

**A STUDY ON INCOME GENERATING PROGRAMMES  
UNDERTAKEN BY RURAL WOMEN IN  
KARAMADAI PANCHAYAT UNION,  
COIMBATORE DISTRICT.**

**BY  
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**A THESIS SUBMITTED TO THE BHARATHIAR UNIVERSITY  
IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR  
THE DEGREE OF MASTER OF SCIENCE.**

**APRIL, 1984**

## **A C K N O W L E D G E M E N T**

Words fail to express adequately the feelings of gratitude of the researcher to Mrs. G.Jothimani, M.A., M.Phil., Dip. in Pre-School Edn(Madras)., Assistant Professor in Home Science Extension Education, Sri Avinashilingam Home Science College for Women, Coimbatore, for her able guidance and encouragement. This is not a formality but the gratitude comes from the heart of the researcher.

The researcher expresses her heartfelt thanks to Dr. (Miss) S.Sitalakshmi M.Sc., Ph.D(Madras)., Professor and Head of the Department of Home Science Extension Education, Sri Avinashilingam Home Science College for Women, but for her help the research report would not have come out in the form as it is. The researcher remains ever grateful to Professor and Head of the Department of Extension Education.

The researcher wants to record her gratitude and express sincere thanks to Dr.(Tmt) Rajammaal P.Devadas, M.A., M.Sc., Ph.D(Ohio), D.Sc.,(Madras), Director, Sri Avinashilingam Home Science College for Women and Dr. (Tmt) Ecdavari Kamalanathan, M.Sc., (Cornell), Ph.D(Madras), Principal, Sri Avinashilingam Home Science College for Women, Coimbatore, for their encouragement and advice given.

The researcher wants to express her thanks to the Indian Overseas Bank, Vivekanandapuram/Karamadai, Sri Avinashilingam Krishi Vigyan Kendra and its Home Science Wing, Vivekanandapuram, for having helped her by providing the required information and assistance.

Last, but not least, the researcher wants to record her thanks to all the respondents who cooperated with the researcher and provided the required data for the study.

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## INTRODUCTION

Rural development has been given the highest priority by the Government of India which is reflected in the Sixth Five Year Plan and also in the 20 Point Programme of the Prime Minister, Smt. Indira Gandhi. In order to implement the governmental policies and achieve the desired ends, the active involvement of rural people in the construction of a new growth strategy is essential in ensuring a balanced growth of all sections of society, especially, the poor. Alleviation of poverty can be achieved only through employment generation, directed to providing basic needs, namely food, clothing and shelter(ILO Report, 1983).

Any attempt in improving living conditions of the masses, will succeed only when the women are given a place in it and their homes are approached. The women must be convinced about the effectiveness of the programmes and made to co-operate with them for permanent results(Devadas, 1975).

In the rural areas women shoulder numerous responsibilities in homemaking and income earning activities. Management of the resources, bringing up children, producing adequate diet for the family, limiting the size of the family, sending children to school, meeting the needs of the adolescents and advising them for their future are among the many duties

women do in the homes. As such they are the decision makers and the pace setters for the nation. They need to be stimulated towards better management of their resources to remove poverty and create happy and healthy families and communities and thereby a strong nation(Devadas, 1979).

Though, women still retain their primary responsibilities at home, as wives and mothers, there is a growing need for them to have a greater share of the breadwinner's role. Their work outside the homes, on the farm and field as labourers and managers, makes them powerful and indispensable agents of social change and development. Everywhere within the family, as members of the workforce and citizens, women can exert a strong influence towards change, bringing about fulfilment in the flowering of personalities and capabilities (Devadas, 1977).

The National Conference on Women and Development in New Delhi, made a number of recommendations in the field of employment. Creation of special institutions to promote women's employment, representation of women on the Board of Management of Banks and financial institutions, reservation of seats for women in training institutions, raising the age of entry of women in services and creation of special cells to provide free legal aid to women were the recommendations pertaining to employment of women(Lokkalyan, 1979).

In a country where population is increasing by leaps and bounds it is not possible to provide salaried jobs to all unemployed (Malhotra, 1980). Therefore, the accent should be on generating employment opportunity on self-employment basis. The concept of self employment is more relevant in the case of generating income earning possibilities for women, since women have always to play their dual role and should not be tied to the rigidities of paid employment.

Employment opportunities for women should therefore

- i. increase their employability
- ii. prevent their crowding in the low paid, unskilled employment in limited occupation and
- iii. promote upward mobility and improvement in their status.

There have been concerted efforts by several voluntary organisations, to promote self-employment programmes for rural and urban women. The major agency is the Central Social Welfare Board which plays a vital role in the promotion of income generating activities for women. The Board has provided financial assistance to voluntary organisations totalling to around Rs.10 crores for setting up 4,000 various types of units, providing employment opportunities to around 45,000 Women beneficiaries (Chari, 1982).

The possible economic projects which help women in self-employment activities are: improved small scale cottage industries, hand spinning, match sticks making, mushroom cultivation, handicrafts design, book binding, soap making, sericulture, animal husbandry, egg and meat production, tailoring and garment making, rearing of sheep, goat and pigs, charcoal making etc(Srivastava, 1982).

There is also a growing trend to organise women employees of all categories such as Self-Employment Women's Association of Gujarat and Working Women's Forum of Tamil Nadu to mobilise women labour force. However, there is dearth of research data on how women specially rural women benefit from the various avenues open to them for income generation.

The micro level study on income generating programme undertaken by rural women in Karanadai Panchayat Union, Coimbatore District has therefore been attempted to study the impact of the various income generating programmes on women in quantitative and qualitative terms.

## II. REVIEW OF LITERATURE

The literature pertaining to the study on income generating programmes undertaken by rural women in Karamalai Panchayat Union, Coimbatore District is reviewed under the following headings.

- A. Need and Efforts taken to Generate Self-Employment for Women.
- B. Programmes introduced by Government and Voluntary Agencies to Generate Self-Employment.
- C. Income Generating Programmes for rural women.

### A. Need and Efforts taken to Generate Self-Employment for Women

Malhotra(1980) says in a country where population is increasing by leaps and bounds, it is not possible to provide salaried jobs to all unemployed. Therefore the accent should be on generating employment opportunities on self employment basis. The production on self-employment basis can be encouraged only by promoting enterprise in unemployed youth. The twenty point programme can be used for increasing employment opportunities in the country on both self-employment basis and employment basis.

Malhotra(1980) continues, various organisations under the Government of India such as the Small Industries Service

Institute, Handicrafts Board, Handloom Board, the Khadi and Village Industries Commission and also the State Government through the Industries Departments and District Industries Centres have extended and continued to extend their technical assistance in the implementation of various self-employment programmes.

According to Vincent(1983) a mass drive for self-employment of women was necessary to meet a two fold purpose-create a vital role for them in economic life and enhance their dignity in society. She warned that before thinking and planning for fuller utilisation of women potential for self-employment, it should be remembered that every household activity of women can form part of her self-employment role.

One of the important categories of units under the socio-economic programme of the Central Social Welfare Board is the establishment of ancillary units as feeder units to large industrial undertakings e.g., the radio assembly unit for KELTRON, the assembly watches for BMT etc. The most popular of Board's income generating programme has been the Dairy programme where the women maintain milch cattle and make substantial income from the sale of milk. One of the significant features of the socio-economic programme of the Board is the organisation of self-employment units through

which many women have been able to acquire sewing machine, knitting machines, handloom and other such equipments which they can use in their own homes and earn a substantial income. Assistance is provided to women through voluntary organisations in the form of interest free loans to purchase the equipments required by them and also grant amount to meet working capital requirements to carry on small business ventures like vegetable and rice vending, fish vending, and setting up general stores.

The socio-economic programme of the CSWB has thus a vital role in the promotion of income generating activities for women. By now the Board has provided financial assistance to voluntary organisations, totalling to around Rs.10 crores for setting up 4,000 various types of units, providing employment opportunities to around 45,000 beneficiaries (Chari, 1982).

Cauto(1976) says that Small Industries Service Institutes(SISI) of the Ministry of industries operate various programmes of training and assistance at the state level which may be helpful to women. SISI conducts short term training programmes for about two weeks to demonstrate and train ladies, in the manufacture of any item such as cardboard boxes, campher tablets, tailors, chalk, bricks, bakery products, readymade garments, leather goods, agarbathi and handloom export quality silk shirting.

The National Scheme of Training Rural Youth for Self-Employment (TRYSEM) will provide short training courses to the rural youth and give them incentives to set up their own ventures. Other training facilities available through the different Boards like Handicrafts Board, Dairy Development Board etc., will be expanded. Harichandran (1976) gives some of the rural employment programmes in Tamil Nadu. They are Rural Man Power Programme, Crash Scheme for Rural Employment, Drought Prone Area Programme and Pilot Intensive Rural Development Project.

A major step to be taken to promote female employment is to extend and diversify the education and training opportunities available to women.

Banks have been playing an important role in generating employment opportunities, particularly in non-agricultural sector. With a view to helping the weaker sections, banks are taking increasing interest in financing self-employment schemes.

Rao (1976) says banks in the rural areas are now reaching the peer with field staff, new technical competence, new systems, procedures, methods and re-oriented policies and above all friendly and sympathetic attitude to assist the small and marginal farmers, local artisans, landless labourers and unemployed and tribal people.

**B. Programmes introduced by Government and Voluntary Agencies to Generate Self-Employment**

Programmes introduced by Government is reviewed under the following headings:

1. Integrated Rural Development Programme.
2. National Rural Employment Programme,
3. Training of Rural Youth for Self-Employment.

**1. Integrated Rural Development Programme:**

The Union Government decided to take up employment generation as one of the major programmes under the Integrated Rural Development Programmes started from 1978-79.

**Objectives:**

The Integrated Rural Development Programme is aimed at target group consisting of poorest among the peer. The target group includes small and marginal farmers, agricultural and non agricultural labourers, rural artisans and craftsmen. Scheduled castes and scheduled tribes and in fact all persons who live below the poverty line (families of about 5 persons with an annual income below Rs.3,500). Of the 32 crores of people below the poverty line in the country, around 26 crores are in rural areas. The benefits under this programme are to flow exclusively to this target group.

The primary objective of this programme is to raise the incomes of the families of the rural poor so that they go above the poverty line. A significant increase in the income of these families is to be brought about through generating opportunities of employment for them and also by giving them productive assets and resources. The twin objectives of raising incomes and generating employment are to be achieved through investment in agriculture and ancillary occupations, cottage and small-scale industries and practically any viable economic activity which suits the beneficiary families. Under IRDP, there is no pre-determined sectoral allocation and the investments made in various economic activities are to be governed by the interest shown by the beneficiary in the activity and its acceptability to the banking institutions. Agriculture, animal husbandry, fisheries, forestry, rural and cottage industries and commercial and services activities are eligible items for assistance under the programme.

The Integrated Rural Development Programme was initially taken up in 2,800 blocks in the country. The programme was being extended every year at the rate of 300 new blocks. Recognising that rural poverty and unemployment were widespread, a major policy decision was taken to extend the benefits of the programme to the target group families in all the 5,011 development blocks from 2nd October, 1980. The SFDA programme

which was implemented in selected area was merged with IRDP on 2nd October, 1980. (India 1982).

## **2. National Rural Employment Programme:**

The problem of employment in rural areas is mainly of seasonal un-employment and under-employment. Fuller employment opportunities for the rural work force have to be found within the agricultural and allied sectors, through intensification and diversification of agriculture based on expansion of irrigation and improved technology. However, the very dimensions of the problem call for a multipronged strategy which aims, on the one hand, at resource development of vulnerable sections of the population, and on the other, provides supplementary employment opportunities to the rural poor. Food for Work Programme was conceived in 1976-77, which is renamed as National Rural Employment Programme.

The basic objectives of the programme are:

1. To generate additional gainful employment to large number of unemployed and under employed persons, both men and women, in rural areas so as to improve their incomes and consequent raising of their nutritional levels.

2. To create durable community assets for strengthening of rural infrastructure which will lead to rapid growth of rural economy and steady rise in income of the rural poor.

The programme will serve as the main instrument for providing employment to 1,000 poor families in each block every year. The additional employment generated during 1977-78, 1978-79 and 1979-80 was to the tune of 444.34 lakhs, 3,556.97 lakhs and 5,336.66 lakhs respectively. Besides being successful in achieving its basic objectives of generating employment among the poverty groups and creating rural infrastructure, the programme has yielded several additional benefits in the form of price stabilisation of foodgrains, payment according to the prescribed minimum wages to agricultural labour, year-round employment security, increase in nutritional standards and slowing down up rural-urban migration(Mathur, 1981).

### 3. Training of Rural Youth for Self-Employment(TRYSEM)

Another important scheme of employment generation, specially self-employment among rural youth, is the Training of Rural Youth for Self-Employment(TRYSEM). This was a follow-up action on the national committee on Training for Full Employment set up by the Union Government, in 1978. TRYSEM was started on August 15, 1979. The main thrust of the scheme is on equipping rural youth with necessary skills and technology to enable them to take-up vocations of self-employment. Since April 1981, the TRYSEM has become an integral part of the IRDP. An important feature of the TRYSEM is that right from selection, the trainee,

settling as an independent self-employed persons is taken care of. This is done through preparation of project for each trainee with the IRDP pattern of financing of subsidy upto Rs.3,000 and loan upto Rs.6,000. This is made available at the conclusion of the training ranging from 3-6 months and in some cases upto 12 months during which he/she is paid a stipend upto Rs.100 per month. In addition, the training institution/local servicing or industrial unit/master craftsman 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 infrastructure.

During 1979-80, 23,596 were trained under the TRYSEM. During 1980-81(upto November, 1980) 33,881 youth had completed training and 29,450 were undergoing training.

During the Sixth Plan(1980-85), it is proposed to train 100 youth in each block every year, being the annual capacity to 2.5 lakhs, with a range-target of 12 to 15 lakhs youth to be trained(Mathur, 1981).

Amongst the programme started by various state governments for increasing women's employment is the Andhra Pradesh Women's Cooperative Financial Corporation of Hyderabad set up in 1975 to finance women's self-employment activities. The object was to be on help for the poorest and weakest sections of society to enable them to become economically independent.

So far, 23,850 beneficiaries have been given margin money of Rs.5,49,000 and the total amount of loans received by them is about Rs.2.7 million. The Corporation has a list of 104 schemes for self-employment for which loans can be had. Loans have been given for cut-piece cloth shops, fish processing, paper and candle making, preparation of paper bags from old paper, manufacture of chalk crayon, cigarette and pan shops, ironing and laundry service, and various other schemes.

Mahila Arthik Vikas Mahamandal(MAVIM)

The Maharashtra Government has also set up a state-level Corporation to develop women's employment scheme. The Corporation was formed in 1975 with the basic objective of improving the status of women through providing them with employment. It is an apex body which does not itself engage in production activity but acts as a coordinating body for production units which are the Mahila Mandals or Women's Associations affiliated to it, overseeing marketing, training, financial and consultancy needs of its members. Though not engaged in production, MAVIM's role includes training of supervisors who will train women in the production of various goods. The affiliated Mahila Mandals(MM) are not necessarily organizations of women from the weaker sections of society. Rather, they are composed of women who undertake social welfare activities for weaker women. The exact number of MMs in the state and the type of work undertaken by them are not known, and one of the first tasks

of MAVIM is to prepare a directory of Mahila Mandals in the state.

The emphasis on productive income generating activity has come later. A beginning with productive activity was made with the one skill which was immediately visible and universal, namely the ability to cook. Mahila Mandals were encouraged to get poor women in their area to produce food stuff and spices which could be sold by MAVIM through its retail depots. Plans are afoot for producing food products for example, lemon squash, mango syrups, and pickles in the district centres making use of local resources so that the product is very competitive compared to that produced in the urban areas, and selling them in the 'urban' areas. Other activities include getting bulk orders and contracts for items manufactured by women and getting these executed by the Mahila Mandals. MAVIM also runs canteens in various organisations and take catering orders on a large scale for big functions. Stitching of uniforms, bed-sheets, embroidery is also formed out of the various Mahila Mandals, after receiving bulk contracts and making bulk purchases for the items from the mills. Some Mahila Mandals have been encouraged to develop handicraft items like bags, toys, dolls and MAVIM has helped in marketing of these items. It also got employment for women in milk distribution, in the distribution of onions, and potatoes, and in packing of butter and ghee in dairies.

Apart from a marketing, especially through opening of sales centres in Bombay, MAVIM helps the Mahila Mandals through arranging for finance from the banks by standing guarantee and through training of women in subject such as canteen management, entrepreneurial development, accountancy, stitching and handicrafts. The employment generated by MAVIM through its activities in 1976-77, is estimated at 2,964 full-time jobs and 1,613 part-time jobs.

Their future plans include a survey of viable skills and local resources so that the skills and resources can be matched to produce viable economic projects. Secondly, they hope to train trainers on a much larger scale, so that these women can go out to the rural areas and help poor women develop productive skills. Thirdly, they hope to develop design center which will help to up date local items for sophisticated urban and export markets and ensure quality.

Apart from this Corporation, the Maharashtra Government seeks to promote employment including that of women through four regional development corporations through their entrepreneurship and employment promotion programmes. Under these programmes, seed money is provided upto 10 percent of project cost at 4 per cent rate of interest to any one who wants to start to self-employment project. Other facilities like sheds and technical help are also made available.

In Gujarat, four state-owned Corporation concerned with aiding industrial growth have started a special three-month entrepreneurial training course for women since March 1978. Thirty-two women have been trained so far, of which 23 have prepared project reports and are being given loans to start the projects. It is too early yet to report on the success of their ventures. Of the 31 trainees two are postgraduates, 21 graduates, 3 diploma holders, and 5 held school leaving certificates. The projects chosen include readymade garments units, knitting, wollen wears, a canning and preservation unit, manufacture of optical whiteners, and service enterprises like a beauty parlour or a sewing class. Investments range from Rs.5,000 to Rs.1,00,000, and has income bracket from which the entrepreneurs come is middle-class with an income range between Rs.500 to Rs.1,000 plus. This course includes product opportunity guidance, intricacies of management, accounting, raw materials procurement, production control, market surveillance, tax laws, field experience relevant own project, project report preparation and guidance and necessary financial and infrastructural assistance.

The Tamil Nadu Government have set up an electronic estate for women where 40 sheds are to be made available to women at a concessional rate.

What is notable is the principle behind the enterprise. Each member is considered an equal member of the organisation, which is owned, staffed, and managed entirely by women, with only marginal help by some men employees. Decisions are jointly taken by all members, though the day-to-day affairs of the Center are looked after by a woman secretary. Each member is paid according to the labour put in, and the profit/loss is shared equally. It is a business which is run as a family.

SEWA (Self-Employed Women's Association)

SEWA, which means in Hindi to serve, is an acronym for the self-employed women's association established in Ahmedabad in 1972. This is another example of outstanding success in generating employment and income for poor women. SEWA was established to assist the unorganized working women with their economic and social problems. It organized poor women working in spinning, garment making, selling used garments, vegetable selling and hand printing, as well as those who worked as hand-cart pullers, junk smiths, and casual labourers, in Ahmedabad alone, it has been instrumental in organizing about 8,000 women in seven occupational groups. Now, it is starting to expand its activities in the rural sector, beginning with a survey of social and economic conditions of women who work opening cotton pods for ginning, who collect and sell firewood from forests, women handloom weavers and batik workers. A programme of

assistance for about 3,000 rural women is being developed. SEWA also proposes to extend its activities to women salt workers and fisher women in coastal Gujarat. The self-employed women members of SEWA are largely 90 per cent illiterate. Most are married with the family size of 7 to 8, and a monthly income ranging between Rs.50 to Rs.355. About, 33 to 79 per cent of the families are in debt, average debts varying from Rs.1,000 to Rs.2,000 per family. Though the membership fee of SEWA is only Re.0.25 per month, even this is difficult for many to pay.

A similar experiment has been started in Madras by Ms. Jaya Arunachalam of the Working Working Women's Forum, information about her work is as follows:

The Forum is five months old and has 3,000 members engaged in 59 petty trade, like selling of vegetables and fish, making of 'idly' and 'dosa' as well as teachers, midwives and aayas in schools. There is no admission fee and only a membership of Re.1/- per year.

They have plans to introduce other income-generating activities like 'papad' and pickle making for their members. So far, the Forum has helped its women get money from banks to help them with their trade or to start small income generating, self-employment projects. Bank officials from two banks, namely, the Bank of India and the Bank of Maharashtra,

have been invited by the Forum to meet with a group who then will discuss all their needs and problems with the officials to help them identify projects and help them fill up forms and get loans. Eight hundred women have been helped through such loans. The group leader and the Forum stand guarantee for these women. So far, the record of paying back the loans by these women has been exceptionally good and they have been able, on the strength, of this, to secure new loans. However, due to the difficulty experienced by banks in giving very small loans required by these women, the Forum has decided to start a <sup>CO</sup> Co-operative bank of its own and the scheme is being processed and will probably start by April. The bank, which will be like the co-operative bank run by SEWA in Ahmedabad, will not only help women with small credit but also help them develop viable projects.

Vedchi Pradesh Sewa Samiti, Vedchi Taluka, Velod District,  
Surat, Gujarat:

The Vedchi Ashram was formed in 1948 and has variety of programme for improving the economic conditions of the rural poor, as well as welfare programmes of education, health, nutrition, and recreation. Its economic programmes for women are 'papad' making, Khadi spinning, sewing, diamond polishing, carpet making, labour cooperatives, dairy and typewriting training. This is one of the most successful projects for women, notably because employment has been provided to about 2,000 tribal and low-caste women in the rural areas.

The 'Lijjat Papad' unit of the Ashram employs 625 tribal women is making 'papads', khakras and masalas earning Rs.4 to 5 per day. The women spinning khadi at home number 450 or so, and earn Rs.4 to 5 a day. About 30 women trained in stitching earn Rs.15 to 25 per day and 15 women recently trained in diamond polishing, an extremely lucrative but hitherto male dominated activity now earn between Rs.500 to 700 per month. A recent carpet making unit employs 200 women at wages of Rs.2 to 4 per day. Three hundred women have been organized into a labour cooperative who taken contracts for job like laying out bricks to dry and collecting them from the furnace, filling up and assisting in transportation, feeding stones into crushers and such other activities. They earn about Rs.5 to 6 per day. Poultry keeping and dairying has also brought increased income and employment to 400 poor women.

Nagpur Mahila Nagri Sahakari Bank Limited, Eastern High Court Road, Dharmapeth, Nagpur, Maharashtra:

This cooperative bank is the first of its kind in the Vidharba region of Maharashtra. It started in 1977 with 1526 share holders, each contributing Rs.25/-. Now the share holdres number 1,807 women and account holdres are 318. The share capital of the bank is Rs.1.9 lakhs, and a sum of Rs.10 lakhs has been disbursed as loans. Apart from loans for productive activities, like starting cottage industries,

loans are given for completing education, either that of the woman herself or of her children, and also for consumption so as to enable the women to save by buying when prices are low their consumptional requirements of foodgrains and other items. Advances are also given for purchases of durable consumer goods and as a festival loans. Forty women have taken advantage of loans for self-employment. The rate of interest is 12 per cent and the size of the loan varies from below Rs.500 to Rs.3,000, with the average being around Rs.1,400.

The Bank's ten directors are all women and the bank is run by women, except for the Manager. Though priority is given in loans to women, men are not debarred from becoming clients. To encourage entrepreneurship, the bank intends to start entrepreneurship development courses, which will include training and management techniques. A consultancy service to solve the day-to-day problems of women entrepreneurs is also on the cards.

Indira Mahila Co-operative Bank, 62, Bhayani Shankar Road, Dadar, Bombay:

This is a complex of activities developed since 1972 to encourage self-reliance amongst low income women. The complex includes the Indira Co-operative Bank, the Laxmi Consumers' Cooperative Stores, Kamala Kalyan Kendra, a training and production center, producing children's clothes and uniforms on order, the Priyadarshini Mahila Cooperative

Housing Society, a low-income housing development scheme, and a feeding programme for low-income workers near the complex that houses all these activities. Being added to this complex, is a chain of 51 cooperative hospitals in 25 districts and a central coordinating hospital called the 'Jija Mata Hospital' in Bombay. About 11 hospitals are being built now including the central hospital. The Central complex is in a low, middle-income commercial area of Bombay.

Indira Bank: All the shareholders, the staff, and the Board of Directors are women. Each share is worth Rs.25/- and the members can buy a maximum of 40. In 1975, there were 4 branches of the bank in Bombay, seven more in Maharashtra, and one in Gujarat(Surat), and one in Goa, (Panjim). It has 10,000 shareholders, deposits worth Rs.40 lakhs, and working capital is Rs.51 lakhs. Loans distributed to 1,000 women amount to Rs.30 lakhs. The smallest loan is about Rs.500 for buying a sewing machine, and the biggest is about Rs.50,000 for starting a chemist shop. Unsecured loans or secured loans against gold ornaments, are also given. The Bank has started training scheme in salesmanship, typing, photography and sewing.

The Cooperative store has 15 branches, and was registered in 1974. It received from the central and state governments loans and subsidies and a part of the share capital.

The share capital amounts to Rs.6.9 lakhs, with 3,000 shareholders, most of them being women. The Board of Directors comprises 23 women. The chain employs about 200 women, and stocks footwears, cosmetics, toiletries, medicines, plastic wares, textiles, and other goods.

Tamil Nadu Sarvodaya Sangh(TNSS) Tiruppur, Coimbatore District,

Tamil Nadu:

The TNSS is a voluntary agency which has since 1958 organized the rural work force to produce several Khadi and Village Industry products and provided infrastructural support in marketing, finance, and training. The TNSS is supported by the Khadi and Village Industries Corporation which provides working capital, finance and facilities for training and retail outlets for its products. The main activity of the TNSS is spinning and weaving. Though the TNSS organizes both women and men for productive activity it has managed to provide employment to a large number of women. Out of the employment of about one lakh people, engaged in weaving and spinning for TNSS, 80,000 are women spinners who mostly work at home on traditional and 'amber' shankhas. The women workers range from age 15 to 50 and come from poor, Gounder and Vellalar agricultural labour castes, whose average family income range from Rs.200 to Rs.400 per month. The women spinners earn about Rs.80 to Rs.150 per month, working about 8 hours a day.

Stree Sewa Mandir

A voluntary agency started in 1949 to promote training and education of women for improving their status has at present a staff strength of 200 and a budget of Rs.15.11 lakhs. Through its economic programmes, it has given employment to 125 women. Among the scheme it runs, are a printing press employing 30 women, a cable assembly unit which is an ancillary of Hindustan Teleprinters a garment making handloom weaving and embroidery unit employing 3 handicapped and blind girls, a blue packing unit, Nandini Precisions Works, making small electric goods, a unit making nursery, equipment and a grinding mill making wet and dry masalas. There is also an industrial training center for women teaching composing, book binding, radio and Television course, secretarial practice, accountancy and tailoring.

Swallows Industrial Co-operative Society, Madras

Registered in February 1978 in a slum area in New Washermanpet, in North Madras, the Organisation began with a group of 18 Harijan Women started work at a batik centre started by a social worker in 1965 doing drawing and painting batik of pictures. They earned about Rs.100 a month but the money would get eaten up by the money-lenders who has lent the women money. In order to solve this problem of debt, the workers of the center who belonged to the Swedish-Danish Donar Agency called, "Swallows" intervened to start

a debt-releasing fund from which the money lenders would be paid and the amounts deducted from the salary. At the same time, the Harijan Women were motivated to stand up for their rights, gain self-confidence, and think big. They were told they were artists and not just Harijan outcasts. As a result, the Harijan Women have become more self-confident and assertive of their rights and are tackling the problem of debts boldly.

To day there are 80 batik workers, cutters, sewing section workers, block printers, wood carvers, sweepers, and clerks. The cooperative exports goods worth, Rs.6 lakhs per annum covering curtains, bedsreads and wall hangings. The Board of Directors of the Co-operative consists entirely of the workers who lay down the policy. Loans are given from the debt-realising fund to the members, depending on their needs decided by a committee of the workers. Some of the women have learnt to read and write, simultaneously with learning other skills. As mentioned before, the social workers attached to the cooperative have placed great importance on conscientization and exposed the Harijan women to new thoughts and ideas on the political systems, women's position in society, and their rights. The workers have also been taken on visits to other successful cooperative so that they may learn from them.

**Trivandrum District Mahila Samajams:**

This is an apex organization of Mahila Samajams, or Women's Associations in Trivandrum district. This form of organisations has found favour both of Maharashtra and Kerala because women volunteer groups exist in a number of places and undertaken some social welfare activity. Schemes implemented through the Mahila Samajams are financed by nationalized banks and include bamboo mat units, fruit and vegetable preservation units, paper pulp handicrafts units, snacks and pickles units, fish net making, grass plant products, screw pine products, basket making, coir products, fibre products weaving garment making, stuffed toys, etc. Employment through these schemes is over 1,000.

**Bhagwatula Charitable Trust & Divvela Cooperative Farmers' Service Center Limited, Yellamanchili, Visakhapatnam District: Andhra Pradesh:**

The BC Trust registered in 1976 has been working in Yellamanchili block in Visakhapatnam district since 1967, in the field of education, dairying, pullet raising, fodder development, water resource development, reclamation of saline land, extension work, and afforestation, in degraded community land, and support to artisans making lacquer work toys and other handicrafts. Five months ago, they started some employment projects for women initiated at the instance of their newly recruited woman activist, Ms. Aruna Tara, One scheme gives employment to 200 women making leaf plates from

'adda' leaves. The <sup>local</sup> loan bank gives a loan of Rs.50/- per women which is pooled together by the Trust and used to buy adda leaves in bulk from the Girijan Forest Corporation. Leaves are daily distributed to the women who make the plates at home and bring the finished products to the center which markets them centrally. Each woman gets a wage of Rs.2/- per day. The Trust has secured contracts for these plates from a number of big temple trusts in Andhra Pradesh which daily use these leaf plates for feeding the poor.

Under the second scheme, 150 women are being employed for making 'papads'. The raw materials is centrally purchased, prepared, and distributed as dough to women who prepare the product at home and bring it back to the center which market the product. The pattern of organization is very much like the 'Lijjat Papad' scheme of Bombay.

Sixty girls are being trained in mat making from palm and the number will be increased soon. Though there is no cooperative credit bank formed by the poor women of the area themselves to help finance their self-employment activities, the Trust has helped start savings societies in a number of villages for both men and women. The societies collect the savings of members and give loans to them according to the decisions of the executive committee.

The Jamshedpur Chapter of the All-India Women's Conference,  
Bihar:

A group of wives of executives working at the Tata Steel Industries in Jamshedpur, operates the Jamshedpur Chapter of the All India Women's Conference, and has started a few employment generating activities for needy women in the area. The organizers have shown great entrepreneurial talent and have developed a viable project from small beginnings. It provides jobs approximately to 350 persons in different sections and departments. These can be categorised under the following four major heads

1. Creation of Jobs:

- a) Kalyan-Niketan - the working centre - is the major project of the AIWC absorbing about 250 workers and staff. It has glove, uniform and paper sections. In the glove section, all types of industrial gloves are manufactured by women. Most of these women are destitute, deserted by husbands, widows or physically handicapped.
- b) In the uniform section, men and women both work. Here uniforms are stitched for many reputed companies and school children. In rush period many casual workers are also employed.

Paper section is comprised of press, file and envelope sections. Again, here orders are given by companies

like TISCO, TELCO, Indian Tube Company and T.R.F. Even prestigious jobs are undertaken for international organization like Rotary Club, etc.

- b) The AIWC runs three schools employing in all about 50 teachers and staff, thereby providing livelihood for them.
- d) Two flour mills manned by 8 workers is another job providing project of the AIWC.

Gram Lok Seva Sangh (GLSS), Dhamdhama, Assam:

The GLSS is run by Mr. Dwarki Barua and works in 13 villages, the focus of its activities being silk production. At present, the Sangh has 10 looms which are used for training-cum-production, with a 3-month course. Income per day for women working on silk is Rs.3 to 5.

The GLSS plans to put 50 looms in production, which is expected to generate employment to 2260 women, engaged in weaving, spinning, rearing of cocoons, and casual labour. There is a large market for silk in India and abroad, and there is potential for expanding this project. Dr. Kamala Chowdhry, who recently visited this project, thinks this project is capable of being organised like the Amul Cooperatives and can have the same multiplier effect in generating income and employment throughout the area.

**Lokshiksha Parishad Ramakrishna Mission Ashram, Narendrapur,  
West Bengal:**

The Lokshiksha Parishad established in 1956-57 as a department of the Ramakrishna Mission Ashram at Narendrapur, has over the past years taken special interest in development and execution of economic programmes related to women, apart from its other programmes of adult literacy, child welfare, health, education, nutrition, social services and economic programmes. Of the dozen programmes for women, some are:

1. An umbrella assembly unit
2. Bee keeping
3. Coir Manufactures
4. Cane and bamboo unit and
5. Sewing.

**C. INCOME GENERATING PROGRAMMES FOR RURAL WOMEN**

Azad(1983) claimed that recent statistics had shown 94 per cent of the unorganised sector in India was made up of women. Women market traders selling vegetables, fruits, flowers, fish etc., and running tea or meat shops had shown enterprising attitudes and marketing skills and revealed a definite aim of independence and decision making. Studies conducted in slum areas had exploded the belief that the family system was patriarchal in nature. It was found that 25 per cent women were the sole income earners and 50 per cent equal contributors.

**Chopra(1978) describes the socio-economic programme for the needy women. The CSWB pioneered a specific programme for the economic rehabilitation of the weaker sections of the community, particularly of the women. In 1958, different categories of schemes of small industries, ancillary units, handloom units and handicrafts units etc., were initiated. The main categories of schemes under this programmes are:**

**1. Production unit of small industries, such as, units for production of educational equipment, wooden toys and articles, industrial gloves, chalk, crayons, fruit preservation and canning, bakery and confectionary, cartons, cardboard boxes, leather articles, canvas bags and readymade garments, etc.**

**2. Units at Bangalore as an ancillary to Indian Telephone Industries and at Calcutta as an ancillary to Jay Engineering Works, Limited.**

**3. Handloom training-cum-production units;**

**4. Handicrafts procurement units, production units and training centres,**

**5. Industrial Co-operative Societies under the urban Family Welfare Programmes.**

**The production units provide full time/part time work to the needy and destitute women and physically handicapped**

persons to enable them to have full wages of nominal wages sufficient to supplement their meagre income.

In the year 1975-76, the progress under the programme was accelerated to a great extent. 326 units were set up and the entire allocation of Rs.5,000 lakhs was utilised benefiting nearly 4,600 women. A provision of <sup>Rs.</sup>6,000 lakhs was made in 1976-77, 212 units were added during the year giving employment opportunity to nearly 2,500 women. The year 1976-77 saw addition of a new component to the programme viz., dairy units under these dairy units milch cattle are provided to deserving women who pay back the cost in easy instalments in the year 1975-76 itself 174 dairy units were started out of the total number of 326 units under the socio-economic programme. In 1976-77 with a total allocation of Rs.60 lakhs, 212 more new units were started out of which 155 were for dairy alone. Recently expanded are sheep breeding, goat rearing and piggery.

Giridhari and Birdar(1982) point out that dairy industry in India is recognised as an instrument of economic and social change. It is because the role of dairy industry in national economy is not only to provide the milk for balancing the human diet, but also to generate more employment opportunities and income with best utilisation of available land resources. Importance of dairy industry is due to its complementary relationship with crop cultivation along with the increase in farm income and creating employment opportunities.,

According to George(1977) dairying has occupied an important place in rural India and now, when technological means for its development on modern lines are available, it offers a great potential as a subsidiary occupation. It can help in generating additional employment opportunities and also in supplementing small farmers income. In the Indian situation dairying can be aptly called a development plan, as a development plan in this country is essentially an effort to create conditions for full employment.

Jessie and Nayak(1979) give certain case studies on income generation for women. Nayak(1979) says in the existing socio-economic environment, income generating programme assumes a particular significance for women, especially poor and rural women. These programmes provide opportunities for growth and development of self reliance and leadership qualities among women workers.

There are some excellent examples in India where women have taken the initiative both in their own development and in that of other women. There are Grihini Training Programmes in different parts of India which have focussed attention on illiterate young women. These grihinis develop skills in raising their income and in giving the lead in their communities. The idea of grihini training which originated in tribal, Madhya Pradesh has now spread to

several parts of India. The study conducted by Burkkhatter (1979) on garments making reveals the following facts.

**a) Garment making:**

Asha Handicrafts Training-cum-production centre was born on November 26, 1975, in the small village of Chattisgarh, Jagdeespur, Madhya Pradesh. This project made a beginning through organising 27 girls in the village of Chattisgarh, with an initial investment of Rs.15,000. By the end of the first year, 1,162 garments and other handicrafts items were produced with an average monthly income of Rs.1,122 (Burkkhatter, 1979).

**b) Rope-knitting:**

With 10 women this project was started in 1974 in Vikarbad, Andhra Pradesh, to work out some way to help the women to supplement the family income. The ten women earned from Rs.50 to Rs.80 per month (John, 1979).

**c) Mirror Work:**

This project is a one-woman effort emphasising certain aspects of income generation for poor women in Madangir, New Delhi on an average, between 59 to 60 women work and earn nearly Rs.40 to Rs.50 a month (Chamanlal, 1979).

**d) Doll making:**

The Dr. Jahir Hussain Memorial Welfare society was

started in 1973 to serve the villages around Okhla, New Delhi. The society started the doll-making Training-cum-production unit on 1973. There are 20 women doing different types of jobs involved in doll-making. They were earning anywhere between Rs.60 to Rs.200 a month and are often the main support of their families(Mehsini, 1979).

e) Theatre crafts:

This project was started in 1963 in a colourful corner of Mehravli village near Delhi. The trainees are first taught the basic designs and are given a free hand to express their personal creativity only after they have mastered those. Their wages range from Rs.5 to 25 per day(Rao, 1978).

f) Tailoring:

Centre for women's studies set up the ITC Tailoring-Training-cum-production centre in Lucknow, Utter Pradesh. After three months training in tailoring, arrangements were made to get orders. The main beneficiaries are the women belonging to poor Muslim families residing in the area and earning Rs.100 to Rs.150 per month.(Dass, 1979).

g) Nutrient Mixing:

This project was started in Kachenpur Matrain village. A high protein multimix nutrient "Swasthyahar"<sup>was</sup> made by the women in the village. Orders have been received from the

**schools and other social welfare organisations. The women are paid 70 paise per mile. The work is being done by the older women of the village, who are happy to earn and be able to augment the family income of Rs.50 per month (Bass, 1979).**

**h) Batik and needle work:**

**This project began in the early 1960, but in 1974, it is reorganised on a mere business like basis. The primary aim is to provide employment to needy women and the secondary aim is to create a model production unit. These women earned approximately Rs.100 per month(Chosh, 1979).**

**1) Masala grinding:**

**Mahila Jagran Samiti, a women's co-operative employment scheme, based in Jabalpur, Madhya Pradesh, is non-sectarian women's self-help organisation, open to all women who want to do something practical to change the conditions of poverty and create the possibility for women's awakening in Indian society. From small beginning, office working members they have employed 15 full time and 2 part time workers, one manager and 50 commission agents who earn 10 per cent or Rs.300 to 350 monthly. The women workers are getting an income of Rs.3.50 per day plus nashta for their children(Scott, 1979).**

**j) Read Work:**

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

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

The study of self employment ventures by rural women with <sup>the</sup> help of commercial banks in Coimbatore District by (Shaila, 1983) suggested that proper training, and guidance programme should be given to the women in order. to take up the self employment with vigour. Follow up programme should be conducted for the proper functioning and monitoring of the self employment.

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

### **III. METHODO 08**

**The methodology adopted for the study on income generating programmes undertaken by rural women in Karamadai Panchayat Union, Coimbatore District presented under the following headings:**

- A. Selection of the Area**
- B. Selection of the Sample**
- C. Selection of the Method of Study**
- D. Collection of the Data**
- E. Analysis of the Data collected**

**A. Selection of the Area:**

**Six Villages in Karamadai Panchayat Union namely, Vijayanagaram, Thekkampatti, Velliangadu, Medur, Kanuvai-palayam, Irularpathy and Karamadai which were among the 25 villages adopted by Sri Avinashilingam Home Science College under the auspices of their Silver Jubilee Celebration were selected for this study based on their accessibility, co-operation of the inhabitants homogeneity of the sample and operation of income generating programmes by the rural women. (Fig-J)**

**B. Selection of the Sample:**

**Six varieties of self employment programmes undertaken by the rural women were selected for the study, namely,**

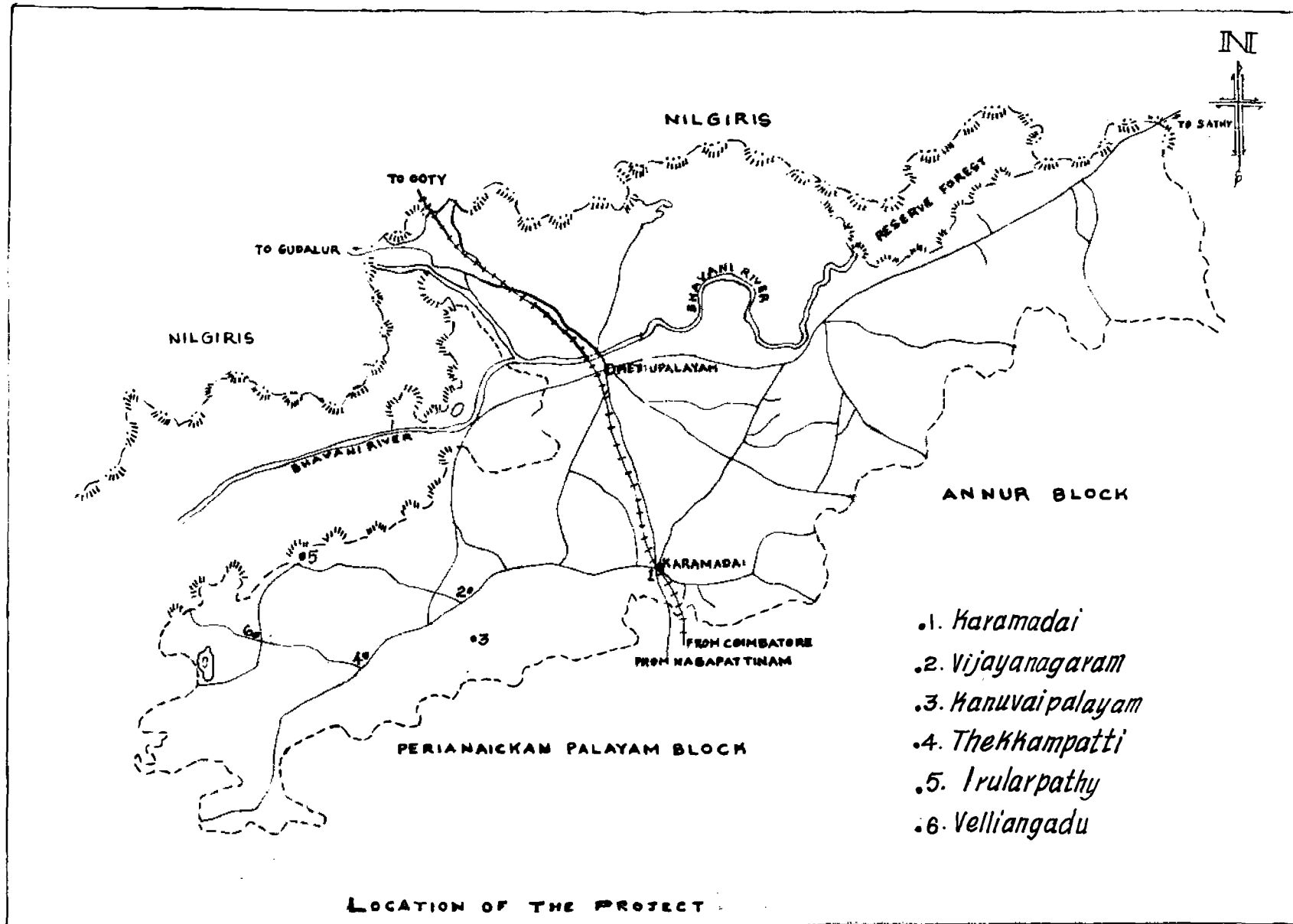


Fig.1

Tailoring, Dairy, Sheep rearing, Poultry keeping, \*Arappu making and Murukku<sup>o</sup> making. Five women following each of the selected income generating programmes (total-30) were randomly chosen as the cases for this investigation. The lists of women undertaking these income generating activities were received from the financial institutions namely, the Indian Overseas Bank at the premises of the Sri Avinashilingam Krishi Vigyan Kendra, Vivekanandapuram, Karamadai and also from the categories of women trained by the Sri Avinashilingam Krishi Vigyan Kendra and Sri Avinashilingam Home Science College for Women, Coimbatore.

#### C. Selection of the Method of Study

The method used for the collection of the data was interview. The interview schedule prepared (Appendix-1) called for information on

1. Socio-economic conditions,
2. Details about the income generated venture,
3. Source of finance for the self-employment venture and
4. Benefits from the programmes.

The schedule was pre tested, finalised and administered on the sample selected.

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\* 'Arappu' is a green powder (arappu leaves available in hilly areas) used for head bath.

o 'Murukku' is a fried savory preparation made out of rice, dhal and oil. The making of which involves the traditional skill.

**D. Collection of the Data:**

The investigator personally visited the beneficiaries and explained to them the purpose and intention of the study. After creating a good rapport with them the schedules were filled up and thus data were collected.

**E. Analysis of the Data Collected:**

The collected data was processed analysed and interpreted. The details of analysis and interpretation are given in Section-IV Results and Discussion.

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

The results of the study on "Income Generating Programmes undertaken by Rural Women" are discussed under the following aspects:

- A. Background information about the sample selected. (or) Socio-economic conditions.
- B. Details on the income generating activities undertaken.

##### **A. BACKGROUND INFORMATION ABOUT THE SAMPLE SELECTED: (OR) SOCIO-ECONOMIC CONDITIONS;**

The background information elicited from the respondents were their:

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

## 1. Age range:

Table - I gives the age wise distribution of the selected beneficiaries.

TABLE - I

## AGE WISE DISTRIBUTION OF THE SELECTED BENEFICIARIES

S.No:	Age in years	Tailoring	Dairy	Sheep rearing	Poultry keeping	Arappu making	Murukku making	Total
1	20 to 35	5	2	2	3	2	2	16
2	36 to 55	-	3	3	2	3	3	14
Total		5	5	5	5	5	5	30

All the respondents involved in tailoring belonged to the age range of 20-35 years. There was no marked difference in age among those involved in other income generating activities. Pointing out the fact that "tailoring" is gaining popularity in the recent years.

**2. Educational status:**

The Educational status of the beneficiaries is shown in Table-II.

**TABLE - II**  
**EDUCATIONAL STATUS OF THE BENEFICIARIES**

S.No:	Respon- dents Education	Tailor- ing	Dairy	Sheep rear- ing	Poul- try keeping	Arappu making	Murukku making	Total
1	Illiterate	-	5	5	2	5	4	21
2	Primary Education	1	-	-	-	-	-	1
3	High School	4	-	-	3	-	1	8
	<b>Total</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>30</b>

Those undertaking primitive type of income generating activities such as dairying, sheep rearing, arappu or murukku making which are traditional in nature were mostly from the illiterate group. On the otherhand, educated women seemed to prefer skill oriented and technical activities such as tailoring and poultry keeping.

### 3. Size of the family:

The family size is given in Table-III.

TABLE - III

#### SIZE OF THE FAMILY

S.No:	Number of members	Tailor- ing	Dairy	Sheep rear- ing	Poultry keeping	Arappu making	Murukku making	Total
1	2	-	-	-	-	1	-	1
2	3	-	1	1	-	1	-	2
3	4	1	2	2	2	2	2	11
4	5	-	-	1	1	1	1	4
5	6	4	2	-	2	-	2	10
6	7	-	-	1	-	-	-	1
Total		5	5	5	5	5	5	30

Twenty six out of 30 respondents had four to seven members in their households. Perhaps, as the family size expanded, rural women felt the need more, to undertake income generating activities to meet both ends.

4. Occupation of the head of the family:

The occupational distribution of the head of the family is given in Table-IV.

TABLE - IV  
OCCUPATIONAL DISTRIBUTION OF THE HEAD  
OF THE FAMILY

S.No:	Occupation	Tailor- ing	Dairy	Sheep rear- ing	Poultry Keeping	Arappu making	Murukku making	Total
1	Cultivation	5	-	-	4	-	5	14
2	Agricultural Labour	-	4	3	1	5	-	13
3	Barber	-	-	2	-	-	-	2
4	Village Servant	-	1	-	-	-	-	1
	<b>Total</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>30</b>

It can be inferred from the table that the majority (27) of the respondents occupations were cultivation and agricultural labour. The remaining (3) were doing barber and village servant work.

**5. Marital status:**

The marital status of the beneficiaries is given in the table-V.

**TABLE - V**

**MARITAL STATUS OF THE BENEFICIARIES**

S.No:	Marital Status	Tailoring	Dairy	Sheep rearing	Poultry keeping	Arappa making	Murukku making	Total
1	Unmarried	5	-	-	2	-	-	7
2	Married	-	4	5	3	4	4	20
3	Widow	-	1	-	-	1	1	3
<b>Total</b>		<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>30</b>

It is evident from the table that the unmarried youth were undertaken tailoring as their activity. In activities like dairy, sheep rearing, arappa making and murukku making majority of the respondents were married.

**6. Annual family income of the respondents:**

The distribution of the respondents according to income categories is given in Table-VI.

**TABLE - VI**  
**ANNUAL FAMILY INCOME OF THE**  
**RESPONDENTS**

S.No:	Annual Income (in Rupees)	Tailor-ing	Dairy	Sheep rear-ing	Poultry keeping	Arappu making	Murukku making	Total
1	0-1000	-	1	-	-	5	-	6
2	1001-2000	3	2	2	2	-	-	9
3	2001-3000	2	1	3	2	-	4	12
4	3001-4000	-	1	-	1	-	1	3
<b>Total</b>		<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>30</b>

An income of Rs.3600 per year is considered to be the poverty line cut off. Twenty seven of the beneficiaries fell under the category. Hence the self employment given were for the right target group.

**B. DETAILS ON THE INCOME GENERATING ACTIVITIES UNDERTAKEN:**

Every income generating activity has its own technical data about which information has to be collected. Information relating to the procurement of raw materials, marketing of the produce of the various activities, income from the activity, problem and difficulties are included in each of the activities which are given in details of the activities.

1. Nature of the job
2. Source of information
3. Capital investment
4. Training in skills
5. Machinery and equipments
6. Technical advice
7. Employability for others
8. Marketing the produce
9. Economic returns
10. Repayment of loan
11. Utilisation of income earned
12. Adjustment in household work
13. Problems encountered
14. Suggestion

The above details are discussed for all the six income generating activities selected.

## **TAILORING**

### **1. Nature of the job:**

Tailoring is a job which involved acquisition of technical skill on the part of the women. The women under study undertook this job after the necessary training. All the five women involved in tailoring did the job in their own households. Each one possessed only one sewing machine. On ordinary days they reported working for 4-6 hours per day while in festival seasons they worked longer to meet the demands.

### **2. Source of information:**

Personal localite sources namely, parents, relatives and friends motivated the respondents to take up tailoring. All the members chose the activity out of their own willingness.

### **3. Capital investment:**

All the five samples had taken bank loans for their activity. A sum of Rs.900/- was obtained by each of the five members from the Indian Overseas Bank at Sri Avinashilingam Krishi Vigyan Kendra premises Vivekanandapuram, to purchase sewing machine. The interest charged was nominal - 4 percent.

### **4. Training in skills:**

All the five respondents had undergone a six months course in tailoring conducted by Sri Avinashilingam Krishi Vigyan Kendra, free of charge. The training institution assisted the trainee in arranging for loans, purchasing sewing machines and other required materials.



Fig: II SERIOUSLY ENGAGED IN TAILORING

**5. Machinery and equipments:**

A sewing machine and a sewing kit were the only equipments needed for this activity which all the beneficiaries procured out of the bank loans.

**6. Technical advice:**

For those women involved in tailoring the technical advice from the tailoring instructresses was always available.

**7. Employability for others:**

Tailoring is a technical activity and since all the five respondents undertook this activity on self employment basis. There is no question of employability for others.

**8. Marketing the produce:**

Tailoring was undertaken on order basis. However they had to compete with the local experienced professional tailors and therefore had to be extremely careful in delivering quality goods at scheduled timings to the satisfaction of the consumers. The items commonly stitched were ladies and children garments such as blouses, petticoats and frocks. On an average a women could stitch five blouses or three frocks per day depending on the orders.

**9. Economic Returns:**

The economic returns for the individual members is shown in the following table.

**TABLE - VII**  
**ECONOMIC RETURNS FROM TAILORING**

S.No:	Monthly income realised (in Rupees)
1 ..	50
2. ..	75
3. ..	100
4. ..	175
5. ..	200

The monthly income of the respondents involved in tailoring were ranged between Rs.50-200.

The charges for labour for stitching different items are as follows:

1. Blouse(Cotton)	: Rs. 3.00
2. Blouse(Polyster)	: Rs. 5.00
3. Petticoat(Sari)	: Rs. 3.00
4. Frock	: Rs.10.00
5. Pantis	: Rs. 1.50
6. Shirt(Small size)	: Rs. 5.00

**10. Repayment of Loan:**

The bank had stipulated the beneficiaries should repay their loans with nine equal instalments. It was interesting to note that at the time of the study all the five members had repaid their loans fully. While two women had adhered to the maximum period given by the bank. Three had requested for

extension by four months to repay their loans. This points out that income generating activity, "tailoring" had picked up momentum immediately after its start.

**11. Utilisation of income earned:**

All the five women reported that after spending a portion of their income on consumption expenditure they could save Rs.10-20 per month in post office or in banks. Thus the habit of saving was inculcated in the beneficiaries.

**12. Adjustment in household work:**

Involvement in this programme by the women concerned, necessitated certain adjustments in their household work, to spare time for income earning. Since the activity could be undertaken in their own household premises such adjustments could be effected.

**13. Problems encountered:**

The major problems encountered by the women involved in tailoring were non availability of raw materials such as thread, buttons, needles and machine oil in the nearby stationary, and technician to repair the sewing machine.

**14. Suggestion:**

The women involved in tailoring in a particular village could organise themselves into a co-operative society and streamline their functioning in purchase of raw materials such as button, needle and machine oil, <sup>and</sup> getting assistance in the maintenance and repair of equipment and obtaining bulk orders.

**DAIRY****1. Nature of the job:**

The nature of the job is unskilled. The women involved in dairy, reported that on an average they spent six hours per day on getting fodder for the animals, feeding them, milking and cleaning up cattlesheds. This activity is initiated three years earlier by all the five women.

Table - VIII

**HOURS SPENT BY THE RESPONDENTS IN DAIRY****(per day)**

<b>S.No:</b>	<b>Animals possessed</b>	<b>Hours spent</b>
1	1 buffalew and 1 cow	5
2	2 buffalows and 1 cow	6
3	3 buffalows	6
4	3 buffalows	6
5	3 buffalows	6

It is clear from the table that the respondents spent five hours per day for two animals and six hours per day for three animals.

**2. Source of information:**

Relatives and friends happened to be the motivating agents for this activity.

### **3. Capital investment:**

Each beneficiary obtained Rs.2000/- from the Indian Overseas Bank, Vivekanandapuram for the purchase of milch animals, the rate of interest being 12 percent.

The daily expenditure on the maintenance of the milch cattles was reported to be Rs.5-10 for fodder.

### **4. Training in skills:**

The women undertaking dairy did not receive any special training, prior to their initiating the activity. However all of them had attended the off campus training on cattle feeding and care by the animal husbandry staff of Sri Avinashilingam Krishi Vigyan Kendra.

### **5. Machinery and equipments:**

This activity did not call for any specific equipment.

### **6. Technical advice:**

In times of emergency the veterinary help from the staff of the Sri Avinashilingam Krishi Vigyan Kendra was readily available to all the five beneficiaries.

### **7. Employability for others:**

Cattle rearing was considered to be a purely family oriented occupation, wherein addition to the home maker the other members in the family was involved. Therefore the question of getting paid help did not arise.



FIG: III WOMAN AT MILKING

8. Marketing the produce:

After keeping aside a portion of the milk produced for family use, the remaining milk was sold away. Two beneficiaries sold the milk through the Co-operative Society. While the remaining three marketed the milk and milk products such as buttermilk and ghee directly to the consumers in their locality. They also sold away the byproducts namely cowdung in the form of drycakes.

9. Economic returns:

TABLE - IX  
ECONOMIC RETURNS FROM DAIRY(MONTH)

S.No:	Number of cattle	Economic Returns in Rupees			Total
		Sale of Milk	Sale of Milk Produced	Sale of by products	
1	2	120	-	10	130
2	3	200	10	15	225
3	3	275	-	15	290
4	3	300	-	15	315
5	3	200	50	15	265

10. Repayment of loans:

The beneficiaries of cattle loan had reported that they had completed repayment of their loans at the specified period which was possible because of regularity in returns. After the repayment of the first loan beneficiaries had taken second loans to purchase an addition animal. This points out the possibility of this income generating activity for expansion.

**11. Utilisation of income earned:**

It was heartening to note that even after paying back approximately Rs.100 per month towards the bank loan, the respondents could save Rs.10-25 per month which indicate the habits of homemakers.

**12. Adjustment in household work:**

Since the cattle rearing was a family based occupation, the beneficiaries could easily budget their time expenditure between household routine work and cattle care.

**13. Problems encountered:**

Lack of timely veterinary assistance, the ever increasing cost of fodder and feed for the cattle and the low economic returns from the sale of milk expressed by the beneficiaries.

**14. Suggestion:**

The suggestions offered were periodic health check up of animals, reduction in the fodder cost and guaranteeing good price for the milk produced.

**SHEEP REARING****1. Nature of the job:**

The nature of the job is unskilled. The women involved in sheep rearing reported that on an average they spent 2-4 hours per day for this activity on getting fodder for the animals, feeding them and grazing the sheep. This activity was initiated two years earlier by all the five women.



FIG: IV GOATS GO FOR GRAZING

2. Source of information:

Village leaders happened to be the informants about the availability of financial help for this activity.

3. Capital investment:

Each beneficiary got Rs.1000 from the Indian Overseas Bank, Karamadai for the purchase of 4-6 sheep. The rate of interest being 4 per cent.

The daily expenditure on the maintenance on the sheep was reported to be Rs.1-2 for fodder.

4. Training in skills:

The women undertaken sheep rearing did not receive any special training, prior to their initiating the activity.

5. Machinery and equipments:

This activity did not call for any specific equipment.

6. Technical advice:

Veterinary help from the staff of the Sri Avinashilingam Krishi Vigyan Kendra was readily available to all the five beneficiaries, which of course was utilized to the minimum extent.

7. Employability for others:

In addition to the home makers, the other members in the family were also involved in grazing the sheep. No paid help was reported to be taken.

8. Marketing the produce:

The milk from the sheep was stated to be consumed by the family and not sold. The beneficiaries were selling the

sheep in their own villages when there is demand. Occasionally, the male members of the family sold the sheep in the weekly shandies in their own or nearby village.

9. Economic returns:

In sheep rearing, the beneficiaries' monthly income ranged between Rs.60-100. Sheep breed very fast. So it is a profitable business and the margin profit is about Rs.70-80 per animal. The table-X gives the profit for an animal after from months receiving.

TABLE - X  
ECONOMIC RETURNS FROM SHEEP REARING

S.No:	Profit per Sheep in Rupees	Average number of animals sold in one year	Total profit per year in Rupees.
1	70-80	12	840-960
2	70-80	15	1050-1200
3	70-80	10	700-800
4	70-80	10	700-800
5	70-80	12	840-960

10. Repayment of loan:

The beneficiaries of sheep rearing reported that they had completed repayment of their loans. But they could not repay it in time due to the low economic returns.

**11. Utilisation of income earned:**

The income earned from this activity was utilised for the expenditure of the family and also for the repayment of loan approximately Rs.20/- per month towards the bank loan.

**12. Adjustment in household work:**

Sheep rearing could be shared by the members of the families of all beneficiaries and hence the households routine work did not suffer.

**13. Problems encountered:**

Difficulties in finding suitable grazing land nearby, diseases affecting the sheep, waiting for a long period to sell away the animals. No guaranteed and assured price for the animal and lack of space to keep the animals till they are sold away were the bottlenecks faced in this activity.

**14. Suggestion:**

The suggestions offered were periodic health check-up of animals and guaranteeing good price for the animals.

**POULTRY KEEPING**

**1. Nature of the job:**

The women under study under took this activity after the necessary training at the Sri Avinashilingam Krishi Vigyan Kendra, Vivekanandapuram. Poultry keeping involved 2-3 hours of attention per day in looking after the birds, namely periodic feeding. The birds were maintained in a poultry house-deep litre system.

**2. Source of information:**

Relatives, friends and the staff of Sri Avinashilingam Krishi Vigyan Kendra were instrumental in motivating the women to take up this activity.

**3. Capital investment:**

All the respondents received 15 chicks per head free of cost from Sri Avinashilingam Krishi Vigyan Kendra after the training as inputs. They had to purchase feed(10 kgs) once in fifteen days. The cost of the feed was stated to be Rs.2.50 per kg.

**4. Training in skills:**

All the five respondents received fifteen days training at Sri Avinashilingam Krishi Vigyan Kendra. Types of poultry, methods of poultry keeping, types of feeds and diseases affecting poultry were the subjects taught during the training period. After the training they had started poultry unit following the deep litre system of poultry keeping.

**5. Machinery and equipments:**

While the respondents received the necessary equipment for the deep litre system free of cost from the training institution, they were required to put up the poultry sheds at their own cost which ranged from 100 to 250 rupees.

**6. Technical advice:**

Besides very good technical advice during the training period, the animal husbandry staff of Sri Avinashilingam Krishi Vigyan



FIG: V FOWLS ARE BEING FED

Kendra offered follow up services to the trainees, visits to the respective villages. The services were resorted, mainly during the attack of diseases.

7. Employability for others:

Being a home based activity, and owing to the fact that deep litre system was adopted, which required minimum time and supervision, poultry keeping did not call for external help.

8. Marketing the products:

Since the products of the poultry were readily consumed by all, the respondents could sell the eggs and also chicks and hens in the local market.

9. Economic returns:

The economic returns for the individual members is shown in the following table:

TABLE - XI

ECONOMIC RETURNS FROM POULTRY KEEPING

S.No:	Eggs		Birds		Total Value in Rs
	Number of eggs produced per month	Value in Rs.	Average No. of birds sold per month	Value in Rs.	
1	130	52.00	3	54.00	106.00
2	122	46.80	2	36.00	82.80
3	236	50.00	3	54.00	104.00
4	118	47.20	2	36.00	83.20
5	129	51.60	3	54.00	105.60

From the table it is clear that the beneficiaries income ranged approximately between Rs.83-106 per month from the sale of eggs and birds.

**10. Repayment of loans:**

The question of repayment of loan did not arise in the case of poultry keeping, since the birds and equipment were obtained at free of cost. On the other hand, the poultries were found to have expanded as given in Table-XII.

**TABLE - XII  
PRESENT OWNERSHIP OF LAYERS**

S.No:	Number of Layers	Period taken
1	27	1 year
2	29	1 year
3	35	2 years
4	47	2 years
5	52	2 years

It is encouraging to note that every beneficiary had expanded per unit and benefited profitability having maximum of 50 layers.

**11. Utilisation of income earned:**

The respondents reported that the income earned from this activity was utilised for the consumption expenditure. Only two beneficiaries were in the habit of saving an amount of Rs.10/- per month in Indian Overseas Bank, at Vivekanandapuram.

**12. Adjustment in household work:**

Since the poultry keeping was undertaken in their household premises; it could be done as a parttime work without affecting the household chores.

**13. Problems encountered:**

The respondents reported that they did not have non availability of poultry feed in the neighbourhood and inadequate space for expanding poultry were the major difficulties faced.

**14. Suggestion:**

The suggestions offered were periodic health check-up of birds by the veterinary doctor and guaranteeing market prices for eggs and hens in their own villages.

**ARAPPU MAKING:**

**1. Nature of the job:**

This activity was undertaken by the group of tribal women, Irulars of Irularpathy in Karamadai Panchayat Union. This activity is of seasonal nature, when the leaves are available in winter. The technology used was primitive

and traditional. The process of Arappu making involved collection of leaves thrice a week on an average, drying the leaves, hand pounding, siveing, weighing, packing and labelling.

## 2. Source of information:

The staff of Home Science wing of Sri Avinashilingam Krishi Vigyan Kendra and the staff of Sri Avinashilingam Home Science College faculty of extension department, initiated this activity as part of the tribal welfare programme at Irularpathy. This project was initiated in order to help the tribal women, to utilise the available raw materials in their locality.

## 3. Capital investment:

There was no capital investment for arappu making from external service, since it was a combined project of Sri Avinashilingam Home Science College and Sri Avinashilingam Krishi Vigyan Kendra. Rs.100/- was given as seed capital money to purchase necessary equipments.

## 4. Training in skills:

The respondents involved in arappu making received two days training from the Sri Avinashilingam Krishi Vigyan Kendra such as drying hygienically on polythene sheets, pounded without waste, proper storage, weighing, packing and labelling to facilitate marketing.



FIG:VI TRIBAL WOMEN IN ARAPPU MAKING  
PROCESS

### 5. Machinery and equipments:

All the five women were trained in arappu making by the Krishi Vigyan Kendra and training inputs storage containers, polythene sheet and weighing balance were distributed to the trainees. Some seed money was also given to the group for purchase of polythene covers and for printing the labels.

### 6. Technical advice:

Irularpathy being one of the adopted villages of Sri Avinashilingam Home Science College and Sri Avinashilingam Krishi Vigyan Kendra follow up the activities initiated are followed up. The members making arappu continue to receive advice on the marketability of the produce.

### 7. Employability for others:

Arappu making is a seasonal activity undertaken on part-time basis and therefore no other labourers were engaged.

### 8. Marketing the produce:

Since this project is a maiden venture undertaken by scheduled tribes, the women are helped by the college and Krishi Vigyan Kendra to market the produce. The marketing is done under the banner of Bharathiya Gramen Mahila sangh (B.G.M.S), Coimbatore Branch. At present Sri Ramakrishna Vidyalay and Sri Avinashilingam Home Science College alone are the agencies approached for marketing which is done through their co-operative societies.

**SARADHA ARAPPU POWDER**

Prepared by

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Irularpathi — Kandiyur

Karamadai Panchayat Union

Coimbatore District

Reg. No. JE - 3(44)/66/17762

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Patent : Sri Avinashilingam Krishi Vigyankendra  
Vivekanandapuram, Karamadai.

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**9. Economic returns:**

In this activity on an average during seasons each respondents could make 10-15 kgs of arappu powder per week. Arappu powder was sold at the rate of Rs.2/- The entire amount was distributed to the person after deducting 10 paise per packet to meet the packing and labelling charges expended by the Sri Avinashilingam Krishi Vigyan Kendra. The following table gives the economic returns from this activity for a period of six <sup>months since</sup> the inception.

**TABLE - XIII**  
**ECONOMIC RETURNS FROM ARAPPU MAKING**  
**(for a period six months)**

S.No:	Total quantity prepared by each respondents in Kg.	Total returns in rupees	Total earning after deducting for packing and labelling in Rupees
1	247	494	469.30
2	232	464	440.80
3	227	454	431.30
4	210	420	399.00
5	205	410	389.50

It is evident from the above table that the income of the beneficiaries was ranged between Rs.390-470 for a period of six month.

**10. Repayment of loan:**

There is no repayment for this activity except the periodic return of the seed money expended by Sri Avinashilingam Krishi Vigyan Kendra for purchasing of packing materials and the label cost.

**11. Utilisation of income earned:**

Efforts are being taken to motivate the women to open bank accounts to save part of their earnings from this activity.

**12. Adjustment in household work:**

Owing to the seasonal nature of the activity the household work was not affected.

**13. Problems encountered:**

The distance between their habitation and Sri Avinashilingam Krishi Vigyan Kendra was the major problem stated by the respondents. No other problem was experienced by the respondents since the two institutions strongly supported this venture.

**14. Suggestion:**

They suggested that during off season some kind of subsidiary occupation skill could be imparted for them in order to supplement their family.

**MURUKKU MAKING****1. Nature of the job:**

The preparation of Murukku, speciality involving creation of unique, designs with skilled hands necessitated a long time expenditure by the women concerned nearly 8 hours per day.

**2. Source of information:**

The family members and the friends had motivated the respondents to take up this occupation.



FIG : VII CRISP MURUKKU BEING PREPARED

### **3. Capital investment:**

The respondents reported that they invested Rs.125-150 per day on an average which is from their own pockets. This sum of rupees is necessary to prepare 5 kgs of murukku per day.

### **4. Training in skills:**

The skill required for this activity was rather traditional in nature which the members obtained through observation and practice.

### **5. Machinery and equipments:**

Grinding stone, frying pan, laddle, some vessels and storage containers were the equipments necessary for this activity and the members used their own household utensils for this purpose.

### **6. Technical advice:**

The staff of <sup>Sri Avinashilingam</sup> Home Science College offered the technical advice on hygienic measures to be ensured while preparing a good quality products, the marketing and helped the women to work out the cost benefit ratio in order to fix the sale prices.

### **7. Employability for others:**

Only two, out of the five respondents employed more helper each for assistance during peak periods of demand.

### **8. Marketing the produce:**

The murukku prepared by the beneficiaries were sold through wholesalers. Two of the respondents were selling

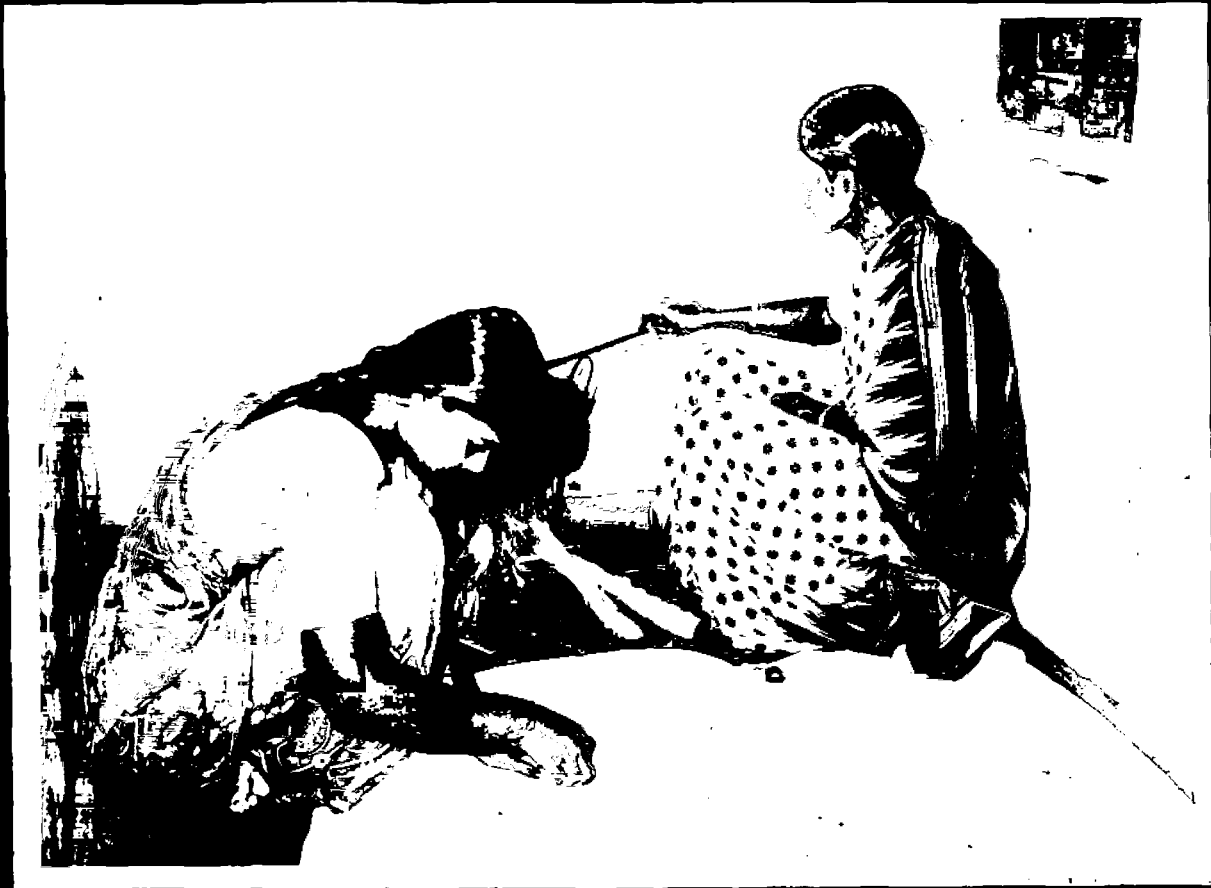


FIG. VIII FAMILY MEMBER ASSISTING IN  
MURUKKU MAKING

the murukku at shops, theatre and canteens premises and co-operative society nearby college.

9. Economic returns:

A profit of Rs.15-17 per board per day was realised for all the members involved in this activity table gives details of murukku prepared per 5 kgs.

TABLE - XIV

DETAILS OF MURUKKU MAKING PER 5 KGS

S.No:	Particulars	Debit	Credit	Balance
(Amount in Rupees)				
1.	Income from 5 kgs Murukku sold at Rs.25 per kg.		125.00	
2.	Expenditure on purchase of ingredients for Murukku making:			
	a) 4 kg rice	20.00		
	b) 1½ kg roasted bengal Gramdhani	22.00		
	c) 3 kgs oil and fat	48.00		
	d) 20 kgs fuel	10.00		
	e) 1 kg gingelly seeds	9.00		
	f) Celephane bag for packing	10.00		6.00
	<b>Total</b>	<b>110.00</b>	<b>125.00</b>	<b>15.00</b>

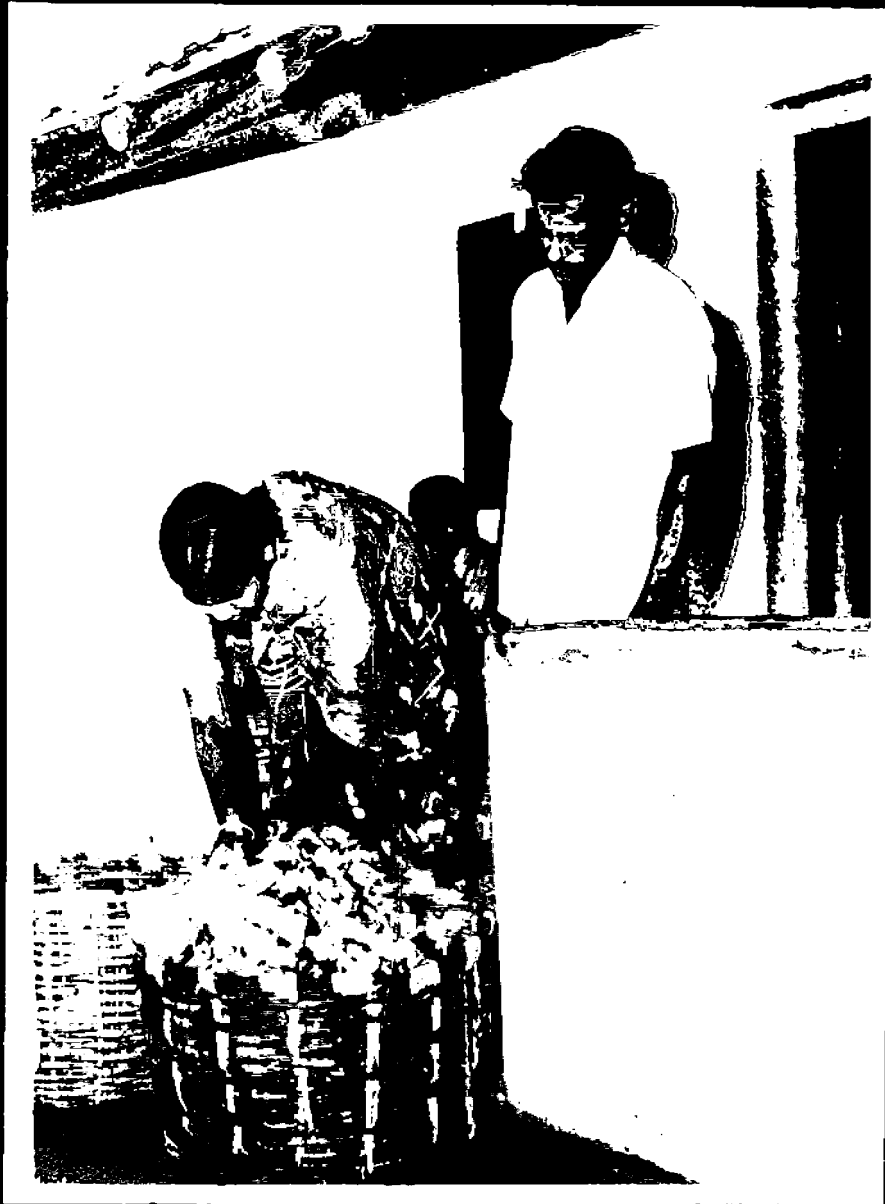


FIG: IX BUYER AND SELLER IN MARKETING

**10. Repayment of loan:**

The question of repayment does not arise since there was no issue of bank and other loans.

**11. Utilisation of income earned:**

The income earned from this activity was utilised for the family expenses and only two respondents reported that they were saving an amount of Rs.20 and 25 respectively through local chit funds.

**12. Adjustment in household work:**

Since this activity consumed almost the whole day. The members involved in this activity complete this household chore, early and get ready for income generating activities. Two beneficiaries received help from the other members of family for household work.

**13. Problems encountered:**

Though the prices of the ingredients like rice, dhal, oil etc., fluctuated seasonally the respondents could not fix the price of murukku in proportion to the rising prices, since this activity would adversely affect their sale.

**14. Suggestion**

The respondents suggested that the government should come forward to help the needy women to get the ingredients required at the fair price shops at nominal rates.

## V. SUMMARY AND CONCLUSION

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

### A. BACKGROUND INFORMATION OF THE SELECTED SAMPLE OR SOCIO-ECONOMIC CONDITIONS

#### 1. Age:

Cent per cent of the respondents involved in tailoring and majority(3) of the respondents involved in poultry keeping belonged to the age group 20-35. But in the case of the income generating programmes like dairy, sheep rearing, arappu and murukku making majority(3 each) of the respondents were aged between 36 and 55.

#### 2. Educational Status:

The study reveals that the tailoring programme was taken up only by educated respondents. There seems to be some relation between illiteracy and programmes like dairy, sheep rearing, arappu and murukku making. All the respondents under the programmes like dairy, sheep rearing and arappu making and majority(4) of the respondents under the programme of murukku making were illiterates. Majority of the respondents involved in tailoring and poultry keeping had high school education. It may be inferred that programmes like tailoring, poultry keeping and to some extent murukku

making require education on the part of the respondents for their efficient functioning.

**3. Size of the family:**

On the whole, medium size(4 to 6) family was predominant among the respondents with 83 per cent. Next comes small size(upto 3) family having 13 per cent. Only in the case of one of the respondents who had taken up sheep rearing, the family had seven members.

**4. Occupation of the head of the family:**

Its made clear that the majority of the weaker sections (agricultural labour, barbar and village servant) have taken up programmes like dairy, sheep rearing and arappu making whereas cultivator families have taken tailoring(5) poultry keeping(4) and murukku making(4).

**5. Marital status:**

The percentage of married women was 66 percent. Next comes unmarried girls with 23 per cent and last comes widow category with 11 per cent. In the case of tailoring all the respondents were unmarried, except tailoring in all other income generating programmes the majority of the respondents were married.

**6. Annual income:**

One half of the respondents had an annual income of less than Rs.2,000/- while the other half had annual income

ranging from Rs.2,000/- to 4,000/-. Majority of the beneficiaries under tailoring, dairy and all under arappu making had an annual income less than 2,000 rupees. In the case of sheep rearing, poultry keeping and murukku making majority of the beneficiaries had annual income above Rs.2,000 but below Rs.4,000.

It is heartening to note that these income generating programmes were really taken up by the people of sub-economic level with the hope that they could improve their economic conditions through these income generating programmes.

## **B. DETAILS ON THE INCOME GENERATING ACTIVITIES UNDERTAKEN:**

### **1. Nature of the job:**

The nature of job in the case of tailoring, poultry and murukku making is skilled one, whereas it is traditional, unskilled and seasonal in the case of other income generating programmes (dairy, sheep rearing and arappu making). The women engaged in the programmes like sheep rearing and poultry keeping worked 2 to 4 hours a day, in the case of tailoring and dairy, they worked 4 to 6 hours a day and murukku and arappu making demanded 8 hours of work per day.

### **2. Source of information:**

The personal localite namely, parents, relatives, friends and village leader was the major source of information regarding the six income generating programmes studied,

reported by almost all the respondents.

### 3. Capital investment:

Sri Avinashilingam Rural Centre consisting of Sri Avinashilingam Krishi Vigyan Kendra, a Home Science Wing, Lab to land programme has been a major and more effective development agency in the backward area of the western sides of Karamadai. In the campus of the Rural Centre, a branch of Indian Overseas Bank was established with a view to helping the rural poor. For the three programmes tailoring, dairy and sheep rearing (Indian Overseas Bank, <sup>vijayakaranda puram</sup> Karamadai) all the respondents had taken loan of Rs.900, Rs.2,000, Rs.1,000 each respectively. The differential rate of interest i.e., 4 percent was charged for the loan amount taken for tailoring and sheep rearing. The rate of interest for the loan amount advanced for dairying was 12 per cent.

Sri Avinashilingam Krishi Vigyan Kendra has been imparting training for better farm and home management. Each of the five respondents who had taken poultry keeping received 15 fowls free of cost under the lab to land programmes. Sri Avinashilingam Krishi Vigyan Kendra not only motivated tribal women for arappu making but also provided seed money of Rs.100 each for the purpose. The respondents engaged in murukku making have been doing the business slowly with the help of whatever the saving they could make through the business,

**4. Training in skills:**

Out of the six income generating programmes, training in skills was provided by the Sri Avinashilingam Krishi Vigyan Kendra only in the case of three programmes namely, tailoring, poultry keeping and arappu making and the duration of training programmes was six months, fifteen days and two days respectively. For the remaining three programmes no formal training was given.

**5. Machinery and equipments:**

The nature of machinery and equipments used for carrying on the six income generating programmes is given below:

TABLE - XV  
NATURE OF MACHINERY AND EQUIPMENTS

S.NoP	Programmes	Nature of machinery and equipments	Remarks
1	Tailoring	Sewing machine and sewing kit	By the respondents
2	Dairy	No specific equipments	-
3	Sheep rearing	No specific equipments	-
4	Poultry keeping	Necessary equipments for deep litre system	By Sri Avinashilingam Krishi Vigyan kendra.
5.	Arappu making	Plastic sheet, Storage containers, weighing balance.	-do-
6	Murukku making	Grinding stone, laddle and frying pan, some vessels and storage containers	By the respondents

### 6. Technical advice:

The respondents involved in the programmes like dairy, sheep rearing, poultry keeping and arappu making received technical advice from the Sri Avinashilingam Krishi Vigyan Kendra. In the case of tailoring the technical advice provided by the tailoring intructresses. And in the case of murukku making the staff of Sri Avinashilingam Home Science College gave technical advice to the respondents.

### 7. Employability for others:

Besides income, some of the programmes provide employment and through them indirect income also. Among the six programmes studied, there is some scope of employability in the case of dairy, sheep rearing and Murukku making.

### 8. Marketing the produce:

The respondents marketed their produce in local village (eggs and birds, sheep) in shandy (sheep) and through co-operative society (arappu powder, murukku) milk co-operative society (milk) Bharathiya Gramen Mahila Sangh (arappu powder) and commercial places like theatre, shop, canteen (murukku).

### 9. Economic returns:

It is heartening to note that every one of the respondents studied had derived a minimum of Rs. 50/- per month by the income generating programme. The details of the range of income derived by the respondents under various income generating programmes were given below:

TABLE - XVI

## THE RANGE OF INCOME DERIVED BY THE RESPONDENTS

S.No:	Programmes	Range of income Rs.	Remarks
1.	Tailoring	50-200	per month
2.	Dairy	100-300	"
3.	Sheep rearing	500-1500	Annual
4.	Poultry keeping	50-150	per month
5.	Arappu making	350-500	Half yearly
6.	Murukku making	15-17	per day.

**10. Repayment of loans:**

The question of repayment arose only in the case of tailoring, dairy and sheep rearing programmes. It is gratifying to note that the loans taken from the Indian Overseas Bank, Vivekanandapuram and Karamadai were repaid by the respondent. All the respondents engaged in dairy repaid their loans before the due date as they could get regular income. But three out of five women involved in tailoring could repay their loans only after getting four months extension over and above the due date. In the case of sheep rearing the respondents could repay their loans only after a few months from their due dates of repayment.

**11. Utilisation of income earned:**

The income earned by the respondents in programmes like tailoring, dairy and sheep rearing have been utilised for the repayment of loan, maintenance of their equipments and for the consumption expenditure. The respondents involved in the programmes like poultry keeping, arappu and murukku making have utilised the income for the improvement of their programme among other usual purposes.

**12. Adjustment in household work:**

Involvement of the respondents in the income generating programmes necessitated certain adjustment in their household chores as they should spare time to look after the programme. The respondents could make good of the time spent could make adjustment in household work, as the activities of the income generating programme were undertaken in their premises of their homes.

**13. Problems encountered:**

Problems encountered by the respondents engaged in the six programmes are given in the following table:

**TABLE - XVII**  
**PROBLEMS ENCOUNTERED BY THE RESPONDENTS**

S.No:	Programme	Problem
1	Tailoring	Non availability of required materials like needle, thread and machine oil in their own villages.
2	Dairy	Lack of timely veterinary Assistance
3	Sheep rearing	Lack of timely Veterinary Assistance,
4	Poultry keeping	Non availability of seed in their own village.
5	Arappu making	Distance between their habitation and Krishi Vigyan Kendra (marketing)
6	Murukku making	reducing the price of ingredients.

**14. Suggestion:**

The women involved in tailoring in a particular village could organise themselves into a Co-operative Society and stream-line their functioning in purchase of raw materials such as button, needle and thread, getting assistance in the maintenance and repair of equipment and obtaining bulk orders. The women engaged in dairy, sheep rearing and poultry keeping suggested that periodical veterinary service, availability of fodder at nominal price, comparative price for their produced would go a long way in making their programme self-sustaining and successful. The respondents involved in the programmes like arappu and murukku making suggested that providing subsidiary occupation during off season and reducing the price of the ingredients respectively, so that they could get regular and adequate income.

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**A P P E N D I X**

## APPENDIX - I

## INTERVIEW SCHEDULE

THE STUDY ON INCOME GENERATING PROGRAMMES UNDERTAKEN  
BY RURAL WOMEN IN KARAMADAI PANCHAYAT UNION, COIMBATORE Dt.

## I.

- 1.1 Name of the respondent:  
1.2 Name of the head of the family:  
1.3 Religion:  
1.4 Caste:  
1.5 Type of family: Joint/Nuclear.  
1.6 Details of the family members:

S.No:	Name of the family members	Relation to the head of the family	Age	Educational Level	Occupation	Income (per month)
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## II.

- 2.1 What is the income generating programmes/self employment you have taken up?

## 2.2

S.No:	Prog- rammes	Number of			No. of family members involved	No. of persons employed
		Cattle	Sheep	fowls		
		involved in the programme				

1. Tailoring
2. Dairy
3. Sheep rear-  
ing
4. Poultry  
Keeping
5. Arappu  
making
6. Murukku  
making

## 2.3 How do you come to know about the programme?

Friends  
 Relatives  
 Village Leader  
 Government Official  
 Radio  
 News Paper  
 others.

2.4 What consideration made you to choose the present Programme? (Probe)

2.5 Since when(years) you carry on the programme?

3.1 Did you receive any training regarding the programme.

Yes(     )     No(     )

3.2 If Yes, please furnish the following details.

1. Name of the agency,
2. which gave the training:

**3.2**

- 2. Duration of the training:**
- 3. Any stipend given**
- 4. (a) Cash (b) Kind (specify).**

**4.1 Have you taken any loan for the purpose of carrying on the programmes?**

Yes( ) No( )

**4.2 If yes, Please give the following details :**

S.NoL	Source of Loan	Loan amount	Purpose	Period of Loan	Rate of interest	No. of instalment
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- 1. Indian Overseas Bank
- 2. Other Nationalised Banks
- 3. Co-operatives
- 4. Money Lender
- 5. Friends and Relatives
- 6. Others (specify)

**4.3 If no,**

how did you make up for the money needed for the programme?

**6.1 What are the machinery and equipments you purchased for the programme?**

**6.1 How do you market your produce:**

- Local Village
- Shandy
- Co-operative Society
- Others(specify)

6.2 Do you face any problems in marketing?

Yes( ) No( )

6.3 If yes, specify them:

7.1 What is the income you get through the programme?

7.2 Please specify the income interms of day/monthly/  
half yearly/annually as it is relevant to your case.

8.1 Did you repay the loan amount within the due date:

Yes( ) No( )

8.2 If no, how long after the due date did you take to  
repay the loan?

9.1 How do you invest your income flown from the  
programme?

Investment in the business:

Saving deposits:

Repayment of Loan:

Consumption expenditure:

Others(specify).

10.1 Did you encounter any problem in running the Programme?

Yes ( ) No( )

10.2 If yes, please specify

11.1 Do you require anything to carryen the programme  
successfully?

Yes( ) No( )

11.2 If yes, What are they:

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