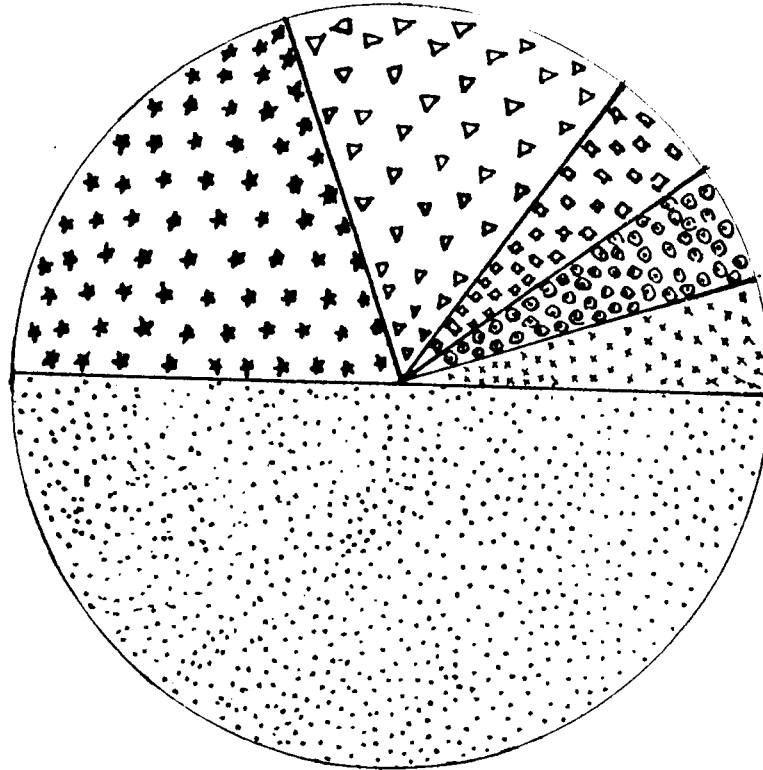
OBJECTIVES OF THE SCHEME AS STATED BY THE BENEFICIARIES

=====

S.No.	Objectives	Number of Beneficiaries	Percentage N=120
1.	To increase the income	60	50
2.	To engage in self-employment	24	20
3.	To overcome the debtness	6	5
4.	To save money	6	5
5.	To improve the status	6	5
6.	Do not know	18	15

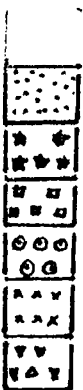
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It was interesting to note that (55 percent) of the beneficiaries were aware of the economic perspective of the scheme namely increasing the income and saving the money. Though only a very meagre proportion of the sample mentioned that the programme envisaged to raise the status of women, it pointed out that rural women are increasingly aware of their role and status. It was disheartening to



OBJECTIVES OF DW CRA AS STATED BY THE
BENEFICIARIES.

FIGURE -16



- To INCREASE THE INCOME (50%)
- To ENGAGE IN SELF-EMPLOYMENT (20%)
- To OVERCOME THE DEBTNESS (5%)
- To SAVE MONEY (5%)
- To IMPROVE THE STATUS (5%)
- Do NOT KNOW. (15%)

find that 15 percent of the beneficiaries had not internalised the objective of the programme at all. Therefore, stress has to be made to popularise the scheme in its true perspective and consentise the women.

4. Sources of information about the scheme :

Table X gives the sources of information about the scheme as pointed out by the beneficiaries.

TABLE X

SOURCES OF INFORMATION

S.No.	Sources of Information	Number of Beneficiaries	Percentage N=120
1.	Rural welfare Officer (RWO)	54	45
2.	Block Development Officer (BDO)	33	28
3.	Group members	24	20
4.	Friends	9	7

For a large majority of 45 per-cent of the Rural Welfare Officers were the major source of information followed by Block Development Officer. The group members and friends also served as sources of communication about the scheme.

5. Selection of group Organisers :

Fifty-eight per cent of the beneficiaries stated that the group organisers was selected by the group members themselves whereas 42 per cent mentioned that they were selected by the Rural Welfare Officers or the Block Officials. The main criterion for the selection of the group organiser were stated to be education, sense of responsibility and leadership qualities.

6. Role of the group Organisers :

The main role of the group organiser as stated by the beneficiaries was to conduct meetings, collection and repayment of loan dues and acting as liaison between the Block Officials and the group members. It was heartening to note that the group members were aware of the responsibilities of their group leaders.

7. Frequency of group meetings :

Table XI shows the frequency of the group meeting conducted.

TABLE XI

DETAILS OF GROUP MEETING CONDUCTED

S.No.	Frequency of the group meeting	Number of groups
1.	Once per week	17
2.	Once per 15 days	13
3.	Once per month	7
4.	Occasionally	3

Out of the 40 groups studied 17 groups reported that group meetings were conducted either weekly fortnightly or monthly.

8. Maintenance of Records and Registers by the group

Organisers :

It was found out 20 group organisers maintained the records such as accounts book, attendance register, stock register and visitors book.

C. Particulars of trades undertaken :

Seventeen groups were started in the first year namely, 1984 - '85 when DWCRA came into existence in Dharmapuri District, 18 groups were started in 1985 - '86 and 5 groups in 1986 - '87.

The following particulars about the trades were elicited.

1. Details of training
2. Capital and subsidy received for the trades
3. Sources of finance
4. Place of carrying out the trade.
5. Purchase of raw materials
- and 6. Details of marketing.

1. Details of Training :

It was noted that a majority of the beneficiaries (69 percent) did not undergo any special training for the trade. Twenty eight percent of the beneficiaries received training from the group organiser. Three groups namely towel weaving, sericulture and polythene cover making received the training through TRYSEM. The duration of the training was one to three months.

2. Loans and subsidy received by the beneficiaries :

Table XII points out the amount of loan and subsidy received.

TABLE XII

LOAN AND SUBSIDY RECEIVED BY THE BENEFICIARIES

S.No.	Trade	Number of members in each group	Total Rs.	Unit cost (Individual)	Loan	Subsidy(Rs)
1.	Canteen Management	15	10000	1000	667	333
2.	Curry Powder making	20	22500	1500	1000	500
3.	Silk reeling	18	60000	5000	3333	1667
4.	Mat weaving	20	15000	1500	1000	500
5.	Blanket weaving	20	45000	3000	2000	1000
6.	Sheep rearing	20	45000	-	2000	1000
7.	Mat weaving	20	45000	3000	2000	1000
8.	Toy making	20	11250	750	500	250
9.	Pot making	20	11250	750	500	250
10.	Floriculture	17	80000	4000	2663	1337
11.	Polythene cover making	13	60000	3000	2000	1000

12. Vegetable vending	20	20000	1000	667	333
13. Coconut leaf thatches	20	15000	1000	666	337
14. Vermicelli production	15	30000	3000	2000	1000
15. Towel weaving	20	45000	3000	2000	1000
16. Blue metal jelly	20	20000	1000	667	333
17. Dairy	20	60000	3000	2000	1000
18. Bakery	16	120000	6000	4000	2000
19. Leather process	13	60000	3000	2000	1000
20. Coir making	20	45000	3000	2000	1000
21. Jungle leaf stitching	20	20000	1000	667	333
22. Cut Piece sales	20	60000	3000	2000	1000
23. Palm fibre	22	40000	2000	1335	665
24. Fisheries	16	60000	3000	2000	1000
25. Vegetable cultivation	20	22500	1500	1000	500
26. Lime kiln	20	67600	4500	3000	1500
27. Readymade Garment centre	17	24000	2000	1333	667
28. Basket making	20	20000	1000	667	333
29. Sericulture	22	90000	6000	4000	2000
30. Snack Bar	15	30000	3000	2000	1000

31.	Sheep rearing	22	45000	3000	2000	1000
32.	Palm fibre	18	40000	2000	1335	665
33.	Pot making	22	15000	1000	670	330
34.	Silk reeling	14	60000	5000	3333	1667
35.	Dairy	18	45000	3000	2000	1000
36.	Blanket weaving	18	45000	3000	2000	1000
37.	Bamboo basket making	22	15000	1000	667	333
38.	Lime kiln	20	67500	4500	3000	1500
39.	Silk reeling	20	90000	6000	4000	2000
40.	Doll making	20	120000	6000	4000	2000

=====

The loans received by the beneficiaries varied according to the activity chosen by the beneficiaries. A majority of 70 percent received loans upto Rs.1000. Thirty percent received loans below Rs.1000 for the activities such as canteen management, toy making, pot making, vegetable vending, thatch making, blue metal jelly and basket making.

Fortyfive percent beneficiaries received subsidy amount upto Rs.1000. Subsidy amount Rs.1000-2000 was received by fiftyfive percent of the beneficiaries.

DWCRA

Nº 001340

₹. 1-25 Ps.

DWCRA

Nº 02947

0-40 Ps.

DWCRA

Nº 37546

0-30 Ps.

DWCRA

Nº 026015

0-35 Ps.

DWCRA

Nº 001340

₹. 1-25 Ps.

DWCRA

Nº 02947

0-40 Ps.

DWCRA

Nº 37546

0-30 Ps.

DWCRA

Nº 026015

0-35 Ps.

DWCRA CANTBEN TICKETS ISSUED TO THE CUSTOMERS.

3. Sources of Finance :

The following Table XIII gives the sources of finance.

TABLE XIII
SOURCES OF FINANCE

S.No	Name of the Bank	Number of Beneficiaries	Percentage N=120
1.	Indian Bank	52	43
2.	Indian Overseas Bank	5	4
3.	State Bank of India	48	40
4.	Canara Bank	9	8
5.	Central Co-operative Bank	6	5

Many commercial banks assist in giving loans to the beneficiaries, while 43 percent of the beneficiaries got their loan from Indian Bank, the lead bank of the District. Forty percent got from State Bank and 8 percent from Canara Bank followed by Indian Overseas Bank and Central Co-operative Bank.

4. Place of carrying out the trade :

It was observed that 29 groups carried out their trade individually and only 11 groups had multipurpose centre to carry out the activities.

5. Purchase of raw materials :

Table XIV gives the details about the purchase of raw materials.

TABLE XIV

DETAILS ABOUT THE PURCHASE OF RAW MATERIALS			
S.No.	Place	Number of Beneficiaries	Percentage N=120
1.	Local	80	67
2.	Through Co-operative Society	26	21
3.	Outside the village	14	12

It was found that 67 percent of the beneficiaries purchased their raw materials from local areas, 21 percent from the co-operative society and 12 percent from outside the village. A large majority 82 percent purchased the raw materials individually and only 18 percent did the same in common.

6. Details of marketings :

Table XV illustrates the details of marketing.

TABLE XV

DETAILS OF MARKETING

S.No.	Details of Marketing	Number of Beneficiaries	Percentage N = 120
I			
	<u>Place</u>		
1.	Local sandays	62	52
2.	Co-operative society	7	6
3.	Outside the village	51	42
II			
	<u>Frequency of marketing:</u>		
1.	Daily	35	29
2.	Weekly	54	45
3.	Monthly	31	26

Local sandys were favoured most followed by co-operative societies. The frequency of marketing was weekly for a majority of 45 percent respondents. Seventyeight percent of the beneficiaries marketed the products individually and only 12 percent opted for group marketing. However only 20 percent respondents stated that they had problems in marketing their products.

D. Impact of the programme :

This aspect is discussed under the following headings.

1. Economic returns of the project after starting the self employment activity.
2. Benefits from DWCRA as realised by the beneficiaries.
3. Utilisation of additional income by the beneficiaries.
4. Problems experienced by the beneficiaries
- and 5. Suggestions given by the beneficiaries.

1. Economic returns of the project after starting the self employment activity :

Table XVI reveals the monthly income of the beneficiaries after starting the self-employment activity.

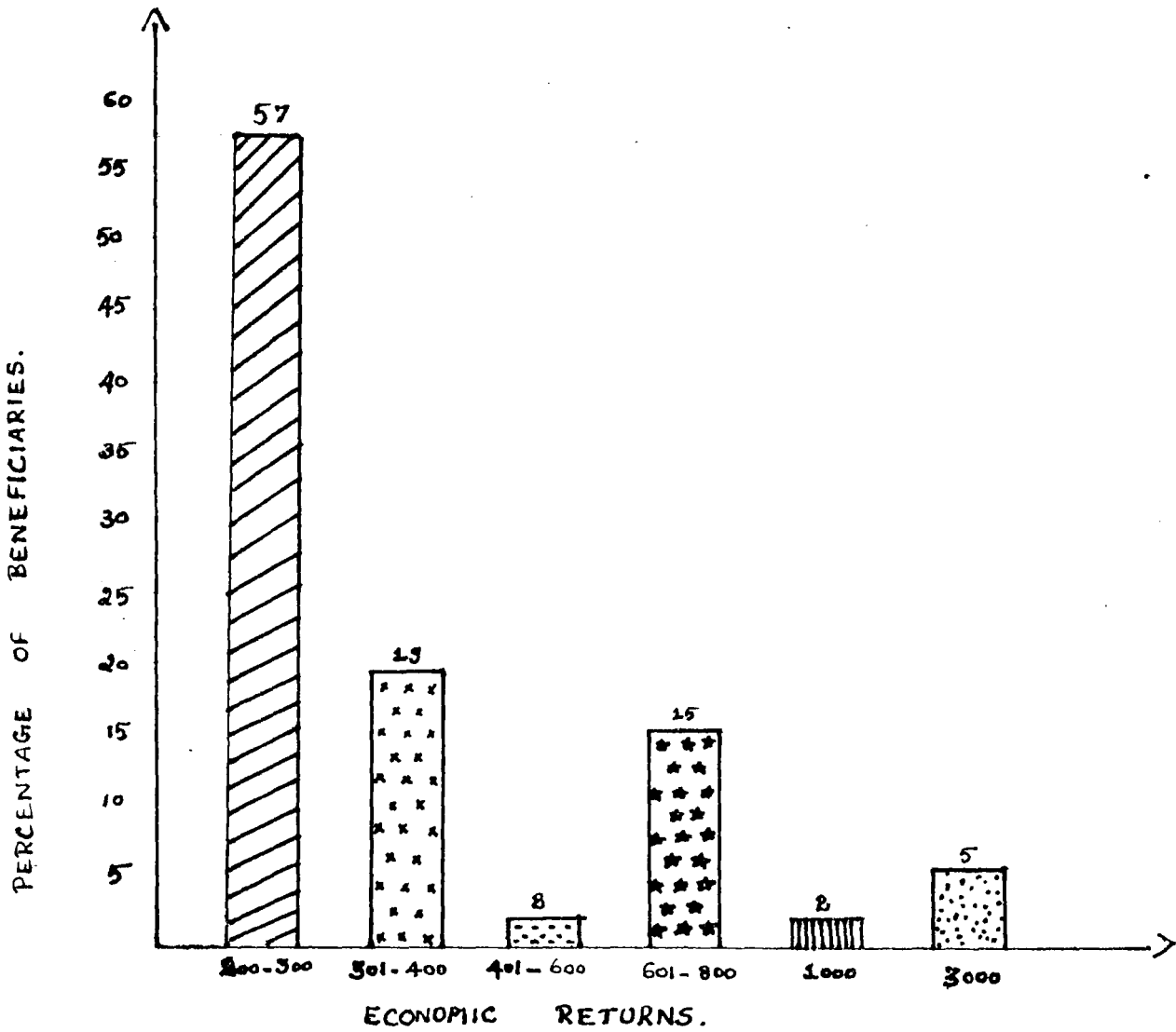
TABLE XVI

ECONOMIC RETURNS AFTER STARTING THE SELF-EMPLOYMENT ACTIVITY

S.No.	Mean Income per month (Rs.)	Groups	Number of beneficiaries	Percentage
				N: 120
1.	200-300	Silk reeling		
		Mat weaving		
		Sheep rearing		
		Polythene cover making	23 x 3 = 69	57
		Vegetable Vending		
		Vermicelli production		
		Towel weaving		
		Dairy		
		Leather process		
		Jungle leaf stitching		
		Fisheries		
		Vegetable cultivation		
		Lime kiln		
		Ready made garment centre		
		Sericulture		
		Tiffin centre		
		Sheep rearing		

		Silk reeling		
		Dairy		
		Blanket weaving		
		Bamboo basket making		
		Lime kiln		
		Silk reelings		
2.	301-400	Canteen Manage- ment		
		Curry powder making	7 x 3 = 21	19
		Blanket weaving		
		Coconut leaf thatches		
		Palm fibre		
		Bamboo Basket mak- ing		
		Palm fibre		
3.	401-600	Blue metal jelly	1 x 3 = 3	2
4.	601-800	Mat weaving		
		Floriculture	6 x 3 = 18	15
		Bakery		
		Coir making		
		Cut piece sales		
		Pot making		
5.	1000	Pot making	1 x 3 = 3	2
6.	3000	Toy making	2 x 3 = 6	5
7.		Toy making		

For majority of 56 percent of the beneficiaries the monthly income from the self-employment activity was between Rs.200 to 300. For 18 percent of the income ranged between Rs.400 to 600 and for 15 percent of the income ranged between Rs. 601 to 800. It is highly encouraging to note that for the toy-making beneficiaries the income was Rs. 3000. In general the returns were higher for the activities such as toy making, bakery, coir making and pot-making.



ECONOMIC RETURNS AFTER STARTING THE SELF-EMPLOYMENT ACTIVITY.

FIGURE .18

2. Benefits from DWCRA as realised by the beneficiaries :

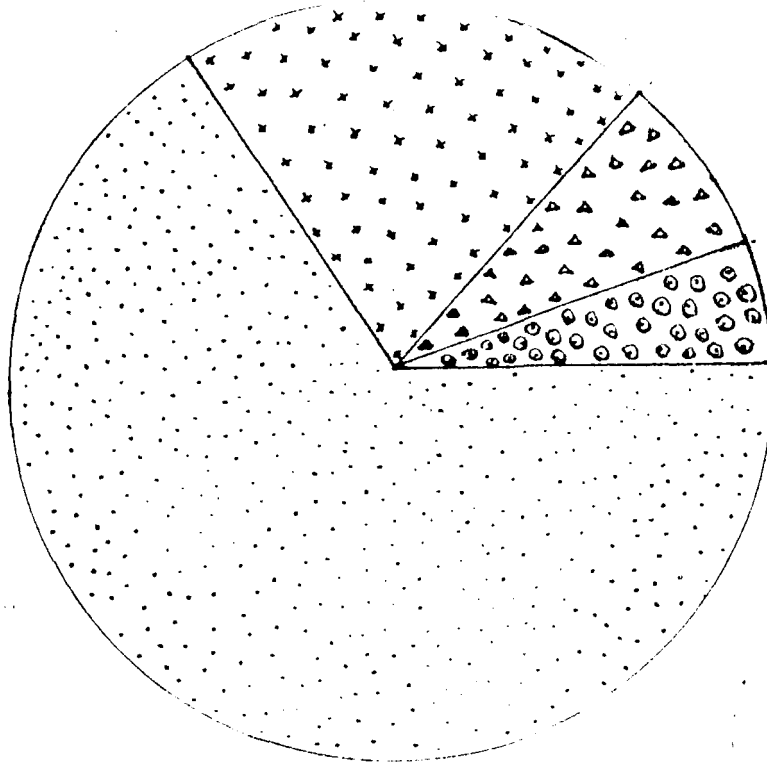
Table XVII gives the major benefits from DWCRA as realised by the beneficiaries of the scheme.

TABLE XVII

BENEFITS FROM DWCRA AS REALISED BY THE BENEFICIARIES

S.No.	Benefits	Number of beneficiaries			Per-centage N:80	Per-centage N:120
		Group Organi- ser	Per- cent- age N:40	Bene- ficia- ries		
1.	Increasing Income	27	67	52	65	66
2.	Self-employ- ment	8	20	18	23	21
3.	Relief from indebtness	3	8	6	7	8
4.	Saving	2	5	4	5	5

The returns from the scheme were obvious in terms of increase in cash which had reflected a change in their daily dietary pattern by including the nutritious foods, provision of self-employment leading to relief from indebtedness. Ability to save was also mentioned as a benefit.



BENEFITS FROM DWCRAs AS REALISED
BY THE BENEFICIARIES.

FIGURE-19

KEY.



INCREASING INCOME.



SELF-EMPLOYMENT.



RELIEF FROM INDEBTNESS.



SAVING.

3. Utilisation of additional income by the beneficiaries :

When questioned as to how the increase in income was utilised, the responses given by the beneficiaries were encouraging. A majority of 79 percent beneficiaries stated that they were able to give nutritious food for their children and the remaining stated that they could save money in the bank. *Indian Bank.*

4. Problems experienced by the beneficiaries :

In general 78 percent of the beneficiaries expressed their satisfaction about the scheme while the rest complained of insufficiency and delay in getting the loans and subsidies, scarcity of raw materials and the problems of marketing.

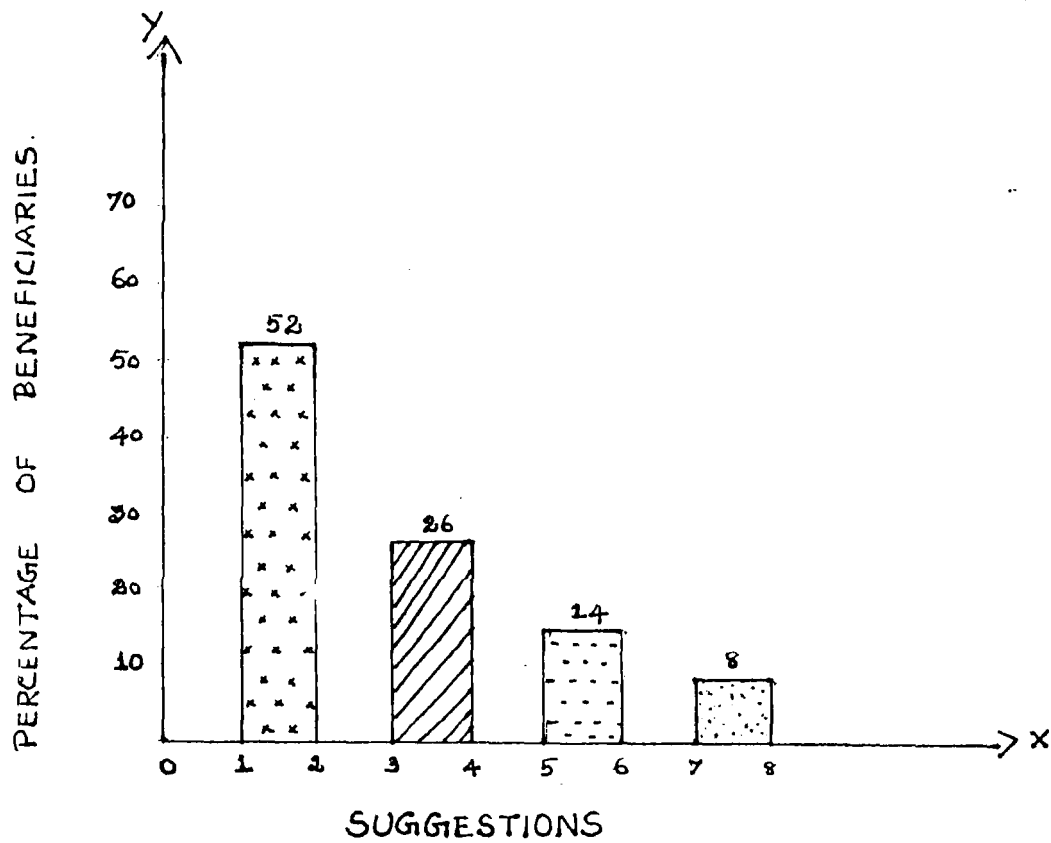
5. Suggestions given by the beneficiaries :

The constructive suggestions offered by the beneficiaries are as follows.

TABLE XVIII
SUGGESTIONS GIVEN BY THE BENEFICIARIES

S.No.	Suggestions	Number of Beneficiaries	Percentage N:120
1.	Supplying of loan and subsidy on time	62	52
2.	Help for marketing	31	26
3.	Arrangement for the raw materials	17	14
4.	Provision of common work centre	10	8





The suggestions such as supplying of loan and subsidy on time, marketing facility, arrangement for raw materials and provision of common work centres (to carry out the trade) need to be taken into consideration by the authorities.



SUGGESTIONS GIVEN BY THE BENEFICIARIES.

FIGURE-20

KEY.

-  SUPPLYING OF LOAN AND SUBSIDY ON TIME.
-  HELP FOR MARKETING.
-  ARRANGEMENT FOR THE RAW MATERIALS.
-  PROVISION OF COMMON WORK CENTRE.

Summary and Conclusion

V SUMMARY AND CONCLUSION

In this Chapter an attempt is made to give a summary of conclusion and findings.

A . Background Information about the Beneficiaries :

Majority of 80 percent of the beneficiaries were below 40 years. This points out the responses of the younger generation to the new programme. Of the total beneficiaries, 39 percent were illiterates, 33 percent were educated upto the primary level and 28 percent upto the secondary level. It is heartening to note that a majority of 78 percent of the group organisers are Literates. A majority of 67 percent of the beneficiaries had 1 to 3 members, and 33 percent had 4 to 7 members. A large majority of 55 percent belonged to the agricultural labour category. The other occupations included factory work, carpentary etc. Only 31 percent carried out subsidiary occupation such as Cattle rearing, sheep / goat rearing and poultry keeping. Among the subsidiary occupations, cattle rearing was the most prevalent (60 percent) followed by sheep rearing (22 percent) and poultry keeping (12 percent) . A large majority of 70 percent of the sample had in an annual income below Rs.3,600/ indicating that the programme is reaching the poorest in the socio-economic strata.

B. Details on the Income Generating Activities Undertaken:

There was variety in the activities undertaken by the beneficiaries. It is heartening to note that the beneficiaries were aware of the basis for selection namely below the poverty line (70 percent), caste (15 percent) and rural artisans (6 percent) . Desertion by the husbands reported to be the basis for selection by 3 percent of the respondents. It was interesting to note that 55 percent of the beneficiaries were aware of the economic perspective of the scheme namely increasing the income and saving the money. Though only a very meagre proportion of the sample mentioned that the programme envisaged to raise the status of women, it pointed out that rural women are increasingly aware of their role and status. It was disheartening to find that 15 percent of the beneficiaries had not internalised the objective of the programme at all. Therefore, stress has to be made to popularise the scheme in its true perspective and consentise the women. For a large majority of 45 percent of the Rural Welfare Officers were the major source of information followed by Block Development Officer. The group members and friends also served as sources of communication about the scheme. Fifty eight percent of the beneficiaries stated that the group organisers was selected by the group members themselves whereas 42 percent mentioned that they were selected by the Rural Welfare Officers or the Block Officials. The main criteria for the selection of the group organiser were stated to be education, sense of responsibility and leadership qualities.

The main role of the group organiser as stated by the beneficiaries was to conduct meetings, collection and repayment of loan dues and acting as liaison between the Block Officials and the group members. It was heartening to note that the group members were aware of the responsibilities of their group leaders. Out of the 40 groups studied 17 groups reported that group meetings were conducted, either Weekly, Fortnightly or Monthly. It was found out 20 group organisers maintained the records such as accounts book, attendance register, stock register and visitors book.

C. Particulars of Trades Undertaken:

Seventeen groups were started in the first year namely, 1984 - '85 when DW CRA came into existence in Dhamapuri District, 18 groups were started in 1985 - '86 and 5 groups in 1986 - '87. It was noted that a majority of the beneficiaries (69 percent) did not undergo any special training for the trade. Twenty eight percent of the beneficiaries received training from the group organiser. Three groups namely Towel Weaving, Sericulture and polythene cover making received the training through TRYSEM. The duration of the training was one to three months. All the beneficiaries got the loans by signing bonds with banks. The loans received by the beneficiaries varied according to the activity chosen by them. A majority of 70 percent received loans up to Rs.1,000/. Thirty percent received loans below Rs.1,000/ for the activities such as Canteen Management, toy making, Pot making,

Vegetable Vending, thatch making (jungle leaf), blue metal jelly and basket making. Forty five percent beneficiaries received subsidy amount upto Rs.1,000, Subsidy amount of Rs.1,000 - 2,000 was received by fifty five percent of the beneficiaries. Many commercial banks assist in giving loans to the beneficiaries, while 43 percent of the beneficiaries get their loan from Indian Bank, the lead bank of the District. Forty percent got from State Bank and 8 percent from Canara Bank followed by Indian Overseas Bank and Central Co-operative Banks. It was observed that 29 groups carried out their trades individually and only 11 groups had multipurpose centres to carry out the activities. It was found that 67 percent of the beneficiaries purchased their raw materials from local areas, 21 percent from the co-operative society and 12 percent from outside the village. A large majority of 82 percent purchased the raw materials individually and only 18 percent did the same in common. Local sandys were favoured most followed by co-operative Societies. The frequency of marketing was weekly for a majority of 45 percent respondents. Seventy eight percent of the beneficiaries marketed the products individually and only 12 percent opted for group marketing. However only 20 percent respondents stated that they had problems in marketing their products.

D. Impact of the Programme;

For majority of 56 percent of the beneficiaries the monthly income from the self-employment activity was between Rs.200 - 300. For 18 percent of the income ranged between Rs.400 - 600 and for 15 percent of the income ranged between 601 to 800. It is highly

encouraging to note that for the toy-making beneficiaries the income was Rs.3,000. In general the returns were higher for the activities such as toy-making, bakery, coir making and Pot making. The returns from the scheme were obvious in terms of increase in cash which had reflected a change in their daily dietary pattern by including the nutritious foods, provision of self-employment leading to relief from indebtedness. Ability to save was also mentioned as a benefit. When questioned as to how the increase in income was utilised, the responses given by the beneficiaries were encouraging. A majority of 79 percent beneficiaries stated that they were able to give nutritious foods for their children and remaining stated that they could save money in the bank. In general 78 percent of the beneficiaries expressed their satisfaction about the scheme while the rest complaint of insufficiency and delay in getting the loans and subsidies, scarcity of raw materials and the problems of marketing. The suggestions such as supplying of loans and subsidy on time, marketing facility, arrangement for raw materials and provision of common work centres (to carry out the trade) need to be taken into consideration by the authorities.

E. Suggestions:

" Credit Camps should be organised at the village level represented by the officials of the banks, Block Officials and Dharmapuri District Development Corporation Personnel to ensure the genuineness of the applicants and to minimise delays in the sanction of loans. Remote villages need to be given priority.

In Order to interlink of this programme with child care facilities and literacy improvement, it is essential to spell out the respective duties of the Public Health Department and Adult Education Wing functioning at the district level for coverage under this scheme. The Assistant Project Officer, DWCRA, and the Field Officers must necessarily be women.

Proper marketing facilities should be arranged for selling the finished products by the beneficiaries. Khadi and Village Industries Commission and District Industries Centres and other Governmental Organisations should therefore be fully involved in marketing the finished products. Efforts must be taken to organise Women's Co-operatives for this purpose.

The Rural Welfare Officer should be instructed to maintain and up-to-date registers of all beneficiaries (Schemewise) in order to assess the outcomes of the projects. In order to discuss the group matters, meetings should be held between the Block Officials and Group Organisers. Special Training should be needed to the Group Organisers. Group Organisers must be well-educated, in order to carry on the group activities in better way. The women in the group should establish a cordial relationship between them for proper functioning of the group.

The Programme should not merely be a programme of economic improvement alone; it make them aware of their own strength and potential. Voluntary agencies having experience in working for rural upliftment may be association with the programme, wherever feasible.

Although the scheme is proposed to be taken on a pilot basis, it will be necessary to cover the entire district. So that, it would make an impact in terms of bringing all needy women within the purview of the Integrated Rural Development Programme.

Special bank scheme to help women and children

DHARMAPURI

While the annual district level review of the various lending programmes of banks in Dharmapuri district, indicated a palatable picture of progress in all sphere of activity, it also highlighted the shortcomings experienced by both the financial institutions and block-level authorities, in implementing the programmes. The general discussions, showed the anxiety on the part of both the sides, in the development of the district, which was bifurcated nearly two decades ago, from Salem district, having a rural population of nearly 17.86 lakhs, of the total population of 19.93 lakhs.

The figures are staggering, particularly after the nationalisation of commercial banks in 1969. There were only 16 branches of banks in the district, at the time of nationalisation, located only in taluk headquarters having aggregate deposits and advances of Rs. 101.04 lakhs and Rs. 92.4 lakhs respectively. The per branch population in the district at that time, was 1.3 lakhs as against the State average of 37,000 and all India average of 65,000.

There are at present, 120 branches, having total deposits of Rs. 67.25 crores and advances totalling Rs. 79.36 crores. The population covered by each branch is 16,470 and the credit deposit ratio is 118. The banks, led by the Indian Bank, have achieved their targets in most sectors particularly in the last three years.

The review indicated that by the end of September 1986 the priority sector advances of commercial banks in the district stood at Rs. 6606.46 lakhs covering about 1.4 lakh beneficiaries. This indicated an increase of about 18.15 per cent. The proportion of priority sector advances to total credit stood at 83.24 per cent in September as against 79.6 per cent in December, last year. Advances to weaker sections, till September 1986 aggregated to Rs. 3,167 lakhs, covering nearly 98,000 beneficiaries and the share of weaker section advances to total advances compared favourably with the national goal fixed for banks under this sector. Also, the financial institutions have exceeded the targets fixed for them since 1980, except during 1982, when severe drought conditions prevailed in the district.

The annual action plan for 1987, prepared by the Indian Bank, envisages an outlay of Rs. 21.25 crores for crop loan, Rs. 5.5 crores for medium term loan, Rs. 7.25 crores for allied activities Rs. 1 crore for rural cottage industries, Rs. 8.75 crores for small scale industries and Rs. 7.5 crores for tertiary sector. Besides, Dharmapuri is one of the two backward districts in the State, where Drought Prone Area Programme is being implemented with full Central aid, mainly because of the backwardness of the area. It has a literacy level of 28.6 per cent and a per capital income of Rs. 432 at the 1970-71 price level, compared to the State average of Rs. 653. Utilising the fund basic infrastructural facilities were created in the most backward pockets of the district, particularly in the sphere of horticulture and sericulture. The special scheme for the Development of Women and Children in rural areas was introduced in the district in 1983-84 for providing gainful employment to rural women and thereby providing nutritional food to their children. During 1985-86, 10 blocks were selected for this scheme and in the current year it has been extended to all the 16 blocks, with a credit outlay of Rs. 1.25 crores to benefit 3060 persons.

Whether pumping of so much money has

brought about any perceptible change in the socio-economic pattern or in the overall growth of the district, is anybody's guess. Legislators and politicians of the district feel that the development of the district in the last two decades is almost negligible, when compared to other districts. They complain that there has been no development at all in the industrial sphere, as they feel that Hosur has become almost part of Karnataka, not helping either the local entrepreneurs or the work-force.

Mr. M. Thambidurai, Deputy Speaker of the Lok Sabha, never fails to emphasise this point at every possible forum, while pleading for another industrial estate in the interior of the district.

Among various other factors, they generally attribute this situation to lack of entrepreneurship in the district and frequent transfer of officials, particularly the District Collector. One Legislator pointed out that in the last 20 years, more than dozen collectors have been posted, not to speak of nearly 20 Superintendents of Police. It is unfortunate that even now, officials transferred to Dharmapuri, consider it a punishment. Some district officials are transferred even before they get to know the topography of the district or get a glimpse of the socio-economic conditions, prevailing.

No doubt, several motivation camps, seminars, training programmes have been conducted in the recent years, to enthuse the local people to embark upon self-employment programmes, including starting of small scale industries or joint ventures. However, some special efforts are called for in a district, where the work force constituted 41.75 per cent of the total population, of which cultivators formed about 55 per cent and agricultural labourers about 27.53 per cent. Above all, the Scheduled Caste/Scheduled Tribe population constituted nearly 20 per cent of the total population. Officials and planners, for their part feel that strong communal affinity, lack of initiative for any kind of cooperative endeavour and absence of powerful political influence in the district, are the main reasons for the present condition. Some even pointed out that this district has not had any representation in the State Cabinet for years. Even now some pockets in the district are dominated by self-seeking political heavy weights who find little time for the people of that area. Strangely, despite the Naxalite influence in some pockets of the district, there is no political awakening.

Quoting an example, an aged politician pointed out that, while politicians and moneyed people vied with one another in other districts for starting self-financing engineering colleges, none in Dharmapuri district has so far come forward to start even a self-financing polytechnic, worth the name. The two Government Arts Colleges at Dharmapuri and Krishnagiri do not have sufficient post-graduate courses. Krishnagiri town, which has recently become a divisional headquarters, cannot boast of a good mofussil bus stand, not to speak of unsanitary condition prevailing there.—Salem Staff Reporter

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Appendices

APPENDIX - I

தர்மபுரி மாவட்டப் பெண்கள்/குழந்தைகள் மேம்பாட்டுத் திட்டம் பற்றிய விபரங்கள்
குழுத் தலைவியிடமிருந்து (GROUP ORGANISOR)பெறும் வினாக்களுக்கு
வினாத்தரள்

- | | |
|--|---|
| 1. குழுத் தலைவியின் பெயர் | : |
| 2. கிராமம் | : |
| 3. பஞ்சாயத்தி | : |
| 4. வட்டம் | : |
| 5. வயது | : |
| 6. கல்வித்தகுதி | : |
| 7. விலாசம் | : |
| 8. திருமணம் ஆனவர் | : |
| திருமணம் ஆகாதவர் | : |
| 9. திருமணம் ஆனவர் எனில் | : |
| 1. குழந்தைகள் எண்ணிக்கை | : |
| 2. கணவரின் தொழில் | : |
| 3. வருமானம் | : |
| 10. குழுத்தலைவியின் தொழில் | : |
| 1. தற்சமயம் | : |
| 2. குழுவில் சேர்வதற்கு முன் | : |
| 11. எப்போது குழுத்தலைவியாக தேர்ந்தெடுக்கப்பட்டீர்கள் ? | |
| 12. குழு எப்பொழுது செயல்படத் துவங்கியது? | |
| 13. யார் உங்களைத் தலைவியாகத் தேர்வு செய்தார்கள்? | |

14. உங்கள் வருமானத்தை உயர்த்த என்ன தொழில் மேற்கொண்டுள்ளீர்கள்?

15. யார் இத்தொழிலைத் தேர்வு செய்தது?

16. நீங்கள் இத்தொழிலை மேற்கொள்ளக் காரணம்?

17. உங்கள் குழுவின் உறுப்பினர்கள் எணிக்கை?

18. பெயர்கள்?

19. எந்த அடைப்படையில் குழு அமைக்கப்பட்டது?

20. தொழில்நுட்ப வருமானம்?

21. இத்தொழிலை ஆரம்பிக்கும் முன் உங்கள் வருமானம்?

22. தொழிலை எங்கு நடத்துகிறீர்கள்?

1. பொது இடத்தில்

2. அவரவர் வீடுகளில்

23. எத்தனை நாட்களுக்கொருமுறை உறுப்பினர்களைச் சந்திக்கிறீர்கள்?

24. எங்கு சந்திக்கிறீர்கள்?

- அ) பொதுவான இடத்தில்
- ஆ) அவரவர் வீடுகளில்.

25. பொதுவான இடமாக இருப்பின்:

- 1) தனிப்பட்ட நபருடையதா?
- 2) அரசாங்கத்தைச் சார்ந்ததா?
- 3) இதர

26. அந்த இடத்தைத் தேர்ந்தெடுத்ததின் நோக்கம்?

27. இத்தொழில் சுவங்க எத்தகைய பயிற்சி அளிக்கப்பட்டது?

பயிற்சியின் விபரம்:

தொழில்	எவ்வளவு நாட்களுக்கு	பயிற்சியில் கற்றுக்கொண்டவை	பயிற்சி அளித்தவர்	உங்கள் கருத்து
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28. குழுத்தலைவி என்ற முறையில் உங்கள் வேலைகள் யாவை?

29. எவ்வகைப் பதிவேடுகள் வைத்திருக்கிறீர்கள்?

30. கட்டணத்வ பற்றிய விபரம்:

- 1. யாருக்குக் கடன் கொடுக்கப்பட்டுள்ளது?

அ. தனிப்பட்டவருக்கு

ஆ. குழுவிற்ரு

2. உங்கள் குழுவின்தொழிலுக்கு முதலு செய்ய உதவியர் யார்?
3. வங்கியின்தொயர்;
4. கடன்தொகை (ஒருவருக்கு)
5. மானியம்;
6. எப்போது கடனுதவி கேட்டு மறு செய்தீர்கள்?
7. எப்போது கடனுதவி அளிக்கப்பட்டது?
8. கடனுதவி ஒரே சமயத்தில் கிடைத்ததா?
9. எத்தனை தவணைகளில் கடனைத் திருப்பிக் கொடுக்கிறீர்கள்?
10. வட்டிவீதம்;
11. இதுவரை எவ்வளவு கடனை அடைத்துள்ளீர்கள்?
12. கடன்தொய்வதில் இடையூறுகள் இருந்தனவா?
 - (1) ஆம்
 - (2) இல்லை
13. ஆம் எனில், என்னென்ன?
 - (1)
 - (2)
 - (3)
14. இந்த இடையூறுகளை நிவர்த்தி செய்ய உங்கள் யோசனைகள் யாவை?
15. கடனுதவி உங்கள் தொழிலை குவங்கப் போதுமானதாக இருந்ததா?

(1) ஆம்

(2) இல்லை

16. இல்லையெனில் கையிருப்பிலிருந்து எவ்வளவு செலவு செய்தீர்கள்?

17. வாங்கிய கடனை சரியான முறையில் பயன்படுத்தப்பட்டதா?

18. கடன் அடைக்க வங்கிக்குச் செல்பவர் யார்?

31. விற்பனை பற்றிய விபரம்:

1. உற்பத்தி செய்யப்பட்ட பொருட்களை எவ்வாறு விற்பனை செய்கிறீர்கள்?

2. உற்பத்தி செய்யப்பட்ட பொருட்களுக்குப் போதிய அளவு தேவை உள்ளதா?

3. எத்தனை நாட்களுக்கொருமுறை பொருட்களை விற்பனைக்கு அனுப்புகிறீர்கள்?

1. தினமும்

2. வாரத்திற்கு ஒருமுறை

3. மாதத்திற்கு ஒருமுறை

4. லாபம் பற்றிய விபரம்:

முதலீடு:

விற்பனை:

லாபம் :

5. எம்முறையில் கணக்குகளை பதிவு செய்துள்ளீர்கள்?

6. விற்பனையிலுள்ள இடையூறுகள் யாவை?

பொது விபரங்கள்:

32. இத்திட்டத்தினால் பயன் உள்ளதா?

(1) ஆம்

(2) இல்லை

33. ஆம் எனில், எவ்வாறு?

1. வருமானம் அதிகரித்துள்ளது

2. சுயவேலை வாய்ப்பு

3. கடனில்லாத நிவாரணம் பெறுதல்

4. சுயமாக வாழ்தல்

5. சேமிப்பு

6. சந்தூணவு

34. இல்லையெனில், காரணங்கள்:

35. இத்திட்டத்தைப் பற்றிய உங்கள் கருத்து:

அ. போதுமானது

ஆ. பற்றாக்குறை

இ. உபயோகமானது

ஈ. உபயோகமற்றது

36. இத்திட்டத்தின் குறைபாடுகள் யாவை?

37. இத்திட்டத்தை மேம்படுத்த உங்கள் கருத்துக்கள்:

ஆ. இதர தொழில்கள் ரூலம் க்கிடக்கும் வருமானம்:

எண்	இதர தொழில்கள்	மாத வருமானம்
1.	ஆடு வளர்த்தல்	
2.	மாடு வளர்த்தல்	
3.	தேன் வளர்த்தல்	
4.	கோழி வளர்த்தல்	
5.	வீட்டுக் காய்கறிக் தேட்டம்	
6.	இதரவகை	

இ. முக்கிய தொழில் ரூலம் க்கிடக்கும் மொத்தம் ரூ. வருமானம்

இதர தொழில்கள் ரூலம் க்கிடக்கும் மொத்த வருமானம் ரூ.

இரண்டிலும் சேர்த்து க்கிடக்கும் மொத்த மாத வருமானம் ரூ.

ஈ. எந்த அடிப்படையில் நீங்கள் இத்திட்டத்தில் பயன் பெறுகிறீர்கள்?

1.

2.

3.

உ. யார் உங்களுக்கு உதவி புரிந்தார்கள்?

ஊ. எந்த அடிப்படையில் நீங்கள் தேர்ந்தெடுக்கப்பட்டீர்கள்?

1. சிறு விவசாயிகள்

2. விவசாயக் கலிகள்

3. கிராம கைவினைஞர்கள்

4. தாழ்த்தப்பட்டோர்

5. பழங்குடியினர்

6. இளைஞர்கள்

7. பிற

௩. பதிவீட்டு என் கொடுக்கின்றதா?

ஆம் / இல்லை

ஆம் எனில், பதிவீட்டு என் குறிப்பிடவும்

௪. பதிவீட்டுக் காலத்தின் பொழுது, உங்களுக்கு இடையூறுகள் வந்ததா?

ஆம் / இல்லை

ஆம் எனில், காரணங்கள்?

௫. நீங்கள் இத்திட்டத்தின் மூலம் பயன் பெற்றீர்களா?

ஆம் / இல்லை

ஆம் எனில், எவ்வாறு?

௬. நீங்கள் எத் திட்டத்தில் பயன் பெற்றீர்கள்?

1. பாகை செய்தல்

2. பால் பண்ணை

3. ஆடு வளர்த்தல்

4. மசாலாப் பவுடர் தயாரித்தல்

5. தெய்வை ஒலை

6. வெற்றிலை

7. கற்றாழை தார்

8. உண்டு உண் வியாபாரம்

9. கயிறு திரித்தல்

10. சிற்றுண்டி வியாபாரம்

11. இதர

௭. இத்திட்டத்தில் நீங்கள் பயன் பெற்ற பின், உங்கள் உணவு உட்கொள்ளும் முறையில் மாற்றம் இருக்கின்றது என்று நினைக்கிறீர்களா?

ஆம் ;

இல்லை ;

ஆம் எனில், எப்படி

இல்லை எனில், ஏன்?

௮. நீங்கள் பிரத்யேகமாக (தனி) முறைகள் கையாளுகிறீர்களா?

- (அ) பிறந்த குழந்தை
- (ஆ) பள்ளி செல்லும் குழந்தைகள்
- (இ) பெரிய குழந்தைகள்
- (ஈ) கர்ப்பிணிப் பெண்கள்
- (உ) பாண ட்டும் தாய்மார்கள்
- (ஊ) முதிர் பருவம்

பகுதி - 5

கிராமப் பெண்களுக்கும் குழந்தைகள் முன்னேற்றத்திட்டம் பற்றிய விபரங்கள்:

அ. DWCRA பற்றி உங்களுக்குத் தெரியுமா?

ஆ. இப்பயிற்சியைப் பற்றி எவ்வாறு தெரிந்து கொண்டீர்கள்?

- 1. வானொலி
- 2. நண்பர்கள்
- 3. கிராம சேவிகா
- 4. பஞ்சாயத்து யூனியன்
- 5. செய்தித்தாள்கள்
- 6. கிராமத் தலைவர்
- 7. பயன் பெற்றவர்கள்
- 8. பிற

இ. இத்திட்டத்தைப் பற்றிய நோக்கங்கள் என்ன?

- 1.
- 2.
- 3.
- 4.

ஈ. இத்திட்டத்தின் கீழ் உங்களுடையபெயர், எப்பொழுது பதிவுச் செய்யப்பட்டது?

பகுதி 6

அ) பயிற்சி பற்றிய விபரம்:

பயிற்சியின் வகைகள்	பயிற்சி காலம்	பயிற்சி அளித்த இடத்தின் பெயர்	பயிற்சி அளித்தவர் பெயர்	வருமானம்	இடையூறுகள்
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ஆ) இந்தப் பயிற்சி உங்களுக்கு பயனுள்ளதாக அமைந்ததா?

பகுதி 7: பயிற்சித் திட்டம்:

அ) நீங்கள் பெற்ற பயிற்சியின் பெயர் என்ன?

ஆ) இப்பயிற்சியைப் பற்றி எவ்வாறு தெரிந்த கொண்டீர்கள்?

1. வாணொலி
2. நண்பர்கள்
3. கிராம சேவிகா
4. பஞ்சாயத்து யூனியன்
5. செய்தித்தாள்
6. கிராமத் தலைவர்
7. பயன் பெற்றவர்கள்
8. பிற

இ) நீங்கள் இப்பயிற்சியில் பங்கு கொண்டீர்களா?

ஆம் / இல்லை

ஆம் எனில், பயிற்சி பற்றிய விபரங்கள்

தொழில்	தொழில் தொடங்கிய நாள்	எவ்வளவு நாட்களுக்கு	பயிற்சி அளித்தவர்	பயிற்சியில் சுற்றுத் தரப்பட்டவை	உங்கள் கருத்து
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ஈ) பயிற்சிக்குப் பின்பு மேற்கொண்ட தொழில் பெயர்:

உ) குறிப்பிட்ட தொழிலை மேற்கொண்டதற்கான காரணம்:

1. முக்கிய தொழிலாக மேற்கொள்வதற்கு
2. குறிப்பிட்ட தொழிலில் மேலும் தேர்ச்சி பெறுவதற்காக
3. புதிதாக ஒரு தொழிலைப் பற்றித் தெரிந்து கொள்ள
4. கடுதலாக ஒரு தொழில் செய்து வருமானத்தை அதிகரித்துக் கொள்ள
5. சுய தேவைகளைப் பூர்த்தி செய்வதற்காக
6. பிற காரணங்கள்.

ஐ) சராசரி மாத வருமானம் :

பயிற்சி முந்திய வருட வருமானம்:

பயிற்சி பிந்திய வருட வருமானம்:

பகுதி --- 8 ---

1. கடன் விபரங்களைப் பற்றி எவ்வாறு தெரிந்து கொண்டீர்கள்?

1. வானொலி
2. செய்தித்தாள்கள்
3. கிராம தலைவர்
4. கிராம சேவிகா

5. பயன் பெற்றவர்கள்

6. பிற

2. யாருக்குக் கடன் கொடுக்கப்பட்டுள்ளது?

அ. தனிப்பட்டவருக்கு

ஆ. குழுவிற்கு

இ. உங்கள் குழுவின்தொழிலுக்கு முதலீடு செய்ய உதவியவர் யார்?

ஈ. வங்கியின் பெயர்,

உ. கடன் தொகை (ஒருவருக்கு)

ஊ. மானியம்

எ. எப்போது கடன்தவிர கேட்டு மறுச் செய்தீர்கள்?

ஏ. எப்போது கடன்தவிர அளிக்கப்பட்டது?

ஐ. கடன்தவிர ஒரே சமயத்தில் கிடைத்ததா?

ஒ. எத்தனை தவணைகளில் கடன்த திருப்பிச் செலுத்தினீர்கள்?

ஓ. வட்டி வீதம்;

ஔ. இதுவரை எவ்வளவு கடன்த அடைந்துள்ளீர்கள்?

13. கடன் பெறுவதில் இடையூறுகள் இருந்தனவா?

ஆம்;

இல்லை;

14. ஆம் எனில், என்னென்ன?

1.

2.

3.

15. இந்த இடையூறுகளை நிவர்த்தி செய்ய உங்கள் யோசனைகள் யாவை?

16. கடன்தவிர உங்கள் தொழிலை துவக்க போதுமானதாக இருந்ததா?

1. ஆம்

2. இல்லை

17. இல்லையெனில் கையிருப்பிலிருப்பது எவ்வளவு செலவு செய்தீர்கள்?

18. வாங்கிய கடனை சரியான முறையில் பயன்படுத்தப்பட்டதா?

19. கடனை அடைக்க வங்கிக்கு செல்பவர் யார்?

பகுதி _____ 9:

1. இத்திட்டத்தின் மூலம் நீங்கள் பெறும் வருமானம்?

2. வேறு தனிப்பட்ட சலுகைகள் உள்ளனவா?

3. போக்குவரத்துச் செலவுகள் கொடுக்கப்படுகின்றதா? எவ்வளவு?

பகுதி _____ 10:

அ) விநியோகிக்கப்பட்ட கருவிகளின் தரும் உபகரணங்கள்:

பொருட்கள் விலை ரூபாய் வாங்கப்பட்ட இடம் வாங்கிய விபரம்

ஆ) விநியோகம் செய்யப்பட்ட மூலப் பொருள்கள்

பொருட்கள் விலை ரூபாய் வாங்கப்பட்ட இடம் வாங்கிய விபரம்

பகுதி _____ 11 :

விற்பனை பற்றிய விபரம்

அ) 1. தாங்கள் மேற்கொண்ட இத்தொழிலால் உருவாக்கப்பட்ட பொருட்களை விற்பனை செய்வதற்கான ஏற்பாடுகள் செய்து கொடுக்கப்பட்டனவா?

ஆம் ()

இல்லை ()

2. ஆம் என்றால் உதவி செய்தவரிடம் விபரம்

கிராம சேவிகா ()

மகளிர் மன்றம் தலைவி ()

பயிற்சி அளிக்கப்பட்ட நிலையத்தின் மூலமாக ()

பிற ()

ஆ) உற்பத்தி செய்யப்பட்ட பொருட்களை எவ்வாறு விற்பனை செய்கிறீர்கள்?

இ) உற்பத்தி செய்யப்பட்ட பொருட்களுக்கு போதிய அளவு தேவை உள்ளதா?

ஈ) ஊத்தனை நாட்களுக்கொருமுறை பொருட்களை விற்பனைக்கு அழைப்புகிறீர்கள்?

1. தினமும்

2. வாரத்திற்கு ஒருமுறை

3. மாதத்திற்கு ஒருமுறை

உ) லாபம் பற்றிய விபரம் :

முதலீடு

விற்பனை

லாபம்

ஊ) எம்முறையில் கணக்குகளை பதிவு செய்துள்ளீர்கள்?

எ) விற்பனையிலுள்ள இடையூறுகள் யாவை?

பகுதி _____ 12 :

அ. இப்பயிற்சியைப் பற்றி யாருக்காவது தெரிவித்துள்ளீர்களா?

ஆம் () இல்லை ()

ஆம் எனில், விபரம்:

ஆ. மேற்கொண்ட தொழில் எதிர்கொண்ட பிரச்சினைகள்:

1. உற்பத்தியில் மூலப்பொருட்கள் தேவையான அளவு கிடைக்கவில்லை.

2. தேவையான நேரத்தில் கிடைக்கவில்லை.

3. மூலப்பொருட்கள் வாங்குவதற்கு சரியான நேரத்தில் கடன் உதவி கிடைக்கவில்லை.

இ. பிற பிரச்சினைகள்:

1.

2.

3.

4.

ஈ. இப்பிரச்சினை நிவர்த்தி செய்ய நீங்கள் கூறும் ஆலோசனைகள்:

1.

2.

3.

4.

5.

6.

உ. விற்பனையில்

1. பொருட்களை விற்பதற்கான வழிமுறைகள் தெரியவில்லை ()

2. பொருட்களைவிற்கும் இடம் தெரியவில்லை ()

3. போதுமான போக்குவரத்து வசதியில்லை ()

4. பொருட்களுக்கு சரியான வரவேற்பு இல்லை

5. பொருட்கள் ரொக்கத்திற்கு விற்க முடிவதில்லை

6. கடனுக்கு விற்காமல் ஒருங்காக பணம் திரும்பக் கிடைப்பதில்லை

7. பிற

8. நிவர்த்தி செய்ய ஆலோசனைகள்

பகுதி _____ 13.,

அ. பயிற்சி பெற்ற இத் தொழில் மேலும் தேர்ச்சி பெற விரும்புகிறீர்களா?

ஆம் () இல்லை ()

ஆ. இப்பயிற்சி தொழில் பற்றி உங்களுடைய பொதுக் கருத்து;

1.

2.

3.

4.

5.

பகுதி _____ 14.,

இ. எத்தனை நாட்களுக்கொருமுறை கண்காணிப்பாளர்கள் பார்வையிட வருவார்கள்?

பார்வையிடும்
மாதம்

பார்வையிடும்
தேதி

குறிப்புகள்

சுறப்பட்ட
ஆலோசனைகள்

நீங்கள் மேற்கொ
ண்ட நடவடிக்கைகள்

பகுதி _____ 15.

அ. இத்திட்டத்தினால் பயன் உள்ளதா? 1. ஆம் () 2. இல்லை ()

ஆ. ஆம் எனில், எவ்வாறு?

1. வருமானம் அதிகரித்துள்ளது.

2. சுயவேலை இயல்பு

3. கடனில்லாத நிவாரணம் பெறுதல்

4. சுயமாக வாழ்தல்

5. சேமிப்பு

6. சந்திப்பு

இ. இல்லையெனில், காரணங்கள்;

ஈ. இத்திட்டத்தைப் பற்றிய உங்கள் கருத்து

அ. போதுமானது

ஆ. பற்றாக்குறை

இ. உபயோகமானது

ஈ. உபயோகமற்றது

உ. இத்திட்டத்தில் குறைபாடுகள் யாவை?

1.

2.

3.

4.

5.

ஊ. இக்குறைபாடுகளை நிவர்த்தி செய்ய நீங்கள் கறும் ஆலோசனைகள் யாவை?

1.

2.

3.

4.

5.

6.