

Initiating Income Generating Activities for Better Family Living in Rural Areas

BY

Hilda Sahaya Rani M.

A THESIS SUBMITTED TO AVINASHILINGAM INSTITUTE FOR
HOMESCIENCE AND HIGHER EDUCATION FOR WOMEN
(DEEMED UNIVERSITY) COIMBATORE 641 043.
(ERSTWHILE AVINASHILINGAM HOMESCIENCE COLLEGE
AFFILIATED TO BHARATHIAR UNIVERSITY)
IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
DEGREE OF MASTER OF SCIENCE

MAY 1989

Acknowledgement

ACKNOWLEDGEMENT

The author expresses her sincere thanks to Dr.(Tmt.) Rajammal.P.Devadas, M.A., M.Sc., Ph.D., (Ohio State), D.Sc., (Madras) Vice Chancellor, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, for giving the opportunity to carry out the research. She is grateful to Dr.(Mrs.)Lakshmi santha Rajagopal, Dean of Home Science for her help and guidance.

She submits her heartfelt thanks to Mrs.Leelavathy, M.Sc., M.Phil., Dip.H.Ed., Professor, Home Science Extension Department for her effective guidance and thoughtful suggestions given in the conduct of the study.

She records her gratitude to Dr.(Miss)S.Sithalakshmi, Head of the Department of Extension Education for her valuable suggestions and direction given for the study.

She is grateful to Dr.Muthiah Manogaran, Training Organiser K.V.K., Vivekanandapuram, Mr.Thiruznanasambantham District Development Officer, THDCO, Mr.Kumaravelu, Tahsildar, Mettupalayam, Mr.Selvaraj, Revenue Inspector of Mettupalayam, Mr.Radhakrishnan, Revenue Inspector of Karamadai, Mr.Sundram, Village Administrative Officer of Kemmarapalayam Village, Mr.Palaniswamy, Village Administrative Officer of Thekkampatti Village, Mr.Gopal Statistical Inspector and Manager of Village Industries and Administration in District Industries Centre, Coimbatore, for their great help rendered for the successful completion of the study.

TABLE OF CONTENTS

CHAPTER		PAGE NO.
	LIST OF TABLES	
	LIST OF FIGURES	
	LIST OF APPENDICES	
I.	INTRODUCTION	1
II.	REVIEW OF LITERATURE	7
	A. Review of Rural Development Programmes	7
	B. Poverty Alleviation Programmes	16
	C. Perspectives on Income Generating Activities for Rural Families	37
	D. Analysis of Studies on 'Income Generation'	44
III.	METHODOLOGY	51
	A. Planning for Better Family Living	51
	B. Executing the Plan of Action	72
	C. Assessing the Impact of the Efforts on Better Family Living	90
IV.	RESULTS AND DISCUSSION	91
	A. Assessment of Inputs	91
	B. Success Stories in the Project	101
	C. Future Focus Thrust of the Project	104
	D. Prospects of the Project	105
V.	SUMMARY AND CONCLUSION	106
	BIBLIOGRAPHY	
	APPENDICES	

LIST OF TABLES

TABLE		PAGE NO.
I.	DEMOGRAPHIC DETAILS OF THE COIMBATORE DISTRICT	53
II.	ADMINISTRATIVE SET-UP	54
III.	DISTRIBUTION OF AREA	55
IV.	DETAILS ON ANIMALS	56
V.	INDUSTRIES IN THE COIMBATORE DISTRICT	57
VI.	DEMOGRAPHIC DETAILS OF THE KARAMADAI BLOCK	58
VII.	OCCUPATIONAL DISTRIBUTION OF KARAMADAI BLOCK	59
VIII.	NUMBER OF PANCHAYATS	60
IX.	DISTRIBUTION OF AREA	60
X.	SIZE OF HOLDINGS	61
XI.	CROPPING PATTERN OF KARAMADAI BLOCK	61
XII.	ANIMALS IN THE KARAMADAI BLOCK	62
XIII.	INDUSTRIES IN THE KARAMADAI BLOCK	63
XIV.	OTHER FACILITIES IN THE KARAMADAI BLOCK	63
XV.	DETAILS ON COMMUNICATION IN THE KARAMADAI BLOCK	64
XVI.	DETAILS OF VARIOUS SCHEMES AND THEIR ACHIEVEMENT	65

TABLE		PAGE NO.
XVII.	DEMOGRAPHIC DETAILS OF THE SELECTED VILLAGES.	66
XVIII.	AGE-WISE DISTRIBUTION OF THE POPULATION	67
XIX.	EDUCATIONAL STATUS OF THE SELECTED VILLAGES.	68
XX.	OCCUPATIONAL PATTERN OF THE VILLAGES	69
XXI.	DISTRIBUTION OF AREA	69
XXII.	CROPPING PATTERN OF THE VILLAGES	70
XXIII.	SIZE OF HOLDINGS IN THE VILLAGES	71
XXIV.	DETAILS OF ANIMALS IN THE VILLAGES	72
XXV.	PLAN OF ACTIVITIES FOR BETTER FAMILY LIVING	75
XXVI.	PLAN OF ACTIVITIES FOR MOBILISING THE INFRASTRUCTURE FOR INCOME GENERATION	86
XXVII.	SOCIAL INPUTS	93
XXVIII.	EDUCATIONAL INPUTS	94
XXIX.	NUTRITIONAL KNOWLEDGE AND DIETARY PRACTICES	95
XXX.	INFRASTRUCTURE IN THE VILLAGES	97
XXXI.	ECONOMIC INPUTS	98
XXXII.	FINANCIAL ASSISTANCE FROM 'THDCO'	100
XXXIII.	FUTURE FOCUS THRUST OF THE PROJECT	104

LIST OF FIGURES

FIGURE		PAGE NO.
1.	CONCEPTUAL MODEL OF TECHNOLOGY USE AND RURAL CHANGE	38
2.	DYNAMICS OF ENTREPRENEURIAL DEVELOPMENT	39
3.	MAP OF KARAMADAI BLOCK	56
4.	NUTRITION EDUCATION IN THE SELECTED VILLAGES	73
5.	PUPPET SHOW	74
6.	ADULT EDUCATION CLASS	76
7.	TAILORING	77
8.	SMOKELESS CHULAH	81
9.	BROOM MAKING	82
10.	ARAPPU MAKING	82
11.	SOCIAL DEVELOPMENT OUT OF SOCIAL INPUTS	92
12.	INCREASE IN INCOME OUT OF ECONOMIC INPUTS	99
13.	PETTY SHOP	102
14.	PROBLEM AREAS IN INCOME GENERATION	108

LIST OF APPENDICES

APPENDIX	CONTENT	PAGE NO.
I.	INTERVIEW SCHEDULE TO COLLECT BASELINE DATA IN THE VILLAGE	120
II.	INTERVIEW SCHEDULE TO ELICIT INFORMATION ON NUTRITIONAL KNOWLEDGE AND DIETARY PRACTICES OF WOMEN	124
III.	APPLICATION FORM FOR GETTING LOAN FROM 'THDCO'	127
IV.	APPLICATION FORM TO GET COMMUNITY AND INCOME CERTIFICATE	128
V.	COMMUNITY AND INCOME CERTIFICATE	132

Introduction

INTRODUCTION

"Household industry assumes crucial importance in the backdrop of ever increasing under employment and unemployment in rural areas. The development of household industry will provide gainful economic avenues to millions of rural work force who are forced to remain idle for most part of the year".

Reddy, 1988

Development is a multidimensional process. It stands for transformation of the society. It indicates qualitative, many sided and balanced change with futuristic orientation. It is equated with economic growth, social change and modernisation of the society. It indicates a continuum of ends and means sustained by the social philosophy, economic programme along with the requisite administrative infrastructure. (Sharma, 1977).

Development is as much as process of building a nation as to raise levels of living of all segments of society. It is not an end itself but a means to and which calls for a reconstruction of existing differentiation and relationship for allround development of the society. (Singh, 1985).

Rural Development implies priority associated institutional development in supply of finance, deposit mobilisation, the location of governmental function and services, the supply of education and the supply of overhead infrastructure facilities to the extent they can be diffused in rural areas (Brahmananda,1987).

Rural Development is development of rural areas in such a way that each component of rural life changes in a desired direction and in sympathy with the other components. It also means development of rural areas within the frame work of the national goals and objectives (Thakur,1988).

With the inception of the Community Development Programme in 1952, systematic efforts towards rural development began. The CDP aimed to bring about a change in the mental outlook of the people, instill in them an ambition for higher standards of life and the will and determination to work for such standards of life. However , the benefits of Community Development Programme could not reach the poor masses and as such their lot more or less remained the same. (Mishra and Sharma,1983).

Integrated Rural Development is a series of mutually supporting (inter-related) agricultural and non-agricultural activities oriented towards a stated objective which involves the progression of rural sub-systems and their interaction leading to desired improvements in the rural system as a whole (Kaur, 1988).

Integrated Rural Development means a strategy to improve the economic and social life of the rural poor and the rural weak in the overall spectrum of development and growth. (Hye, 1986).

A number of programmes such as , Intensive Agriculture Development Programme (IADP) 1966-67, Intensive Agricultural Area Programme (IAAP) 1969-70, Drought Prone Area Programme (DPAP) 1970-71, Tribal Area Development Programme (TADP) 1971-72, Hill Area Development Programme (HADP) 1973-74, National Rural Employment Programme (NREP) 1977, Food for Work Programme (FFWP) 1977, Integrated Rural Development Programme (IRDP) 1978-79, Employment Guarantee Scheme (EGS) 1979, Rural Landless Employment Guarantee Programme (RLEGP) 1983-84, and Training Rural Youth for Self-Employment (TRYSEM) have been operating in the country for as long as the last 10 years. These programmes have been introduced aimed at improving the economic conditions of the rural poor. (Dewatt and Varma, 1983).

Better utilization of money, health, management of resources, motivation of a higher standard of life, development of appropriate resources and their distribution, receptiveness to new ways of livings, responsibility towards communities and adoption of small family size are a few aspects of the concept of better family living (Asuri,1973).

With the families as the units of operation, the component of better living are; (a) Resources, goals and values; (b) Planning for better living; (c) Execution of the plans and (d) Evaluation of the accruing benefits. All programmes for better living should be based on well planned viable efforts. (Devadas,1973 and Devadas,1979).

Initiative is the capacity for assuming responsibility and for carrying a job to completion. It means the ability to carry through an undertaking without detailed guidance. Four correlated qualities of initiative are courage, self-confidence, decisiveness and a certain degree of creativity, (Reddy,1987).

Motivation refers to the process of arousing action, sustaining the activity in progress and regulating the pattern of activity. So motivation is a very important dimension in any kind of programme implemented for the betterment of the people (Krishnaswamy,1986).

Income is deemed to originate in the territory on

which the income generating economic activities takes place. (Dewett and Varma 1983). The development in terms of economy could be brought in the rural families only by household industries. The families below the poverty-line should be initiated, motivated and made to realise that they have means and ways of improving their living. Better family living will not result only be financial betterment but it has to be accompanied with better health, nutrition, housing, literacy, clothing, living conditions, satisfied living, mental health and happiness and high thinking.

In practice as income generation is being implemented it does not initiate any integration of different sector viz. agriculture industry and tertiary relevant to the rural areas. The integration emphasised mainly the co-ordination of different government agencies such as Tamil Nadu Harijan Development Corporation (THDCO), District Industry Centre (DIC), District Rural Development Agency (DRDA), Khadi and village Industries centre (KVIC), District Social Welfare Department (DSWD), Department of Animal Husbandry (DAH), Tahsildar Office, Revenue Office, Village Administrative office and Panchayat Union Office (Venkaiah, 1983).

By initiating income generating activities we can pave way for better family living.

Objectives of the study:

They are as follows:

1. Studying the profiles of the selected villages.
2. Planning programmes for better family living.
3. Initiating rural families to participate in socio and economic programmes.
4. Mobilising rural families for economic development
- and 5. Assessing the impact of the efforts on better family in terms of assessment of social inputs, educational inputs, nutritional knowledge, and dietary practices infrastructure and economic inputs.

Review of Literature

II REVIEW OF LITERATURE

The literature related to the study on "Initiating Income Generating Activities for Better Family Living in Rural Areas" are discussed under the following headings:

- A. Review of Rural Development Programmes
- B. Poverty Alleviation Programmes
- C. Perspectives on Income Generating Activities for Rural Families
- and D. Analysis of studies on 'Income Generation'

A. Review of Rural Development Programmes:

It is reviewed under the following headings:

- 1. Rural Development
- 2. Community Development
- and 3. Integrated Rural Development

1. Rural Development:

Udaipareek (1982) says that Rural Development is a process which leads to a continuous rise in the capacity of the rural people to control their environment, accompanied by a wider distribution of benefits resulting from such a control.

a. Concept of Rural Development:

Institute of Applied Man Power (1977) states that the concept of rural development presupposes not only an integrated

rural development of agriculture and industry, but also of social services. All these three shall compete with each other to achieve a systematic, scientific and integrated use of all natural resources - physical and human for betterment of rural population.

b. Importance of Rural Development:

Promoting the socio-economic life of people living in rural areas should become a priority item even on purely selfish grounds. The political parties in general and the ruling party in particular have to approach the villagers to seek their votes and unless there is an appreciable record of work done by the party in power, it is bound to face rejection at their hands. The purchasing power of the rural sector must appreciably improve so that the demand for goods and services increases. Roads will have to be constructed and the communication system must be improved so as to link rural areas to commercial and business centres.

India's chronic problem is unemployment and underemployment. In 1977 nearly 40 million people were reported to be without jobs in the country while millions of others were under employed. From this point of view also rural development acquires an added urgency for rural, small and cottage industries, create more job opportunities than other sector of industry (Far Eastern Economic Review, 1977).

c. Rural Development in Retrospect:

Tewari and Singh (1988) bring out the rural development in retrospect as follows:

I. Pre-Independence experience:

Rural development traces back its history to the Seventeenth Century when voluntary efforts to serve the mankind were initiated. A religious society of people known as "Friends" or "Quakers" had emerged as a movement in this direction for the first time in England and then in other parts of the world in rapid strides. It aimed at providing service to mankind transcending bonds of religion, territory and culture. The quaker was a kind of rebel. In the mid of the 17th century, the main plank of the quaker movement was that every human being has infinite dignity, that he is worthy of reverence simply because he is a human being and therefore, a temple of God. The main spirit behind this movement has been one of the selfless service and sacrifice and it runs like a wire, as it were among the exponents of the quaker faith.

The Quaker service to India was brought by Rachel Metcalfe. She left England in the year 1866 and came to India with meagre resources and with no previous arrangements for launching a project of social reconstruction. In the last quarter of the 19th century, a few more Quakers arrived in

India to actively participate in reconstruction of the society.

It was at the beginning of the twentieth century that a turning point was recorded in the history of rural reconstruction work when the Rasulia workshop at the outskirts of Hoshangabad was acquired and the Rasulia workshop for learning was established.

The first attempt for rural developments in India was made in 1885 with an ultimate objective of bringing immediate relief and development of rural areas in Baroda. In 1922, the Swaraj Ashram was established at Baroda by Magan Lal Gandhi. Moreover with the start of the Reform Movement by Adivasis during the period 1915-20.

'Grow More Food' campaign was started in 1943 with a view to augmenting the level of food production. The next important step was taken by the Kisan Sabha under the leadership of the communist party worker Mrs. Godawari Parulekar in 1945. And since 1947, the Government started to encourage formation of co-operative labour contract societies for forest workers. While summing up, we notice that at the start of the last decade of the 19th century, quite a few centres of rural reconstruction were started. that

These centres were systematic efforts for development of life and society of rural communities.

ii. Post Independence efforts:

After independence, in September 1948 the first and the foremost pilot project was started in Mahewa. Subsequently in the year 1949, there was again a move for "Grow More Food" campaign with a view to attaining self-sufficiency in food grains by 1952. By the year 1963, the community Development Programme was extended to cover the entire country by a net work for 5,265 community development blocks.

In the year 1961, a new strategy primarily for the agricultural development was evolved. During the year 1965-66, the hybrid seed varieties, which were already supported with proven research results, were chosen for widespread diffusion along with the package approach and infrastructure of Intensive Agricultural District programme.

A programme of "food for work" was launched in the year 1977 to extend opportunities of work to the rural poor especially in lean periods of agriculture which would at the same time help in creating the durable community assets.

As the national level, the concept of the Integrated Rural Development programme was for the first time incorporated in the central budget of 1976-77. The programme with some modifications was started on an expanded scale in

as many as 2,300 blocks during 1978-79. The programme was extended to the remaining blocks of the country from October 1980.

Following the guidelines of the Government of India, the IRD Programme was introduced in the State of Uttarpradesh during 1978-79. The number of blocks covered under the programme rose to 476 in 1979-80. Finally all the 885 blocks of the state were covered under the programme.

2. Community Development Programme:

Chowdhry (1978) expresses that Community Development to the method and rural extension, the agency through which the Five Year Plan seeks to initiate a process of transformation of the social and economic life of the villages.

a. Objectives of Community Development Programme:

Shriram (1985), says that the objectives of Community Development Programme are

- a. Achievement of increased production by the application of scientific knowledge to the rural occupations (of agriculture, animal husbandry and cottage industries.).
- b. Provision of more living amenities mainly through the efforts of the concerned communities, by making them devote their unutilized energies and spare time.
- c. Provision of opportunities of full employment to the under and unemployed population.

d. Development of self reliant and harmonious village communities.

Fifty five community projects were launched throughout India on October 2nd 1952. Each community project covered three hundred villages or a population of 300,000 and had a budget of Rs.650,000 spread over three years. This programme was multi-purpose but placed emphasis on agricultural production, and as such the areas selected were those endowed with irrigation facilities or had assured rainfall.

Starting with fifty-five blocks in 1952, the Community Development Programme spread rapidly by the end of the First Five Year Plan (1951-56) there were 1,114 blocks covering 163,000 villages with a population of 11 million. By the Sixties the programme covered the entire country.

Shriram (1985), expresses that the Community Development Programme was characterised by the following features:

- a. Comprehensive in content
- b. Economic progress the central point
- c. An organic character;
- d. A multi-purpose worker at the village level

3. Integrated Rural Development:

Lile (1975), expresses that the integrated rural development is a strategy package seeking to achieve enhanced rural production and productivity, greater socio-economic equity, a spatial balance in social and economic development broader based community participation in the process of development. It is a general programme of extending irrigation, multiple cropping, promotion of high yielding varieties, use of fertilizers, plant protection and the support of research, credit and supplies of inputs. Broadly speaking this approach contains some new elements at the same time assimilating earlier foundations of Community Development and agricultural extension.

Bhave (1981), says that the Integrated Rural Development is not merely a programme of rural development, but an umbrella under which all rural development programmes are integrated. Essentially the programme embodies an approach of achieving rural development. All the programmes currently under one programme and attempts need to be made to identify and fill the gaps in them, providing personnel and improving the organisational structure and other arrangements considered necessary and suitable.

a. Concept of Integrated Rural Development:

Bhave (1981), expresses that the Integrated Rural Development can be termed as "Integrated Development" of the areas and the people through optimum development and utilisation of the local resources - physical, biological and human- and bringing necessary institutional, structural and attitudinal changes by delivering a package of services to encompass not only the economic field but also the establishment of the required social infrastructure and services in the areas of health and nutrition etc.

b. Objectives of Integrated Rural Development:

Srivastava (1988), states that the objectives of Integrated Rural Development are,

1. Drawing the entire rural labour forces into main stream of economic activity.
2. Realising the creative energies of the rural people.
3. Bringing the town into country side and thereby checking the process of migration to urban areas from the villages.
4. Improving the living conditions of rural population and their quality of life, particularly through integration of development with environment.
5. All round development of the human resources, their social and economic productivity and work satisfaction.

Barnal (1978) says that the Integrated Rural Development programme to start with, envisages bringing together the following four sectors in one programme:

1. Agriculture including animal husbandry, fishery, forestry and horticulture.
2. Village and cottage industries and tiny sector industries.
3. Tertiary sector
- and 4. Labour mobilisation - training in skills and organised mobility to tie up labour with opportunity.

B. Poverty Alleviation Programme:

The poverty alleviation programmes in India are as follows:

1. Integrated Rural Development Programme (IRDP) ✓
2. National Rural Employment Programme (NREP) ✓
3. Training Rural Youth for Self-Employment (TRYSEM) ✓
4. Drought Prone Area Programme (DPAP) ✓
5. Food for Work Programme (FWP)
6. Crash Scheme for Rural Employment (CSRE)
7. Employment Guarantee Scheme (EGS)
8. Rural Landless Employment Guarantee Scheme (RLEGP) ✓
9. Development of Women and Children in Rural Areas (DWCA) ✓
- and 10. Twenty Point Programme

1. Integrated Rural Development Programme (IRDP):

This programme was launched on 1978-79.

a. Objectives:

The objectives of IRDP are; To

1. Promote resource and income development of vulnerable section of the population in all blocks of the country.
2. Increase agricultural production.
3. Create new productive assets.
4. Improve production of land.
5. Diversification of agriculture through animal husbandry, dairy, forestry, fishery, sericulture etc.
6. Improve post-harvest technology.
7. Develop processing and manufacturing activities.

b. Concept of IRDP:

The IRDP has been devised to revolutionise rural life by bringing about socio-economic transformation in the countryside through the eradication of backwardness, ignorance and poverty within the time frame.

In practice as it is being implemented it does not initiate any integration of different sector viz. agriculture, industry and tertiary relevant to the rural areas. The integration emphasised mainly the co-ordination of different government agencies. Even this integration is not forthcoming, (Venkalah, 1983).

c. Achievement of IRDP:

The number of beneficiaries assisted during the first five year plan that is 1980-81 was 27 lakh which rose to 38 lakhs in 1984-85. (Dewtt, 1983).

2. National Rural Employment Programme (NREP):

The "Food for Work Programme" has been replaced by the "National Rural Employment Programme". This programme was started in April 1977.

Objectives of NREP:

- a. Generation of additional employment.
- b. Creation of durable community assets and improvement in the living standard of rural folk.

In addition food grains and cash funds are now being provided to the states. Afforestation and social forestry have been given priority under the programme. With this objectives this programme is helpful to provide job opportunities to the people. (Varma, 1981).

3. Training Rural Youth for Self Employment (TRYSEM):

TRYSEM Stands for Training Rural Youth for Self Employment. It is a part of the Integrated Rural Development Programme of the Government.

a. Objectives of TRYSEM:

The objectives of the 'TRYSEM' is to provide self employment opportunities to rural boys and girls below the poverty line through the training, for the improvement of their skills.

The training was imparted to the beneficiaries in the various categories. Once the youth and the self employment activities are identified the training can be imparted. This can be done through various institutions. Training can be also imparted intensively by a mobile team in a selected areas. To encourage such teams there are many provision provided to them.

Before the completion of the training, the trainee is expected to know about setting up his or her production unit independently. All those who undergo training under TRYSEM are entitled to a subsidy. (Mathrew, 1981).

4. Drought Prone Area Programme DPAP):

The DPAP formerly known as Rural Works Programme, was initiated in 1970-71 as a non-central sector scheme.

a. The objectives of DPAP are:

1. Reducing the severity of the import of drought.

- ii. Stabilising the income of people, particularly weaker sections of the society.
- iii. Restoration of the ecological balance.

The DPAP aims at restoring the ecological balance and so quick growing species of trees are being planted. New Plantations have been raised on 1.16 lakh hectares. Another 50,000 hectares have been covered by forests recently. The forests are meant to provide fuel and fodder.

b. Elements of the programme:

- i. Development and management of water resources.
 - ii. Soil and moisture conservation measures.
 - iii. Development of pasture lands and range management in conjunction with development of cheap industry.
 - iv. Live stock development and dairy development.
 - v. Use of improved seeds and fertilizers.
 - vi. Cultivation of drought resistant
 - vii. Development of subsidiary occupations.

During the period from 1971-72 to 1973-74 an expenditure of Rs.841.81 lakhs was incurred and employment for a total of 226.26 lakh man days generated. During the period of three years 11,738 kms of roads were constructed and 7,171 kms improved under this programme.

The DPAP and pilot intensive rural employment project would only benefit people in particular areas. So the employment programme must be integrated with the rural development and welfare activities of the state.

(Harichandran, 1976).

5. Food for Work Programme:

The third aspect of our national food security system relates to building up of food reserves and introduction of social security measures which can overcome the disparity between capacity to produce food and capacity to purchase and consume it on the part of the poorer sections of the society. This is why the government introduced Food for Work Programme in 1977. The programme is designed to offer employment to the rural poor. (Ramakrishnan, 1978).

The scheme was conceived to make effective utilisation of the huge reserve food stocks built in the country at considerable cost. The food grain stocks with the centre and state are at present estimated at over 1.7 million tonnes. At one stage (1978) the stocks exceeded 20 million tonnes, posing a serious problem. (Satyanarayanan, 1978).

During the current year, the programme is expected to generate additional employment to the tune of 40 crore men-days. The programme has the potential of becoming a major instrument of rural development and employment. (Ramakrishnan, 1978).

6. Crash Scheme for Rural Employment (CSRE);

The crash scheme for Rural Employment was introduced on the first of April, 1971 for a three year period at estimated cost of Rs.50 crores per annum to be entirely borne by the central government.

a. Objectives:

The scheme has two objective namely

- i. The direct generation of employment in all the districts of the country through the execution of the projects which are essentially labour oriented; and
- ii. The production of assets of a durable nature in consonance with local development plans.

The scheme had two-fold purposes. Firstly, a project in each block should provide employment to 100 persons on an average continuously over a working season of 10 months in a year. Secondly, each project should produce works or assets^{of} durable nature in consonance with the local development plans.

The scheme's intension was to generate employment for 1000 persons on an average for 10 months in the year in every district of country at the locally prevailing off-season rate of wages not exceeding Rs.100/- per month. At the rate of 25 working days per month, the scheme should be able to generate 875 lakh man-days of employment per annum. (Datt and Sundaram,1985).

7. Employment Guarantee Scheme:

This scheme was launched in May 1972 by the Maharashtra Government. It was given the Statutory Status in January 1979. The aim of Employment Guarantee Scheme is to provide gainful and productive employment in approved works at all unskilled personnel in rural areas.

The guarantee is restricted to unskilled manual work and the participants have no choice in the type of work. These people are given jobs in the projects creating durable community assets like minor irrigation, soil conservation and road construction. Since its inception, the scheme has generated 56.27 crore man-days of employment (Varma,1983).

8. Rural Landless Employment Guarantee Programme: (RLEGP)

This was launched on 1983-84.

a. Objectives:

The objectives of the programme are: To

- i. Improve the employment opportunities for rural landless with a view to providing guarantee of employment to atleast one member of every landless labour household upto 100 days in a year; and
- ii. Create durable assets for strengthening of the rural infrastructure which will lead to rapid growth of rural economy.

The sixth plan allocation for this programme was Rs.600 crore. An amount of Rs.100 crore was released to various State Governments and union territory administration for implementation of RLEGP during 1983-84.

Work projects relevant to 20 point programme and minimum needs programme can be taken up for implementation in rural areas under RELGP. Wage component in a project is not to be less than 50 per cent of the total cost of the project.

The scheme has since been renamed as 'Indira Awas Yojana' during 1986-87 and Rs.1.25 crore have been provided for the purpose. Twenty per cent of the allocated funds were earmarked for social forestry in 1985-86. Ten percent of the allocated funds will continue to be earmarked

9. Development of Women and Children in Rural Areas (DWCRA):

a. Objectives:

The objectives of the programme are as follows:

- i. Assistance to individual women to take advantage of the facilities already available under IRDP.
- ii. Organising women in homogeneous groups to take up economically viable activities on a group basis.
- iii. Providing necessary supportive services to women in terms of provision for caring of children while the mothers are at work.
- iv. Organising child care facilities.

It is also envisaged to impart suitable training to non-officials to be involved in the scheme. The scheme is being implemented in 80 districts in the country. The programme will be implemented by the District Rural Development Agencies.

Training is an important component of the scheme. Training will be imparted right from the grass root level to the members of the group, group organisers and the officials at different levels responsible for planning and implementation of the programme. (Mohiuddin, 1987).

10. Twenty Point Programme:

Honourable Prime Minister's New 20 point programme is listed below:

- a. Increase irrigation potential, develop and disseminate technologies and inputs for dry land agriculture.
- b. Make special efforts to increase production of pulses and oil seeds.
- c. Strengthen and expand coverage of IRDP, NREP and RLEGP.
- d. Implement agricultural land ceilings, distribute surplus lands and compilation of land records by removing all administrative and legal obstacles.
- e. Review and effectively enforce minimum wages for agricultural labour.
- f. Rehabilitate bonded labour.
- g. Accelerate programmes for the development of scheduled castes/scheduled tribes.
- h. Supply drinking water to all problem villages.
- i. Allot house sites for rural families who are without them and expand programmes for construction assistance to them.
- j. Improve the environment.
- k. Maximise power generation and improve the functioning of electricity authorities.

- l. Pursue vigorously programmes of afforestation.
 - m. Promote family planning
 - n. Provide health care facilities.
 - o. Accelerate programme of welfare of women and children.
 - p. Spread universal elementary education.
 - q. Expand the public distribution system.
 - r. Liberalise investment procedure and streamline industrial policies.
 - s. Continue strict action against smugglers, tax evaders and check black money.
 - t. Improve the working of the public enterprises.
- (Bhattacharya, 1983).

Developmental Departments:

Developmental Departments for better family living of rural families are as follows:

- a. Tamil Nadu Harijan Development Corporation (THDCO)
- b. District Industries Centre (DIC)
- c. District Rural Development Agency (DRDA)
- d. Khadi and Village Industries Centre (KVIC)
- e. District Social Welfare Department (DSWD)
- f. Department of Animal Husbandry (DAH)

- g. Block Development Office (BDO)
- h. Krishi Vigyan Kendra (KVK)
- and i. Revenue Office
- a. Tamil Nadu Harijan Development Corporation (THDCO):

The problems of scheduled caste people are unique and complex in nature. So for the betterment of scheduled caste people THDCO has been started with the following objectives:

- a. Providing facilities for the people who are not having proper residential houses.
- b. Giving 'Patta's for the agricultural people at free of cost.
- c. Maximum employment opportunities given by the government to the rural people mainly for Hindu Adidravida.

The loan is given to schedule caste people from Rs. 9,500 to 5,000 with subsidy. The loan is shared by the central and state government 50:50. For starting petty trades, financial assistance is extended to Adidravidar as indicated below:

Subsidy	-	25 per cent
Margin money	✓	25 per cent
Bank loan	-	50 per cent

Since there is good response from the Adidraavidar for rearing milch animal and as there is good demand for milk, District Development Officer is the head of the department who is assisted by Deputy District Development Officer, (India, 1985).

b. District Industries Centre (DIC):

The District Industries Centre was established in the year 1978-79 and 1979-80 with an object of giving all help to the entrepreneurs under one roof. The main functions of District Industries Centre are:

1. Registration of Small Scale Industries
2. Helping entrepreneurs in getting scarce raw materials like iron and steel, coal, coke, wax, cement, finance and marketing.

It is managed by a general manger with four functional manggers one each for material, credit, investigation and village industries and administration.

The DIC is entrusted with the responsibility of promotion and development of large, medium and particularly Small Scale Industries. The DIC identifies and motivates the entrepreneurs and grants registration certificates

either as to Small Scale Industry or an Industrial Co-operative Society based on which the corporations and other institutions provide the needed inputs. The DIC recommends applications from large and medium scale industries to the licensing authorities of the Government of India. It assists units in getting statutory and other clearances to the needed finance and the scarce raw materials from the institutions concerned besides extending testing and quality control facilities and marketing support. (India, 1986).

c. District Rural Development Agency (DRDA):

In April 1981, DRDA was created throughout the country at the district level. Since then few functional organisation of SFDA (Small Farmer's Development Agency) at the district level has also merged into the DRDA and now it is the DRDA at the district level which looks after the works of various schemes relating to rural development.

Functions:

1. Allocations of resources of the central assistance.
2. The distribution of the entire resources made available under the programme to the districts by the state government.

3. The DRDA's will ensure that the shelf of projects for all the blocks in the district are prepared in time.
4. The DRDA's have the overall responsibility for monitoring the implementation of the programmes.
5. It is at the level of the DRDA that suitable linkages in the implementation of Rural Development Programme's works will have to be developed.

DRDA is a semi-autonomous organisation created for the execution of the IRDP. The agency is headed by a project director/officer, assisted by 5 - 6 assistant project officers who are specialists in different areas of activities and five people's representatives as members. (Kumar, 1987).

d. Khadi and Village Industries Centre: (KVIC)

It is an autonomous body which took over from its predecessor, the All India Khadi and Village Industries Board in 1957.

i. Objectives:

1. Social objectives of providing employment.
2. The economic objectives of producing saleable articles.
3. The wider objectives of creating self reliance amongst the people.

ii. Functions:

1. Training of persons engaged in production of Khadi and village industries.
2. To provide for sale and marketing of Khadi and products of village industries and handicrafts.
3. To encourage and promote research in the tools and techniques employed in the production of Khadi and Village Industries.
4. To maintain or assist in the maintenance of institution for the development of Khadi and Village Industries.
5. To promote and encourage co-operative efforts among persons engaged in village industries.

Thus KVIC has been doing great service to the villagers by developing their skills and generating adequate employment opportunities. (Parcek and Rao, 1978).

e. District Social Welfare Department (DSWD):

The department of social welfare was created on 1964 by pooling together different welfare programmes under different ministers in the Government of India. This centre is responsible for the implementation of the welfare scheme.

This centre is also responsible for formulating the nation's policy for social welfare services and co-ordinating, prompting and promoting the implementation of welfare services by the states and is responsible largely for three important valuable groups (i.e.) women, children and the physically, mentally and socially handicapped.

i. Activities:

The activities of social welfare department are:

1. Organising Mahalir Mandram
2. Children Health Centre
3. Giving funds for the handicapped students
4. Providing help to widow's children marriage, widow remarriage, and orphanage girl's marriage.
5. Providing help to the widow's children in terms of distributing of text books^{and} uniforms.
6. Recommendation for the poor girls to get bank loan.
7. Providing help for creche and home for blind (India, 1986).

f. Department of Animal Husbandry: (DAD)

This department aims at improving the income level of the rural poor. According to the provisional estimate the gross value of output from Animal Husbandry Sector at current prices was Rs.137.80 crore in 1983-84.

i. Activities:

1. Cross breeding insemination
2. Artificial insemination
3. Livestock certificates training course.

ii. Rural Development Activities:

1. Providing Health Care to all kinds of animals^{at} free of cost.
2. Providing artificial insemination facilities
3. Formation and control of sheep breeders co-operative
4. Providing training for rural people to set up poultry units.
5. Providing funds as subsidy to cross breeding calves.
6. providing assistance in the cultivation of fodder to nurse poor.
7. Supplies food quality (Burst) of animals such as cow's, calves, sheep etc. to the rural poor.
8. Conducting mass contact programme at village level. (Shah, 1985).

g. Block Development Office (BDO)

The block organisation of a Block Development Officer, a number of Extension Officers for different fields of work - Animal Husbandry, Irrigation Works, Co-operation, Panchayates, Social Education, Public Health, Village Industries and Women, and Child Welfare. The B.D.O. is the captain of this team. Below the Extension Officers are village level workers, each having a jurisdiction of ten or more villages. They are multipurpose workers to attend to all fields of development. They take instructions from and are helped by the BDO and all the extension officers.

The idea of a team functioning at the block level was concerned from the beginning of the programme because it was realised that team work was necessary both for coordination and promotion (Singh, 1985).

h. Krishi Vigyan Kendra (KVK):

Krishi Vigyan Kendra is a training institute for imparting skill training to the farmers, farm women, school dropouts, rural youth and to all those who want to be self employed.

The concept of KVK are as follows:

1. The Kendra will impart learning through work experience.
2. The Kendra will impart training to only those extension workers who are already employed or to practising farmers and fisherman.
3. There will be no uniform syllabus for all Kendras.

The syllabus and programme of each kendra will be taught according to the felt needs, national resources and potential for agricultural growth in that particular area.

i. Objectives:

The object of the Kendra are as follows:

1. Planning and conducting the survey
2. Planning and conducting production oriented, need based short and long duration training courses.
3. Developing and organising non-formal educational programme.
4. Organising farm science clubs.
5. Developing and maintaining the demonstration units on scientific lines.

With this objectives KVK imparts many trainings to the villagers. (Ranjit,1981).

Revenue Inspector is the head of the department at block level. There is a Revenue Inspector for each block. Revenue Inspector plays a very meaningful role in rural development if they adopt a correct approach to the discharge of their existing duties. The Revenue officer can be of great help in promoting the cause of education especially in backward and tribal areas. Periodical visits by revenue officers to the weekly markets will go a long way in eliminating the exploitation of villages by unscrupulous trades and money lenders.

Therefore it is expected of the young and upcoming administrators to make a conscious effort to recognise the need of the hour and to orient themselves suitable at the very beginning to rise to the occasion and pick up the gauntlet on the way to their ensuing long and jequered career (Sankaran,1980).

C. Perspectives on Income Generating Activities for Rural Families:

The perspective on income generating activities for rural families are duscussed under the following headings:

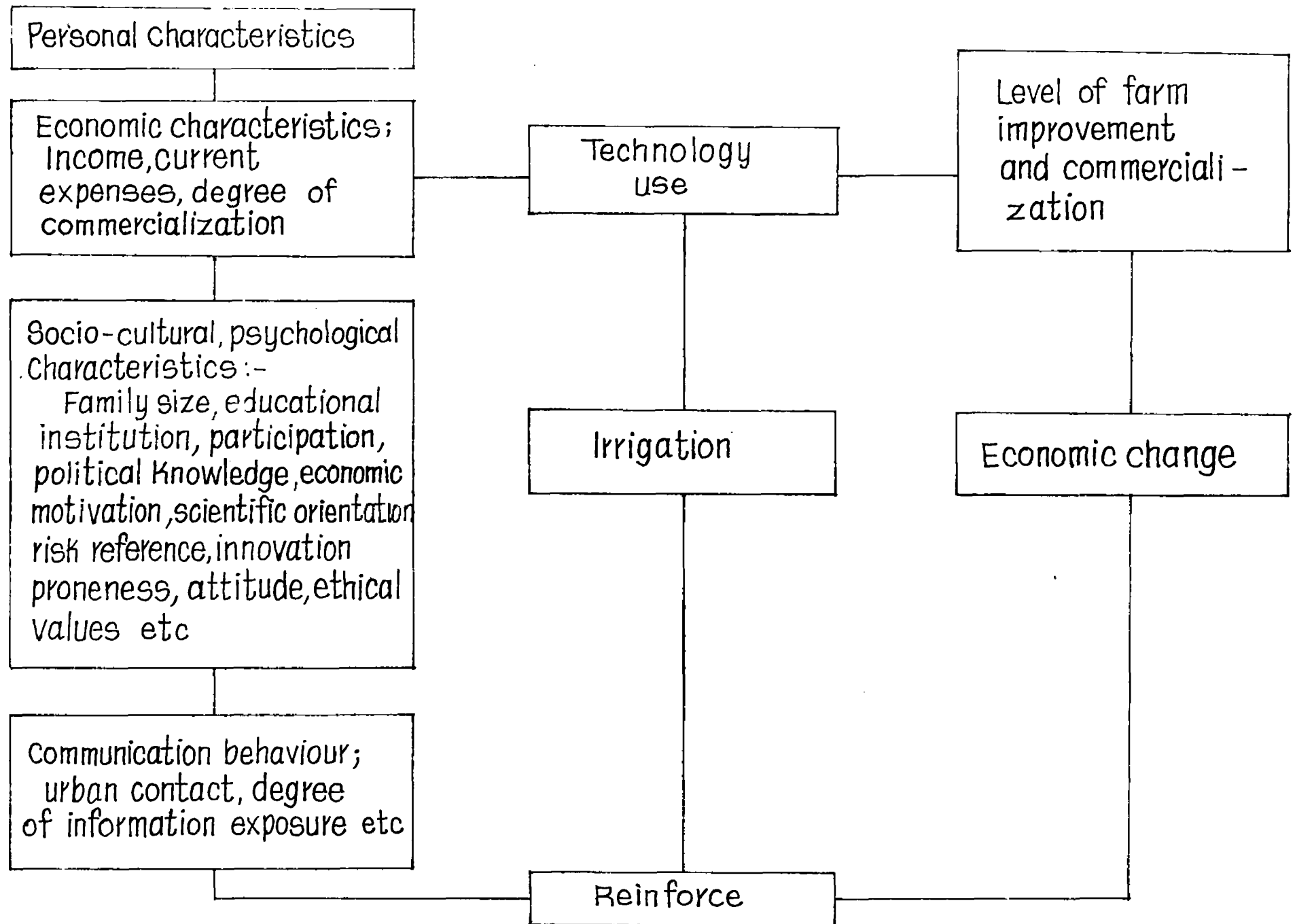


FIGURE-1

CONCEPTUAL MODEL OF TECHNOLOGY USE AND RURAL CHANGE

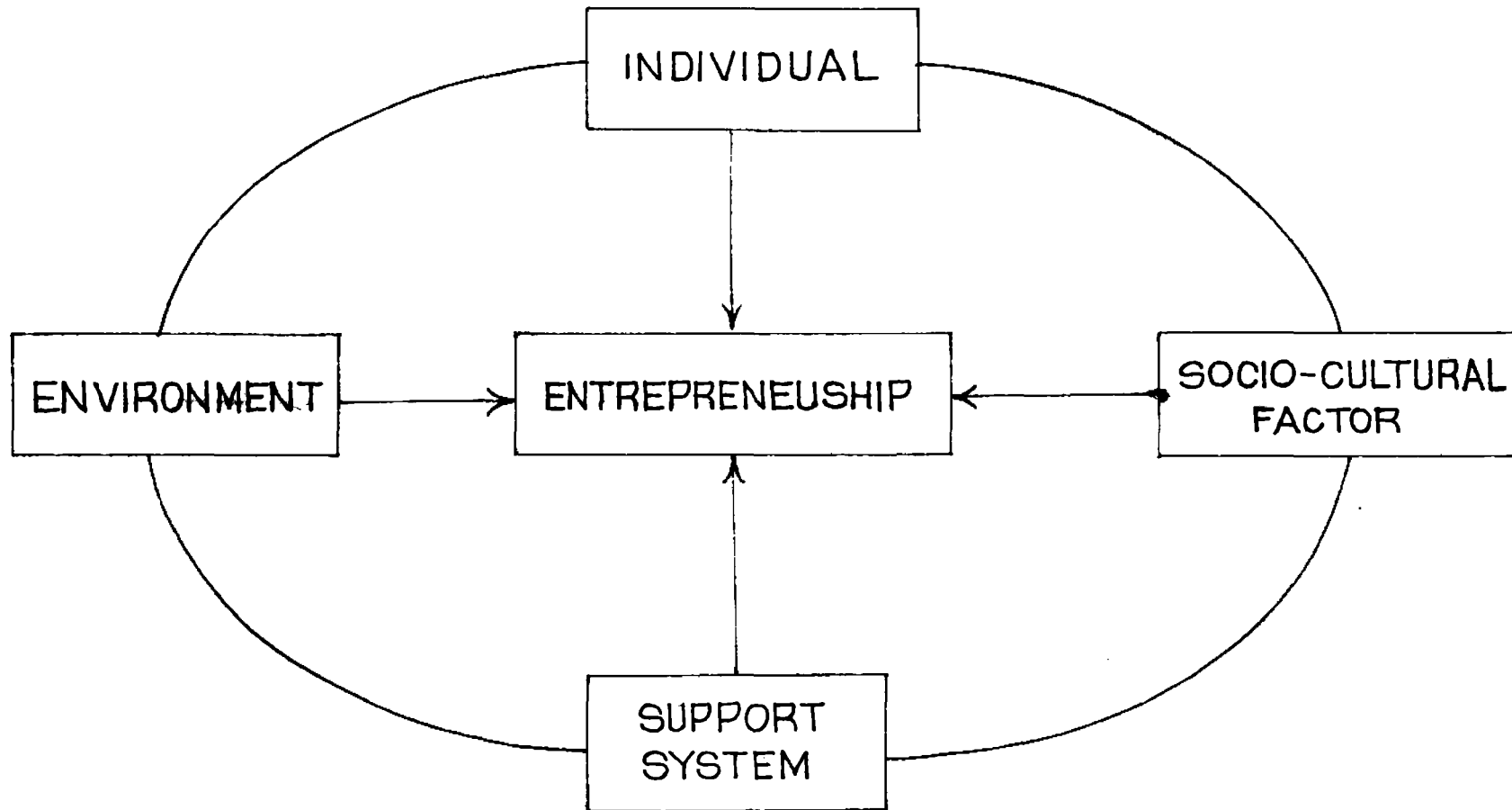


FIGURE-2

DYNAMICS OF ENTREPRENEURIAL DEVELOPMENT

1. Conceptual model of technology use and rural change.
2. Dynamics of entrepreneurial development
3. Relationship between better family living and economic development
- and 4. Types of income generating activities in rural areas.

1. Conceptual model of technology use and rural change:

Sharma (1984), states the conceptual model of technology use and rural change (Fig. 1) are:

- i. Personal characteristics
- ii. Economic characteristics
- iii. Socio-cultural and psychological characteristics.
- iv. Communication behaviour.

1. Personal characteristics:

It includes age and education

- ii. Economic characteristics:

It includes income, degree of commercialization on current expenses.

- iii. Socio-cultural and psychological characteristics:

It includes family size, educational institution, participation, political knowledge, economic motivation, scientific orientation, risk reference, innovation proneness, attitudes, ethical values etc.

- IV. Communication behaviour:

It includes urban contact, degree of information exposure etc.

2. Dynamics of entrepreneurial development:

Pareek and Rao, (1978), express the dynamics of entrepreneurial development with illustration (Fig.2) .

The entrepreneurship refers to the general trend of setting up new enterprises in a society. Operationally, entrepreneurship development would mean development of entrepreneurs and promotion of increased flow of individuals. Entrepreneurship is a function of several factors, four sets of factors are important. In the first place, entrepreneurship is generated in a society by individuals who for some reasons initiate, establish, maintain and expand new enterprises. It is observed that entrepreneurs grow in the traditions of their families and the society and internalise certain values and norms from these sources.

The second factor, constitutes the socio-cultural traditions. The contribution from this socio-cultural factor in the process of transmission, however, gets filtered through the individual whom it seeks to influence. The socio-political and economic policies of the government and other financial institutions and the opportunities available in a society as a result of such policies may be considered to play a crucial role in exerting direct influence on entrepreneurship.

2. The other directly influencing factor is the effective functioning of the support systems which work for the development of entrepreneurship.

3. Relationship between better family living and economic development:

Avinashilingam (1976), say that the better family living is not mere economic improvement, without a knowledge of nutrition, health, child care, values and culture. Even health alone does not mean good living while a certain amount of money is necessary, its proper utilisation is even more important.

Bivens et al, 1975 and Paolucci (1976) state that the core of Home Economics is the family ecosystem. It is the study of the reciprocal relations of the family to its natural and man-made environments. The environment shaped the family and its members and the family contributes to development.

Men and women, boys and girls, as contributors to the economics and social development of a nation and as parents in promoting better family living need training and education that will ensure;

- a. More efficient production in the farm and home enterprise, and
- b. Wiser consumption of goods and services available to the family. (Janelid, 1972).

While stressing the importance of training girls and women for better home and family life, there is a parallel necessity for vocational training, for engagement in gainful economic activities. (Human Resource Development Division, ECA, 1972).

4. Types of income generating activities in rural areas:

According to Nayak (1982) the two types of income generating activities are, those related to agriculture, horticulture and animal husbandry for those who have own

land or can lease land, other for those who have no land.

1. For land owners:

1. Vegetable growing:

We can get earnings from kitchen garden. This will be a big contribution to the family budget.

2. Fishery:

Places where water is available in plenty, ponds and tanks can be constructed on individual forms or for a whole village. Rearing fish can be very profitable both for the sake of nutrition as well as for cash.

ii. For the landless:

1. Forest products:

People who live close to jungles, collect forest products such as leaves, fire wood, roots, flowers, and fruits. Part of the collection is used by the family and the rest is sold. If the villagers are ready to start and run a co-operative, they could store the material in one place and try to get the best price for it. Instead of each individual transporting it and waiting for a buyer, the products could be sold in bulk.

2. Sericulture:

If the climate in a particular region is conducive to the cultivation of mulberry and the rearing of silk worms, it would provide job for villagers.

3. Home industries

On a small scale villagers can individually with the family or with the community venture into the production of goods that can be sold in the local market or sent to the cities. Example of a few items that could be manufactured are;

- Mats, brooms, baskets
- Reed work or rope making from grass fibre
- Pickles and jams
- Pappads, masala powder and dried chutneys
- Snacks and sweets.

D. Analysis of studies on income generation:

The review of literature related to "Income generating activities" areas follows:

The project on "Garment Making" was conducted by Ramoth Burkhalter on November 26, 1975. This project has made a beginning through organising 27 girls in a small, poor and isolated village of Chattisgarh, Madhya Pradesh, with an initial investment of Rs.15,000. Attempts to revive and organise the local weavers to produce consistent designs and standardised sizes have not proved

very successful but the effort goes on. By the end of the first year 1,162 garments and other handcrafted items were produced with a cash income of Rs.14,580,07 (excluding grants) and an average monthly income of Rs.1,222. The income for 1977 the second year was Rs.25,484,66 and expenses were Rs.60,646,20. In 1978 the income climbed to Rs.41,592,86 and the expenses were Rs.57,936,07.

John conducted a project on "Rope-Knotting" (Macrame) in 1974 with 10 women in Vikarabad, Andhra Pradesh. This project ran for 2½ Years and it was abandoned chiefly because marketing became an insurmountable problem. However, all loose ends particularly those financial and involving the workers, were tied up before the project was discontinued and the women gained enough self confidence to continue the work individually and to try new schemes for other products.

"Mirror work" project was carried out by 'Saria' on May 1, 1978 in Madangir with 50 women. On an average these 50 women workers worked and earned nearly Rs.40/- to Rs.50/- a month. Some individuals earned about Rs.100/- a month. This project was helping a number of families to improve their living conditions.

The "Doll-Making" project was started by Mohsini in 1973 in Okhla, New Delhi with 5 women workers. They earned anywhere between Rs.80/- to Rs.200/- a month and are often the main support of their families. Yet it is a remarkable achievement as the project was becoming not only self-supporting but is also supplementing the income of at least 25 very poor families in the neighbourhood.

The "Theatre Crafts" project was conducted by Rao, in 1963 in Mehrauli, village in Delhi with skeleton staff of four master craftsmen. Their production had gained tremendous popularity and critical acclaim both at home and abroad a fact of which the workers and staff are justifiably proud. Their wages ranged from Rs.5/- to Rs.25/- per day. Thus it helped the women to increase their family income.

The "Tailoring" project was carried out by 'Tehrim Doss' in February 1976 with 30 women. The poor women who have missed the opportunities were being provided with education, vocational training, and earning facilities through socio-economic schemes. Many were earning from stitching garments, and most of the women were able to sew all the clothes for the family thereby saving on tailoring charges. This project was helping to fill the need. The outlook of these women had changed.

The project of "Nutrient-Mixing" was organised by Tehrim Dass on December 16, 1975 in Kanchenpur Matiari. In the three years of its functioning the centre had witnessed great progress. The ^{work} was being done mostly by the older women of the village, who were happy to earn and be able to augment the family income eventhough the amount was not much between Rs.25/- and Rs.50/- per month. In due course as the order work increases the women would earn more.

The "Batik and Needle Craft" project was started by Ghosh in 1975 with 8 women in Sirpur and Laskarpur (in Garia). They earned approximately Rs.120/- per month. Additionally some 90 women were assigned specific "Piece-rate" jobs which they did at home and which were collected from them every fortnight. Those women earned an average of Rs.30/- per month.

The "Masala-Grinding" project was conducted by 'Corinnescott' in April 1975 with 5 women workers and about 20 voluntary members in Japalpur, Madhya Pradesh. The workers got Rs.3.50 per eight hour day plus nasha for their children. They had learnt to weigh and were sent in turns on market studies to compare different materials with

regard to quality, rate and weight. Now they are keen to learn about monthly inventory and daily production, expenses and sales besides other aspects of the business through adult literacy programme. So they got some experiences and informations which would be helpful for starting self employment of income generating activities through this project.

The "Reed-Work Project" was started by Shanti in 1963 in Najafgarh, New Delhi with 15 workers. This project was a rural based co-operative. It was a healthy economic enterprise. This co-operative was first of all an association with a strong social purpose. It was also an enterprise. Though emphasis has been placed on the social aspects, it also functions successfully as an economic enterprise. This is to help the members to open up the membership of the co-operative to a larger group. At present the benefits were shared by the small membership and by other women and young girls of the village but mostly as wage earners.

The project, pappad-Making at the Lijjat Pappad Centre was conducted in 1968 in Valod, Gujarat with 480 women by agro based industry. Earning from pappad-rolling ranged from Rs.70/- to Rs.200/- each month. The valod

centre presented a model for harnessing common food processing skills to generate regular income for the home-bound women in a financially viable enterprise. It provided income generating activities for women.

Handloom pre-weaving project was conducted by Handloom, Khadi and Village Industry in (1966) at Pampore and Chadura, Jammu and Kashmir with 400 women. This project had provided a supplementary source of income that has, in some cases, supported the survival of the weaver household. The concept of self management and management participation was introduced to them.

Sikki Grass Handicrafts project was started by Handicraft. All India Handicrafts Board in (1975) in North Bihar with 200 women. The average monthly earnings of the women were Rs.20/- to Rs.30/- and had remained at this level for almost five to seven years. The women were getting wages as primary source of income. The women who lived in conditions of economic and social oppression, have responded enthusiastically even the low-keyed Sikki Centres.

The "Book-binding" project was carried out by Lakshadweep Social Welfare Advisory Board in (1980) with 15 women in Kavaratti Island. The board has made the State Board think in terms of expanding the activities to the Islands of Minicoy, Kadmath and Androth in order to provide wider employment opportunities to needy women.

Methodology

III METHODOLOGY

The methodology for the study on "Initiating Income Generating Activities for Better Family Living in Rural Areas" consisted of the following steps;

- A. Planning for Better Family Living
- B. Executing the Plan of Action
- and C. Assessing the Impact of the Efforts on Better Family Living.

A. Planning for Better Family Living:

Planning for better family living is discussed as follows:

- 1. Selection of the Area
- 2. Selection of the Samples
- 3. Selection of the Methods
- and 4. Collection of the Data

1. Selection of the Area:

Two villages in Karamadai block namely Salaiyur and Sullipalayam were selected for conducting the study because of the following reasons;

- a. Sri Avinashilingam Rural Centre had established contacts through its educational programmes.
- b. A good rapport could be established easily, since these two villages were accessible to the research worker from her native place.

and c. Good co-operation was extended by the villagers and other leaders.

2. Selection of the Samples:

All the families residing in the village who were below the poverty line constituted the samples. Hence as the title emphasises, the economic programmes for better family living those who were belonging to scheduled caste and scheduled drive.

3. Selection of the Methods:

Better family living encompasses adoption of relevant agricultural practices, consumption of nutritious foods, acceptance of appropriate health practices, transfer of science and technology, adoption of labour saving devices and appreciable economic upliftment.

Secondary data was resorted to in collecting information about the district and block profiles. "Interview schedule is the name given to a list of questions to which responses are obtained from the respondent by the investigator in a face-to-face contact. It is the name usually applied to a set of questions which are asked by the interviewer (Sindhu, 1984).

Primary data collection was done for getting villages profiles. Two sets of interview schedules (Appendixes , I & II) were prepared, one to collect the details of village profiles, and the other one to assess the nutritional knowledge and dietary practices.

"Case study is a method of exploring and analysing the life of a social unit, be it that a person, a family and institution, cultural group or even entire community. (Wilkinson and Bhandarkar,1982). Hence case studies were prepared to high-light the economic development of the samples.

4. Collection of the Data:

The data collected were analysed and interpreted under the following lines:

- a. Profile of Coimbatore District
- b. Profile of Karamadai Block
and - c. Profile of Selected Villages

a. Profile of Coimbatore District:

- 1. Demographic details of the Coimbatore District:

Table I gives the demographic details of the Coimbatore District.

TABLE - I

DEMOGRAPHIC DETAILS OF COIMBATORE DISTRICT

S.No.	Details	Population (in lacs)
1.	Total population	30.60
2.	Males	15.69
3.	Females	14.91
4.	Scheduled caste	4.97
5.	Scheduled tribes	22,358

ii. Administrative Set up:

The district collectorate is functioning in Coimbatore City. The district has been divided into eight Revenue Taluks and 21 blocks. And other details are given in Table - II.

TABLE - II
ADMINISTRATIVE SET-UP

S.No.	Details	Total Number
1.	Corporation	1
2.	Municipalities	4
3.	Blocks	21
4.	Town Panchayats	59
5.	Village Panchayats	404

iii. Cropping pattern:

The cultivation of cotton in Coimbatore has declined to a considerable extent. Diversified cropping like groundnut and coconut cultivation has been noticed. Similarly, the demand for sugarcane has also been reduced to a considerable extent. The paddy cultivation is continuing in the river belts and wherever water resources are in abundant with the high yielding varieties.

iv. Distribution of area:

Table -III shows the distribution of area in Coimbatore District.

TABLE - III
DISTRIBUTION OF AREA

S.No.	Details	Distribution of area (in Hectare)
1.	Total reporting area	7.49 lakh
2.	Net irrigated area	143333
3.	Area irrigated by canals	36225
4.	Area irrigated by wells	103336
5.	Area under forest	1.79 lakh

v. Animals:

Table IV illustrates the number of animals in the Coimbatore District.

TABLE - IV
DETAILS OF ANIMALS

S.No.	Details	Number of animals
1.	Plough animals	99495
2.	Buffaloes	455689
3.	Cows	69469
4.	Sheep	227052
5.	Goats	114705
6.	Pigs	14553
7.	Poultry birds	806280

VI. Industries:

There are many industries in the Coimbatore district Table - V indicates the total number of industries in the Coimbatore district.

TABLE V

INDUSTRIES IN COIMBATORE DISTRICT

S.No.	Details	Number of Industries
1.	Small Scale Industries	9703
2.	Household Industries	4592

VII. Communication:

The best operated transport services connects almost all the villages of the district. All the important commercial centres in the country are connected by air, from Coimbatore. There are 173 post and telegraph offices in the Coimbatore district. (Government of Tamil Nadu, 1987).

b. Profile of Karamadi Block:

The map of Karamadai Panchayat Union, Coimbatore district is illustrated in Figure 3.

i. Demographic details of Karamadai Block

Table VI shows the demographic details of the Karamadai block.

TABLE VI
DEMOGRAPHIC DETAILS OF KARMADAI BLOCK

S.No.	Details	Karamadai Block
1.	Total population	121160
2.	Rural population	92199
3.	Urban population	30961
4.	Male population	62969
5.	Female population	60191
6.	Scheduled caste population	18880
7.	Scheduled tribe population	5788

ii. Occupational distribution:

The occupational distribution of the villages are shown in Table VII.

TABLE VII
OCCUPATIONAL DISTRIBUTION OF KARAMADAI BLOCK

S.No.	Details	Total Number
1.	Cultivators	13151
2.	Agricultural labourers	15424
3.	Allied agricultural workers	736
4.	Industries	4161
5.	Other industries	3425
6.	Trade and commerce	2209
7.	Others	8765
8.	Total workers	47691

iii. Panchayats

Table VIII shows the number of panchayats in the Karamadai block.

TABLE VIII
NUMBER OF PANCHAYATS

S.No.	Details	Total Number of Panchayats
1.	Villages	17
2.	Town	2
3.	Revenue Villages	19
4.	Hamlets	236
5.	Office building	1
6.	Staff quarters	-

iv. Distribution of area:

Table IX indicates the distribution of area in the Karamadai block.

TABLE IX
DISTRIBUTION OF AREA

S.No.	Details	Distribution of area (in Hectare)
1.	Total reporting area	64038
2.	Net cultivated area	20185
3.	Curret fallows	339
4.	Area under forest	28897
5.	Area not available for cultivation	7171
6.	Net irrigated area	9568

iv Size of holdings:

The size of holdings in Karamadai block are given in Table X.

TABLE X
SIZE OF HOLDINGS

S.No.	Details	Size of holdings (in hectare)
1.	Lessthan 1 hectare	6286
2.	Between 1 and 2 hectare	4462
3.	Between 2 and 4 hectare	3041
4.	Between 4 and 10 hectare	1260
5.	10 hectare and above	136

vi Cropping pattern:

Table XI shows the cropping pattern of Karamadai block

TABLE XI
CROPPING PATTERN OF KARAMADAI BLOCK

S.No.	Details	Cropping pattern (in hectare)
1.	Double/multiple cropped area	351
2.	Cross cropped area	20536

VII Animals:

Total number of various animals in the Karamadai block is illustrated in Table XII.

TABLE XII

ANIMALS IN KARAMADAI BLOCK

S.No.	Details	Number of animals
1.	Plough animals	22523
2.	Buffaloes	9450
3.	Cows	9193
4.	Poultry birds	30260
5.	Pigs	513
6.	Sheeps	16555
7.	Goats	3890

VIII. Industries:

The total number of industries of the Karamadai block is given the below Table - XIII.

TABLE XIII
INDUSTRIES IN KARAMADAI BLOCK

S.No.	Details	Number of Industries
1.	Small Scale Industries	18
2.	Household Industries	90

K. Other information:

The other information of the block is given in the below Table - XIV.

TABLE XIV
OTHER FACILITIES IN KARAMADAI BLOCK

S.No.	Details	Number of facilities available
1.	Regulated markets	1
2.	Markets (Weekly)	3
3.	Village dovered	15
4.	Hospitals	-
5.	Primary health centre	1
6.	Schools	96
7.	Maternity centres	10
8.	Rural dispensaries	1
9.	Regular dispensary	1
10.	Villages having veterinary facilities.	19

S.No.	Details	Number of facilities available
11.	Police station	3
12.	Tamil Nadu Government noon meal centre	67
13.	Hand pumps in the block	199
14.	Power pump in the block	93
15.	Bore well	229
16.	Open well	96

X. Communication:

Details on communication are given in Table XV.

TABLE XV

DETAILS ON COMMUNICATION IN KARAMADAI BLOCK

S.No.	Details	Number of communication facilities
1.	Panchayat union roads	174.40
2.	Street lights	1432

XI, Schemes:

The target for 1987-88 of the various schemes and their achievements are presented in Table XVI

TABLE XVI
DETAILS OF VARIOUS SCHEMES AND THEIR
ACHIEVEMENT

S.No.	Name of the Scheme	Target for 1987-88	Achievement
1.	Biogas	125	41
2.	Family welfare	1000	719
3.	Small savings	50,00,000	40,00,000
4.	Chulahs	600	605

(Government of Tamil Nadu, 1987).

C. Profile of the Selected Villages:

i. Demographic details:

The demographic details of the selected villages are shown in Table XVII.

TABLE XVII
DEMOGRAPHIC DETAILS OF THE SELECTED VILLAGES

S.No.	Details	V ₁		V ₂	
		Male (in Number)	Female (in Number)	Male (in Number)	Female (in Number)
1.	Total Population	110	114	118	144
2.	Schedule caste	32	34	39	42
3.	Backward Community	78	80	79	102

The investigator was very particular to concentrate on the backward communities and scheduled castes, hence these two villages were chosen.

V₁ - indicates the village - I namely Salaiyur

V₂ - indicates the village -II namely Sullipalayam

ii. Agewise distribution of population in the villages:

Table XVIII indicates the agewise distribution of the population in the villages.

TABLE XVIII
AGEWISE DISTRIBUTION OF POPULATION

S.No.	Details	V ₁		V ₂	
		Male (in number)	Female (in number)	Male (in number)	Female (in number)
1.	0 - 5 years	15	16	10	13
2.	6 - 15 years	33	19	36	51
3.	Above 15 years	62	79	72	80

There were appreciable number of members in the above 15 age group who are to be engaged constructively.

III. Educational Status:

The educational status of the selected villages is given in Table XIX.

TABLE XIX

EDUCATIONAL STATUS OF THE SELECTED VILLAGES

S.No.	Details	V ₁		V ₂	
		Male (in number)	Female (in number)	Male (in number)	Female (in number)
1.	Number of literates	53	35	44	37
2.	Pre-school	7	9	8	10
3.	Primary school	15	7	12	22
4.	High school	14	8	14	18
5.	College	3	-	-	-
6.	Illiterates	46	71	66	78

Since there were 117 and 144 illiterates in both the villages respectively, efforts were made to initiate Adult Education Programme in the selected villages.

IV. Occupational pattern:

Table XX shows the occupational pattern of the villages.

TABLE XX
OCCUPATIONAL PATTERN OF THE VILLAGE

S.No.	Details	V ₁		V ₂	
		Male (in number)	Female (in number)	Male (in number)	Female (in number)
1.	Cultivators	5	7	9	4
2.	Agricultural labour	28	35	32	38
3.	Others	15	29	29	31

It is evident that there is dearth of employment opportunities for which efforts are to be mobilised.

V. Distribution of area:

Table XXI indicates the distribution of areas in the villages.

TABLE XXI
DISTRIBUTION OF AREA

S.No.	Details	Distribution of area (in hectare)	
		V ₁	V ₂
1.	Total area distribution	265	279
2.	Net irrigated area	70.5	76
3.	Irrigation by wells	55.2	58.5
4.	Area not available for cultivation	60	62
5.	Tank irrigation	15.3	18.7

It is clear from the above table that there is need for better irrigation facilities.

VI. Cropping pattern:

The cropping pattern of the villages is given in Table XXII.

TABLE XXII
CROPPING PATTERN OF THE VILLAGES

S.No.	Details	Cropping pattern (in hectare)	
		V ₁	V ₂
1.	Food cropped area	69	73
2.	Total cropping area	75	82

Bajra, bengal gram, green gram and some vegetables like tomato, brinjal and onion, were cultivated in the villages.

VII. Size of holdings:

Table XXIII emphasises the size of holdings in the villages.

TABLE XXIII

SIZE OF HOLDINGS IN THE VILLAGES

S.No.	Details	Size of holdings (in hectare)	
		V ₁	V ₂
1.	Less than 1 hectare	105.5	117.5
2.	Between 1 & 2 hectare	85.2	83.7
3.	Between 2 & 4 hectare	82.7	84.1
4.	Between 4 & 10 hectare	87.3	86.5
5.	10 hectare and above	25.4	29.3

The size of holdings less than one hectare was more and above ten hectare was less in both the villages.

VIII. Animals:

The number of animals in the villages are given in Table XXIV.

TABLE XXIV
DETAILS OF ANIMALS IN THE VILLAGES

S.No.	Details	Number of animals	
		V ₁	V ₂
1.	Cattle	102	110
2.	Buffalo	98	105
3.	Goat	60	65
4.	Sheep	25	30

B. Executing the Plan of Action:

Executing the plan of activities comprised of two stages are;

1. Preparation of plan of activities for better family living.
- and 2. Mobilising infrastructure for income generation.

1. Preparation of plan of activities for better family living:

The plan of activities for better family living are shown in Table XXV.

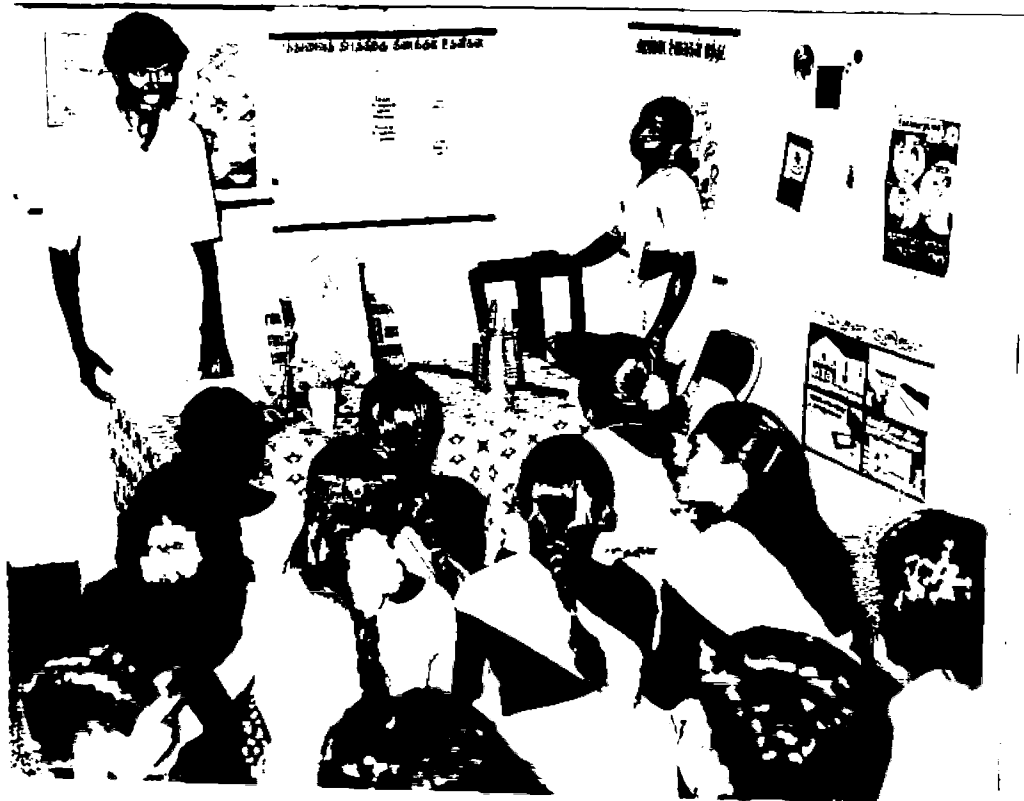


FIGURE-4

NUTRITION EDUCATION IN THE SELECTED
VILLAGE



FIGURE-5
PUPPET SHOW

TABLE XXV

PLAN OF ACTIVITIES FOR BETTER FAMILY LIVING

S.No.	Period	Activities	Methods	Infrastructure Utilised
1.	August 1988 I Week	Motivation Programmes: Exhibition on a. Nutrition B. Health and Hygiene c. Science and technology d. Family Welfare (Fig-4)	Mass media approach, posters, charts, models, samples and puppet show (Fig-5)	Investigator project co-ordinator, CAPART staff, youth club members and science club members,



FIGURE-6

ADULT EDUCATION CLASS



FIGURE-7
TAILORING

S.No.	Period	Activities	Methods	Infrastructure utilised
2-	II Week	Distribution of seeds for kitchen gardening	Result demonstration and method demonstration	Investigator, CAPART staff, Home Science experts and Jaycees club members
3.	III week	Motivating children to go to school and conducting Adult Education classed. (Fig.6)	Exhibition, with charts, posters and flip book.	Investigator, school teachers and Headmaster, CAPART Staff and animator.
4.	IV Week	Entrepreneurship Development programme: Training in a. Masala powder preparation b. Candle making c. Tailoring (Fig.7)	Discussion and demonstration.	Investigator, Village Mahalir manram, members and Home Science experts from KVK etc.

S.No.	Period	Activities	Methods	Infrastructure utilised
5.	September	Training in		
	I week	a. Iddli powder preparation	Discussion and demons-	Investigator, Home
		b. cleaning powder	tration	science experts
6.	II Week	Programmes for better family living: Training in;		
		a. Social forestry - includes tree plantation, nursery raising, plant protection measures and kitchen gardening	Demonstration and field work.	Investigator, Experts from social forestry scheme of SIDA
7.	III Week	Training in effective use of water how to use water? and how to save water?	Result Demonstration and discussion	Investigator and Experts from water and Energy Management CAPART of Sri Avinashilingam Rural Centre

S.No.	Period	Activities	Methods	Infrastructure utilised
8.	Iv Week	Training in Agriculture includes methods of increasing agriculture production, seed treatment with fungicides and D.A.P. spraying to pulses, methods for increasing production of oil seeds and fertilizer application.	Demonstration and discussion	Investigator, Experts from Department of Agriculture (KVK), SARC, and Training and visit system
9.	October I Week	Training in Animal Husbandry includes goat rearing, poultry, bee-keeping, dairy animals, fodder development, animal management and artificial insemination	Discussion and trip	Investigator, Experts from Department of Animal Husbandry, (KVK), SARC, and T & V System, Government of India



FIGURE-8
SMOKLESS CHULAH



FIGURE-9
BROOM MAKING



FIGURE-10
ARAPPU MAKING

S.No.	Period	Activities	Methods	Infrastructure utilised
10.	II week	Training in Home Science includes preparation of nutritious food, cooking methods, food preservation, food processing Use of labour saving devices such as smokeless Chulah (Fig.8) Solar cooker, drier, mud cooler, hay box and biogas.	Demonstration, discussion and exhibition	Investigator, Experts from Home Science Department (KVK) and CAPART Staff.
11.	III week	Training for income generation under Department of Home Science a. Brooms making (Fig-9) b. Arappu making (Fig-10)	Discussion	Investigator, and Experts ^{from} Home Science Department (KVK) and local leaders.
12.	IV week	Training under CAPART Scheme a. Chilly powder preparation b. Agar bathmaking.	Demonstration and discussion	Investigator and CAPART Staff,

S.No.	Period	Activities	Methods	Infrastructure utilised
13.	November I week	Training under CAPART scheme a. Rasam powder preparation b. Iddli powder preparation	Demonstration and discussion	Investigator and CAPART staff
14.	II week	Training under TRYSEM Scheme a. Pappad making b. Bakery c. Food preservation (Jam, jelly and pickles)	Demonstration and discussion	Investigator, co-ordinator of TRYSEM (KVK) and Mahalirmanram members.
15.	III week	Training under TRYSEM Programme A. Juice preparation b. Tailoring	Demonstration and discussion.	Investgator, TRYSEM co-ordinators (KVK) and Mahalir manram members.
16.	IV week	Training in Agricultural Engineering a. Irrigation methods b. Electrical wiring for home and farm. c. Repair and maintenacne of motor pumps and sprayers.	Discussion	Investgator and Experts from Agricultural Engineering Department (KVK).

Thus various training programmes could be organised with the help of varied departments in Sri Avinashilingam Rural Centre.

b. Mobiling infrastructure for income generation:

Infrastructures mobilized for income generation are illustrated in Table XXVI.

TABLE XXVI

PLAN OF ACTIVITIES FOR MOBILISING THE INFRASTRUCTURE FOR INCOME GENERATION

S.No.	Period	Infrastructure Exposed	Purpose	Person contacted
December 1988				
1.	I Week	District Rural Development Agency (DRDA), Government of Tamil Nadu	Orientation to poverty alleviation programme and filling in application.	Project officer (PO) and Assistant Project Officer (APO).
2.	II Week and III Week	Block Development Authority Karamadai Block	Orientation to Integrated Rural Development Programme (IRDP), Rural Dandless Employment Guarantee Programme (RLEGP), National Rural Employment Programme (NREP), Training Rural Youth for Self employment (TRYSEM), and 20 point programme.	Block Development Officer (Scheme), Block Development Officer (Administration) and extension officers.

S.No.	Period	Infrastructure Exposed	Purpose	Person contacted
3.	IV Week	a. Department of Animal Husbandry Government of Tamil Nadu	financial assistance for self employment Orientation to health care facilities to all kinds of animal at free of cost, artificial insemination facilities and training for rural people to set up poultry units	Medical Surgeon and Manager
4.		b. District Industries Centre (DIC), Government of Tamil Nadu	Orientation to scope of Small Scale Industry, registration of Small Scale Villages Industries and Training Entrepreneurship Development Programme.	General Manager, Manager of Village Industries Administration (VIA), Credit and material, Statistical Inspector and Receptionist
5.	January, I Week	Tamil Nadu Harijan Development Corporation (YHDCO), Government of Tamil Nadu.	Orientation to facilities for the people who are not having providing Patta's for the agricultural people at free of cost. The loan is given for the scheduled caste people (starting from Rs.3,500).	District Development Officer, and Assistant District Development Officer (ADDI)

S.No,	Period	Infrastructure Exposed	Purpose	Person contacted
			The beneficiaries should provide community and income certificate to this organisation. The beneficiary have to fill the application form which is given in this organisation. (Appendex - III)	
6.	II Week	Village Administrative Office, Karamadai Panchayat	To get signature from the village Administriative Officer in the community and income certificates for the two selected villages. This is the witness to show they belong to Adidravidacommmunity and their monthly income is below Rs.5700/-	Village Administrative Officer, Clerk and Watchman
7.	III Week	Revenue Office, Mettupalayam and Karamadai	To get signature from the Revenue Officer of Mettupalayam and Karamadai in the community and income certificates. After getting signature from the Village Administrative Officer, we have to get signature from Revenue Inspector of the concerned village (Appendix IV).	Revenue Inspector of Mettupalayam and Karamadai block.

S.No.	Period	Infrastructure Exposed	Purpose	Person contacted
8.	IV Week	1. Tahsildar Office Mettupalayam	To receive community and income certificates of the beneficiaries those who are going to get loan from Indian Overseas Bank through "THDCO" (Appendix -V)	Tahsildar, Headquarters Deputy Tahsildar, Statistical Inspector, Clerk and Typists.
		2. Indian Overseas Bank, Karamadai,	To get loans for whom the 'THDCO' has recommended. The amount of loan Rs.5,000/- per head for petty trade and Rs.3,500/- per head for goat rearing)	Manager, Accountant Cashier, and Clerk of Indian Overseas Bank.

Though various infrastructures were exposed to the villagers for financial assistance, only 'THDCO' could keep up their promise and follow up their action. THDCO which is exclusively for the Welfare of Adidravidas came forward to give the assistance through the Indian Overseas Bank of Vivekanandapuram

EC. Assessing the Impact of the Efforts on Better Family Living;

It comprises the following.

- a. Assessment of Inputs
- b. Success Stories in the Project
- c. Future Focus Thrust of the Project
- d. Prospects of the Project.

Results and Discussion

IV. RESULTS AND DISCUSSION

The results of the project are discussed on the following lines;

- A. Assessment of Inputs
- B. Success Stories in the Project
- C. Future Focus Thrust of the Project
- and D. Prospects of the Project

A. Assessment of Inputs.

It is dealt as follows,

- 1. Assessment of Social inputs
- 2. Assessment of Educational inputs
- 3. Assessment of Nutritional knowledge and Dietary Practices of the Villagers.
- 4. Assessment of Infrastructure in the villages
- 5. Assessment of Economic inputs
- and 6. Financial Assistance from THDCO

1. Assessment of Social inputs

Social inputs in the selected villages

'Before and After' project are given in Table XXVIII.

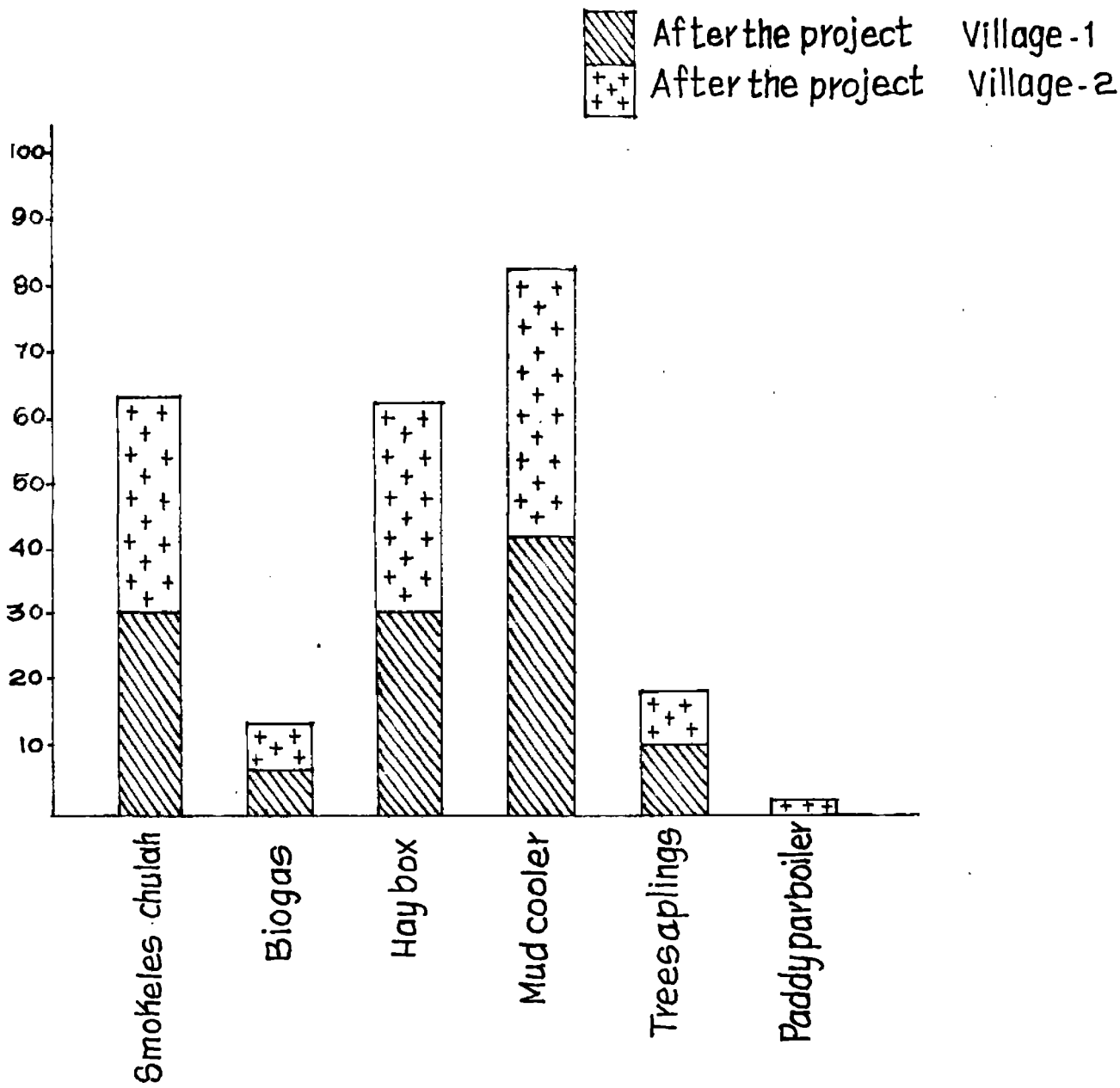


FIGURE-11

SOCIAL DEVELOPMENT OUTOF SOCIAL INPUTS

TABLE - XXVII

SOCIAL INPUTS

S.No.	Items	Social inputs (in number) V 1		Social inputs (in number) V 2	
		Before	After	Before	After
1.	Smokless Chulah	-	30	-	33
2.	Biogas	-	6	-	8
3.	Haybox	-	30	-	32
4.	Mud cooler	-	42	-	42
5.	Tree saplings	-	10	-	9
6.	Paddy Parboiler	-	-	-	-1

The investigator, experts from Krishi Vigyan Kendra and the project staff of CAPART could mobilise the local people in installing a good number of ~~smokeless~~ smokeless chulah, hay box, biogas and mud cooler (Fig. 11). The tree saplings were given to both the villages and paddy parboiler was given to one person for an amount of Rs. 700/- through 'Lab to Land' programme.

2. Assessment of Educational inputs:

The educational inputs in the villages are shown in Table XXIX.

TABLE - XXVIII

EDUCATIONAL INPUTS

S.No.	Items	Educational inputs (in number)				Educational inputs (in numbers)			
		V ₁				V ₂			
		Before		After		Before		After	
		Male	Female	Male	Female	Male	Female	Male	Female
1.	Illiterates	46	71	34	57	66	78	53	66
2.	Learners in Adult Education Centres	4	3	12	14	6	4	13	12

Adult Education Centres were started in both the villages under the National Adult Education Programme of Government of India. Hence the adults were motivated to participate in the Adult Education Classes.

3. Assessment of Nutritional Knowledge and Dietary Practices of the Villagers:

The nutritional knowledge and dietary practices of villagers assessed is given in Table XXX.

TABLE -- XXIX

NUTRITIONAL KNOWLEDGE AND DIETARY PRACTICES OF THE
VILLAGERS

S.No.	Content	Rural women responding (in per- centage)		Rural women responding (in percentage)	
		V ₁		V ₂	
		Before	After	Before	After
I. Knowledge about Nutrition:					
1.	Meaning of nutritious diet	35	80	26	78
2.	Reasons for not straining the cooking water	30	75	36	75
3.	Benefits of kitchen garden	42	78	45	75
4.	Proper methods of storing vegetables	50	80	48	82
5.	Uses of hay box	32	78	49	75
6.	Uses of greens	48	80	35	85
7.	Reasons for cutting vegetable in big pieces	50	79	45	82
8.	Names of body building foods	35	70	42	70
II Dietary practices:					
1.	Taking dhals daily in the diet	40	60	46	62
2.	Taking greens in the diet	48	72	52	75
3.	Washing vegetables before cutting	40	65	38	62
4.	Adopting absorption method of cooking rice	52	55	48	50
5.	Using strained water	38	70	44	70
6.	Cutting vegetables into big pieces	48	68	50	65

Nutrition education was conducted by the Home Science department in the Krishi Vigyan Kendra and also exhibition on nutrition was conducted in both the villages. These exposures have enriched their knowledge about nutrition and dietary practices. There was remarkable results in both the villages in terms of increased knowledge about nutrition as well as dietary practices among the villagers.

4. Assessment of Infrastructure in the Villages:

The various infrastructural facilities in the villages are given in Table - XXXI.

TABLE - XXXI

INFRASTRUCTURE IN THE VILLAGES

S.No.	Content	Number of insfrastructure (V ₁)		Number of infrastructure (V ₂)	
		Before	After	Before	After
1.	Mahalir manram	1	1	1	1
2.	Tamil Nadu Government's Noon Meal Programme	1	1	1	1
3.	Private well	10	10	7	7
4.	Household industries	-	10	-	8
5.	Training Programme through				
	a. Department of agriculture	-	8	-	10
	b. Social forestry Scheme	-	10	-	8
	c. Water and energy management	-	7	-	9
	d. Department of animal husbandry	-	5	-	4
	e. Department of home science	-	8	-	10
	f. CAPART	-	5	-	4
	g. TRYSEM	-	4	-	6

There was very good exposure to training programmes and better enhancement of household industries namely masala powder preparation, candle making and cleaning powder preparation.

5. Assessment of Economic Inputs

The economic inputs in the villages are shown in Table XXXII.

TABLE I XXXII

ECONOMIC INPUTS

S.No.	Content	Number of persons (V ₁)		Increase in income per month per head in Rs.	Number of persons (V ₂)		Increase in income per month per head in Rs.
		Before	After		Before	After	
1.	Masala powder	-	2	200	-	-	-
2.	Candle making	-	9	250	-	-	-
3.	Tailoring	-	5	500	-	-	-
4.	Broom making	-	-	-	-	4	300
5.	Cleaning powder	-	-	-	-	5	200
6.	Goat rearing	10	14	600	12	16	600
7.	Petty shop	1	1	450	7	1	450

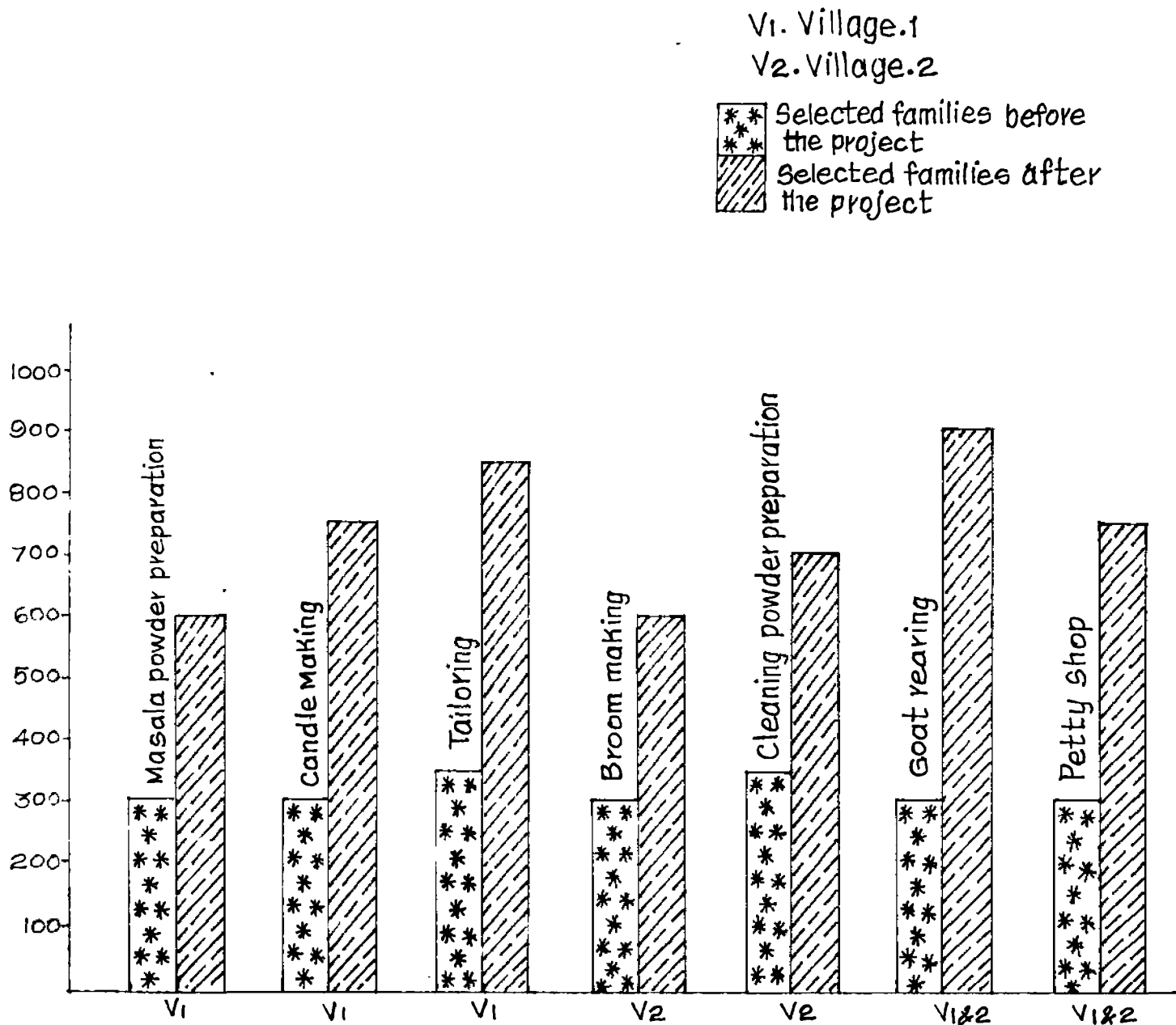


FIGURE-12
 INCREASE IN INCOME OUT OF ECONOMIC INPUTS

There was remarkable increase in the monthly income of the villagers (Figure 12). Various avocations were exposed to them by the investigator such as masala powder making, candle making, tailoring, broom making and cleaning powder preparation. The marketing places for the products produced were Siruvani Super Market, Chinthamani, Khadi Craft and Coonoor multipurpose women's co-operative.

6. Financial Assistance from 'THDCO'

The details about financial assistance rendered from 'THDCO' are given in Table XXXII.

TABLE XXXII
FINANCIAL ASSISTANCE FROM 'THDCO'

S.No.	Name of the village	Purpose	Number of beneficiaries	Amount sanctioned per head (in Rs.)
1.	Salaiyur	a. Goat rearing	4	3,500/-
		b. Petty trade	1	5,000/-
2.	Sulli-palyam	a. Goat rearing	4	3,500/-
		b. Petty trade	1	5,000/-

Ten families from both the villages were helped by 'THDCO' funds in initiating activities like goat rearing (4 + 4) and petty shop (1+1) in Salaiyur and Sullipalayam villages which would bring about an additional income of Rs. 500 - Rs. 600 in the goat rearing and Rs. 350 - Rs. 450 to the beneficiaries of petty shop keepers.

B. Success Stories in the Project

Case Study - I

"Invisible hands made visible"

Eight members namely Tmt.Palaniammal, Maniyal, Chennai, Ruckmani, Vasanthamani, Chemnamuthal, Bathirammal and Maruthammal of both the villages Sullipalayam and Salaiyur respectively have obtained loan around Rs.3,500/- per head from (THDCO' Coimbatore. They have started to do "goat rearing". They were very happy that their monthly income has increased substantially. One of the beneficiarises enjoying the benefit is brought to light here.

Tmt. Palaniammal was a 35 years old woman living in a small hut of the village tied down with her household chores for the past 14 years. Her husband working as coolie was earning Rs.10/- per day. They had two children who were aged 12 and 8 studying in 7th and 3rd standard respectively.

Tmt. Palaniammal convinced by the motivation programmes organised by the investigator, she was insisting on the increase in income to adopt the education programmes in real life. Hence the investigator wanted her to enrol herself in Adult Education Programme in operation in the village. She made arrangement for a loan of Rs.3,500/- from 'THDCO' for 'goat rearing'.

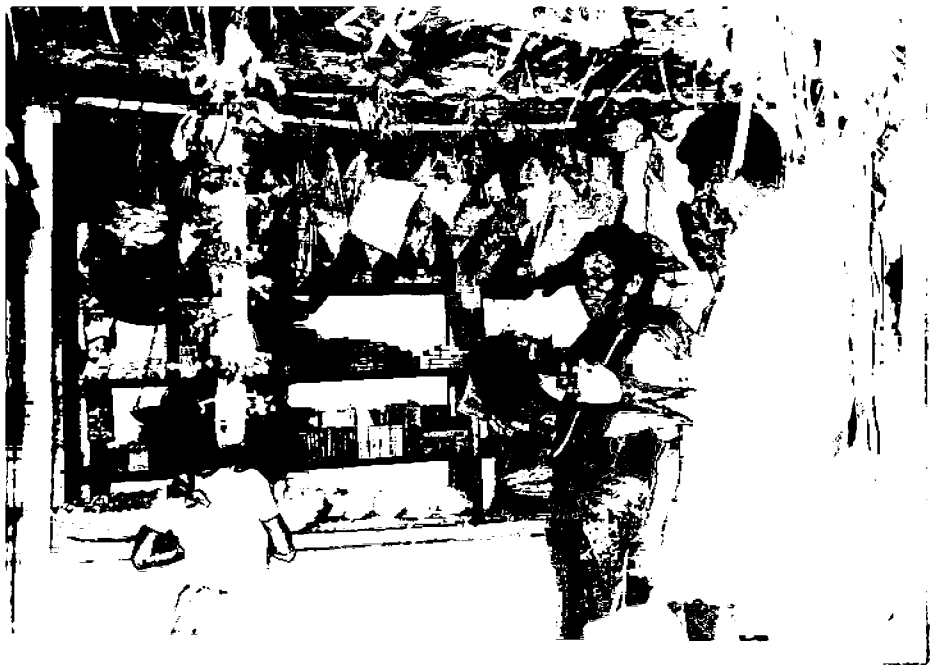


FIGURE-13
PETTY SHOP

Now the family which had been earning Rs.300/- per month could see a substantial increase of Rs.900/- Now the homemaker is utilising the money on education of her children, good diet, clothing and savings.

It is true that the "invisible hand working hard in the darkness has been made visible".

2. Case Study II:

Two members namely Tmt.Nagammal and Chennai of Sullipalayam and Salaiyar villages respectively have got loan around Rs.5,000/- per head from 'THDCO' Coimbatore. They have started 'Petty Trade' (Fig-13). They were very happy that their monthly income has increased substantially. One of the beneficiaries enjoying the benefit is brought to light here.

Tmt. Nagammal, 38 year old women living in a small house of the village had been tied down with her responsibilities and family problems for the past 17 years. Her husband working as coolie was earning Rs.10/- per day. They had four children who were aged 13,12,9 and 7 years respectively studying 9th,8th 5th and 3rd standard.

She was willing to attend the Adult Education classes to develop her knowledge. Hence the investigator wanted her to enrol herself in Adult Education Programme in operation in the village.

The respondent was particular about improving her economic condition. Hence the investigator made arrangement for a loan of Rs.5,000/- from 'THDCO' for 'Petty Trade'.

Now the family which had been earning Rs.300/- per month could see a substantial increase of Rs.750/- Now the homemaker is utilising the money on consumption of nutritious diet, education of her children, health, recreation, clothing and savings.

The 'weaker sex' has every possibility of becoming a 'Better Sex'.

C. Future Focus Thrust of the Project

The Future Focus Thrust of the Project is shown in Table - XXXIII.

TABLE - XXXIII
FUTURE FOCUS THRUST OF THE PROJECT

S.No.	Name of the training	Target	Amount to be mobilised (Rs.)	Source	Duration of training
1.	Pottery	20	5,000	District Industries Centre	3 months April-June
2.	Carpentry	20	5,000	-do-	-do-
3.	Rexin bag preparation	20	5,000	-do-	-do-
4.	Candle making	20	5,000	-do-	-do-

These trainings are to be conducted in our selected villages with the help of District Industries Centre, Coimbatore for about three months from April to June in order to establish small scale industries for better family living.

D. Prospects of the Project:

It is no gain saying that the provision of social inputs alone is not going to achieve the goal of improving the quality of life unless capabilities of individuals particularly of people belonging to the poorer sections of society is raised to make use of these inputs. For this, each family must be able to earn a minimum threshold income. In this context, income generating and supplementary programmes for weaker sections are of particular relevance primarily because these people make a significant contribution to the economic development of the country. Secondly supplement the income of the family through the earnings from self-employment, directly helps in raising the consumption in respect of food and nutrition. Finally, these income generating activities may act as a catalyst for growth and development of self-reliance and leadership qualities of the weaker sections.

Summery and Conclusion

V. SUMMARY AND CONCLUSION

The study on "Initiating Income Generating Activities for Better Family Living in Rural Areas", was carried out at Salaiyur and Sullipalayam, villages in Karamadai block. It consists of 17 villages, two towns, 19 revenue villages and 236 hamlets. The summary of the project is presented below:

The total population of the Salaiyur village was 224 out of which 110 was the male population and 114 was the female population. There were 101 literates and 117 illiterates. There were 12 cultivators, 53 agricultural labourers and 38 members engaged in other works.

The total population of the Sullipalayam village was 262 out of which 118 was the male, population and 144 was the female population. There were 118 literates and 144 illiterates. There were 13 cultivators, 70 agricultural labourers and 56 members engaged in other works. ^UFortyseven and fifty one families from Salaiyur and Sullipalayam villages respectively were exposed to training programmes in agriculture, animal husbandry, agricultural engineering home science, masala powder preparation, candle making, cleaning powder preparation, tailoring, iddli powder preparation, agarbathi making, water management and social

forestry through the infrastructure like departments of Agriculture, Agricultural Engineering, Home Science and Animal Husbandry of Krish Vigyar Kendra, Social Forestry Programme of SIDA, Water and Energy Management (CAPART), motivation programmes of TRYSEM AND (CAPART) in Sri Avinashilingam Rural Centre.

The outcomes of the project were evaluated in terms of assessment of social, educational and economic inputs, nutritional and dietary practices, and availability of infrastructure.

The findings of the project are as follows:

1. The project enabled social improvements in terms of mobilising the local people in installing 30 smokeless chulah, 30 hay box, six bio gas, 42 mud cooler and 10 tree saplings in Salaiyur village where as 33 smokeless chulak, eight bio gas, 32 hay box, 42 mud cooler. Nine tree saplings and one paddy parboiler in Sullipalayam village.
2. Adult Education Centres were started in both the villages under the National Adult Education Programme of Government of India to reduce the number of illiterates from 117 to 91 in Salaiyur and from 144 to 119 in Sullipalayam village.
3. There was remarkable increase in the percentage scores obtained on nutritional knowledge and dietary practices with references to washing vegetables before

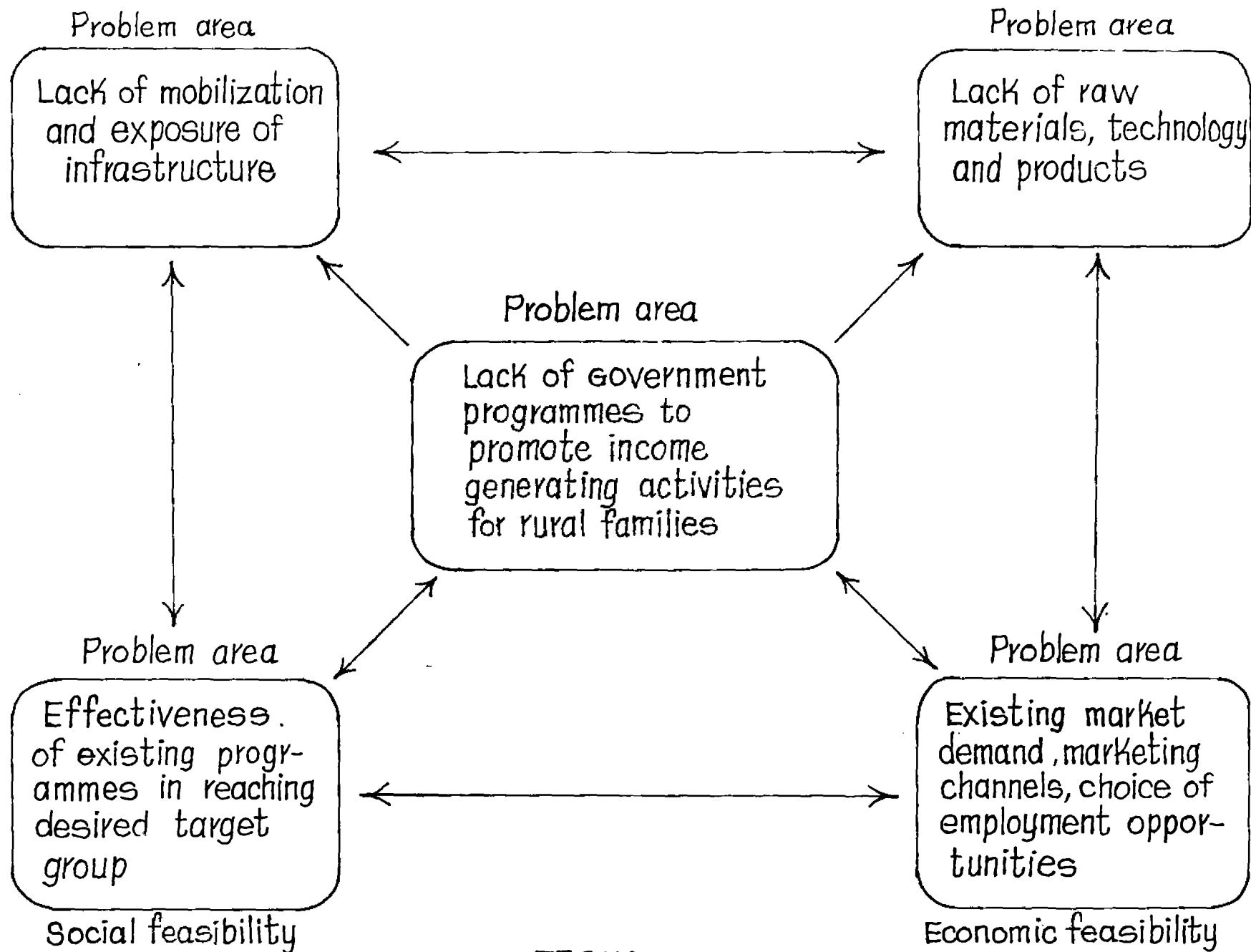


FIGURE-14
 PROBLEM AREAS IN INCOME GENERATION

cutting, cutting vegetables into big pieces, methods of cooking rice, having kitchen gardens, taking dhals and greens in the daily diet and using strained water.

4. Thirty five families from both the villages were involved in ~~any~~ of the economic activities namely, masala powder preparation (2) Candle making (9) tailoring (5) goat rearing (6) and, petty shop. (2) It was realised that goat rearing, tailoring and maintainence of petty shop were more remunerative ~~than~~ other acovations.

Problems:-

Assessment of the project revealed the following problems in income generating activities: (Fig-14)

1. Lack of regular marketing facilities
2. Inability to invest on advertisements
3. Inadequate transport facilities
4. Lack of awareness about the available infrastructural facilities
5. Scattered location of various infrastructures
6. Non-availability of overhead coasts in the form of buildings or shelters
7. Lack of working space- the workers tiny room also serves as a work place. Often this is hazardous to the health of the family members.
8. Lack of organisation - as the workers are not unionized and not covered by labour laws, the employer pays them below the minimum wages

9. No welfare measures - the employer provides them no welfare at all, neither health insurance nor maternity coverage nor provident fund nor paid holidays.
10. Absence of officials - formal contact with the officials in the various institutes was very difficult because of their absence.
11. Frequent changes in the policies and thus the lack of awareness among people.
12. Frequent transfer of officials and unexpected changes in seats in portfolio.

The suggestions are as follows:

1. Workers in unorganised are not covered by any protective legislation, so the voluntary organisation should evolve their own social security scheme for the members.
2. Voluntary agencies should provide financial assistance to the self employers for getting raw materials and should provide entrepreneurship development programme to increase their economic status.
3. The government should provide legal provisions technical and financial assistance to the self employers.
4. Efforts should be made for running literacy classes educational status.
5. Day-care centres in all the villages should be established in order to facilitate the women workers to solve their problem.

6. Efforts should be made to give loans to the rural poor through nationalized and other banks without reluctance.
7. Cheaper credit available will ease the finance problem.
8. Public transport systems should be expanded for transporting their products from one place to other for marketing.
9. Efforts should be made to establish co-operative societies in rural areas.
10. The local leaders should help them in getting loans, funds and infrastructural facilities.
11. Registration Act and Minimum Wages Act should be enacted to them.

Bibliography

References

- Avinashilingam, T.S.,
1976 'Presidential Address' Proceedings
of the 13th Biennial Conference
of the Home Science Association
of India, Bangalore, 3rd
November, 1976 to 6th November, 1976.
p.65.
- All India Handicraft Board
1975. 'Towards Self-Reliance, Income
Generation for Women', Sat Prachar
Press, Indore, M.P., pp.45-47.
- Asuri Padmasini, T.,
1973. 'Role of Extension Workers in
Better Family Living, Proceedings
of the 11th Biennial Conference of
the Home Science Association of
India, Trivandrum, 28th December
1972 to 2nd January 1973,
pp.188-189.
- Agrobased Industry
1968. 'Income Generating Activities for
Women', Some Case Studies,
Bhawan Printing Works, 26-A Mayapuri,
New Delhi, pp.27-30.
- Brahmananda, N.K.,
1987. 'Dimensions of Rural Development
in India', Himalaya Publishing
House, Bombay, Nagpur, Delhi,
pp. 42-45.
- Bhattacharya, V.R.,
1983. 'New Strategy of Development in
Village India, 'Progress Under
Revised 20-Point Programme,
Metropolitan, Book Company Private
Limited, New Delhi, pp.8-9.
- Bhave., R.,
1981. Integrated Rural Development
Programme, 'Kurukshetra,
Vol.XXIX, No.20, pp. 5-10
- Barnala, S.S.,
1978. 'Integrated Rural Development
Programme; Kurikshetra,
Vol.XXXIV., No.16, pp.15-18.

- Bivens, et al., (1975) and Paolucci, 1976 'Evolving Philosophy and Content of Home Economics', XXth Congress of the International Federation for Home Economics, Ottawa, 19-24, July 1976, pp. 104-106.
- Burkhalter, 1975. 'Towards Self-Reliance Income Generation for Women', Sat - Prachar Press, Indore, M.P. pp.45-47.
- Chowdhry Paul, D., 1978. 'New Partnership in Rural Development', M.N.Publishers, Vol.112, Greater Kailash - I, New Delhi, pp. 5-9.
- Corinnescott, 1975. 'Income Generating Activities for Rural Women' Some case studies, Phawan Printing Press, 22-A, Mayapuri, New Delhi pp. 35-38.
- Datt., R. and Sundram, K.P.M., 1985 Indian Economy, S.Chand and Company Limited, Ramnagar, New Delhi, pp.5-7.
- Dewett, K.K and Varma, J.D., 1983. 'Indian Economics, A Development Oriented Study', S.Chand and Company Limited, Ramnagar, New Delhi, pp.592.
- Dewett, K.K. and Varma, J.D., 1983. 'Indian Economics'. Shyamial Charitable Trust, Ramnagar, New Delhi, pp.592.
- Devadas, R.P., 1973. Introduction of the Theme Home Science for Better Family Living, Proceedings of the 11th Biennial conference of the Home Science Association of India, Trivandrum, 28th December 1972 to 2nd January 1973, pp. 54,62,67 and 101.
- Far Eastern Economic Review, 1977. "Rural Development in India", Some Facts Revised Edition, NIRD, HYDERABAD, pp.218.

- Ghosh,
1975, 'Towards Self-Reliance, Income Generation for women', Sat-Prachar Press, Indore, M.P., pp. 48-50.
- Government of Tamil Nadu
1987. "Glimpses of Coimbatore District", An Article, pp. 1-35.
- Hye, A.H.,
1976. 'Integrated Approaches to Rural Development' Sterling Publishers Privated Limited, Bangalore, pp. 1-5.
- Harichandran, C.,
1976. 'Rural Employment Programmes in Tamil Nadu', Kurukshetra, Vol. XXIV, No.6, p.8.
- Human Resource Development
Division, 1972. 'Women and Rural Institutions', Planning Family Resources for Rural Development, Rome, FAO, p.61.
- Institute of Applied Manpower,
1977. 'Manpower Development in India', Allied Publishere Private Limited, New Delhi, pp.36-39
- India,
1986. 'Year Book', Government of India, Ministry of Information and Broadcasting. pp.12 and 24-29
- India
1974. 'Year Book', Government of India, Ministry of Information and Broadcasting, pp.32-41.

- John,
1974. 'Towards self-Reliance, Income Generation for Women', Sat-Pracher Press, Indore, M.P. Pp. 51-53.
- Janelid,
1972. "Frame Work for the Planning of Home Economics", Programmes for Rural Development, Planning Family Resources for Rural Development, Rome, FAO, P. 53-56.
- Kaur, S.,
1988. 'Women in Rural Development', Miltal Publications, Delhi Pp. 7to 11.
- Kumar, J.,
1987. "Integrated Rural Development, Perspectives and Prospects", Miltal Publications, Delhi. Pp. 12, 38, and 39.
- Krishnaswamy, O.R.,
1976. "Integrated Rural DEvelopment and Co-operatives" Rainbow Publication, CBE - 30, Tamil Nadu, Pp. 72-76.
- Khadi and Village Industry,
1966. 'Towards Self-Reliance Income Generation for Women', Sat-Prachar Press, Indore, M.P. Pp. 10-13.
- Lileuma, S.,
1975. "The Design of Rural Development, An Analysis of Programmes and Prospects in Africa", John Hopkins Press, Baltimore, P.90.
- Mohiuddin, A.,
1987. "Orientation Course on Development of Women and Children in Rural Areas", Faculty of Women's Studies, National Institute of Rural Development, Government of India, Hyderabad, Pp. 1-4.

- Mishra, S.K. and Sharma, P.N., 'District Administration and Rural Development', Oxford University Press, Delhi, Pp.16-19. 1983.
- Mathew, M., "Guidelines of Rural Industries Component of Integrated Rural Development Programme, and Training Rural Youth for Self-Employment", Government of India, Pp. 61-65. 1981.
- Mohsini, "Towards Self-Reliance Income Generation for Women", Sat-Prachar Press, Indore, M.P. Pp. 7-9-. 1973.
- Nayak, J.B.T., 'Education and Income Generation for Women, Non-Formal Approaches', Indian Social Institute, Lodi Road, New Delhi, Pp. 53-61. 1982.
- Pareek, U.and Rao.T., 'Developing Entrepreneurship, A Hand Book Learning System', 6-163, Greater Kailash, New Delhi, Pp. 29, 30 and 41. 1978.
- Reddy, A.A., 'Extension Education' Sree Lakshmi Press, Bapatla, Andhra Pradesh, P.19. 1987
- Reddy, A., 'Household Industry', Khadi Gramodyog, Vol.XXXIV, No.5 Nana Chowk, Bombay. Pp.4-6. 1988.
- Ranjit Singh, A., 'Role of Women in Forming', Yojana, Vol.XIV, No.2, Pp.2-4. 1981.

- Ramakrishnan, K.E.,
1978. 'Food for Work Programme',
Yojana, Vol.XXII, No.8, P.4-6.
- Rao.,
1963 'Towards Self-Reliance Income
Generation for Women',
Sat-Prachar Press, Indore.
M.P. Pp. 11-13.
- Srivastava, A.K.,
1988. 'Integrated Rural Development
Programme in India, Policy
and Administration', Deeps
and Deep Publication,
New Delhi, Pp. 9-15.
- Shriram, R.,
1985. 'Rural Development in India,
A Public Policy Approach',
Sage Publication, New Delhi,
Pp . 35-40.
- Shah, S.M.,
1985. 'Rural Development Planning
and Reforms', Abhinav
Publications, New Delhi,
Pp. 151 and 152.
- Sharma, P.N.,
1984. 'Social Planning Concepts and
Techniques', Print House, India,
Lucknow, Pp. 2-14 and 2-15.
- Sindhu, K.S.,
1984. 'Methodology of Research in
Education, Sterling Publishers,
Private Limited, New Delhi,
Pp. 131 and 144.
- Sankaran, A.,
1980. Economic Development of India
Progressive Operation Private
Limited, Bombay, Pp. 51-53.

- Social Welfare
Advisory Board,
1980.
- Sathyanarayan, T.V.,
1978.
- Suria,
1978.
- Shanthi,
1963.
- Tewari, R.T.S. and
Sinha, R.C.,
1988.
- Tehrim, D.,
1976.
- Tehrim, D.,
1975.
- Udaipareek, R.T.,
1982.
- 'Towards Self-Reliance Income
Generation for Women',
Sat-Prachar Press, Indore,
M.P., Pp. 17-19.
- 'Food for Work Programme',
Yojana, Vol.XIV, No.3.Pp.5-7.
- 'Towards Self-Reliance Income
Generation for Women',
Sat-Prachar Press, Indore,
M.P., Pp. 21-23.
- 'Towards Self-Reliance Income
Generation for Women'
Sat-Prachar, Press, Indore,
M.P., Pp. 29-32.
- 'Rural Development in India',
Ashish Publishing House,
New Delhi, Ppp.1-11.
- 'Towards Self-Reliance Income
Generation for Women',
Sat-Prachar Press, Indore,
M.P., Pp. 4-6.
- 'Towards Self-Reliance Income
Generation for Women',
Sat-Prachar Press, Indore,
M.P., Pp. 33-35.
- 'Education and Rural Development
in Asia, Oxford and IBH
Publishing Company, New Delhi,
Pp. 21-23.

Venkaiah, V.,
1983.

'Rural Industrialisation Will
Go a Long Way', Kurukshetra
Vol.XXI, No.5, Pp. 10-12.

Varma, J.D.,
1983

'Indian Economics', Shyamlal
Trust, Ramnagar, New Delhi,
Pp. 73-78.

Varma, S.C.,
1981.

'National rural Employment
Programme', Kurukshetra, Vol.XXX,
No.6, PP. 4-5.

Appendix

APPENDIX - I

INTERVIEW SCHEDULE TO COLLECT BASELINE DATA IN THE VILLAGES

Name of the Village : Name of the
 Panchayat : Interviewer :
 General Information : Date of
 Name of the Interviewee : Interview :
 Name of the Head of the
 Family :
 Caste :
 Religion :
 Occupation :
 Address :

I. Family Background:

S.No.	Name of the Family Members	Age in years	Education			Occu- pation	Income per month Rs.
			Studied upto	Stu- dying in	Illi- ter- rate		

II. Food and Nutrition:-

A. Cooking methods followed:-

S.No.	Items	Absorption	Straining water	Others
	Rice			
	Other cereals			
	Pulses			
	Vegetables			
	Greenleafy Vegetables			
	Others			

B. Food Production:

S.No.	Items	Whether they have		If yes, quantity produced	Income per month Rs.P.
		Yes	No		

III. Details of Agriculture:-

a. Size of land:-

S.No.	Type of land	Size of holdings in acres			Total
		Wetland	Dryland	Gardenland	

D. Irrigation:-

S.No.	Content	Type of irrigation	
		Yes	No
1.	Well		
2.	Common Well		
3.	Biver		
4.	Others (Specify)		

V. Training Programmes Participated:-

S.No.	Training	Participation		If yes, specify the content
		Yes	No	
1.	Entrepreneurship develop- ment programme			
2.	Social forestry			
3.	Agriculture			
4.	Agricultural engineering			
5.	Animal husbandry			
6.	Home Science			
7.	CAPART			
8.	TRYSEM			

VI. FACILITIES IN THE VILLAGE:-

S.No.	Facilities	Yes	No
1.	Co-operative Society		
2.	Bank		
3.	Post Office		
4.	Marketing place		
5.	Balwadi		
6.	School		
7.	Primary health centre		
8.	Water facilities		
9.	Electricity		
10.	Road		
11.	Transport		
12.	Adult Education Programme		

APPENDIX - II

INTERVIEW SCHEDULE TO ELICIT INFORMATION ON NUTRITIONAL
KNOWLEDGE AND DIETARY PRACTICES OF
WOMEN

1. Introductory data : Panchayat:
Name of the Village : Date of Interviewee:
Name of the Block :
Name of the Interviewer :

General Information

Name of the Interviewee : Religion :

Name of the head of the family : Caste :

Marital Status: Married : ~~Un~~married Occupation

Income: Age:

II. Knowledge about Nutrition:

1. What is the meaning of nutritious diet

2. What is the best method for cooking

a. Straining

b. Absorption

Reasons

3. What is the benefit of kitchen garden?
4. What is the use of greens?
5. What is the reason for cutting vegetables into big pieces
6. What is the method of storing vegetables? In big pieces?
7. Name of the body building foods:
8. What is the use of hay box?

III. Dietary practices:

1. Are you taking dhals daily in the diet?

Yes No

2. Are you taking greens daily in the diet?

Yes No

3. When should we wash the vegetables?

a. Before cutting

b. After cutting

4. What method you are adopting in cooking rice?

a. Absorption

b. Straining

5. Are you using ~~st~~ained water?

Yes No

6. Are you cutting vegetables into big pieces?

Yes No

VII. Have you planned your family?

Yes No

2. Water supply:

a. Well - Private

Common

b. Tap - Private

Common

c. Any other

APPENDIX - III

தாட்கோ திட்டத்திற் கீழ் சுயதொழில் மேற்கொள்ள உதவி பெறவதற்கான விவரம்.

பெறதல்:

மாவட்ட வளர்ச்சி அலுவலர்,
தாட்கோ நிர்வாகம்,
கோவை.

1. விவசாயத்தாரர் பெயர், முகவரி ..
2. வயது மற்றும் கல்வி ..
3. விவசாயத்தாரர் தாழ்த்தப்பட்ட வகுப்பினர் சார்ந்தவராக ..
4. குடும்பத்தினர் மொத்த உலாபினர் ..
5. விவசாயத்தாரர் தற்போது செய்த வரும் தொழிலும் மாறுவதுமும் ..
6. குடும்ப நிர்வாகத்திற்கு ஒரு மாதத்திற்கு தேவையான ஆற்றந்த பட்சத் தொகை ..
7. செய்ய உத்தேசித்துள்ள தொழில் பற்றிய குறிப்பு ..
8. தாட்கோ கடன் மற்றும் உதவி வேண்டுகள் நோக்கம் ..
9. வேண்டும் கடன் தொகை ..
10. கடன் பெற விரும்பும் வங்கியின் பெயர் & முகவரி ..
11. இந்து கொடுக்கப்பட்டுள்ள விபரங்கள் யாவும் சரியானவை என்றும் மேலும் நான் வேறு எந்த வங்கியும் கடன் பெறவதற்கு ஏற்பாடு இல்லை எனவும் செய்யவில்லை என்றும் என் மீது எந்தவிதமான சட்ட நடவடிக்கையும் எடுக்கப்படவில்லை என்றும் உத்திரவு க்கொடுக்கிறேன்.
12. தாங்களோ தங்கள் உத்திரவு பெற்றவர்களோ ஆல்புரி நிசர்வ் வங்கியின் அதிகாரிகளோ என்னுடைய வியாபாரம் நடக்கும்/தொழில் நடக்கும் இடத்தில் கணக்குகளையும் இதர சொத்துக்களையும் பார்வையிட சம்மதிக்கிறேன்.

இடம்: ..

விவசாயத்தாரர் கையொப்பம்

நாள்: ..

APPENDIX - IV

ஊருமான சான்றிதழ்

..... மாவட்டம் வட்டம்
 கிராமம் ஊரில்
வீதியில் கதவு நெ. உள்ள
 வீட்டில் குடியிருக்கும் : : : ஆகிய நான் மேட்டுப்பள்ளியம் மகன்/மகள்
 வட்டாட்சியர் அவர் -

கூகுக்கு எழுதிக் கொடுத்த உறுதி மொழி.

எனது தந்தையார்/நான் என்கும் கொழில்
 புரிந்து வருகிறார்/வருகிறேன் என்கும் இடத்தில்
 ஆக வேலை பார்த்து வருகிறார்/வருகிறேன் .
 அவரது/எனது/ஆண்டு/மாத வருமானம் ரூ.....
 ஆகும். எனவே எனது தந்தையாரின்/எனது வருமானத்தைப் பற்றிய சான்றிதழ்
 அளிக்க வேண்டுமாய் கேட்டுக் கொள்கிறேன். நான் கொடுத்திருக்கும் இவ்வுறுதி-
 மொழியில் ஏதாவது தவறுகள் இருப்பின் அதற்கு சர்க்கார் மேற்கொள்ளும்
 எவ்வித தடவடிக்கைக்கும் நான் கட்டுப்பட்டவன் ள் என்று தெரிந்து கொண்டு
 இவ்வுறுதி அளிக்கிறேன்.

விண்ணப்பதாரர் .

 மாவட்டம்
 வட்டம் கிராமம் ஊரில்
 வீதியில் கதவு எண்
 குடியிருந்து வரும் மகன்/மகள்
 என்பவரை நன்கு அறிவேன். அவரது தந்தையார்/அவர்
 என்குமிடத்தில் ஆக
 வேலை பார்க்கிறார் என்பது உண்மை. அவருடைய மாத/வருமானம்/ வருட
 வருமானம் ரூ..... ஆகும். அவரது மகன்/மகன் மேற்படியாருக்கு
 அவரது தந்தையாரின் வருமானம் குறித்து சான்றிதழ் அளிப்பதில் எவ்வித
 ஆட்சேபமையும் இல்லை என தெரிவித்துக் கொள்கிறேன்.

கிராம அதிகாரி/கிராமம் .

INCOME CERTIFICATE

I verified the particulars given by the above applicant ofvillage and I found that the applicants words stated above are true and correct. I request that the income certificate may please be issued to Thirumathyson/daughter/wife of residing atin the village ofhis/her family income is Rs. (Rupees.)per annum.

REVENUE INSPECTOR.



Sl.No.

INCOME CERTIFICATE

Certified that Thiru.son of/daughter of Thiru residing at in the village ofhis/her father's/mother's income is Rs.(Rupees only) as stated by the Revenue Inspector.

SEAL

TAHSILDAR.

COMMUNITY CERTIFICATE

I verified that the particulars furnished by the Headman of
.village and I certify that the
applicantbelongs to
.community as stated by the village Officer.

REVENUE INSPECTOR.

Sl.No. COMMUNITY CERTIFICATE

This is to certify that Thiru
son/daughter of Thiru.residing at
.belongs to
.community which is Backward/most
Backward/Schedule/Scheduled Tribe under the Tamil Nadu
Educational Rules Vide Item No in the
.
list to the Notification dated

OFFICE SEAL

TASHILDAR.