

**A STUDY OF THE WOMEN BENEFICIARIES OF THE INTEGRATED
RURAL DEVELOPMENT PROGRAMME (IRDP) IN THONDAMUTHUR
PANCHAYAT UNION OF COIMBATORE DISTRICT**

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Introduction

INTRODUCTION

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, and equality in social and economic hierarchies.

(Rajagopalan, 1976)

Village constitutes the very heart of India, Indian culture was developed and flourished primarily in rural communities-Mahatma Gandhi. 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 the country's progress (Mehta, 1980).

India is among the four largest countries in the World, India's population is the second largest in the world and constitutes 15 percent of the worlds population. (Ramamurthy, 1983).

As per to the provisional census of 1981, nearly 350 million people are below poverty line, and of these

around 300 million reside in the rural areas (Giridhari, 1983).

In India, the absolute number of persons below the 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 increase in absolute numbers.

According to Sundaresan (1984), the family with, five members, having an income of Rs. 3600/- per annum from all sources may be treated as those living below poverty line.

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

Rural Development became an integral part of the economic planning with the launching of the Community Development Programme in 1952 which was followed by other programmes in various plans. Numerous projects have been launched like Desert Development Programme, the Hill Area Development Programme, Integrated Tribal Development Programme, the Drought Prone Area Programme, and so on, and each working towards its set goal on assigned tasks. But none of

these programmes covered the whole country, through a large number of blocks in the country had more than one of these programmes operating simultaneously in the same area for the same target group. Hence it was decided that one single integrated programme namely, the Integrated Rural Development Programme should be launched throughout the country. (Rao and Rao 1985).

With the objective of raising the poorest families in the rural areas above the poverty line, the Government of India has launched the IRD Programme in the country in April, 1978 to all alleviate rural poverty. The programme initiated in 1978-79 in 2,300 blocks, has been extended to all the blocks in the country, and now is a part of 20 point programme of the nation.

During the Sixth Five Year Plan period assistance under this programme was 150 lakh families. On an average, atleast 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 Government on a 50:50 ration, about Rs. 4,500 crores was invested on this programme during the sixth plan.

In Physical terms, the programme aimed at providing assistance to 15 million families during the

sixth plan period, at the rate of atleast 600 families per block annually. The capital cost of the asset is subsidised to the extent of 25 percent for small farmers, 33 1/3 percent for marginal farmers agricultural labourers and rural artisans and 50 per cent for the scheduled tribes. For meeting the balance on the cost of the asset, credit is provided by banking institutions. The Sixth Plan allocation for the programme is Rs. 1500 crores shared equally by the centre and states. (Rao 1985).

One of the strategies for raising the status of women in the society is to explore new avenues for their employment by assisting them to acquire income-generating assets. Since under Integrated Rural Development Programme (IRDP) household is treated as a unit, assistance is likely to flow to the head of the household who may not be women in most cases. There are however, a number of situations, in which assistances can be specifically directed towards women. Also in rural areas there are a large number of households headed by women. Policy makers had stipulated that atleast 1/3 of the IRDP beneficiaries should be women, though in reality this is not so.

The IRDP is being implemented by the DRDA through the blocks selected for SFDA, DPAP and CAPD as well as in blocks not covered by these special programmes (India, 1982)

Since the project has been operation for the past eight years, it would be appropriate to outweigh the achievement and problems. The evaluation of IRDP is being done at all levels by appointing evaluation cells and committies. However the impact of the programme on women beneficiaries has not been assessed.

It is with this in view the present investigation was undertaken to study the women beneficiaries of IRDP in Thondamuthur Block Coimbatore District.

Objectives of the Study

- a Study the operation details of IRD Programme.
- b. Study the impact of the programme on the target groups namely Women.

Review of Literature

II REVIEW OF LITERATURE

The literature pertaining to the Study on the Women beneficiaries of Integrated Rural Development Programme is reviewed under the following headings.

- A. Women and Development
- B. Concept of Rural Development
- C. Schemes undertaken for Rural Development
- D. Integrated Rural Development
- C. Research Perspectives.

A. Women and Development:

Women's emancipation or equality is part of our general development plans but Government action can be neither effective nor adequate unless women themselves become more aware of their rights and the corresponding responsibilities (Indira Gandhi, 1985).

It is true neither the status of women can under go a change overnight, nor the attitude of societies changes at a mere call of women. Yet, the International Women's Year, which has been observed not only in India but all over the world, as Prime Minister said, " has atleast been able to focus the attention of mankind, that the women is also a part of

the whole humanity and that men and women together made the mankind. It, therefore, implies that women must have equality with men to be able to play their role effectively.

One of the goal of International women's year is to improve the quality of rural life through the provision of cultural, educational and Employment opportunities to women in the rural areas, Since the agriculture dominates Indian Economy and the Women perform a responsible role in Agricultural production and the Management of farm and home resources. (Varadappan 1976)

The role of women and her awareness have great relevance to a country's development progress, Women constitute nearly and endeavour for building up the nation as that will mean the under utilisation of effective man power of the community in the development process, moreover, the activities she performs and the responsibilities, she shares at home and on the farm have direct and indirect bearing on the countries economic and social progress.

The role of women in developing countries is very crucial to the rate at which a country develops and in many ways is an indicator as to how well the

country is developing. Women's contribution to humanity throughout history whether it is in the work place, society or in the home has been no less than anybody else women are in a sense a social conscience of a country. They hold our societies together. In developing countries women have been active for all fields specially they have risen to prominent places in the political field. (Gandhi 1985)

Women constitute nearly 50% of the total population in India. In their tasks as mothers who bear and rear the children they play a very vital role in the development of the nation. They are the custodians of the future generation. Healthy children both physically and mentally are a pre requisit for a healthy developing Nation (Rao, 1983).

It is heartening to see that the women in our country are now alive to their responsibilities, in shaping the economic and other aspects of our national life women during past centuries were much neglected. They were regarded as inferior to men and it was thought that their sphere of activity should be confined to the homes. We

have now begun to act up to the words of the statutory commission. That the Women's movement in India holds the key of progress. Women are more vocal and assertive today (Hidayathullah 1982).

The year 1975 marked a milestone in the long history of women's battle for emancipation. The declaration of the year 1975 as the international women's year and years 1975-85 as the decade for women gave an official and global recognition to the long felt need that half of humanity comprising women can no longer be ignored at different levels of policy making, administration or implementation for the first time the world, both the developed^{ed} and the developing countries, realised that all the stumbling blocks to women's participation in socio-economic life should be removed legislation official decre^{ase}se, social awareness and social action. (Rohatgi 1982).

Planning and implementation of rural development programmes invite on increasing need to study the status and role of women in the country inspite of vast promises of equality in all spheres, our women have been dwelling in clouds of backwardness. The rural women, especially continue to be neglected in various uplifting programmes. The status of rural women, in our society

cannot be raised until better opportunities of employment and income are thrown up to them (Basu 1979).

We have currently more than 600 million people living in rural areas about 49 percent of whom are women. The female literacy rate in the rural areas has been estimated at 15 percent compared to about 30 among rural females. The total work force in rural area has been estimated at 228 million of whom about 82 million belong to the fair sex. Thus with about 49 percent of the rural population the rural female comprise only 36 percent of the total rural labour force (Basu 1979).

So far, the benefits from the developmental assets of Integrated Rural Development Programmes and other socio-economic have accrued to the male heads of house holds as customary practice although women have been actively participating. wide female participation has improved the income and consumption position of the family but has had no effect on the women's status with in the household. The sixth five year plan 1980-85 has laid special emphasis for development of women. The strategy has been three fold of which employment occupies the most significant position. A thrust has been laid on

their economic upliftment through greater opportunities for employment for this purpose, appropriate technologies, services and public policies would be introduced and the service package would pay attention to training, credit needs and marketing (Tyenger, 1982).

B. Concept of Rural Development:

Development of Rural Economy has been accorded the highest priority in the Indian Planning process. A beginning was made in this direction by launching community development programme (CDP) in the early fifties which proved to be instrumental in the establishment of a new work of basic extension and development service at the grass root level in the villages so crucial for creating awareness in the rural communities of the potential as well as means of development. (Krishnaswamy, 1985).

Probably the most pertinent aspect of development has been the elimination of poverty, social inequality and unemployment. These have been objectives set forth at the microlevel, focussed largely on economic growth with the belief that an increase in the gross national Product (GNP) will percolate down to the poorest and thereby eliminate poverty, inequality and unemployment in a country. Some of the planning models considered to be

Ideal from the new point of bringing, radical changes in the economy and which actually performed miracles in the western developing countries (Yadav, 1980).

Rural Development is advocated today as a basic strategy for economic Development all over the world. The sheer largeness of number who continue to live and work in the Rural Areas in the developing countries compels our attention to this important and yet neglected sector of the economy (Patel 1984).

Rural Development involves Developing the Rural Economy so as to raise the standard of living of those Rural people who are poor and require upliftment (Giriappa, 1976).

Rural Development as an improvement in the living standards of the mass of low income population residing in rural areas and making the process of self sustaining (Lilcuma, 1975).

Rural Development seeks to involve a process of transformation from traditionally oriented rural cultures towards on acceptance and reliance on science and Technology (Ensminger, 1974).

Rural Development is the sinequo for over all economic development Government at various levels, banks, co-operatives, special agencies, voluntary organisation colleges, and universities and many other agencies are doing their mite to ameliorate the lot of the rural folk specific efforts should be made to educate and train Rural Women folk in suitable avocations e.g. kitchen gardening, cattle and poultry, breeding, crafts organising, textools charks tailoring, preparation and marketing of pickles and appalen and all other additional income generating ventures small savings, family planning and antidowry compaign may be arranged by students (Shah, 1977)

C. Schemes Undertaken for Rural Development

In view of the alarming proportions of increasing poverty in India, several schemes were introduced on an experimental basis by the Central and State Governments in the past to improve the quality of life of rural masses. Some of them were; Rural Industries Project (RIP) 1962-63, Intensive, Agricultural Development Programme (IADP) 1966-1967, Intensive, Agricultural Areas Programme (IAAP) 1969-70, Drought Porne area programme (DPAP) 1970-71, Tribal Areas Development Programme (TADP) 1971-72, Differential Rate of Interest Scheme (DRI) 1972, Hill Area Development Programme (HADP) 1973-74 Command Area

Development Programme (CADP) 1974-75, Integrated Tribal Development Programme (ITDP) 1976-77. Food For Work Programme (FFWP) 1977, High Yielding Variety Programme (HYVP) Community Development, Programme (CDP) Desert Development Programme (DDP), Small marginal Farmers and Agricultural Labourers Development Agencies (SMFALDA) Antyodaya Programme (AP) Minimum Needs Programme (MNP) National Rural Employment Programme (NREP) Rural Landless Employment Guarantee Programme (RLEGP), Gramodaya Scheme (GS) National scheme for Training of Rural Youth for Self-Employment (TRYSEM) Cottage and Village Industries Programme (CVIP) of the Khadi and Village Industries Commission. (Rao 1985).

A number of programme have been operating for the resources development of Rural poor. They are as follows.

a. Intensive Agricultural District Programme:

The Intensive Agricultural Programme was setup to develop the whole farm community it was intended that the Intensive Agricultural District Programme would workout a programme that both speeded agricultural production and at the same time carried the programme to all farmers, small as well as large, tenants, as well as owners of agricultural

lands. It would combine all efforts into one programme for general economic development of the area in which it operates.

b. Small Farmers Development Programme:

All India Rural Credit Review Committee recommended the creation of the small Farmers Development Agency to help small and marginal farmers.

Initially this programme was started with a view of ameliorating the conditions of the small farming house holds later, it was to have wider coverage of marginal farmers and agricultural labourers as well. The major emphasis was on Intensive agriculture through the use of modern inputs, better irrigation facilities, land development and improvement, suitable cropping patterns and facilities for swift marketing of produce. (Mohsin 1985).

c. Crash Scheme For Rural Employment:

The Crash Scheme for Rural Employment (CSRE) was started for the benefit of the Rural Employed in the Fourth plan. The scheme was introduced to provide employment to about hundred person in every block or about thousand person in each district in rural development works. But the impact of the scheme was very small on any particular area because the resources were very thinly

distributed and the programme was not Integrated with the weeds of any Area (Mihis 1974).

d. Training of Rural Youth For Self Employment:

The scheme of training of Rural youth for Rural Employment (TRYSEM) was initiated in 1979. The main Thrust of this scheme was an equipping rural youth with necessary skills and Technology, to enable them to seek self employment normally, persons between 18 and 35 years of age covered under this scheme. The target set for the scheme is to impart training to atleast 2 lakhs youth every year all over the country with atleast minimum of 40 youths per block.

e. National Rural Employment Programme:

This centrally sponsored programme is being executed in 1982-83. This programme has been introduced in the place of the food for work programme for purchasing supplementary employment opportunities to those seeking work in rural areas during lean employment periods of the year. Main objective of this programme are 1) Generation of gainful employment for the unemployed and under employed men and women in rural areas (Mohsin 1985).

f. Drought prone Areas Programme:

The drought Prone Areas Programme (DPAP) which was formerly known as the Rural works programme, was initiated in the second year (1970-71) of the fourth plan primarily with a view to mitigating the severity of the drought conditions in the areas covered by the programme, through labour intensive and production oriented works like medium and minor irrigation, soil conservation afforestation, road building and drinking water projects.

The main objectives of the DPAP are

- a. Establishing the income^{of} people, particularly weaker sections of the society
 - b. Reducing the severity of the impact of drought
 - c. Restoration of the ecological balance
- the programme at present covers 615 blocks in 88 districts of 13 states.

g. Desert Development Programme:

The Desert Development Programme (DDP) was started in 1977-78 with the objective of controlling desertification and creation of conditions for raising the level of production. Income and Employment of people of the desert areas. This was sought to be achieved by : a) afforestation b) ground water development and utilisation.

c) construction of water harvesting structures; rural electrification for energising tube wells pumpsets and
e) development of agriculture/horticulture and animal husbandry.

h. Integrated Rural Development Programme

Beginning from the community Development programme, 1952 moved into the era of Integrated Rural Development, programme. Numerous, projects have been launched like Desert Development Programme, the Hill Area Development Programme, Integrated Tribal Development Programme the Drought Prone Area Programme, Command Area Development Programme, TRYSEM, NREP and so on, and each working towards its set goal on assigned tasks. But none of these programmes covered the whole country, though a large number of blocks in the country, had more than one of these programmes operating simultaneously in the same area for the same target group. This territorial overlap combined with the different funding patterns of these programmes, not only created considerable difficulties in effective monitoring and accounting, it often blurred the programmes objectives. In practice, these programmes were reduced to more subsidy giving programmes shorn of any planned approach to the development of rural poor as an inbuilt process in the development of the area and its resources.

Hence, it was decided that one single integrated programme namely integrated Rural Development Programme (IRDP) should be launched throughout the country. It is a centrally sponsored programme and the outlay will be matched on equal basis by the states.

The Integrated Rural Development Programme is the strategy of Sixth Five Year Plan for the Development of rural areas. The main objective of the IRD. programme is to increase production and productivity in agriculture and allied sectors based on the better use of land, water and sunlight.

2. It aims at the resource and income development of vulnerable sections of the population in all the blocks of the country.
3. It aims at creating new productive assets for improving the lot of the rural people.
4. It also aims at improving the productivity of land by providing access to inputs like water, improved seeds and fertilisers, to those categories of the rural poor, who have some land assets.
5. It aims at the diversification of agriculture through animal husbandry, dairying forestry, sericulture, etc, It will benefit both the landless and the land holders and this

would form an important plank of the programme.

6. It aims at developing processing and manufacturing activities based on local resources.

7. It aims at improving post-harvest technology so that both producers and consumers benefit from the enhanced production. (Rao and Rao 1985)

Development of women and children in Rural Areas:

The scheme of Development of Women and Children in Rural Areas was launched by the Department in September 1982, and is being implemented on a pilot basis in 50 selected backward district of the country. The objective is to focus attention on the women members of the families of the target group so as to increase their income and also to provide supporting services needed to enable them to take up income generating activities.

So far 3.225 group have been formed covering 51:669 women.

Women in Rural Areas. 2) Creation of durable community assets, for strengthening the Rural infrastructure leading to the rapid growth of Rural Economy.

3. Raising the economic status of the Rural Poor. (India 1985)

D. Integrated Rural Development Programme

The Integrated Rural Development Programme is the single largest anti poverty programme currently under way in all the community development blocks in the country. It aims at providing income generating assets and employment opportunities to the rural poor for eventually enabling them to rise above the poverty line. Its target group consist of the poorest of the rural poor i.e., marginal and small farmers, rural artisance and craftsman including schedule, castes schedule tribes (ST) family. (Singh, 1950).

The programme of Integrated Rural Development is of considerable significance to the health of the National economic as widespread poverty and spatial imbalance have belittled the gains of planned development while recognising the imbalance of micro planning the Sixth five year plan has envisaged to bring a considerable segment of rural population above poverty line (Moksin 1985).

At the removal of poverty and unemployment in the rural areas through the adoption for the poorest among the poor, It aims at lifting families of weaker sections, small farmers, marginal farmers, agricultural labourers, rural artisans, etc., above the poverty line, by providing them with productive assets and employment. The IRDP is expected to

cover 15 million poor families to be identified in all 5011 development blocks by the end of 1984-85. Each identified family is given subsidy (25% to 33. Rs 1/3% and bank credit for undertaking a productive venture like dairying agroservice etc. (Krishnaswamy 1985).

Components of Development Programme:

With a view to achieving the above objectives of the IRDP is planned. It consisted the following elements.

1. As a direct attack on poverty, the basic needs food, water, clothing, shelter, medical care and education met through expansion of government services, the major components being grain price subsidy programme for weaker section, low cost education and health delivery systems.
2. A massive programme for developing human resources by raising the educational level of people, and the components of this programme included.
 - Social education programmes for developing awareness, initiative, civic sense, democratic values and co-operative spirit in local people;
 - functional adult education for eliminating ignorance, illiteracy, and parochial outlook,
 - training programme for developing technical skills in rural people so as to enable to them to work in rural based industries; and

- extension programme for extending new technology for modernising agriculture in all categories of farms including small farms and dry farms, and for modernising rural crafts.

3. Development of human resource -intensive (i.e. labour oriented) appropriate technology for adoption in rural industries and to achieve a break-through in dry-farming technology through the reseach programmes of concerned research institutions.
4. Development of infrastructure facilities, such as transportation, rural electrification, storage and warehousing, supply of inputs custom service, processing, marketing, etc.
5. The identification and development of growth centres for locating the various facilities such as schools, training centres, custom services, and marketing centres.
6. Institutions and organisations for undertaking various economic and service activities.
7. Provision of Employment generation through agricultural development, off-farm activities and rural industrialisation. The employment generation is crucial for eliminating poverty and improving the quality of life of rural people in general and weaker sections in particular.
(Krishnaswamy 1985).

Implementing Machinery

District Rural Development Agency (DRDA) is the implementing authority at the field level along with Block Development Officer (BDO) and Village level Workers (VLW) at the block and village level respectively and the commercial and co-operative banks. The initial task of these government agencies is to identify the beneficiaries and to select activities for them. A list of such identified beneficiaries to the tune of 600 families. per block per year is sent to the commercial and cooperative banks for giving loans. Once the loans are sanctioned, subsidies are distributed by the government agencies. Subsequent follow-up and supervision of these various activities financed are the joint responsibility of the Government agencies and financial institutions. (Chaudhary 1985)

IRDP Achievement during the Sixth plan

IRDP, which has launched in 1978-79, is an important component of the New 20-point programme, As a major poverty alleviation programme during the Sixth plan, IRDP made an appreciable impact in improving the quality of the poorest of the poor. The number of poor families assisted under the programme during the period was 165.6 lakhs, which exceeded the target of 150 lakh families, recording 110.4 per cent achievement.

The Sixth Plan allocation for the programme was Rs. 1,500 crores, shared equally by the Centre and states. But the total expenditure on implementation of the programme during the Sixth Plan period amounted to Rs. 16,50.21 crores which showed 110 percent achievement of the targetted funds of Rs. 1,500-crores.

Financial and material inputs provided to the families below the poverty line have helped the identified poor families to achieve higher incomes in the field of agriculture including animal husbandry, horticulture and fisheries small and cottage industries, traditional handicrafts and practically every viable economic activity.

Since scheduled castes and scheduled tribes constitute a significant proportion of the population below the poverty line in rural areas, it has been laid down that at least 30 per cent of the families assisted under the IRDP Programme should be drawn from Scs/Sts. It has also been emphasised that at least 30 percent of the resources in terms of subsidy and loan should go to SC/ST beneficiaries, It is remarkable that sixtyfive lakh families belonging to SC/ST have already been covered as against the sixth plan target of 45 lakhs families, recording 144 per cent achievement.

Banks have been actively involved in lending to the poor for enabling them to attain higher standard of living. Regional rural banks play a significant role in providing credit for the weaker sections in rural areas. By the end of June, 1984, 162 RRBS have been established covering 286 districts in 23 states/Union Territories and these banks had mobilised deposits to the tune of Rs. 744.34 crores. The total bank credit mobilised during the Sixth Plan stood at Rs. 3080.41 crores, which represented 103 percent achievement of the target. The investment made under the programme during the period was Rs. 1,730.68 crores which represented 105 per cent of the targetted investment of Rs. 4,500 crores set for the period.

E. Research Perspectives:

Gandhi and Raval (1985) studied on "Impact of Rural Development on economic status of Women" in Kadhur Village, situated in Kamaraj Taluk, The study found out that the income generated through dairy units has certainly raised their standard of living. The quality of food clothing and overall living has a marked change. They are quite enthustastic about their activity.

Biradar (1985) studied the dairy's economic impact on Rural folk in Bhadrabad village DRAP Area of kopargaon

taluka. A markable progress found in the village was mainly because of the existance of integrated Rural Development programme and Co-operative milk society. The study found out improvement in the family income of the beneficiaries. maximum income was i.e (84.6) derived from dairy by landless house holds while 72.25% 62.50% and 63.15 percent by small, medium and big farmers respectively. Due to the dairy occupation they can stand on their own feet on an average the dairy provide 10 hour work per family per day which means dairy generates 450 mandays per annum per family. It was interesting to note that about two/third portion of employment in dairy is captured by the women and children. It ~~clearly~~ indicate the womens participation in dairy development is 80 significant.

Angadi and Renukarya (1984) studied the impact of Integrated Rural Development Programme in Wanyanpad Taluk of Mysore district in Karnataka. In wanyanpad 9 clusters were selected and 200 beneficiaries were interviewed for assessing the benefits of Integrated Rural Development Programme.

The study found that the annual average income of the beneficiaries has increased after the implementation of Integrated Rural Development Programme. However, it was

just marginal and had not brought the beneficiaries above the poverty line. Though a small percentage of the beneficiaries, have taken up occupation different from their traditional occupation they have found it quite satisfactory.

It was found that, generally the beneficiaries have a positive attitude towards official and non officials and hope to improve their standard of living in the near future.

Singh and Deb (1975) studied the socio economic impact of Integrated Rural Development Programme (IRDP) on Panjab. The study has indicated that the Integrated Rural Development Programme, although at its initial stage was showing its impact on the population served by it. Those who could take advantage of the facilities (especially credit) were in a better position to improve their socio economic life than those who did not avail of such facilities.

Malyadri (1985) studied the impact of IRDP on beneficiaries in the Rajupalayam Village of Kovur Taluk in Nellore District of Andhra Pradesh. The study revealed that the majority belonged to schedule caste and thus the sample includes a significant proportion of weaker sections constituting 95 per cent regarding education 70 per cent of the respondents were illiterate. In case of occupation

60 percent were agriculture labourers 20 percent are agriculture remaining were engaged in small business. Majority belong to young age. The study showed that all sample beneficiaries were below poverty line according to IRDP guideline. 70 percent of the beneficiaries felt that financial assistance sanctioned under IRDP was inadequate 60 percent of the beneficiaries reported that the amount of subsidy was low. It is also notable that among 40 beneficiaries only 30 had fully utilized the loan amount. Other had not utilized. After functioning of IRDP schemes, 55 percent of the beneficiaries crossed the poverty line but the remaining 45 percent are still below the poverty line.

Niali Block of Cuttack district in Orissa is selected for assessing the performance of the programme by making a comparative study of the change in economic position of the beneficiary households between pre IRDP and post IRDP period. The study reveals that out of the total number of beneficiaries, 52 percent (26 in number) are provided IRD assets for livestock and 48 percent (24 in number) for non agricultural purposes. This speaks about the predominance of livestock as a way of assets provided to the beneficiary households in the IRD Programme.

The study reveals that total income of the sample scheduled caste beneficiaries prior to IRD Programme is Rs. 46278.25 and after the IRD programme is Rs. 53516.46. In case non-scheduled caste category the total annual income before IRD Programme is Rs. 43504.37 and after IRD programme is Rs. 54245.72 Thus, there has been a net increase in income of Rs. 7238.21 for the non-Scheduled caste beneficiaries during one year following the implementation of IRD programme. The increase in income in terms of percentage shows that while the income of the schedule Caste beneficiaries has increased by 15.64 percent, the income of the non scheduled Caste beneficiaries has increased by 22.16 percent after being included in the IRD programme This speaks about the fact that though the income of both the categories of beneficiaries has increased after getting assets under IRO programme (Panda 1985).

Sri Avinashilingam Home Science College, which has rich experience in and close association with several Rural Development efforts of the country, has been assigned the responsibility of conducting an evaluation study of IRDP in the Nilgiris District 1983-1984, by the Tamil Nadu State Government.

The Sri Avinashilingam College and the economist group have conducted studies of IRDP in 1984, turning up favourable reviews of the programme in the Nilgiris found that the selection of beneficiaries was appropriate, and that the district had fulfilled its target under the programme likewise, the economist group, which has surveyed Periyar District, on behalf of the state Government's Rural Development and local Administration Department, found that 96 percent of IRDP beneficiaries were satisfied with the programme and that the overall impact of the productive level of 91 percent of the families assisted (Hindu Oct, 16).

Rani (1985) studied the functioning of Integrated Rural Development Programme in selected families of Karamadai Panchyat Union. The findings of the study as follows.

The percentage of male beneficiaries are higher than that of the female beneficiaries.

A large majority of the beneficiaries were belong to backward class.

After the operation of the scheme 29 percent had crossed the poverty line. The return from the scheme include not only income in cash but in kind also, such as milk from cattle meat and sheep, which had not only added income but had reflected a change in their dictary pattern.

Sri Avinashilingam Home Science College (1985-86) which has rich experience in and close association with several Rural Development efforts of the country, has been assigned the responsibility of conducting concurrent evaluation of IRDP, sponsored by the Department of Rural Development, Government of India. Data were collected from 86 districts every month, covering 1440 beneficiaries findings of the study were as follows:

The norms for the selection of the beneficiaries, namely those below the poverty line were strictly followed. Dairy units predominated the scene and followed by sheep/goat units. Assistance under TSB sector has considerably been improved. There is a considerable increase in the family income of the beneficiaries with 40 out of 140 already crossing the poverty line.

Methodology

III METHODOLOGY

The Methodology adopted for the study of the Integrated Rural Development Programme on the Women beneficiaries in Thondamuthur Panchayat Union, is dealt with as follows:-

- A. Selection of the Area
- B. Selection of the Sample
- C. Selection of the Method of Investigation
- D. Conduct of the Study
- and E. Analysis and Interpretation of the Data.

A. Selection of the Area.

Thondamuthur Panchayat Union was selected for the study as it is adopted for community and social work activities of the college and the investigator established rapport with the officials there.

Initiated in 1979-80, the IRDP in the Thondamuthur Panchayat Union had covered 4377 beneficiaries over the seven year period.

B. Selection of the Samples:

For this study 100 Women beneficiaries benefitting under various schemes were selected. The villages were selected in such a way that there were more than five

women beneficiaries in each village.

Table shows the names of villages and number of samples chosen for the study (Figure I).

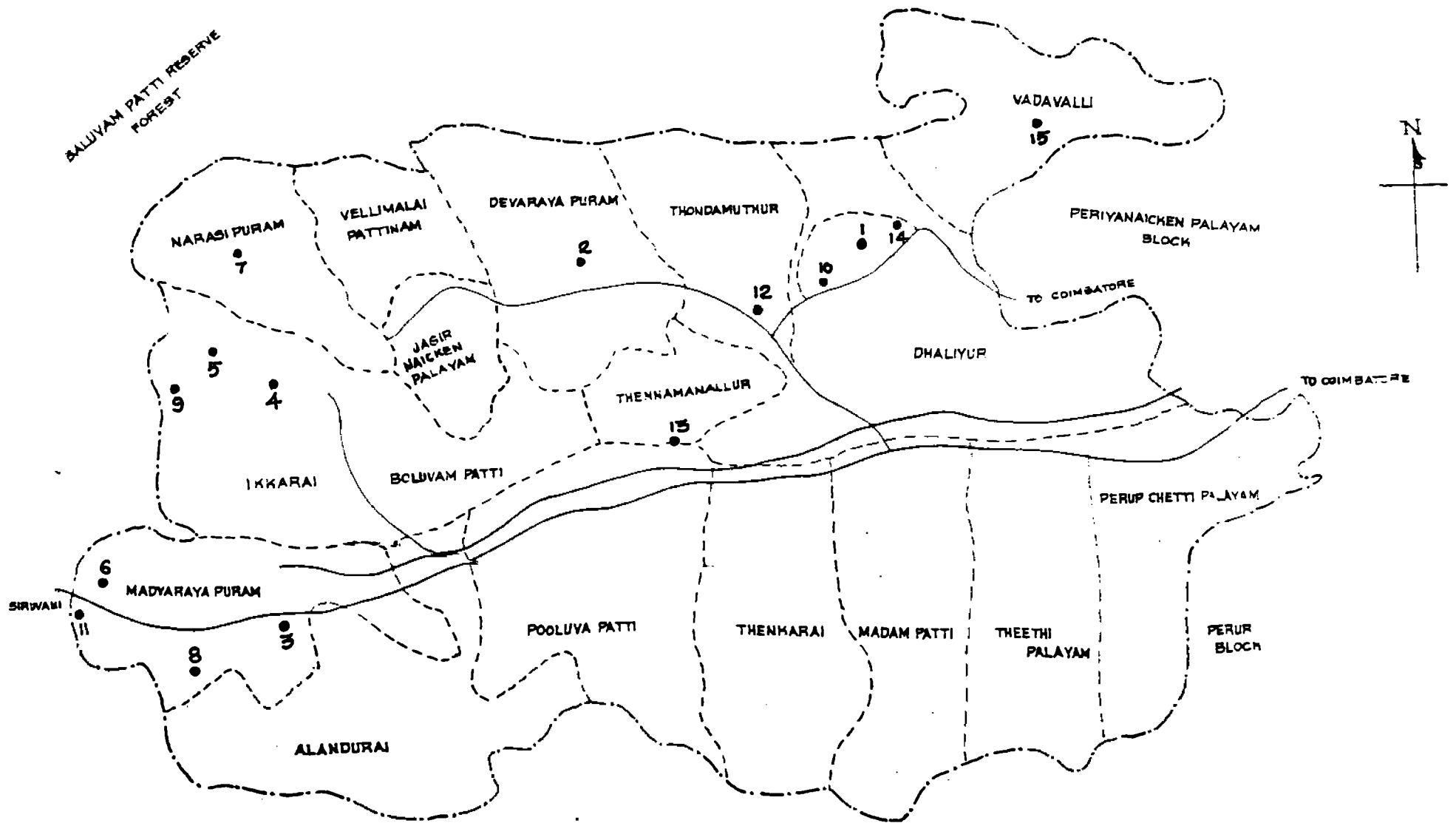
TABLE I

SAMPLE SELECTED FOR THE STUDY

S.No.	Name of the Village	Number of Samples
1.	Deenampalayam	5
2.	Devarayapuram	5
3.	Madavarayapuram	15
4.	Mullangadu	15
5.	Muttathuvayal	5
6.	Nalloor Pathy	5
7.	Narasipuram	5
8.	Perumalkoilpathy	10
9.	Poonti	5
10.	Pudupalayam	5
11.	Sadivayal	5
12.	Thondamuthur	5
13.	Thenamanallor	5
14.	Ulliyampalayam	5
15.	Vadavalli	5

A total of 15 Villages were selected for the study.

MAP OF THONDAMUTHUR PANCHAYAT UNION



LOCALE OF THE PROJECT

Figure. 1

Method of Investigation:

An Interview schedule was used for eliciting information regarding the functioning of Integrated Rural Development Programme from the beneficiaries (Appendix I)

The Interview makes possible a face to face association and a process of interstimulation between the interviewer and interviewee, and helps in serving data not obtainable, by methods that do not involve on interpersonal relationship (Rangaswamy ,1976).

D. Conduct of the Study:-

In order to get the desired information the survey was conducted among 100 women beneficiaries. The list of beneficiaries was collected from the Panchayat Union Office. The Investigator visited each family and collected information on personally with the help of the interview schedule.

E. Analysis and Ingerpretation of Data:

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



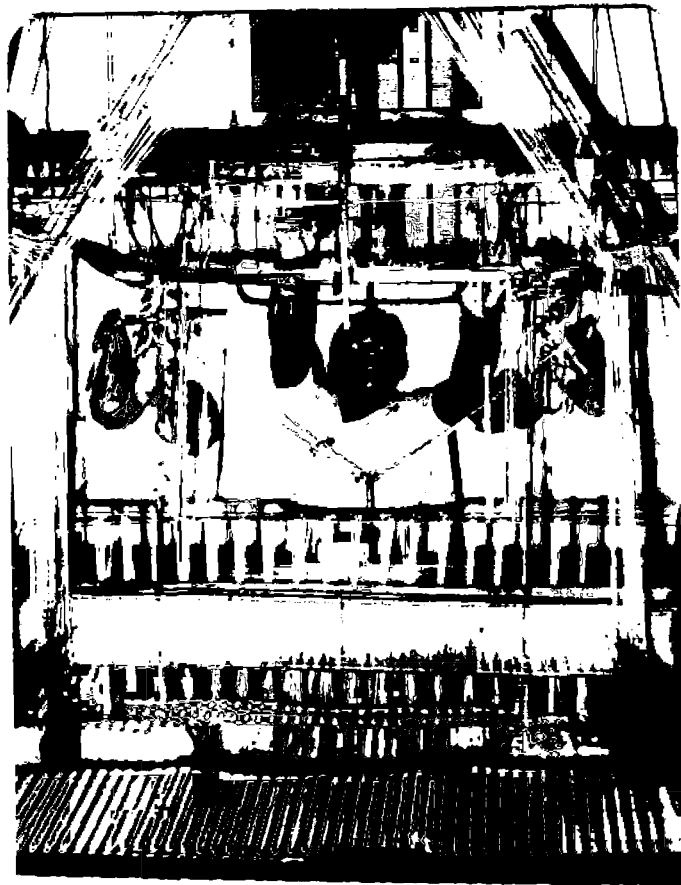
SHEEP REARING.

FIGURE IV



PETTY SHOP

FIGURE V



WEAVING

FIGURE - VI

Results and Discussion

IV RESULTS AND DISCUSSION

The results of the study on the Women beneficiaries of Integrated Rural Development Programme in Thondamuthur Panchayat Union 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 Scheme
- D. Sources of information and Assistance.
- E. Details about Financial Assistance
- F. Benefits from the Scheme as viewed by the Beneficiaries and
- G. Problems encountered and Suggestions of the Beneficiaries.

A. Socio Economic Profile of the Beneficiaries:

The Socio Economic profile of the respondents is discussed under the following headings.

- a. Age
- b. Caste
- c. Size and the type of the family
- d. Educational status.

- e. Occupational status
- f. Occupation of the head of the family
- g. Income.

a. Age:

A large majority of the beneficiaries (84 percent) were young in age within 40 years. This points out the response of the youth to the new programme.

b. Caste:

Among the sample studied 62 per cent were from backward class. Seventeen percent were from scheduled castes. Eleven per cent were scheduled Tribes and ten percent belonged to forward community.

c. Size and the type of the family:

Table II gives the size of the families:

TABLE II

DISTRIBUTION OF FAMILIES ACCORDING TO SIZE AND TYPE.

Percentage of beneficiareis (N:100)			
S.No.	Size	Nuclear	Joint

1	1 - 3	18	11
2	4 - 6	52	13
3	above 6	2	4

A large majority of 72 per cent of beneficiaries belonged to nuclear families with 52 per cent having 4 to 6 members 18 per cent having 1 to 3 members and 2 per cent above 6 members. The beneficiaries belonging to the joint family were considerably less (only 28 per cent).

d. Educational Status:

The educational status of the beneficiaries is given in Table III

TABLE III
EDUCATIONAL STATUS OF THE BENEFICIARIES

S.No.	Educational Status	Percentage of beneficiaries (N:100)
1	Illiterate	60
2	Primary	35
3	Secondary	3
4	Collegiate	2

Of the total beneficiaries 32 per cent were educated upto primary level, 3 per cent up to secondary level and 2 per cent up to collegiate level, On the otherhand a majority of 60 per cent were illiterates.

e. Occupation of the Head of the family:

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

TABLE IV
CATEGORIES OF MAIN OCCUPATION

S.No.	Main Occupation	Percentage of beneficiaries (N:100)
1	Agriculture	29
2	Coolie	48
3	Business	8
4	Artisan	11
5	Others	4

A large majority of 48 percent were coolies 29 per cent belonged to owner cultivators followed by artisans. The other occupation included business and service categories.

f. Income:

Table V reveals the annual income of the families studied.

TABLE V
ANNUAL INCOME

S.No.	Income in Rupees	Percentage of beneficiaries. (N:100)
1	Up to Rs. 3,600/-	82
2	above Rs. 3,600/-	18

A large majority of 82 per cent of the sample were having an annual income below Rs, 3,600/- indicating that the programme is reaching the poorest in the socio economic strata.

B. Distribution of Beneficiaries according to the schemes:

The scheme wise distribution of the beneficiaries is as shown in the Table VI.

TABLE VI

DISTRIBUTION OF BENEFICIARIES ACCORDING TO THE SCHEMES

S.No.	Schemes	Percentage of beneficiaries. (N:100)
1	Dairying	66
2	Bullock carts	10
3	Sheep rearing	9
4	Weaving	8
5	Petty shop	7

A large majority of 66 per cent of the beneficiaries selected received assistance for purchase of milch animals such as Cows and Buffaloes, 10 per cent got assistance for the purchase of bullocks while, 9 percent got assistance for sheep and goat, 8 per cent got help for weaving and seven per cent got assistabce for the petty shop. This dairying was considered to be the most appropriate activity for women beneficiaries

c1
DISTRIBUTION OF BENEFICIARIES SCHEME WISE

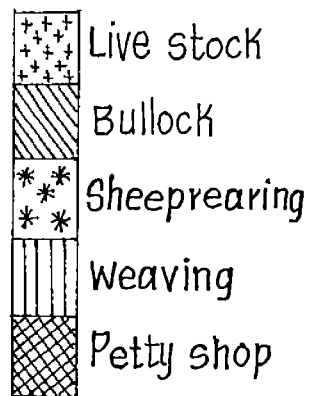
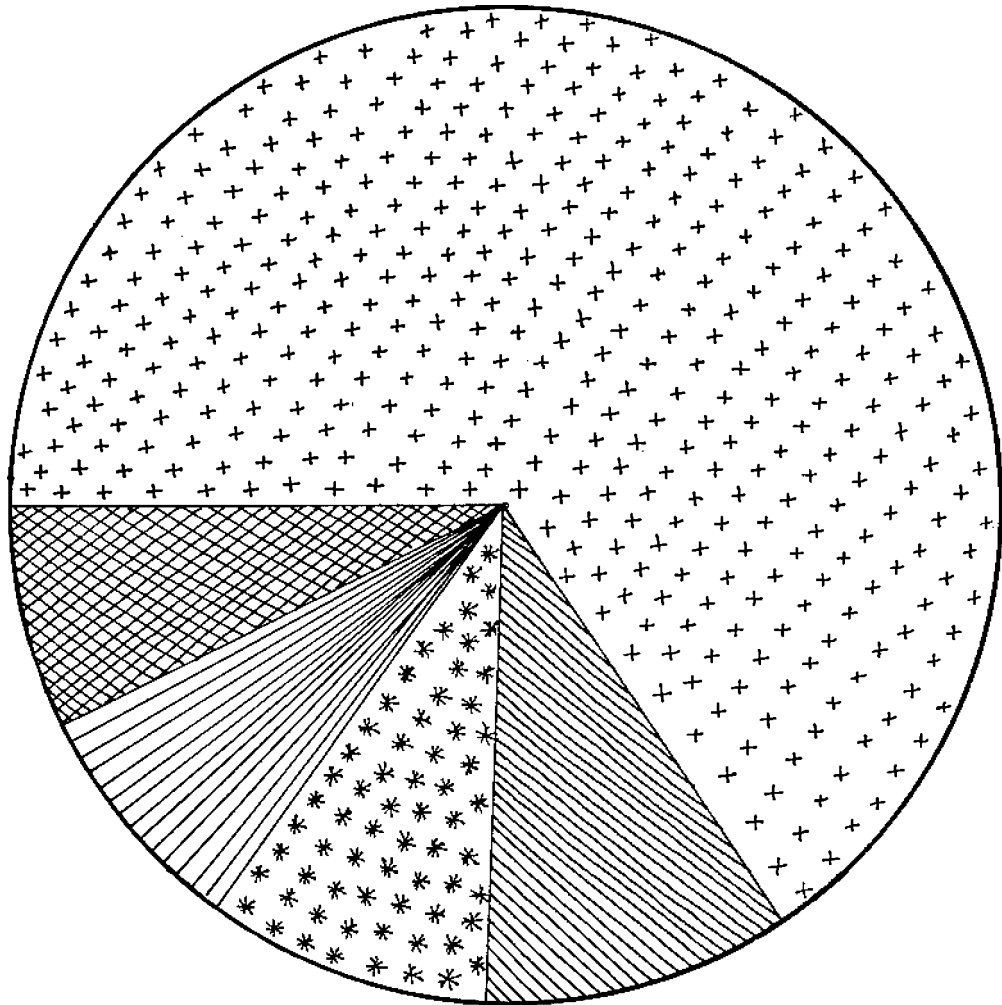


Figure.VII

C. Awareness of the Beneficiaries about the Scheme:

Most of the beneficiaries (78 per cent) were aware of the term Integrated Rural Development Programme. The remaining 22 per cent could not give the name of the programme but stated it, as a "loan scheme" of the Government.

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

TABLE VII

OBJECTIVES OF INTEGRATED RURAL DEVELOPMENT PROGRAMME AS
STATED BY THE BENEFICIARIES

S.No.	Objectives	Percentage of beneficiaries (N:100)
1	To improve the income	68
2	To give employment	24
3	To improve the standard of living	8

To 68 per cent of the beneficiaries, the scheme is meant to improve the income and to 24 per cent as a means of generating employment potentials. The ultimate objective

of improving the overall standard of living was stated by 8 per cent of the beneficiaries only.

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

TABLE VIII
BASIS OF SELECTION OF BENEFICIARIES

S.No.	Basis of selection	Percentage of beneficiaries (N:100)
1	Small/marginal farmers	29
2	Agricultural labourers	35
3	Rural Artisans	8
4	Scheduled castes	17
5	Scheduled tribes	11

The basis for selection of the beneficiaries as stated by 29 percent was land holding (Small/marginal farmers) 35 percent agriculture labourers while of percent were selected as they were artisans, 28 percent were selected since they belonged to the scheduled castes/

tribes. These responses point out that women were aware of the mode of selection of the target group.

D. Sources of Information and Assistance:

Table IX gives the sources of Information about the schemes as pointed out by the beneficiaries.

TABLE IX

SOURCES OF INFORMATION AND ASSISTANCE

S.No.	Sources of information and assistance	Percentage of beneficiaries (N:100)
1.	Rural Welfare Officer	44
2.	BDO/Other Block Officials	29
3.	Bank officials	25
4.	Friends	2

For a large majority of 73 per cent the Rural Welfare Office and other Block officials were the major sources of information and assistance.

The bank officials also served as sources of information for 25 percent of the beneficiaries. Thus officials served as sources of information and assistance for the target groups.

E. Details about Financial Assistance:

This aspect is discussed under the following headings.

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

and

4. Extent of repayment of loans.

1. Sources of assistance:

Only two Commercial banks served as financial institutions for distributing the loans to the beneficiaries. A large majority of 69 per cent of the beneficiaries got their loans from Indian Overseas Bank and 31 per cent from State Bank of India.

2. (a) Amount of Loan:

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

TABLE X

AMOUNT OF LOAN RECEIVED BY THE BENEFICIARIES

S.No.	Schemes	Number of beneficiaries				Total
		1000 to 2000	2001 to 3000	3001 to 4000	4001 to 5000	
1	Dairying	39	27	-	-	66
2	Pair of bullocks	-	-	2	8	10
3	Sheep rearing	6	2	1	-	9
4	Weaving	2	6	-	-	8
5	Petty shop	7	-	-	-	7
	Total	54	35	3	8	100

A majority of 54 per cent had received loan from 1000 to 2000 and 35 percent received loans Rs. 2000 to 3000. The maximum loan amount Rs. 5000/- was given for the purchase of bullocks. With regard to weaving the amount ranged from Rs. 1000- 3000. The maximum amount for the petty shop was up to Rs. 2000/-

b. Amount of subsidy varied according to the income of the beneficiaries. The marginal and small farmers received subsidy to the tune of 1/3 of the total the scheduled castes and tribes received $\frac{1}{2}$ of the loan as subsidy.

Whole of 70 percent of the beneficiaries had stated that they received subsidy, 21 percent did not received the subsidy so far, while 9 percent were ignorant about the subsidy component.

3. Repayment schedule:

Table XI gives the mode of repayment of the loans taken. The repayment schedule varied with the category of the loan.

TABLE XI
MODE OF REPAYMENT

S.No.	Mode of Repayment	Percentage
1	Monthly	60
2	Quartely	20
3	Half yearly	15
4	Annual	5

A large majority of 60 per cent beneficiaries had monthly repayment schedule. While 20 per cent repaid the loan quartely, 15 per cent did the same half yearly and 5 per cent had to repay the loan only annually.

The number of instalments mainly depended upon the category of the loan and the unit cost of the scheme.

4. Extent of Repayment of loans.

Table XII shows the details about the repayment of loans.

TABLE XII
EXTENT OF REPAYMENT OF LOANS

S.No.	Schemes and year	Number of benefi- ciaries	Percentage Repaid					
			fully paid	morethan 75	51-74	26-50	Less than 25	Nil
1.	<u>Dairy</u>							
	1979-80	1	1	-	-	-	-	-
	1980-81	8	8	-	-	-	-	-
	1981-82	5	3	2	-	-	-	-
	1982-83	11	4	5	2	-	-	-
	1983-84	9	-	5	4	-	-	-
	1984-85	15	-	3	7	3	2	-
	1985-86	17	-	-	5	8	2	2
	Total	66	16	15	18	11	4	2
2.	<u>Bullock</u>							
	1979-80	2	2	-	-	-	-	-
	1980-81	3	1	2	-	-	-	-
	1981-82	5	1	2	1	1	-	-
	Total	10	4	4	1	1	-	-

3. Sheep rearing

1981-82	1	-	1	-	-	-	-
1982-83	4	-	-	2	2	-	-
1983-84	3	-	-	2	1	-	-
1984-85	1	-	-	-	-	1	-

Total	9	-	1	4	3	1	-

4. Weaving

1981-82	1	-	-	-	-	-	-
1982-83	5	-	1	4	-	-	-
1983-84	2	-	-	2	-	-	-

Total	8	-	2	6	-	-	-

5. Petty Shop

1981-82	2	1	1	1	-	-	-
1982-83	4	-	1	2	1	-	-
1983-84	1	1	-	-	-	-	-

Total	7	2	2	2	1	-	-

Grand Total	100	22	24	31	16	5	2

Out of the 66 beneficiaries of the dairy scheme all those who got the loans in 1979-80 and 1980-81 and seven of them who received in 1981-82 and 1982-83 had fully repaid the loan. A considerable number had repaid more than 75 percent of loan. The others are in the process of repayment.

Four out of the 10 beneficiaries who got the loan for bullocks had fully repaid the loan while four had paid back more than 75 percent.

As for sheep rearing, the repayment, was not very satisfactory, Through none had defaulted.

In the same way, the beneficiaries of the "Weaving" scheme had also not repaid the loan fully with regards to petty shop, two out of the four had repaid fully while the others are continuing repayment.

On the whole, 22 percent of the women had fully repaid the loan, 24 percent had repaid more than 75 percent of the loan, and 21 percent 51-75 percent which is a positive trend. By and large the women beneficiaries were considered to be regular in their repayment.

F. Benefits from the Schemes as viewed by the Beneficiaries:-

Table XIII gives the major benefits from the

Integrated Rural Development Programme as realised by
the beneficiaries of the scheme.

TABLE XIII

BENEFITS FROM INTEGRATED RURAL DEVELOPMENT PROGRAMME AS
VIEWED BY THE BENEFICIARIES

S.No.	Benefits	Percentage of beneficiaries (N:100)
1.	Increase in income	53
2.	Self employment in the family	48
3.	Saving money	42
4.	Relief from indetedness	36
5.	Getting inputs for agriculture	2
6.	Change in dietary pattern	10

BENIFITS FROM IRDP

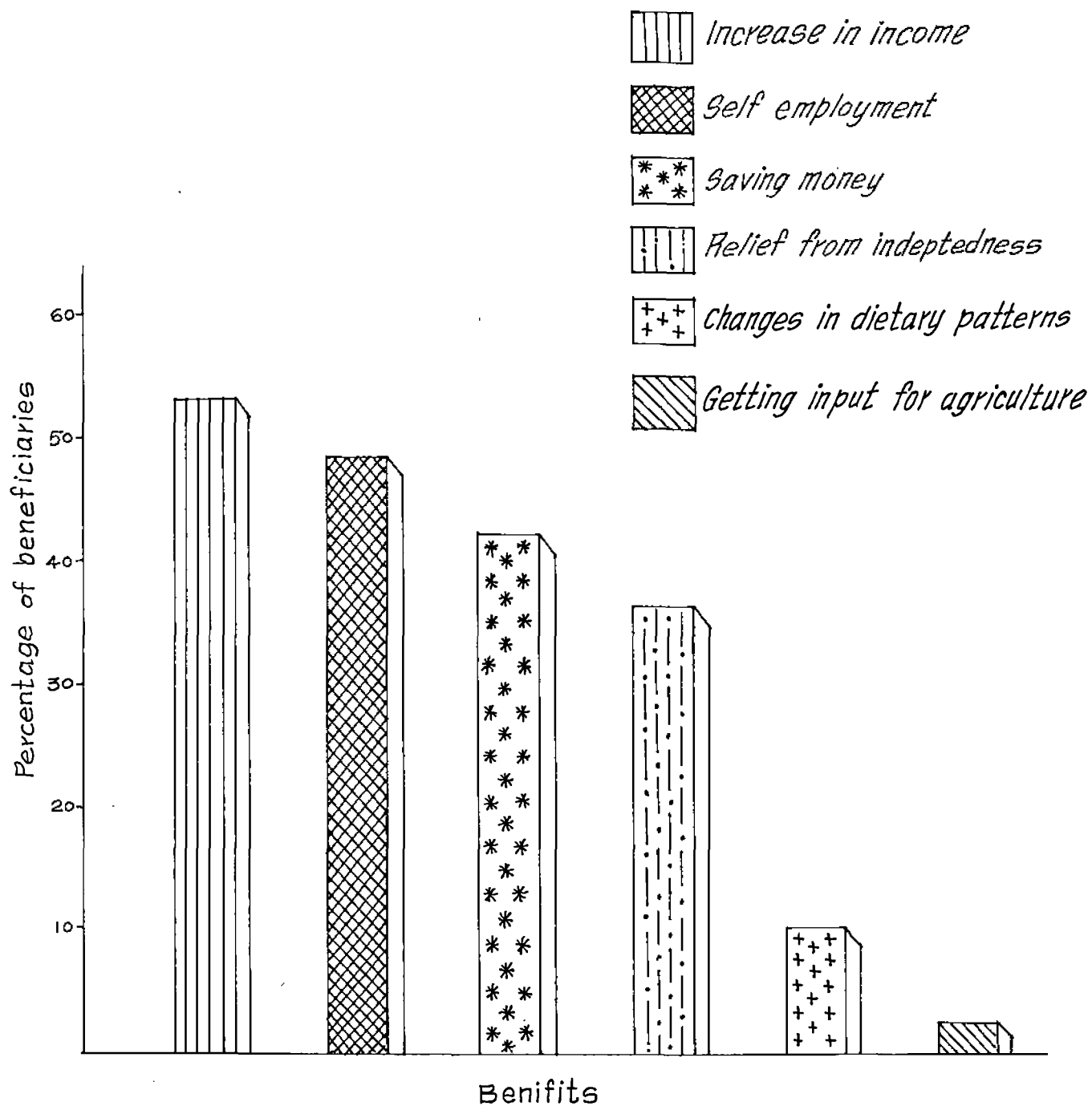


Figure-VIII

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, Provision of self employment leads to relief from indebtedness and ability to save money, which shows a positive trend.

Increase in Income:

The extent of fulfillment of the primary objective of Integrated Rural Development Programme, namely raising the income of the poor and ultimately help them to cross the poverty line is evidenced in Table XIV.

TABLE XIV
INCREASE IN INCOME

S.No.	Increase in annual income (Rs)	Percentage of beneficiaries (N:100)
1	up to 1000	9
2	1001 - 2000	49
3	2001 - 3000	36
4	3001 - 4000	6

It was heartening to note that for a majority there has been definite increase in the family income of the beneficiaries under IRDP over the five year period.

For a majority of 49 percent beneficiaries, income had increased in the range of 1001-2000 Thirty Six percent had Rs. 2001 to 3000 increased income 9 percent had Rs. 1000/- increased income. Only 6 percent had an increase of Rs. 3000/- to 4000/-

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

TABLE XV

UTILISATION OF ADDITIONAL INCOME BY THE BENEFICIARIES

S.No.	Means of utilisation	Percentage stating N=100
1.	Buying equipment for the household and meeting the family needs	74
2.	Repayment of debt and loan	21
3.	Purchase of jewels	5

Investment of additional income in capital goods and permanent assets was noticed. Twenty one percent of the beneficiaries were able to repay the debt amounts.

G. Problems encountered and suggestions of the Beneficiaries:

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

PROBLEMS EXPRESSED BY THE BENEFICIARIES

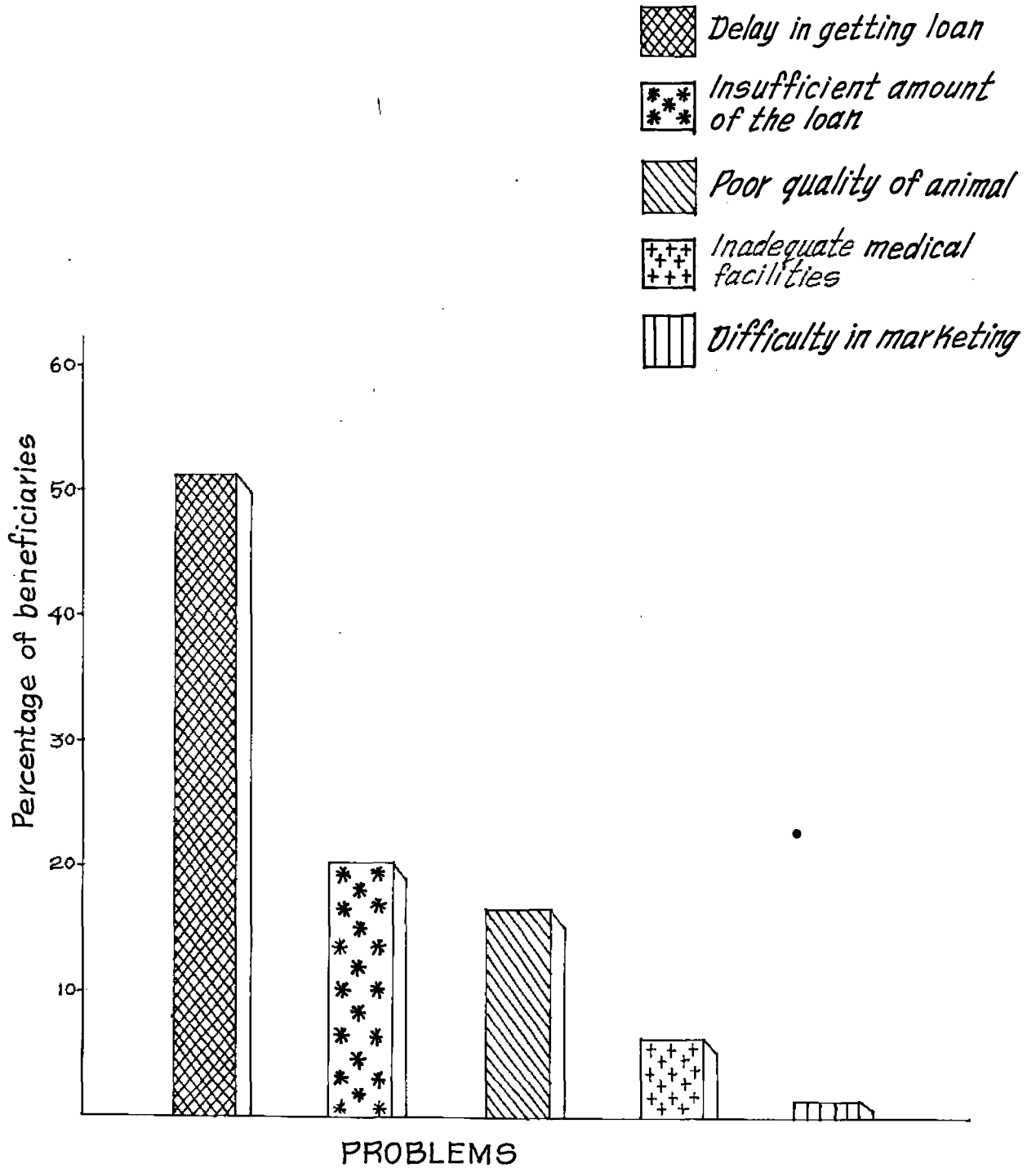


Figure 1x

TABLE XVI
PROBLEMS EXPRESSED BY THE BENEFICIARIES

S.No.	Drawbacks	Percentage of beneficiaries (N:100)
1	Delay in getting loan and subsidy	52
2	Insufficient amount of loan	21
3	Poor Quality of animal	18
4	Inadequate medical facilities	7
5	Difficulty in marketing	2

A majority of 52 percent beneficiaries expressed the problem of delay in getting loan and subsidy, insufficient amount of the loan, poor quality of animal, inadequate medical facilities and difficulty in marketing were the other difficulties expressed.

The drawbacks mentioned by the beneficiaries are to be looked into and rectified concerned officials and authorities.

The suggestions offered by the beneficiaries are given in Table XVII.

TABLE XVII
SUGGESTIONS GIVEN BY THE BENEFICIARIES

S.No.	Suggestions	Percentage of beneficiaries (N:100)
1.	Suppling loan and subsidy on time	51
2.	Supplying cross bread variety of cattle	42
3.	Fixing higher rates for milk	34
4.	Giving better medical facilities	21
5.	Extending the Repayment period	18

The suggestions such as supplying of loan and subsidy on time, supply of crossbreed variety of cattle, fixing higher rates for milk, giving better Medical facilities and extending the period of repayment need the attention of the officials.

Summary and Conclusion

V. SUMMARY AND CONCLUSION

The study the women beneficiaries of integrated Rural Development Programme (IRDP) was conducted in Thondamuthur Pnachayat Union, Coimbatore District. One hundred women beneficiaries, who were benefitted through different projects under IRDP, during the year (1979-86) were selected from 15 Villages of Thondamuthur Panchayat Union.

The following were the major findings of this study.

1. House hold survey formed the basis of Identification of the beneficiaries which is very encouraging.
2. A majority of beneficiaries were agricultural labourers (35 percent) and marginal small farmers (29 percent).
3. Regarding the type and size of the family, a large majority of 72 percent of beneficiaries belonged to nuclear families. A large majority of the beneficiaries were young in age within 40 years.
4. A majority of 62 percent were from backward class, followed by seventeen percent schedule caste and eleven percent Schedule Tribes.
5. A majority of 60 percent beneficiaries were illiterates and the rest 40 percent had education 35 percent upto primary school level 3 percent secondary level and 2 percent collegiate.

6. To begin with a large majority of 82 percent had an annual income below Rs. 3,600/- and 13 percent had above Rs. 3,600/-
7. None of the beneficiaries among the sample studied had benefited by more than one scheme.
8. For a large majority of 73 percent Block officials were the major sources of information and assistance followed by bank officials (25 per cent) and friends (2 percents) As for the purchase of the assets was concerned 80 percent acquired by beneficiaries themselves while 20 percent purchased through committee.
9. As for the loan amounts a maximum of Rs. 5,000/- was stated to be obtained for a pair of bullock with regard to weaving and live stock the amount received ranged from Rs.1000 to 3000. The maximum amount for the petty shop was upto Rs. 2000. Small and Marginal farmers received subsidy to the tune of 1/3 of the total. The scheduled caste and tribes received $\frac{1}{2}$ of the loan as ~~our~~ subsidy.
10. Commercial banks were the major financial institution. The major banks being Indian Overseas Bank and State Bank of India.
11. Regarding repayment of loan, 22 percent of the women had fully repaid the loan, and 24 percent had repaid more than 75 percent, and 21 percent 51-75 percent, which is a positive trend.

12. The benefits from the scheme included not only income in cash, in kind also, such as milk from cattle meat from sheep which had not only added income but had reflected a change in their daily dietary patterns, provision of self employment led to relief from indebtedness and ability to save money.

13. A majority of 49 percent had increased income in the range of Rs. 1001-2000 36 percent had Rs. 2001 to 3000 increased income 9 percent had Rs. 1000/- increased income only 6 percent had an increase of Rs. 3000 to 4000.

14. The problems faced by the beneficiaries included delay in getting loan and subsidy, insufficient amount of loan poor quality of animal, Inadequate medical facilities and difficulty in marketing.

15. The suggestions given by the beneficiaries included supplying loan and subsidy on time, supply of cross breed variety of cattle fixing higher rates for milk, better medical facilities, extension of the repayment period.

16. The additional income was used by the beneficiaries on procuring capital goods and permanent assets and repayment of the debts.

Recommendations:

1. Since feed and fodder for cattle was the major problem faced, efforts should be directed to improve the situation at every village. Social forestry schemes should concentrate cultivating fodder crops. Small units to prepare cattle feed may be encouraged under the ISB sector, to cater to the local needs. This would incidentally reduce the problem of finding viable projects under ISB, during the subsequent years. The milk marketing linkages should further be strengthened.
2. The various programmes meant for the rural poor to promote employment, education, nutrition and health and social benefits must be meaningfully integrated at the grassroot level. For example, the IRDP beneficiaries should be motivated to benefit also from the local healthcare delivery system, feeding programmes as well as adult education efforts. Through the adult education programme, the training needs the beneficiaries in terms of cattle care, hygiene, nutrition and resource management may be fulfilled. Offering a package of services to the IRDP beneficiaries would go a long way to improve their levels of living both quantitatively and qualitatively.

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Appendices

Interview schedule to elicit information regarding IRDP
Women beneficiaries in Coimbatore District of Tamil Nadu

Date of Interview

I. General Information

1. Name of the Block :
2. Name of the Village :
3. Name of the beneficiary :
4. Size of the family of the beneficiary :
5. Beneficiaries occupation at the time of selection

Small farmers

Marginal farmers

Agricultural Labour

Non Agricultural Labour

Artisan

Others

6. Social classification

SC

ST

Other

II. Selection

1. Month and year of inclusion in the block
2. Annual family income at the time of inclusion in the block list?

As assessed by the investigator

3. Whether any household survey undertaken

Yes No

4. Were you selected as a beneficiary in the Gram Sabha meeting.

Yes No

5. If no, did you approach anyone to get benefit under the programme.

Yes No

6. Who actually selected You?

- | | | | |
|-----------------------------------|--------------------------|-------------------|--------------------------|
| 1. Village Panchayat | <input type="checkbox"/> | 2) VWW/ VDO | <input type="checkbox"/> |
| 2. BDO/other Block officials | <input type="checkbox"/> | | |
| 4. DRDA Officials | <input type="checkbox"/> | 5) Bank Officials | <input type="checkbox"/> |
| 6. Fellow Villegger/
Neighbour | <input type="checkbox"/> | | |
| 7. School Teacher | <input type="checkbox"/> | 8) MP/MLA/MLC | <input type="checkbox"/> |
| 9. Land loard/
farmer | <input type="checkbox"/> | 10) Others | <input type="checkbox"/> |

7. Do you know about IRDP? Yes No.
If yes, the source of information.

III. Provision Asset

- | | | | | |
|---|-------|-------|------|--|
| 1. Date of forwarding of loan application by the blocks to bank | ----- | | | |
| | Date | Month | Year | |
| 2. Date of sanction of loan | Date | Month | Year | |
| 3. Date of actual receipt of the asset | Date | Month | Year | |
| | ----- | | | |

IV. Most important reason for the delay of more than 2nd months from forwarding of application to the Bank to actual receipt of the assets

Reasons

1. Delay in the part of the block
2. Delay in the part of the bank
3. Delay the non availability of term
4. Lack of enthusiasm on the part of beneficiary
5. Lack of co-ordination among concerned agencies
6. Others

How many days did the beneficiary spend on visiting block offices.

Block office

Bank branch

Other offices

Markets

IV. Details of the benefits received

A. Agriculture

- a. Pair of Bullocks
- b. Impliments
- c. Horticulture
- d. Farm social forestry
- e. Agriculture demonstration
- f. Others

B. Irrigation

- a. Tube wells

B. Irrigation

- a. Tube wells
- b. Dug wells
- c. Pump set
- d. Diesel engines electric motors
- e. Tank Irrigation
- f. Lift irrigation

C. Animal Husbandary

- a. Dairy units
- b. Sheept units
- c. Poultry units
- d. Duckery units
- e. Fishery units
- f. Poggery units
- g. Others

D. Secondary Sector

- a. Bee Keeping
- b. Sericulture
- c. Hand loom
- d. Handicrafts
- e. Others.

E. Village Industries

- a. Agrobased Industries
- b. Animal Husbandry based industries
- c. Forest based industries
- d. Mineral industries
- e. Chemical based industries
- f. Others

F. Territory Sector

a. Repair & maintenous

b. Animal drawn carts.

2. Cost of the asset.

3. Have you received the full asset Yest No

4. How was the assets procured?

Purchase committee

Beneficiary

Others

5. According to you what is the total value of the assets?

6. Are the asset according to your choice?

Yes No

7. Whether the total amount of assistance received covered the entire cost of the asset.

Yes No

8. If No, how did you manage the balance amount.

Own source Borrowings

9. If borrowed, what is the rate of interest (%)

10. Whether the cost of the schedule included working capital?

Yes No

11. If no, How was the cost of working capital met?

Own sources Borrowings

V. Details of Loan

1. Kind of financial institution.

Commercial Bank

Regional Rural Bank

Co-operative Bank

2. If the financial assistance has been provided by commercial Bank. Indicate Bank

3. Amount of loan disbursed.

4. Amount of subsidy.

5. Date of adjustment of subsidy?

6. Date of interest

7. Was any security/surety obtained for the loan

Yes No

8. Mode of Repayment

Monthly

Quarterly

Six monthly

Annualy

9. No. of instalments?

10. Due date for 1st instalement of repayment

Month

Year

11. Are you satisfied with the terms and conditions of the loan?

Yes No

12. No, Why?

Interest rate high

Time consuming procedure

Indifferent attitude of the Bank officials

Amount of loan is inadequate

Influential persons get loan

On better conditions

Capacity for repayment not taken into account while fixing

Loan instalements

13. Has Vikas partrika been given to you

Yes No

14. If yes, has it been updated?

VI. Details of beneficiars benefited by more than one scheme

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

2. Details

S.No.	Scheme	Time and date	Amount
-------	--------	---------------	--------

3. What was the specific benefit of getting than one scheme.

4. Do they supplement each other.

VIII. Repayment of Loan

1. How much of the loan amount was due for repayment on date.

2. How much loan has been repaid so far?

3. Have you repaid the loan out of the income derived from the scheme

Yes No

4. The amount of over due if any.

5. Reasons for over due.

a. Delay income generation from the scheme

b. Returns from the scheme not adequate

c. Lack of marketing facilities

d. Income from the scheme spent on unforeseen circumstances vize.

e. Illness family member death etc.,

Head to repay the old dues and of the earning from the scheme

f. The repayment schedule was not in time with the income generation of the scheme.

VIII. Maintenance of assets (only if old beneficiares)

1. What is the current status of the asset.

- a. Intact
- b. Sold
- c. Fully perished
- d. Partly perished/defective
- e. Others

2. If not intact, reasons therefore?
- a. Unexpected contingency
 - b. Not enough income was generated
 - c. Maintenance was costly
 - d. Defective
 - e. Others.

IX Insurance of the assets

1. Has the asset been insured
- Yes No
- Not required

2. Was the subsidy provided for insurance premium

Yes DRDA

No Bank

Not admissible

3. Has a copy of the insurance policy been given to you?

Yes No

X Training

1. Where you given any training in the handling of the assets?

Yes No

2. If yes was it use ful Yes No

XI. Linkages and after care

1. Do you that the existing infrastructure facilities in respect of the following are adequate.

a. Availability of inputs Yes No

b. Marketing of output/
service Yes No

c. Availability of repair/
Maintenance/service/
other care Yes No

2. Are you given continued support by Government agencies on an on going basis.

Yes No Not required

3. If there is any harassmant by the Government Govt. officials/Bank officials Trader. Others in the process of performing your tasks.

Govt. officials Bank officials

Trades Other None

XIII. Income from Assets:

1. Present Annual family income from the assets provided.

a) Income before b) Income after

2. Present Annual family income from other sources.

a) Income from other sources before

b) Income from other sources after

3. Were you benefited by this scheme

Yes No

If yes, how.

- a. Increasing income
- b. Self employment in the family
- c. Relief from indebtedness
- d. Saving money
- e. Nutritious diet
- f. Independent living.
- g. Others.

XIII. Marketing

Are you able to market the finished products

Yes No

If yes, to whom you are marketing the finished products.

If no the reason.

XIV Maintenance of accounts

Did you have any record to maintain the accounts.

Yes No

XV. Others

1. Is any member of the family employed under NREP/RLEGP.

Yes No

2. Is any member of the family assisted under TRYSEM/ DWACR

Yes No

3. Has loan pass book given to you

Yes No

4. Is any ancillary benefit provided to your family apart from the economic assets.

Yes No

5. If yes what?

- a. Applied Nutrition
- b. Compulsory primary education
- c. Adult Education
- d. Family Welfare planning
- e. Health services
- f. Housing
- g. Others.

6. Is there any organisation of beneficiaries in your areas.

Yes No

7. If no, is there any other organisation to look after the interest of the beneficiary

Yes No

After the implementation of IRDP What changes are brought out in your Village.