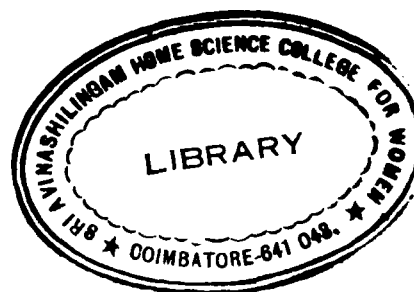


**FUNCTIONING OF INTEGRATED RURAL  
DEVELOPMENT PROGRAMME IN SELECTED  
FAMILIES OF KARAMADAI  
PANCHAYAT UNION**

By

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## Introduction

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## INTRODUCTION

Rural Development for Mahatma Gandhi was Rural-self-reliance. According to Gandhi, village life must be "touched at all points" as it is through Rural Development that the entire process of decentralisation and distribution can be facilitated (Adya, 1980).

Rural Development is a process by which the life of the rural people is sought to be improved. It ensures higher income, larger employment, security of life, equality in social and economic hierarchies (Rajagopalan, 1976).

As Mahatma Gandhi used to say the village constitutes the very heart of India. Indian culture developed and flourished primarily in rural communities. Even today the fate of the rural poor will ultimately determine the destiny of the nation. It is now realised by the planners and policy makers in India that only when the condition of rural poor is improved that the country can march forward. It is being realised that a comprehensive strategy for integrated rural development and the improvement of the lot of the rural poor is the sine-qua-non for country's progress (Mehta, 1980).

India is among the four largest countries in the world, and it is only China with 957 million that has a larger population. India's population is the second largest in the world or 15 per cent of the world's population. According to 1981 census India's population was 685 million (68,51,84,692) (India, 1983). Tamil Nadu ranks seventh among the states in India as regards to population. According to 1981 census the population of Tamil Nadu was 3,060,184 (Ramamurthy, 1983).

In India the absolute number of persons below poverty line increased from 22 crores on the eve of fifth plan to nearly 29 crores on the eve of sixth plan, nearly 32 per cent increased in absolute numbers.

According to Sundaresan (1984) the family with five members having an income of Rs.3500/- per annum from all sources may be treated as living below the poverty line.

As per to the provisional census of 1981, nearly 350 million people are below the poverty line, and of these around 300 million reside in the rural areas (Girdhari, 1983).

India though handicapped by a backlog of rural poverty and backwardness, has been continuously experimenting with various development programmes in one form or the other.

Considerations of equality and justice coupled with a desire to increase productivity have prompted the government to initiate several programmes in areas of rural development to wipe the tear of every eye of nearly 50 per cent living below the poverty line.

Community Development Programme is a living movement through which a peaceful attack is being made on the problem of maldistribution of wealth, and an endeavour is being made to bridge the gap between the haves and have nots (Dayal, 1960).

Rural Development Programme is a combination of interrelated specific programmes intended to help create a nation of deeper satisfactions and expanded opportunities for all inhabitants in rural areas. It is a people's programme built on local initiative to lift those in greatest need, disadvantaged whether for economic or social reasons (Singh, 1982).

Various Rural Development Programmes like Small Farmers Development Agency (SFDA), Marginal Farmers and Agricultural Labourers (MFAL) Development, Drought Prone Areas Programme (DPAP), Tribal Area Development Programme (TADP), Hill Area Development Programme (HADP), Whole Village Development Programme (WVDP), Food for Work Programme,

Desert Development Programme (DDP) were implemented in India from time to time, to improve the economic conditions of the poor, none of these programmes covered the whole country. Though these programmes did bring considerable improvement in the living conditions of the poorer people, it became clear that the dimensions of programme was required to remove the more degrading forms of rural poverty.

With the objective of raising poorest families in the rural areas above the poverty line by giving them income generating assets and access to credit and other inputs, a new programme known as the 'Integrated Rural Development Programme' was launched in 1978-79 (India, 1982).

The programme of Integrated Rural Development is of considerable significance to the health of the National Economy as widespread poverty and partial imbalance have belittled the gains, of planned development. While recognising the importance of microplanning the sixty five year plan has envisaged to bring a considerable segment of rural population above the poverty line (Chavan, 1981).

The IRDP was initially taken up in 2,300 blocks in the country, and from 1980-81 the entire country has been covered by this programme. Point three of the 20 point

programme of the late Prime Minister emphasises the Integrated Rural Development Programme:

During the Sixty Five Year Plan period assistance under this programme was 150 lakh families. On an average, at least 3,000 families would be directly assisted under this programme in each block over a full five year period. The expenditure was shared by the Central and State Governments on a 50:50 ratio, about Rs.4,500 crore was invested on this programme during the sixty plan.

The All India Performance of the 20 Point Programme recorded a 'very good' achievement of the annual targets during 1983-84. The performance of IRDP is good as the achievement is above 90 per cent (114.0 per cent) of the annual targets (Siddique, 1984).

The Integrated Rural Development programme is being implemented by the District Rural Development Agency (DRDA) through the blocks selected for SFDA, DPAP and CADP as well as in blocks not covered by these special programmes (India, 1982).

The other programmes that are also being implemented by the DRDA include Massive scheme of assistance to small and marginal farmers for increasing Agricultural Production, National Rural Employment Programme and Rural Landless Employment Guarantee Programme.

Since the project had been in operation for the past five years, it would be befitting to outweigh the achievements and problems. The evaluation of IRDP is being done at all levels by appointing evaluation cells and committees. Such an opportunity was offered to Sri Vinashilingam Home Science College during the year 1983-84, by the Government of Tamil Nadu and DRDA Nilgiris, to assess the impact of IRDP on the beneficiaries in Nilgiris District.

In the light of that candid experience, the investigator envisaged to undertake an evaluatory study of IRDP in Karamadai Block which is under the jurisdiction of DRDA, Coimbatore District. Since Karamadai Panchayat Union was adopted by the College in commemoration with its Silver Jubilee Celebrations (1958-83), the investigator concentrated on the IRDP beneficiaries in the selected villages of that particular block.

### Hypothesis

IRDP has paved way to increase the income of the people below poverty line.

The general objective of the study was to assess the impact of IRDP on the selected families of Karamadai Panchayat Union.

The specific objectives include--

1. To analyse the objectives of IRDP
2. To study the functioning of the projects under IRDP
3. To choose the beneficiaries of IRDP under different projects and compare their status
- and 4. To evaluate the influence of IRDP on the beneficiaries.

## Review of Literature

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## II. REVIEW OF LITERATURE

The literature pertaining to this study on IRDP is reviewed under the following headings:

- A. Rural Development in Retrospective
- B. Integrated Rural Development Programme  
and
- C. Research perspectives

### A. Rural Development in Retrospective

#### 1. Concept of Rural Development

Rural Development is defined as improving living standards of the mass of the low-income population residing in rural areas and making the process of their development self-sustaining (Chaturvedi, 1980).

According to Girdhari (1981), Rural Development is a strategy designed to improve the economic and social life of a specific group of people - the rural poor. It involves the benefits of development to the poorest among those who seek a livelihood in the rural areas. The group includes small farmers, tenants and the landless.

Rural Development emphasized total attack of all the problems of rural areas. The aim should be of not only creating certain amenities but to create a change in the

existing life and attitude and the task of the people (Rao, 1976).

    Joshi (1980) opines that the strategy of rural development is designed to improve the economic and social life of a specific group of people - the rural poor. It involves extending the benefits of development to the poorest among those who seek a livelihood in the rural areas. Indeed, in all programmes of rural development, special attention needs to be paid to schemes benefiting the weakest sections like small and marginal farmers, share croppers and tenants and landless agricultural labourers.

    The concept of rural development covers in India a wide field and has a history. Mahatma Gandhi viewed 'rural development' as aiming to make every village a 'Republic' in which no person would be unemployed and every one would enjoy sufficient nutritious food, Khadi for their clothing and a house with adequate hygiene and sanitation for living. Gandhi's constructive programme and Tagore's 'Sriniketan' were the forerunners of rural development, that was to be taken up by the Government after the country's attaining independence. Rural Development can be achieved by development of industries and improvement of agriculture (Alamelu, 1983).

Abject poverty, gross inequality in the distribution of wealth and income, chronic unemployment, ignorance, want and appalling insanitary and subhuman conditions of living are still deep-rooted in rural areas in India. Rural Development has therefore, come to be realised as a sine-qua-non for national development and social welfare (Patel, 1979). According to Vishnoi (1984), development of rural area has been receiving constant attention of the Government with considerable emphasis laid on the improvement of the condition of the rural poor.

Rural Development aiming at the betterment of the weaker sections in rural areas requires some supplementary services like credit, extension marketing etc, in a coordinated way (Reddy, 1981).

To Samanta (1984), rural development must be defined as a comprehensive strategy to improve the quality of life of rural people.

Rural areas are usually thought of as agricultural in character or essentially devoted to primary activities.

Rural area is referred as small, less dense and homogenous, is satisfactory only upto a certain point.

Urban areas are defined as a relatively large dense and permanent settlement of socially heterogeneous individuals. They are considered to be centres of manufacturing trade and service (Secondary and Tertiary activities) (Smelser, 1967).

## 2. Community Development Programme

The Community Development Programme was started on October 2, 1952 with the launching of 55 community projects.

The United Nations defines community development as a process of change by which the efforts of the people themselves are united with those of government authorities to improve their economic, social and cultural conditions of the communities into the life of the nation and to enable them to contribute fully to national programme (Mukerji, 1967).

Community Development Programme is a living movement. Through this programme a peaceful attack is being made on the problem of mal-distribution of wealth and an endeavour is being made to bridge the gap between the haves and have nots.

The objectives of community development programme are:

1. Changing the outlook of all village people.
2. Develop the village people to become self-reliant, responsive citizens, capable and willing to participate effectively and with knowledge and understanding in the building of our new nation.
3. Improving existing and organising new village crafts and industries to produce new things and on providing employment opportunities for the present large number of idle hands.
4. Improving and modernizing agricultural practices and methods essential for increased agriculture production.
5. Training village youth to assume citizenship, responsibilities through early and continuous involvement in youth programmes and activities and in all round village development, and
6. The villagers must be helped to learn the causes of the disease and to practice the habits which will prevent them (Dayal, 1960).

Chowdhry (1978) opines that Community Development is 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 villagers.

Rural Development Programme is a combination of interrelated specific programmes intended to help create a nation of deeper satisfactions and expanded opportunities for all inhabitants in rural areas. It is a programme aimed at those with low incomes, unemployed and underemployed. It is a people's programme built on local initiative to lift those in greatest need, disadvantaged whether for economic or social reasons (Singh, 1982).

Various Rural Development Programmes were implemented in India from time to time. As early in 1951, 15 pilot projects were started under the village Development Programme. With the help of the Ford Foundation based upon the results of these projects a countryside Community Development Programme was launched on October 2, 1952. However the Community Development Programme had not brought the desired results due to the absence of public participation, insufficient decentralisation, inadequate level of education, training and skill and above all non existence of coordination efforts (Karunaratne, 1976).

The five year plans were prepared by Planning Commission in order to achieve the following specific objectives:

1. Rapid increase in the National Income
2. Rapid industrialisation and increase in employment
3. Reduction of inequalities of income and
4. Establishment of a socialistic society

The first five year plan (1951-56) aimed at increasing agricultural production, and the second five year plan emphasised on industrialisation. The third five year plan gave special emphasis both on agriculture and industrial sector, the fourth plan laid emphasis on improving the condition of the less privileged and weaker sections (India, 1983).

The Fourth Plan formulated certain special programmes like Small Farmers Development Agency (SFDA) and Marginal Farmers and Agricultural Labourers (MFAL) development in 87 pilot areas.

Similarly, a special programme of Tribal Development was initiated during second half of the Fourth Five Year Plan. The other programmes such as High Yielding Variety Programme, Hill Area Development Programme, Food for Work Programme, Whole Village Development Programme, Drought Prone Area Development Programme, Desert Development Programme were also introduced (Kamal Vir, 1980).

The Fifth and Sixth plan gave special emphasis on removal of poverty and unemployment.

The objectives of these development schemes are to launch an attack on the problems of Unemployment, under-employment and poverty in order to achieve the goals of growth with social justice (Srivastava, 1978).

#### B. Integrated Rural Development Programme (IRDP)

According to Sharma et al., (1977) the Integrated Rural Development is a synergistic approach aimed at total development of the area and people by bringing about institutional and additional changes and by delivering a package of services through extension methods to encompass not only the economic field, but also the establishment of the required special infrastructure and services in the area of health, literacy, basic civic amenities and improving the quality of life in rural areas.

To Rao (1980), development has several objectives.

One is the growth objective, is the maximisation of production by optimum utilisation of natural resources, labour and capital, and increase in productive efficiency through better management and technical skills. It aims at maximising employment, social justice and improvement of the quality of life.

Today there is renewed interest in integrated rural development to accelerate growth and to bestow better living conditions to the masses. 'Growth with re-distribution' thus becomes the paramount goal of integrated rural development (Shah, 1977).

According to Singh (1977) the IRDP embraced a very wide ranging but comprehensive set of activities, pertaining to all aspects of rural economy covering the rural people including cultivators, landless labourers, rural artisans and so forth. He emphasized on integration which meant a system of inter-relationships between falling within different sector of development.

Garg et al., (1977) opines that the strategy for IRD included the introduction of modern technology of agriculture, timely and adequate supply of production inputs, enforcement of land reforms, management of irrigation water, pest control and post harvest technology, provision for institutional credit, development of cottage industries and other infrastructure such as road, development of health, sanitation and education, establishment of research units and rural development organisations.

IRD is the strategy in which over all village development is the objective, integration is the method and

rural poor are the focus in the purview of micro level planning (Tripathi, 1981).

Sinha (1981) and Singh (1982) exhort that IRD includes not only the means designed to increase productivity but also to provide full employment and an equitable distribution of the proceeds of development with emphasis on the small/marginal farmers, landless labourers and construction workers. In a developing country like India where man power is the major portion of which represents the weaker sections of the society, Rural development is of vital importance for any meaningful process of economic development.

Rau (1980) opines that the present integrated rural development has the unified field instead of the multi-purpose approach of the Community Development. It is not a technique but a plan of detailed action. It stresses on four important types of activities namely, increased production both in agriculture and also in allied sectors such as animal husbandry, fishery, forestry and horticulture, emphasis on village, cottage handicrafts and tiny industries, on the tertiary sector which would cover artisans and requirements of skilled workers in several rural activities and labour mobilisation endeavour which included training in skills as also perceiving the organised mobility of labour where opportunities for employment exist.

The recent approach to Rural development with an element of local level planning is IRDP. This scheme in conjunction with the NREP is aimed at alleviating poverty in rural areas and reduce it by more than one third during the Sixth Five Year Plan (Rao, 1984).

Among the various special programmes devised by the Government for allocation of poverty in rural areas, IRDP needs special mention. The programme was launched in 1978-79 with the primary objective of raising poorest families in rural areas above poverty line by giving them income generating assets and access to credit and other inputs.

The target group consisting of the poorest among the poor includes small and marginal farmers, agricultural and non-agricultural labourers, rural artisans, craftsmen, Scheduled Caste and Scheduled Tribes and in fact all persons who live below the poverty line (Chatterjee, 1981).

The IRDP gathered substantial momentum during the last 2 years. Against the annual target of covering 30 lakh families, the actual coverage of families was 28.29 lakh in 1981-82.

In 1981-82 the subsidy level for the average beneficiary rose to Rs.928 and credit to Rs.1,713 (India, 1983).

During 1982-83, IRDP benefitted over 41.5 per cent of Scheduled Castes and Scheduled Tribes as against the target of 30 per cent.

a. Small Farmers Development Agency (SFDA)

The SFDA was initiated in 87 project areas during the Fourth Plan, with a view to teaching the benefits of economic development to the weaker sections in the rural areas. The number of projects rising to 168 covering 1,818 blocks all over the country. The main activities in these projects include agriculture and allied activities, animal husbandry etc.

An outlay of Rs.750 crores has been approved towards Central share during 1980-85 plan.

The subsidy to small and marginal farmers is upto 25 per cent and for agricultural labourer upto 33.33 per cent. The subsidy accruing to the tribal is 50 per cent. The total subsidy for which an individual beneficiary is eligible is limited to Rs.3,000/-. This limit has been raised to Rs.5,000/- in the case of Scheduled Tribes.

Beneficiaries

Upto 1980-81, August, 1.41 lakh participants had received benefit under this programme.

b. Drought Prone Areas Programme (DPAP)

The Drought Prone Areas Programme aims at long term development of areas frequently affected by drought through integrated development of local resources in agriculture and allied sectors.

The drought prone areas are identified on the basis of factors such as high drought, low and/or erratic distribution of rainfall, less assured irrigation facilities etc.

The outlay for the programme in the Sixty Plan is Rs.350 crores.

The functions of the programme includes:

1. More than 24 lakh hectares have so far been treated to soil and moisture conservation measures.
2. Irrigation potential has been created for 5.5 lakh hectares.
3. About 8.5 lakh hectares have been brought under plants or improved pastures.
4. Employment of 4,480 lakh man-days was created.
- and 5. Improved Farm practices have been adopted in 2.3 lakh hectares.

c. Desert Development Programme (DDP)

The Desert Development Programme started during 1977-78 covering 132 blocks, 21 districts and 5 states. There has been some change in coverage since. Now the coverage is 125 blocks and 22 districts. The allocation during 1981-82 is Rs.800 lakhs. Till December 1982 nearly Rs.60 crores had been spent under the programme.

The major accent of the DDP is on the control of further desertification by taking up fuel and fodder plantation as well as shelter belt and sand dune stabilisation programmes.

1. About 37,000 hectares of land have been afforested.
2. Sand dune stabilisation measures have been raised over 7,200 hectares
3. Shelter belt plantations have been raised over 21,000 hectares.
4. Cattle and sheep development has also made some impact and
5. Employment of about 70 lakh man-days has been created during this period (India, 1983).

d. National Rural Employment Programme (NREP)

The Food for Work Programme was started in 1976-77 to provide supplementary employment opportunities to the

rural poor in a manner which would at the same time contribute directly to the creation of durable assets for the community.

Due to the short comings, which were noticed in the implementation of the food for work Programme in the States and Union territories the programme was revamped, restructured and renamed as NREP from October 1980.

The NREP has become a regular part of the Sixty Five Year plan with effect from April 1, 1981, the programme is being implemented as a centrally sponsored scheme on 50:50 sharing basis, between the State and the Centre. A provision of Rs.1,620 crore is allotted in the Sixth Plan.

Payment of wages in food grains previously 2kgs/head/day has now been restricted to 1 kg/head/day and the balance wage is paid in cash.

Between 1977-78 to 1982-83 following community assets in the rural areas were created under the programme which had made visible impact on the quality of the life in the villages all over the country. They are--

- |  |    |                        |
|--|----|------------------------|
| 1. Area covered under afforestation/social forestry works              | .. | 4,74,345<br>(hectares) |
| 2. Drinking water well, community irrigation wells, group housing etc. | .. | 1,08,445<br>(numbers)  |

3. Construction of village tanks	.. 18,821 (numbers)
4. Area benefitted through minor irrigation flood protection, intermediate main drains, field channels etc.	.. 22,38,235 (hectares)
5. Construction of rural roads	.. 7,92,243 (kilometers)
6. Area benefitted through soil and water conservation and land reclamation	.. 13,18,438 (hectares)
7. School/Balwadi/Panchayat ghars/community centres etc.	.. 1,35,235 (numbers)
and	
8. Other works	.. 3,24,408 (numbers)
e. <u>Training Rural Youth for Self Employment--(TRYSEM)</u>	

The programme was started in the year 1979 August on the national basis. Since April 1981 it has become an integral part of the IRDP.

The principle objective of TRYSEM is to remove unemployment by equipping rural youth with necessary skills and technology to enable them to seek self-employment. Indirectly it aims at making youths self-reliant, responsive and at improving their financial and social status.

Training is given to both men and women who are below the poverty line, in almost all walks of life. During training period, the trainee is given stipend upto Rs.100/- per month. In addition the training institution

is paid training expenses of Rs.50/- per trainee per month, as well as upto Rs.200/- for raw materials during the entire training period. The scheme also provides for additional funds for strengthening of existing training in infrastructure.

During the Sixth Plan (1980-85) it is proposed to train 100 youth in each block every year, with a range target of 12 to 15 lakh youth to be trained. During 1982-82 about 59,802 people benefitted by this programme (Mathur, 1982).

**f. Massive scheme of assistance to Small and Marginal Farmers**

This scheme aims at improving the agricultural production of small and marginal farmers, so as to increase their income and to provide employment opportunities. The help is given for digging wells, deepening of wells, construction of parapet wall, pipe lines, tractor etc.

Finance for this scheme is shared by the State and Centre on 50:50 ratio.

The scheme has to assist 200 people per year per block. The subsidy is Rs.5 lakh per block (Sundararajan, 1984).

#### g. Rural Landless Employment Guarantee Programme

This programme mainly aims at providing employment to the landless and in creating durable community assets, through a number (150) of projects. The activities under this programme include conservation of water, drinking water, construction of primary schools, housing, land reformation, link roads etc.

An outlay of Rs.675 crores has been allotted for this programme.

During short period employment of 70 million man-days was created by this programme (Sundararajan, 1984)

#### C. Research Perspectives

While IRDP seeks to raise the economic lot of the poorest among the poor, it appears to have made slow progress as against a task of covering about 15 million families during the 6th plan, the annual report of the Ministry of Rural Reconstruction revealed that about 2,14,000 families were benefitted in 1981-82 (Singhal, et al., 1984).

A review of Small Farmers Development Agencies (SFDA's) by the All India Rural Credit Review Committee gives the following results:

The number of persons identified as potential participants has increased over 22.30 lakhs in 1972 to 46.03 lakhs in 1975. As against this, persons actually enrolled as members of the cooperatives increased from 7.25 lakhs in 1972 to 23.28 lakhs in 1975. Thus the percentage of beneficiaries enrolled to the participants increased from a little over 32 per cent to 50 per cent in three years. The centre has so far released over Rs.61 crores as grant in aid for these projects.

The loans disbursed through cooperatives and commercial banks to the participants since the inception of the 87 projects already functioning increased from approximately Rs.1,000 lakhs in 1972 to over Rs.8,700 lakhs in 1975.

As to the physical programmes it is reported that the number of dug wells/tube wells in the project areas increased from 23,000 to 1,46,000 during the same period. Similarly, the number of pump sets increased from about 7,600 to over 42,000 by 1975. The number of other minor irrigation works increased from 22,000 to about 33,400. The units of milch cattle increased more than ten fold from about 11,000 in 1972 to over 1,15,000 in 1975. The number of persons assisted under rural works jumped up from 1,08,000 to 2,83,000 in the same period (Kamat, 1976).

A study was conducted by Patel (1981) on Rural Development Projects for rural poor in Rajapura area in Baroda District. A group of 24 villages have been selected for the study. The study revealed the following:

(1) The preinvestment survey revealed that 77.2 per cent of population were below poverty line. During the post investment period, 5.8 per cent (65 families) crossed the poverty line. The project has assisted 2,119 beneficiaries through Bank loans to create durable assets and increase their economic strength.

An evaluation study was conducted on IRDP in Bihar. The study revealed that the total number of beneficiaries under the IRD Programme during 1979-80 was 1,24,049. The average amount of loan per family worked out at Rs.381 only. The total allocation was Rs.122.5 million in 1979-80 as subsidy amount, total expenditure upto December 1979 was Rs.47.2 million which was 38.5 per cent of the total allocations (Singh, 1981).

Another study was conducted by Mariaraj, et al., (1981) on operation of small Farmers Development Agency and Marginal Farmers and Agricultural labourers Programmes operation in Tiruchirappalli District of Tamil Nadu. The findings of the study are as follows:

Firstly, there are about 31 revenue blocks in the district, but the benefits of these projects reach the identified people of only 19 blocks of the district.

Secondly, referring to the beneficiaries there are about 31,92,000 people in the district. But 11,24,601 alone are belonging to the selected area of the project. The number of people actually benefitted out of these projects will be still less.

Therefore it is suggested that the Government money spent on the people must cover greater number of people of the district. The release of amount meant for such programmes from the government must be timely and adequate, so that the fruits of the programme will be properly reaped.

A study was conducted by Harikumari (1984) in Kumbalam village of Vyttila Block in Ernakulam District on IRDP. The case study shows that the IRDP has made a desirable impact on the income generation and income distribution of its beneficiaries. The following are the findings of the study:

(1) After institution of IRDP schemes 20.6 per cent of the families came above the poverty line.

(2) There has been an additional employment creation of 3650 man hours among different sample beneficiaries in

different sectors.

(3) Almost 83 per cent of the 75 beneficiaries are repaying the loan regularly. It is evident that IRDP schemes have good impact on reducing poverty, employment generation and raising the pace of rural development.

Sri Avinashilingam Home Science College for Women, Coimbatore had conducted an evaluation study on IRDP in Nirlgiris District of Tamil Nadu in 1984. The results of the study are as follows:

(1) The District has fulfilled the targets assigned for this programme for 1980-81 to 1982-83 for all the four blocks.

(2) The selection of the beneficiaries under IRDP was appropriate.

(3) About 20.6 per cent <sup>in</sup> Udhagamandalam, 25.3 per cent in Kotagiri, 12.6 per cent in Coonoor and 4 per cent in Gudalur blocks had crossed the poverty line.

(4) Among those who got loans for agriculture and irrigation, animal husbandry and rural artisans and Trysem trainees majority of them cleared of their loans fully.

(5) About 81 to 95 per cent beneficiaries spread over the four blocks expressed their satisfaction about the scheme.

(6) The officials contacted were of the opinion that this scheme has brought about remarkable changes in the standard of living of the people through increased self employment opportunities and the scheme had definitely bridged the gap between officials, leaders and the people at the grass root level (———— Report, 1984).

## Procedure

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### III. PROCEDURE

The experimental procedure followed for the study on 'Functioning of Integrated Rural Development Programme on the selected families of Karamadai Panchayat Union' is dealt as follows:

- A. Selection of the Project Area
- B. Selection of the Sample
- C. Selection of the Method of Investigation
- D. Preparation of the Interview Schedule
- E. Conduct of the study and
- F. Analysis, Interpretation and Presentation of the data

#### A. Selection of the Project Area

##### 1. District Profile--Coimbatore

Coimbatore is a highly progressive district of Tamil Nadu. Endowed with vast physical and natural resources as well as technical skills and enterprise, the district is making rapid strides in agriculture and allied activities, industry and handlooms, trade and transport. Next to Madras in terms of socio-educational and economic importance, Coimbatore is a feat of intense activity.

With the recent upgradation of Valparai into a separate taluk, the district now has 7 taluks and 21 administrative blocks. Coimbatore which was a municipality, had



recently become a Corporation. Thus the administrative setup of the district now consists of one corporation, four municipalities, seven taluks and twenty one blocks.

The district has a fair share of natural resources like forests, rivers, monsoons, soils and minerals.

Table I gives the complete details about the District.

TABLE I  
PROFILE OF THE DISTRICT

S.No.		
1.	Town panchayats	55
2.	Revenue villages	475
3.	Total area in sq.Kms	5878
4.	a) Total population (1981 census)	30,60,184
	b) Percentage increase between 1971-81	18
	c) Rural population	16,20,000
	d) Urban population	14,40,184
	e) Population of SC/ST	5,00,000
5.	Distribution of area (in hectares)	
	a) Total reporting area	1,21,888
	b) Uncultivated area	7,57,568
	c) Other follows	14,510

-----		
S.No.		
-----		
	d) Current fallows	2,83,752
	e) Cultivable waste	6,520
	f) Land put to non-agricultural use	1,36,324
	g) Barren and uncultivated land	22,935
	h) Forests	9,49,000
6.	Size of Land Holdings (Numbers)	
	a) Less than 1 hectare	77,676
	b) 1 to 2 hectares	53,999
	c) 2 to 4 hectares	4,60,65
	d) 4 to 10 hectares	25,224
	e) 10 hectares and above	4260
7.	Cropping pattern (area in hectares)	
	a) Double cropped area	55,000
	b) Gross cropped area	4,30,000
8.	Irrigation	
	a) Net irrigated area	1,64,000
	b) Mode of irrigation	
	1. Canals	50,102
	2. Tanks	4085
	3. Wells	11,874
9.	Large and medium scale industries	129
10.	Regulated markets	12
11.	Bank offices	
	a) SBI Group	25

-----	
S.No.	
-----	
b) Other Public Sector Banks	73
c) Regional Rural Banks	..
d) AIBs/GVKs	2
e) Others	46
f) Central Cooperative Banks	12
g) Land Development Banks	14
h) Urban Cooperative Banks	5
i) Number of VCAGS	289
12. Veterinary facilities	
a) Veterinary hospitals	4
b) Veterinary dispensaries	32
c) Veterinary sub centres	91
13. Primary Health Centres	23
14. Schools	420
-----	

**2. Block Profile - Karanadai**

The profile of the Block is given below in Table II.

**TABLE II**

**PROFILE OF THE BLOCK**

-----		
S.No.		
-----		
1.	Town panchayats	2
2.	Village panchayats	17
3.	Revenue villages	30
4.	Total area (in sq.Kms)	350
5.	Population (1981) census)	1,23,160
6.	Density of population per sq.Km.	351
7.	Distribution of Area	
	a) Total cultivated area (in hectares)	19,465
	b) Total reporting area	35,155
	c) Current fallows	1110
	d) Other fallows	4721
	e) Cultivable waste	484
	f) Land put to non-agricultural use	5872
8.	Total area irrigated (in hectare)	8565
9.	Area irrigated more than once	987
10.	Mode of irrigation	
	a) Canals	1020

-----	
S.No.	-----
	b) Tanks 35
	c) Wells 7510
11.	Minor irrigation source 1
12.	Mahalir mandrams 30
13.	Maternity centres 9
	Honourable Chief Ministers Noon Meal Centres 67
	Large and medium scale industries
	a) Textile processing 2
	b) Steel castings 3
	c) Scientific equipments 1
	d) Synthetic Gems 1
	e) Wattle extraction 1
	f) Viscose 1
	Regulated markets 1
	Veterinary hospitals ..
	Veterinary dispensaries 2
	Veterinary subcentres 5
	Bank offices--
	a) SBI Group 1
	b) Other public sector banks 8
	c) Others 1
	d) Central Cooperative Banks 1
	e) Land Development Banks 1

-----  
 S.No.  
 -----

f) Urban Cooperative Bank	1
g) Number of VCACS	14
<b>Commercial Banks</b>	
1. Canara Bank	2
2. Corporation Bank	1
3. Indian Bank	2
4. Indian Overseas Bank	2
5. Lakshmi Vilas Bank Ltd.	1
6. State Bank of India	1
7. Syndicate Bank	1

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Sri ~~Arinashilingam~~ Home Science College for women since its inception has been giving rural bias to the curricular and co-curricular activities. As a land mark of our Silver Jubilee Celebrations, we have adopted 25 villages in the remote Karamadai Block, Coimbatore District for Integrated Rural Development.

The profile of the adopted villages is being studied to understand the socio-economic status, resources available and infrastructure existing for development, community action has been initiated by setting up village Action Committees, Mahila Mandals and Youth clubs in the adopted

villages. Action plans are chalked out with the participation of the community leaders.

The specific activities contemplated are as follows:

1. Evaluation of Honourable Chief Minister's Nutritious Noon Meal Programme
2. Initiating and strengthening balwadies
3. Income generating activities
4. Carrying science to rural areas
5. Strengthening community organisations and
6. Evaluation of the functioning of Integrated Rural Development Programme

Hence the investigator concentrated on the realisation of one of the objectives namely evaluation of the functioning of IRDP in Karamadai Block which could be made possible by the cooperation extended by DRDA Coimbatore District, who had been instrumental in offering loans to the various projects.

Evaluation is the process of systematically drawing upon experience as a means of making future efforts more effective. It provides important information to improve both plan formulation and plan implementation. In developing countries where there are conflicting planning needs and limited resources, both in terms of finance and trained man power, the need for evaluation of plan programmes to

provide important and lively 'feed back' to planners and decision makers through generating useful data is all the greater and the more important (Sunathi, 1984).

**B. Selection of the sample**

There were 600 applicants from the 25 adopted villages of Karamedai Panchayat Union who had applied for the loans of different projects under IRDP over the three years. Out of the 600 applicants, only 138 obtained loans. Table III gives the details of the number of beneficiaries under various schemes.

TABLE III

NUMBER OF BENEFICIARIES BENEFITTED UNDER VARIOUS SCHEMES

S.No.	Year	Number of beneficiaries			
		Livestock	Agriculture	Rural Artisan	TRYSEM
1.	1981-82	42	..	..	..
2.	1982-83	42	..	3	8
3.	1983-84	28	..	4	..
4.	1984-85	..	..	11	..

Out of 138 beneficiaries 100 samples were chosen for the project.

The following table shows the names of villages and number of samples chosen for the project (Fig.I).

TABLE IV  
DISTRIBUTION OF THE SAMPLES

S.No.	Name of the village	Type of project and number of samples		
		Livestock	Rural Artisan	TRYSEM
1.	Velliangedu	36	4	..
2.	Kanuvaipalayam	6	2	..
3.	Tholampalayam	1	1	..
4.	Thekkampatti	13	1	8
5.	Devanapuram	7	5	..
6.	Marudur	1	..	..
7.	Dayanur	6	1	..
8.	Kaliappanur	8	..	..

# MAP OF KARAMADAI PANCHAYAT UNION COIMBATORE DISTRICT

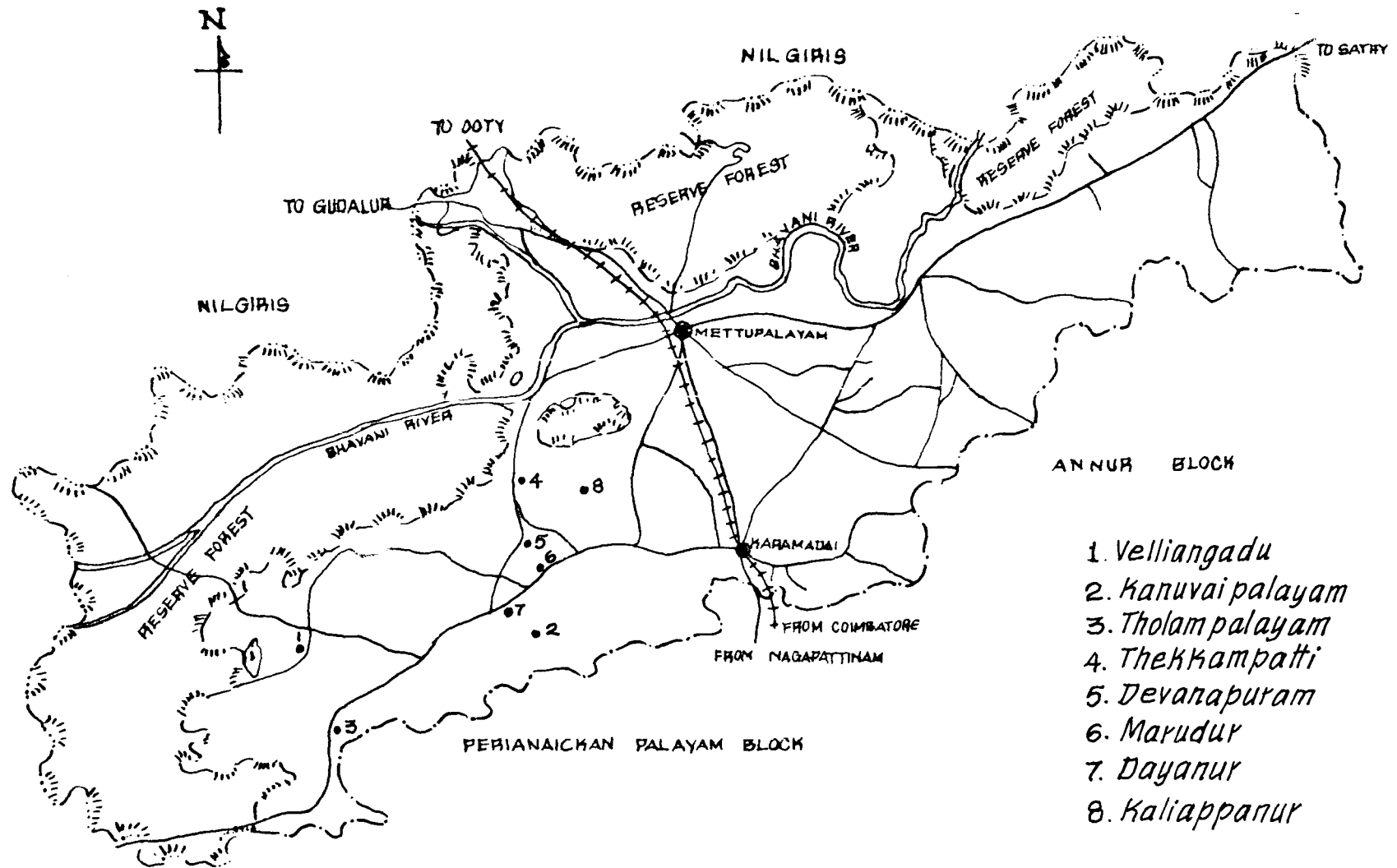


Figure.1 **LOCALE OF THE PROJECT**

### C. Selection of the Method of Investigation

In interview schedule was used for eliciting information regarding functioning of IRD programme from the beneficiaries.

Interview as a research tool is, in a sense, an oral type of questionnaire or schedule whereby the subject supplies needed information in a face to face relationship (Sukhia, et al., 1976).

Of the many methods of survey used to obtain information from any group of population, the interview method was chosen for the collection of data, since the information obtained from personally administered schedule is apt to be more correct than the information obtained from any other means. An advantage of this method is that information can be obtained even from those who are illiterates.

### D. Preparation of the interview schedule

An interview schedule (Appendix I) calling for details such as the socio economic profile of the beneficiaries, awareness about the scheme, loan particulars, benefits obtained, problems faced and the suggestions was prepared and used for the study.

### E. Conduct of the study

The survey was conducted among 100 families who had beneficiaries in the different projects under IKDP. The list of beneficiaries was collected from DRDA. The investigator visited each family and collected information personally with the help of interview schedule. The interview was arranged at timings suitable to the beneficiaries and relevant informations were drawn.

### F. Analysis, Interpretation and Presentation of the data

The results of the survey were carefully checked, analysed, interpreted and presented in the proceeding chapter.

## Results and Discussion

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#### **IV. RESULTS AND DISCUSSION**

The results of the study of functioning of IRDP on the selected families of Karamadai Block are discussed under the following headings:

- A. Socio-economic profile of the beneficiaries**
- B. Distribution of beneficiaries according to the schemes**
- C. Awareness of the beneficiaries about the schemes**
- D. Details about beneficiaries--Scheme-wise**
- E. Details about loans and repayment**
- F. Benefits from the schemes as viewed by the beneficiaries**
- G. Problems experienced by the beneficiaries**
- and H. Expectations of the beneficiaries**

##### **A. Socio-economic profile of the beneficiaries**

The socio economic profile of the beneficiaries is discussed under the following headings:

- 1. Age and sex**
- 2. Caste and religion**
- 3. Mother tongue**
- 4. Size and type of family**
- 5. Educational status**
- 6. Occupation**

7. Details of agriculture
8. Ownership of house
9. Income and expenditure
10. Social participation
- and 11. Utilisation of infrastructure

1. Age and sex

Table V gives the age and sex-wise distribution of the beneficiaries interviewed.

TABLE V

AGE AND SEXWISE DISTRIBUTION OF THE BENEFICIARIES

S.No.	Age	Sex	
		Male	Female
1.	Upto 30 years	8	14
2.	31-45	37	13
3.	46-60	20	7
4.	Above 60	1	..

The percentage of male beneficiaries was higher than that of the female beneficiaries (66 per cent).

## 2. Caste and religion

Table VI gives the details of caste and religion followed by the beneficiaries.

TABLE VI  
CASTE AND RELIGIONWISE DISTRIBUTION OF THE  
BENEFICIARIES

S.No.	Caste	Percentage of beneficiaries		
		Religion		
		Hindu	Muslim	Christian
1.	Scheduled caste	19	..	..
2.	Scheduled tribes	..	..	..
3.	Backward class	67	..	..
4.	Forward community	13	..	1

Among the sample studied 19 per cent were from Scheduled caste, 67 per cent were backward class, 13 per cent belonged to forward caste and 99 per cent of the beneficiaries were Hindus and only one per cent was Christian.

**3. Mother tongue**

Table VII gives the details of the mother tongue spoken by the beneficiaries.

**TABLE VII  
MOTHER TONGUE OF THE BENEFICIARIES**

S.No.	Mother tongue	Percentage of the beneficiaries
1.	Tamil	14
2.	Kannada	69
3.	Telugu	16
4.	Malayalam	1
5.	Others	..

It is clear that a majority of 69 per cent of the beneficiaries spoke Kannada, 16 per cent Telugu, 14 per cent Tamil and one per cent Malayalam.

**4. Size and type of family**

Table VIII depicts the size and type of families identified among the beneficiaries.

**TABLE VIII**  
**DISTRIBUTION OF FAMILIES ACCORDING TO SIZE AND TYPE**

S.No.	Size	Percentage of beneficiaries	
		Nuclear	Joint
1.	2-4	59	5
2.	4-6	16	9
3.	Above 6	4	7

A large majority of 79 per cent of beneficiaries belonged to nuclear families with 59 per cent having 2 to 4 members. 16 per cent having 4 to 6 members and 4 per cent had above 6 members. The beneficiaries belonging to joint family were considerably less (only 21 per cent).

### 5. Educational status

The educational status of the beneficiaries is given in the following table.

TABLE IX

## EDUCATIONAL STATUS OF THE BENEFICIARIES

S.No.	Educational status	Percentage of beneficiaries
1.	Illiterate	54
2.	Primary	25
3.	secondary	18
4.	Graduate	3

Of the total beneficiaries one fourth (25 per cent) were educated upto primary level, 18 per cent upto the secondary level and three per cent upto the graduate level. On the other hand 54 per cent were illiterates.

**6. Occupation**

**a. Main occupation**

Table IX points out the categories of main occupation followed by the beneficiaries.

**TABLE IX**  
**CATEGORIES OF MAIN OCCUPATION**

S.No.	Main occupation	Percentage of beneficiaries
1.	Agriculture	46
2.	Coolie	33
3.	Business	10
4.	Barbar	4
5.	Tailoring	4
6.	Others	3

A large majority of 46 per cent belonged to owner cultivators followed by agricultural labourers. The other occupations included business, barbar and tailoring.

**b. subsidiary occupation**

The subsidiary occupations carried out by the families are given in Table XI.

TABLE XI

SUBSIDIARY OCCUPATION OF THE BENEFICIARIES

S.No.	Subsidiary occupation	Percentage of beneficiaries
1.	Cattle rearing	66
2.	Sheep rearing	12
3.	Tailoring	8
4.	Business	2

Among the subsidiary occupations cattle rearing was the most prevalent followed by sheep rearing.

**7. Details on agriculture**

Only 46 per cent of the total samples had cultivable lands ranging from 1 to 6 acres.

**a. Type of land**

The type of land owned by the beneficiaries is shown below.

**TABLE XII**

**TYPE OF LAND**

S.No.	Size of the land in acres	Percentage having	
		Wet land	Dry land
1.	0-3	29	11
2.	4-6	5	1
3.	Above 6	--	--

The above table depicts that the possession of wet land is more than that of dry land (74 per cent).

b. Details of cultivation

Table XIII points out the crops cultivated.

TABLE XIII  
DETAILS OF CULTIVATION

S.No.	Items	Percentage of cultivators
1.	Paddy	34
2.	Ragi	30
3.	Cholan	29
4.	Cotton	18
5.	Cow pea	17
6.	Tomato	14
7.	Ladys finger	11

Paddy, ragi and cholam were the main cereals cultivated and the vegetables mainly tomato and ladies finger were cultivated by the beneficiaries.

**C. Type of irrigation**

Table XIV gives the details about the type of irrigation.

TABLE XIV

TYPE OF IRRIGATION

S.No.	Type of irrigation	Percentage of cultivators
1.	well	74
2.	Rainfed	26
3.	Others	..

A large majority of 74 per cent of the cultivators had wells, the rest depended on monsoon for cultivation.

**d. Equipments possessed**

The equipments possessed by the samples are revealed in the following table.

TABLE XV

## EQUIPMENTS POSSESSED

S.No.	Equipments	Percentage of cultivators
1.	Plough (wooden)	93
2.	Motor pumpset	74
3.	Sprayer (hand operated)	11

The major equipments possessed were wooden plough and motor pumpset. Only 11 per cent of the cultivators had hand operated sprayer.

#### 8. Ownership of house

A large majority of 99 per cent of the families possessed their own houses and one per cent had been provided with quarters.

9. Income and expenditure

a. Income

Table XVI reveals the annual income of the families studied.

TABLE XVI  
ANNUAL INCOME

S.No.	Income (in Rs.)	Percentage of beneficiaries	
		Before	After
1.	Below 3600	68	39
2.	Above 3600	32	61

A large majority of 68 per cent of the sample were having an annual income below Rs.3600/- indicating that the programme is reaching the poorest in the socio-economic strata. After the operation of scheme it has enhanced the income of 29 per cent of the samples who were below the poverty line. (Fig.2)

Ten representative samples were drawn from 100 samples selected for the analysis of increase in income. When it was statistically analysed through a 't' test, it was significant at 5 per cent level, proving that the scheme had a positive impact, i.e. increase in income on the samples (Appendix II).

# IMPACT OF IRDP ON INCOME

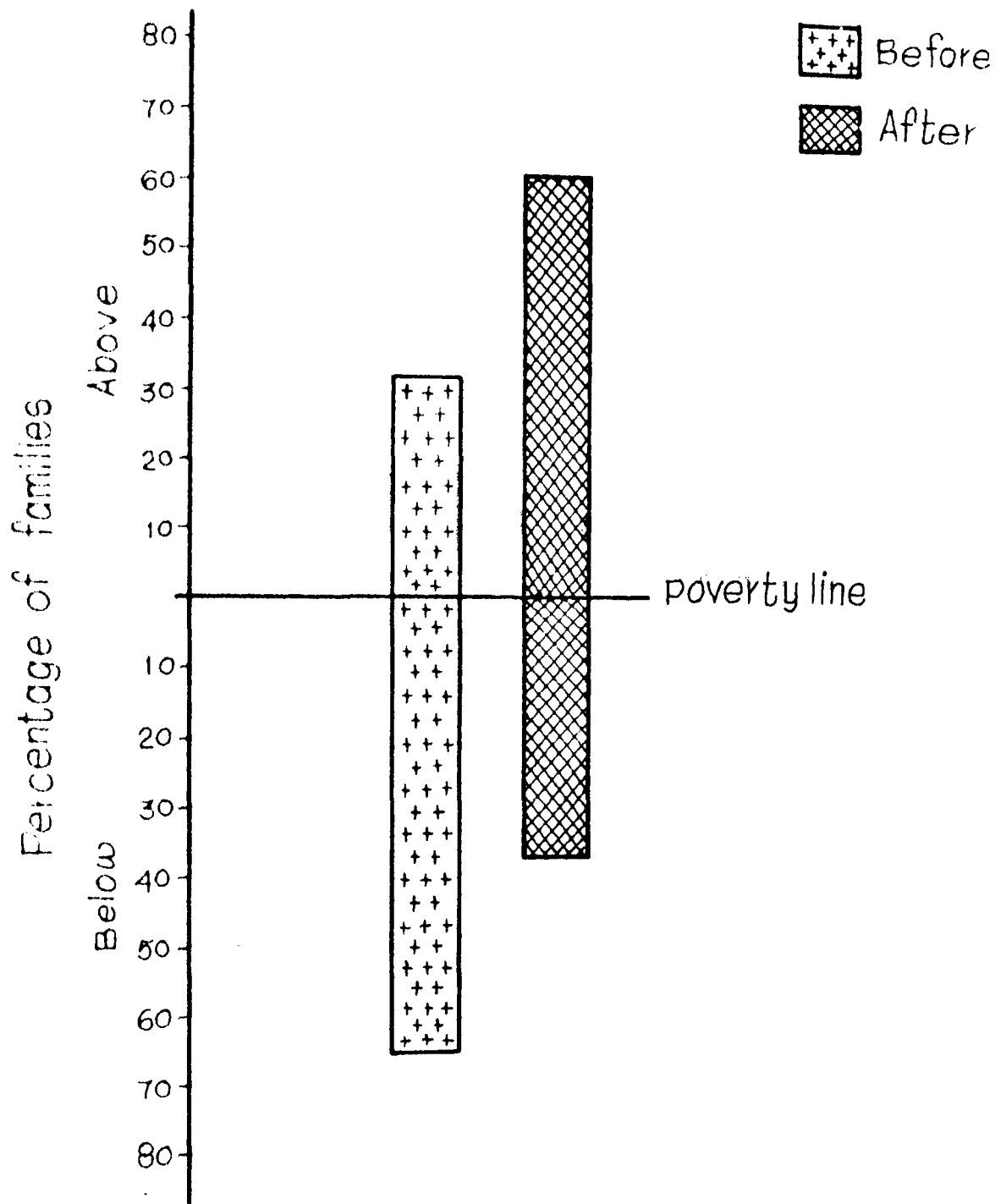


Figure.2

b. Expenditure pattern

Table XVII gives the expenditure pattern of the families.

TABLE XVII

EXPENDITURE PATTERN FOLLOWED BY THE BENEFICIARIES

S.No1	Items and expenditure (in percentage)	Percentage of beneficiaries
1.	<u>Food</u>	
	50-60	10
	61-70	53
	71-80	37
	81 and above	Nil
2.	<u>Housing</u>	
	0-5	100
	6-10	..
	11 and above	..
3.	<u>Clothing</u>	
	0-10	86
	11 and above	14
4.	<u>Education</u>	
	0-10	43
	Nil	57
5.	<u>Medicine</u>	
	0-10	100
	11 and above	..

S.No.	Items and expenditure (in percentage)	Percentage of beneficiaries
6.	<u>Recreation</u>	
	0-10	96
	Above 10	4
7.	<u>Transport</u>	
	0-10	94
	Above 10	6
8.	<u>Savings</u>	
	0-10	64
	Above 10	33
	Nil	3
9.	<u>Others</u>	
	0-10	65
	Nil	35

### Food

A majority of 53 per cent of the beneficiaries spent 61 to 70 per cent, 37 per cent spent 71 to 80 per cent and 10 per cent spent 51 to 60 per cent of their family income on food alone.

### Housing

All the beneficiaries spent 5 per cent of their family income on housing or on maintenance of houses.

### Clothing

A large majority of 86 per cent of the beneficiaries spent below 10 per cent of their income for clothing.

### Education

While 57 per cent of the beneficiaries did not report any expenditure on education, 43 per cent stated to have spent upto 10 per cent of their income on education.

### Medicine

It was revealed that 100 per cent of the families spent below 10 per cent of their income on medical expenses.

### Recreation

A majority of over 96 per cent of the families spent below 10 per cent of their income on recreation.

### Transport

A large majority of 94 per cent of the families had been spending below 10 per cent of their income on transport. The transport expenses varied with the distance between the village and nearby places.

Savings

A large majority of 64 per cent of the families had been saving upto 10 per cent of their income.

10. Social participation

The participation of the beneficiaries in different organisations is given in the following table.

TABLE XVIII

## PARTICIPATION IN ORGANISATION

S.No.	Organisations	Percentage of beneficiaries
1.	Cooperative societies	69
2.	Youth clubs	25
3.	Political parties	4
4.	Medar sangams	2

About 69 per cent of the beneficiaries reported to be the members of cooperative societies and 25 per cent in youth clubs.

## 11. Utilisation of infrastructure

Table XIX points out the availability of various infrastructural facilities and the extent of their utilisation.

TABLE XIX

### FACILITIES IN THE VILLAGE

S.No.	Facilities	Available in the village	Within 2 km	Away	Use
1.	Cooperative society	70	30	..	75
2.	Consumer cooperative	70	30	..	100
3.	Bank	..	49	51	100
4.	Post Office	63	37	..	70
5.	Marketing place	..	..	100	100
6.	Salvadi	92	8	..	1
7.	Primary school	100	..	..	28
8.	High school	..	92	8	18
9.	Adult education programme		Not available		
10.	Library	..	..	100	..
11.	Primary Health Centre	13	36	51	100
12.	Veterinary hospital	8	41	51	78
13.	Temple	100	..	..	100
14.	Theatre	8	..	92	35
15.	Community hall	17	..	35	12

S.No.	Facilities	Available in the village	Within 2 km	Away	Use
16.	Panchayat radio	8	15	..	3
17.	Water facilities	100	..	..	100
18.	Electricity	100	..	..	100
19.	Drainage/sanitation	78	22	..	100
20.	Road	100	..	..	100
21.	Transport	80	20	..	100
22.	Mobile veterinary services	..	..	100	..
23.	Soil testing unit	..	..	100	..

It is encouraging to note that a majority of the beneficiaries were utilising the infrastructure available in their own areas as well as those in the nearby localities. The infrastructure included cooperative societies, banks, post office, marketing facilities, primary health centre, veterinary hospitals and facilities such as water, electricity, drainage and transport. The educational facilities and social facilities provided were not used to the fullest extent.

**B. Distribution of the beneficiaries according to the schemes**

The schemewise distribution of the beneficiaries is as shown in the following table.

TABLE IX

**SCHEMewise DISTRIBUTION OF THE BENEFICIARIES**

S.No.	Schemes	Percentage of beneficiaries
1.	Live stock	78
2.	Artisan	14
3.	Trysam	8
4.	More than one scheme	7

A large majority of 78 per cent of the beneficiaries received assistance for live stock followed by 14 per cent under Artisan and 8 per cent under Trysam.

Among the 100 samples studied, 7 members had benefitted by more than one scheme. They have benefitted by buying bullock carts, sheet and buffalo. (Fig.3).



*Beneficiaries-Live stock*



*More than one scheme*

Figure.3

### C.1 Awareness of the beneficiaries about the scheme

Most of the beneficiaries (84 per cent ) were aware of the term IRDP. The remaining 16 per cent could not give the name of the programme, but stated it, as a 'loan scheme' of the Government. (Fig.4).

### 2. Objectives of the scheme

Table XXI depicts the awareness of the beneficiaries about the objectives of the programme.

TABLE XXI

#### OBJECTIVES OF IRDP AS STATED BY THE BENEFICIARIES

S.No.	Objectives	Percentage of beneficiaries
1.	To improve the income	71
2.	To give employment	68
3.	To improve the overall standard of living	34

To 71 per cent of the beneficiaries, the scheme is meant to improve the income and to 68 per cent generate employment potentials. The general objective of improving the overall standard of living was stated by 34 per cent of the beneficiaries.

# AWARENESS OF THE BENEFICIARIES ABOUT THE SCHEME



Aware



Not Aware

Figure -4

**E. Details about beneficiaries schemes**

**1. Basis of selection**

Table XXII points out the basis on which the beneficiaries were selected.

TABLE XXII

BASIS OF SELECTION OF BENEFICIARIES

S.No.	Basis of selection	Percentage of beneficiaries
1.	Small/marginal farmers	49
2.	Agricultural labourers	21
3.	Rural artisans	16
4.	Scheduled caste	14

The basis for selection of the beneficiaries depended on different reasons. While 49 per cent of them were selected since they were small/marginal farmers, 21 per cent being agricultural labourers and 16 per cent under Rural Artisan Scheme. Fourteen per cent were selected since they belonged to the scheduled caste.

The beneficiaries were not provided with the cards indicating the register numbers.

## 2. Sources of information and assistance

Table XXIII gives the sources of information about the schemes as pointed out by the beneficiaries.

TABLE XXIII

### SOURCES OF INFORMATION AND ASSISTANCE

S.No.	Sources of information and assistance	Percentage of beneficiaries
1.	Bank officials	100
2.	Rural Welfare Officer	85
3.	Veterinary doctor	78
4.	Village leader	18
5.	Block Development Officer	11
6.	Society President	6
7.	Neighbours and friends	3
8.	Others (Training organiser)	1

For a large majority of 85 per cent, the Rural Welfare Officer was the major source of information and assistance followed by village leader and Block Development Officer.

The animal husbandry and bank officials also served as sources of information besides the president of the societies, neighbours and friends.

### **3. Details about the beneficiaries according to the Schemes**

The information about the beneficiaries is discussed under the following headings:

- a. Animal husbandry
- b. Rural Artisans/TRYSEM

#### **a. Animal husbandry**

A majority of 64 per cent of the beneficiaries received assistance for purchase of milch animals such as cow and buffaloes. While 12 per cent got assistance for sheat, only 2 per cent got help for buying bullocks.

The beneficiaries expressed their happiness over receiving services from the veterinary officials, such as artificial insemination, pregnancy check, immunisation, deworming and treatment for diseases.

As for milk production, 51 per cent of the beneficiaries reported upto 3 litres per day while 13 per cent received four to six litres per day.

#### **b. Rural Artisans/TRYSEM**

The term rural artisan was used to encompass not only the skilled labourers and artisans but also those who aspired to start business enterprises and also shops including tailor shops.

The following table reveals the number of beneficiaries benefitted under Rural Artisans and TRYSEM.

TABLE XXIV

NUMBER OF BENEFICIARIES BENEFITTED UNDER RURAL  
ARTISAN AND TRYSEM SCHEME

S.No.	Scheme	Persons benefitted
1.	<u>Rural Artisan</u>	
	a. Business	4
	b. Barber	3
	c. Cycle shop	2
	d. Country bricks	2
	e. Tailoring	2
	f. Grocery	1
2.	<u>Trysem</u>	
	Tailoring	8

Among those who benefitted under rural artisan scheme, 4 of them took help for the business, 3 for barber equipments followed by cycle shop, country bricks and tailoring shop. Under Trysem 8 of them had benefitted by tailoring (Fig.5).



*Beneficiaries - Rural Artisan*



*TRYSEM Scheme*

Figure.5

## **E. Details about the loans and repayments**

This aspect is discussed under the following sub-headings:

1. Sources of assistance
2. Amount of loans
3. Amount of subsidies and
4. Repayment of loans

### **1. Source of assistance**

Only two financial institutions were engaged in distributing the loans to the beneficiaries. A large majority of 99 per cent of the beneficiaries got their loan from the Indian Overseas Bank situated in Vivekanandapuram, Karamadai Block and one per cent from Indian Bank, Karamadai.

### **2. Amount of loans**

Table XXV points out the amount of loans received by the beneficiaries.

TABLE XXV  
 LOAN RECEIVED BY THE BENEFICIARIES

S.No.	Schemes	Percentage of beneficiaries						Total number of beneficiaries
		Amount in Rs.						
		Upto 1000	1001-2000	2001-3000	3001-4000	4001-5000	5001 and above	
1.	Livestock	..	60	1	13	2	2	78
2.	Rural Artisan	6	4	2	..	4	..	14
3.	Tryeen	6	1	..	..	..	..	7

A majority of 60 per cent had received loan in the range of Rs.1001 to Rs.2000, and 13 per cent received a loan amount of Rs.3001 to 4000. The maximum loan for live-stock amounted to be above Rs.5000.

With regard to self employment by rural artisans and TRYSEM trainees a majority of 10 per cent received loans upto Rs.1000 and 5 per cent received from Rs.1001 to 2000. The maximum amount for artisan was upto Rs.5000.

### 3. Amount of subsidies

The following table gives details of subsidy received by the beneficiaries.

TABLE XXVI

SUBSIDIES RECEIVED BY THE BENEFICIARIES

S.No.	Schemes	Percentage of beneficiaries					
		Amount in Rs.					
		0-500	501-1000	1001-1500	Above Rs.1500	No subsidy	Not known
1.	Live stock	..	56	4	5	6	7
2.	Rural Artisans	..	10	..	..	3	1
3.	Trysen	..	6	..	..	1	..

From the above table it is clear that a majority of 72 per cent of the beneficiaries received subsidy ranged from Rs.501 to 1000 and the maximum subsidy was upto 1500. On the other hand 10 per cent did not receive subsidy and 8 per cent were not aware of the facility.

#### 4. Repayment of loans

Table XXVII gives details about the repayment of loans.

TABLE XXVII

REPAYMENT OF LOAN

S.No.	Schemes and year	Number of beneficiaries	Percentage repaid			
			Fully paid	More than 75	Less than 25	
<b>I. Animal Husbandry</b>						
1.	1961-62	28	21	1	3	..
2.	1962-63	30	24	..	4	1
3.	1963-64	20	3	..	1	5
<b>II. Rural Artisan</b>						
1.	1982-83	3	3	..	..	..
2.	1983-84	4	2	..	1	..
3.	1984-85	7	..	..	1	2
<b>III. TAYSEN</b>						
	1982-83	8	8	..	..	..

Among those who obtained loans in 1981-82, 26 per cent of those under animal husbandry category had fully repaid the loans, which is highly encouraging.

Among those who got loans in 1982-83, 24 per cent of those under animal husbandry, 3 per cent of the beneficiaries under rural artisans and 9 per cent of those under Trysam schemes had fully cleared off the loans.

In the same way 3 per cent of the beneficiaries under animal husbandry and 2 per cent under rural artisan schemes of 1983-84 had fully repaid the loans.

**F. Benefits from the scheme as viewed by the beneficiaries**

Table XXVIII gives the major benefits from IRDP as realised by the beneficiaries of the scheme.

TABLE XXVIII

## BENEFITS FROM IRDP AS CONCEIVED BY THE BENEFICIARIES

S.No.	Benefits	Percentage of beneficiaries
1.	Increase in income	70
2.	Changes in dietary pattern	55
3.	Saving money	48
4.	Self employment in the family	45
5.	Getting inputs for agriculture	10
6.	Relief from indebtedness	7
7.	Independent living	4

The returns from the scheme were obvious in terms of income in cash and kind such as milk from cattle and meat from sheep, which had not only added income but had reflected a change in their daily dietary pattern by including nutritious foods. Provision of self employment leads to relief from indebtedness and ability to save money (Fig.6).

In general about 88 per cent of the beneficiaries expressed their satisfaction about the scheme while rest complained on insufficiency and delay in getting loans.

# BENEFITS FROM IRDP



Figure.6

Out of the 100 beneficiaries, 70 reported of obtaining an increase in income.

When questioned as how the increase in income was utilised the responses as given in the following table were obtained.

TABLE XXIX

UTILISATION OF ADDITIONAL INCOME BY THE BENEFICIARIES

S.No.	Items	Percentage of beneficiaries
1.	Buying inputs for the farm and equipment for the household	62
2.	Purchase of jewels	6
3.	Purchase of additional lands	1
4.	Construction of house	1

Investment of additional income in capital goods and permanent assets was noted. Purchase of inputs and equipment for farm and households was also a positive trend.

**G. Problems experienced by the beneficiaries**

The following were the drawbacks of the scheme as expressed by the beneficiaries of the scheme.

**TABLE XXX**

**PROBLEMS EXPERIENCED BY THE BENEFICIARIES**

S.No.	Problems	Percentage of beneficiaries
1.	Poor quality of animal	17
2.	Delay in getting loan and subsidy	13
3.	Poor returns for produces as for milk	13
4.	Insufficient amount of loan	10
5.	No consideration of interest (changed even during pregnancy period)	6
6.	Inadequate medical facilities	5
7.	High rate of interest	3

The drawbacks though mentioned by only a few, are worth considering and in addition these are the expressions of only representative samples and hence might be attributed to others too.

**M. Suggestions of the beneficiaries**

The suggestions offered by the beneficiaries are given in the following table.

**TABLE XXXI**  
**SUGGESTIONS GIVEN BY THE BENEFICIARIES**

<b>S.No.</b>	<b>Suggestions</b>	<b>Percentage of beneficiaries</b>
1.	Supplying loan and subsidy on time	13
2.	Fixing higher rates for milk	13
3.	Increasing loan amounts	10
4.	Giving concession in interest during pregnancy period of the animal	6
5.	Giving better medical facilities	5
6.	Extending the duration for repayment	5

The suggestions such as provision for improving veterinary facilities, streamlining the procedure for repayment, raising the milk cost, provision of loans and subsidies on time were given by the beneficiaries.

## Summary and Conclusion

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## V. SUMMARY AND CONCLUSION

The investigator attempted to study the functioning of Integrated Rural Development Programme in Karamadai Panchayat Union. She concentrated on 25 villages since they were the villages adopted under Silver Jubilee Celebrations of Sri Avinashilingam Home Science College for Women, for wholistic development. Out of the 600 applicants over the three years (1980-83) only 138 benefitted through different projects under IRDP, during the years 1981-84. The investigator chose 100 samples out of 138 beneficiaries distributed in Velliangadu, Kanuvaipalayam, Tholampalayam, Thekkampatti, Devanapuram, Marudur, Dayanur and Kaliappanur.

The samples chosen by the investigator were 78 (81 per cent) under livestock, 18 (13 per cent) under rural artisan and 8 (6 per cent) under TRYSEM.

The summary of the findings are presented below:

1. The percentage of male beneficiaries (66 per cent) was higher than that of the female beneficiaries.
2. A large majority of 67 per cent of the beneficiaries were belonging to backward class and the other include scheduled caste (19 per cent) and forward class (14 per cent) and 99 per cent of them were Hindus and only one was Christian.

3. A majority of 69 per cent of the beneficiaries spoke Kannada. Telugu, Tamil and Malayalam were the other languages spoken by the beneficiaries.
4. Regarding the type and size of the family, a majority of 79 per cent of beneficiaries belonged to nuclear families with 59 per cent having 2 to 4 members and 16 per cent having 4 to 6 members and the rest had above 6 members. The beneficiaries belonging to joint family were considerably less, constituting only 21 per cent.
5. A majority of 54 per cent beneficiaries were illiterates and the rest 56 per cent were educated i.e. upto primary level (25 per cent), secondary level (18 per cent) and graduates (3 per cent).
6. The main occupation of the beneficiaries include agriculture, coolies, business and others such as barbers and tailoring followed by cattle rearing and sheep rearing as subsidiary occupations.
7. Only 46 per cent of the total <sup>a</sup> sample had cultivable lands ranging from 1 to 6 acres. The possession of wet land is more than that of dry land. The main crops cultivated were cereals such as paddy, ragi and cholam and vegetables mainly tomato and ladiesfinger.

A large majority of 74 per cent of the cultivators had wells, the rest depended on monsoon for cultivation. The major equipments possessed were wooden plough and motor pumpset. Only a few (11 per cent) beneficiaries had hand operated sprayer.

8. A majority of 99 per cent of the families possessed their own houses and the rest one per cent had been provided with quarters.
9. Among the beneficiaries, 68 per cent were having an annual income below Rs.3600/- and after the operation of the scheme 29 per cent had crossed the poverty line.  
  
As per expenditure pattern, majority of their income was spent on food followed by clothing upto 20 per cent.
10. A large majority of 78 per cent of the beneficiaries received assistance for live stock followed by artisan and TRYSEM, and among the 100 samples studied 7 members had benefitted by more than one scheme.
11. Most of the beneficiaries, about 84 per cent were aware of the term 'IRDPI'. For 71 per cent of the beneficiaries the scheme was meant to improve the income and to 68 per cent it was to generate

employment potential. For a large majority of 85 per cent, the Rural Welfare Officer was the major source of information about the scheme.

12. The selection of the beneficiaries under IRDP was appropriate. While 49 per cent of them were selected since they were small/marginal farmers, 21 per cent being agricultural labourers, 16 per cent under Rural Artisan Scheme and 14 per cent were selected since they belonging to Scheduled Caste.
13. There is good support from Indian Overseas Bank for this programme.

As for the loan amounts a maximum of above Rs.5000/- was stated to be obtained for livestock, and Rs.5000/- for Rural Artisans and upto Rs.2000/- for TRYSEM. Regarding the subsidy 72 per cent of the beneficiaries received subsidy upto Rs.1000/- and the maximum subsidy was upto Rs.1500/-. On the other hand, 10 per cent did not receive subsidy and 8 per cent were not <sup>a</sup> aware of the facility.

14. Among the 78 per cent of the beneficiaries obtained loan for livestock, a majority of 64 per cent of them received assistance for purchase of milch

animals, while 12 per cent got assistance for sheep, and the rest for buying bullocks.

15. Among 14 per cent beneficiaries who benefitted under rural artisan scheme 4 of them took help for the business, 3 for barber equipments followed by cycle shop, country bricks and tailoring shop. Under TRYSEM 8 of them benefitted by tailoring.
16. The position of repayment of loans reveals that:
  - a. Among those who obtained loans for animal husbandry, 28 per cent, 24 per cent and 3 per cent respectively obtained loans in 1981-82, 1982-83 and 1983-84 and repaid the loan amounts fully.
  - b. Among the rural artisan/TRYSEM trainees (Self employed), 11 per cent and 2 per cent who obtained loans in 1982-83, 1983-84 respectively had cleared off their loans fully.
17. The returns from the schemes included not only income in cash, but, in kind also, such as milk from cattle, meat from sheep, which had not only added income but had reflected a change in their dietary pattern. The additional income earned was reported to be invested on capital goods and permanent assets. Purchase of inputs and equipments for farm and households was also a positive trend.

18. In general about 98 per cent of the beneficiaries expressed their satisfaction about the scheme, while the rest complained of insufficiency and delay in getting loans.
19. The suggestions given by the beneficiaries included fixation of higher rates for the milk, increasing loan amounts, extending the repayment period of the loans, timely supply of loans and improving the medical assistance for livestock.
20. Membership of the beneficiaries in cooperative societies was a noteworthy feature. About 69 per cent of them were members of the cooperatives followed by 25 per cent in youth clubs.
21. It is encouraging to note that a majority of the beneficiaries were utilising the infrastructures available in their own areas as well as those in the nearby localities. The infrastructures included cooperative societies, banks, post office, marketing facilities, primary health centre, veterinary hospital and facilities such as water, electricity, drainage and transport. The educational facilities and social facilities provided were not used to the fullest extent.

The scheme has definitely bridged the gap between officials, leaders and the people at the grass root level. Infrastructural facilities have been created in the remote villages. People have been motivated for self employment. There must be greater awareness about the various schemes, wider opportunities for the appropriate selection of schemes, deeper education and motivation for the best utilisation of the loan and prompt repayment of the same.

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## Appendices

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## APPENDIX I

INTERVIEW SCHEDULE TO ELICIT INFORMATION REGARDING  
 INTEGRATED RURAL DEVELOPMENT PROGRAMME IN  
 SELECTED FAMILIES OF KARAMADAI  
 PANCHAYAT UNION

.....

Date of Interview:

I. General Information

1. Name of the Interviewee..
2. Name of the Interviewer..
3. Address ..
  
4. Door No ..
5. Panchayat ..
6. Block ..
7. Caste/Tribe ..
8. Religion ..
9. Mother Tongue ..
10. Type of family ..
  - a. Joint
  - b. Nuclear
    1. Small (2-4)
    2. Medium (4-6)
    3. Large (above 6)
  
11. Type of house ..
  - Own
  - Rent
  - Quarters



**II. Economic factors:**

**1. Expenditure patterns:**

S.No.	Items	Amount spent per month		Amount spent per annum	
		Rs.		Rs.	
		Before	After	Before	After
1.	Food				
2.	Housing				
3.	Clothing				
4.	Education				
5.	Medical				
6.	Recreation				
7.	Transport				
8.	Others				
.....					
2.					
.....					
	Annual total income	Annual total expenditure	Surplus	Deficit	
.....					

.....  
**If deficit, how managed?**

### 3. Saving details:

What did you do with increase in income?

S.No.	Items	Amount invested	Year
1.	Purchase of land		
2.	Purchase of animals		
3.	Jewels		
4.	Purchase of equipments		
5.	Transister		
6.	Tape recorder		
7.	Others		

### 4. Indebtedness:

Do you have any debts? Yes/No

S.No.	Indebtedness	Amount (Rs.)	
		Before the scheme	Present position
1.	Through parental debt		
2.	Through family's bank loans (earlier schemes)		
3.	Through family's bankloans (present schemes)		
4.	Others		



**III. Health and Nutrition:**

**1. a) Food consumption patterns:**

.....

S.No.	Pattern of consumption	Items	
		Before	After
.....			

.....

**b) Is there any change in the consumption pattern after becoming the beneficiary?**

Yes/No

**2. Do you give special consideration?**

Before      After

1. Infants
2. School going
3. Adolescents
4. Expectant mother
5. Lactating mother
6. Aged
7. Convalescent
8. Head of the family

**3. What changes have you implemented in the health care of the family members after becoming the beneficiary of IRDP?**

**IV. Details about Integrated Rural Development Programme:**

**1. Do you know about IRDP?**

**Yes/No**

**If yes, give details.**

**2. Sources of information of IRDP in the order of priority.**

- |                   |  |
|-------------------|--|
| a) Gram sevak     | e) Panchayat Union Officials (specify) |
| b) News papers    | f) B.D.O.                              |
| c) Village leader | g) Beneficiaries of the programme      |
| d) Radio          | h) Others                              |

**3. Do you know about the objectives of the scheme?**

- a.
- b.
- c.
- d.

**4. On what basis were you selected?**

- a. Small farmers
- b. Marginal farmers
- c. Rural Artisans
- d. Scheduled caste
- e. Scheduled tribe
- f. Members of the society (specify)
- g) others

**5. In which scheme were you benefitted?**

- |                |                         |
|----------------|-------------------------|
| a. Agriculture | d. Training scheme      |
| b. Live stock  | e. Rural artisan scheme |
| c. Irrigation  | f. Others               |

6. When did you register your name in this scheme?

Date of registration	Date of receipt of identify card	Date of obtaining the loan
-----	-----	-----

7. Who helped you for the above?

8. Did they give register number?

Yes/No

If yes, state the number.

9. Did you face any problems during registration period?

Yes/No

a) If yes, what are the problems?

b) How did you overcome?

10. Did you benefit by this scheme?

Yes/No

V. Schemes

1. Agriculture

1. What type of loan was obtained for Agriculture?

2. How did you know about the help?

## 3. Operation holding

S.No.	Type of ownership	Dry land	Wetland	Total land possessed	
		in acres	in acres	Before	After
				Acres value	Acres value

1. Own land

2. Lease land

3. Lease out

## 4. Crops cultivated

S.No.	Crops	Acres cultivated		Returns/acre(s)	
		Before	After	Before	After

1. Paddy

2. Ragi

3. Cholan

4. Sugarcane

5. Tobacco

6. Cotton

7. Vegetables

a.

b.

c.

d.

8. Others

**5. Equipments possessed and used.**

S.No.	Equipments	Number possessed	
		Before	After
1.	Plough (wooden)		
2.	Plough (iron)		
3.	Sprayer (hand operated)		
4.	Electrical power sprayer		
5.	Duster		
6.	Oil engine		
7.	Others		

**2. Irrigation**

1. What type of loan was obtained under irrigation?

2. How did you know about the scheme?

3. Type of irrigation.

S.No.	Type of irrigation	Acreage cultivated		Remarks (sufficient or not)	
		Before	After	Before	After
1.	Well (private)				
2.	Common well				
3.	River/stream				
4.	Rain fed				
5.	Others				

**6. Method of drawing water.**

S.No.	Methods	Before	After
1.	Hand drawing		
2.	Electrical pumpset		
3.	Oil engine pumpset		
4.	Pipe line		
5.	Others		

**3. Livestock**

1. What type of loan was obtained under livestock?

2. How did you know about the scheme?

3. Livestock possessed.

S.No.	Animals possessed	Number of animals possessed		Details of shed for the Remarks cattle/poultry	
		Before	After	Before	After
1.	Cows				
2.	Buffaloes				
3.	Bullocks				
4.	Calves				
5.	Sheeps				
6.	Goat				
7.	Poultry				
8.	Piggery				
9.	Others				

4. Health care delivery and services:

Details of help remarked		
S.No.	Livestock/ birds	Before
	Purchase	After
	Artificial Check	Before
	insemination pregnancy	After
	immisation of disease	Before
	Treatment	After
	Deworming	Before
	Inse-	After
	rance	Before
		After

5. Whether you undergone any training in cattle management.

Yes/No

Details of training

No.	Training given	Place	Duration	Year

6. Do you feel any training is necessary in managing the cattle?

7. Details of purchase:

a. Who helped you to purchase the animal?

b. Did you purchase the animal from the purchase committee?

8. a. Whether adequate milch animals were available?

b. Whether the unit cost fixed was adequate to purchase the milch animal?

9. Are you possessing the asset purchased?

10. Were the asset verified by bank officials?

11. What is the arrangement for selling the milk?

Local/Private vendor/Cooperative milk society.

12. Whether the society is deducting the sale proceeds to remit the loan amount to the bank?

13. If there is no milk cooperative society, whether a new society is necessary?

14. Whether the milk price offered is adequate?

**4. Assistance to rural artisans**

1. What type of loan was obtained under Rural Artisan scheme? Why?

2. Who helped you?

3. State reason for getting help?

4. Did you undergo any training?

Yes/No

5. Details of training acquired:

S.No.	Type of training	Agency	Duration	Aspects Learnt	Stipend/ Month (Rs.)
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6. Details of training necessary at present?

7. Difficulties faced in getting help?

a.

b.c

c.

**5. Training scheme (TRYSEM)**

1. What is Trysem?
2. What are the various schemes under Trysem?
3. What was the scheme chosen? Why?
4. How did you come to know about the scheme?
5. Did you undergo training?
6. Details of training.

S.No.	Type of training	Duration	Place of training	Person training	Agency	Stipend (Rs.)

7. Did you undergo the full term of training?

Yes/No

If not reasons.

8. Were you able to utilise the training immediately.

Yes/No

9. Are you self employed?

10. Problems faced in getting help.

11. Suggestions to overcome the problems.

12. Would you like to have additional training.

Yes/No

If yes, what type?

VI. Details of beneficiaries benefitted by more than one scheme.

1. Why were you chosen for more than one scheme.

2. Details

S.No.	Scheme	Time and date	Amount (Rs.)
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1. I Scheme
2. II Scheme
3. III Scheme

3. What was the specific benefits of getting more than one scheme.

4. Do they supplement each other

General details: Assistance from officials/non-officials

S.No.	Officials/Nonofficials	Purpose
-------	------------------------	---------

1. Gram sevak
2. Mukhya Sevika
3. B.D.O.
4. Cooperative secretary
5. Veterinary Doctor
6. Bank Officials
7. Others

**6. Economics of the project:**

S.No.	Schemes	Predev-lop- ment income Rs.	Post develop- ment income Rs.	Incremental income Rs.	Repayment of loan Rs.	Net surplus	Remarks
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**2. Details of getting loan**

1. Is the scheme recommended suitable for the family
2. Whether any middle man involved in
  - a) Identification
  - b) obtaining loan
3. How much money did you spend before getting the loan?
4. Did you get the loan in time?  
Yes/No
5. Was there any problem in getting loan?  
Yes/No
6. If yes, what was the problem?
7. What are the suggestions to overcome the problem?
8. a) Was the loan sufficient for you?  
Yes/No
  - b) If no, did you use your own money?  
Yes/No
  - c) If yes, how much?
9. Did you utilise the loan fully?
10. Were you provided with Vikaspathrikas-Monitoring book?

Yes/No

What does it mean?

11. Were you benefitted by this scheme.

Yes/No

12. If yes, how?

- a) increasing income
- b) Self employment in the family
- c) relief from indebtedness
- d) saving money
- e) nutritious diet
- f) others

13. Opinion about the scheme

- a) Sufficient
- b) insufficient
- c) useful
- d) not useful

14. Drawbacks in this scheme? Reasons.

15. Suggestions for the improvement

**VII. Loan repayment**

- 1. Name of the bank
- 2. Loan amount
- 3. Subsidy amount
- 4. Net credit
- 5. Repayment period
- 6. Rate of interest
- 7. Date of availability of the loan
- 8. Are you aware about the repayment of loan or as Government Grant?

Yes/No

9. What was the proportion of loan and subsidy?

10. Way of repaying the loan.

- a) by cash
- b) by kind
- c) through death of the animal
- d) through the sale of animal
- e) genuinely repaid

11. Did the Govt. bank officials contact you for recovery?

Yes/No

12. Do you have any over due in repayment?

Yes/No

13. What was the reason for overdue?

14.

S.No.	Amount obtained from the bank			Repayment made			Overdue (instalment and interest)		
	I	II	III	I	II	III	I	II	III

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**XII. Awareness about infrastructure:**

S.No.	Facilities	Whether available in the village/ within health		How utilised
		Before	After	Before/After
1.	Cooperative society			
2.	Consumer cooperative			
3.	Bank (Specified the name)			
4.	Post Office			
5.	Marketing place (Shandy)			
6.	Balwadi			
7.	Primary school			
8.	High school			
9.	Adult Education Programme			
10.	Primary Health Centre			
11.	Library			
12.	Veterinary Hospital			
13.	Temple			
14.	Theatre			
15.	Community Hall			
16.	Panchayat Radio			
17.	Water facilities			
18.	Electricity facilities			
	a. Street			
	b. House			
19.	Drainage/sanitation			
20.	Road			
21.	Transport (Bus)			
22.	Soil testing unit			
23.	Mobile veterinary services			

**Participation in Organisations:**

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S.No.	Name of the organisation	Yes Before	No After	Self Others in the family	Since when	Whether office bearer	Opinion
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1. Cooperative  
(Specify type)

2. Farmers club

3. Youth club

4. Nadar sangam

5. Rural Radio  
Forum

6. Political  
party

7. Religious  
bodies

8. Caste  
organisations

9. Others  
(Specify)

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APPENDIX II

't' TEST ADMINISTERED TO TEN SELECTED SAMPLE'S INCOME, BEFORE AND AFTER THE SCHEME (in Rs.)

$X_1$ (before)	$X_1 - A$ ( $X_1 - 3000$ )	$(X_1 - A)^2$	$X_2$ (After)	$(X_2 - A)$ ( $X_2 - 4800$ )	$(X_2 - A)^2$
2600	- 400	160000	3600	-1200	1440000
3600	+ 600	360000	4800	0	0
2400	- 600	360000	3600	-1200	1440000
3200	+ 200	40000	4200	- 600	360000
3000	0	0	4800	0	0
1800	-1200	1440000	3800	-1000	1000000
4900	+1900	3610000	6300	+1500	2250000
1800	-1200	1440000	3600	-1200	1440000
2200	- 800	640000	4200	- 600	360000
1800	-1200	1440000	3000	-1800	3240000
27300	-5400 +2700 <u>-2700</u>	9490000	41900	-7600 +1500 <u>-5100</u>	11530000

$$t = \frac{\bar{x}_1 - \bar{x}_2}{s} \times \sqrt{\frac{n_1 n_2}{n_1 + n_2}}$$

$$s = \sqrt{\frac{(x_1 - x_1)^2 + (x_2 - x_2)^2}{n_1 + n_2 - 2}}$$

$$= \sqrt{\frac{9490000 + 11590000}{10+10-2}} = \sqrt{\frac{21020000}{18}}$$

$$= \sqrt{1167777} = 1080.6376$$

$$= 1080.64$$

$$\text{Mean } (x_1) = \frac{27300}{10} = 2730$$

$$(x_2) = \frac{41900}{10} = 4190$$

$$t = \frac{2730-4190}{1080.64} \times \sqrt{\frac{100}{20}}$$

$$= \frac{2730-4190}{1080.64} \times \sqrt{5}$$

$$= -1.3510512 \times 2.2360679$$

$$= -3.0209881$$

$$v = 10+10-2 = 18$$

Table value at 5 per cent level

$$= 2.101$$

Result: It was significant at 5 per cent level.